

12TH YEAR CAMPAIGN

Junior/Senior Student Workbook



How to Apply and Pay for
Education After High School

Find Resources

To find the URLs or links to the resources featured in this workbook, visit:

- bit.ly/JrSrWorkbook

Or use QR Code:



To find more post-high school pathway and financial aid information and resources, visit:

- bit.ly/12thYrStudent
- gearup.wa.gov/students-families

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College & Career Pathways: You Have Options!

After high school, different paths lead to different types of credentials. Depending on your career interests and goals, you may need one (or several) of these credentials.

Workplace

People who go straight into the workplace usually do not have formal credentials beyond a high school diploma. However, some people on this path might complete an apprenticeship or other on-the-job training.

- Certificate for completion of training
- Apprenticeship

CTE (Technical) College

Most technical colleges award a certificate to show completion of a program of study. Some also award associate degrees.

- Certificate or certification for completion of a program (one year or less)
- Associate degree (two years)

Traditional Two-Year College

Most community colleges award certificates or associate degrees, depending on the program. On average, an associate degree takes two years to complete for students who can go full-time. At some colleges, students can continue on to earn a bachelor's degree. In two years, students typically earn an associate degree.

- Associate degree

Traditional Four-Year College

Most four-year colleges award bachelor's degrees. On average, a bachelor's degree takes four years to complete for students who can go full-time. The two most common types of bachelor's degrees are a B.S. (Bachelor of Science) or a B.A. (Bachelor of Arts)

- Bachelor's degree

Graduate School

Many careers require specialized training and education beyond a bachelor's degree. Students attend graduate or professional school to receive this training and earn a graduate or advanced degree. Some advanced degrees include:

- Master's degree: most common are M.S. (Science) or M.A. (Arts)
- Business degree (M.B.A. for Master of Business Arts)
- Medical degree (M.D. for Medical Doctor)
- Law degree (J.D. for Juris Doctor)
- Doctorate degree (Ph.D. for Doctor of Philosophy)

National Service

- Military Options: ROTC, Military Academies, or Enlistment
- AmeriCorps



How To Become An Apprentice

Get Ready!

Apprenticeships can follow graduation, or you can opt for a two-year college program that leads directly to an apprenticeship. If you are a junior or younger, prepare for this pathway by taking the following actions:

- Ask about career exploration activities and/or skill-building opportunities. Be sure to take courses (usually STEM) that prepare you.
- Join a program that allows you to earn college credit during high school, e.g., Running Start or Career & Technical Education Dual Credit (also known as Tech Prep).
- Visit and research apprenticeship opportunities like you would do for any two- or four-year college or university. Be sure to pursue multiple options and create a backup plan. Programs are usually competitive.
- You may also be able to take part in a pre-apprenticeship program during or after high school. These programs can help you improve basic skills and learn more about different careers.

Find a Program!

In some cases, you apply directly to an apprenticeship program; in others, you join an apprenticeship program through a community/technical college or an employer. To participate, you must be at least 18 years of age, pass a drug test (including no marijuana even if legal in WA), and be physically able to perform the work.

- **Each program and its application are different.** Decide if you want to apply directly for an apprenticeship before/after high school graduation OR enroll in a two-year college program that leads directly to an apprenticeship.
- Find out when the program is accepting applications. Be sure to ask if you are required to in person. Travel may be necessary.

- You most likely will be required to submit a transcript and resume.
- You may need to take a test at a community or technical college. Many programs have prerequisites for math and reading comprehension.
- A committee interviews most applicants. You should prepare for an interview.
- Review individual program information through WA State Department of Labor & Industries (L&I). Find programs in your area that take applications through the Apprenticeship Registration and Tracking System (ARTS) on the L&I website.

Apply!

Most programs accept applications regularly.

To determine whether or not a program accepts applications, you need to contact them directly. To find Active Apprenticeship Programs:

1. Go to the online Apprentice Registration and Tracking System (ARTS). Run a Report of "Programs by County" for the county where you live or work to see all the programs in that county, sorted by occupation.
2. Go through the entire list and select the appropriate program(s), which will give you the contact information for that program.
3. Contact the program directly to inquire if they are accepting applications. If the program is accepting applications, follow their directions for applying.

Once you have applied and are accepted, the program will register you with Labor & Industries as a registered apprentice.

NOTE: You will need to obtain the appropriate license or trainee card if you are accepted into an occupation that has a Licensing/Certification requirement in Washington State.

Technical & Specialty Colleges

If you are the kind of student who already has a particular, clear-cut career goal and would like to quickly get into the job market, you may want to consider technical or other specialty programs.

Technical colleges vary widely in majors, length of programs, cost, and other characteristics, but they have one thing in common: an emphasis on hands-on training for a specific career.

Typical fields of study include:

- Health care (practical nursing, home health aide).
- Computers, technology (electronics, auto mechanics, plumbing, heating, and air conditioning).
- Culinary arts.
- Business.
- And more.

The specific degree or certificate may vary depending on your field, but two-year associate degrees are common. You should visit the campus and research it as any other option.

There are public/non-profit technical and specialty colleges and for-profit schools. Both of these have aspects that you should factor into your decision-making.

Key Considerations

Public/Non-Profit Schools

- Requires careful consideration. Financial aid is sometimes limited. Because of the specialized nature of technical programs, it may be difficult (or even impossible) to change majors without starting over.
- You should do as much research as possible.
- For example, read about career fields, shadow someone in a chosen field, speak with local employers, etc.

Public/Non-Profit Schools

- Be a savvy shopper.
- Some technical schools are for-profit colleges and have been the subject of federal investigations for improper recruiting and financial aid practices. You are encouraged to research the reputation and financial stability of any technical college you are considering.
- Check out this resource from the U.S. Department of Education for advice on how to find the perfect career college or technical school: bit.ly/12thYrStudent



Military Pathways

Reserve Officer Training Corps

ROTC is a military officer training program offered at 1,700 colleges nationwide. Cadets agree to serve in the military post-college (usually 4-5 years) in exchange for potentially significant financial aid for their college education and a guaranteed post-college career. Explore branch(es) of interest to learn the application process (including Army ROTC, Navy-option ROTC, Air Force ROTC, Marine-option ROTC). NOTE: The ROTC scholarship application is in addition to the college application. It has its own deadline.

Enlisting

If you are interested in enlisting, you should visit Today's Military website to explore what enlisting means and which branch you would like to pursue.

1. You will need to take the ASVAB exam. You should prepare by visiting their website to learn more about this test and get help with test preparation.
2. Meet with a recruiter. Visit the Military Entrance Processing Station (MEPS) website for more information. You will report to MEPS if you decide to enlist. You will spend the day at a military processing station (MEPS). That is where you will take the ASVAB, have a physical exam, and meet with a career counselor. If you are accepted, you will take the oath of enlistment.
3. Finally, you will await orders for basic training. You should receive orders within a few weeks. If you enrolled in the delayed entry program, you would get orders within a year.

Military Academies

There are five federal United States service academies, and each have its own application and process. Visit each academy's website for details:

- The United States Military Academy (USMA).
- The United States Naval Academy (USNA).
- The United States Coast Guard Academy (USCGA).
- The United States Merchant Marine Academy (USMMA).
- The United States Air Force Academy (USAFA).

This application process is rigorous. Be early and thorough. The process must begin during your junior year of high school. You will be required to take the ACT or SAT. Prepare by:

1. Retake exams if you scored below 540 (SAT) or 26 (ACT) on any section.
2. Get help from your local mentor.
3. Schedule your medical exam EARLY.
4. Train for your Candidate Fitness Exam.
5. Treat the nomination interview like a job interview.

Benefits of a College Experience through the Military

ROTC and Academies

- Student graduates as an officer (higher salary and leadership skills).
- Significant/All costs paid.
- Focus on academic and physical development.
- Long-standing tradition and honor.
- The GI Bill helps pay for future education (can be transferred to children).

Enlisting

- The military pays for needed training/ education and provides a place to live
- The GI Bill helps pay for future education (can be transferred to children).
- Guaranteed job placement after successful boot camp and training experiences.
- Sense of honor, duty, service, and patriotism along with sought-after skills, leadership and experience.

This workbook will guide you through the process of applying to a two- or four-year school.

The FAFSA guidance in this workbook relates to the 2022-2023 FAFSA application. NOTE: The FAFSA Simplification Act will change the process and instructions for future applications. Federal Student Aid expects the changes to occur on Oct. 1, 2023, for the 2024-25 award year.

Planning to pursue an apprenticeship, a career school, or the military? Learn how to prepare for other post-high school options at: bit.ly/12thYrStudent

Confused by the vocabulary? Check out the glossary at the back of this guide!

Preparing for College: Junior Checklist

October/November/December

- Talk to the school counselor about the year ahead.** Confirm that your courses will put you on track for your graduation pathway. Ask about ASVAB, ASPIRE, PSAT, ACT, and/or SAT test dates. You'll need to register up to six weeks ahead of time.
- Start developing a resume** of your accomplishments, activities, and work experiences. It will be an essential part of your college application.
- If you haven't participated in many activities outside of class, now is the time to start.** Consider school clubs, team sports, leadership roles, or involvement in religious or civic community groups.
- Take the PSAT.** Taking it as a junior will qualify you for some scholarship consideration and identify you as a potential college applicant. Review the results to learn more about your strengths and weaknesses. Discuss the results with your family and school counselor.
- Begin to prepare for the ACT or SAT.** Free test preparation may be available at school, local community colleges, or community-based programs. There are free online resources. Plan to take at least one of these tests in the spring and again in the fall of senior year. There are test fees, but fee waivers are available. Ask your counselor if you qualify.

January/February

- Meet with your school counselor to develop your schedule for senior year.** Consider enrolling in the most challenging courses, like dual credit courses, for which you qualify.
- Register for a spring offering of the SAT and/or ACT.** Ask your counselor about taking an SAT subject test.
- Ask your counselor about summer opportunities** on college campuses. It can be a great way to find out what college life is like and may make you a stronger candidate for college admissions. Some programs have scholarships or can assist with costs.

March/April

- Begin taking a more serious look at colleges and universities.** Go to college fairs and open houses and research options online.
- Begin planning college visits.** Spring break is an excellent time to visit. Try to visit colleges near you, including a large, a medium-sized, and a small campus.
- Develop a preliminary list of colleges that interest you.** Write or email to request a viewbook and additional information. Make a file for each college that you're interested in and gather information about academics, financial aid, and campus life.
- Think about lining up a summer job or internship.**

MAY

- ❑ **Make a list of teachers, counselors, employers, and other adults you might ask to write letters of recommendation.**
- ❑ **Make a profile on TheWashBoard** and begin searching for and applying to scholarships.
- ❑ **Create an FSA ID.** An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature. You must have an FSA ID to apply for the FAFSA. You can use the FSA ID worksheet located in this workbook. If you are considered dependent for financial aid purposes, your parent could also create an FSA ID.

SUMMER

- ❑ **Continue investigating colleges.**
- ❑ **Begin thinking about your applications.** Generally, colleges will have their applications online by the beginning of August. Work on the essay(s) before you return to school.



Find Resources

bit.ly/JrSrWorkbook

Junior & Senior Resources

- **ACT Profile**
- **College Board's Big Future**
- **College Board CSS Financial Aid Profile**
- **College Bound Scholarship**
- **College & Career Compass**
- **Federal Student Aid**
- **Free Application for Federal Student Aid (FAFSA)**
- **Free Essay Review by Get Schooled**
- **FSA ID**
- **Passport to Careers Program**
- **SwiftStudent**
- **The Washboard Scholarship Search**
- **WA Application for State Financial Aid (WASFA)**
- **WA State Financial Aid Calculator**
- **WA State GEAR UP**

Free Test Preparation Tools

- **ACCUPLACER** (For community & technical colleges)
- **ACT** (For 4-year colleges)
- **ASVAB** (For the military)
- **SAT** (For 4-year colleges)

Free Texting Support Tools

Otterbot is a free texting service created to support high school seniors who have signed up for the College Bound Scholarship. Otter sends financial aid info and reminders to College Bound seniors. Students can access Otterbot via text message 24 hours a day, seven days a week by texting "Hi Otter" to 360-928-7281.

Preparing for College: Senior Checklist

August/September

- Register for the SAT and/or ACT.** Your counselor can help you with fee waivers if needed.
- Take a look at some college applications** and consider all of the different pieces of information you will need to compile to complete them.
- Visit your school counselor to make sure you are on-track to graduate** and fulfill college admission requirements.
- Take every opportunity to get to know colleges.** Meet with college representatives who visit your high school in the fall, attend local college fairs, and visit campuses if possible.
- Narrow down your list of potential colleges** and begin to consider “reach,” “target,” and “safety” schools. Make sure you have the application and financial aid information for each school.
- Create a checklist and calendar to chart:** a) Standardized test dates, registration deadlines, and fees. b) College application due dates. c) Financial aid application forms and deadlines. d) Other materials you’ll need for college applications (recommendations, transcripts, essays, etc.).
- Some colleges and universities require the CSS/Financial Aid Profile.** Ask the colleges to which you are applying for their CSS Profile deadlines. Register as early as September. See your school counselor about CSS Profile fee waivers.

October

- File the FAFSA (Free Application for Federal Student Aid) or WASFA (Washington Application for State Financial Aid).** The sooner you complete your financial aid application, the more aid you could potentially receive from colleges. Students ineligible for federal aid due to immigration status can get more information and apply for the WASFA.
- Some colleges will have application deadlines as early as this month.** Look up the deadlines for the schools to which you want to apply.
- Ask your counselor to help you request a fee waiver** if you cannot afford the application fees that many colleges charge. If you had a waiver for SAT/ACT, you would qualify for a college application fee waiver.
- Finalize your college essay.** Many schools require that you submit at least one essay with your application.
- Request personal recommendations** from non-family members such as teachers, school counselors, or employers. Provide a stamped, addressed envelope, the appropriate college forms, and an outline of your academic record and extracurricular activities to each person writing you a recommendation.
- Research scholarships.** Ask your counselor, colleges, and religious and civic groups about scholarship opportunities. Keep your WashBoard profile updated and keep applying for scholarships.

Remember, you should never pay for scholarship searches or information.

November

- Finalize and send applications due this month.** Have a parent, teacher, counselor, or another adult review the application before submitting it.
- Every college will require a copy of your transcripts from your high school.** Follow your high school's procedure for sending transcripts.
- Make sure testing companies (ACT or SAT) sent your scores directly to the colleges you are applying to.**

December

- Many popular or selective colleges have application deadlines as early as January 1.** Others have deadlines later in January and February. Keep track of and observe deadlines for sending in all required fees and paperwork.
- Register for the January SAT (if needed).** It is the last one most colleges will consider for a senior.

January

- If necessary, register for the February ACT.**
- Ask your high school in January to send first semester transcripts to the colleges to which you applied.** At the end of the school year, they will need to send your final transcripts to the college that you will attend.
- Apply for scholarships.** Ask your counselor, colleges, and religious and civic groups about scholarship opportunities.

Keep your WashBoard profile updated and keep applying for scholarships. Remember, you should never pay for scholarship searches or information.

February/March/April

- No Senioritis!** Even if you've already submitted most of your applications, don't slack in the classroom. The college you choose to attend will want to see your second-semester transcript.
- Acceptance letters and financial aid offers will start to arrive.** Be sure to check your email. Colleges will communicate with you via email. Review your acceptances, compare financial aid packages, and visit your final choices, especially if you haven't already.

May

- In most cases, the college you plan to attend requires a commitment and deposit by May 1.** When you've made your college decision, notify your counselor and the college. Accept your chosen financial aid package, and follow their instructions. Notify any colleges you decline of your decision.
- Make sure that you request your high school sends your final transcript to your college.**
- If you are waitlisted by a college you want to attend, visit, call, and write.** Ask how you can strengthen your application and clarify your interest to the admissions office.

Summer

- Summer jobs** can help pay some of your

college expenses and give you great career preparation.

- ❑ **If you are going to live on campus, make a list of what you will need for your dorm room.** Check your college's "Housing" or "Residence Life" web page for further information. **You will most likely get a roommate assignment** from your college. Call, write, or email to get acquainted.
- ❑ **Some colleges offer a summer orientation/registration.** Attend to meet fellow students and other people on campus and familiarize yourself with your new school. Orientation is usually when you will sign up for your fall courses.
- ❑ **If commuting, find out how to get a parking permit if needed.** After registering, you may want to map out your courses to find the nearest parking lot.



Did Your Financial Circumstances Change?

You might be experiencing a change in income from what you reported on the financial aid application or what your previous year's taxes reflected. You will need to connect with the financial aid department of the colleges where you applied.

SwiftStudent is a free tool that helps students understand appeals and provides templates for writing a financial aid appeal letter. This tool does not share user data with third parties.

Learn more:
bit.ly/12thYrStudent

FAQs: Admissions Applications

What is my “entering term” and what is my “year?”

Most students will select the fall “term” following senior year; however, choose the summer option if you plan to attend summer school before to fall enrollment.

What is my entrance status?

The following are definitions for each status.

- **First-year/Freshman:** First-year/Freshman will be the first college you enroll in after graduating high school (most high school seniors will have this status). Check this status even if you have Advanced Placement credit, College in the High School credit, Running Start credit, or have earned any college credits.
- **Transfer:** A transfer student is a student who starts at one college, and then decides to attend another.
- **Non-Degree:** You want to take college course(s) but are not seeking a degree.

What is my desired major?

A major is an academic area in which you are most interested, like math, English, or biomedical engineering. Under “First Choice,” you can choose your first choice of majors. You may check “Undecided;” however, some colleges want you to declare a major upon applying. You can change your major once you’re in college, no matter what you put in this section.

Address: Can I list a Post Office Box?

You will need to include a physical address even if you use a Post Office Box for your mailing address. Make sure this information is correct. The date that the address became your permanent mailing address is the month and year you moved to this location (which may even be your date of birth).

Personal Information: What types of personal information will I need to provide?

Typically, applications ask for your nine-digit Social Security Number. The college will use this number to determine your residency for tuition purposes. If you do not have a nine-digit Social Security Number, enter all zeros in the application. You may learn more information in the undocumented & other non-citizen students section of this guide.

School Information

If your high school can submit your transcripts electronically, you will need the high school code to put on the application. To find your school code, visit: bit.ly/JrSrWorkbook

College Information

What should I list for current college courses in progress or planned, including the term (to be taken, course subject and number (example: BIO 1001), credit hours, and college/university? You may add dual credit programs

through college course enrollment (Running Start, College in the High School) here; however, do not list AP courses.

Family Information: What family information am I required to submit?

You may need to answer the following required question: Are your father and/or mother living? If applicable, provide the same information requested for a father and/or a mother for any legal guardians that may have. You may be required to provide an emergency contact, too.

You might be considered an independent student on your financial aid application if:

- your parents are deceased,
- you are unaccompanied,
- at risk of homelessness,
- self-supporting; or
- you live with legal guardians or foster parents.

See your school counselor for guidance or visit: bit.ly/JrSrWorkbook

Activities and Interests: Do I have to list all my activities and interests for each college application?

Colleges are more likely to accept students who have been involved in their school and community, so it is to your advantage to list them. Remember to include both school and non-school activities and interests. If you have a significant number of activities and interests that you wish to include, you might consider

listing them in a Word document or an email so you can copy and paste the list into your applications.

Campus Specific Information: What additional information will I need to include for each college application?

This information varies by school. You can find more information by looking at the campus website. For this reason, it's a good idea to look at each school's actual application before sitting down to complete it.

Miscellaneous Information: What types of questions do schools ask about past criminal activity?

Most schools require students to answer questions about legal infractions. Answering "yes" to one or more questions will not necessarily preclude your admittance. However, your failure to provide complete, accurate, and truthful information can be grounds to deny or withdraw your admission, dismiss you, or subject you to disciplinary sanctions after enrollment. Some campuses have a process for conducting criminal background checks on applicants, which may or may not happen regarding your application. Schools expect complete honesty on your applications.



College Application Checklist

If possible, work with your family to complete this checklist. You will need this information to complete a college application. Keep this information secure.

Student Information

Application Usernames & Passwords:

Full Name (First, Middle, Last)

Permanent Address (Include a mailing address, too, if different than the permanent) City, State, Zip

Home Phone Number, Cell Number

Email Address

Social Security Number, Driver's License Number & Date Issued

Date of Birth, Place of Birth (City, State, Country)

Academic Area of Study

Parent/Guardian Information

First Parent/Guardian Full Name (First, Middle, Last)

Permanent Address (Include a mailing address, too, if different than the permanent), City, State, Zip

Home Phone Number, Cell Number, Email Address

Second Parent/Guardian Full Name (First, Middle, Last)

Permanent Address (Include a mailing address, too, if different than the permanent), City, State, Zip

Home Phone Number, Cell Number, Email Address

High School Information

Name of Current High School, Phone Number

Mailing Address, City, State, Zip

Date You Entered High School, Expected Graduation Date

Counselor Name, Counselor Contact Information

Previous High School Information (if applicable)

High School Name (Use full name), Phone Number

Mailing Address

Dates of Attendance

Counselor Name, Counselor Contact Information

Previous Colleges & College Credit Earned

List any colleges you have attended for which you expect to receive college credit.

College Name

City, State

Dates of Attendance

List any dual credit programs you are taking during your senior year. Please indicate whether they are Advanced Placement (AP), Cambridge International (CI), International Baccalaureate (IB) courses with exams, Running Start, College in the High School (CHS), and Career and Technical Education (CTE) Dual Credit. These tests or courses may result in college course credit.

Fall Semester

Spring Semester

List any other courses (summer school, online, etc.)

SAT Test Date (month/year), Math Score, Reading/Writing Score, Essay (Optional) Score

ACT Test Date (month/year), Composite Score

College Counseling Resume

Use this worksheet to reflect on your individual goals and accomplishments. This information can help you find a college that is a good match. Note: Family makeup varies. Complete or modify the chart below with information that best reflects your circumstances.

Section 1: Family

Parent/Guardian 1

Name

Educational Background

Occupation

Parent/Guardian 2

Name

Educational Background

Occupation

Siblings

Name

Educational Background

Occupation

Section 2: Academics/School

Which subjects do you like?

In which subjects have you done the best?

Which subjects are more difficult for you?

How would you describe your academic record? Are your grades above, below, or consistent with your ability? Why?

Describe your finest academic moment.

Section 3: Activities

List the activities in which you have participated. Make sure to note any leadership positions that you have held.

Clubs & Organizations

Athletics (List sport & level)

Community Service

Jobs & Summer Activities

Section 4: College/Career Interests

List the college majors or subject areas that most interest you

In which profession(s) do you see yourself working?

Section 5: Factors Affecting Your College Choices

1. Besides getting an education and preparing for a career, why are you going to college?
2. What type of college environment will challenge you to grow the most academically and personally?
3. What are your top four to six criteria in selecting a college?
4. In college, what extracurricular activities do you want to continue or begin?
5. What pressures, if any, are you feeling from yourself or others about going to college?
6. What are your main concerns about attending college?
7. Check your preferred college type(s):
 Two-year Four-year Private Public Career or Technical School
8. In what regions or specific states are you interested in attending college?
9. Check all types of communities in which you might be interested in attending college:
 Small town Large town City Rural Near the mountains
 Near the coast Undecided No preference
10. College size – check all that apply:
 Under 1,000 students 1,000 – 2,000 2,000 – 5,000 5,000 – 10,000
 More than 10,000 No preference
11. If there is anything else you would like to share about yourself on a college application, note it here.

Selection Criteria Chart

Use this chart to compare different colleges based on the selection criteria that are most important to you. You may want to refer to Section 5 on the College Counseling Resume to determine what is most important to you in choosing the colleges you wish to apply to.

Your Criteria	College 1:	College 2:	College 3:	College 4:	College 5:
1.					
2.					
3.					
4.					
5.					
6.					

You may wish to consider the following factors as selection criteria:

- **Type of College:** Public or private Two-year Four-year Technical
- **Location:** Urban or rural Size of nearest city State
- **Size:** Physical enrollment/Size of the student body Physical size of the campus
- **Environment:** Co-ed Single sex
- **Academics:** Majors Accreditation Student-faculty ratio Typical class size
- **Admission Profile:** Average test scores GPA
- **College Expenses:** Cost of attendance Scholarships In-state/out-of-state tuition
- **Housing:** Residence halls Food plan On- or off-campus
- **Facilities:** Academic Recreational
- **Activities:** Clubs, organizations Greek life Athletic

If you are an unaccompanied homeless youth, currently in or have been in foster care, are LGBTQ+, or have other unique considerations, please see bit.ly/12thYrStudent to learn how to find the right fit and best aid possible.

College Application Tracking Chart

Use this chart to track what you've done and what you have left to do on your college applications.

Section 1: List application deadlines and required application materials.

College	Application Deadline	Application Fee Amount	SAT or ACT Required?	Recommendation Letter Required?	Financial Aid Deadline

Section 2: Use this chart to track what parts you have completed and what you have left to complete.

College	Transcript Sent (Date)	Test Scores Sent (Date)	Recommendation Letters Sent (Date)	Financial Aid Forms Filed (Date)	Application Submitted (Date)

Application Personal Statement & Essay Tips

Choose A Topic That Will Highlight You.

Don't focus on the great aspects of a particular college, the amount of dedication it takes to be a doctor, or the number of extracurricular activities that you participated in during school.

Do share your personal story and thoughts, take a creative approach and highlight areas you do not cover in other parts of the application.

Keep Your Focus Narrow and Personal.

Don't try to cover too many topics. It will make the essay sound like a résumé and won't provide any additional details about you.

Do focus on one aspect of yourself so the readers can learn more about who you are. Remember that the readers must be able to find your main idea and follow it from beginning to end. Ask a parent or teacher to read just your introduction and tell you what he or she thinks your essay is about.

Show. Don't Tell.

Don't simply state a fact to get an idea across, such as "I like to surround myself with people with various backgrounds and interests."

Do include specific details, examples, and reasons to develop your ideas. For the example above, describe a situation when you were surrounded by various types of

people. What were you doing? Whom did you talk with? What did you take away from the experience?

Use Your Own Voice.

Don't rely on phrases or ideas that people have used many times before. These could include statements like, "There is so much suffering in the world that I feel I have to help people." Avoid overly formal or business-like language, and don't use unnecessary words.

Do write in your own voice. For the above example, you could write about an authentic experience and how it made you feel you had to act.

Ask A Teacher Or Parent To Proofread.

Don't turn your essay in without proofreading it, and don't rely only on your computer's spell check to catch mistakes. A spell-check program will miss typos like these:

"After I graduate *form* high school, I plan to get a summer job."

"From that day on, Daniel was my best *fried*."

Do ask a teacher or parent to proofread your essay to catch mistakes. You should also ask the person who proofreads your essay if the writing sounds like you.

I Applied. Now What?

Applying is one of the first steps on your path attending college. Keep in mind that it may take a couple of months for the college or university to get back to you. Once you've submitted your application, ensure that you've turned in everything you need for the college to consider you as a potential student.

Have you:

- Submitted your application fee or fee waiver (if the college charges a fee)?
- Asked your high school counselor to send your transcript to the college?
- Submitted your letters of recommendation (if required by the college)?
- Submitted your essay (if required by the college)?
- Sent any college transcripts you might have (from dual-credit courses)?
- Sent your AP or IB scores (if applicable)?
- Confirmed that the college received everything?



Even after a college acceptance, there's still a lot of work to make your final decision and get ready. You'll want to consider what financial aid is available to you at the colleges you're considering, and you'll want to decide if you want to live on campus or commute. Once you decide on a college, you'll need to register as a new student and enroll in classes. Some colleges offer a summer orientation/registration.

Qualifying for Financial Aid

Financial aid is money to help pay for college. It comes from the federal and state governments, colleges and universities, banks, and organizations. Applying for financial aid is separate from applying for admission to a college. You have to do both. To receive financial aid, you must apply for it using the Free Application for Federal Student Aid (FAFSA). If you are ineligible for federal aid due to immigration status, you should file the Washington Application for State Financial Aid (WASFA). Colleges use the results of the FAFSA or WASFA to create a financial aid package specific to you.

If your EFC is not enough to cover the cost of attending a particular school, you will be offered federal and state need-based financial aid. Although your EFC will stay the same, your financial aid eligibility may increase when you apply to higher-priced colleges.

COST OF ATTENDANCE (COA) – EXPECTED
FAMILY CONTRIBUTION (EFC) = FINANCIAL NEED

There are virtual and in-person events statewide throughout the year if you need help filing financial aid. Ask your school counselor for more information on events or assistance.

How to Apply for Financial Aid

You must apply to qualify for financial aid. All federal financial aid programs, most programs offered by the State of Washington, and many college programs require you to complete and submit the FAFSA. If you are undocumented, have DACA, or are otherwise ineligible for federal financial aid due to immigration status, you should complete the WASFA instead of the FAFSA for consideration for state aid.

You should aim to complete either the FAFSA or WASFA as close to October 1 as possible because financial aid dollars are limited and often are awarded on a first-come, first-served basis.

Important FAFSA Facts

- If you are a U.S. citizen, permanent resident, or a FAFSA-eligible non-citizen, you should complete the FAFSA for federal and state aid consideration.
- Make sure you visit the official FAFSA web page. It is FREE to file the FAFSA! Do not apply through websites that require you to pay a fee. You can complete, submit, and track your application. However, if you do not have Internet access, you can get a paper copy by calling 1-800-4-FED-AID (433-3243).
- There is an online chat function to answer any questions students or parents might have.
- You should file the FAFSA every year you attend school.

Important WASFA Facts

- If you are an undocumented student in Washington State or you are not eligible for the FAFSA due to immigration status, you may qualify for some state financial aid.
- Make sure you visit the official WASFA web page. It is FREE to file the WASFA! You should file the WASFA for every year you attend school.
- You and your parents will report income from two years prior to the current year.

Types of Aid

Very few students get all their financial aid for college from one source. When searching for financial aid, consider a wide variety of options and apply to as many programs as possible.

Grants

Grants do not have to be repaid if you successfully complete the courses you were enrolled in. They are given to students who have high financial need. Most grants come from the federal and state governments.

Scholarships

Scholarships do not have to be repaid if you successfully complete your coursework. Most scholarships come from organizations and colleges for good grades, cultural or religious background, sports, and/or unique talents.

Work Study

Work study helps you earn money to pay for your education by working a part-time job offered through college. There are federal, state, and institutional work study programs.

Loans

Loans for students have lower interest rates than most other types of loans. Unlike grants or scholarships, loans must be repaid with interest when you finish college, even if you do not graduate. Banks, colleges, and other institutions offer student loans.

State Financial Aid: Washington College Grant

The new Washington College Grant (WCG) gives more money to more students for more types of education after high school. It makes education and training beyond high school affordable. WCG includes more programs and types of credentials, and more families are eligible.

Who is eligible?

WCG is open to students right out of high school, as well as to adult students. An eligible student from a family of four making \$56,000 or less per year would receive a full award. Undocumented and other immigrant students may also be eligible. Partial grants are available for families making up to the state's median family income, around \$102,000 for a family of four. Recipients must meet WCG program requirements and attend an approved college or training program.

What does it cover?

The maximum award amount—which in 2022-23 ranged from about \$2,823 to \$11,705—will cover full tuition at any in-state public college or university, including community or technical colleges, or provide a comparable amount toward tuition and other education-related costs at an approved private college or career training program. Amounts vary based on income, family size, and the school or program attended.

How do I apply?

There is no separate application for the Washington College Grant. Students should complete a federal or state financial aid application (FAFSA or WASFA), which colleges will use to determine eligibility and make awards. Students can now apply for financial aid for the following school year.

For more information about the types of aid, FAFSA, and WASFA, visit bit.ly/JrSrWorkbook, talk to your high school counselor, or contact the college financial aid office.

College Bound Scholarship

The scholarship is available to 7th- and 8th-grade students whose family income meets the guidelines, or in foster care. Some 9th-grade students may have been able to apply if they met specific requirements. The scholarship covers tuition (at comparable public colleges), some fees, and a small book allowance. Foster youth in 7th-12th-grade, up to age 21, who have not graduated from high school, are automatically enrolled in the College Bound Scholarship.

Beginning in 2020, students who were eligible for free and reduced price lunch in 7th or 8th grade, or were newly eligible in 9th grade were automatically enrolled. In earlier years, students had to apply in 7th or 8th grade.

What is the student commitment or College Bound Pledge?

- Graduate from a Washington State high school with a 2.0 GPA or better.
- Have no felony convictions.
- Be income-eligible, determined by the college with information from the FAFSA or WASFA.
- Enroll in college within one year of high school graduation.

If you have questions about your College Bound application, please contact the program at 888-535-0747 Option 1. Visit www.collegebound.wa.gov for more information and award amounts.

Scholarships

TheWashboard.org

TheWashboard.org is a free web-based resource for Washington students attending college in and outside of Washington. It helps students quickly identify scholarships for which they are eligible by showing only those scholarship opportunities that match their profile data. Students' private information is kept confidential.

Scholarships are diverse and support a wide variety of student interests and accomplishments.

- One-third of listed scholarships require a GPA of 3.0 or higher.
- Financial need is not a basis for more than half of scholarships.
- Many scholarships are renewable, which means you may be eligible for continued scholarship funding.

Scholarship Search Engines and Databases

- www.gearup.wa.gov/students-families
- www.getschool.com/journey/get-to-college/scholarships-for-college
- www.scholarshipjunkies.org/
- www.bigfuture.collegeboard.org/scholarship-search
- www.unigo.com
- www.scholarships360.org
- www.fastweb.com
- www.scholarships.com

Information For Undocumented & Other Non-Citizen Students

Resident Tuition

At public colleges and universities in Washington State, students who are undocumented or non-citizens may be eligible for lower in-state tuition rates instead of the more expensive non-resident tuition rates.

Undocumented Students

There are three criteria you must meet to qualify for in-state tuition:

1. Graduate from high school (or earn a GED or equivalent).
2. Maintain a primary residence in Washington for at least 12 consecutive months immediately before their first term at the college determining residency.

Note: The Washington residence must be for purposes other than college. If students take any courses at another Washington college during the prior 12 months, they cannot have taken more than six credits in any given term. Students exceeding that limit must prove that they have a Washington residence for non-college reasons.

3. Sign an affidavit (written promise) affirming eligibility and promising to become a U.S. permanent resident when eligible to apply. The affidavit is part of the WASFA financial aid application.

Other Non-citizen Students

Many other non-citizens, including permanent residents, refugees, asylees, and certain visa types, may be eligible for resident tuition through the criteria above or through other ways.

State Financial Aid

Undocumented and non-citizen students who meet resident tuition requirements may also qualify for Washington State financial aid programs, even if they are ineligible for federal financial aid due to immigration status.

Students must meet individual program and income requirements and residency requirements for the Washington College Grant, the College Bound Scholarship, State Work Study, and Passport to Careers.

How to Apply

- **Undocumented Students:** Undocumented students use the free WASFA (Washington Application for State Financial Aid) to apply for state financial aid.
- **Other Non-citizen Students:** U.S. permanent residents (those with a green card), refugees, asylees, and a few other non-citizen students apply for aid using the FAFSA. The FAFSA also requires students to have a valid Social Security Number. Check the Federal Student Aid website to see if you are eligible. Non-citizen students who do not qualify for federal aid apply for state aid using the WASFA. Students who don't know which application to file can use the WASFA questionnaire to find out at: wsac.wa.gov/wasfa

Confused? That is ok and normal. Find a virtual or an in-person 12th Year Campaign event to help you file: bit.ly/12thYrStudent

For more information on any of these topics, please visit: wsac.wa.gov/immigrants

Information for Youth in Foster Care

If you have been in foster care after age 13, money and resources are available to help you go to college – including vocational training, two- and 4-year options - for most Washington State schools.

College Preparation Programs

- **Supplemental Education Transition Planning Program (SETuP).** SETuP can provide information about post-high school education and training opportunities to you and your foster family.
- **Extended Foster Care Program.** This program provides an opportunity for you at age 18 to voluntarily agree to continue receiving foster care services, including placement services, while you complete high school or a post-high school academic or vocational program, or participate in a program or activity designed to promote employment.

Foster Care-Specific Financial Aid Programs

- **College Bound Scholarship.** The College Bound Scholarship is a state-funded program managed by the Washington Student Achievement Council. It is an early promise of state financial aid to help pay for education after high school. The scholarship combines with other state financial aid to cover college tuition at similar public college rates, some fees, and some money for books. If you have been in foster care at any time from grade 7 to age 21, you are automatically enrolled in the College Bound Scholarship program. You will still need to apply for financial aid with a FAFSA or a WASFA at the beginning of your senior year.

- **Passport to Careers Program.** This program helps foster youth and unaccompanied homeless youth prepare for and succeed in college, apprenticeships, or pre-apprenticeship programs. Students receive a scholarship that helps with the cost of attending college, support services, and priority consideration for the State Work Study program. The Passport to Apprenticeship Opportunities program assists students in registered apprenticeship or pre-apprenticeship programs with occupational-specific costs.
- **Education and Training Voucher (ETV) Program.** This national program offers financial assistance to eligible youth to attend an approved college, university, vocational or technical college. You may receive funding for qualified school-related expenses, including Running Start. Funding is limited and available on a first-come, first-served basis to eligible students. ETV can help pay for expenses such as tuition, fees, books, housing, food, transportation, and other educational costs.
- **Washington State Governors' Scholarship for Foster Youth.** This scholarship helps youth in foster care continue their education and earn a college degree. Scholarship amounts vary depending on the college that you attend. It is available for up to five years. You must be enrolled full-time and maintain satisfactory grades to renew the scholarship each year.

Find more information about these financial aid programs, their updates, and their eligibility requirements at bit.ly/12thYrStudent

Before You Begin Filing the FAFSA...

You and your parents will use your completed tax information from two years ago to submit the FAFSA. You can save time by using the IRS Data Retrieval Tool, which automatically takes information from your tax return and fills in the required information on the FAFSA form.

Create an FSA ID. This username and password allows you to gain entry to certain U.S. Department of Education websites. This FSA ID also acts as your online signature, which enables you to submit your FAFSA once you have completed it online. This ID will let you check your FAFSA status later and file again next year.

Steps To Create An FSA ID

1. Visit Federal Student Aid.
2. Create a username and password, and enter your email address.
3. Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers.
4. Review your information, read and accept the terms and conditions.
5. Confirm your email address using the secure code, which will be sent to the email address you entered when you created your FSA ID. You can use your FSA ID immediately to file and sign the FAFSA even if you aren't able to confirm your email with the secure code.

NOTE: Each student needs an FSA ID. If FAFSA requires parent information, one parent will also need an FSA ID to sign the student's FAFSA. Each student and parent must create their FSA ID separately. Your parents can use their FSA ID for both FAFSA applications if you have siblings. If your parent does not have a Social Security Number, they will not be able to get an FSA ID. Your

parent will print, sign, and mail in a paper signature page.

Tips For Creating An FSA ID

- **Be sure to enter your information accurately.** Your information will be verified by the Social Security Administration. Making a mistake, especially with your social security number, birth date, or name, will cause delays.
- **Remember that an email address can only be associated with one FSA ID.** Students and parents cannot use the same email address.
- **If you have an email address other than your high school one, use that alternate email address.** You may even want to create one specifically for financial aid and college application purposes. Your high school email access will likely expire after you graduate. You will need to use your FSA ID for years, so link it to an email address that you will continue to use.
- **It is crucial to access your email when creating your FSA ID.** Federal Student Aid will email you a secure code. You will need to retrieve it when creating your FSA ID. Entering this secure code will confirm your email address, which is very important if you forget your username or password. It will allow Federal Student Aid to communicate with you electronically.
- **You can use your FSA ID immediately to access and sign the FAFSA.** However, you won't be able to use it to update or correct the FAFSA or enter any other FSA websites until the Social Security Administration (one to three days) verifies it.

Your Federal Student Aid ID (FSA ID)

Creating an FSA ID is the first step to completing your FAFSA. Your parents may need to create their own FSA ID. An FSA ID gives you access to Federal Student Aid's online systems and serves as your legal signature. Only create an FSA ID using your own personal information and for your own exclusive use.

To create an FSA ID, go to Federal Student Aid. Complete this form to keep track of important information related to your FSA ID. **This information should be kept confidential and stored in a secure location.** Please bring this document to your 12th Year Campaign event.

There are virtual and in-person events statewide throughout the year if you need help filing financial aid. Ask your school counselor for more information on events or assistance.

Student Information

Email Address

Username

Password

Answers To Challenge Questions

(Answers are case sensitive)

Challenge Question Answer 1:

Challenge Question Answer 2:

Challenge Question Answer 3:

Challenge Question Answer 4:



Understanding Your Award Letter

After you submit a Free Application for Federal Student Aid (FAFSA) or Washington Application for State Financial Aid (WASFA), you will receive a financial aid award letter from each school that accepts you. Every college's award letter is a little different, but will summarize the cost of full-time enrollment for one year plus your financial aid package. Find award letter worksheets to compare your costs, available aid, including loans, and resources for paying for college at bit.ly/JrSrWorkbook

Things To Consider When Comparing Award Letters

Determine your total actual costs.

Remember, colleges do not bill for indirect costs. When considering what costs you need to have covered, include the direct and indirect costs you need. Questions to consider:

- Will you be commuting or traveling to and from campus a lot? How much do you anticipate needing for the academic year?
- Can you buy used books or supplies? Borrow them from the library? Does your degree program require many textbooks or supplies? Ask the admissions office for more information if needed.
- What types of personal expenses do you anticipate having during the year?

Is your aid renewable (meaning can you use it for more than one year)?

Some scholarships require you to maintain a certain GPA to make them renewable. Some grants require that you meet income

requirements each year. Check with the financial aid office if a specific scholarship, grant, etc., does not say if it is renewable.

Which aid is best to accept?

If you have financial aid options, the rule is gift aid money first (scholarships and grants), then earned money (work study), then borrowed money (federal student loans).

Are you a College Bound student?

Remember, the College Bound Scholarship is an early commitment of state financial aid for eligible students that covers three specific costs: tuition at public college rates, some fees, and a small book allowance. The particular amount will differ at each institution and for each student, but state financial aid programs, such as Washington College Grant, will cover the costs listed above. You must meet income eligibility requirements when applying for financial aid. It will be determined by the financial aid office when you apply with the FAFSA or WASFA. You will also need to meet the College Bound pledge.

Need help understanding your award letter?

Contact the financial aid or admissions office at the college with any questions!

Glossary

- **Academic Advising:** Helps you understand the college's academic systems, choose and apply to a major and access campus resources.
- **Academic Support:** Services on campus that support academic success, such as tutoring, advising, etc.
- **Accreditation:** The official certification that a school or course has met standards set by external regulators.
- **Admissions Counselors:** College representatives (sometimes called admissions advisors) who can provide you with information about the college and review student applications.
- **Advanced Placement (AP):** A program that allows students to take rigorous college-level courses while still in high school. Students may earn college credit and/or advanced placement into upper-level college courses by taking AP exams. Many colleges and universities recognize AP courses when making admissions decisions.
- **Application:** A form that you must fill out in order to apply for colleges, scholarships, or financial aid.
- **Apprenticeship:** A program that allows you to learn a specific skill while you work in the related field and earn money.
- **Associate's Degree:** This kind of degree indicates the completion of a two-year college program. Many students earn an associate's degree and then transfer to a 4-year college.
- **Award Letter:** An offer from a college or career school that states the type (loans, institutional aid, grants, scholarships, and work-study) and amount of financial aid the school is willing to provide if you accept admission and register to take classes at that school.
- **Bachelor's Degree:** This kind of degree indicates the completion of a four-year program.
- **Cambridge International:** A dual-credit program that allows students the opportunity to earn high school and college credit simultaneously.
- **Campus:** Property that is part of the college, such as buildings and land.
- **Campus Size:** This is the number of students enrolled in the college.
- **Certificate:** A certificate is awarded to indicate knowledge of a certain subject or skill.
- **Class Size:** This is the average number of students in a class.
- **College:** A technical, vocational, 2-year or 4-year private or public college or university.
- **College Budget:** The amount of money that you can pay for college expenses.
- **College Expenses:** The cost for living on campus, food, books and supplies, personal expenses, and transportation.
- **College Fairs:** Events where college and university representatives provide information about their school and answer questions. A fairs is a great way to learn about different college options.
- **Community and Technical Colleges (CTC):** CTCs is the name most commonly used to describe Washington's public 2-year colleges. These schools offer associate's degrees and certificates, as well as prepare students for specific trades. Many students earn an associate's degree and then transfer to a 4-year college. Washington state has 34 public CTCs.
- **Cost of Attendance (COA):** The total amount it will cost you to go to college each year. This can include tuition and fees, on-campus room and board (or a housing and food allowance for off-campus students), books, supplies, and

transportation.

- **Credits:** You typically earn one credit for successfully completing a single course in high school. Washington requires students to complete a minimum number of credits to graduate. College credit is measured differently than in high school.
- **CTE Dual Credit:** Classes that help students transition from high school into postsecondary professional technical programs and careers.
- **Deferred Action for Childhood Arrivals (DACA):** Program to protect eligible individuals from deportation.
- **Degree:** A degree indicates the completion of a two- or four-year program at a college or university. The two most common degrees are associate's degree and bachelor's degree.
- **Disburse:** The payment of financial aid to a student.
- **Extracurricular Activities:** Any activity you do outside of the classroom, such as athletics, clubs, community service, etc.
- **FAFSA:** Free Application for Federal Student Aid, the standard form students must complete to apply for federal and state need-based assistance/and programs and, in some circumstances, campus-based assistance/aid.
- **Financial Need:** Amount calculated by taking the cost of attendance at a college minus your expected family contribution as calculated by the FAFSA or WASFA.
- **Federal Loan:** A loan is money that you borrow and must pay back with interest. Loans made by the federal government, called federal student loans usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources.
- **Fees:** Money you pay to access school activities, fitness centers, libraries, and student centers. Every college has different fees.
- **Fee Waiver:** If paying an application or

testing fee would cause a financial hardship, you can receive a fee waiver to remove payment.

- **Felony Convictions:** (more serious crimes) conviction records are checked, just like all pledge requirements, prior to awarding the College Bound Scholarship to you.
- **Financial Aid:** Any grant, scholarship, loan, or work- study (paid employment) offered to help you meet your college expenses.
- **Financial Aid Office:** Helps you understand your financial aid award, provides information on additional funding resources and helps you search and apply for scholarships.
- **Full-Time Enrollment:** To be considered a full-time student, you must enroll in 12 quarter or semester credits each term.
- **Grade Point Average (GPA):** A way to transfer letter grades into a numerical scale. The grades received in classes are averaged together to arrive at one cumulative grade. You can find your GPA on your high school transcript.
- **Grants:** A form of gift aid, usually based on financial need. A grant does not need to be repaid, unless, for example, you withdraw from a school and owe a refund.
- **High School and Beyond Plan:** A tool to help guide you through high school. Plans are personalized and designed to help students think about their future and choose coursework that prepares them for goals after high school. It is also a graduation requirement.
- **Immigration Status:** The legal position of people who permanently live in a country without citizenship.
- **Income:** The amount of money that you earn.
- **International Baccalaureate (IB):** A program that offers challenging, rigorous courses of study. Students who take IB exams have the chance to earn college credit or advanced placement, or both, within upper-level college

courses. Many colleges and universities recognize IB courses as they make admissions decisions.

- **Internship:** An opportunity to work at an organization or corporation to develop work experience. Some internships are unpaid, but some are paid.
- **Job Requirements:** Certain jobs require specific education, training, or skills to be qualified for the position.
- **Job Shadow:** An opportunity to accompany a professional to experience what their job is like.
- **Letter of Recommendation:** Letters that can speak to your qualities, characteristics and capabilities. These letters typically come from teachers, counselors, community or faith leaders, employers, and other individuals outside your family.
- **Major:** A specific subject that you choose to commit to studying. A large number of classes you take may be related to your major.
- **Official Transcript:** Most colleges require your high school transcript, which is a student's academic record that includes a Registrar's signature and the issue date. An official transcript is delivered in a sealed envelope. If you have earned college credit, you will also need to submit your college transcript.
- **Online College Portal:** Some colleges have their own website, which you can use to check admission decisions, financial aid, grades, etc.
- **On-The-Job Training (OTJ):** Job training that is completed in the actual workplace.
- **Orientation:** Most colleges require new students to attend an orientation, where you learn about campus resources and the registration process and meet your peers. Some college orientations are in-person, and others are online. Attend an in-person orientation if you can! Students may also be invited to attend a summer transition program

focused on preparing you for your first quarter.

- **Otterbot:** A free texting service created to support high school seniors who have signed up for the College Bound Scholarship. Otter sends financial aid info and reminders to College Bound seniors. Students can access Otterbot via text message 24 hours a day, seven days a week by texting "Hi Otter" to 360-928-7281.
- **Personal Statement:** A way for the college to get to know you and why you are interested in the school.
- **Placement Test:** Some colleges will require you to take a placement test to determine some of the classes you can take. Based on this test, you may need to take an entry-level class before you can take another class required by your program.
- **Priority Deadlines:** A date that you need to file an admissions application or a financial aid application to receive priority consideration.
- **Private 2-Year Colleges:** These schools tend to focus on specific trades or vocations and are not publicly funded.
- **Private 4-Year Colleges:** These schools offer bachelor's and may also offer master's degrees but are independent and are not publicly funded. These colleges or universities often have smaller class sizes.
- **Professor:** The common way to address a teacher in college.
- **Professor's Office Hours:** Times when professors are available to answer any questions you might have about class
- **Public 2-Year Colleges:** These schools offer associate's degrees and certificates, as well as prepare students for specific trades. Many students earn an associate's degree and then transfer to a 4-year college.
- **Public 4-Year Comprehensive Colleges:**

These schools tend to be smaller, more regionally based, and offer bachelor's and master's degrees.

- **Public 4-Year Research Colleges:** These schools engage in extensive research activities and offer bachelor's, master's, and doctorate degrees.
- **Reach:** A school that you might not be accepted to; however, it is still worth applying to because it's your dream school.
- **Renewable:** A scholarship that can be received for more than one year as long as all eligibility requirements are met.
- **Room and Board:** The costs associated with living on- or off-campus, including meal plans.
- **Running Start:** A program that provides you the option of attending certain institutions of higher education while simultaneously earning high school and college/university credit. Students in grades 11 and 12 are allowed to take college courses at Central Washington University, Eastern Washington University, Northwest Indian College, and Washington State University. Running Start is one way to earn college credit while in high school.
- **Safety:** A school where you will definitely get accepted; however, it is a backup in case the others don't work out.
- **Salary:** The amount of money that you earn from work. Some jobs pay a fixed salary, and others offer an hourly wage.
- **SAT or ACT:** Entrance exams are used by some colleges as a part of the admission decision. You may need to submit exam scores online through the testing agency's website.
- **Scholarship:** Money awarded to you based on criteria such as academics, athletics, community service, or financial need to help pay for education expenses. Scholarships generally do not have to be repaid.
- **Selectivity:** A measure of how difficult it is for you to be accepted into a college. This

is measured by the percentage of students accepted annually. The lower the acceptance rate, the more selective the school is.

- **Service Learning:** An opportunity to participate in community service activities and then apply the experience to your academic and personal growth.
- **Short Answer Responses:** Additional questions you may need to write an answer for, focusing on specific concepts such as diversity, culture, and examples of persistence/overcoming adversities.
- **Solid:** A school that you will likely be accepted to because you are a competitive applicant.
- **State Financial Aid:** Financial assistance/aid programs funded and administered by the state to help pay college costs.
- **State Assessments:** English, math, and science tests taken in high school to assess your progress in high school.
- **Trade:** A skilled job, typically one requiring manual skills and special training, such as pipe-fitter, carpenter, mechanic, or electrician.
- **Trade Unions:** A labor union that advocates for members' rights and also offers apprenticeship opportunities.
- **Transfer:** A transfer occurs when you switch to a different school. Typically, community colleges offer 2-year degrees with a path to transfer to a 4-year school.
- **Tuition:** The price colleges or universities charge for credits/classes. It pays for things like the instructor and classroom space. Every college has different tuition costs.
- **Undergraduate:** A college student who is working to obtain an associate's or bachelor's degree.
- **Unmet Need:** The difference between the cost of a full year of college and what grants and scholarships that you are provided. This may also be referred to as out of pocket expenses

which is money the student and their family will be responsible for paying.

- **Vocational:** Also referred to as a trade school, these colleges offer specialized training, skills, or education for specific fields, such as plumbing, carpentry, etc.
- **Wage Gap:** The difference between how much college-educated and less-educated young professionals earn.
- **Washington College Grant:** WCG is one of the most generous financial aid programs in the country. Recent high school graduates and working-age adults from many low- and middle-income families can qualify to receive money for college or career training.
- **WASFA:** Washington Application for State Financial Aid, the application available to eligible undocumented students for state financial aid such as the Washington College Grant and the College Bound Scholarship.

WSECU: Proud Supporter of the 12th Year Campaign

Education Pays

Education is an investment that pays off in the future. It gives you choices and more control over the path you choose. Education comes in many forms, including financial education. Knowing the basics about budgeting, saving and investing, and credit can help you meet your financial goals and fulfill your dreams.

WSECU's goal is to arm you with the facts and information needed to be financially savvy. They are committed to giving, sharing, and supporting communities in Washington. WSECU is proud to support students in reaching their aspirations. As a credit union, WSECU is a not-for-profit financial cooperative owned by its members. This local credit union is conveniently located all across Washington State. Whether you live, work or go to school in this great state, you're welcome to open an account and become a member.

Smart Option Student Loan

If you're faced with college expenses not covered by scholarships and federal loans, WSECU has partnered with Sallie Mae to bring you the Smart Option Student Loan® with great repayment options and competitive rates for borrowers attending degree-granting institutions.

Features & Benefits

- Multiple repayment options.
- A choice of competitive fixed and variable interest rates.
- No origination fees and no prepayment penalty.
- Rewards and interest rate reductions are available.
- Rates that reward credit-worthy borrowers.
- A credit-worthy cosigner may help you qualify and/or receive a lower rate.

Scholarships

WSECU focuses on helping its members achieve their higher education goals. If you're a member, you can find financial help at WSECU. Every year, they extend an invitation to their members who are beginning or continuing their higher education to apply for a scholarship. This year, WSECU will award \$100,000 in scholarship funds.

The application period runs annually from December through February. Recipients are selected and notified in the spring. WSECU members of all ages are welcome to apply. Awards include \$1,500 for two-year college/vocational school. \$2,500 for four-year undergraduate and graduate programs. Learn more: wsecu.org/scholarships

Financial Tips

- Create a personal budget or spending plan based on your estimated income and expenses.
- Keep copies of all your financial, insurance, and personal information (like your birth certificate). Keep these documents secure or shredded when no longer needed.
- Research purchases before you buy.
- When you open a checking or savings account, make sure you know about withdrawal fees for using the ATM, overdraft fees, minimum balance requirements, or other fees you may incur.
- Track spending when using debit cards and avoid overdraft fees.
- Pay the balance on a credit card every month.
- Protect yourself from identity theft. Pay attention to your bank and credit card statements. Check them for unauthorized or suspicious activity.



The 12th Year Campaign is administered by the Washington Student Achievement Council (WSAC) with support from WSECU.

For more information and resources to help with your college preparation, visit:

wsac.wa.gov/actionplan

gearup.wa.gov/students-families