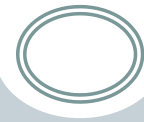


Financial Aid & Tests



BASIC INFORMATION

SAT



- Acronym does not stand for anything anymore
 - Scholastic Aptitude/Assessment Test
- Nations most widely used college admission test
- 2 sections: Reading and Writing, Math
 - Optional essay
- Points for each section: 200-800
- Perfect Score: 1600
 - Old scoring was out of 2400
- Registration fee is \$46 (more with essay)
- Can choose up to 4 colleges to submit scores to for free

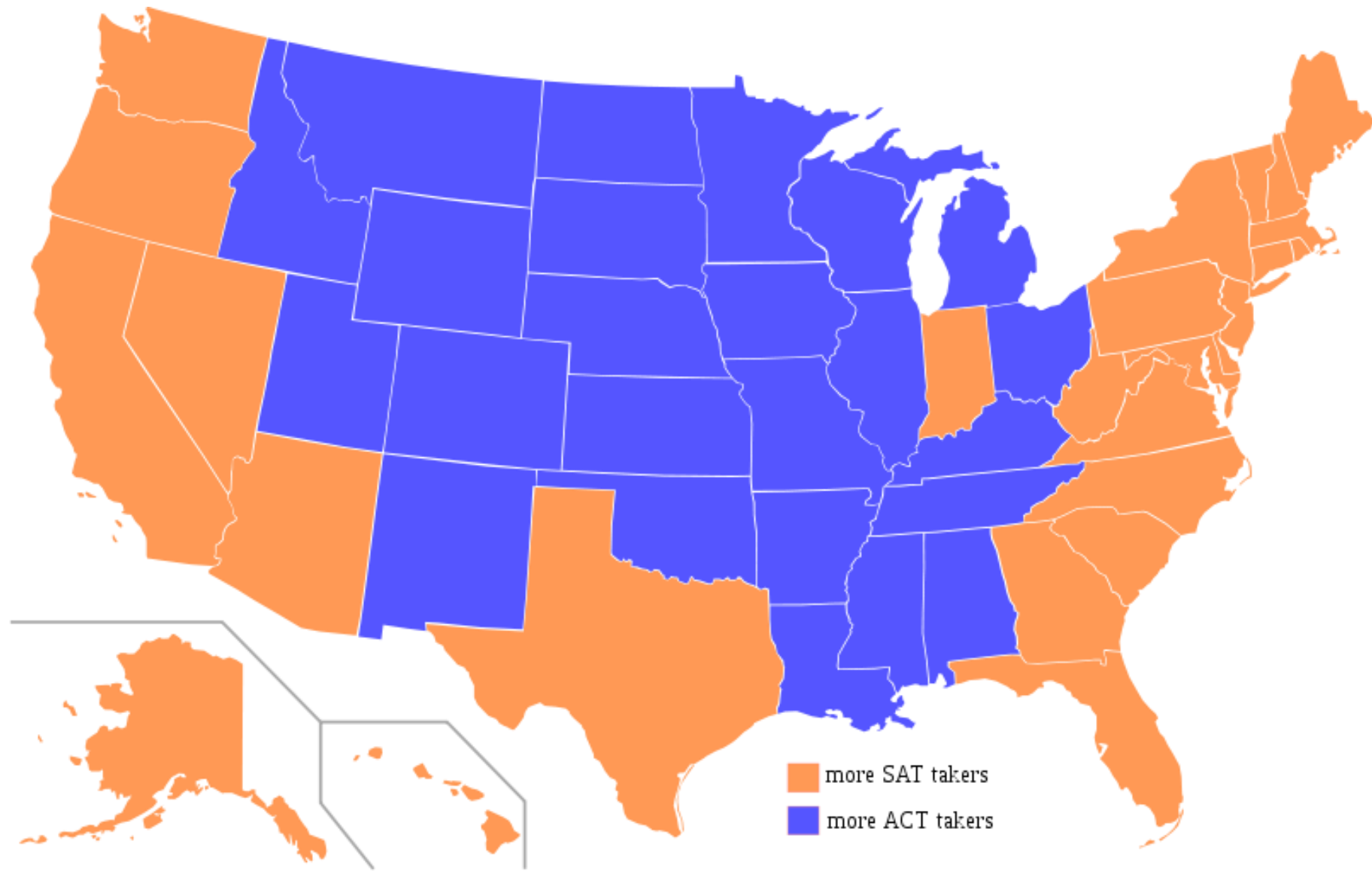


ACT



- Acronym does not stand for anything
 - American College Testing
- All colleges/universities accept ACT scores
- 4 sections: English, Math, Reading & Science
 - Optional writing test
- Multiple Choice
 - No penalty for guessing
- Each section scored: 1-36
- Total score is average of all 4 sections





How to sign up?



- SAT: Collegeboard.org
- ACT: ACT.Org
- See upcoming test dates
 - Shows registration deadlines
- Fee waiver available for those on Free/Reduced Lunch

ASVAB



- The Armed Services Vocational Aptitude Battery
- Multiple choice test administered by recruiters
- Used to help you determine career choices
- Also used to qualify you for enlistment
- 9 sections
- Minimum scores vary by branch
 - 31 for Army (lowest)
 - 31 for Navy
 - 36 for Air Force
 - 40 for Coast Guard



FAFSA



- Free Application for Federal Student Aid
- Submit as soon after October 1st of the year before as you can
 - You can use last year's tax return if parents haven't filed yet
- Feb. 1st is priority deadline
- Money is dispersed on first come, first serve basis
- Everyone should apply regardless of financial status & school (all colleges & technical schools)
- Determines whether you should get grants or loans

WASFA



- Washington Application for State Financial Aid
- WA State Need Grant for undocumented immigrants
- Must have graduated from a WA high school
- Lived in WA for 3 consecutive years continuously prior to HS graduation
- Sign an affidavit to file an application to become a permanent resident of the US when eligible

WUE



- Western Undergraduate Exchange Program
- Regional tuition-discount agreement with over 160+ participating public colleges/universities
- Discount or in-state tuition rates
- www.wiche.edu

Grant



- Financial aid that does not need to be repaid
 - free money to further your education!
- Many grants come from the government
- Generally for undergraduate students (getting your Associates or Bachelors Degree)
- Amounts are determined from your FAFSA

Scholarship



- An award of financial aid to assist a student in paying for higher education
- Not required to be repaid (free money!)
- Different types:
 - Merit-based
 - Need-based
 - Student-specific
 - Career-specific
 - College-specific
- www.fastweb.com



SCHOLARSHIPS

Loan (Student Loan)



- Money that is “borrowed” from a bank or other financial institute and must be repaid
- Designed to help students pay for higher education, books, tuition, housing, etc.
- Low interest rates
 - Subsidized vs. Unsubsidized
- Payments typically start after you graduate
- Must ALWAYS repay them (even if you declare bankruptcy)

When to start all of these processes?



- Take SAT, ACT, or ASVAB Junior year
- Take SAT or ACT fall of Senior year for better scores
- Apply to colleges in November-January of Senior year
- Fill out FAFSA in October of Senior year
- Apply for scholarships & grants all during Senior year (do practice forms & start collecting during Junior year)

Contact Person



- Career Center Specialist
 - Stephanie Schirm
 - Room 1223
 - Stephanie.Schirm@rsd.edu

Websites to Remember!



- www.collegeboard.org
- www.act.org
- www.educationplanner.org
- www.finaid.org
- www.fastweb.com
- www.scholarships.com



Certificate of Completion

***I _____ have reviewed the Financial Aid information
and understand I have opportunity to access Federal Student Aid, FAFSA or Washington
Student Aid, WAFSA. I also understand the importance of being a good consumer of
education and that student debt must be paid back.***

*****PRINT this slide only and turn in with your other High School & Beyond Plan documents**