

# 2022 Senior Info & Cash Campaign

Graduation Countdown



# 2nd Semester Skilled Trades & Military

## Military

- Research Programs/Jobs
- ASVAB
- Meet w/ Recruiter



## Skilled Trades/Careers

- Research Skilled Trades Programs at community colleges, through unions and other trade schools.
- Research when you can apply and/or how to apply.

[Community College Programs](#)

[MI Construction Careers](#)

[Northwest Ohio Construction Education Center](#)

- 2-23 Union Trade Visit 3rd Hour Media Center
- 4- 26 Monroe County Career Expo

# 2nd Semester College Checklist

## WINTER

- Keep photocopies** as you finish and send your applications and essays.
- Give the correct form** to your counselor if the college wants to see second-semester grades.
- Have your high school send a transcript**—it is sent separately by mail to colleges if you apply online to colleges.

**Check your college accounts weekly!!!**

## SPRING

- Keep active in school.** If you are waitlisted, the college will want to know what you have accomplished between the time you applied and the time you learned of its decision.
- Visit your final college before accepting.** You should receive acceptance letters and financial aid offers by mid-April. Notify your counselor of your choice. If you have questions about housing offers, talk to your counselor or call the college.
- Inform every college** of your acceptance or rejection of the offer of admission and/or financial aid by May 1. Colleges cannot require your deposit or your commitment to attend before May 1. Talk to your counselor or adviser if you have questions.
- Send your deposit** to one college only.
- Take any AP® Exams.** Show what you've learned in your AP classes. A successful score could even earn you credit, advanced placement, or both in college.
- Waitlisted by a college?** If you intend to enroll if you are accepted, tell the admission director your intent and ask how to strengthen your application. Need financial aid? Ask whether funds will be available if you're accepted.
- Work with a counselor** to resolve any admission or financial aid problems.
- Ask your high school** to send a final transcript to your college.
- Review your financial aid awards:** Not all financial aid awards are the same, so it's important to choose the aid package that's best for you and your family. Be sure to note what you have to do to continue receiving financial aid from year to year, and how your aid might change in future years.

# FAFSA

1. What does FAFSA stand for?
2. Why would someone complete a FAFSA?
3. College Section-MI School
4. March 1st Deadline
5. [Going Merry](#)

The screenshot shows the Federal Student Aid (FAFSA) website homepage. At the top, it features the logo for Federal Student Aid, which is an office of the U.S. Department of Education, and the FAFSA logo, which is a proud sponsor of the American Mind. The text 'Free Application for Federal Student Aid' is prominently displayed. Below the header is a navigation bar with icons for Home, About Us, FSA ID, StudentAid.gov, and Help, along with a search bar and language options for English and Español. The main content area has a blue banner with the text 'Get help paying for college' and 'Submit a Free Application for Federal Student Aid (FAFSA)'. Below the banner is a collage of images showing diverse college students. At the bottom, there are two columns: 'New to the FAFSA?' with a 'Start A New FAFSA' button, and 'Returning User?' with a list of options (Make a correction, Add a school, View your Student Aid Report (SAR), and more...) and a 'Login' button.

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of  
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FAFSA®  
Free Application for Federal Student Aid

Home About Us FSA ID StudentAid.gov Help

SEARCH  
English Español

**Get help paying for college**  
Submit a Free Application for Federal Student Aid (FAFSA)

New to the FAFSA? **Start A New FAFSA**

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

**Login**

To fill out the Free Application for Federal Student Aid (FAFSA), students require certain information from their parent(s). The FAFSA qualifies students for federal, state, and institutional aid. Once you and your parents gather the necessary information, **you will be able to fill out the FAFSA as of October 1st**. Reach out to your uAspire Advisor for more information!

### PARENT(S):

- Parent FSA ID (username and password)
- 2020 federal tax return (Form 1040 and any Schedules) and W-2 forms
- Have there been income changes since 2020?** (e.g., lost job, decreased work hours, death in family, divorce/separation, recent marriage)

- Month and year parents were married, remarried, separated, divorced or widowed: \_\_\_/\_\_\_/\_\_\_
- Parent 1: Name \_\_\_\_\_ Date of birth: \_\_\_/\_\_\_/\_\_\_  
Social security number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
- Parent 2: Name \_\_\_\_\_ Date of birth: \_\_\_/\_\_\_/\_\_\_  
Social security number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
- Total current amount in checking and savings account(s): \_\_\_\_\_

**If applicable, please provide the following:**

- Amount of any child support received or paid: \_\_\_\_\_
- Net value of current stocks, bonds, mutual funds, 529 Plan: \_\_\_\_\_
- Net value of investment/rental property (including portions of the home you live in that are rented out): \_\_\_\_\_
- Untaxed privately funded disability benefits: \_\_\_\_\_
- Untaxed workers compensation: \_\_\_\_\_
- Veteran's non-education benefits: \_\_\_\_\_

**Please check if your family receives any of the following:**

- SSI/Medicaid  TANF  SNAP  WIC  Free/Reduced Price Lunch

### Other Important Information:

- ★ You may qualify for FREE assistance for filing your taxes. Visit [irs.treasury.gov/freetaxop/](https://irs.treasury.gov/freetaxop/) to find FREE tax sites that can help you and your family. It is highly recommended to E-file each year!
- ★ Please be sure that names are being reported exactly as they appear on social security cards (if applicable).
- ★ If your custodial parent is remarried, your stepparent's information must be reported on the FAFSA

### STUDENT:

- 2020 federal tax return (Form 1040 and any Schedules) and W-2 forms
- Current amount in checking and savings account(s): \_\_\_\_\_
- Your last name **as it appears** on your social security card: \_\_\_\_\_
- Social security number\* (Be sure it is correct!) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
- Green card/permanent resident number (if applicable)  
A# \_\_\_\_\_
- Amount of any child support received or paid (if applicable): \_\_\_\_\_
- Untaxed privately funded disability benefits (if applicable): \_\_\_\_\_
- FSA ID (username and password) for you and have parent (if applicable) bring theirs as well or we cannot finish FAFSA**

Sample W-2



Sample Tax Return



# FAFSA Info Checklist

# FAFSA Terms to Know

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**-IRS Data Retrieval Tool-** Electronically Transfers Your Federal Tax Return Information Into Your FAFSA Form

**-FSA ID-** The FSA ID is a username and password combination that serves as a student's or parent's identifier.

**-SAR-** Student Aid Report-Summary of your FAFSA

**-EFC-** Expected Family Contribution This is the number that's used to determine your eligibility for federal student financial aid. This number results from the financial information you provide in your FAFSA® form, the application for federal student aid. Your EFC is reported to you on your *Student Aid Report (SAR)*.

# Financial Aid Review of Terms

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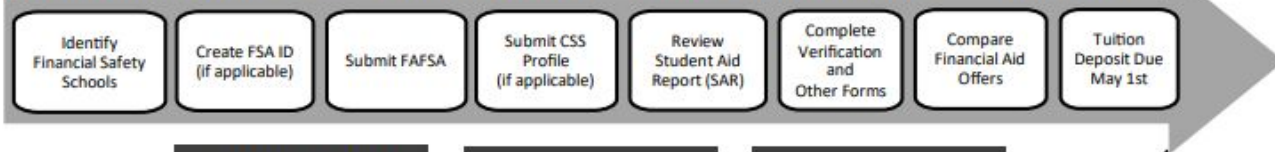
**Scholarship-** Forms of aid that help students pay that help students pay for their college education. Scholarship do not have to be repaid.

**Grant-Gift Aid** for college students. It does not have to be repaid

**Work Study-** Work-study is a financial aid program funded at the federal or state level that helps college students in financial need to get part-time jobs alongside their studies. The income earned from work-study can help with tuition, living expenses and other education-related costs

**Loans-**Form of aid for college students that has to be repaid.

JUNIOR YEAR-SEPTEMBER >> OCTOBER-NOVEMBER >> DECEMBER-FEBRUARY >> MARCH-MAY



Identify Financial Safety Schools

Create FSA ID (if applicable)

Submit FAFSA

Submit CSS Profile (if applicable)

Review Student Aid Report (SAR)

Complete Verification and Other Forms

Compare Financial Aid Offers

Tuition Deposit Due May 1st

GRANTS AND SCHOLARSHIPS = FREE MONEY!

LOANS = BORROWED MONEY

WORK-STUDY = EARNED MONEY

**FSA ID:**

- ★ Self-selected username and password that both students and parents must create
- ★ Visit [studentaid.gov](http://studentaid.gov) to create a username and password to be able to complete the FAFSA.
- ★ *The FSA ID will need to be created before you can sign and submit your FAFSA*

**Free Application For Federal Student Aid (FAFSA):**  
Required by all colleges, universities, and technical programs. Visit [www.fafsa.gov](http://www.fafsa.gov).

- ★ **Apply:** Starting October 1st. Other deadlines may apply. Financial aid process is first come, first served!
- ★ **Cost:** Free!
- ★ **Info Needed:** SS# if applicable, **taxes/earnings from 2020**, investments, checking & savings amount, etc.
- ★ Be sure to have your FSA ID and Password for student and parent in order to complete the FAFSA
- ★ For FAFSA, use IRS Data Retrieval Tool to link taxes if possible!

**CSS PROFILE:** Required by some private colleges as listed on [www.cssprofile.org](http://www.cssprofile.org).

- ★ **Apply:** Starting October 1st. Deadlines vary.
- ★ **Cost:** \$25 for first school; \$16 additional. Fee waivers available for eligible students.
- ★ **Info Needed:** Taxes/earnings from current and prior year, investments, benefits received, checking & savings amount, mortgage/rent info, business info, etc.

**Student Aid Report (SAR):**

- ★ A summary of information you reported on your FAFSA; includes your family's Expected Family Contribution (EFC).
- ★ Available a few days after submitting FAFSA
- ★ **Review your SAR to ensure successful FAFSA completion!**
- ★ If necessary, add additional colleges or make corrections.

**Institutional Forms:**

- ★ Some college will require you to fill out their own financial aid forms usually found on the college website or mailed/emailed to student
- ★ Check with your college(s) to make sure your financial aid file is complete or if they need additional information

**Verification:**

- ★ Colleges may require additional documents to confirm the information reported on your financial aid forms.
- ★ You may be asked to provide a tax return transcript, proof of citizenship, or documentation of legal guardianship (if applicable).
- ★ Request a tax transcript at [www.irs.gov/Individuals/Get-Transcript](http://www.irs.gov/Individuals/Get-Transcript)
- ★ Your financial aid will be pending until you submit all requested documents by each college's deadline.
- ★ **Complete verification ASAP!**

**Financial Aid Offer:**

- ★ Once you have completed all steps above, the college will provide you a financial aid offer through your student portal or via mail or email.
- ★ The offer will show the amount of financial aid you will receive if you attend that college.
- ★ Review all your financial aid offers with uAspire before submitting your **tuition deposit by May 1st.**

**\*\*uAspire Advisors are here to assist you with all of these steps. Go to [www.uaspire.org](http://www.uaspire.org) to find out how to set up an appointment\*\***



## Focus on the Award Letter



**Culmination of the entire financial aid process!**

*Often receives the least amount of attention*

Once accepted to the college(s) of their choice, it can become very difficult for students to focus on the looming financial decisions...

**OUR MOTTO:**



## Basics of the Award Letter



- ★ Offered to student once accepted and all financial aid requirements are met
- ★ Lists the *amount and type* of financial aid they would receive from that college for the upcoming year
- ★ It's important to determine the direct cost (tuition & fees and housing & meal plan) for each school when comparing financial aid packages
  - You can find the direct cost on the school's website or [www.collegeboard.org](http://www.collegeboard.org)
  - Don't forget about other expenses (e.g. travel, books, clothes, etc.)

# Basics of the Award Letter – FAQ

★ *When can a student expect to receive a financial aid award letter?*

- 1<sup>st</sup> year students: 2-3 weeks after receiving acceptance letter
- Returning/transfer students: late spring/early summer

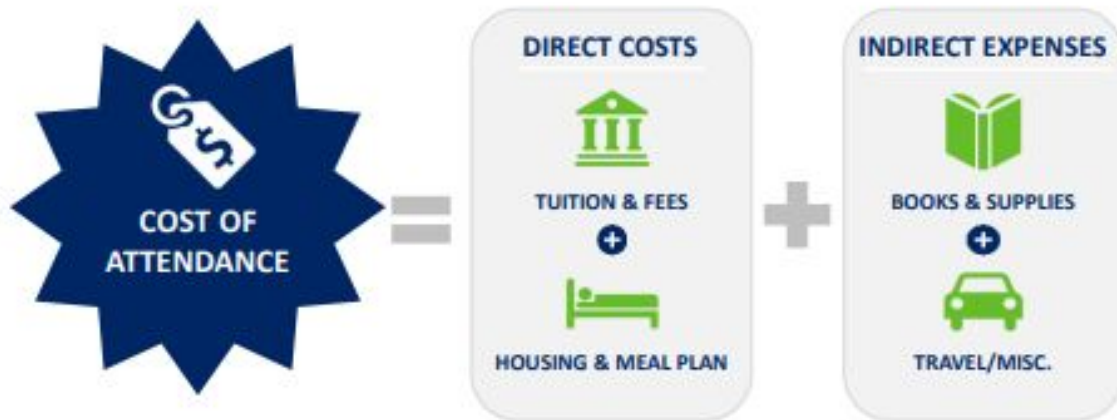
★ *How will the student receive the award letter?*

- Snail mail, email, and/or portal
- Returning students more likely through portal

★ *Is the award letter final?*

- “Estimated,” “Tentative” or “Pending” **may not be final**
- Aid packages can and will change through verification, budget finalization, etc.

# Important Terminology: COA



# Important Terminology: Estimated Bill



# Electronic Award Letter

## Financial Aid

### Estimated Financial Aid Budget

Financial Aid Year 2010 - 2011

#### Estimated Financial Aid Budget Breakdown

##### 2010 Fall

Category Description	Amount
Books & Supplies	514.00
Food	1,949.00
Health Insurance	362.00
Housing	2,704.00
Miscellaneous	645.00
Travel	375.00
Tuition & Fees	3,333.00
<b>Term Total</b>	<b>9,882.00</b>

##### 2011 Spring

Category Description	Amount
Books & Supplies	514.00
Food	1,949.00
Health Insurance	362.00
Housing	2,704.00
Miscellaneous	645.00
Travel	375.00
Tuition & Fees	3,333.00
<b>Term Total</b>	<b>9,882.00</b>
<b>Total Cost of Attendance</b>	<b>19,764.00</b>

## Financial Aid

### Award Summary

Financial Aid Year 2010 - 2011

The awards below may require further action, such as completing loan promissory notes and loan counseling. Please select "Reduce/Decline Award" and follow the link for each individual award.

#### Academic Year

Award Description	Category	Offered	Accepted	Loan Details
Federal Pell Grant	Grant	1,300.00	1,300.00	
ACG 2nd Year	Grant	650.00	650.00	
SMART Grant 3rd Year Grant	Grant	2,000.00	2,000.00	
Federal Direct Subsidized Ln	Loan	1,219.00	1,219.00	<a href="#">Loan Details</a>
Need Based Grant	Grant	3,800.00	3,800.00	
NC Education Lottery Scholarsh	Scholarship	2,100.00	2,100.00	
Institutional Grant	Grant	1,042.00	1,042.00	
Tuition Grant	Grant	160.00	160.00	
Tuition Grant Supplemental	Grant	750.00	750.00	
NC SECU -People Helping People	Scholarship	2,500.00	2,500.00	
<b>Academic Year Totals</b>		<b>15,521.00</b>	<b>15,521.00</b>	

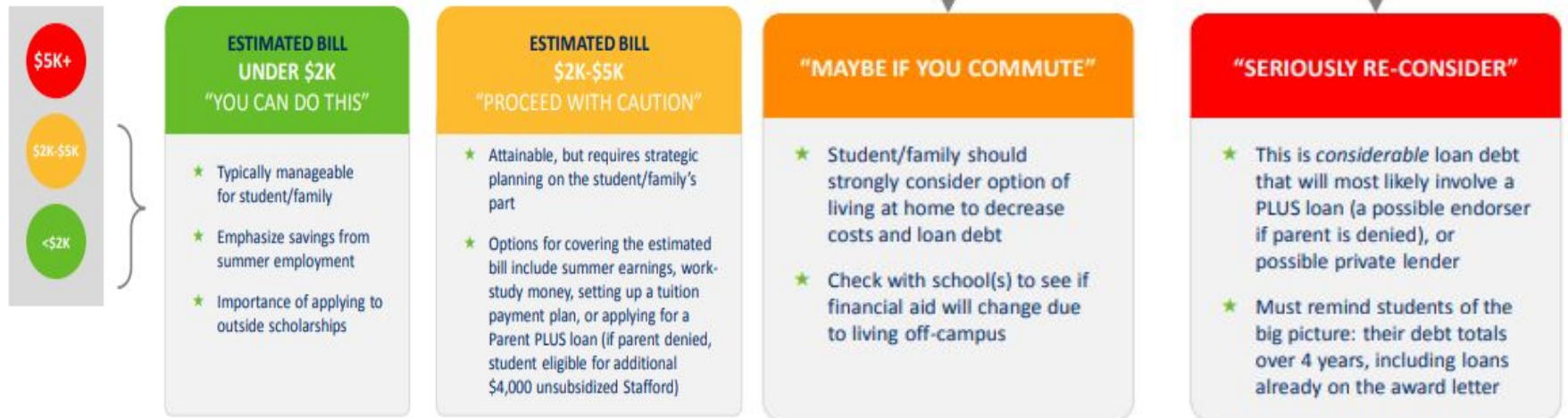
Currency used is US Dollar.

[Need Calculation Summary](#)

[REDUCE/DECLINE AWARD](#)

## uAspire Guardrails: Different Levels of Estimated Bill

\*Please note that these ranges are for students with a zero EFC and could increase accordingly



FOR ALL RANGES OF ESTIMATED BILL: Students should be encouraged to search and apply for all types of *scholarships*

Name:		High School:	
College name			
On/Off Campus			
Tuition & Fees			
Housing & Meal Plan			
<b>Total Direct Costs</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Direct Cost Year			
<b>Gift Aid (does not have to be repaid)</b>			
Pell Grant			
State Grant			
SEOG Grant			
Institutional Grants/Scholarships			
Other Grants/Scholarships			
<b>Total Gift Aid</b> (Money that does NOT need to be repaid)	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Loans (borrowed money that has to be repaid with interest)</b>			
Direct Subsidized Stafford Loan			
Direct Unsubsidized Stafford Loan			
Other Loan(s) Do not include the Parent PLUS loan.			
<b>Total Loans</b> (Borrowed money that needs to be repaid with interest)	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Estimated Bill</b> <b>(Amount you pay)</b> (Total Direct Costs - Gift Aid - Loans = Estimated Bill)	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Fall Estimated Bill</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Spring Estimated Bill			

## Download Award Letter Analyzer

- Ida Public Schools
- HS Guidance Department
- Paying for College
- Award Letter Analyzer

[IHS Guidance Page](#)



# FEDERAL LOANS

**Direct Subsidized Loans** are for students with demonstrated financial need. There is no interest charged while an undergraduate student is in school at least half-time, during deferment, or during grace .

**Direct Unsubsidized Loans** are federal student loans that aren't based on financial need. Your school determines the amount you can borrow based on the cost of attendance and other financial aid you receive. Interest is charged during all periods and will be capitalized. This increases your total federal loan cost.

**Direct PLUS Loans** are unsubsidized credit-based federal loans for parents of dependent students and graduate/professional students. PLUS loans can help pay for education expenses up to the cost of attendance. These are paid for immediately. A lot of colleges will put it on the award letter.

# LIMITS ON FEDERAL LOANS

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Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.

These amounts can increase as you are successful throughout college.

## Resident Status: On-Campus Resident

FINANCIAL AID PROGRAM	SUMMER 2012	FALL 2012	SPRING 2013	TOTAL	FINANCIAL AID STATUS
Federal Pell Grant		\$2,775.00	\$2,775.00	\$5,550.00	Pending Verification
Federal SEOG Grant		\$750.00	\$750.00	\$1,500.00	Pending Verification
Federal Work Study		\$1,500.00	\$1,500.00	\$3,000.00	Pending Verification
Fed Direct Subsidized Loan		\$1,750.00	\$1,750.00	\$3,500.00	Offered
Fed Direct Unsubsidized Loan		\$1,000.00	\$1,000.00	\$2,000.00	Offered
Federal Direct Parent Loan		\$10,182.00	\$10,182.00	\$20,364.00	Apply for Loan
Academic Achievement Award		\$5,000.00	\$5,000.00	\$10,000.00	Awarded
University Grant		\$4,796.00	\$4,796.00	\$9,592.00	Pending Verification

As a scholarship recipient please note that you must maintain a 3.0 cumulative GPA in order to retain your scholarship. You may visit our web page at [www.college.edu/admission/undergraduate/scholarships](http://www.college.edu/admission/undergraduate/scholarships) to familiarize yourself with the academic scholarship eligibility requirements.

Your current financial aid awards are based on your designation as on On-Campus Resident.

***Estimated Annual Direct Expenses/ Financial Aid Credits***

Your estimated direct expenses and financial aid credits below (excluding Federal PLUS Loan that requires credit approval) are estimates only. Please refer to UIS or all estimates expenses, terms and conditions. All federal/state awards are subject to budgetary and regulatory approval.

<b>Estimated Direct Expenses</b>		<b>Estimated Financial Aid Credits</b>	
Tuition	\$34,750.00	Federal Pell Grant	\$5,550.00
Fees	\$770.00	Federal S.E.O.G. Grant	\$1,500.00
Residence Hall	\$9,250.00	Fed Direct Subsidized Loan	\$3,500.00
Meal Allowance	\$5,720.00	Fed Direct Unsubsidized Loan	\$2,000.00
		Academic Achievement Award	\$10,000.00
		University Grant	\$9,592.00
Total Estimated Direct Expenses	\$50,490.00	Total Estimated Financial Aid	\$32,142.00
<b>Net Estimated Annual Balance of Direct Expenses \$50,490.00 – 32,142.00 = \$18,348.00</b>			

# SCHOLARSHIPS

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Scholarships will start to come out now through mid May.

Make sure to build time into your schedule to complete required items for scholarships such as transcript and letter of recommendation.

[Local Scholarship](#)

[MCCC Endowment/Annual Scholarship](#)



# DUE: March 1st

**\*tuition and fees completely paid for!**

## Presidential Scholarship

**Eligibility:** Monroe County resident, cumulative high school GPA of 3.5 or better, leadership qualities, demonstrated participation in school and/or community affairs, must be enrolled for 12 or more credit hours per semester

**Stipend:** Tuition and fees

**Number:** Ten per year, renewable

**Contact:** Financial Aid Office: 734-384-4135

## Performing Music Scholarship (Band & Choir)

**Eligibility:** Monroe County resident, full-time student, participating in the MCCC Band or MCCC Agora Choral, audition required

**Stipend:** Tuition and fees

**Number:** Ten per year, renewable

**Contact:** College Humanities/Social Science Division: 734-384-4153

**Performing Music Scholarship Flyer - pdf file**

## TRUSTEE MERIT SCHOLARSHIP

**Eligibility:** Scholarships are automatically awarded based on ACT or SAT score. Students must be enrolled with full-time course load (minimum of 12 credit hours in both the Fall and Winter semesters). Recipients must successfully complete a total of 24 credit hours during the academic year. The scholarship is automatically renewable for a consecutive second year providing the recipient had completed a minimum of 24 credit hours with a 2.5 cumulative GPA at MCCC by the end of the spring semester of the freshman year. Scholarships for any one individual will not be extended beyond two academic years. Students who are approved for the accommodation of a reduced course load through the Disability Services Office will receive scholarship funding which will be distributed proportionally.

**Stipend:** Tuition and fees

**Apply By:** April 15 for scholarship. Register by June 30

**Contact:** Financial Aid Office: [\(734\) 384-4135](tel:7343844135)

**Note:** Due to the COVID-19 pandemic and the disruption of ACT and SAT testing, high school seniors graduating in 2021 who did not take the ACT or SAT may instead submit a copy of their high school transcript to the Admissions Office by April 15th for consideration of the Trustee Merit Scholarship. The following high school GPA range will be used to determine eligibility for this scholarship:

- High School GPA of 3.00 to 3.199 = \$1000
- High School GPA of 3.20 to 3.399 = \$1250
- High School GPA of 3.40 or higher = \$1500

# FAFSA Senior Sem/Fin Lit Competition

- The class with the highest percentage of FAFSA completed by March 5th wins a pizza party or breakfast.

## Current Rates

- 2nd Senior Sem 40%
- 4th Fin Lit 28%
- 4th Senior Sem 31%
- 5th Fin Lit 68%



# D&P Scholarships

## 2 \$500 Scholarships

-1 \$500 scholarship will be awarded to a student who completed their FAFSA in the class who wins the FAFSA Class Competition.

-1 \$500 scholarship will be selected from the raffle.

3 tickets for anyone who has already completed their FAFSA or does by Feb 18th

1 ticket for FAFSA completion before **March 8th**

1 ticket for completion of three scholarships (between Jan 1st-**March 8th**)

Proof must be emailed to Mrs. Riley or provided to the office by 4:00 on **March 8th**.

# Upcoming Important Dates

- February–March 8th FAFSA/Scholarship Raffle
- February 23 Union Trades Visit\* 3rd hour
- February 24 Sen Sem/ Fin Aid Scholarship/FAFSA Workshop
- February 28 MCCC Scholarship Lunch Visit
- March 1 Cash Campaign Raffle Ends
- February 28–March 4 Senior Conferences
- April 26 Career Expo\*
- May 27 Decision Day
- June 1 Graduation Practice
- June 3 GRADUATION!!!



[Cash Campaign Survey](#)