Funding Higher Education Presented By Clackamas Community College Financial Aid Department





STUDENT AND PARENT LOANS Money you will have to pay back Direct Student Loans Perkins Loans PLUS Loans Alternative Loans Check With The Major Lending Institutions

EMPLOYMENT FUNDS Self-Help Federal Work Study Program On-campus Employment Off-campus Employment Internships

File your FAFSA online starting in January each year!

www.fafsa.gov

Oregon Opportunity Grant

- Deadline-Feb. 1st, 2012
- Must be an Oregon resident
- Undergraduates only
- Be enrolled at least half time
- Have financial need

Gather Your Information

You will need:

- Student & parent Social Security Numbers
- Student & parent 2011 Federal Income tax Return forms
- Student & parent savings/asset information

Get your pin numbers at: www.pin.ed.gov

- Dependant students will need a pin number for themselves and one for whichever parent they choose to file with.
- Independent students will need a pin number for just themselves.

What Happens Next? Processing center Information is analyzed and sent to the colleges you listed. Processing center sends you a Student Aid Report (SAR) showing your "Expected Family Contribution" (EFC) Colleges produce a financial aid award package for the student Estimated Family Contribution EFC = Estimated Family Contribution This is the amount of money the government expects the student and family to pay towards their education.

Cost of Attendance Tuition and Fees Room and Board Books and Supplies Personal Expenses Transportation

Definition of Need Cost of Attendance - EFC Financial Need Colleges "package" financial aid awards to meet as much of the eligible student's financial need as possible.

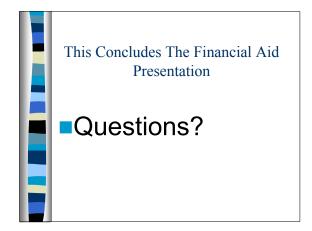
How An Award Is Calculated COA: \$ 12,555 EFC \$ 1,500 Need=\$ 11,055

Estimate PSU CCC Tuition & fees Tuition & fees \$6,162 \$3,555 Books & Supplies Books & Supplies \$1,800 \$1,968 Room & Board Room & Board \$4,500 \$10,065 Transportation/Personal Transportation/Personal \$1,800 \$900 \$900 \$2,121 (\$2,700) (\$3,021) **Total=** \$12,555 **Total=** \$21,216

How An Award Might Look Pell Grant \$4,100 SEOG \$1,800 Oregon Opportunity Grant \$1,200 Stafford Loan-subsidized \$3,500 Stafford Loan-Unsubsidized \$1,955 TOTAL \$12,555

Where Can I Get Help with the FAFSA? 1 (800) 433-3243 Local college financial aid offices www.oregonopportunities.gov www.getcollegefunds.org

COLLEGE GOAL OREGON When: January 7th, 2012 Where: Clackamas Community College Gregory Forum Time: 9 AM to 2 PM Bring your 2011 tax info for both student and parent Or 2010 info and we can estimate





SCHOLARSHIPS There is a scholarship out there for everyone! Program/Major of Interest (e.g. art, drafting, nursing) Academic Merit (GPA) Extracurricular Activities (e.g. athletics, music, journalism) Financial Need Personal Barriers (e.g. disability; language; ethnicity; first in family to go to college)

Where to Look for Scholarships? Colleges and Universities High School Career/Counseling Office The WEB Organizations Public Library Employer Where you worship

General Caution: Beware of Scams Watch out for fees and guarantees Never pay for a scholarship! "This scholarship will cost some money." "We'll do the work for you!" "You're a finalist (in a contest you never entered)!" "You can't get this information anywhere else!" Legitimate companies never guarantee scholarships

Make a Scholarship List Keep track of all the scholarships you are applying for and list them by their due dates.

Application Tips! ■ Meet all Deadlines! Follow the Instructions ■ Make Copy of the Scholarship Application ■ Type the application, essay, and any additional information Fill in all the Blanks Scholarship Applications Require: Essay Letters of Recommendation Transcripts Create a Winning Essay Keep it simple and focus on the topic

<u>Do</u> tell your accomplishmentsUse descriptive words

Write as though you're talking to the selection

Use the same essay for multiple applications

Keep it neatDo state your need

The Basic Essay

- Introduction, tell us who you are.
- What are your goals (educational, career and personal)?
- Tell about your life circumstances, challenges, highlights.
- Why you want or need the scholarship

Essay cont.

- What career path have you chosen, if any?
- Did someone influence your decision?
- How will you succeed?
- How will you pay for school?
- Conclusion

Got Writing?

- Get help with writing your scholarship essays from the CCC Writing Center!
- Location: McLoughlin 112
- For their hours visit their web site at:
- depts.clackamas.edu/writingcenter

Reference Letters	
Obtain more letters than you need	
These letters need to be current, written within the last year.	
Letters should be on letterhead if	
possible and include an original signature.	
Activity Chart	
School/Family/Community Activities	
Responsibilities Dates	
Honors/Awards/Office HeldPaid Jobs	
Get involved!	
The "Thank you" Letter	
Be sure to write a thank you letter	
to your scholarship donor.	

Why scholarships are a good investment of your time.

- Student invests 10 hours to apply for 10 scholarships and is awarded one for \$2,500
 -That student just earned \$250 an hour.
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- -At \$7.80 an hour, you would have to work 320 hours to earn \$2,500

Two Great Scholarship Programs

- Oregon Student Assistance
 Commission (OSAC) Scholarship
- www.getcollegefunds.org
- Deadline: March 1, 2012
- Clackamas Community College Scholarship Deadline: April 30th, 2012

IT'S TIME TO APPLY FOR SCHOLARSHIPS!

- CCC has over \$600,000 in scholarships for the 2012-2013 academic year
- Application deadline is April 30th!
- For more information visit our web site at www.clackamas.edu/scholarships
- Turn your application in to your H.S. Counseling/Career Office

	Financial Aid/Scholarship Advising
	■ What: Bring your questions and have them answered in a small informal setting.
Н	When: Every Monday at 3 pm.
	■ Where: Clackamas Community College Oregon City Campus Roger Rook Hall room 117
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