Going to College
An Overview

Name of Presenter, Title
Seattle Goodwill Industries
Workshop Agenda

• Start Time-End Time

• Workshop Topics
  – Introduction
  – Myths and Realities
  – Self Investment and Career Pathways
  – 6 Steps to College
  – First Quarter Tips
  – Goodwill Class Information
Introduction

• About Instructor
  – How long worked at Goodwill
  – Subjects Taught
  – Relevant Professional History

• About Goodwill
  – Site Location
  – Typical Classes and Services
Completing a college degree depends on how many years of college you have attended.

A. True  
B. False  
C. Don’t Know/Unsure
It is okay to take just 1 or 2 community college classes at a time so I can work while going to school.

A. True
B. False
C. Don’t Know/Unsure
Question 3

I can start any training program I want during any time of the year I want.

A. True
B. False
C. Don’t Know/Unsure
If I have never taken college-level classes, I must take a placement test before enrolling in a community college class.

A. True  
B. False  
C. Don’t Know/Unsure
I can transfer credits from my local community college to most state colleges.

A. True
B. False
C. Don’t Know/Unsure
Education: Reality Check

– By 2020, 2 of 3 jobs will require education or training more than a high school diploma or GED
– Many jobs go unfilled because employers can’t find someone with right skills and training
– More education and training = more money, more opportunities, and more control over your life and your family’s future.
• Myth: “I can’t afford it.”
• Myth: “It’s been a long time since I’ve been in school. I’m worried about how I’ll do in college.”
• Myth: “I need to get a job and make money before I go on to college.”
• Myth: “No one in my family has ever gone to college. I don’t know if I can do it.”
• Myth: “I’m too old to go back to school.”
A person who completes a 1 year certificate earns on average:

- $1700 more per year than a person with only a HS Diploma
- $2700 more per year than a person with only a GED
- $8500 more per year than a person with no GED / HS diploma

What does this equal over a lifetime of work?
Career Pathways

• What is the difference between a job and a career?

• Following a Career Pathway leads to better jobs and better pay
Example Career Pathway

- **Jobs & Wages**
  - Nursing Asst., Home Health, Phlebotomist
  - $10 - $13/hour

- **Short-Term Certificate**
  - 1-2 Quarters (3-6 months)
  - 11-14 Credits

- **1-Year Certificate**
  - 3-4 Quarters (9-12 months)
  - 21-85 Credits

- **Jobs & Wages**
  - LPN, Pharmacy Tech, Medical Assistant
  - $12 - $20/hour

- **Associate Degree**
  - 5-10 Quarters (1 ½ - 2 ½ years)
  - 95-158 Credits

- **Jobs & Wages**
  - RN, Surgical Tech, Medical Lab Tech
  - $16 - $21/hour

- **Jobs & Wages**
  - RN, Nurse Supervisor, Health Analyst
  - $16 - $30/hour

- **Bachelor’s Degree**
  - 12-16 Quarters (4-5 years)
  - 180+ Credits
Considerations

• What kind of skills are in demand?
  – Choosing training that employers need
  – Training should lead to a job

• What kind of career / training fits my skills and personality?
  – My needs vs. job market needs

• What training programs won’t work for me?
  – Due to physical job requirements or criminal background
Considerations

• How much time am I willing / able to commit?
  – Length of the program – a few months, a year, two years
  – Full time vs. Part Time

• What is the cost of the training and how will I pay?
  – Grants and financial aid are available
  – Many kinds of free training are available
Steps to College: Overview

Step 1: Research & Choose schools
Step 2: Apply for financial aid
Step 3: Apply for admission
Step 4: Take placement test
Step 5: Prepare & register for classes (transcripts, orientation, advising)
Step 6: Pay tuition/Buy books & supplies
Step 1: Research and Choose

Important Terms

• Bachelor’s Degree vs. Associate’s Degree vs. Certificate
  – 4 year degree vs. 2 year degree vs. <2 year degree

• Developmental vs. Professional-Technical vs. Transfer
  – Preparation for college level courses vs. job training courses vs. academic courses needed to move on to a 4 year college
• Check Out a College (http://checkoutacollege.com)
  – Find a college and program
When you’ve decided on a career path and are choosing between different colleges and programs, consider:

• Length of time to complete program
• Entry requirements and pre-requisites (*classes you have to take first*)
• Class days and times, if there are online classes
• Which quarters you can start in the program
• If you can choose to go part-time or full-time
• If it is a transfer program if you want to go to a 4-year university
Step 2: Financial Aid Terms

Important Terms

• FAFSA
  – Free Application for Federal Student Aid

• Loans vs. Grants
  – Loans = have to pay back with interest
  – Grants = don’t have to pay back

What could one quarter in College cost?
  – Let’s see!
## Typical Quarterly School Expenses for a Full-Time Student

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees</td>
<td>$1200 ($80 per credit x 15 credits)</td>
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<td>Books/Supplies</td>
<td>$400</td>
</tr>
<tr>
<td>Equipment/Uniform</td>
<td>$200</td>
</tr>
<tr>
<td>Total per FT Quarter</td>
<td>$1800</td>
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</tbody>
</table>
Step 2: Apply for financial aid

Different Funding Sources, different requirements

- Financial Aid ("FAFSA")
  - Pell Grants
  - State Need Grants
  - Work Study

*Different sources can cover different things – you can have several types of financial aid and funding!

- Other Funding Sources
  - Basic Food Employment and Training
  - WorkFirst
  - Opportunity Grants
  - Worker Retraining
  - WIA
  - Scholarships
Financial Aid Tips:

• Check deadlines at your school.
  – Apply early for all types you’re eligible for!
  – Money runs out!

• Complete FAFSA now (online)!
  – ASAP after Jan. 1
  – Grants, loans, work study, based on FAFSA!

• Read all email/mail and respond quickly
Step 3: Apply for admission

Apply for admission

- Only basic information needed
  - Background and Education Info
  - Around 2 pages, No essays, usually free
  - **Example**

- Apply online or in person (paper app)

- College + program: may be separate!
Step 4: Take Placement Test

- **CASAS test:** Reading & Math
  - ESL and some short-term programs

- **COMPASS test:** Math, Reading, Writing
  - Computerized and Adaptive
  - Scores impact how long you spend in school
  - Exceptions: took ENGL 101 or college math, COMPASS @ another college, some open enrollment technical programs

*Not Pass/Fail - Shows what level class you should start in*
Step 4: Placement Tests

Grammar, algebra, geometry, reading comprehension, writing.... Are you ready?

– Don’t worry your COMPASS score will not keep you out of college!
– Ask your school about COMPASS preparation classes or resources
– Studying before the test can save you time and money!
Step 5: Prepare and Register

• Schedule advising appointment
  – Advisors help plan & register for classes

• Get any previous college transcripts
  – Can get credit for classes taken
  – Required for financial aid evaluation

• Schedule/Attend Orientation
  – May be more than one orientation (college, department, program)
Step 6: Pay Tuition and Buy Supplies

• Pay tuition
  – Soon after registration
  – Can be dropped for not paying!
  – Payment plan options available

• Buy books & supplies

• Get ID, parking permit/bus pass

**See “You’re Steps Away...” folders**
First Quarter Tips

• Ask for help early and often!
• Consider how many classes makes sense for you
  – Full-time=12+ credits. 1 credit=1 hr class
  – For each class hr, add 1-2 hrs study/HW
  – You DO NOT have to be full-time student to get financial aid!
  – If you haven’t been in school for a long time: Start small!
First Quarter Tips

• If you are on a Wait-List:
  – Go to class EVERY DAY of first week!
  – Instructor will give you an “Add Card” to bring to Registration if you get into the class from the Wait List

• Adding/Dropping after 1st day of class
  – Can impact transcript and financial aid
Summary

Step 1: Research & Choose schools
Step 2: Apply for financial aid
Step 3: Apply for admission
Step 4: Take placement test
Step 5: Prepare & register for classes
  (transcripts, orientation, advising)
Step 6: Pay tuition/Buy books & supplies
Goodwill Class Information

- Open Lab Times
- Paying for College Workshop
- Contact a Goodwill College Navigator for more information
- Upcoming Classes and Registration Dates
Financial Aid:

Paying for College

Workshop adapted from Illinois Student Assistance Commission
(http://www.collegezone.com/index.htm)

Instructor Name, Title
Seattle Goodwill Industries
Agenda:

- Introduction
- Costs of College
- College Funding Options
- Financial Aid process
- Solving Common Funding Problems
- Keeping Organized
- Goodwill Class Information
• About Instructor
  – How long worked at Goodwill
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• About Goodwill
  – Site Location
  – Typical Classes and Services
Question 1

Applying for student financial aid is free.

A. True
B. False
C. Don’t Know/Unsure
Part-time students (less than 12 credits) are not eligible for financial aid.

A. True
B. False
C. Don’t Know/Unsure
Students with “C” grades are not eligible for grants and scholarships.

A. True
B. False
C. Don’t Know/Unsure
If you can’t afford college, you have to take out loans.

A. True
B. False
C. Don’t Know/Unsure
Paying for College

There are lots of things to think about and many questions you need to ask.

- How much will it cost?
- How will I pay?
- How do I apply?
- What is the FAFSA?

Ask questions…
### How much will it cost?

Typical Quarterly School Expenses for a Full-Time Student

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Ways to Pay for College

On Your Own
- Current Income or Savings
- Tuition Payment Plans

Through the College
- Federal and State Financial Aid
- Workforce Education Funding
- College Specific Scholarships

Through WorkSource
- Workforce Investment Act (WIA)

Through Other Organizations
- Scholarships and Grants

Know your options…
Three Main Types of Funding

Federal & State

Pell Grant, State Need Grant, Work Study & Loans

Workforce Education

Basic Food, WorkFirst, Worker Retraining, Opportunity Grant

Workforce Investment Act (WIA)

Dislocated Worker, Adult & Youth Programs
Other Sources of Funding

- College Foundation Scholarships
- Other Private Scholarships
  - Community organization programs
  - Employer tuition reimbursement
  - http://www.WashBoard.org

You are not limited to one source of funding, so examine all of your options!
Different Application Processes

One campus, different offices, different application processes

– Financial Aid
  • Most common, standard across colleges
  • FAFSA based

– Workforce Education
  • Different sources have different applications
    – Worker Retraining, Basic Food, Opportunity Grant, WorkFirst
  • Go to the Workforce Education office and say what source you think applies to you
  • Funding goes quickly, so apply early
Applying for Financial Aid

1. Complete the FAFSA
   - Review Student Aid Report from FAFSA
2. Complete College Data Sheet
   - Wait 3-5 months to receive Award Letter
3. Review Award Letter
   - Make any changes if necessary
Free Application for Federal Student Aid

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

Start Here

- Start or continue your FAFSA
- Correct your FAFSA
- Check the status of your FAFSA, and more...

www.fafsa.ed.gov
Documents Needed

- Your Social Security Number
- Your Driver's license (if any)
- Your 2010 W-2 Forms and other records of money earned
- Your (and your spouse's, if you are married) 2010 Federal Income Tax Return.
- Your Parents’ 2010 Federal Income Tax Return (if you are a dependent student)
- Your 2010 untaxed income records
- Your current bank statements
- Your current business and investment information
- Your alien registration or permanent resident card (if you are not a U.S. citizen)
Financial Aid Data Sheet

• College receives your FAFSA, then asks you to complete a Data Sheet
• More questions about your college plans, background, income, previous education
• Return to college and wait for Award Letter
• Found online and in financial office
### Award Letter

<table>
<thead>
<tr>
<th>AWARD</th>
<th>FALL 2010</th>
<th>WINTER 2011</th>
<th>SPRING 2011</th>
<th>TOTAL INIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>PELL GRT</td>
<td>1,850.00</td>
<td>1,850.00</td>
<td>1,850.00</td>
<td>5,550.00</td>
</tr>
<tr>
<td>WSNG</td>
<td>894.00</td>
<td>894.00</td>
<td>894.00</td>
<td>2,682.00</td>
</tr>
<tr>
<td>TOTALS</td>
<td>2,744.00</td>
<td>2,744.00</td>
<td>2,744.00</td>
<td>8,232.00</td>
</tr>
</tbody>
</table>

- Comes directly from school not government
- Type of Aid received
- For Each Quarter
- Based on full time enrollment (12 credits or more)
  - Fewer credits = less aid
- Read all instructions carefully!
IMPORTANT:

• Tuition paid directly to school 2 weeks prior to class
  – Extra funds come to you for books and expenses

• Must pass to keep getting aid
  – Failing classes = Partial repayment!

• If you decide to not to attend, must withdraw before first day of the quarter
Common Funding Problems

Desired funding has run out

- Explore other funding
- Find out when funding cycle will renew
- Explore other schools in your area where funding may still be available
- Pay on your own
  - Start small with one class at time
  - Make a payment plan with the college
Ineligible for desired funding

- Explore other funding options
- If denied Worker Retraining funding
  - Talk to the Workforce Office about an appeal
  - Need to prove why your old career is not option anymore and that a new career is demand
- If ineligible due to non-payment of old loans
  - Start making payments (payment size is negotiable)
  - After 6 months of payments, you become eligible again
  - Don’t have to completely repay to become eligible again
Common Funding Problems

Before starting school, funding not paid in time

— Go directly to office and ask questions
  • Eligibility Problem?
  • Slow processing by funding agency/program?
  • Paperwork Error?
Common Funding Problems

After starting school, funding not paid in time

– Not on the class roster
  • Have instructor sign Add sheet ASAP, so you don’t lose the class
  • If funding is coming: Go to Fin Aid or Workforce office and have them put a hold on your registration until your funding comes through
  • If funding is not coming: Repeat above, and make a payment plan and/or decrease your course load

– Can’t pay for books / living expenses because you got Work Study but no jobs are available
  • Ask about local community organization with Work Study positions
Late funding will affect:

- The classes you may be able to afford
- Appearance on the class roster
- Getting a student ID –
  • needed to use library and computers
- Book purchases

Becoming a full time student may:

- Wrongly affect your public benefits like Basic Food
  • Inform Workforce Education office for assistance
1. What could you do if you got financial aid but didn’t get enough to cover your books?

2. What could you do if you know you’ve turned in all the required paperwork but you still got dropped for non-payment?

3. What if you can’t get financial aid now, because you failed out and didn’t pay off an old loan from that time?
Keeping Organized

- Read all paperwork carefully
- Keep track of deadlines
- Make copies of everything turned in
- Get the important contact information
- Ask questions and keep track of answers
- Better Organization:
  - Less likelihood of mistake or difficulty
  - Able to apply early = better chance of funding
  - Makes applying next year easier
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