



Future 5 College Prep



Future 5

College Coach Guide

Everything you wanted to know...and more!



Future 5 College Prep

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- Making the Final Decision 5

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This manual was a group effort and has combined materials developed by: Elia Johnson, Nancy Roath, Debbie Eagan, and Future 5 Staff to help guide and support our AMAZING volunteer coaches!

All links and data are accurate as of September 30, 2023

Any questions/updates please e-mail:

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or

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Future 5 College Prep



GENERAL INFORMATION

Setting Future 5 Students Up for a Successful College Process

The Future 5 College Prep Program for high school seniors drives the end-to-end college process beginning in late summer and running until each student has made the final college acceptance decision in May. This preparation includes developing student essays, searching for and selecting colleges, completing the Common Application, completing the FAFSA (Free Application for Federal Student Aid), searching for scholarships, comparing financial aid offers, and final college commitment. To facilitate and individualize the process, seniors will have the opportunity to be paired with an individual volunteer college coach who works as a partner with him/her throughout the entire college preparation process.

Key components to a successful process are:

Community

Future 5 staff and coaches work together to familiarize students with a variety of postsecondary options, help them apply, and reinforce the soft skills and norms of a college-going culture.

Connection

Take this opportunity to get to know your student. Ask them what they like, what they don't like, what they're good at, where they see themselves in 2, 5, 10 years...

Expectations

Discuss expectations for your College Coach relationship with your student. Share contact information and confirm the best way to reach each other.

Organization

Set up a timeline with your student, and make sure all deadlines are met. Model research, resume, interview prep, and follow-through skills throughout the college process. Help breakdown the process for your student into smaller, more manageable pieces.

Confidence

Help your student to identify their goals and believe that they can achieve them. Make sure your student values their identity and what makes them special (no two students are alike).



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Growth Mindset:

This is a powerful tool, and it is the belief that intelligence can be developed. Students with a growth mindset understand they can get smarter through hard work. Therefore, the use of effective strategies, and help when needed can help them achieve that goal. It is contrasted with a fixed mindset: the belief that intelligence is a fixed trait that is set in stone at birth.

For many of our students, the college process is as much about self-discovery and basic soft skill development as it is about where they end up. The more we all work with them to develop this type of mindset the more they will be positioning themselves for longer term success.

Getting to Know Your Student

Sometimes the hardest part is just getting started! First and foremost, the more of a relationship you can develop with your student, the more effective you can be as a coach. So, for that first meeting just focus on who your student is as a person and try to find some things you may have in common. Here are a few ice breaker ideas:

1. How long have you been a member of Future 5?
2. Why did you join Future 5? What do you like best about the community?
3. Are you working?
4. What is your favorite out of school activities? Extracurriculars and/or hobbies/interests
5. Do you have any brothers/sisters?
6. Do you have any pets?
7. What is your favorite food or dessert/treat?
8. How long have you lived in Stamford? Where did you live before?
9. How was distance learning for you this past spring?
10. What are your thoughts about college (very general - gauge how much they may or may not know about the process or college itself - few specific questions below)?
11. What are you looking for in a college experience?
12. Do you have any thoughts on what you want to study? - this can lead into where their strengths/weaknesses may be academically.

Sometimes, there are bumps in the road in any relationship. Everyone has a lot going on in their lives and relationships can go sideways. Do not fear, this happens! Reach out to your Lead Coach and/or a Future 5 staff member to get their perspective and/or help. Remember you and your student are building a relationship – which can be complicated under the best of circumstances. This is a high stress process, and our students are juggling a lot of complexities in their lives, usually far more than we know. It is an imperfect process on its best day but in the end, it will work out!!



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College Prep and Future 5 Hours of Operation

College process content this fall will be provided primarily in - person but is accessible virtually. Most of it will be geared towards coaches. In this climate, we feel that the student-coach time should be optimized and focus on making individual progress with the coaches being on the front lines with the students and working through application execution.

- **Monday's:** Are college prep day at Future 5. This will continue as designated on-site time for **Seniors**. Even if you can only work with your student remotely, we highly recommend mutually agreeing to a weekly working session in the fall.
- Some content will be for everyone (ex. financial aid, scholarships), and when this type of material is presented, it will be done on College Prep Monday's, whenever possible.
- Sessions will be recorded and made available for review to both coaches and students.
- Coaches are sometimes organized into "teams" with an experienced/lead coach being the head of the team and first point of contact for questions.
 - Fly-in & Questbridge Coach: Carolyn Brook
 - Carolynbrook@gmail.com/203 550 0821
 - Lead Coach: Kirsten Zaffino
 - Zaffinomom@gmail.com
 - Lead Coach: Martin Heslin
 - Heslinmf@optimum.net
 - Lead Coach: Susan Friedman
 - Sfriedman814@gmail.com
- Karen and John will check in with the coaches bi - weekly to support the college process' progress. Coaches should feel free to connect with their Lead Coach, Karen, or John directly with any questions in between these check-ins.

Future 5 Hours of Operation & Stamford Public School

Hours of Operations:

Monday – Thursday: 10:30 am – 6:30 pm

Friday: 10:00 – 5:30 pm

Saturday: When announced by CP Team

- Follow Future 5 on social media for updates.



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- Instagram: <https://www.instagram.com/futurefive/>
- Facebook: <https://facebook.com/FutureFive>
- 2023 - 2024 Approved District Calendar:
 - <https://resources.finalsite.net/images/v1687530697/stamfordpublicschoolsorg/fetnn8ghx1shufhng4bd/SchoolCalendar2023-2024Final.pdf>

- Communicating with your student - virtually or meeting outside of Future 5

Ultimately it will be between the coach and student to set up the optimal way to work together. This arrangement should be made based on coach and parent/student comfort level with in-person work.

Future 5 wants and will do everything possible to facilitate the relationship between coach and student. **Every** coach/student pairing **must** conduct their initial meeting with a Future 5 staff member. Please note this is **MANDATORY** and important for the student to gain comfort with their new coach! Thank you so much for your adherence to this need.

- **Virtual Meeting** - Students are encouraged to utilize Future 5 space whenever needed. We have our “Coaches Corner” where seniors & coaches can access a quiet working space. However, if working virtually works for both parties, then we welcome that partnership.
- **In-person meetings:**
 - Students/Coaches are encouraged to meet at least once a week if not more.
 - Reminder: Use the I - pad to log in your hours.

*If you need assistance, feel free to ask one of the staff members or any student. We’d be more than happy to assist!
- **Other in-person meeting alternatives:**
local public places, not one's home!
 - **Ferguson Library** - <https://www.fergusonlibrary.org/locations-hours/main>
 - **Outdoor Cafés:**
 - **Winfield’s** (located at the Ferguson Library and has a good amount of outdoor seating).
 - **Lorca** - 125 Bedford Street (about 2 blocks from Future 5)
 - **Verde Galerie Cafe** - Located ½ block from Future 5



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College Prep Trainings & Content Workshops

At the start of each cycle, the College Prep Manager will provide the new team of College Prep coaches with a schedule for a series of trainings that inform best practices for completing the Common App, FAFSA, the college essay and scholarship applications. These sessions take place on College Prep Mondays beginning in August after Future 5 returns from our two-week annual vacation.

Coaches Roles and Responsibilities

Communication:

With Student:

- Kick-off meeting with *matched* student & a Future 5 staff member.
- Schedule an introductory meeting with the parent of your student. If you need a staff member present, schedule an appointment using our bookings.

https://outlook.office365.com/owa/calendar/IntroductiontoCollegePrep@futurefive.org/bookings/s/7_NsiGCYX025sDBkiTre7w2

- Establish a set weekly meeting with student for September – early December. In January this can become a 2x/month established meeting through graduation.
- Establish the best ongoing communication method with student for weekly check-in: email, text, cell, and in person.

With Future 5:

- Fill out coach's form.
- Reach out to a staff member and/or your team's "lead coach" with any questions and or concerns in as timely a manner as possible.
- Use a college checklist and college process milestone list to ensure student progress.
- Participate in periodic coach calls.

Coach Training

- Participate in scheduled coach trainings to understand the college process better as well as understanding our Future 5 students. Periodic coach in - person & virtual meetings will be scheduled to keep everyone up to date, review program status and share/discuss questions and ideas with each other.



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Student Support

- Support students with college process content.
- Make a college process timeline with your student.
 - Check in with your student at your weekly meeting to ensure what they are working on and are progressing in the process.
 - Understand and agree on what needs to be done over the following week/agree on deadlines and follow up to ensure key steps are completed (essay, common application, Naviance input for recommendations, transcripts, etc.).
 - Determine if the student needs help and work with Future 5 resources to get support; (writing help, common app. questions, Naviance help, financial aid questions, etc.).
 - Encourage students to use Future 5 tutors if they are struggling in a class (e.g., math).

College Selection

- Using NAVIANCE & discussions with student, understand the student's overall interests/needs (career, cultural, financial, etc.).
- Be a sounding board & provide realistic guidance on their college list; help students understand their reach, target and likely schools taking into consideration costs.
- Meet with Karen, John & your student to review the student's college list.
- Ensure your student is doing campus visits either in person or virtually to gain as much insight into their list of colleges if possible.
- Encourage student to attend college tours conducted by their High School & Future 5.

Financial Aid

- Ensure student submits FASFA timely and CSS profile (if applicable).
- Complete Scholarship Inquiry Form & separate F5 scholarship will be available in late February.
- Ensure student is aware of any scholarships/deadlines that Future 5 emails them through Coach Ricki, our Scholarship Coach.
- Ensure student applies for all applicable scholarships at the schools they apply to.
- Meet one-on-one with student/parent/Future 5 staff member as early as March/April to review College Acceptance/Financial Aid packages.



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Process Completion

- Take student or ensure student is visiting their final college choice (if possible) during accepted student's days in April.
- Ensure STUDENT submits commitment deposit by **May 1** and checks for any verification requests/paperwork requested by the college. The student DOES NOT have to fill out any Federal student loan forms when they commit to their college choice. They have until mid- July to decide if they need to accept student loans as many scholarship application decisions are still pending on May 1. If loans are needed, they will be guided on how to complete the Master Promissory Note by the college or a F5 staff member.
- Attend Future 5 Senior Graduation Event (early June)!

Data Collection:

Critical to Future 5's ability to evaluate our programming, a student's College Process success is data collection. With Coaches working directly with students we ask that you be responsible for submitting the following information to the College Prep Team:

- Number of times coach/student "meet" monthly:
 - Log into I-Pad (Code: 2009), add your credentials: name, date, activity, duration & student name.
 - Outside meetings should be noted & the CP Team will reach out to add to data.
- Student's FAFSA completion date
- List of school's student applies to
- List of school's students is accepted to
- List of Scholarships student applies to
- List of Scholarships student is awarded
- Copies of Financial Aid Award letters
- Copies of Cost to Attend Sheet

Future 5 Staff Contacts, Roles & Responsibilities

Despite having an array of primary responsibilities, the Future 5 staff ultimately operates as a team, working together to support each other, the students, and our coaches.

With College Prep being a priority program, we are "walking the walk" and using the "Power of Connection" to ensure the best program delivery and support for our community. With that in mind, all staff members are pitching in to make this a successful process for the Class of 2024 as follows:

Karen Stuart, Director of College Prep (Kstuart@futurefive.org)

Karen is ultimately responsible for all High School students and programming. Karen particularly manages senior program issues, parent interactions and non-degree pathway student support.



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John Mendoza, College Prep Manager (Jmendoza@futurefive.org)

John is supervised by Karen to assist senior high school students navigate the college process and land with a plan.

Ricki Ainbinder, Scholarship Coach (Rainbinder@futurefive.org)

Ricki is responsible for all scholarship matching opportunities at Future 5. She will match and email opportunities to you and your students.

Oscar Guzman, Director of Student Experience (Oguzman@futurefive.org)

The Director of Student Experience directs all facets of the membership experience at Future 5. The Director supports the mission of Future 5 by building and maintaining the culture of positivity and connection along with the practical elements of an organization that guides students from “here”, where they are today, to “there”, where they hope to be in achieving their academic, career and life goals.

Annie Tran, Student Development Coordinator (Atran@futurefive.org)

Annie is a Student Development Coordinator at Future 5. Their specialty as a student development coordinator is the academic program at Future 5. They work with their team to bridge resources to connect students to tutoring, learning academic skills, and SAT/ACT test prep. Annie is also in charge of the 11th grade cohort.

Alex Ambroise, Senior Student Support Specialist (Ambroise@futurefive.org)

Alex’s responsibility revolves around supporting high school students through their high school experience. His main responsibility is programming health & fitness programs to engage our members. With Annie’s support together they run the *Here to There* (membership orientation) sessions. Alex also oversees the 9th & 10th grade cohort.

Mandy Chery, Student Support Specialist (Mchery@futurefive.org)

Mandy directly supports high school students from enrollment at Future 5 through graduation. Alongside my team, I work to plan and execute workshops, programs, and enrichment activities for high school students. As Community Service Manager, I organize and head recruitment for all community service activities and serve as a bridge between the organization and the local community. Mandy is also oversees the 9th & 10th grade cohort.

Clif McFeely, Founder (Cmcfely@futurefive.org):

Although Clif is not involved in the day to day of College Prep, he is a great resource for non-degree pathway options and Future 5 has NO ONE better for interview prep.



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Amanda Dubois - Mwake, Executive Director (Aduboismwake@futurefive.org):

If there is an organizational question, concern, opportunity or if you have a question/concern and are unsure where to turn to, Amanda is the appropriate person to reach out to. As far as College Prep goes, Amanda is an additional resource when needed. She knows the process and the students.

Deirdre Smith, Interim Director of College Success - (Dsmith@futurefive.org)

Deirdre's job is to ensure that our 167 college students are receiving the academic, financial, career and social-emotional support they need to succeed in college and graduate on time. We help students transition from high school, connect them to resources on campus and ensure they have a college plan. The CP team ensures the college bound graduating seniors join her unit for continued support as they enter college.

Diane Bailey, Career Advisor - (Dbailey@futurefive.org)

The role of Career Advisor at Future 5 is to help our members fulfill their potential by giving them the tools to be career ready. This includes creating opportunities for students to explore career pathways, building skills like networking, interviewing, conducting a job search, creating a compelling resume.

Jenny Fuchs, Volunteer Manager (Jfuchs@futurefive.org)

Jenny oversees volunteer recruitment, communication, organization, and training. You can feel free to reach out to her with any questions related to these areas and/or if you have any general volunteer related questions.

The rest of the team is more behind the scenes but Future 5 could not function without them.
John & Karen can direct you to the right person if needed.



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Detailed College Process Month by Month Timeline - General Overview

Summer Before Senior Year

- **Set up an organizational system** to keep track of schools—a notebook with dividers and pockets or a file folder where you can keep track of information from each school, people you meet from that school, and your own research.
- **Research schools** that are of interest to you, including the using the Net Price Calculators
- **Conduct Virtual tours**—notice what you like about schools (and things you don't like!); take notes and add them to your notebook or file box.
- **Sign up for SAT/ACT prep** on Khan Academy or in a class (if necessary)
- **Register for a Fall SAT** – Stamford Public Schools (AITE, WHS and SHS) will have in school SAT testing in October and November. If your student does not go to one of these schools check with their guidance counselor to see if anything is offered. <https://satsuite.collegeboard.org/sat>
- **Begin your Common Application** (opens August 1)
- Write a **draft of your Personal Statement**
- **Create or update a resume** (which will be used for guidance and teacher recommendations, interview prep and can included in some applications)
- **Create an FSA ID** (you will need your SSN to do so). A parent and the student will both need individual FSA IDs to complete the FAFSA so have one of your students' parents also make an ID (if they don't already have one)
- Make sure you know your Naviance and PowerSchool login credentials.
- Research scholarship opportunities
-

August/September

- **Stay focused.** Senior year counts so keep those grades up! Early Action/Early Decision schools will still see the results of your first quarter. Regular Decision schools will see the results of your first semester. And all offers of admission are contingent on your end of year performance.
- **Create a plan for staying organized (sample spreadsheets available from Future 5 – Appendix A)**
 - Make sure you know your Naviance and PowerSchool login credentials.
 - Enter your list of colleges into Naviance.
 - Create a checklist of admission and financial aid deadline dates, application supplements, and testing requirements.
 - Check with your Guidance Counselor at school to see if any schools you are interested in are holding virtual information sessions at your school.
 - Note the dates of upcoming virtual college fairs



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- See if any of the schools you are interested have special diversity or fly-in visiting days (often these special days have application deadlines)
- Note scholarship deadlines.

- **Set up a meeting with your Guidance Counselor** to review your transcript to ensure accuracy.
- **Update your resume** with activities from last summer.
- **Ask your teacher(s) and your counselor for a Letter of Recommendation**
 - Provide Recommendation Letter writers with a copy of your resume and a few bullets about what was impactful about being in their class, on their team or mentored by them.
- **Continue to work on your Personal Statement** which will be used on the Common App
- Once a student and coach have had their initial meeting, **arrange a meeting Parent- Student-Coach-Staff**
- **Return Scholarship form** to Future 5's Scholarship coach, Ricki Ainbinder (Rainbinder@futurefive.org)
- **Create FSA ID** for student AND 1 parent (you will need your SSN to do so) – if not already completed
- **Gather all credentials for FAFSA** (see FAFSA section on page 42 for complete list)
- **Research Scholarship opportunities**

October

- **Complete FAFSA** (opens October 1)
- **Finalize your college list.**
- **Review and update your checklist** of application deadlines, supplemental application materials, and notes from your visits/research on each school.
- **Set up a meeting with your School Counselor** to ensure that transcripts and counselor recommendations will be ready by your deadlines.
- **Work on Supplemental Essays** (if applicable)
- **Keep working on SCHOLARSHIPS!**
- Optional: Retake the SAT or ACT

November

- **Submit Early Decision (ED) or Early Action (EA) application(s)** (if applicable)
- **Finalize your Personal Statement** which will be used on the Common App
- **Complete CSS Profile (if required for any of your schools)**
- **Ensure that official SAT and/or ACT scores are sent** to Early Application schools.
- **Complete Supplemental Essays** (if applicable)



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- **Keep working on SCHOLARSHIPS!**
- Optional: Arrange for an Interview prep session with your coach, Clif or Future 5 staff
- Optional: Retake SAT or ACT

December

- **Keep track** of upcoming application and scholarship deadlines
- **Acceptances** for Early applications may start to come in! Look out for acceptance emails from CT State colleges!
- **Ensure official SAT (College Board) and ACT (ACT Student) score reports are sent to Regular Decision schools.**
- **Finalize any remaining Supplemental Essays** before the holidays!

January

- **Maintain your grades**—the whole year counts!
- **Keep working on SCHOLARSHIPS!!!!**
- **Keep track** of remaining application and scholarship deadlines
- **Utilize Cost to Attend Worksheet** for any acceptances you may be receiving, so you can compare schools (Future 5 has a format to use but there are also additional online resources available in Appendix B)

February

- **Keep track** of final application and scholarship deadlines
- **Keep working on SCHOLARSHIPS!!!!**

March

- **Many schools will notify** by mid-March!!
- **Note revisit dates** as they will be key in your decision-making process.
- **Update your Cost Comparison Worksheet** with latest acceptances with your coach.
- Optional: reach out to Financial Aid offices to appeal decision if necessary



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April

- All schools should notify applicants by April 15
- **Begin your decision-making process** in earnest by visiting schools you have not yet seen, talking to current students, alumni and/or professors and continuing to update your Cost Comparison Worksheet
- **If you know you are not enrolling** in a particular school, please let the school know so they may offer your spot to someone on the waitlist.

May

- **National Decision Date is May 1!!!!**
- **Reply to final college selection offer of admission by May 1! Decline all others. Hold off on student loan decisions until all scholarship decisions are received. (Early July)**
- CONGRATULATIONS!!!

June

- Request that your School Counselor **send your final transcript** to the college you will attend.
- **Notify the college of any private scholarships or grants** you will be receiving.
- **Keep track** of when payments for tuition, room and board, and meal plans are due
- GRADUATION!!!!!!!!!!!!

Building A Balanced College List

A key part of the College Application Process is helping a student “build” a balanced list of schools to apply to. The main objective of this list is to create optionality for the student come Spring when it is time to make their final choice. Key to the success of this process for Future 5 students will be around ultimately having options that are affordable for their families.

Your College List is the list of schools you are thinking about, researching and ultimately will apply to. Where you start with building this list will most likely not be the ones you end up



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with and that is OK...building a list is about discovering what will be right for you but the key part of building this list is to make sure it is a BALANCED list!

What is a **Balanced List**: It is a list of 10-12 schools that contain a mixture of “match” schools that take “fit” into account in developing as follows:

- Reach Schools (2-3)
- Target Schools (3-4)
- Likely Schools (3-4)

Have you considered attending a private liberal arts school? Check out this link:

<https://www.usnews.com/best-colleges/rankings/national-liberal-arts-colleges>

Match vs. Fit

Match: Match is focused primarily on your numbers, which includes your GPA and test scores. By reviewing your numbers early, you’ll know whether you meet the requirements of admission for the schools you are considering applying to and if it’s a good academic match. Building a balanced list requires that you add schools that fall within likely, possible, and reach categories.

- **Reach School:** A college or university you aspire to attend but may not be admitted to because your GPA and standardized test scores are just below the school’s average GPA and test scores. All schools that have an acceptance rate lower than 15% should be considered reach schools for all applicants, regardless of GPA or test scores.
- **Target School:** A college or university you have a strong chance of being admitted to because your GPA and standardized test scores are within the school’s average GPA and test scores.

Likely School: Your student will be a ROCK star here! It is a college or university you most likely will be admitted to because your GPA and standardized test scores are above the school’s **Fit:** Fit is a bit different. Every school has certain aspects of academic, extracurricular life, sports, social support programs, etc. that are more important to others. Identifying your values, interests, the “essentials” that a college needs to have for you to thrive will be your fit. Primary aspects to Fit include social, financial, and academic factors.

- **Academic Fit:** a school that is an “academic fit” is one that has the academic programs, class sizes, support services and other opportunities that will allow you to be challenged and thrive in your field.
- **Social Fit:** a school that is a “social fit” is one that has a campus environment, culture, community, and extracurricular opportunities that are in line with your interests and will allow you to thrive during your time on campus.
- **Financial Fit:** a school that is a “financial fit” is one that is affordable for you and your family. The best way to assess financial fit is by using the Net Price Calculator for each college to determine an estimated cost of attendance.



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“Fit” factors include the following:

- Environment
- Size- large v medium v small
- Diversity
- Location – urban v suburban v rural
- Cost
- Academic rigor
- Type of College – public v private
- Student body
- Activities
- Academic programs
- Family
- Social, emotional, and academic support programs
- average GPA and test scores

Important Questions to ask yourself:

- *Do you want to be a part of a “tight knit” community, or are you open to meeting new people all the time?*
- *Will this school challenge and support you academically?*
- *Will this school provide support in your development in the classroom and beyond?*

Financial Fit - Additional important information

Goal: Try to target schools which meet at least 80% of need while having a clear understanding of your expected family contribution. You can find the percentage of need a college meets on its [Big Future](#) profile, among other places.

- Use the [Federal Student Aid Estimator](#) to determine your federal financial aid eligibility and an estimate of your parent’s student aid index. (This is not a guaranteed Aid package but does serve as an early indicator of what a family can expect.)
- Use the [College Scorecard](#) breakdown of net price by different family income brackets.
 - Search the college/university you are interested in.
 - Click “Costs” on each school’s *College Scorecard* profile to view this breakdown.
 - Compare the net price of each college in comparison to the financial resources. The net price is the amount that a student pays to attend an institution in a single academic year **after** subtracting scholarships/grants the student receives.
 - **Note:** Scholarships and grants are forms of financial aid that a student does not have to pay back.
- If your student identifies as an undocumented student, please review this [United We Dream](#) (and Appendix C) for information regarding scholarships, state eligibility, and much more.



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Future 5 **STRONGLY** encourages every student to apply to either (or both) UConn - Stamford or Norwalk Community College as one of their likely schools (depending on the strength of their academic profile). As commuter options, they can be highly affordable for our students and **EVERY** student should view one of these choices as part of the creation of their balanced list.

This 2023 - 2024 academic school year Fairfield University has offered an alternative initiative for a two - year associate degree. Fairfield Bellarmine will be offering four major degrees which include Business, Computer Science Engineering, Liberal Studies, & Health Studies. After the two years students will have the choice of going down a four - year degree or career/internship pathway. Check out [Fairfield University Bellarmine](#) for more information.

Sometimes students will resist these schools **BUT** please talk to them about the fact that applying is not going and it is critically important to have a **range of options** come April so that they can choose the best one for them and their circumstances at that given point.

Great tip: **Help your student build their list from the bottom up.** Start by finding the least competitive colleges which fit their profile. Gradually work your way up to the most competitive colleges. It is easy to fall in love with "Reach schools." It's a greater challenge, and even more important, to invest time in finding great "likelies" that appeal to the student. **The benefit to this approach is ending up with multiple choices at the end of the process.** Scattergram charts in Naviance are a useful tool to help determine a student's admissibility to any individual college given their profile.



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Doing the Research

There are several tools you can use to help facilitate the school research part of the process. Below are a few:

- **[Big Future's 10 Questions](#)** - This site asks big picture questions about what excites you, your passion, & desires. It has tools where you can explore career ideas that may also help your student identify a major, he/she might be interested in
- **[Big Future's College Search Engine](#)** - A set of filters on everything from test scores, location, majors, diversity allows students to drill down and come up with a list of ideal schools around what's important to them.
- **CollegeData** - This is a great site for coming up with a preliminary list of schools around the student's interests, including location, size, gender mix, type of institution, entrance difficulty, freshman satisfaction, graduation rate, cost, financial need met, student debt, merit aid, sports, student background, and academic programs. For best results, start with the match criteria that are most important to you. Requires you to sign up for a free account <https://www.collegedata.com/college-search>
- **Fiske Guide** is a giant book that reviews over 300 of the "best and most interesting" four-year colleges in the country. It is updated annually, and reviews of each school are a 1,000-2,500 descriptive essay with lots of student testimonies and some quick facts about each school. It also includes lists of schools that are strongest in nine different pre-professional areas including architecture, art/design, business, communications/journalism, engineering, film/television, dance, drama, and music s that may help you narrow your search if you have a concentrated academic focus. Overall, it's a great guide, but doesn't replace the in-depth research students should do on schools. **Future 5** has copies of this book on-site and can potentially access the on-line version for those that may be interested, contact Karen for more information.



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- **Naviance** – On this site a student can begin to build their list with the “Supermatch” survey on Naviance.
 - Supermatch asks students a series of questions about their college preferences and allows them to rate how important certain aspects of college life are to them.
 - Students can take this survey and look over the list of schools it gives them.
 - Once they have this list, coaches can sit down and look it over and discuss with their students.

Organizing All the Info!

- **Please have your student use their Future 5 Gmail for all college correspondences.** It will help with their organization and ensure an important email does not get lost or buried in their primary email account.
- **Decide the best way to keep track of what you and your student are learning:** Over the next several months, you will both learn a great deal and gather a lot of information—you want to have it all in one easy-to-find place, especially when it comes time to prep for interviews or writing supplemental essays.
- **Pick a designated spot:** A notebook, file box or accordion folder can keep track of brochures and business cards students may be mailed or pick up at college fairs and school visits.
- **Keep all your online research in one place:** A spreadsheet where the Coach and student can share information, they come across is helpful – Future 5 has 2 different ones to share with you, choose which one is most comfortable. (Appendix A)
 - **Worksheet 1: Deadline Checklist – one sheet where all deadlines and application needs can be found.**
 - College University Name(s) listed down the side.
 - Application Deadline(s)
 - Applicant Pool (ES, EA, RD, Rolling)
 - Transcript Requested (check when done)
 - Teacher Recommendation(s) Requested? (How many/what type)
 - Other Recommendations Requested? (How many/what type)
 - SAT Optional? (yes/no)
 - Supplemental Essay(s) and Word Count(s)
 - School Visit Date (if possible)
 - College Fair Date
 - Importance of Demonstrated Interest
 - Importance of Interview?
 - Importance of Ethnicity/First Gen status?
 - Admissions Contact Name



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- **Notes Additional Worksheets: One per college:**

- Distance from home
- City/Suburb/Town
- Undergraduate Size
- % that return for sophomore year
- % that graduate within 6 years
- Major(s) that is of interest
- Diversity Initiatives/Support Programs
- Why this school!!!

Need-Blind Schools

- A need-blind college promises to meet the need of an accepted student's demonstrated financial need through grants, work-study, scholarships, and in some cases, federal student loans <http://blog.collegegreenlight.com/blog/colleges-that-meet-100-of-student-financial-need/>

SAT Optional Schools

- Test-optional means that the applicant decides whether they want to send SAT scores to a school. This leaves the student with more choice and control over how they can present their strengths to admissions officers. More and more schools are becoming test- optional <https://www.fairtest.org/university/optional>

College Fairs/College

- **Why go?** College Fairs are good for getting an overall preview of different schools. **Future 5** will continue to monitor how these opportunities are unfolding and keep you posted.

Campuses Come to

- **Check-in with your Counselor** about admissions counselor visits this Fall at your school.
- **Future 5** will also continue to monitor these events and share information as soon as it is available.



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College Visits

- **Are there special days my student should try to visit/connect with a school?** Some schools do offer special events for Diversity/Multicultural Events are offered at colleges they are considering. These tend to be smaller events, allowing for more conversation time with Admission reps and current students, and will give applicants an idea of any special diversity, first gen, or college success programs which are available on that campus. Students usually apply for these special visit opportunities at the end of the summer or beginning of Senior year. Some are on campus while others are virtual.
- **How can I choose the schools for me without ever taking a step on campus?**
 - **Future 5** can connect you to Alum who have or are attending a variety of schools.
 - Virtual Tours
 - Do the best you can right now in developing a balanced list with the goal of having an “on-campus” experience once you are admitted.

The Common Application

The Common App, <https://www.commonapp.org/>, is a centralized college application systems that allow students to fill out application information once, allowing students apply to multiple schools using one online application (The Coalition Application is another centralized Application resource for students but as of now the Stamford Public School District uses the Common App with their students). Check out this link for a nice guide to all of the parts of the Common App: <https://www.commonapp.org/apply/first-time-students>

- **Will all my student’s applications be Common App?** As of August 2023, over 1,000 schools accept the Common App, making it the most broadly used. A list of schools can be found here: <https://www.commonapp.org/explore/>

A few schools still have their own application, but more and more schools accept the Common Applications. Schools that still only accept their own application include

- MIT
- Brigham Young University
- Georgetown
- United States Military Academy (West Point)
- United States Naval Academy
- University of California system
- HBCU’s (Historically Black Colleges & Universities) have their own Common App(<https://commonblackcollegeapp.com/>)



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- **When can my student start filling the application out?** The Common App goes live each year on **August 1**.
- **What are some of the useful features?** Common App sends deadline alerts out and keeps a requirement tracker for each school students are applying to.
- **Application Fees are expensive!** Yes, but many Future 5 students can get Application Fee Waivers if:
 - They have received or are eligible to receive an ACT or SAT testing fee waiver.
 - They are enrolled in or eligible to participate in the Federal Free or Reduced-Price Lunch program (FRPL)
 - Their family receives public assistance.
 - They live in federally subsidized public housing, a foster home or are homeless.
 - They are a ward of the state.
 - **They can provide a supporting statement from a school official, college access counselor, or financial aid officer.**
 - **Where does my student apply for a Fee Waiver?** Common App Profile Section >> Fee Waiver Statement >> Answer "YES" and/or consult with your **school counselor** (this is the way to get SAT/ACT fee Waivers too)

COMMON APP TIPS

- When completing the Common App, students will be asked if they have received any help from an organization to complete their college application. We want colleges to know that Future 5 assisted them in this process. This question is under the heading of **Education**, and on the tab labeled Community Based Organizations. Future 5 is listed and available to select. We have the students use Karen's contact information or that of their coach. They fill in Karen Stuart, kstuart@futurefive.org and the Future 5 office number, (203) 356-5722.
- In the *Common App*, the students will most likely want to list Future 5 as an activity. Because Future 5 addresses many topics, they select "other club/activity." When asked to describe Future 5, students can use the following description:



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Future 5 connects motivated, under-resourced students in Stamford to the people and resources they need to achieve their educational, career and life goals.

- If your student took part in community service through Future 5, this should be listed as a separate activity and these hours should be counted separately from their time spent at our offices doing workshops, being tutored, for college counseling, etc. This group, which we call the Future 5 Service Team, should be listed under “community service (volunteer). We have our students fill in the following description:

The Future 5 Service Team engages in weekly community service projects in the Greater Stamford area. Members work to make their community better.

- If your student has been a Future 5 Ambassador, please see a Future 5 staff member for the best way to incorporate this leadership position into their application.
- Please make it **clear to your students that they do NOT report their SAT or ACT scores through the Common App**. Officially, they must have their scores reported through the College Board, so they should not list them on their Common App, regardless of how well they have done.
- Please make sure each coach goes through their students’ Common App with them. There is nothing better than a second pair of eyes! Before they hit “send” on the Common App, the students have the chance to print it out and look over the hard copy. We highly recommend doing that! Any staff member is also available to provide support here as well.
- Don’t forget to make sure your student has linked their Common App to Naviance.



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ESSAYS!!

THE PERSONAL STATEMENT

Most colleges and universities require students to include a Personal Statement as part of their application. Below is some general information on writing the personal statement as well as some dos and don'ts for developing a strong essay. Another GREAT resource for strong College Essay writing is a website called "The College Essay Guy" <https://www.collegeessayguy.com> (he also has some great YouTube videos if this is an easier way for your student to absorb the content). A great website to explore!

- **What is the purpose?** Students should think of their Personal Statement as an interview in written form—it is their opportunity to connect, create empathy, leave an impression on who they are!
- **What's so great about the Personal Statement?** Students have *complete control* over this part of the application, as it is not timed and there is an opportunity to review/refine.
- **Great, so what's the catch?** The Admissions Reader will likely spend just *2-3 minutes* reading each essay so it should be kept tight and powerful.
- **If colleges only spend a few minutes reading it, does the essay matter?** A well-written essay can tip the balance for a marginal applicant. If you've already passed through the gateway of an academic check, this is what gives dimension to your character. So, yes, it absolutely matters.
- **When should the essay be written?** If possible, the Personal Statement should be written the summer before senior year. Without the pressure of classes and application deadlines, the essay writing process can feel more relaxed if tackled over the summer.
- **What should the Personal Statement be about?** Students should write about something that genuinely reflects *them*. You can brainstorm ideas with them by asking:
 - What gets you excited?
 - What do you love to talk about?
 - If you were in an interview, what do you *wish* an interviewer would ask you about?
- **My student is worried his/her topic isn't earth-shattering?** Tell your student that topics don't have to be unique or exciting, they just must be sincere and leave the reader with a good idea of what makes you – *you*.



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One good idea is to make the essay a story which is built off one of their strengths. Students can have the opportunity to take the strength finder on Naviance or the Holland Self-Directed Search survey (ask a Future 5 Staff member) or use the guidance given via The College Essay Guy website (<https://www.collegeessayguy.com/>). All these resources will help identify a student's strengths and interests. This information can then be used to direct their essays.

- Over the years, we have found that many students write lovely stories, but do not incorporate their personal strengths into them. The personal statement will be at its most powerful if the reader walks away from the essay with a real sense of who this student is and what they would have to offer a school. When you are working on this part of the application process this is usually a good time to discuss this concept.
- **Can my student write about something sad?** Often sad or tragic experiences make us stronger. Students should leave the reader thinking of the lesson he/she learned when they came out on the other side. Remind your student that they are presenting themselves so they can be selected out of a particular group of fellow applicants. Colleges are trying to evaluate whether that student is a good match for their institution. It is OK to write about something sad or tragic but use less than one hundred words to describe that experience and the student should put it at the beginning of the essay so that they can highlight the positive outcome of their struggle. Students don't want to give the mistaken impression that they are "damaged goods" or a "broken person". Have students focus on their triumph – what they learned from the experience.
- **OK, my student has a bunch of ideas swirling around their head. Now what?**
 - **Talk it out:** Have students discuss their ideas with a good listener and keep a running list of topics.
 - **Jot it down:** When a topic gets them excited, they should think about what their conclusion would be, and then jot down examples from their life that support the conclusion they want to reach.
 - **Keep the topic tight:** Your student will want to drill down on *one* idea, or their feelings about *one* experience or *one* person.
 - **Spend an hour:** Once the student has chosen the topic, they are excited to write about, they should set aside an hour to write a first *loose* draft. This is meant to be a creative process. Don't have them concentrate on grammar or sentence structure right now. Start with their main idea, cite personal examples in the body, and at the end they should share their attitude/take-away about the thing/person/experience. The goal is just to get their main idea and examples down on paper (or on their computer), making sure everything supports their conclusion, and that they are setting the tone they want the reader to hear.



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- **Edit it by reading it out loud:** Next, your student should read their essay aloud. This will help them hear if there are any redundancies and to refine wording that may be unclear. At this point they can cut out anything that does not relate to the main idea and rework sentences so that they flow and support their main idea and conclusion
- **Check it:** After the read-aloud editing process, the student should run a spellcheck, check the grammar, and run wordcount of their essay draft.
- **Share it:** Once they have gone through these steps and have an essay draft that they are happy with, your student should share the draft with you. The essay needs to be the student's voice and writing, but often another set of eyes can catch something they may have missed. Let your student know what you came away thinking after reading the essay? Did you catch any spelling or grammatical errors? Do you have questions about clarity or word usage?
- **Keep going until it's something they're proud of:** Hopefully your student is open to feedback and the opportunity to edit their essay further. Remind them that this is their chance to rework the essay until it is one, they truly feel proud to submit.
- **An essay is done when:**
 - It answers the question and is within the word limit.
 - The student is the only person who could have written the essay. If someone else could put their name at the top and submit it, then it isn't personalized enough.
 - It leaves the reader wanting to know more.

Supplemental Essays

- **Does my student *have to do them*?** Some schools require them. Sometimes they say they're optional. **Either way, *always do them!*** They are a chance for students to showcase their background, talents and experiences in a way that demonstrates their unique fit for that school.
- **How many will my student have to do?** Some schools don't offer any, some have just one, and some schools have 4+. Consider them a bonus chance – or chances—for a school to get to know your student. They're worth the time and effort!
- **How do I know if a college has Supplemental Essays?** Common App Dashboard >> click on the 'Show more details' link for the school of interest >> then click on the Writing Supplement link to be taken to that section to see the Supplemental Essay prompt(s). The same goes for the Coalition Application. Supplemental Essay requirements are found on the specific college's application within the platform



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Strengthening Applications

Demonstrated Interest

- **Why is it a thing?** Colleges have a target number of students they want to enroll each year. The Common App and Coalition App make it easy for students to apply to multiple schools with very little thought or effort... which can be great for students who want to cast a wide net but can be confusing to colleges when they are deciding who to admit.
- **What is it?** As the name suggests, "demonstrated interest" refers to the degree to which an applicant has made clear that he or she truly is eager to enroll, stay all four years and graduate from a college.
- **How can my student demonstrate interest?**
 - **Email:** encourage students to get on a school's email list and *open the emails* a school sends them!! Research has shown that engagement (opening emails; clicking through links in those emails) is being tracked. I know, it sounds a little unnerving but...
 - **Research:** remember those Supplemental Essays? Your student is going to want to know specific stuff about each school, so have them spend time digging deep into a school's website and jotting links to interesting courses, programs, clubs, etc. in their research spreadsheet.
 - **Social Media:** have your student figure out the different social media platforms the colleges they are interested in are on and subscribe/like/follow them.
 - **College Fair:** make sure your student interacts with college reps and fills out an inquiry card submission (or scan) when they attend a college fair.
 - **School Visits:** students should check the schedule of when colleges may be visiting their high school and make every effort to attend, if they are able to, around their academic commitments.
 - **Admissions Reps:** if they didn't already meet their rep at a college fair or school visit, encourage your student to reach out to the school's rep via email.
 - **Campus Visit:** When a student visits a college, the expense and effort that goes into that visit reveal a degree of meaningful interest in the school.
 - **Interview:** Taking time to interview on campus, or with a local alum, shows genuine interest and initiative to learn more about a school



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- **Supplemental Essays:** When a student writes a Supplemental Essay that reveals a passion for a school and detailed knowledge of the school's specific opportunities, that student is likely to have an advantage over a student who writes a generic essay that could be describing any college.
- **Early Decision:** this is the strongest way to demonstrate interest, since admission is binding... but many students do not have the luxury of picking one school, as they must compare Financial Aid offers from a few different institutions.
- **Early Action:** is non-binding and just requires a student to be organized about the process earlier than if they were applying Regular Decision— this is absolutely a win-win for students.
- **Thank You Notes:** students should always send a thank you email to any professor, Admissions rep, alum or tour guide they interact with during their college search.

Interviews

- **Does every school interview?** No, not every school offers interviews. Those that do may have informational or admission-related interviews. Students should research which type of interview each institution they are considering offers, and whether the interviews are done on the college campus and/or in their hometown.
- **What's the difference?**
 - **Informational interviews** inform a student about a particular college and often serve to further pique the student's interest in a particular institution.
 - **Admission-related interviews** help put a face to the applicant and may address any "gaps" in the application. An interview can be helpful when a student is on the fence academically as they allow the student to describe inconsistencies in their academic record, share anecdotes conversationally and be evaluated as a person, versus an application.
- **Is it worth doing an interview?** Yes, if they have the opportunity, have your student do an interview. It will give colleges a chance to get to know your student better. But it can also be a two-way street, giving the student the chance to interview the school and confirm if the college feels like a good fit. Make sure your student does research about the school *before* their interview to show that they care



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- **What are they going to ask?** You don't want your student's answers to sound canned... but you also don't want them to be a deer in the headlights! Take some time to interview prep by having your student review their resume and get comfortable talking about their life experiences. Check out the Princeton Review & U.S. News for some tips:
<https://www.princetonreview.com/college-advice/college-interview-tips>
<https://www.usnews.com/education/best-colleges/articles/college-interview-questions-to-prepare-for>
- **How do I help my student make a great first impression?**
 - Encourage them to dress neatly. This doesn't mean fancy; just make sure they take pride in their appearance.
 - Arrive on time.
 - If virtual, find a quite professional space. Utilize Future 5 whenever possible.
 - Practice shaking hands and looking an interviewer in the eye.
 - Help them to be confident about what makes them unique and qualified.
- **Anything else I should remind them?** Yes! Tell them to be sure to ask (at least) one good question. This question can be based on research they've done about the school and should show that they are mature and proactive about their education. It should not be a question that they could easily find the answer to online!
- **Many thanks:** Make sure your student follows up with a prompt thank you note that highlights something they learned or something that was reinforced in their interview that continues to interest them in the school.
- **Here is a video of interview tips, from *The College Essay Guy***
https://www.youtube.com/watch?v=ZnMgao_ydK4
- **Diane Bailey** (Career Advisor) is available Monday - Thursday to help work with your student on interview preparation...just ask!



Future 5 College Prep

Financial Aid

For anyone who really wants to “go deep” the College Board has an excellent overview of Financial Aid: <https://counselors.collegeboard.org/financial-aid>

For the rest of us, Future 5 has outlined the basics below. Financial Aid is overwhelming and scary for the best of us. Deep Breaths, small steps is the best way to tackle it. The Future 5 staff is here for you every step of the way! Just ask and if we don’t know the answer, we will get it!

Researching College Costs

CBNC ran an article August 2022 that sheds light on the conundrum of aid. It’s a helpful read for all to get perspective on managing money & stress involved in the cost of attending school.: <https://www.cnbc.com/2022/08/09/how-to-manage-stress-about-money-while-youre-in-college.html>

Types of Financial Aid

First, it is helpful for College Coaches and students to become familiar with the different types of Financial Aid that are out there:

- Grants/Scholarships – money a student/family **DO NOT** have to pay back.
 - Need Based
 - Merit Aid
 - Scholarships
- Loans – Money that **DOES** have to be paid back by a student/family.
 - Federal
 - Subsidized
 - Unsubsidized
 - Parent Plus
 - Private
- Work Study – Arrangement between a school and the student for a certain number of paid hours for an on-campus job. May vary depending on college/university.

Most Aid packages are a combination of all the above.

Here are a few recommended sites for understanding the options in more depth:

- **The US Dept of Education’s site is a good breakdown of types of Financial Aid:** <https://studentaid.gov/understand-aid/types>



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- **Big Future Summarizes Options for Paying for College:**
<https://bigfuture.collegeboard.org/pay-for-college>
- **FinAid:** Is a privately run, but free, site which aims to demystify financing college. It includes information on loans, scholarships, savings plans & military aid:
www.finaid.org

The first place to start with Financial Aid is with the federal component and when you are working with your student to develop their list and understand affordability there are several tools that may be helpful:

Forecasting Federal Aid

Federal Student Aid Estimator, provides an estimate of how much federal student aid the student may be eligible to receive. These estimates are based on the Student Aid Index (SAI), and index to determine federal student aid eligibility tool: <https://studentaid.gov/aid-estimator/>

Forecasting Student Aid Estimator (SAI)

BigFuture's SAI (Student Aid Estimator) Calculator is a good benchmark (please make sure your student knows this is only an indicator NOT a guarantee of a particular level of support) for families to get perspective on how much their family will be expected to contribute towards college: <https://bigfuture.collegeboard.org/help-center/whats-student-aid-index-sai>

Researching via Cost Calculators

- When students are developing a list of colleges, it is important that they have balance in terms of affordability-- but the reality is that even the most expensive college may be affordable depending upon the aid that is awarded.
- **Cost Calculators:**
 - **This College Cost Worksheet** can be used as a template when students are creating a comprehensive cost of attendance at a particular school:
https://collegecost.ed.gov/shopping_sheet.pdf
 - **Net Price** represents what a student will have to pay after scholarships and grants from the federal and state governments and the school itself are subtracted. Net Price Calculators are available on every college's website, usually under the financial aid or admissions tab.



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- Note that Net Price Calculators only take “free” money into consideration in calculating net cost. It does not factor in loans or potential scholarships.
- Example: if a college costs \$50,000 and the student will receive a \$20,000 award from the school and a state grant of \$5,000, the net price for this student would be \$25,000. But the student could also be offered loans to cover the \$25,000 gap and those are not included in the estimate, and nor are any outside scholarships.
- But, confusing matters, not all Net Price Calculators are created equal. More accurate ones will ask about a child’s test scores/GPA, because those could qualify students for merit-based aid. The weakest calculators rely on the federal-calculator template. These federally based calculators take just a few minutes to complete (since they ask for so little information!) so the result is dubious cost estimates (because they are based on averages, don’t ask for actual income, don’t consider merit-aid, and could be using costs from two years ago). About 50% of schools use this federal template. It makes sense to ask schools’ Financial Aid officers about the accuracy of their calculator and how old the cost data is that is factored into it.

Return on Investment (ROI)

- When considering value, students may wonder whether a particular school is a good investment? Now students can check individual school’s Return on Investment (ROI) as a part of their research on schools. A search engine of 4,5000 schools’ ROI was launched in November 2019: <https://cew.georgetown.edu/cew-reports/CollegeROI/>

Financial Aid – Applying for Aid

FAFSA

- **What is Federal Aid?** Federal Pell Grants usually are awarded to undergraduate students who display exceptional financial need and have not already obtained a degree.
- **Who is eligible?**
 - US Citizen or Permanent Resident (must have Permanent Resident visa or Green Card).



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- **How does my student apply for Federal Aid?** By completing the FAFSA (the Free Application for Federal Student Aid): <https://studentaid.gov/h/apply-for-aid/fafsa>
 - FAFSA shows a 'point in time' and measures a family's ability to pay for post-secondary education.
 - A family's *ability* to pay, not willingness to pay, is measured by the need analysis system.
 - FAFSA is an 'equitable need analysis system', which means that families in similar circumstances are expected to make similar contributions towards post-secondary education.
 - The family's current circumstances (family size, number in college, income, and assets) form the basis for determining family ability to pay.
 - Adjusted Gross Income is the primary indicator of federal aid eligibility.
 - Students must complete FAFSA each year they are seeking Federal Aid
- **How much Federal Aid can my student expect to receive?** It depends. For 2023-2024, the range of Federal Pell Grants is between \$0-\$7,395.
 - After a FAFSA has been processed, the student receives a Student Aid Report (SAR) that lists all the information from the application and the Student's Aid Index (SAI).
 - Financial Aid Administrators at colleges subtract the SAI from students' cost of attendance to determine a student's need for the following federal student financial assistance programs:
 - Grants - Federal Pell Grants
 - Loans –
 - Subsidized Loans
 - Unsubsidized Loans
 - Work Study - Federal Work-Study (FWS)
- **What does SAI mean?** Since college is viewed as a valuable personal investment, the student and their family have the primary responsibility for paying for educational costs to the extent they are able, which is the Student Aid Index (SAI)
- **How was the SAI computed?** SAI is calculated according to a formula established by law. A family's taxed and untaxed income, assets, and benefits (such as unemployment and/or Social Security) all go into the SAI formula. SAI also takes family size and the number of family members who will attend college into account.
- **What if a family doesn't agree with their SAI?** If a family disagrees with their SAI, families may appeal to a college's financial aid office, explaining their reasoning. The rule of thumb is whether the situation has a significant impact on their ability to pay for college. If the answer is yes, then they should let the college/university know.
 - Example: a parent is fully employed now but is working off a huge credit card debt accumulated during a period of unemployment two years ago.
 - Example: a parent lost his/her job during the current application year, but FAFSA is based off prior/prior year data.



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Should my student still fill out the FAFSA if they think their parents make too much to qualify? Yes, every student should complete FAFSA because it also determines a student's eligibility for a myriad of grants and aid for all income levels. The FAFSA submissions also determines eligibility for federal subsidized and unsubsidized loans, which can be more affordable than private loan.

Completing FAFSA

- **First, create a FSA ID:** <https://studentaid.gov/h/apply-for-aid/fafsa>
 - What is an FSA ID?:
<https://studentaid.gov/help/fsa-id>
This is the ID number which is used as your personal identifier for the FAFSA process. It is also used as your electronic signature. The student AND one parent must have individual numbers. This number takes a few days to be generated once submitted so do not plan on completing the full FAFSA process before getting this ID.
- **When can my student apply for federal aid?** FAFSA goes live December 1 (but the FSA ID can be created at any time)
- **Great, my student has his/her FSA ID and is ready to go. What else do they need to complete FAFSA?** To complete FAFSA for the 2024-2025 academic year, students will need to gather the following information:

Student Information:

- Your FAFSA ID
- Your Social Security Number (SSN)
- Date of Birth
- Your driver's license number (if you have one)
- Your 2022 1040 Federal tax return (if you received income from a job)
- Your W-2 (if you received income from a job)
- Any 2022 Untaxed Income Records (if applicable)
- Current bank statements (if applicable)
- Current business and investment records (if applicable)
- Alien Registration number (if you are not a U.S. citizen)



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Parent Information:

- Parents' FAFSA IDs
 - Parents' Social Security Numbers (SSN)
 - Date of Birth
 - Parents' 2022 1040 Federal tax return (if you received income from a job)
 - Parents' W-2 (if you received income from a job)
 - Parents' 2022 Untaxed Income Records (if applicable)
 - Parents' 2022 Foreign Tax Return (if applicable)
 - Parents' Current bank statements (if applicable) - savings and checking account balances; investments, including stocks and bonds and real estate (**but not including the home in which you live because that is not considered an additional asset in this application)
 - Parents' Current business and investment records (if applicable)
 - Parents' Alien Registration number(s) (if not a U.S. citizen)
 - Parents' Driver's License (if you have one)
- **Want additional help?** Check to see if there is a FAFSA Day near you. Norwalk Community College usually offers one in mid-October, where students can bring all of their documentation and statements and get help from volunteers. Future 5 will be arranging for additional support of the FAFSA – stay tuned!
 - **As his/her College Coach, can I just fill out FAFSA for my student?** No. Helping to support and empower families with information about how the system works and what kinds of questions they should be asking is appropriate. Doing the calculations to advise families on how to position themselves is not appropriate.
 - **Before he/she does the online submission, we'd like to see a copy of what the FAFSA asks:** While online submission of FAFSA is easiest, a hard copy of the application is available to print.
 - **What if my student's parents are divorced? Do both parents need to complete FAFSA?** No, only the custodial parent needs to complete FAFSA.
 - **Students may also find these FAFSA videos helpful:**
 - [FAFSA® Overview](#)
 - [How to Fill Out the Free Application for Federal Student Aid \(FAFSA®\) Form](#)
 - [FAFSA: Determining Your Dependency Status](#)
 - [FAFSA and FSA ID Tips for Parents](#)
 - **FAFSA instructions for families who will have more than one child in college:** [https://studentaid.gov/articles/fafsa-multiple-children/#:~:text=You%20and%20each%20of%20your,Expected%20Family%20Contribution%20\(EFC\).](https://studentaid.gov/articles/fafsa-multiple-children/#:~:text=You%20and%20each%20of%20your,Expected%20Family%20Contribution%20(EFC).)



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CT State Aid

- **Does CT have any state-based financial or merit aid?** Yes, CT has a few need or merit-based programs: <http://www.ctohe.org/sfa/>
 - **Roberta B. Willis Need-Merit Scholarship Program** is for CT residents with a junior year class rank of 20% or better and/or SAT scores of at least 1200 or ACT score of at least 25. The recipient must attend a CT public or non-profit private college. The award is up to \$5,250 a year for full-time attendance in a 4-year program of study or up to \$4,650 a year for full-time attendance in a 2-year program of study. The deadline is Feb 15, and the application should be obtained in the student's high school guidance office.
 - **Roberta B. Willis Need-Based Grant Program** is for CT residents who attend a CT public or non-profit private college. Recipient must have a federal EFC within the allowable range. The award is Up to \$4,500 for full-time study in a 2- or 4-year program of study. Colleges should advise on deadlines or filing requirements.

CSS Profile

Whereas the FAFSA provides federal grants, loans, and other types of government assistance, the College Scholarship Service (CSS) is an application that colleges use to gauge how much *non-federal* financial aid you need. The CSS Profile is not utilized by all schools and tends to be required only by the more selective private schools and some selective scholarship programs.

- **What is the CSS Profile?** Overview: <https://learn.collegeboard.org/css-profile-overview/>
 - Profile Tutorial: <https://cssprofile.collegeboard.org/>
- **How is CSS funding determined?** CSS SAI and awards vary from college to college because it is based on specific Institutional Methodology for that one school. Each college awards their limited institutional financial aid dollars strategically, equitably, and efficiently by evaluating the financial strength of families with different types of income and assets.
- **Simply put, what does that mean?** CSS aims to paint a fuller picture of a family's finances, and is more detailed, but colleges also get to prioritize what is important to *their* institution, since it's their money they are doling out.



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- **Who considers CSS?** A list of schools that consider the CSS Profile can be found here: <https://profile.collegeboard.org/profile/ppi/participatingInstitutions.aspx>
- **What is the cost?** The CSS profile is now free for undergraduate students whose family income is less than \$100,000. Otherwise, the fee for the initial application and one college report is \$25 with additional reports at \$16/each. Fee waivers are granted automatically – based on the information entered in the application – to students who are first-time college applicants and are from families with low income/assets. The waiver covers the application fee and the reporting fee for up to eight colleges or scholarship programs.
- **What types of aid can a student be eligible for by submitting CSS?** Institutional aid varies from school to school but usually includes scholarships, grants, and work-study programs.
- **Is the SAI (formerly EFC) the same as the one my student got from FAFSA?** Maybe, but probably not. A family's CSS SAI can go up or down, compared to the FAFSA SAI, because each college has their own institutional methodology.
- **So, a family's SAI can be different between colleges too then?** Yes, CSS Profile SAI may also vary college to college since each school sets their own financial aid policy.
- **What if my student's parents are divorced? Do both parents need to complete CSS?** Yes. Both parents need to complete CSS, including the non-custodial parent: <https://cssprofile.collegeboard.org/profile-for-parents#:~:text=How%20do%20I%20know%20if,aid%20website%20for%20more%20info.>
- **What if the family feels like there's more to their financial picture that wasn't covered in CSS?** As with Federal Aid, appeals can be made to Fin Aid offices if an accurate financial picture is not portrayed through the CSS Profile application.
 - Example: unreimbursed relocation expenses
 - Example: high medical expenses that were not covered by insurance
 - Example: caring for an ill grandparent who moves in with the family



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Financial Aid – Loans

Borrowing

In a perfect world, students could attend college without having to borrow. But the reality is that with loans increasingly dominating aid packages, a student's attitude toward borrowing may determine whether he/she enrolls full-time or part-time, selects a two-year or four-year institution attends as a commuter or residential student—or attends college at all.

- **Should I advise my student to borrow money to attend college?** As a College Coach, your job is not to make financial decisions for your student, but you can help provide them with information so they can make educated decisions on what is right for their family.
- **I'm averse to borrowing. I wouldn't want my student to be in debt.** While advocating enormous borrowing is risky, there can also be a cost to *not* borrowing-- students whose educational careers are curtailed because of loan aversion can be a tremendous, missed opportunity. Research has shown that students who avoid borrowing tend to be low-income, minority, immigrant, first-generation students, or some combination of these. If financial aid is meant to level the playing field, this shows the detrimental effect that being totally loan averse can result in.
- **OK, so how can I help my student and his/her family see the big picture?** The key is to help families become educated about options and to understand how to manage debt, before making any decisions.
- **Are there steps I can share for managing student loan debt?** Yes, here is an excellent, easy to understand source which is summarized below:
<https://mappingyourfuture.org/paying/studentloan10steps.cfm>
 1. **First exhaust all sources of free Financial Aid**, work study opportunities and grants, *then* consider loans
 2. **Scholarships**, have your student apply to as many as possible (see scholarship section)
 3. **Compare all loan options before making any decisions.** Keep in mind that federal loans tend to be the least expensive. Private loans tend to be more expensive and should only be used as a last resort.
 4. Be cautious about accepting Parent Loans for tuition payment.



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5. **Create a personal budget before you take out any loans.** Develop a clear picture of how much you will need to pursue this college opportunity.
 6. **Consider the return on investment (ROI) of attending this school.** If you know your intended career path you can estimate future salaries.
<https://cew.georgetown.edu/cew-reports/CollegeROI/>
 7. **Determine how much you can afford** to borrow, based upon how much you will be able to realistically repay.
 - Decide how much you can borrow:
<https://mappingyourfuture.org/paying/debtwizard/>
 - Estimate what your loan payments will be:
<https://mappingyourfuture.org/paying/standardcalculator.cfm>
 8. **Estimate your loan payments ahead of time**, so that you fully understand the commitment you are making.
 9. **If you do borrow, keep your credit score clean**—repay loans on time.
 10. **Keep your loan officer apprised of any changes** in your status (address or name change, transferring schools, etc.) so there are no hiccups with timely repayment.
 11. **Educate yourself on deferment options** in case you need to postpone payments for any reason.
 12. **Research a Direct Consolidation Loan if you have several loans** and want to aggregate them.
- **So, how does my student and their family know if borrowing is a good idea?** It is critical that students, and their families, understand the ROI and can make an educated decision on whether the loan is investment or a liability. Low-interest loans (typically federal) can open up doors for many students who couldn't otherwise afford to attend college, but you do not want to over-leverage your borrowing.
 - **How can I help my student and their family make sense of loans and interest rates?** This is a good overview you may want to share with them:
<https://studentaid.gov/understand-aid/types/loans/interest-rates>
 - **How do I help my student and their family understand what their loan obligation would be?** Since the days of long paper credit applications are gone, and everything is done online, sometimes loans can feel like “funny money”. Calculators like those listed below may help students and their parents understand the impact of borrowing on the student's financial future:
 - Student Loan Calculator: <https://bigfuture.collegeboard.org/pay-for-college/college-costs>
 - Parent Loan Calculator: <https://bigfuture.collegeboard.org/pay-for-college/scholarships-grants-loans/loans/borrowing-the-parents-role>



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- **What if my student and their family still need more funds? Are there other alternatives for borrowing?** Yes, an alternative educational borrowing market has emerged that includes a variety of *privately* funded loan programs. Private loans should be a last resort, after grants, merit aid, federal aid, work study, and federal loans, and after the student has exhausted all outside scholarship options. These private loans tend to be more expensive than the federal programs, and many substitute the student instead of the parent as the borrower. It is important to understand the costs of these private loans, when deciding if the borrowing opportunity is worth it.

Evaluating Financial Aid Packages

Comparing Financial Aid Awards

There is no standard format for award letters, so students may have difficulty interpreting and comparing aid packages. To ease the process and help students compare apples to apples, the following resources can be used:

- Here are a number of different **Award Comparison Calculators**:
 - Future 5's Cost to Attend Worksheet (recommended – See Appendix B)
 - Big Future Award Comparison Calculator:
<https://bigfuture.collegeboard.org/for-parents/webinar-comparing-financial-aid-awards>
 - Fin Aid Award Letter Comparison Tool:
<http://www.finaid.org/calculators/awardletter.phtml>
- **Please remind me what to tell my students if they feel like they didn't get enough Financial Aid to attend a college they are very interested in?**
 - The student may contact the Fin Aid Office of that school to help them learn how they can make up the difference between what they need and what the college awarded them. Financial aid officers *want* to help them attend their college, so they will try to work with them to find the right solution.
 - If there is a significant change in the student's family's finances — such as job loss or unexpected medical expenses — they can submit a formal appeal to review their award. The student should find out what the school's standard appeals process is and will need to have proof of the change in their circumstances (pay stubs, medical bills, etc.).
- <https://studentaid.gov/articles/financial-aid-not-enough/>



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Scholarships

Future 5

Future 5 has a person who dedicates her time entirely to helping students identify appropriate national, regional, and local scholarships!

All members are asked to complete an internal **Future 5 Scholarship Search Form** which helps the scholarship coach match students with possible scholarships. **It is important to turn this form in by October 31st so that matches can start being made. Students will learn about opportunities via Future 5 email.**

Please remind your students to stay on top of their Future 5 email!

Additionally, Future 5 has partnerships with several funders that provide some of our members with scholarship opportunities. Last year these scholarships generated over \$180,000 in funds for students attending both 2- and 4-year schools. The scholarship distribution for opportunities is determined by Future 5 staff.

Scholarship Search Engines

- For those students and College Coaches who wish to do independent scholarship research, here are a few sources:
 - **RiseMe** – a free resource which provides micro-scholarship opportunities to students for their college milestone accomplishments <https://www.raise.me/>
 - **College GreenLight** - a free resource for any traditionally underrepresented student with an easily searchable database filled with thousands of scholarships, grants, and merit-aid opportunities. Students create an account and receive a customized list of the awards best suited to their academic, social, and community accomplishments <https://www.collegegreenlight.com>
 - **College Board Opportunity Scholarships** - A scholarship program with \$5 million dollars of scholarships each year, beginning with the class of 2020. Students who complete tasks such as building a college list, practicing for the SAT, and completing FAFSA are entered in monthly drawings to reward them for their effort and initiative. This scholarship doesn't require an essay, application, or minimum GPA <https://opportunity.collegeboard.org>
 - **Dept of Labor** – has a scholarship search site by keyword, degree you are pursuing and geographic residency <https://www.careeronestop.org/Toolkit/Training/find-scholarships.aspx>



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- **Cappex** – is a full-service college planning site that also has a scholarship search engine.
An account must be created <https://www.cappex.com>
- **Fastweb** – bills themselves as the leading online resource for finding scholarships. An account must be created <https://www.fastweb.com>
- **FinAid** – is a free wealth of financial information and calculators, and offers a scholarship search <http://finaid.org>
- **Scholly** – charges a monthly fee for their personalized scholarship search services <https://myscholly.com/>

Finalizing the Process

To finalize the process students must:

- Formally accept by making a deposit to the college of their choice. Please ask for help if the student's family cannot fund the payment.
- Students need to accept their financial aid awards and grants they were offered from the college they are attending. This is usually done online through the college Accepted Students portal, where their Acceptance/Financial Aid offer is located.
- Federal Student Loans are the last to be accepted. (Only if needed)
- Students need to sign and date the Master Promissory Note (MPN). They will find this document in the Financial Aid area of the college Accepted Students portal. This is the actual loan agreement for their Federal Student Loan(s).
- Students need to read and acknowledge the college's "Entrance Counseling." Also found on the Accepted Students portal in the Financial Aid section. This information is presented to students to ensure they understand the responsibilities and obligations they are assuming with their FAFSA loans.

It is a lot, but just remember the Future 5 staff is here with you - every step of the way! Together we've got this!

THANK YOU



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APPENDIX A– Cost to Attend Worksheet

	<u>Institution 1</u>	<u>Institution 2</u>	<u>Institution 3</u>	<u>Institution 4</u>
Annual College Costs:				
Tuition				
Room/Board				
Books				
Fees				
Health Insurance				
Transportation				
Personal Expenses				
Mandatory Summer Program (6 wks)				
Room & Board				
Tuition (plan B)				
Total Cost (Freshman Year)	\$0	\$0	\$0	\$0
Financial Aid				
Federal Pell Grants				
Work study				
School Scholarships				
Campus visits				
Dollars for Scholars				
P2P				
Other Scholarships				
Sub Total Aid	\$0	\$0	\$0	\$0
Loans				
Subsidized Federal Loans				
Unsubsidized Federal Loans				
Parent "Plus" Loans				
Other Loans				
Sub Total Loans	\$0	\$0	\$0	\$0
Total Financial Ai	\$0	\$0	\$0	\$0
Shortfall	\$0	\$0	\$0	\$0
Retention Rate - Fresh to Soph				
4 yr graduation rate				



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APPENDIX B - Undocumented Students

Undocumented students and refugees have unique challenges that must be kept in mind when coaching them through a college search:

- The legal and emotional uncertainty of immigrants in today's political climate leaves them unsure of who they can trust.
- Undocumented immigrants are not eligible for federal aid.
- Some states prohibit undocumented students from attending public colleges or universities.

Undocumented Student Resources

- **Connecticut Students 4 a Dream:** <https://www.ct4adream.org/>
- [DREAMer's RoadMap](#)
- [Immigrants Rising](#)
- [TheDream.us](#)
- **Connecticut Immigration Resources**
 - [Aid Application for CT Undocumented Status](#) (AACTUS - must meet all requirements to proceed).
 - [Building One Community](#)
 - [Catholic Charities](#)
 - [Connecticut Institute for Refugees & Immigrant](#)

**APPENDIX C– ADDITIONAL COLLEGE
COACHING RESOURCES**

**HERE ARE SOME ADDITIONAL SOURCES OF INFORMATION TO ASSIST COACHES WITH COLLEGE
EXPLORATION AND BEST PRACTICES**

<https://eab.com/products/college-greenlight/>

<https://www.bestcolleges.com/blog/expert-common-app-essay-tips/>

**APPENDIX D- NON-DEGREE
ALTERNATIVES**

Future 5 - Next Track

Diane Bailey, our Career Advisor, and Jim Fox, a College Coach are Next Track. This unit works with students whose plans after graduating high school are something other than college. They help students explore and investigate trade schools, the military, planned a gap year including employment and study abroad options.