

12TH YEAR CAMPAIGN

Junior/Senior Student Workbook

**A Guide for Navigating
College Admissions &
Financial Aid**



What do we mean when we say college?

We mean any type of education or training after high school.

There are many options for students after high school including apprenticeships, military, on-the-job training programs, community college certificates, 2-year degrees, & 4-year degrees. The term college includes all of these things. You have many options after high school.

This workbook will guide you through the process of applying to a two- or four-year school. Planning to pursue an apprenticeship, a career school, or the military? Learn how to prepare for other post-high school options at: <https://readysetgrad.wa.gov/12th-Year-Resources>

Contents

PREPARING FOR COLLEGE: JUNIOR CHECKLIST	1
PREPARING FOR COLLEGE: SENIOR CHECKLIST	3
FREQUENTLY ASKED QUESTIONS DURING APPLICATION COMPLETION	6
COLLEGE APPLICATION CHECKLIST	8
COLLEGE COUNSELING RESUME	11
SELECTION CRITERIA CHART	14
COLLEGE APPLICATION TRACKING CHART	15
APPLICATION PERSONAL STATEMENT & ESSAY TIPS	16
I APPLIED. NOW WHAT?	17
HOW TO APPLY FOR FINANCIAL AID	18
STATE FINANCIAL AID	19
COLLEGE BOUND SCHOLARSHIP	19
INFORMATION FOR UNDOCUMENTED STUDENTS	21
INFORMATION FOR YOUTH IN FOSTER CARE	22
BEFORE YOU BEGIN FILING THE FAFSA... ..	23
YOUR FEDERAL STUDENT AID ID (FSA ID)	24
UNDERSTANDING YOUR AWARD LETTER	25
WSECU: PROUD SUPPORTER OF THE 12TH YEAR CAMPAIGN	26

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 test dates for the ASVAB, ASPIRE, PSAT, ACT, and SAT. 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 important 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 becoming involved 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 applicant to colleges. When you receive the results (usually in December), review them 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 resources online. Plan to take at least one of these tests in the spring and again in the fall of your 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 are qualified.
- ☐ **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. This 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 learn as much as you can online about the colleges.
- ☐ **Begin planning college visits.** Spring break is a good time to visit. Try to visit colleges near you and include a large, medium size, and 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 you're interested in and gather information about academics, financial aid, and campus life.
- ☐ **Think about lining up a summer job or internship.**

Confused by all the college lingo?

Check out the College Knowledge Glossary to see what these terms mean at www.wcan.org/college-knowledge. The glossary is available in English, Russian, Somali, Spanish, and Vietnamese.

- ❑ **Make a list of teachers, counselors, employers, and other adults you might ask to write letters of recommendation.**
- ❑ **Make a profile on <https://thewashboard.org>** and begin searching for and applying to scholarships.
- ❑ **Create an FSA ID at <https://fsaid.ed.gov/>**
An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature. You must have a FSA ID in order to apply for the FAFSA. You can use the FSA ID worksheet located in this workbook.

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.

Junior & Senior Resources

- **ACT Profile:** www.act.org/content/act/en/products-and-services/act-profile.html
- **The College Board's Big Future:** <https://bigfuture.collegeboard.org/>
- **The College Board CSS Financial Aid Profile:** <https://cssprofile.collegeboard.org>
- **College Bound Scholarship:** www.collegebound.wa.gov
- **Federal Student Aid:** <http://studentaid.ed.gov/sa/>
- **Free Application for Federal Student Aid (FAFSA):** <https://studentaid.ed.gov/sa/fafsa>
- **Free Essay Review by Get Schooled:** <https://getschooled.com/college-review>
- **FSA ID:** <http://fsaid.ed.gov/>
- **Passport to Careers Program:** <https://readysetgrad.wa.gov/college/passport>
- **Ready Set Grad:** www.readysetgrad.wa.gov
- **SwiftStudent:** <https://formswift.com/swift-student>
- **The Washboard Scholarship Search:** <https://thewashboard.org>
- **Washington Application for State Financial Aid (WASFA):** www.readysetgrad.wa.gov/wasfa
- **Washington State GEAR UP:** <https://gearup.wa.gov/student>

Free Test Preparation Tools

- **ACCUPLACER** (For community & technical colleges): <https://accuplacer.collegeboard.org/>
- **ACT** (For 4-year colleges): www.act.org/academy
- **ASVAB** (For the military): <http://official-asvab.com/applicants.htm>
- **SAT** (For 4-year colleges): www.khanacademy.org/sat

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. For information about the FAFSA, go to <https://studentaid.gov/h/apply-for-aid/fafsa>. Eligible undocumented students can get more information and apply for the WASFA at <https://readysatgrad.wa.gov/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. They can be found on their website.
- ☐ **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 will 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 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 thewashboard.org 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 other adult review the application before it is submitted.
- ☐ **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** to which you are applying.

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 final transcripts to the college you will attend.

- ☐ **Apply for scholarships.** Ask your counselor, colleges, and religious and civic groups about scholarship opportunities. Keep your thewashboard.org 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 that 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. If you've been offered financial aid, accept the offer and follow the instructions given. Also notify the colleges you will not attend of your decision.
- ☐ **Make sure that you have requested that your final high school transcript be sent to the school you will be attending.**
- ☐ **If you are waitlisted by a college you really want to attend, visit, call, and write.** Ask how you can strengthen your

application and make your interest clear 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 to take with you for your dorm room.** Check your college's "Housing" or "Residence Life" webpage 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 to familiarize yourself with your new school. This is often when you will sign up for your fall courses.
- ☐ **If commuting, find out how to get a parking permit if needed.** After you register for classes, you may want to map out your classes 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.

Frequently Asked Questions

During Application Completion

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

Most students will select the fall “term” following senior year; however, choose the summer option if you plan to attend summer school prior 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 in which you enroll after graduating high school (most high school seniors will have this status). Check this status even if you have Advanced Placement (AP) credit, College in the High School credit, Running Start credit, or have earned any college credits in high school.
- 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 now.

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?

You may be asked to enter 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 want to read information in this packet about HB 1079 and WASFA.

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: <https://collegereadiness.collegeboard.org/k-12-school-code-search>

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? Please note that dual credit programs through college course enrollment (Running Start, College in the High School) may be added 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.

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 prior to sitting down to complete it.

Miscellaneous Information: What types of questions will I be asked about my past criminal activity?

Most schools require students to answer questions about legal infractions. Answering "yes" to one or more of the questions will not necessarily preclude your being admitted. 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 with regard to your application. On your applications, complete honesty is expected.



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

E-mail 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, E-mail 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, E-mail 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

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 college-credit courses you are taking during your senior year. Please indicate whether they are Advanced Placement (AP), Running Start, or another Dual Enrollment option (College Courses).

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.

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 major 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's 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 want 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 student body ☐ Physical size of campus
- **Environment:** ☐ Co-ed or single sex
- **Academics:** ☐ Majors ☐ Accreditation ☐ Student-faculty ratio ☐ Typical class size
- **Admission Profile:** ☐ Average test scores, GPA
- **College Expenses:** ☐ Cost of attendance ☐ Scholarships
- **Housing:** ☐ Residence halls ☐ Food plan ☐ On/off campus
- **Facilities:** ☐ Academic ☐ Recreational
- **Activities:** ☐ Clubs, organizations, Greek life ☐ Athletic

If you identify as an unaccompanied homeless youth, are in foster care, are LGBTQ+, and/ or have other unique considerations, please see <https://readyssetgrad.wa.gov/12th-Year-Resources> for more information on finding the right fit and best aid possible.

College Application Tracking Chart

Use this chart to keep track of 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 keep track of 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 you took part in during high school.

Do share your personal story and thoughts, take a creative approach, and highlight areas that aren't covered in other parts of the application.

Keep Your Focus Narrow and Personal.

Don't try to cover too many topics. This 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 a variety of 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 a real experience that you had and how it made you feel you had to take action.

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 to attending to 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, make sure that you've turned in everything you need in order 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 scores (if you have taken AP courses)?
- Confirmed that the college received everything?

Even after you're accepted to a college, there's still a lot of work to do 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 a separate process 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](https://studentaid.gov/h/apply-for-aid/fafsa)) or the Washington Application for State Financial Aid ([WASFA](https://readysetgrad.wa.gov/educators/grad/events)). Colleges use the results of the FAFSA or WASFA to create a financial aid package specific to you. There are dozens of College Goal Washington events throughout the state in October and November if you need help filing your financial aid application. Visit <https://readysetgrad.wa.gov/educators/grad/events> for a list of dates and locations.

Federal and state need-based financial aid is offered only if your **EFC** is not enough to cover the cost of attending a particular school. Although your Expected Family Contribution 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.

- **FAFSA:** <https://studentaid.gov/h/apply-for-aid/fafsa>
- **WASFA:** <https://readysetgrad.wa.gov/wasfa>

How to Apply for Financial Aid

To qualify for financial aid, you must apply. All federal financial aid programs, most programs offered by the State of Washington, and many programs offered by colleges require you to complete and submit the FAFSA.

If you do not have a Social Security Number, you should complete the Washington Application for State Financial Aid (WASFA) instead of the FAFSA to be considered for Washington State aid. You should aim to complete the FAFSA or WASFA as close to October 1st as possible because financial aid dollars are limited and often are awarded on a first-come, first-served basis.

Types of Aid

Very few students get all of their financial aid for college from one source. When you are 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 in which you were enrolled. 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 provided that you successfully complete your coursework. They are awarded for good grades, cultural or religious background, sports and special talents. Most scholarships come from organizations and colleges.
- **Work Study:** Work study helps you to earn money to pay for your education by working a part-time job offered through the 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. Student loans are offered through banks, colleges, and other institutions.

Important FAFSA Facts

- If you are a U.S. citizen, permanent resident, or a FAFSA-eligible non-citizen you should complete the FAFSA to be considered for federal and state aid.
- Make sure you visit the official FAFSA webpage at <https://studentaid.ed.gov/sa/fafsa>. It is FREE to file the FAFSA! Do not apply through websites that require you to pay a fee.
- At <https://studentaid.ed.gov/sa/fafsa>, 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.
- To learn more, visit <https://studentaid.ed.gov/sa/fafsa/filling-out>
- You should file the FAFSA for every year you attend school.

Important WASFA Facts

- If you are an undocumented student in Washington State but meet certain residency requirements or you are not eligible for the FAFSA due to immigration status, you may be eligible for some state financial aid.
- Make sure you visit the official WASFA webpage at <https://readysetgrad.wa.gov/wasfa>. 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 current year.

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. More families are eligible, and more programs and types of credentials are included.

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 \$50,500 or less per year would receive a full award. Partial grants are available for families making up to the state's median family income, around \$97,000 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 2019-20 ranged from about \$2,500 to \$10,500—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 apply now for financial aid for the following school year.

For more information, visit <https://wsac.wa.gov/actionplan> talk to your high school counselor, or contact the college financial aid office.

College Bound Scholarship

Established by the Legislature in 2007, the College Bound Scholarship program provides financial assistance to low-income students who want to achieve the dream of a college education. This early promise of financial aid is intended to alleviate the financial barriers that prevent low-income students from considering higher education as a possibility.

The scholarship is available to 7th and 8th grade students whose family income meets the guidelines, or who are in foster care. Some 9th grade students may have been able to apply if they met certain requirements. The scholarship covers tuition (at comparable public colleges), some fees, and a small book allowance.

Since the program's inception, over 300,000 students have applied. Foster youth in 7th to 12th grade, up to age 21, who have not graduated from high school, are automatically enrolled in the College Bound Scholarship. If you have questions about your College Bound application, please contact the program at 888-535-0747.

Visit <http://www.collegebound.wa.gov> for more information and award amounts.

Scholarships

TheWashboard.org

TheWashboard.org (<https://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 listed on theWashboard.org 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.
- More than half of scholarships are not based on financial need.
- Many scholarships are renewable, which means you may be eligible for continued scholarship funding.

Scholarship Search Engines and Databases

- www.gearup.wa.gov/student
- <http://getschooled.com/journey/get-to-college/scholarships-for-college>
- <https://www.scholarshipjunkies.org/>
- <http://bigfuture.collegeboard.org/scholarship-search>
- www.unigo.com
- <http://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 may be eligible for lower in-state tuition rates instead of the more expensive non-resident tuition rates.

Undocumented Students

To qualify for in-state tuition, there are three criteria you must meet:

1. Graduate from a Washington State high school (or earn a GED or equivalent).
2. Live in Washington for at least three years prior to earning the high school diploma or equivalent and continuously since.
3. Sign an affidavit (written promise) affirming eligibility and promising to become a US 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. See <http://readysetgrad.wa.gov/residency-citizenship> to see if you qualify.

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, in addition to 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 (<https://studentaid.gov/>) to see if you are eligible. Non-citizen students who are not eligible 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: <https://readysetgrad.wa.gov/WASFAelig>

Confused? That is ok and normal. There are dozens of 12th Year Campaign events throughout the state in October and November if you need help filing financial aid. Visit <https://readysetgrad.wa.gov/educators/grad/events> for a list of dates and locations of events that provide confidential assistance with completing your WASFA or FAFSA.

Information for Youth in Foster Care

If you have been in foster care any time after age 13, money and resources are available to help you go to college – including vocational training, 2-, and 4-year options - for most Washington State schools.

College Preparation Programs

- **Supplemental Education Transition Planning Program (SETuP).** SETuP can provide information to you and your foster family about post-high school education and training opportunities.
- **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 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 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 assists with the cost of attending college, support services, and priority consideration for the State Work Study program. The Passport to Apprenticeship Opportunities program will assist students participating in registered apprenticeship or pre-apprenticeship programs with covering occupational-specific costs. To learn more, visit: <https://readysetgrad.wa.gov/college/passport>
- **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 you attend, and are available for up to five years. You must be enrolled full time and maintain satisfactory grades in order to renew the scholarship each year.

Find more information about these financial aid programs, their updates, and their eligibility requirements at: www.readysetgrad.wa.gov/foster-care or www.independence.wa.gov

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

Steps To Create An FSA ID

1. Go to <http://fsaid.ed.gov/> or, if you are ready to begin your FAFSA, start at <https://studentaid.gov/h/apply-for-aid/afsa>.
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 e-mail address using the secure code, which will be sent to the e-mail 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 parent information is required on the FAFSA, one parent will also need an FSA ID to sign the student's FAFSA. Each student and parent must create their

FSA ID separately at <http://fsaid.ed.gov>. If you have siblings, your parents can use their FSA ID for both FAFSA applications.

Tips For Creating An FSA ID

- **Be sure to enter your information accurately.** Your information will be verified by the Social Security Administration and making a mistake, especially with your social security number, birth date or name, will cause delays.
- **Keep in mind 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 other than your high school email address, use that alternate email.** You may even want to create one especially 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 to come so link it to an email address that you will continue to use.
- **It is important to have access to your email when creating your FSA ID.** A secure code will be sent to your email that you will need to retrieve 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, and it will allow Federal Student Aid to communicate with you electronically.
- **Your FSA ID can be used 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 it has been verified with the Social Security Administration (one to three days).

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 <http://fsaid.ed.gov>. 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 College Goal Washington event. You can find events that provide assistance with completing your FAFSA at <https://readysatgrad.wa.gov/educators/grad/events>. There are dozens of 12th Year Campaign events throughout the state in October and November if you need help filing financial aid.

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

Every college's award letter is a little different. 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 at which you were accepted. Each letter 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 and resources for paying for college at <https://readysetgrad.wa.gov/12th-Year-Resources>

For more information on financial aid and college planning, check out The College Knowledge Project at www.wcan.org/college-knowledge-materials

Things To Consider When Comparing Award Letters

Determine your total real costs.

Remember, indirect costs are not billed from the college. When thinking about what costs you need to have covered include the direct costs and the 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 text books or supplies? Ask the admissions office for more information if you need to!
- What types of personal expenses do you anticipate having during the year?

Is your aid renewable (meaning it can be used 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 are presented with financial aid options, the rule is: gift aid money first (scholarships and grants), then earned money (work study), then borrowed money (federal student loans). For more information on loans, go to <https://readysetgrad.wa.gov/12th-Year-Resources>

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 specific amount will differ at each institution and for each student but the costs listed above will be covered by state financial aid programs, such as Washington College Grant.

You must meet income eligibility requirements when applying for financial aid. This 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!

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 available.
- Rates that reward credit-worthy borrowers.
- A credit-worthy cosigner may help you qualify and/or receive a lower rate.

Scholarships

WSECU is focused on helping their 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.

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.



WSECU

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 www.readysetgrad.wa.gov