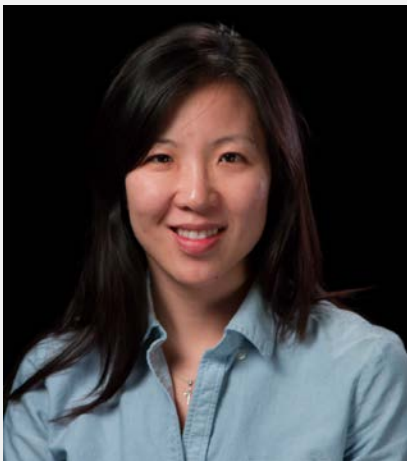


# You're Accepted, Now What?

April 30, 2020



Nara Lee  
Director of Student Leadership  
NASSP



Bonnie Casson-Deweese  
Director of College Match  
KIPP thru College



Mark Salisbury  
CEO and Co-Founder  
TuitionFit



NHS, NJHS, NEHS, and NatStuCo are programs of NASSP



- College Signing Day: Making the Decision
- Keys to Choose that “Right” College
- What comes next?
- Financial Aid
- How do I weigh value?
- TuitionFit – Free Resource
- How do I make decisions when the future is unknown?

# Bonnie Casson-Deweese

## KIPP

- Where will you *thrive*?
  - Success and happiness at college are not just about how and when you earn your degree; you can do that just about anywhere. Instead it is about where you will make the most of your experience.
- What is your passion, purpose, and plan?
- Who are you now and in college?
  - Self-Reflection
    - How do you learn best?
    - How much support do I need?
    - Am I an introvert/extrovert?
    - What school environment do I need to be successful?

- Remember that ***you*** are shopping for what ***you*** need.
- Where will you *thrive* and not simply *survive*?
- How did your college respond to COVID-19? What are their plans for the fall—do you know them yet?
- What is your college's mission statement and does it align with your values?
- What is your college's 5/10 year plan? Where are they focusing their efforts? Does it align with your hopes and values?

# "Getting in is the easy part."

Alumni, KIPP Houston HS Class of 2017, University of Texas-Austin, Class of 2021.

- Part of KIPP's mission is helping students not only get ***in*** but ***through*** college. We do this through dedicated Persistence advisors for all KIPP alumni.
- Dealing with Failure
  - What happens, not if, but when you hit an obstacle?
  - Plan, don't panic.
- Academic Behaviors v. 2.0
  - Remember that college is not high school.
  - Life balance vs. Freedom
- Passion, Purpose, and Plan = Persistence and Graduation
  - KIPP's curriculum includes goal setting, advocacy, cultural wealth, self-efficacy and identity development.
  - Find a space for "soft" fails.
- Find your support system and take some (healthy) risks.

# Mark Salisbury and TuitionFit

- Know your Cost of Attendance (COA) for each institution that accepted you
- Separate loans and work study awards from grants and scholarships
- If you see the world PLUS included in your award package . . . proceed with extreme caution!!!



**CAL  
POLY**

California Polytechnic State University, San Luis Obispo (CAL POLY)

**Costs in the 2019-2020 year**

| Estimated Cost of Attendance |          | \$28,998 / yr |
|------------------------------|----------|---------------|
| Tuition and fees             | \$ 9,942 |               |
| Housing and meals            | 14,200   |               |
| Books and supplies           | 1,941    |               |
| Transportation               | 1,317    |               |
| Other education costs        | 1,598    |               |

**Grants and scholarships to pay for college**

| Total Grants and Scholarships (Of: All, no repayment needed) |      | \$0 / yr |
|--|------|----------|
| Grants and scholarships from your school                     | \$ 0 |          |
| Federal Pell Grant   | 0    |          |
| Grants from your state                                       | 0    |          |
| Other scholarships you can use                               | 0    |          |

**What will you pay for college**

| Net Costs   |  | \$28,998 / yr |
|---|--|---------------|
| <small>(Cost of attendance minus total grants and scholarships)</small> |  |               |

**Options to pay net costs**
**Work options**

Work-Study (Federal, state, or institutional) \$ 0

**Loan Options\***

|                                  |    |       |
|----------------------------------|----|-------|
| Federal Perkins Loans            | \$ | N/A   |
| Federal Direct Subsidized Loan   |    | 3,500 |
| Federal Direct Unsubsidized Loan |    | 2,000 |

\*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

**Other options**

- Payment plan offered by the institution
- Parent or Graduate PLUS Loans
- American Opportunity Tax Credit\*
- Military and/or National Service benefits
- Non-Federal private education loan

\*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

**Graduation Rate**

Percentage of full-time students who graduate within 6 years


**73.7%**

Low    Medium    High


**Repayment Rate**

Percentage of borrowers entering into repayment within 3 years of leaving school

**54.7%**

**44.2%**  
National Average

This Institution

**Median Borrowing**

Students who borrow at CAL POLY typically take out \$18,631 in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$198 per month. Your borrowing may be different.

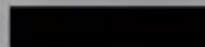
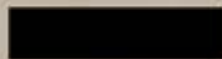

**Repaying your loans**

 To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: <http://studentaid.ed.gov/loans/understand/loans>
**For more information and next steps:**

 Cal Poly  
 Financial Aid & Scholarship Office  
 San Luis Obispo, CA 93407  
 Telephone: 805-756-2927  
 E-mail: [financialaid@calpoly.edu](mailto:financialaid@calpoly.edu)

Your loan award reflects your maximum Federal Loan eligibility. If you choose to accept a smaller amount go to the Accept/Decline Awards page in your student portal.

## 2019-20 FINANCIAL AID AWARD ANNOUNCEMENT



**Cost of Attendance**

**Estimated Direct Expenses**

|                  |           |
|------------------|-----------|
| Tuition and Fees | 39,776.00 |
| Room and Board   | 14,211.00 |

**Estimated Indirect Expenses**

|                    |          |
|--------------------|----------|
| Books and Supplies | 1,500.00 |
| Personal Expenses  | 1,215.00 |
| Transportation     | 650.00   |
| Loan Fees          | 41.00    |

**Total** **\$57,393.00**

Based on the budget of an undergraduate non-resident living on-campus.

| <u>Award</u>                | <u>Fall</u> | <u>Spring</u> | <u>Total</u> |
|-----------------------------|-------------|---------------|--------------|
| President's Undergrad Schol | \$6,000.00  | \$6,000.00    | \$12,000.00  |
| Mines Grant                 | 1,000.00    | 1,000.00      | \$2,000.00   |
| Federal College Work Study  | 750.00      | 750.00        | \$1,500.00   |
| Direct Subsidized Loan      | 1,750.00    | 1,750.00      | \$3,500.00   |
| Direct Unsubsidized Loan    | 1,000.00    | 1,000.00      | \$2,000.00   |
| Direct Parent Plus Loan     | 16,650.00   | 16,650.00     | \$33,300.00  |
|                             | <hr/>       | <hr/>         | <hr/>        |
|                             | \$27,150.00 | \$27,150.00   | \$54,300.00  |

### IMPORTANT MESSAGES

- Your actual expenses will vary based upon your total credits registered and living situation (on campus, off campus or with parent).
- Your financial aid award was developed based on your FAFSA according to federal, state and institutional regulations. All awards are based on available funds and full-time enrollment. Colorado School of Mines has the right to revise or cancel awards if your application is incorrect, your financial situation, residency or enrollment status change. Loan processing information will be mailed in June.

**Office of Financial Aid**

Ben Parker Student Center, Golden CO 80401

finaid.mines.edu | finaid@mines.edu | t: (303) 273-3301 | f: (303) 384-2252

# Deciding if an offer is worth accepting

- 40 years of research agrees:
  - it's what you do in college, not which school you attend, that matters
- Six months after you graduate, your employer or grad school faculty won't care where you went to undergrad
- Your goal should be to maximize your range of post-graduate options

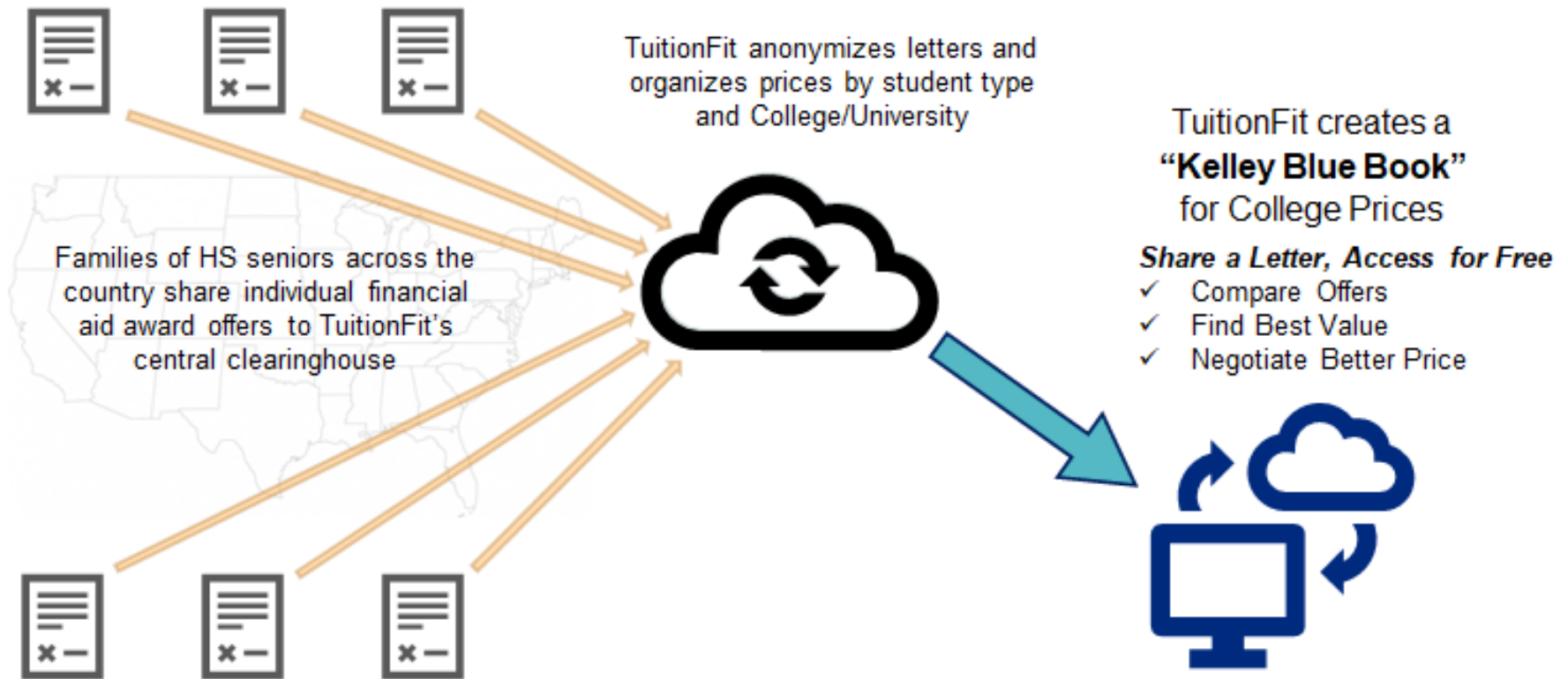
- Three numbers matter most:
  - Actual price you are asked to pay
  - Four-year graduation rate
  - Job placement rate

*You can supplement your college experience with professional development / skill development outside of what your college offers!!!*

- TuitionFit gives you the power to ensure affordability and value throughout your college search
  - See actual prices in realtime
  - See actual award letters in realtime
  - Compare your offers with the offers sent to similar students
  - Appeal and negotiate with knowledge and leverage about relative value



## How TuitionFit Works



## TuitionFit allows you to "pay it forward"

Every award letter shared empowers someone else with better information so they can find a college choice that is their best financial fit

## **POWER Skills, not soft skills**

- Grit/Resilience
- Leadership
- Empathy
- Critical Thinking
- Mindfulness
- Communication/Influence (Speaking up, Advocacy)

## **Ways to Build Power Skills**

- Service, community service, volunteering
- Supporting family and friends
- Working
- Research
- Community engagement, activism
- Rest!!! (yes, taking a break is okay, too)



**Share your Questions/Comments  
in the Q&A**



