



# High School & Beyond Planning — News & Information

January 2017

MIDDLE SCHOOL STUDENTS

## The Co\$T of College

A common myth about college is that it's too expensive. The biggest part of college costs is usually tuition. Tuition is the price you pay for classes. Other costs include fees, books, room and board (meals), living expenses, and transportation.

**Financial aid** is money to help pay for college. It comes from the federal and state governments, colleges and universities, banks, and organizations. Most students receive some kind of financial aid to help pay for the cost of their education, including:

- **Scholarships** are money for college given by businesses, individuals, organizations, or universities to students with good grades, athletic ability, community service or other qualities.
- **Grants** are called gift aid because grants do not have to be paid back if students successfully complete the courses in which they were enrolled. They are usually based on your family's financial need (or what your family can afford to pay).
- **Loans** are borrowed money from a bank, government or lending company. It must be paid back with an extra charge called interest. The federal government offers low-interest loans to students with financial need.
- **Work-study jobs** pay you for part-time work, often on campus.

With financial aid, many students are able to earn their degrees. In fact, most full-time college students receive some type of financial aid. **Most students only pay about 60 percent of the advertised price** of a four-year college, once grants are included (and don't forget about scholarships!).

Source: [BigFuture](#)



NAVIANCE

## Have Naviance Questions?

[naviance@everettsd.org](mailto:naviance@everettsd.org)

## What are students doing in Naviance Family Connection?

6	Lesson 1 – 6 <sup>th</sup> Grade S.M.A.R.T Goal
	Lesson 2 – Learning Style Inventory
	Lesson 3 – What is a G.P.A?
	E.O.Y – 6 <sup>th</sup> Grade Goal Reflection
7	Lesson 1 – 7 <sup>th</sup> Grade S.M.A.R.T Goal
	Lesson 2 – Exploring Careers & Colleges (SuperMatch)
	Lesson 3 – Know Before You Go Critical Vocabulary
	E.O.Y – 7 <sup>th</sup> Grade Goal Reflection
8	Lesson 1 – 8 <sup>th</sup> Grade S.M.A.R.T Goal
	Lesson 2 – Road Trip to Your Career
	Lesson 3 – College Affordability
	Lesson 4 – My High School & Beyond Plan
	E.O.Y – 8 <sup>th</sup> Grade Goal Reflection

\*E.O.Y. = End Of Year

**\*January 27, 2017 ~  
Last Day of 1<sup>st</sup>  
semester!!!!**

**\*8<sup>th</sup> Grade High  
School Transition  
...coming soon!**

## Did You Know?

The states with the most job openings for college graduates include Massachusetts, Delaware, and Washington.

Source: [Market Watch](#)

## Myth Buster

**MYTH:** Only students with good grades get financial aid.

**REALITY:** While a high grade point average will help a student get into a good school, and may help with scholarships, most federal student aid programs do not take a student's grades into consideration.

As long as students maintain satisfactory academic progress in their college program of study, federal student aid will help them complete their education.

Source: [Federal Student Aid](#)

## Student Checklist

- ☐ **Get the facts about paying for college.** Learn the basics about financial aid so you and your family can get the most money for college.
- ☐ **Name the five ways college pays.** College has many benefits beyond bigger paychecks. [Find out what they are.](#)

## Family Checklist

- ☐ **You and your student can start preparing NOW to pay for college.** Start a college savings account. Take advantage of other state 529 savings plans by visiting the national 529 plan website at [www.CSPN.org](http://www.CSPN.org).
- ☐ **Visit a nearby college together.** If you live near a college, look for upcoming events on campus that are open to the community. Or just tour the campus. Just being on a campus may get your child interested in college.
  - [Everett Community College](#)
  - [Edmonds Community College](#)
  - [University of Washington Bothell](#)
  - [Lake Washington Institute of Technology](#)
  - [WSU North Puget Sound at Everett](#)
  - [WWU at Everett](#)

Sources: [Career Guidance WA](#) and [BigFuture](#)



Visit [readyssetgrad.org](http://readyssetgrad.org) to learn more and access resources to help your child make a plan.