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**In the Past...**



**A high school education was sufficient**

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Today skilled workers need specialized training beyond the high school level.



The computer technology in today's automobile exceeds the computer power on the first rocket to the moon.

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## WHAT IS COLLEGE??

It is something more than high school where you usually receive at least two years of knowledge and "a piece of paper".....

Such as:

Technical College – AAS/Certificate

Community College – AAS/AAA/Certificate

University – BS/BA/MS/MA

Professional School – Medical/Law

[www.waco.tstc.edu](http://www.waco.tstc.edu)



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## Discover Your path

Not everyone needs a four-year degree to be successful. The facts are.....

- Only 14% of those who start a bachelor's degree, complete it.
- Over 40% of jobs in the next decade will require highly technical training.

[www.waco.tstc.edu](http://www.waco.tstc.edu)



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## Discover TSTC Waco

### TSTC Waco is Ranked #1 in Texas

... for conferring Associate's Degrees In Engineering Related Technologies/ Technicians.  
And TSTC Waco is ranked #3 in the nation!

Community College Week:

"Top 100 Associate's Degree Producers - 2010"

[www.waco.tstc.edu](http://www.waco.tstc.edu)



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Discover Your value

- TSTC is the quick route to **independence and earnings!**
- In the next two years or less, you could be earning more than **\$40,000.**
- That's the **average starting salary** of a TSTC graduate with an associate's degree. **SOME START AS HIGH AS \$60,000!**

[www.waco.tstc.edu](http://www.waco.tstc.edu)



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### Steps in applying for admission and aid



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The steps for applying for admission and financial aid are:

For Freshmen & Sophomores:

1. Begin your list of ALL extra-curricular activities & community service. Research careers.
2. Sign up for free scholarship search @ [www.fastweb.com](http://www.fastweb.com); [www.die.org](http://www.die.org)
3. Search for scholarships & visit college campuses.
4. Take a career personality test. If possible ([www.asvabprogram.com](http://www.asvabprogram.com))

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The steps in applying for admission and aid, continued.....

( [www.khanacademy.org](http://www.khanacademy.org) )



For Juniors:

- 5. Take the PSAT in the fall of your junior year
- 6. Register for and take the ACT and SAT during the spring of your junior year.

For Seniors:

- 7. In the summer before or early fall of your senior year, find out when you can begin your admission application process at the school/schools that interest you. Also, apply for the school's scholarships. **KNOW THE ADMISSION & SCHOLARSHIP DEADLINES!!**
- 8. As soon as you apply, contact your college regarding TSI requirements. Take the SAT & ACT again, if needed.

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Steps in applying for admission and aid, continued ...



- 9. Make housing reservations & take bacterial meningitis shot.
- 10. Obtain your PIN at [www.pin.gov](http://www.pin.gov) for both student and one parent.
- 11. Become familiar with [www.fafsa.ed.gov](http://www.fafsa.ed.gov) website
- 12. Complete income tax returns for 2014 as soon after January 1, 2015, as possible. Meet the FAFSA deadline!
- 13. Complete the FAFSA on the Web.
- 14. Make your decision for college!!!

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**FREE APPLICATION FEDERAL STUDENT AID**  
[www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)

- MUST COMPLETE
- COLLEGE INSURANCE POLICY
- EVERYONE SHOULD COMPLETE THE FAFSA
- DO NOT PAY SOMEONE TO COMPLETE THIS FORM FOR YOU




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**Dependent Student vs.  
Independent Student**

1. Were you born before January 1, 1992?
2. Are you working on a Master's, PhD, etc?
3. As of today, are you married?
4. Do you have children who you support?
5. Do you have any other dependents?
6. When you were age 13 or older, were both your parents deceased, were you in foster care, or were you a dependent/ward of the court?

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**Dependent vs. Independent,  
Cont'd...**

7. Are you a veteran of the U.S. Armed Forces?
8. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
9. As of today, are you an emancipated minor as determined by a court in your state of legal residence?
10. As of today, are you in legal guardianship as determined by a court in your state?

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**Dependent vs. Independent,  
Cont'd...**

11. At any time on or after July, 2008, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
12. At any time on or after July 1, 2008, did the director of an emergency shelter program funded by the U.S. Department of Housing & Urban Development determine that you were an unaccompanied youth who was homeless?

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## Dependent vs. Independent, Cont'd...

13. At any time on or after July 1, 2008, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

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## "Show Me The Money"

- Personal Savings
- Possible Income Tax Deductions
- Possible Veteran Benefits
- Financial Aid

([www.finaid.org](http://www.finaid.org))  
([www.studentaid.ed.gov](http://www.studentaid.ed.gov))  
([www.irs.gov](http://www.irs.gov))([gitbill.va.gov](http://gitbill.va.gov))



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## Personal Savings

- 529 Savings Plan (parent side of FAFSA)
- Coverdell Education Savings Accounts (parent side of FAFSA)
- Texas Tuition Plan (parent side of FAFSA)
- TX Tomorrow Fund (parent side of FAFSA)
- U.S. Savings Bonds (student side of FAFSA)
- UGMA or UTMA (student side of FAFSA)
- Trust Funds (student side of FAFSA)

([www.finaid.org](http://www.finaid.org))  
([texas tuition promise fund.org](http://texas tuition promise fund.org))



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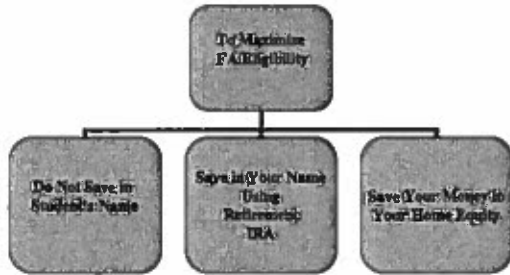
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## Personal Savings (www.finaid.org)



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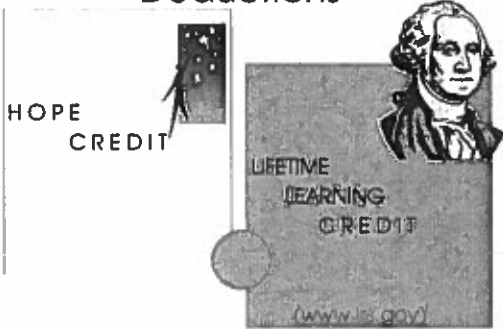
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## Federal Income Tax Deductions



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## Veteran Benefits (www.gibill.va.gov) (collegeforalltexas.com)

- Post 9/11 GI Bill
- Dependents of 100% Disabled Veterans
- Home of Record Texas Veterans



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# What is Financial Aid?

Types of financial aid are:

- Scholarships
- Grants
- Employment opportunities -work study
- Loans



Most students' post-secondary education requires some type of financial assistance.

([www.finaid.org](http://www.finaid.org))

Don't be afraid to ask for help!

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## CATEGORIES OF FINANCIAL AID

### • MERIT BASED

You requested the wrong type of aid! Why?

But I didn't know which aid to ask for! I'm sorry.

### • NEED BASED



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## Merit-based Aid has qualifying criteria.

([www.fastweb.com](http://www.fastweb.com) and [www.ale.org](http://www.ale.org))

### • CONTEST

Specific performance in writing, speeches, projects, work and test



### • PAST ACHIEVEMENTS

Past high school achievements in academics, sports, leadership, participation in school and community

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## NEED BASED AID



Definition of need is:

Cost of attendance (year)

(-) Expected family contribution

(=) Equals need

(college for all texans.com)

Remember :  
Almost everyone attending college receives some form of aid.

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## Need-based aid - Examples

	School A	School B
Cost of attendance	\$10,644	\$ 58,116
Expected Family Contribution	\$12,000	\$ 12,000
Financial need	\$ None	\$ 46,116

Notice that as the cost increases, the need increases.

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## FREE APPLICATION FEDERAL STUDENT AID

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**Financial Aid Package/Award Letter**

- COA at that college/university
- Minus EFC
- Minus PELL Grant (if received)
- Minus Scholarships (if any)
- Minus Campus-based federal/state grants
- Minus Work Study (federal or state)
- Minus Loans

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**Federal Aid**

- Pell Grant
- Supplemental Educational Opportunity Grant
- Federal Work Study
- Perkins Loan Program
- Direct Loan Program

([www.studentaid.ed.gov](http://www.studentaid.ed.gov))



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**State Based Aid**

- TEXAS Grant
- TEOG
- TPEG & TEG
- State Work Study
- Top 10% Scholarship
- Exemptions



[www.collegeforalltexas.com](http://www.collegeforalltexas.com)

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**First Two Steps ... get familiar  
with these two things!**

**Deadlines -**

Know them (Admissions;  
Scholarships; Dorm Room; FA;  
Bacterial Meningitis Shot)

Timing is Important. (Good things  
take planning. Bad things  
happen by themselves.)



**FAFSA - 2015/2016**

- Free
- Application
- for Federal
- Student
- Aid

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**Questions**



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Good Luck!



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- Harlingen.
  - Marshall.
  - Waco.
- West Texas.



Verna LaStrapes  
Admissions Advisor  
224 867 1373  
verna.lastrapes@tstc.edu

Texas State Technical College  
Waco  
1801 Campus Drive  
Waco, Texas 76705  
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