



High School & Beyond Planning — News & Information

January 2017

11th Grade

How to Apply for Financial Aid in **OCTOBER!**

You and your child should apply for financial aid in **October** of his or her **senior year** of high school. For financial aid that comes from the federal or state government, the first stop is the FAFSA. FAFSA stands for Free Application for Federal Student Aid (<https://fafsa.ed.gov/>). Students must have a Social Security Number (SSN) or permanent resident card to file the FAFSA. Parents do not have to have either of these to sign on behalf of their child. So if you yourself do not have an SSN, but your child does, your child may still file the FAFSA.

If your child has been granted a DACA SSN, please do not use that to file the FAFSA. That number is for work purposes only. In order to qualify for Federal Student Aid, your child must be a United States citizen or permanent resident.

If your child does not have a Social Security Number, your child can file the Washington Application for State Financial Aid (WASFA) in order to be eligible for the Washington State Need Grant. Students are eligible to file the WASFA if they have graduated from a Washington high school or obtained a GED (or will do so before beginning college), and have lived in WA for three years. Please go to www.readyssetgrad.org/wasfa for more details.

***Check out additional financial aid resources in Naviance Family Connection.**

-
- pages
 - hsbp lessons gr 12
 - common app resources
 - app delivery types
 - financial aid info**
 - act resources
 - sat resources
 - military resources
 - internships



Questions?

naviance@everettsd.org

***January 27, 2017
~ Last Day of 1st
semester!!!!**

Check out **Naviance TestPrep!!**

-Self-directed practice course for **SAT & AP** exams

resources

- Naviance Test Prep

Did you know that scholarship deadlines come and go every month?

Check out scholarship opportunities in Naviance **TODAY!**

colleges

scholarships & money

- > [scholarship match](#)
- > [scholarship list](#)

Did You Know?

The best way to research a college's Cost of Attendance is to use the US Department of Education's Net Price Calculator (<http://collegecost.ed.gov/netpricecenter.aspx>).

Use it to estimate how much a college could cost. **Net price** is a term for the **Cost of Attendance minus any grants and scholarships** for which students may be eligible.

Myth Buster

MYTH: *Cost of attendance* is what students will have to pay out of pocket.

REALITY: Not necessarily. Over 80% of all college students receive financial aid to help them pay for college.

Financial aid is a term for all of the money from sources other than your family that can be used to pay for college. There are 4 types:

scholarships, grants, work-study, and loans.

A **scholarship** is money that is awarded and does not have to be paid back.

A **grant** is money that is awarded to pay for college. It does not have to be paid back if student successfully complete their coursework. They are usually awarded to students whose families may not have a lot of money to pay for college.


Work-Study is money that is awarded to pay for college. Rather than getting the money up front, it is earned through a job.

A **loan** is money that is awarded to pay for college, but it has to be paid back with interest.

Student Checklist

- ☐ **Register for a spring offering of the SAT and/or ACT.**
Ask your counselor if you should take an SAT Subject Test this spring. Find out if you qualify for a fee waiver by talking to your counselor.
- ☐ Check out **Naviance Test Prep** by logging into your Family Connection account.

resources

• [Naviance Test Prep](#) 

Family Checklist

- ☐ **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](#)
- ☐ **Help your child prepare for college admission tests.**
Many juniors take college admission tests, such as the SAT and the ACT, in the spring so they can get a head start on planning for college.



[Check Student
Online Grades Here!](#)



Visit readyssetgrad.org to learn more and access resources to help your child make a plan.