



THE COLLEGE CONNECTION NEWSLETTER

FOR HIGH SCHOOL JUNIORS AND SENIORS

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WHAT TO EXPECT WHEN THE SIMPLER 2024-25 FAFSA APPLICATION OPENS IN DECEMBER

USAToday.com

As high school seniors decide where and how they want to spend the next chapter of their lives, it's important they make plans for how to pay for it.

One way is to complete the Free Application for Federal Student Aid, or FAFSA, which is the form every senior should complete to see if they're eligible for financial aid. And as luck would have it, the class of 2024 should have an easier time doing it. The Department of Education is simplifying FAFSA, and those graduating seniors will be the first full class to use it -- though they'll have to wait a little longer to start filling it out. The new simplified FAFSA will be opening this month.

For the 2024-25 school year, FAFSA will be reduced to just 36 questions from 108, including detailed financial information, and it will be easier to import income data from tax records.

Along with the pared-down form, the Department of Education is changing its formulas to determine who will qualify for aid and how much they'll receive. The changes fulfill legislation passed in 2020 aiming to make student aid easier to get.

The goal is to make the process easier, but the path there is riddled with complications. First, because the new form will only be available in December, at least three months later than usual, applicants will have less time to complete their forms.

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COLLEGE INTERVIEWS: PRACTICE QUESTIONS AND STRATEGIES

Bigfuture.collegeboard.org

An interview is a chance for you to meet with someone representing the college. It's an opportunity to express interest in the college, start a relationship, and show what you're all about. Schools develop useful questions to ask in a college interview. They're a way for colleges to find out what type of student you'll be and what you can bring to the table.

Not every college uses interviews as part of the application process. But if the schools you're interested in attending do use interviews, knowing what to expect and how to prepare can make a big difference. Although each interview will be unique, you can expect to hear certain questions at each one.

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PREPARING FOR THE COLLEGE ADMISSIONS PROCESS

Parentingforcollege.com

College preparation does NOT begin during your student's senior year. It starts in middle school with a discussion about college and decisions related to high school course selection and gets off to a running start their first day of high school. While you might be astonished and astounded by this statement, the truth is if you take it to heart, your student will enter senior year prepared and at the top of the college applicant pool.

Following are five steps to take once your student enters high school to prepare for their senior year and the college admissions process. These steps will help you and your student have less stress and be less likely to panic due to a lack of preparation when that all-important college application time comes along.

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SCHOLARSHIPS

PATH TO PRO SCHOLARSHIP PROGRAM

The Home Depot Foundation works to improve the homes and lives of U.S. veterans, train skilled tradespeople to fill the labor gap and support communities impacted by natural disasters. Deadline Dec. 31st 2023



NICHE \$50,000 SCHOLARSHIP

We are giving one student \$50,000 (our biggest scholarship yet) to help pay for tuition, living expenses, books, and other educational expenses. Deadline Dec. 14th 2023



LEAVING IT BETTER THAN YOU FOUND IT

An old maxim is to “leave it better than you found it.” As serious injury attorneys, we take pride in giving back to our community as much as possible. We can improve the community by helping people get justice for their serious injuries. Deadline Dec. 31st 2023

LAWNSTARTER LAWNTREPRENEUR SCHOLARSHIP

Either way, if you've got the entrepreneurial bug in you, then we want to help fund your dream. We're fixing the large and disorganized lawn care industry, and we're willing to grant \$1000 to any student we believe has the potential to change the world through entrepreneurship. Deadline Dec. 31st 2023



BIG SUN SCHOLARSHIP

The BigSun Organization is proud to be able to help young athletes succeed in their academic pursuits. Deadline June 19, 2024



SENIOR CHECKLIST

- Attend virtual college meetings
- Keep your grades up.
- Complete the CSS Profile
- FAFSA opens December 2023
- Research scholarships.
- Watch those application deadlines
- Check your email and portals for Early Action and Early Decision results

DESIGN THINKING SCHOLARSHIP



American Graphics Institute offers multiple scholarships to encourage the use of design and creative thinking across various disciplines and fields. Deadline December 31st 2023

HORATIO ALGER ASSOCIATION

Manages 70 of the largest need based scholarship opportunities in the country for high school juniors who have faced or overcome obstacles. Scholarships by state and by career.



FUN FACT:

California is one of 12 states that requires high schools to verify that their seniors have completed a financial aid application or an opt-out form.

What 2024-25 FAFSA changes should people expect?

The most important changes include:

1. Both students and parents must create a Student Aid Account to get an FSA ID before completing the form. An FSA ID is an account username and password combination.
2. Allow at least three days because in the new process, the Social Security Administration will require verification of FSA IDs before tax information can be accessed. Students and parents must log in to the FAFSA separately to complete each of their respective sections.
3. If parents are divorced or separated, the parent who provided the most financial support in the last calendar year will now complete the FAFSA.
4. The number of students a family has enrolled in college will no longer factor into the FAFSA calculation.
5. The net worth of family farms and small businesses will now be required as part of the application.

How might these changes negatively affect you?

The biggest changes people will notice include:

- The later start in December will cut the time families have to submit FAFSA, which will still have a final deadline of June 30, 2025. That's a long deadline but can become an issue when states and individual colleges set their own deadlines, separate from the federal deadline. Some of those are as early as January after the FAFSA release.

“Those state and institutional deadlines will have to get pushed back a little, have some flexibility,” said Bill Debaun, senior director of data and evaluation at the National College Access Network, a nonprofit membership and advocacy association.

- The Expected Family Contribution becomes the Student Aid Index and will still be subtracted from the cost of attending to determine how much aid you might need, but it will no longer be divided by the number of students a family has in college. That means most families with more than one student in college will be eligible for less financial aid.
- For example, if your Expected Family Contribution was \$20,000 last year, the amount was divided by the number of students enrolled in college.

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Then, there are the new formulas to emphasize wealth instead of cash flow in determining what people receive. Some critics say this shift means less money for families with more than one child or who own a farm or small business.

“These changes, and others, will have profound effects on students’ eligibility for financial aid,” the nonprofit thinktank Brookings Institution said earlier this year in an analysis. “There will be winners and losers.”

Who's MY PARENT When I Fill Out My FAFSA® Form?

Federal Student Aid

Are your parents married to each other?

Do your parents live together?

Did you live with one parent more than the other over the past 12 months?

Report the information for **both** parents on the FAFSA® form

Report information for **both** parents on the FAFSA® form even if they were never married, are divorced, or are separated

Report information for the parent **you** lived with more on the FAFSA® form

Report information for the parent who **provided more** financial support over the past 12 months or in the last year you received support on the FAFSA® form

Has this parent **remarried**?

Also report information for your **stepparent** on the FAFSA® form

You **do not** need to report additional parent information

Note: Dependent students are required to report parent information when completing the FAFSA® form. A parent means your legal (biological or adoptive) parent, or a person that the state has determined to be your legal parent. A stepparent is considered a parent if married to a biological or adoptive parent and if the student counts in their household size.

COLLEGE NEWS

A judge preliminarily approves \$1.25 million settlement in a class action lawsuit for **Mills College** students who say they were misled by university officials who claimed they would be able to complete their college degrees without any extra cost after Mills merged with **Northeastern University**.

The University of Alaska board approves **\$6 million in state funds to support State and Arctic Leadership programs**. The funds will help students through the completion of their academic goals, and contribute to building Alaska's workforce.

A new study from Tyton Partners shows that more than half of college students use AI tools, but less than 22% of faculty are using the tools.

Students and faculty members harshly criticized **University of Arizona** President over a \$240 million budget shortfall that has sparked suggestions for cuts to scholarships and salaries.

A planned merger between **National University of Natural Medicine and Bastyr University** is off because the two institutions were unable to reach an agreement.

More than 200,000 first-generation American and low- and middle-income high school seniors will receive proactive college acceptance letters aimed at expanding college access, roughly 1 in 8 first-year students with a Common App account will get at least one offer of admission before they even apply.

Jessup University, a private nonprofit institution in Northern California, will acquire **Multnomah University**, a fellow Christian college almost 600 miles north in Portland, Oregon.

JUNIOR CHECKLIST

- **ACT - Next test date is February 10th. You must register by January 5th. It takes 30 minutes to complete registration and you will need a photo.**
- **Digital SAT - Next test date is March 9th. You must register by February 23rd.**
- **Attend College Fairs**
- **Meet with admission reps**
- **Tour college campuses**

Law graduates will be able to become licensed in Oregon without taking the bar exam, starting in May 2024. The Oregon Supreme Court approved an alternative licensing program that bar exam reformers hope will spur further innovation in other states.

The **University of California** is committing \$7 million to address what officials called "acts of bigotry, intolerance, and intimidation," including incidents of Islamophobia and antisemitism, that have occurred over the past several weeks on its campuses.

SCHOLARSHIP FOR DREAMERS

\$4,500 per year for four years for undocumented students with goals to attend college.



If you are interested in attending an **HBCU**, apply in the **Common Black College App**. Pay a one time fee of \$20 to apply to 65 HBCUs.



HSF SCHOLARSHIPS
More than 150 scholarships for Latino students with or without US citizenship.

LIVE MÁS SCHOLARSHIP FROM THE TACO BELL FOUNDATION

\$25,000 scholarship for students 16+, no essay required just record a 2 minute video about your passion. Deadline to apply January 3rd



UNDERGRADUATE SCHOLARSHIP FOR VETERANS

Annual \$1,500 scholarship to the child of a veteran of the U.S. armed forces. Deadline to apply December 31st 2023

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So, if you have two children attending college, your Expected Family Contribution was \$10,000 per student. In the future, your Student Aid Index will be \$20,000 per student, which reduces the amount you might need to attend.

The amount of aid from schools that these students will be eligible for “could be reduced by thousands, and perhaps tens of thousands of dollars, relative to

Financial Aid Options Available to Military Members

- ✓ Reserve Officers' Training Corps (ROTC) scholarships
- ✓ Veterans Affairs education benefits
- ✓ Iraq and Afghanistan Service Grant or additional Federal Pell Grant funds
- ✓ Student loans: limited interest rates, no accrual of interest, and deferment

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION



the current formula,” EconoFact, a publication that analyzes economic and social policies, said. Brookings estimated that almost 900,000 students with one sibling in college will maintain eligibility for financial aid under the new formula, but those students stand to lose almost \$3,000 each in institutional grant aid, totaling \$2.5 billion. Another 157,000 will lose all eligibility, which could have provided up to \$7,900 each in aid, totaling \$1.2 billion, it said.

- Families with an adjusted gross income of \$60,000 and own farms or small businesses with fewer than 100 employees will have to include their farms or businesses as part of their financial assets that can be used to pay for college and reduce their needs.

A family with a farm valued at \$1 million would be expected to contribute more than \$7,600 toward an education. Under the new rules, that same family would be responsible for more than \$41,000, potentially making those students ineligible for some federal and state aid programs and more reliant on student loans.

Are there any benefits to these changes?

■ FAFSA dates return to normal the following 2025-26 year, opening on Oct. 1, 2025, and closing on June 30, 2026. So, you'll have more time to complete a simpler form. The shortened, streamlined FAFSA is expected to lead to increased completion rates and improve college access and affordability by making billions of dollars of financial aid available to students. A study by [NerdWallet](#) found that the high school graduating class of 2018 missed out on \$2.6 billion in available federal aid because eligible students did not complete the FAFSA.

Lower-income families will be eligible for more aid under the new formulas, which include:

■ **Larger income protection allowances:** Those allowances cover a family's basic daily living expenses and are excluded from the financial aid eligibility formula. Larger allowances lower the income students and parents can contribute to college expenses, which will increase their financial aid eligibility.

Allowances will increase by 20% for parents, up to about \$2,400 (35%) for most students, and up to about \$6,500 (60%) for students who are single parents.

■ **Automatic Pell Grants based on income and household size:** Families making less than 175% and single parents making less than 225% of the federal poverty level will receive the maximum award, while

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minimum grants will be guaranteed to students from a household earning below 275%, 325%, 350%, or 400% of the poverty level, depending on the household structure.

This makes it quicker and easier for people to know they're eligible. The Pell Grant is the federal government's primary grant aimed at low- and middle-income students, helping more than 6 million students afford college in the 2021-22 school year.

State Higher Education Executive Officers, a national association that helps develop education policies, projects that 9.4% of students previously ineligible for a Pell Grant may become eligible under the new calculation. That's approximately 276,000 more students than under the old formula, it said.

■ **Restoring Pell eligibility:** Incarcerated students and students who have been convicted of drug-related offenses will be eligible again for financial aid.

■ **A negative contribution score:** Family contribution amounts could be as low as minus \$1,500, instead of zero. Although federal financial aid cannot exceed the cost of college attendance, the negative score could be used to distinguish among the neediest students, allowing states and institutions to more accurately target need-based aid.



Filling Out the FAFSA® Form

- **Creating an Account.**
- **Gathering the Documents Needed to Apply.**
- **Getting Help.**
- **Starting Your FAFSA® Form and Providing Your Basic Personal Information.**
- **Listing Colleges and/or Career Schools.**
- **Determining Your Dependency Status.**
- **Reporting Parents' Information.**
- **Providing Financial Information**

Opens December 2023
Closes April 2nd 2024

Tip: Use your FSA ID to start your FAFSA form.

When you create your FSA ID, be careful to enter your name and Social Security number exactly as they appear on your Social Security card. Then, if you go to fafsa.gov to start your application and indicate that you are the student, you will be given the option to enter your FSA ID or to enter your "identifiers" (your name, date of birth, and SSN).

If you log in with your FSA ID, certain information (including your name, Social Security number, and date of birth) will be automatically loaded into your application. This will prevent you from running into a common error that occurs when your verified FSA ID information doesn't match the information on your FAFSA form. Additionally, you won't have to provide your FSA ID again to sign your FAFSA form electronically or to use the IRS Data Retrieval Tool (DRT) if you're eligible.

The student is the one applying for financial aid, so be sure it's the student entering their FSA ID in the "I am a student and want to access the FAFSA form" section.

Here are some of the most common.

1. Interviewer Questions About a Student's "Fit" With a College - Talk about what you've learned about the college and why you feel it's the right place for you. (Remember that you must research the college ahead of time to answer this type of question well.) Discuss extracurricular activities and achievements that show your interests and passions.

2. Interviewer Questions About a Student's Personality - Give examples of how your chosen adjectives describe you. Discuss how you've used your strengths to accomplish something. Talk about how you overcome your weaknesses. For example, you can say, "Because I have a hard time learning new languages, I set aside time to study them."

3. Interviewer Questions About Student Activities, Interests, and Goals - Make sure to answer questions about personal interests and hobbies during college interview sessions. It's not always about academics. To form an answer, think about the "why."

4. Unusual College Interview Questions - These are unexpected questions that might be asked during a college interview. They often catch students off guard. Are you enthusiastic about certain issues? Can you explain your position? Try to think about what matters to you and what you care about, and how that applies to the question being asked.

More Interview Tips for College Admission

- Have a conversation. Don't appear as if you've rehearsed excessively. Don't try to memorize a script.
- Ask questions. Express your interest in the college.

• Step One (Course Selection)

- The courses your student chooses in high school will greatly affect the admission committee's impression of them. Encourage your student to choose a challenging curriculum (AP Honors) heavily sprinkled with math and science. Colleges want to know that the student they are considering is capable of maintaining academic excellence and your student can show them that by their course selection and completion during the first three years of high school.

• Step Two (The GPA)

- Admissions officers have stated recently that the GPA is the most important factor in their decision to admit. If your student starts high school with a strong GPA, it will be much easier to maintain it over the next few years. The freshman GPA sets the standard for the future.

• Step Three (The Extracurriculars)

- Pay attention to quality, not quantity. Find one thing your student is passionate about and encourage them to focus on that one activity. College admissions officers look for commitment and consistency in extracurricular activities.

• Step Four (Cultivate Recommendations)

- Senior year is NOT the time to start looking for recommendations. Encourage your student to cultivate relationships with their high school counselor, an English teacher and science and/or math teacher early in high school.

• Step Five (Search for Scholarships)

- Don't wait until senior year to search for scholarships. Begin the process during freshman year noting deadlines and requirements.