

2020 - 2021

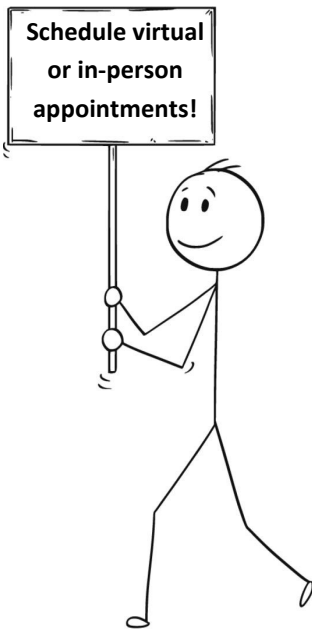
# SENIOR LEAFLET

## LEAF

7700 Clocktower Dr.  
C-2048  
Kirtland, OH 44094  
440.525.7095  
leaf-ohio.org

## Your LEAF Advisor can help:

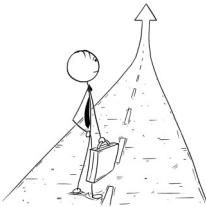
- Provide tools for career and college search
- Explain the college admission process
- Check eligibility for college application and ACT/SAT test fee waivers
- Research scholarship opportunities
- Explain the financial aid process
- Complete financial aid applications (FAFSA, CSS Profile, institutional forms)
- Give information on student loan options
- Interpret financial aid award letters



Students at school districts with which we contract services may see a LEAF Advisor at their high school guidance department or at our Resource Center by appointment. Please call ahead, as appointment times are limited. In addition, the Resource Center offers group sessions on several topics for parents and high school students. See [leaf-ohio.org/calendar/category/resource-center-sessions/](http://leaf-ohio.org/calendar/category/resource-center-sessions/) for information.

Websites and ads listed in this guide are included to provide helpful information, not to endorse a specific product or service.

# Postsecondary Choices

<p><b>Bachelor's Degree</b></p>	<p>A Bachelor's Degree typically takes four years to complete. Some programs have work attached (co-op programs) and may take five years to complete. Four-year colleges vary in size, location, difficulty and affordability. Many colleges become known for specific majors or programs and many offer a wide range of majors.</p> <p>For Bachelor's Degree programs, colleges have a comprehensive application process. An application and high school transcripts are expected. ACT/SAT scores may be required, as well as application essays or recommendation letters.</p> 
<p><b>Associates Degree</b></p>	<p>Typically, an Associates Degree is earned at a two-year college such as Lakeland Community College, Cuyahoga Community College, or a branch campus such as Kent State - Geauga or Ashtabula. These schools tend to base their offerings on current career trends. Entry requirements are an application, high school diploma, or GED.</p>

Get started on your education at

## Lakeland COMMUNITY COLLEGE


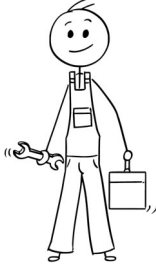

- Over 130 degree and certificate programs
- Stay home and save thousands in tuition
- Credits transfer to any public university in Ohio
- Quality education and honors program
- Pathways to bachelor's and master's degrees

See how much you can save at Lakeland with our 2+2 Tuition Comparison Calculator at [lakelandcc.edu/2plus2calculator](http://lakelandcc.edu/2plus2calculator).

Apply at [lakelandcc.edu/apply](http://lakelandcc.edu/apply).

Opportunity starts HERE

# Postsecondary Choices

<b>Certificates</b>	<p>Certificate programs are usually less than one year and are offered in technical and vocational fields that are specialized and in high demand in the workforce. Programs are usually offered at vocational educational training centers such as Auburn Career Center, Lake Shore Compact, and Excel TECC. You may also find some programs at community colleges and branch campuses. Entry requirements vary, but often include an application and a high school diploma.</p>	
<b>Apprenticeships</b>	<p>Apprenticeships are unique educational options that provide income to students while they are learning a particular high demand trade. Apprenticeships involve a set number of hours where a person is sponsored for hire by an employer for a specified period of time, often three to five years, based on the requirements of the trade. The experience will include both on-the-job-training and classroom instruction. There are union apprenticeship programs and merit shop apprenticeship programs. Joining a union might be advantageous in a particular field such as carpentry, electricity, or plumbing.</p>	
<b>Military Options</b>	<p>Military options may also be a choice after high school graduation. There are five full-time military branches: Air Force, Army, Coast Guard, Marine Corp, and Navy. Each branch also has a Reserves part-time option to consider. The Army and Air Force also include a part-time National Guard option.</p> <p>There are different ways to serve. Enlistment is possible after high school graduation. There is an officer option in which the individual usually obtains a four-year degree before serving.</p> <p>The military offers many programs for its members to earn funding for college before, during or after military service. It is possible for veterans to transfer job skills such as technical, interpersonal and leadership skills from the military to civilian careers later.</p>	

# ACT/SAT Test Optional

If you haven't been able to take the ACT or SAT before applying to college, what should you do? More than half of all U.S. colleges and universities have become temporarily "test optional" or "test flexible" for current high school seniors. This means that they will abandon the use, or de-emphasize the use of standardized test scores to receive an admissions decision.

If you have taken the ACT or SAT and you feel the scores reflect your abilities, you should submit them with your college application. However, if you do not have a score, or feel that your score doesn't reflect your ability, you can choose to omit them with no penalty if a school is test optional. If omitting scores, your essay or personal statement will likely increase in importance.

Each university will have its own policy regarding how scholarships are determined. Please consult each university's admissions and scholarship policy before deciding whether or not to take the test. Don't forget that reaching out personally to your admissions counselor helps increase your demonstrated interest in a school. Additional information about which schools require scores can be found on [fairtest.org](http://fairtest.org).

<b>ACT: <a href="http://actstudent.org">actstudent.org</a></b>		
<b>Test Date</b>	<b>Registration Deadline</b>	<b>Late Registration</b>
September 12, 2020 September 13 ( <b>Sunday</b> ) September 19, 2020	August 14, 2020	August 15 - 28, 2020
October 10, 2020 October 17, 2020 October 24, 2020 October 25 ( <b>Sunday</b> )	September 17, 2020	September 18 - 25, 2020
December 12, 2020	November 6, 2020	November 7 - 20, 2020
February 6, 2021	January 8, 2021	January 9 - 15, 2021
April 17, 2021	March 12, 2021	March 13 - 26, 2021
June 12, 2021	May 7, 2021	May 8 - 21, 2021
July 17, 2021	June 18, 2021	June 19 - 25, 2021
<i>Fee NO Writing \$55.00</i>	<i>Fee With Writing \$70.00</i>	<i>add \$30.00 late fee</i>

# Test Taking Tips

According to [educationcorner.com](http://educationcorner.com), [collegeexpress.com](http://collegeexpress.com), and general online resources, here are some testing tips:

- **Before the test:** Familiarize yourself with the test and practice. Establish a calming routine. Shower in the morning. Eat a high protein breakfast. Bring a snack and water bottle.
- **During the test:** Chew gum or mints to stay focused. Be neat. Write in your test book. Budget your time. Eliminate incorrect answers. Pay attention.
- **Reading tips:** Read the questions first. Study word parts. Trust your gut. Answer easy questions first. Focus on answering questions, not memorizing passage details.
- **Math tips:** Pay close attention to graphs. Start with free-response questions. There's no shame in a calculator. If your answer doesn't make sense, do it again. The first sets of questions are usually the easiest.
- **Science strategies:** Remember your English skills. Study prefixes, suffixes, and other word parts.

## SAT: [collegeboard.org/sat](http://collegeboard.org/sat)

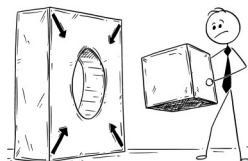
Test Date	Registration Deadline	Late Registration
August 29, 2020	July 31, 2020	August 1 - 18, 2020
September 26, 2020*	August 26, 2020	Aug. 27- Sept. 15, 2020
October 3, 2020	September 4, 2020	September 5 - 22, 2020
November 7, 2020	October 7, 2020	October 8 - 27, 2020
December 5, 2020	November 5, 2020	November 6 - 24, 2020
March 13, 2021*	February 12, 2021	Feb. 13 - March 2, 2021
May 8, 2021	April 8, 2021	April 9 - 27, 2021
June 5, 2021	May 6, 2021	May 7 - 26, 2021
<i>Fee NO Writing \$52.00 Fee With Writing \$68.00</i>	<i>Subject Tests Basic Fee \$26.00 Subject Test(s) \$22.00</i>	<i>add \$30.00 late fee</i>
*no subject tests on these dates		

# Campus Visits

**Virtual Visits.** Due to COVID-19, many campuses have suspended in-person visits. Colleges have dramatically improved online outreach to communicate with prospective students. Contact each college of interest to see what's available to you. Make use of virtual online information sessions, and one-on-one appointments with admissions counselors. Participate in university open houses, virtual events, and professor-led discussions. Attend virtual college fairs by registering online in advance. The more exposure you have to the school, the more certain you will be in your decision!

**In-person visits.** If available, in-person visits can help you see where you fit best. You will find that each campus has a "personality." Visits offer a first-hand observation of the college's academic programs, facilities, atmosphere, and student population. While on campus, ask current students why they chose this college and what they like or dislike about it. Whether attending in person or virtually, check out the school's website and social media accounts in advance.

**Regardless of the type of visit, here are some things to focus on:**



**Schedule an individual visit or attend a group visitation day.** Take an official campus tour and schedule an information session with the admissions office. Ask lots of questions, take notes, and snap pictures. Make notes about likes and dislikes which will make it easier to compare schools later.

**Find out about academic programs and majors.** If possible, sit in on a class in person or virtually. Arrangements are usually made with the admissions office. Get information about potential majors, but check out many options since it's common to change majors in college. Ask if the career services office will work with you to find a major and career that fits you.

**Where will you be living?** Check out the residence halls. Are they co-ed? All freshman? Are they located near classes and dining halls? Do students live on campus all four years? If not, what are other housing options nearby? Look around the campus and surrounding community.

**Investigate student services, the library, and special interests.** Check out support services available to students like computer labs, internet access, tutoring, career counseling and academic advising. Also investigate extracurricular activities: sports, intramurals, clubs, social or service organizations, and Greek life.

**Check out the food!** Be sure to ask other students about the food services and meal options, especially if you have special dietary needs. If possible, eat a meal on campus.

# Admissions Checklist

Take/retake ACT and/or SAT if needed. Check with each college and on [fairtest.org/university/optional](http://fairtest.org/university/optional) for current testing requirements.



Check with LEAF to see if you are eligible for test fee or college application fee waivers.

Visit or revisit colleges. Check with each admissions office about virtual events or individual appointments they can offer.

Keep in contact with admissions, professors and coaches.

Narrow your list of colleges and APPLY.

Know deadlines and procedures for admission applications and merit scholarships at the colleges where you are applying. Deadlines can be as early as **November 1** for scholarship eligibility and honors colleges.

Schedule interviews or auditions if necessary.

Ask for recommendation letters (if needed) at least two weeks in advance.

Read all correspondence from the college(s) and follow all directions.

Check your application portal or with the admissions office to ensure all parts of your application have been received.

CHECK YOUR E-MAILS FREQUENTLY.

## Admission Types\*

**Rolling Admission:** An institution reviews applications as they are completed and renders admission decisions to students throughout the admission cycle. Students may apply to other colleges.

**Regular Decision:** A student submits an application by a specified date and receives a decision within a reasonable and clearly stated period of time. Students may apply to other colleges.

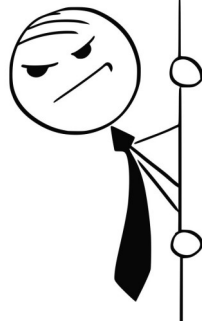
**Early Action (EA):** Students apply and receive a decision earlier than the regular response date. Students admitted under Early Action are not obligated to accept the institution's offer of admissions or to submit a deposit prior to May 1. Students may apply to other colleges.

**Early Decision (ED):** Students enter a LEGALLY-BINDING application process in which they are committing to a first-choice institution. If admitted, they definitely will enroll unless they can prove that the financial aid package is unacceptable. Students may apply to other institutions but may have only one Early Decision application pending at any time.

*\*From the National Association for College Admissions Counseling*

# Admission Application Mistakes\*

- ⊗ **Letting parents fill out your application:** Admissions personnel know if your parents help. Essays that sound like a 45 year-old wrote it instead of an 18 year-old is a red flag. It's fine to get advice, but do the work yourself.
- ⊗ **Misspellings and grammatical errors:** Misspellings and grammatical errors on something as important as your application indicate you are not serious about the admissions process. This is a big pet peeve of admission representatives.
- ⊗ **Applying online, but not submitting the application:** If you apply online you should receive confirmation that the college received the application. Follow through and contact the college if you are not sure whether the application has been received. Don't assume.
- ⊗ **Forgotten signatures:** If you submit a paper application, make sure you sign and date the form. Check that all spaces are completed online.
- ⊗ **Not reading carefully:** If the form asks what county you live in, don't misread it as country and write "United States."
- ⊗ **Incorrectly listing extracurricular activities:** Extracurricular activities include sports, the arts, formal organizations and volunteer work. Hanging out with friends to play video games is not included. Make sure your activity information is accurate. Colleges may check with your high school.
- ⊗ **Writing illegibly:** If you are applying or submitting anything on paper, admission representatives need to be able to read it.
- ⊗ **Not telling your high school counselor where you've applied:** Let your counselor know which colleges you're applying to and make sure they know where to submit transcripts or other documents.
- ⊗ **Using an e-mail address that friends might laugh about but colleges won't:** Select a professional e-mail address using your name for college admissions correspondence.
- ⊗ **Not checking your e-mail regularly:** If you give a college an e-mail address they will use it. Don't miss out on deadlines or scholarship opportunities because you didn't read your e-mail. Check it often!



\*From [actstudent.org](http://actstudent.org)



# Choosing an Affordable College

Cost may not be the only factor in deciding on a college, but it should be considered. Here are some suggestions that could make your college education more affordable:



- Do **NOT** apply to only one college! Apply to both public and private schools, and include a two-year institution on your list. You won't know how much a college will cost until you've been accepted, applied for financial aid, and received your financial aid offer. After seeing the offer from your first choice, you may decide to go to your second or third choice. You should be able to find a school that's both a good fit *and* affordable.
- Wait to commit to a college until you've received all of the financial aid award offers (this could be as late as April of your senior year!) Deciding sooner would be like buying a car before knowing how much it costs. Even a difference of \$2,500 in aid from one school versus another makes a big difference over four years. If that scholarship is renewable for four years, you're really turning down \$10,000!
- Plan out how you and your parents will pay for not only your freshman year but all four (or five) years of college. Will your career require graduate school? Don't forget to add in that cost.
- Consider attending a community college or branch campus first, then transfer. Kent State's Kent campus charges \$11,131\* for tuition and fees, while Kent State's Geauga campus charges \$6,090\*.
- Think about living at home while commuting to a local four-year school. Room and board costs between \$11,000 to \$13,000 per year. You'll save **\$44,000 to \$52,000** over four years!
- If your grade point average is below 2.0 and/or your ACT score is below 21, you may have to take courses in college to bring your skills up to the college level. These courses are remedial, **will not count toward graduation, and will extend your college years.** Taking *remedial courses* at a community college is less expensive than taking them at a four-year institution.
- Don't be fooled by bells and whistles. Rock walls and new aquatic centers are great, but don't forget about your real goals for life . . . your career and your future.

\*2019-20 tuition from [kent.edu/tuition](http://kent.edu/tuition)

# FSA ID (Federal Student Aid Identification)

## Establish your U.S. Department of Education FSA IDs at [fsaid.ed.gov](https://fsaid.ed.gov)

An FSA ID is a username and password that you will create and use to login to federal student aid websites. It becomes your legal signature, and should not be created or used by anyone except the FSA ID owner. **Students and parents each need separate and unique FSA IDs using separate emails and separate cell phone numbers according to the federal guidelines.**

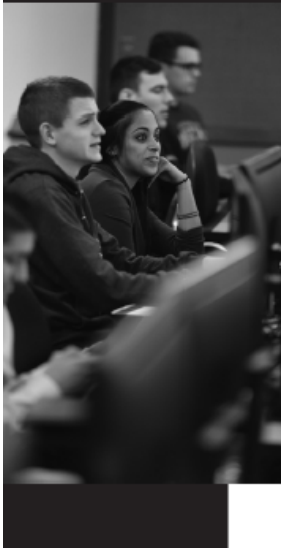
For problems with an FSA ID, call **1.800.433.3243** for help.

Your FSA IDs will be used to:

- Login to federal student aid websites
- Electronically sign the FAFSA
- Make corrections to a filed FAFSA
- File a pre-filled FAFSA in subsequent years
- Electronically sign student loan documents such as Loan Entrance Counseling and Master Promissory Notes
- Track federal student loans until they are paid in full

## Career Ready and Connected

UA's Bachelor of Business Administration in Finance



The University of Akron's Department of Finance offers a bachelor's degree in **Risk Management and Insurance (RMI)** to train students to identify, analyze and manage financial and operational risks inherent in personal and business settings. The degree prepares students for employment in three major areas:

- Insurance company career: Create and service insurance products for individuals and businesses
- Risk management profession: Anticipate possible losses and develop a plan to survive the risks
- Insurance agency work: Sell and service insurance products

To learn more about the RMI degree program, visit [uakron.edu/RMI-bba](https://uakron.edu/RMI-bba). To learn more about the Department of Finance, visit [uakron.edu/cba/departments/finance](https://uakron.edu/cba/departments/finance).

The  
University  
of Akron

# FAFSA Filing Needs

Be sure to have the following available when you sit down to file the FAFSA:

- Parents' & student's Social Security numbers
- Parents' & student's federal tax returns and W-2's from 2019
- Amount of parents' & student's asset and investment values
- Parents' & student's business net worth if + 100 employees
- Parents & student's untaxed income (including child support paid or received)

If your parents are divorced, the parent (and stepparent) with whom you live more than 50% of the time must provide information on your FAFSA.

If family income has decreased since 2019, you still must report it accurately according to your taxes. You will need to file a "Change of Circumstances" form with each college in order to appeal for additional aid. Do this after the FAFSA has been processed by contacting the financial aid office at each college you apply to.

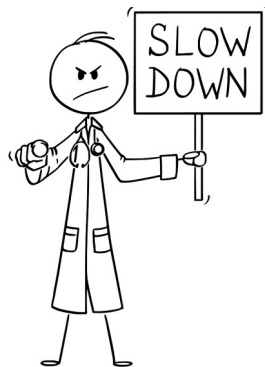
## Keep FSA ID information in a secure place, not accessible to others:

STUDENT FSA ID	
FSA ID Username:	
FSA ID Password (case sensitive):	
Email associated with the FSA ID:	
Cell phone associated with the FSA ID:	

PARENT FSA ID	
FSA ID Username:	
FSA ID Password (case sensitive):	
Email associated with the FSA ID:	
Cell phone associated with the FSA ID:	

# Financial Aid Checklist

- Establish an FSA ID with the U.S. Department of Education at [fsaid.ed.gov](https://fsaid.ed.gov) before October 1. Have your parent establish one also. The FSA ID will act as an electronic signature on the FAFSA and federal loan documents.
- Know the deadlines and required forms to apply for financial aid, as well as financial aid award acceptance procedures.
- Complete a 2021-22 FAFSA (Free Application for Federal Student Aid) at [fafsa.gov](https://fafsa.gov) as early as **October 1, 2020** using 2019 income information. **Know each school's FAFSA priority filing deadline and meet the earliest one.**
- Find out if your colleges require additional institutional forms or the CSS Profile, found at [collegeboard.org/css-financial-aid-profile](https://collegeboard.org/css-financial-aid-profile).
- Follow directions to apply for institutional scholarships and search national scholarship websites.
- Start researching local scholarships. (See page 21)
- APPLY FOR LOCAL SCHOLARSHIPS. Check with your guidance office several times in the fall and very regularly after January 1. Don't forget to look at [leaf-ohio.org](https://leaf-ohio.org) for local scholarships.
- Review and compare Financial Aid Award notifications from the colleges that have accepted you. You will receive them from December to April. The information will give you the specific amounts of financial aid offered by each college. Follow the instructions to accept, decline, or adjust the aid offered by the **deadlines** given. (See page 15 for more information about award letters, verification, and federal loan master promissory notes.)
- Complete any additional forms required by the college. Your FAFSA may be selected for a double-check process called verification. If your FAFSA is selected for verification (see page 15), you must complete the process before aid can be disbursed. Loan documents and promissory notes must be signed at [studentloans.gov](https://studentloans.gov) if you intend to borrow funds for college. Investigate institutional payment plans.
- Make your official college decision by May 1 by paying an enrollment and/or housing deposit to the school.
- Make sure your final high school transcript is sent to the college of your choice once final grades are complete.



# The FAFSA (Free Application for Federal Student Aid)

## File your FAFSA at [fafsa.gov](https://fafsa.gov)

The FAFSA is your online application for federal financial aid (both grants and student loans), state need-based aid, and aid awarded by some colleges (called institutional aid).

- File online for free at **[fafsa.gov](https://fafsa.gov)** using 2019 income after October 1, 2020 for the 2021-22 school year.
- Each college will have a different FAFSA priority filing deadline starting as early as November 1. Meeting priority filing deadlines will maximize need-based financial aid. If you can't find the listed deadline on the school's website, call the financial aid office directly and ask.
- Utilize the IRS Data Retrieval Tool (IRS DRT) to populate your tax information on the FAFSA. You will not be able to view transferred information. Follow the prompts closely and be sure to read everything on the page as you go. This is NOT a time to skim as you read. If you are unable to use IRS DRT, you may need to provide an IRS Tax Return Transcript if the school requests it. These can be attained by requesting it at **[irs.gov/individuals/get-transcript](https://irs.gov/individuals/get-transcript)** if you need it.
- Upon completion of the FAFSA, the federal government calculates an EFC (Expected Family Contribution.) Your EFC is an index number used by the college, in combination with their costs, to determine how much financial aid you will qualify for at their institution. Schools must follow the federal formula listed below to award aid.
- You must complete a FAFSA annually to apply for financial aid in subsequent years, so don't lose your FSA ID!

How "Financial Need" is Determined:

### Cost of Attendance (COA)

Direct Costs (billed)      +      Indirect Costs (non-billed)  
(tuition, fees, room/board)      (books, travel, personal expenses)

**MINUS**

**EFC (Expected Family Contribution)**

(as determined by the FAFSA)

**EQUALS "Financial Need"**

# FAFSA Mistakes That Affect Aid\*

Don't leave any fields blank. Put a zero if it doesn't apply.

Remember to file on time — by the college's FAFSA Priority Filing Deadlines to maximize aid!

If your parents are divorced, and your custodial parent is remarried, your stepparent's financial information must be reported on the FAFSA.

Report all sources of required untaxed income.

Don't forget to sign the FAFSA with your FSA ID. Don't forget to have your parent sign too!

Include yourself in the household size even if you didn't live there during the previous year.

*\*Info taken from Fastweb.com*



## BE ONE OF US.

A Mount Union education will enhance your leadership skills through classroom learning, engagement on campus, and hands-on experiences. Live what you learn and build valuable career skills that will prepare you for today's realities and tomorrow's challenges.

**13<sup>th</sup>**  
U.S. NEWS AND WORLD  
REPORT RANKING FOR  
BEST COLLEGES IN  
THE MIDWEST

**\$33**  
MILLION  
IN GRANTS AND  
SCHOLARSHIPS  
ARE AWARDED  
EACH YEAR

**96%**  
SUCCESS RATE  
10-YEAR GRADUATE  
SUCCESS AVERAGE

Join the ranks of students and alumni who are making an impact on campus and throughout the world.

APPLY TODAY: [admission.mountunion.edu/apply](http://admission.mountunion.edu/apply)

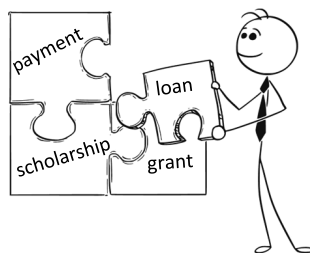
UNIVERSITY of  
**MOUNT  
UNION**  
*Be Exceptional*

# What Happens After the FAFSA is Submitted?

**Student Aid Report (SAR):** You will receive an email link to your SAR within 3-10 days after filing the FAFSA. It is a summary report of everything you entered into the FAFSA. Read all instructions and review the SAR for errors. If corrections are necessary, make them online by logging into the FAFSA at [fafsa.gov](https://fafsa.gov) with your FSA ID. If you do not receive a link to your SAR within two weeks of filing your FAFSA, call 1.800.433.3243 or check your application status online at [fafsa.gov](https://fafsa.gov).

**Verification:** Verification is a double-check process used to confirm that the data reported on your FAFSA is accurate. It is not an indication that anything has been done wrong. You will need to complete a verification worksheet for the college and submit signed copies of your taxes or a federal tax return transcript to the financial aid office. If you used the IRS Data Retrieval tool to transfer taxes on to your FAFSA, you may not be required to verify that information. Follow all of the instructions given to ensure that your money is dispersed. A school may require that verification is complete before you are given a financial aid award letter. BE SURE to read all correspondence from the school thoroughly. Don't forget to check your college email too!

**Award Letter:** You will receive an award letter from each college you listed on the FAFSA and have been accepted to starting in December. The award will list grants, scholarships, loans and all other aid you are eligible for at that college. Be sure to compare awards from different schools. Look at gift-aid and self-help aid. Some award letters include the cost of the college for the year and others will not. Many schools post the financial aid awards into your online portal. Follow all instructions and meet the deadlines specified to complete forms or accept the aid.



**Loan Entrance Counseling:** If you accept Federal Direct Student Loan(s) as part of your financial aid, you must complete entrance counseling and a loan master promissory note. Both are completed at [studentloans.gov](https://studentloans.gov) in the student borrower tab. Entrance counseling provides insight about how borrowing will affect your future finances. Take your time in this activity.

**Master Promissory Note (MPN):** This is the loan agreement that needs to be completed and signed before you receive loan funds. After answering demographic questions and specifying your college, student borrowers are asked to provide two references (NOT co-signers). Be sure to read the entire MPN carefully. Loan procedures need to be complete by mid-July to ensure proper processing of the loan and an accurate bill.

# Types of Financial Aid: Gift Aid

\* Award amount for 2020-21 award year, amount subject to change for 2021-22

<b>Federal</b>	<p><b>Federal Pell Grant*</b>: for undergraduate students • awards range from \$639 - \$6,345 • based on enrollment status (i.e., full-time/part-time) and EFC (from the FAFSA) which must be <b>less than 5,712</b> to qualify</p> <p><b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b>: limited Need-Based Federal monies awarded at the discretion of the institution (Campus-Based Aid) • awards range from \$100 - \$4,000 • often priority is given to Pell-eligible students</p>
<b>State</b>	<p><b>Ohio College Opportunity Grant (OCOG)*</b>: must an be Ohio resident • eligibility is based on an EFC of 2,190 or less, maximum household income of \$96,000, and type of college the student is attending • students who qualify can receive up to \$2,000 at public colleges and \$3,500 at private colleges • students at community colleges are not eligible for this award • see <a href="http://ohiohighered.org/ocog">ohiohighered.org/ocog</a> for additional details</p>
<b>Other</b>	<p><b>Institutional Aid</b>: awarded by colleges for criteria they specify</p> <p><b>Private Aid</b>: outside scholarships that must be applied for individually by the student (see page 21 for more information about national, local, and institutional scholarships)</p>





**IT'S NEVER TOO EARLY TO  
START PLANNING FOR COLLEGE**

Visit our campus in person,  
schedule a Zoom session with  
one of our counselors, or check  
out our virtual video tours.

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WWW.LEC.EDU/VISIT**




**LAKE ERIE**

COLLEGE

391 WEST WASHINGTON STREET | PAINESVILLE, OHIO 44077 | 1.855.GO.STORM



# Types of Financial Aid: Self-Help Aid

<p><b>Student Loans</b></p>	<p><b>Federal Direct Subsidized/Unsubsidized Loans:</b> fixed 2.75%* interest rate · repayment begins six months after the student leaves school or drops below half-time · total includes base amount that may be subsidized (need-based), unsubsidized (non need-based), or a combination of both</p> <table border="0" data-bbox="207 389 776 544"> <tr> <td><b>Amount a dependent student can borrow:</b></td> <td><b>Amount an independent student can borrow:</b></td> </tr> <tr> <td>Freshman     \$ 5,500</td> <td>Freshman     \$ 9,500</td> </tr> <tr> <td>Sophomore    \$ 6,500</td> <td>Sophomore    \$ 10,500</td> </tr> <tr> <td>Junior/Senior \$ 7,500</td> <td>Junior/Senior \$ 12,500</td> </tr> </table>  <p><i>* Interest rate for 2020-21 award year, rates adjust annually on July 1</i></p>	<b>Amount a dependent student can borrow:</b>	<b>Amount an independent student can borrow:</b>	Freshman     \$ 5,500	Freshman     \$ 9,500	Sophomore    \$ 6,500	Sophomore    \$ 10,500	Junior/Senior \$ 7,500	Junior/Senior \$ 12,500
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<p><b>Parent Loan</b></p>	<p><b>Federal Parent PLUS Loan:</b> federally funded loan for parents of dependent students · a parent may borrow up to the cost of attendance less any other aid the student receives · requires federal credit approval · fixed 5.30%* interest rate · deferment may be requested until the student is no longer enrolled in school at least half-time · the loan is in the parent’s name and cannot be transferred to the student</p> <p><i>*Interest rate for 2020-21 award year, rates adjust annually on July 1</i></p>								
<p><b>Work</b></p>	<p><b>Federal Work-Study:</b> federally funded work potential · need-based · amount varies by campus · student will receive a paycheck based on number of hours worked and may earn up to the full award amount once he or she applies for and accepts a work-study job</p>								
<p><b>Private Loans</b></p>	<p><b>Private Educational Loans:</b> non-federal student loans that are borrowed in either the student’s or a parent’s name · offered by private banks, mostly online only · repayment <b>may</b> be deferred until the student leaves school · interest rate may be fixed or variable · current fixed rates range from 3.62-14.92%** , and variable rates range from 1.24-13.92%** · a credit worthy co-signer is required for student borrowers · a comprehensive credit check is required for the both the borrower and co-signer · RESEARCH OPTIONS THOROUGHLY</p> <p><i>**Rates from <a href="http://finaid.org/loans/loancomparisonsites/">finaid.org/loans/loancomparisonsites/</a> and are subject to change</i></p>								
<p><b>Payments</b></p>	<p><b>Payment Plans:</b> not a form of financial aid · interest-free payment plan that allows families to pay a chosen balance in a certain timeframe · may have a one-time administration fee · check with the bursar’s or financial aid office at the college for details</p>								

# Understanding Student Loan Debt

**Most** students must take out loans to fund their college education. If you borrow your maximum Federal Loan eligibility over four years, your total loan debt will be \$27,000. Remember, that doesn't include any additional Federal Parent PLUS loans or private student loans.

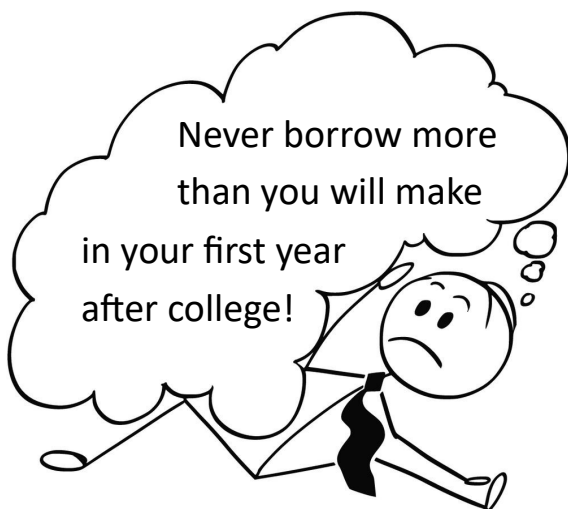
## WHAT DOES A \$27,000 LOAN DEBT MEAN TO YOU? Take a look:

Total repayment amount (assuming 1.057% loan fees and standard 10-year repayment)	= \$31,257
Total interest paid (at 2.75%)	= \$6,967
Monthly payment	= \$263
Number of payments	= 120
Annual salary needed to repay loan (assuming 8% of gross monthly income is devoted to paying your student loan)	= \$39,450

## Find out more about your chosen career field...

You can find information about the job market, earning potential, and advancement opportunities across Ohio and in other states. Use the Bureau of Labor & Statistics' Occupational Outlook Handbook at [bls.gov/ooH](http://bls.gov/ooH) or click on "Career Exploration" at [ohiomeansjobs.com](http://ohiomeansjobs.com).

This doesn't mean you should change your career goals based on potential earnings. You should, however, be conscious of your total student loan debt and its impact on you as you start your life after college. As a student, be a responsible borrower by checking your loan balances annually or by semester. Make interest only payments if at all possible to lessen debt upon graduation.



# Student Loan Debt and Your Future

Knowing how much you will make after college will help you plan for how much you can reasonably afford to borrow. According to the Ohio Career Information System, entry-level salaries\* in Ohio for certain industries are:

Computer Science	\$68,840
Electrical Engineering	\$65,930
Mechanical Engineering	\$62,720
Construction Engineering	\$61,530
Nursing (RN)	\$55,620
Business	\$45,280
Education	\$45,280
Human Resources	\$43,340
Social Work	\$33,870

**SUCCESS STARTS AT HOME!**

**ANNUAL FULL-TIME TUITION STARTING AT \$6,600**

**30+ DEGREES OFFERED BETWEEN THREE LOCATIONS**

- » Business Management
- » Hospitality Management
- » Information Technology
- » Nursing
- » Respiratory Therapy

**APPLY NOW** [KENT.EDU/ASHTABULA](http://KENT.EDU/ASHTABULA)  
[KENT.EDU/GAUGA](http://KENT.EDU/GAUGA)

**KENT STATE UNIVERSITY**  
 GAUGA AND FRODOBILING ACADEMIC CENTER

**KENT STATE UNIVERSITY**  
 ASHTABULA

# Signs of Scholarship Scams

“Attend our Free Seminar!”

Indication that you can’t get this information anywhere else

Requests for unusual personal or household information, credit card numbers, or bank accounts

“This scholarship is guaranteed or your money back!”

**According to the Federal Trade Commission, you should watch for tell tale signs of scholarship scams**

Nonspecific or contradictory information

Lack of contact information for scholarship provider

“We’ll do all the work”

Application fees “You’ve been selected as a finalist” in a scholarship contest you never entered



**NOTRE DAME**  
COLLEGE

## APPLY

- \* Free online application
- \* Test Optional
- \* Academic Scholarships awarded based on special interests

## VISIT

- \* Virtually and On-Campus
- \* Fall Academic Visit Days

## ENROLL

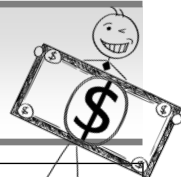
- \* More than 30 academic programs on-campus and online



**Notre Dame College**, a Catholic institution in the tradition of the Sisters of Notre Dame, educates a diverse population in the liberal arts for personal, professional and global responsibility.

4545 College Road  
South Euclid, Ohio 44121  
[NotreDameCollege.edu](http://NotreDameCollege.edu)  
Call 877.NDC.OHIO

# Scholarships 101



<p style="text-align: center;">Institutional</p>	<p><u>Institutional Scholarships</u>: These are awarded by each college and application procedures vary. Some colleges will review your admission application and automatically award scholarships based on your GPA, ACT/SAT score, or other criteria. <i>You may have to submit your admission application by a certain deadline in order to be eligible.</i> Other colleges may have additional applications for scholarships. Your college may also hold a scholarship competition. <b>Check with all colleges you will apply to and find out scholarship application procedures and deadlines.</b></p>																		
<p style="text-align: center;">Local</p>	<p><u>Local Scholarships</u>: Local scholarships are awarded by area businesses, clubs, and civic or social organizations. These groups want to give money to worthy students. Scholarships will be awarded for many criteria including community service, leadership, activities, honors, grades, etc. Learn where your high school keeps applications and check for new ones throughout your senior year. Your high school may also post information on its website. LEAF has a local scholarship search at <a href="http://leaf-ohio.org">leaf-ohio.org</a>.</p>																		
<p style="text-align: center;">National</p>	<p><u>National Scholarships</u>: National scholarships are very competitive, and not every student qualifies for every scholarship. When you research national scholarships, often there are details available such as previous winners or perhaps the winning essays. It's a good idea to read everything available - especially to see who successfully won the scholarship previously. The best place to search for national scholarships is online. Deadlines run throughout the year. Check below for a list of scholarship search sites.</p>																		
<p style="text-align: center;">Websites</p>	<p><b>National Scholarship Search Sites</b></p> <table border="0"> <tr> <td>Cappex</td> <td><a href="http://cappex.com/scholarships">cappex.com/scholarships</a></td> </tr> <tr> <td>College Board</td> <td><a href="http://collegeboard.org">collegeboard.org</a></td> </tr> <tr> <td>Cleveland Foundation</td> <td><a href="http://clevelandfoundation.org">clevelandfoundation.org</a></td> </tr> <tr> <td>College Gold/Fastweb</td> <td><a href="http://collegegold.com/scholarships">collegegold.com/scholarships</a></td> </tr> <tr> <td>Hispanic Scholarship Fund</td> <td><a href="http://hsf.net">hsf.net</a></td> </tr> <tr> <td>Petersons</td> <td><a href="http://petersons.com">petersons.com</a></td> </tr> <tr> <td>Scholarships</td> <td><a href="http://collegescholarships.com">collegescholarships.com</a></td> </tr> <tr> <td>Scholarships For Women</td> <td><a href="http://scholarshipsforwomen.net">scholarshipsforwomen.net</a></td> </tr> <tr> <td>United Negro College Fund</td> <td><a href="http://uncf.org">uncf.org</a></td> </tr> </table>	Cappex	<a href="http://cappex.com/scholarships">cappex.com/scholarships</a>	College Board	<a href="http://collegeboard.org">collegeboard.org</a>	Cleveland Foundation	<a href="http://clevelandfoundation.org">clevelandfoundation.org</a>	College Gold/Fastweb	<a href="http://collegegold.com/scholarships">collegegold.com/scholarships</a>	Hispanic Scholarship Fund	<a href="http://hsf.net">hsf.net</a>	Petersons	<a href="http://petersons.com">petersons.com</a>	Scholarships	<a href="http://collegescholarships.com">collegescholarships.com</a>	Scholarships For Women	<a href="http://scholarshipsforwomen.net">scholarshipsforwomen.net</a>	United Negro College Fund	<a href="http://uncf.org">uncf.org</a>
Cappex	<a href="http://cappex.com/scholarships">cappex.com/scholarships</a>																		
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# Considering a Gap Year?

You're a senior and not sure what to do next. Hop into a 4-year college because it's the "normal" next step? That's right for some, but not right for all. With heightened uncertainty during these pandemic times, some students are investigating gap years - a hiatus of formal education between high school and college. But this gap isn't a pause button. **The gap year should incorporate purposeful and meaningful activities that are part of a clear enrollment plan and translate into having a significant impact on college success.** Activities can include but are not limited to: travel, internships, volunteer work, academic preparation. It's not a year to sit on the couch!

**PROS:** A student can self-design a program to pursue a variety of interests before launching into a major. Taking a deep dive into computer science networking, homeschooling students who are online learning, volunteering on a political campaign are just a few ideas. It's a chance to gain relevant experience in a potential field. Learning what you DON'T love to do can be just as important as learning what you love! Structured programs are also available at a cost; other service-based programs pay a stipend and can offer education benefits (like AmeriCorps) and have a rigorous application process, just like a college.

**CONS:** Ask yourself - will you be more or less motivated to enroll in college by taking a year off? A few risks to consider: lost wages due to entering the marketplace a year later, diminished academic momentum, and possibly decreased motivation to transition to college. If a student decides on a gap year after applying to his/her first-choice college, the student needs to work directly with the university to ensure they are approved for "deferred admission." Not all universities allow every student to take a gap year. A student may need to re-apply, with financial aid packages not guaranteed from original acceptance. Also, a student would be a year behind in completing a degree. Finally, many structured gap year programs cost tens of thousands of dollars to provide the experience of exploration and travel.

## HELPFUL GAP YEAR SITES

National Service Programs (AmeriCorps)  
Gap Year Association  
Global Citizen Year/ Global Citizen Academy  
Year On  
Covid Gap Years

[nationalservice.gov](https://nationalservice.gov)  
[gapyearassociation.org](https://gapyearassociation.org)  
[globalcitizenyear.org](https://globalcitizenyear.org)  
[yearon.com](https://yearon.com)  
[covidgapyears.com](https://covidgapyears.com)

# Websites for More Information

## CAREER & COLLEGE SEARCH

Career and college search and comparisons	<a href="http://portal.ocis.intocareers.org">portal.ocis.intocareers.org</a>
OCIS Username: LEAF, Password: 4OCISLeaf2016	
Ohio Means Jobs	<a href="http://ohiomeansjobs.com">ohiomeansjobs.com</a>
Ohio Apprenticeships	<a href="http://jfs.ohio.gov/apprenticeship">jfs.ohio.gov/apprenticeship</a>
Military information	<a href="http://todaysmilitary.com">todaysmilitary.com</a>
College Navigator	<a href="http://nces.ed.gov/collegenavigator">nces.ed.gov/collegenavigator</a>
College Scorecard	<a href="http://collegescorecard.ed.gov">collegescorecard.ed.gov</a>
Virtual College Fairs 2020-21	<a href="http://strivescan.com/virtual">strivescan.com/virtual</a> , <a href="http://nacacfairs.org/virtual">nacacfairs.org/virtual</a>

## ADMISSIONS TESTS AND PREPARATION

ACT (registration & practice tests)	<a href="http://actstudent.org">actstudent.org</a>
SAT (registration & practice tests)	<a href="http://collegeboard.org">collegeboard.org</a>
Vocabulary building and practice tests	<a href="http://vocabulary.com">vocabulary.com</a>
Free prep online classes/practice tests	<a href="http://kaptest.com/sat/free/events">kaptest.com/sat/free/events</a>
<a href="http://jobseeker.k-12.ohiomeansjobs.monster.com/assessments/home.aspx">jobseeker.k-12.ohiomeansjobs.monster.com/assessments/home.aspx</a>	<a href="http://khanacademy.org/sat">khanacademy.org/sat</a>



## LOCAL COMMUNITY COLLEGES

Lakeland Community College	<a href="http://lakelandcc.edu">lakelandcc.edu</a>
Cuyahoga Community College	<a href="http://tri-c.edu">tri-c.edu</a>

## FINANCIAL AID INFORMATION & APPLICATIONS

Student Aid on the Web	<a href="http://studentaid.ed.gov/sa">studentaid.ed.gov/sa</a>
Ohio Higher Ed	<a href="http://ohiohighered.org">ohiohighered.org</a>
FSA ID website	<a href="http://fsaid.ed.gov">fsaid.ed.gov</a>
FAFSA on the Web	<a href="http://fafsa.gov">fafsa.gov</a>
CSS PROFILE	<a href="http://cssprofile.collegeboard.org">cssprofile.collegeboard.org</a>
Federal Student Loans	<a href="http://studentloans.gov">studentloans.gov</a>
Smart Student Guide to Financial Aid	<a href="http://finaid.org">finaid.org</a>
Loan comparisons	<a href="http://credible.com">credible.com</a> , <a href="http://finaid.org/loans/loancomparisonsites">finaid.org/loans/loancomparisonsites</a> ,
Tax Return Transcript Request	<a href="http://irs.gov/individuals/get-transcript">irs.gov/individuals/get-transcript</a>

## HELPFUL PHONE NUMBERS

FAFSA, Federal Student Loans, and FSAID help	1.800.433.3243
CSS Profile help	1.844.202.0524

# LEAF Virtual Resource Center Senior Sessions



Make a required free virtual reservation at  
[leaf-ohio.org/calendar/category/resource-center-sessions](http://leaf-ohio.org/calendar/category/resource-center-sessions)

## **Ace Your Admissions Application**

**September 16, 2020 6:30 p.m.**

A panel of college admissions representatives will provide the do's and don'ts for the college application process. Topics will include the Common App process, essay requirements, recommendation letters, admissions timelines, scholarships, and more.

## **Scholarships 101**

**November 4, 2020 6:30 p.m.**

How do I find money for college? Learn about how to research scholarships at universities, national databases, and at local level. Get helpful hints on scholarship application processes.

## **Making Sense of Financial Aid Offer Letters**

**February 24, 2020 6:30 p.m.**

I got in, but how much will it cost me? Which college is a better deal? What loans should I take? The admissions process may be over, but the decision may or may not be final due to finances. How do you compare college costs once you've been admitted? An expert will walk you through the terminology so that you can see your bottom line of a 4-year college cost.

## **Making Sense of College Loan Options**

**March 10, 2021 6:30 p.m.**

Subsidized vs. unsubsidized loans? Parent PLUS vs. private loan? I got in, I'm excited, but now how do I pay? Once you receive your college financial aid offer letter, you know the bottom line cost. Often, there is a gap between the aid and the bill - loans can be used to fill that gap. Learn more about available loan options.

## **Alternatives to a 4-year College - Vocational Options**

**April 14, 2021 6:30 p.m.**

Learn about career options in the trades, apprenticeships, and other vocational post-secondary educational opportunities to get your future started.

## **Alternatives to a 4-year College - Military Options**

**April 28, 2021 6:30 p.m.**

Learn about educational opportunities and career options in the United States military branches to get your future started.

## **Alternatives to a 4-year College - Manufacturing Options**

**May 12, 2021 6:30 p.m.**

Get your future started in the new high-tech world of manufacturing. A virtual tour of a manufacturing facility with Alliance for Working Together (AWT).

**\*Schedule subject to change**



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Kirtland, OH 44094  
440.525.7095 [leaf-ohio.org](http://leaf-ohio.org)  
[admin@leaf-ohio.org](mailto:admin@leaf-ohio.org)

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