



**RIVERSIDE COUNTY
OFFICE OF EDUCATION**

EDWIN GOMEZ, Ed.D. | County Superintendent of Schools

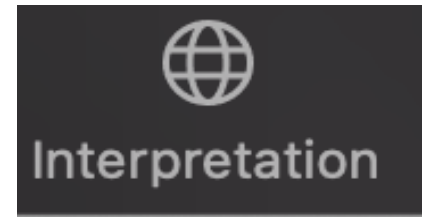
**FINANCIAL
LITERACY**

Initiative

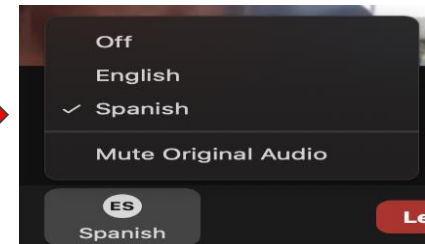


#FinancialLiteracyRivCo #RCOE

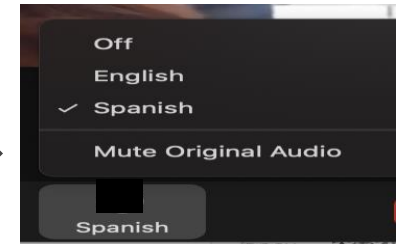
1. Si desea escuchar la presentación en español haga clic en el enlace (**Interpretation**) Interpretación



2. Seleccione (**Spanish**) español.



3. Si prefiere no escuchar ambos idiomas, haga clic en (**Mute Original Audio**)silenciar idioma original.





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Virtual Meeting Tips

Consejos para reuniones virtuales

This meeting is being recorded so that others may listen to it at a later time.

Please use the chat feature to ask your questions. We will remain on to answer all of your questions.

Every effort has been made to ensure the security of this webinar from “Zoom bombers” but in the event that we experience that, please stay calm and we will resume as soon as the technical difficulties have been resolved.

Esta junta se está grabando para que otros puedan escucharla más tarde.

Utilice la función de chat para hacer sus preguntas. Nos quedaremos después de la presentación para responder a todas sus preguntas.

** Se ha hecho todo lo posible para garantizar la seguridad de este seminario web de "Bombarderos Zoom", pero en el caso de que experimentemos eso, mantenga la calma y tan pronto como se hayan resuelto las dificultades técnicas continuaremos. **



Financial Literacy Initiative

- Why Financial Literacy?
- College Affordability and Planning
- Financial Planning and Goal Setting
- Budgeting, Savings, Using Credit, Buying Goods and Services
- Income and Asset Protections
- Financial Investment and Retirements
- Entrepreneurship



Iniciativa de educación financiera

- ¿Por qué educación financiera?
- Planificación y asequibilidad universitaria
- Planificación financiera y establecimiento de metas
- Elaboración de presupuestos, ahorros, uso de crédito, compra de bienes y servicios
- Protecciones de ingresos y activos
- Inversiones financieras y jubilaciones
- Emprendedor

College Affordability and Planning with Sallie Mae

Ventrice Shanklin
Director, Assistant Region Head- Pacific West
Ventrice.shanklin@salliemae.com



College Planning

Planificación universitaria

Ventrice Shanklin

Director, Asst. Region Head- Pacific West



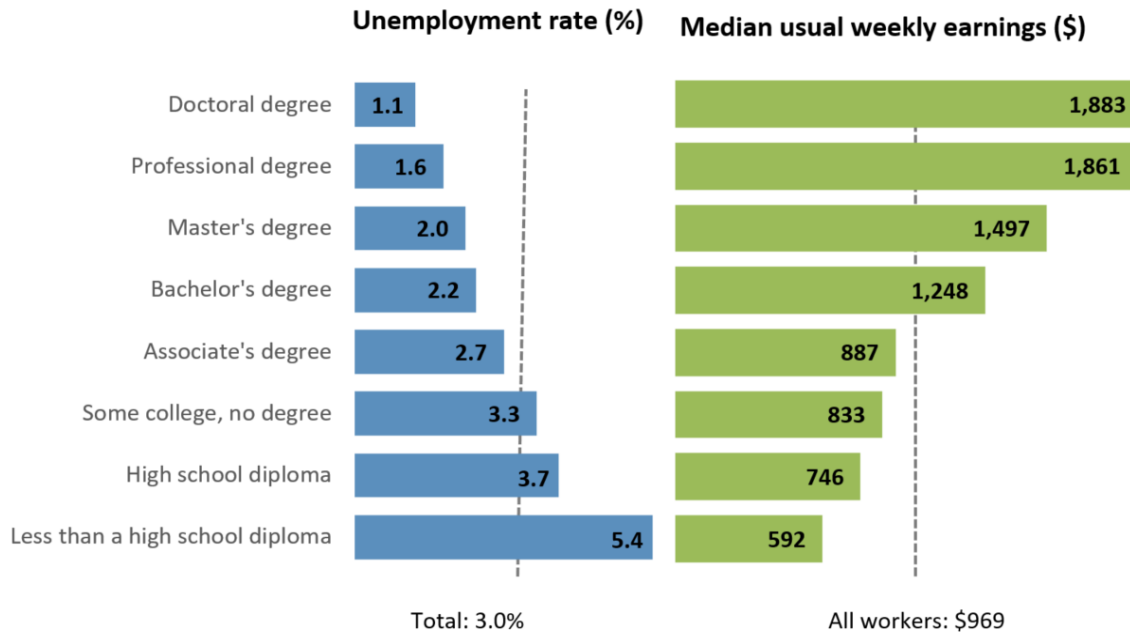
Damian
Studying political science and philosophy

What you're going to learn in this session:

Lo qué vas a aprender en esta sesión:

- Ways to save for college
- Selecting a school and determining cost
- Calculating financial need with the FAFSA
- Deciphering a financial aid offer
- Finding and applying for scholarships and grants
- Exploring federal student loan options
- How to fund the remaining gap
- Free tools and resources
- Formas de ahorrar para la universidad
- Seleccionar una escuela y determinar el costo
- Calcular la necesidad financiera con la FAFSA
- Descifrar una oferta de ayuda financiera
- Encontrar y solicitar becas y subvenciones
- Explorando las opciones de préstamos federales para estudiantes
- Cómo financiar la brecha restante
- Herramientas y recursos gratuitos

Unemployment rates and earnings by educational attainment, 2019



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.
 Source: U.S. Bureau of Labor Statistics, Current Population Survey.



Ways to save for college

Maneras de ahorrar para la universidad



Sallie Mae's 1-2-3 approach to saving for college

1. Open a savings account

- Set up and designate a savings account as your college fund
- Deposit gifts from friends and family
- Sign up for free services that let you earn cash back to save for college

2. Set a goal and regularly contribute money

- You may want to consider opening a savings account that helps you set and track your progress toward a goal, like college
- Automatic deposits make saving easy and help your college fund grow

3. Explore tax-advantaged options

- Such as 529 college savings plans and prepaid college tuition plans

El enfoque 1-2-3 de Sallie Mae para ahorrar para la universidad

1. Abra una cuenta de ahorros

- Configure y designe una cuenta de ahorros como su fondo universitario
- Deposite regalos de amigos y familiares
- Regístrese para recibir servicios gratuitos que le permiten ganar dinero en efectivo para ahorrar para la universidad

2. Establezca una meta y contribuya con dinero con regularidad

- Considere abrir una cuenta de ahorros que le ayude a establecer y realizar su progreso hacia una meta, como la universidad
- Los depósitos automáticos facilitan el ahorro y ayudan a que los fondos universitarios crezcan

3. Explore las opciones con ventajas fiscales

- Como planes 529 de ahorro para la universidad y planes de matrícula universitaria prepaga

-
- **Selecting a school**

Seleccionando una escuela

Cost is a top factor when choosing a college

El costo es un factor importante al elegir una universidad



77% of families said they eliminated a school based on cost at some point.

77% de las familias dijeron que eliminaron una escuela por el costo en algún momento.



Students were more likely to eliminate schools due to cost than parents by 20%.

Los estudiantes tenían más probabilidades de eliminar escuelas debido al costo que los padres por 20%.



When it comes to the final decision about which school the student will attend, financial and academic considerations carry equal weight (38% financial and 36% academics).

Cuando se trata de la decisión final sobre a qué escuela asistirá el estudiante, las consideraciones financieras y académicas tienen el mismo peso.

(38% financiero y 36% académico).

Generally, there are two types of college costs: direct and indirect

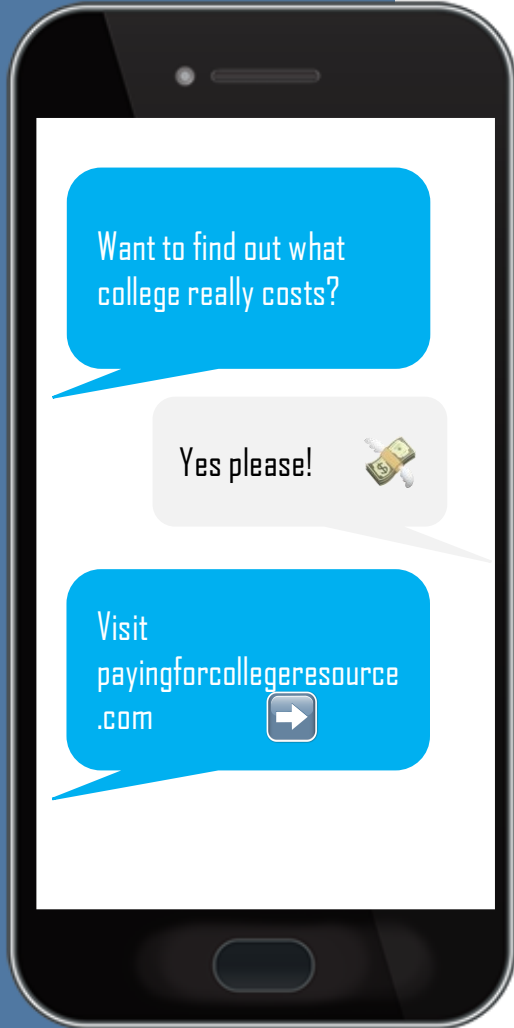
Direct costs are assessed by the school but can vary a bit from student to student. **Indirect costs** are those that you can influence based on choices you make.

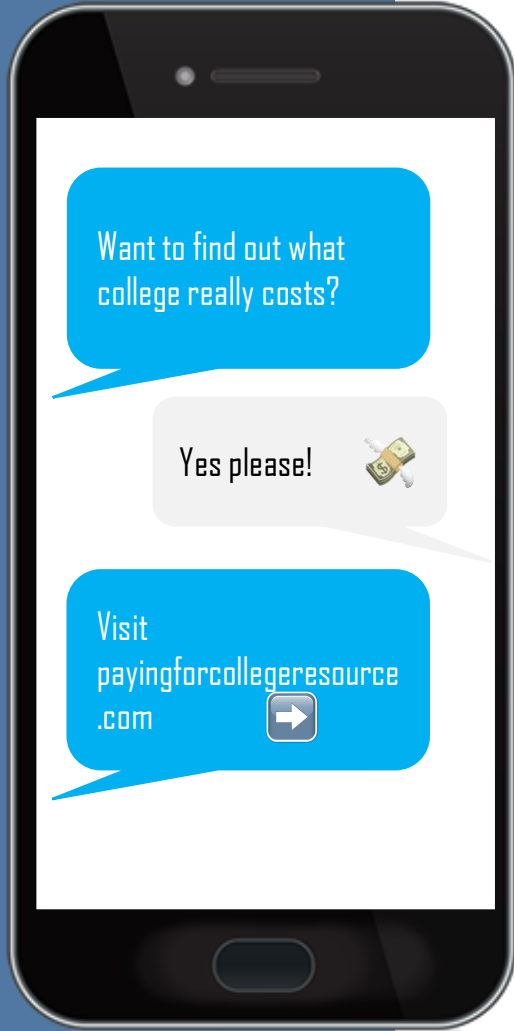
Direct costs

- Tuition
- Fees (health center, student activity, special campus fees, etc.)
- Housing and meal plans

Indirect costs

- Books and supplies
- Equipment (art fees, athletics, computers, etc.)
- Transportation (travel to and from school)
- Personal living expenses
- Housing and meal plans





Generalmente, hay dos tipos de costos universitarios: directos e indirectos.

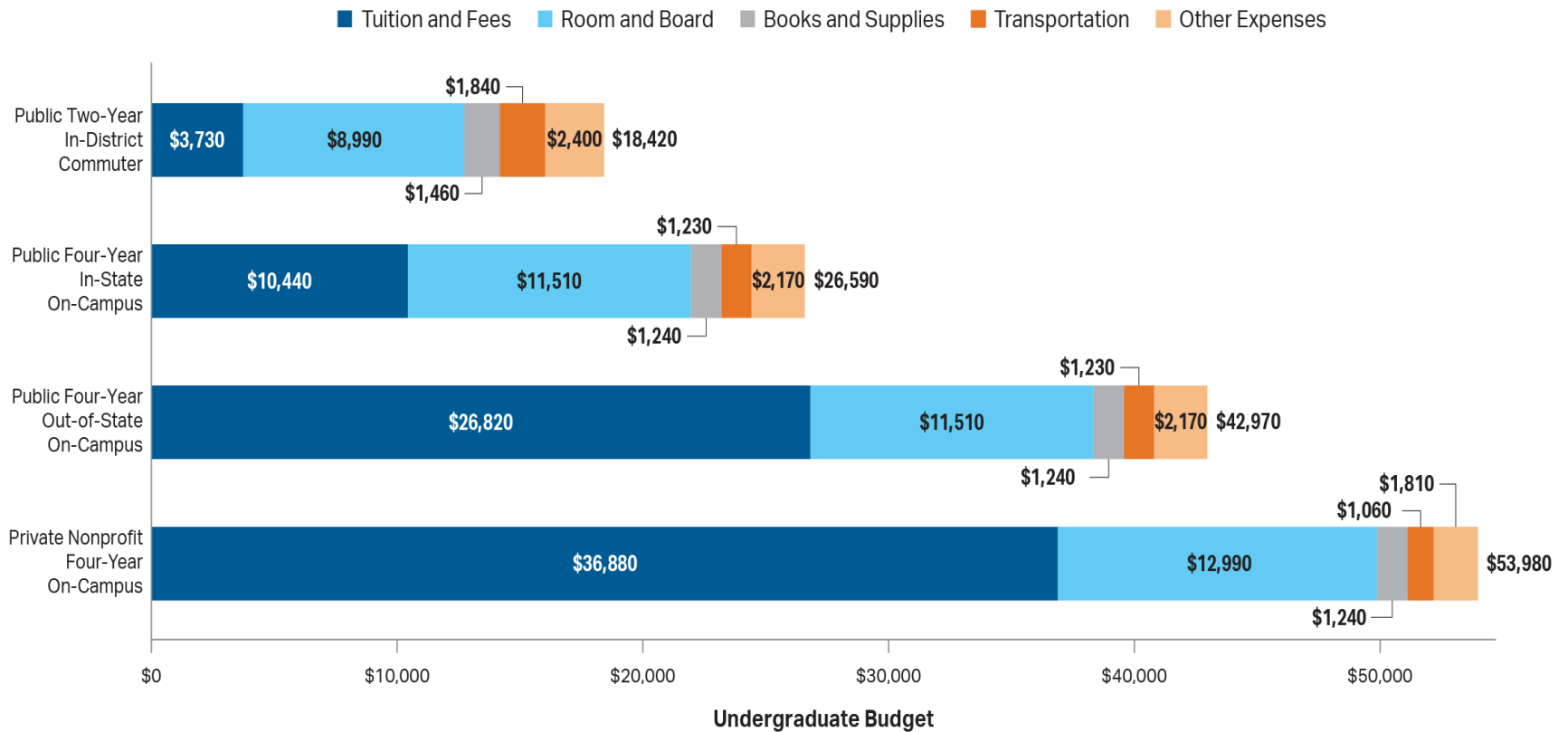
La escuela evalúa los **costos directos**, pero pueden variar un poco de un estudiante a otro. Los **costos indirectos** son aquellos en los que puede influir en función de las decisiones que tome.

Costos Directos

- Costo de matrícula
- (centro de salud, actividad estudiantil, pagos especiales del campus, etc.)
- Planes de vivienda y alimentación

Costos indirectos

- Libros y materias
- Equipo (cuota de arte, atletismo, computadoras, etc.)
- Transporte (viaje hacia y desde la escuela)
- Gastos de vida personales
- Planes de vivienda y alimentación



Source: College Boards Trends in College Pricing 2019; includes tuition and fees, room and board, and personal expenses

Key definitions



Cost of Attendance
Costo de Asistencia



Expected
Financial
Contribution
Contribución
Financiera
Esperada



Financial Need
Necesidad
Financiera

Factors to consider when selecting a school

Picking the school that you're most likely to attend for the entirety of the degree will help in the long run. By doing so, you can avoid the hassle and expense of transferring and possibly losing credits in the process.



- Direct and indirect costs
- Research scholarships and grants



- Admissions requirements
- Curriculum/degree/major
- Retention/graduation rates



- Size (small rural campus or city life)
- Facilities
- Campus life, athletics

Factores a considerar al seleccionar a una escuela

Elegir la escuela a la que es más probable que asistas durante la totalidad del título te ayudará a largo plazo. Al hacerlo, puede evitar la molestia y el gasto de transferir y posiblemente perder créditos en el proceso.



- Costos directos e indirectos
- Investiga becas y subsidios



- Requisitos de admisión
- Plan de estudios/la licenciatura/especialidad de estudios
- Retención/tasas de graduación



- Tamaño (pequeña universidad rural o vida en la ciudad)
- El sitio
- Vida universitaria, atletismo

Finding the right school

Make the most of your decision

- Don't choose a school just because of its reputation and price tag. Make sure the right education is being offered for the right price.
- COA is a huge factor for many families and can also be the deciding factor once financial aid offers are received.
- Don't assume that a more expensive school will have the highest out of pocket cost.
- Financial aid offers must be factored into the college choice decision. Many state schools, which can appear to be less expensive than private schools, have limited funding to offer students.
- More expensive private schools often have private grants that can make your cost equal to or perhaps even less expensive than a state institution.

A virtual college visit is the perfect opportunity to learn about the campus, curriculum, and lifestyle!



'Tour' from any device

Using 360-degree photos, interactive maps, and virtual reality, you can take a stroll around campus and see the dorms and classrooms.



Check out Instagram

The school's Instagram account will give you more of an authentic feel for the campus, student base, and overall vibe.



Join an online community

Checkout the school's Facebook or Redditt pages. They may have specific groups dedicated to students where you can join discussions or ask questions.

Encontrando la escuela adecuada

Aprovecha tu decisión al máximo

- No elija una escuela solo por su reputación y precio. Asegúrese de que se ofrezca la educación adecuada al precio adecuado.
- El COA es un factor enorme para muchas familias y también puede ser el factor decisivo una vez que se reciben las ofertas de ayuda financiera.
- No asuma que una escuela más cara tendrá el costo de bolsillo más alto.
- Las ofertas de ayuda financiera deben tenerse en cuenta en la decisión de elección de la universidad. Muchas escuelas públicas, que pueden parecer menos costosas que las escuelas privadas, tienen fondos limitados para ofrecer a los estudiantes.
- Las escuelas privadas más caras a veces tienen subvenciones privadas que pueden hacer que su costo sea igual o incluso menos costoso que el de una institución estatal.

¡Una visita virtual a la universidad es la oportunidad perfecta para aprender sobre la universidad, el plan de estudios y el estilo de vida!



'Visita' de cualquier dispositivo

Using 360-degree photos, interactive maps, and virtual reality, you can take a stroll around campus and see the dorms and classrooms.



Consulte la aplicación de Instagram

La cuenta de Instagram de la escuela le dará una sensación más auténtica del campus, la base de estudiantes y el ambiente general.



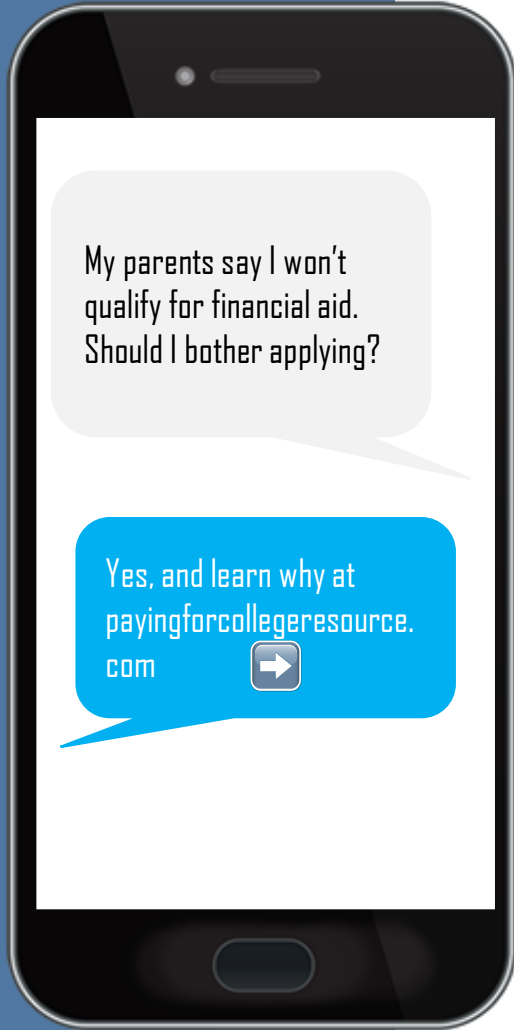
Únase a una comunidad en línea

Consulte las páginas de Facebook o Redditt de la escuela. Pueden tener grupos específicos dedicados a los estudiantes donde puede unirse a discusiones o hacer preguntas.



Calculating financial need
with the FAFSA®


Calcular la necesidad
financiera con la FAFSA®



The main factor in determining financial need is the Free Application for Federal Student Aid (FAFSA)

- The FAFSA is used to determine eligibility for all federal student financial aid programs. It is also the official form for applying for most state and school aid.
- The FAFSA application is available **October 1** of each year. Much of the information required on the FAFSA comes from your tax return. Families completing the FAFSA for AY 21-22 can use their 2019 tax return.
- The FAFSA is comprehensive and may take an hour to complete. You can complete the form online at fafsa.gov or via the **mobile app**, myStudentAid.
- Some aid is first-come, first-served—so apply as soon as you can. Deadlines vary by state. Make sure you know what yours is.

El factor principal para determinar la necesidad financiera es la Solicitud gratuita de ayuda federal para estudiantes (FAFSA)



My parents say I won't qualify for financial aid. Should I bother applying?

Yes, and learn why at payingforcollegeresource.com

- La FAFSA se utiliza para determinar la elegibilidad para todos los programas federales de ayuda financiera para estudiantes. También es el formulario oficial para solicitar la mayoría de las ayudas estatales y escolares.
- La solicitud FAFSA está disponible el 1 de octubre de cada año. Gran parte de la información requerida en la FAFSA proviene de su declaración de impuestos. Las familias que completan la FAFSA para AY 21-22 pueden usar su declaración de impuestos de 2019.
- La FAFSA es completa y puede tardar una hora en completarse. Puede completar el formulario en línea en fafsa.gov o mediante la aplicación móvil myStudentAid.
- Algunas ayudas se otorgan por orden de llegada, así que solicítelas lo antes posible. Los plazos varían según el estado. Asegúrate de saber cuál es el tuyo.

Filing the FAFSA

What students need to know

When to apply

FAFSA (Free Application for Federal Student Aid) applications can be filed starting October 1 each year.

Remember: Financial aid deadlines aren't the same as college admission deadlines. The FAFSA must be filed every year a student is in school.

What do you need?

If you're a dependent student, you'll need this information for you and your parents

- ✓ Social Security number
- ✓ Alien Registration number (if you aren't a U.S. citizen)
- ✓ Federal income tax return, W-2s, and other records of money earned; you may be able to transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.
- ✓ Bank statements and investment records (if applicable)
- ✓ Records of untaxed income (if applicable)
- ✓ An FSA ID so you can sign the form electronically

Why FAFSA matters

The FAFSA gives families and students access not just to federal loans, but also state aid, if it's available. Many colleges offer their own aid too, although it's usually limited. Students should check fafsa.ed.gov for their state's deadlines and their colleges' websites for those deadlines.



For more information, visit salliemae.com/collegeplanning
Submit the FAFSA at fafsa.ed.gov

Submission time frames and tax information*

College academic year
Fall 2020 – Spring 2021

Submit your FAFSA beginning
October 1, 2019 through June 30, 2021
Use your tax info from **2018**

College academic year
Fall 2021 – Spring 2022

Submit your FAFSA beginning
October 1, 2020 through June 30, 2022
Use your tax info from **2019**

College academic year
Fall 2022 – Spring 2023

Submit your FAFSA beginning
October 1, 2021 through June 30, 2023
Use your tax info from **2020**

*Source: <https://studentaid.ed.gov/sa/fafsa>. FAFSA application submission time frames and required tax information are projected based on information provided in the September 14, 2015 IFAP FAFSA filing date change announcement (also referenced as the Dear Colleague letter). Please check StudentAid.Ed.Gov/FAFSA prior to each academic year for the most up-to-date FAFSA information. Sallie Mae, the Sallie Mae Logo and other Sallie Mae names and logos are service marks or registered service marks of Sallie Mae Bank. All other names and logos used are the trademarks or service marks of their respective owners. SLM Corporation and its subsidiaries, including Sallie Mae Bank, are not sponsored by or agencies of the United States of America. ©2020 Sallie Mae Bank. All rights reserved. MKT14778A 0120



Gather all the information you'll need to fill out the FAFSA



- ✓ Your driver's license and social security number
- ✓ You may need your parents' Social Security numbers and birthdates
- ✓ Your family's latest federal income tax returns
- ✓ W-2 forms
- ✓ Bank statements
- ✓ Information on your family's investments

How America Pays for College insight:

Fewer families are filing the FAFSA, which means they could be missing out on thousands of dollars in financial aid.

Just 71% filed for AY 2019-20—a decrease from 83% two years ago.

Source: Sallie Mae and Ipsos, *How America Pays for College 2020*

Reúna toda la información que necesitará para completar la FAFSA



- ✓ Su licencia de conducir y número de seguro social.
- ✓ Es posible que necesite los números de seguro social y las fechas de nacimiento de sus padres.
- ✓ Las últimas declaraciones de impuestos federales sobre la renta de su familia
- ✓ Formularios W-2
- ✓ Estados de cuenta bancarios
- ✓ Información sobre las inversiones de su familia

Cómo paga Estados Unidos por la información universitaria:

Menos familias están presentando la FAFSA, lo que significa que podrían estar perdiendo miles de dólares en ayuda financiera.

Solo el 71% solicitó 2019-20, una disminución del 83% hace dos años.

Source: Sallie Mae and Ipsos, *How America Pays for College 2020*

What happens after you apply for the FAFSA?

1. Within three to five days of submitting the FAFSA online, the student will receive a Student Aid Report (SAR).
2. The SAR will list your Expected Family Contribution, or EFC. It's important to review the SAR carefully for errors. If you find an error, you can update and resubmit the SAR for processing.
3. Institutions listed on your FAFSA will receive copies of the SAR.
4. After receiving your EFC, colleges at which you have been accepted present you with a financial aid offer. This could be a paper or an electronic letter.
5. It will outline the total cost of attendance and any aid that the school is offering to the family.
6. When financial aid offers arrive, it helps to compare the offerings of each school of interest. Be sure to look at both the total amount of aid received, and the types of aid offered. This could be very helpful when trying to choose between schools.
7. Try a spreadsheet. Give each school a column. Plug in COA, then subtract your financial aid, including any free money you don't have to pay back like scholarships and grants.

This information was gathered on 8/26/19 from <https://studentaid.ed.gov/sa/fafsa/next-steps/accept-aid>

¿Qué sucede después de solicitar la FAFSA?

1. Dentro de los tres a cinco días posteriores a la presentación de la FAFSA en línea, el estudiante recibirá un Informe de ayuda estudiantil (SAR).
2. El SAR incluirá su contribución familiar esperada, o EFC. Es importante revisar cuidadosamente el SAR para detectar errores. Si encuentra un error, puede actualizar y volver a enviar el SAR para su procesamiento.
3. Las instituciones que figuran en su FAFSA recibirán copias del SAR.
4. Después de recibir su EFC, las universidades en las que ha sido aceptado le presentan una oferta de ayuda financiera. Puede ser un papel o una carta electrónica.
5. Describirá el costo total de asistencia y cualquier ayuda que la escuela esté ofreciendo a la familia.
6. Cuando llegan las ofertas de ayuda financiera, es útil comparar las ofertas de cada escuela de interés. Asegúrese de ver tanto la cantidad total de ayuda recibida como los tipos de ayuda ofrecidos. Esto puede resultar muy útil al intentar elegir entre escuelas.
7. Prueba con una hoja de cálculo. Dale a cada escuela una columna. Ingrese el COA, luego reste su ayuda financiera, incluido cualquier dinero gratis que no tenga que devolver, como becas y subvenciones.

This information was gathered on 8/26/19 from <https://studentaid.ed.gov/sa/fafsa/next-steps/accept-aid>

Example

	<u>School A</u>	<u>School B</u>	<u>School C</u>
Cost of Attendance	\$70,000	\$35,000	\$20,000
- Expected Family Contribution	-\$20,000	-\$20,000	-\$20,000
<hr/> Financial Need	<hr/> \$50,000	<hr/> \$15,000	<hr/> \$0

Ejemplo

	<u>Escuela A</u>	<u>Escuela B</u>	<u>Escuela C</u>
Costo de estudiar	\$70,000	\$35,000	\$20,000
- Aporte Familiar Previsto	-\$20,000	-\$20,000	-\$20,000
<hr/> Necesidad económica	<hr/> \$50,000	<hr/> \$15,000	<hr/> \$0

California Dream Act Application

Undocumented/Dreamer Students

The California Dream Act Application allows students interested in attending eligible California Colleges, Universities and Career Education Programs to apply for state financial aid. This application is unrelated to the federal Deferred Action for Childhood Arrivals (DACA) program.

California Nonresident Tuition Exemption

California Nonresident Tuition Exemption Education Code § 68130.5, as amended, commonly known as AB 540 California Nonresident Tuition Exemption allows certain students from paying nonresident tuition (higher than resident tuition) and allows them to apply for different types of California Dream Act financial aid.

Financial Aid for Dreamers

- Cal Grant, Chafee Grant, Middle Class Scholarship
- University of California Grants, State University Grants
- California Community College (CCC) California Promise Grant
- EOP/EOPS
- Some University scholarships
- Some private scholarships administered by campuses

Application deadline for all Dreamer Cal Grants and most of the other aid listed above is March 2.

Source: California Student Aid Commission <https://www.csac.ca.gov/undocumented-dreamer-students>

Solicitud de California Dream Act

Estudiantes indocumentados / soñadores

La Solicitud de California Dream Act permite a los estudiantes interesados en asistir a los programas de educación profesional, universidades y universidades de California que califiquen para solicitar ayuda financiera estatal. Esta solicitud no está relacionada con el programa federal de Acción Diferida para los Llegados en la Infancia (DACA).

Exención de matrícula para no residentes de California

El Código de Educación de Exención de Matrícula para No Residentes de California § 68130.5, según enmendado, comúnmente conocido como AB 540 Exención de Matrícula para No Residentes de California permite a ciertos estudiantes pagar la matrícula de no residentes (más alta que la matrícula para residentes) y les permite solicitar diferentes tipos de ayuda financiera de la Ley Dream de California.

Ayuda financiera para soñadores

- Cal Grant, Chafee Grant, Beca de clase media
- Becas de la Universidad de California, Becas de la Universidad Estatal
- Subvención Promesa de California del Colegio Comunitario de California (CCC)
- EOP / EOPS
- Algunas becas universitarias
- Algunas becas privadas administradas por campus
- La fecha límite para la solicitud de todas las becas Dreamer Cal Grants y la mayoría de las demás ayudas mencionadas anteriormente es el 2 de marzo.

La fecha límite para la solicitud de todas las becas Dreamer Cal Grants y la mayoría de las demás ayudas enumeradas anteriormente es el 2 de marzo.

Source: California Student Aid Commission <https://www.csac.ca.gov/undocumented-dreamer-students>

-
- **Understanding financial aid offers**

Comprendiendo las ofertas de ayuda financiera

Tipos de ayuda financiera

Subsídios

Becas

Programa de
estudio y
Trabajo

Prestamos

Grants

- Grants, which do not require repayment, are typically awarded annually based on information provided on the FAFSA. Eligibility for grants usually requires certain levels of financial need.
- Grants are offered by numerous sources, such as federal and state governments, colleges, and independent organizations.
- Institutional Grants: Many colleges and universities will offer institutional grants. They are limited and awarded on a first come first served basis.
- Cal Grants: Grants for California residents who attend college in California. Cal Grants have an application deadline of March 2 each year.
- Federal grant program examples:
 - Federal Pell Grant
 - Federal Supplemental Educational Opportunity Grant (FSEOG)

Subsidios

- Las subvenciones, que no requieren reembolso, generalmente se otorgan anualmente según la información proporcionada en la FAFSA. La elegibilidad para las subvenciones generalmente requiere ciertos niveles de necesidad financiera.
- Las subvenciones son ofrecidas por numerosas fuentes, como gobiernos estatales y federales, universidades y organizaciones independientes.
- Subvenciones institucionales: muchas facultades y universidades ofrecerán subvenciones institucionales. Son limitados y se otorgan por orden de llegada.
- Cal Grants: Becas para residentes de California que asisten a la universidad en California. Las becas Cal Grants tienen como fecha límite de solicitud el 2 de marzo de cada año.
- Ejemplos de programas de subvenciones federales:
 - Beca Federal Pell
 - Beca Federal Suplementaria para la Oportunidad Educativa (FSEOG)

What is the Federal Work-Study Program?

The Federal Work-Study (FWS) Program provides part-time jobs for students with financial need and is granted to students as part of their financial aid offer.

- Jobs arranged through the school participating in the Federal Work-Study Program
- On or off campus
- Pays at least minimum wage
- Limited hours
- May be tied to academic interests or major
- Often there are a wide variety of work-study jobs on each campus
- Students receive a paycheck for their work, FWS is not deducted from the student bill

¿Qué es el Programa Federal de Trabajo y Estudio?

El Programa Federal de Trabajo y Estudio (FWS) proporciona trabajos de medio tiempo para estudiantes con necesidades económicas y se otorga a los estudiantes como parte de su oferta de ayuda financiera.)

- Trabajos organizados a través de la escuela que participa en el Programa Federal de Trabajo y Estudio
- Dentro o fuera del campus
- Paga al menos el salario mínimo
- Horas limitadas
- Puede estar vinculado a intereses académicos o especialidades
- A menudo, hay una amplia variedad de trabajos de trabajo y estudio en cada campus.
- Los estudiantes reciben un cheque de pago por su trabajo, FWS no se deduce de la factura del estudiante

- **Finding and applying for scholarships and grants**

Encontrar y solicitar becas y subvenciones

What are grants?

- Grants, which do not require repayment, are typically awarded annually based on information provided on the FAFSA.
- Grants are offered by numerous sources, such as federal and state governments, colleges, and independent organizations.
- Federal grant programs:
 - Federal Pell Grant*
 - The Pell Grants are need based.
 - Awards up to \$6,495 for 2021-22 and awarded to all who qualify.
 - Federal Supplemental Educational Opportunity Grant (FSEOG)*
 - FSEOG are for students with exceptional financial need.
 - Awards from \$100-\$4,000 and on a first come, first served basis.

*Sources: <https://studentaid.ed.gov/sa/types/grants-scholarships/pell> and <https://studentaid.ed.gov/sa/types/grants-scholarships/fseog>

¿Qué son las subvenciones?

- Las subvenciones, que no requieren reembolso, generalmente se otorgan anualmente según la información proporcionada en la FAFSA.
- Las subvenciones son ofrecidas por numerosas fuentes, como gobiernos estatales y federales, universidades y organizaciones independientes. Federal grant programs:
- Beca Federal Pell *
 - Las becas Pell se basan en las necesidades.
 - Premios de hasta \$ 6,495 para 2021-22 y otorgados a todos los que califiquen.

Beca Federal Suplementaria para la Oportunidad Educativa (FSEOG) *

- FSEOG son para estudiantes con necesidades económicas excepcionales.
- Premios de \$ 100 a \$ 4,000 y por orden de llegada.

*Sources: <https://studentaid.ed.gov/sa/types/grants-scholarships/pell> and
and <https://studentaid.ed.gov/sa/types/grants-scholarships/fseog>



Damian
Studying political science
and philosophy

Scholarships

Scholarships are typically merit-based and awarded for a variety of reasons including:

- ✓ Academic achievement
- ✓ Financial need
- ✓ Community involvement
- ✓ Organizational membership
- ✓ Sports
- ✓ Talent or skill
- ✓ Leadership/school activities
- ✓ Ethnicity
- ✓ Religious affiliation
- ✓ Parent affiliation with work, club, or activity

Scholarships, which do not require repayment, are typically awarded on an annual basis. While the federal and state governments award some scholarships, the majority of funds are awarded by the institution in which students enroll and by private organizations.



Damian
Studying political science
and philosophy

Becas

Las becas generalmente se basan en el mérito y se otorgan por una variedad de razones, que incluyen:

- ✓ Logro académico
- ✓ Necesidad financiera
- ✓ Participación de la comunidad
- ✓ Membresía organizacional
- ✓ Deportes
- ✓ Talento o habilidad
- ✓ Liderazgo / actividades escolares
- ✓ Etnicidad
- ✓ Afiliación religiosa
- ✓ Afiliación de los padres con el trabajo, el club o la actividad

Las becas, que no requieren reembolso, generalmente se otorgan anualmente. Si bien los gobiernos federal y estatal otorgan algunas becas, la mayoría de los fondos son otorgados por la institución en la que se inscriben los estudiantes y por organizaciones privadas.



Peter
Studying business

Scholarship resources

There are many resources for scholarships:

- Local or community-based scholarships
- Federal and state agencies
- College-specific scholarships offered by the colleges your students are interested in attending
- Religious organizations
- Employers
- Libraries
- Private organizations or major companies
- Online search engines that aggregate scholarship offerings and allow users to be matched to scholarships based on a personal profile



Peter
Studying business

Recursos de becas

Hay muchos recursos para becas:

- Becas locales o comunitarias
- Agencias federales y estatales
- Becas universitarias específicas ofrecidas por las universidades a las que sus estudiantes están interesados en asistir
- Organizaciones religiosas
- Empleadores
- Bibliotecas
- Organizaciones privadas o grandes empresas
- Motores de búsqueda en línea que agregan ofertas de becas y permiten emparejar a los usuarios con becas en función de un perfil personal.

Tips for scholarship application success

- Be organized
- Be honest
- Follow instructions
- Include strong recommendations
- Create a lasting impression with your personal essay
- Remember that neatness, spelling, and grammar counts – proofread!
- Ask family and friends for feedback
- Meet deadlines
- Spreadsheets and online calendars can bring order to the application process
- Document your accomplishments so you have the list handy when working on applications
- Allow enough time for a recommendation to be written and thank the reviewer
- Start your essay early and allow plenty of writing time

Consejos para el éxito de la solicitud de becas

- Organizar
- Se honesto
- Seguir instrucciones
- Incluya recomendaciones sólidas
- Crea una impresión duradera con tu ensayo personal
- Recuerde que la pulcritud, la ortografía y la gramática cuentan: ¡corrija!
- Pide comentarios a familiares y amigos
- Cumplir con los plazos
- Las hojas de cálculo y los calendarios en línea pueden poner orden en el proceso de solicitud.
- Documente sus logros para tener la lista a mano cuando trabaje en aplicaciones.
- Deje tiempo suficiente para que se escriba una recomendación y agradezca al revisor
- Comience su ensayo temprano y deje suficiente tiempo para escribir

-
- Exploring federal student loan options

Explorando las opciones de préstamos federales para estudiantes

Federal loan programs - undergraduates

Federal Direct Subsidized and Unsubsidized Loans are low-interest loans for students enrolled in college at least half-time.

Direct Subsidized Loans

- Available to eligible undergraduate students with demonstrated financial need
- Interest is paid by the federal government while the student is in school at least half-time and during their six-month grace period

Direct Unsubsidized Loans

- Available to undergraduate and graduate students
- Students are not required to show financial need
- Payments are not required while the student is in school and during their six-month grace period, but interest does accrue

Programas de préstamos federales - estudiantes universitarios

Los préstamos federales con subsidio y sin subsidio del Direct Loan Program son préstamos a bajo interés para estudiantes matriculados en la universidad al menos a medio tiempo.

Préstamos con subsidio directo

- Disponible para estudiantes de pregrado elegibles con necesidad financiera demostrada
- El gobierno federal paga los intereses mientras el estudiante está en la escuela al menos medio tiempo y durante su período de gracia de seis meses.

Préstamos del Direct Loan Program no subsidiado

- Disponible para estudiantes de pregrado y posgrado
- No se requiere que los estudiantes demuestren necesidad financiera
- No se requieren pagos mientras el estudiante está en la escuela y durante su período de gracia de seis meses, pero se acumulan intereses

Federal Direct Subsidized and Unsubsidized loan program details -undergraduates

- Interest rate is fixed at 2.75% for loans disbursed 7/1/2020-6/30/2021
- Fee is 1.057% for loans disbursed 10/1/2020-9/30/2021
- Military members may be eligible for special interest benefits on federal loans
- Payments begin six months after leaving school, graduating, or dropping to less than half-time enrollment
- Flexible repayment options with terms of up to 10-25 years
- Various deferment and loan forgiveness options are available

Borrowing Limits for Dependent Students	
First Year	\$5,500 (\$3,500 subsidized; \$2,000 unsubsidized)
Second Year	\$6,500 (\$4,500 subsidized; \$2,000 unsubsidized)
Third and final years	\$7,500 (\$5,500 subsidized; \$2,000 unsubsidized)

Limits are higher for independent students

Detalles del programa de préstamos federales directos subsidiados y no subsidiados: estudiantes universitarios

- La tasa de interés se fija en 2,75% para préstamos desembolsados 1/7 / 2020- 30/6/2021
- La tarifa es de 1.057% para préstamos desembolsados 1/10 / 2020- 30/9/2021
- Los miembros militares pueden ser elegibles para beneficios de intereses especiales en préstamos federales
- Los pagos comienzan seis meses después de dejar la escuela, graduarse o bajar a menos de medio tiempo de inscripción
- Opciones de pago flexibles con plazos de hasta 10-25 años
- Se encuentran disponibles varias opciones de aplazamiento y condonación de préstamos

Límites de préstamos para estudiantes dependientes	
Primer Año	\$5,500 (\$ 3,500 subsidiados; \$ 2,00 no subsidiados)
Segundo Año	\$6,500 (\$ 4,500 subsidiados; \$ 2,000 no subsidiados)
Tercer y último año	\$7,500 (\$ 5,500 subsidiados; \$ 2,000 sin subsidio)

Los límites son más altos para los estudiantes independientes

Federal Direct PLUS Loan for Parents

Federal Direct PLUS Loan for Parents allows the parents of an undergraduate student to borrow funds to cover the remainder of what a student owes after financial aid is applied.

- Students must be enrolled at least half-time
- Generally, is paid back over a 10-year period
- Maximum loan amount is the cost of attendance (determined by the school) minus any other financial aid received
- Federal Parent PLUS Loans are not eligible for income-based repayment
- Interest rate is fixed at 5.30% for loans first disbursed on or after 7/1/20 through 6/30/21
- Fee is 4.228% for loans disbursed 10/1/20 through 9/30/21

Préstamo federal PLUS para padres

El Préstamo Federal Direct PLUS para Padres permite a los padres de un estudiante universitario pedir prestados fondos para cubrir el resto de lo que el estudiante debe después de que se solicita la ayuda financiera.

- Los estudiantes deben estar matriculados al menos medio tiempo.
- Generalmente, se reembolsa en un período de 10 años.
- El monto máximo del préstamo es el costo de asistencia (determinado por la escuela) menos cualquier otra ayuda financiera recibida
- Los préstamos federales PLUS para padres no son elegibles para pagos basados en ingresos
- La tasa de interés se fija en 5.30% para préstamos desembolsados por primera vez en o después del 1/7/20 hasta el 30/6/21
- La tarifa es de 4.228% para préstamos desembolsados del 1/10/20 al 30/9/21

-
- **How to fund the remaining balance**

Cómo financiar el saldo restante

Private education loans for students

Private education loans can help cover the remaining college costs. When using private loans, we encourage borrowers to pay a little now to save a lot later. Making small payments while still in school can result in savings on a student's total loan cost.

The following loan information *may vary depending on the lender*.

Private education loans for students

- Offer a variety of in-school repayment options
- Cosigners may help increase the chance of approval and may help you get a better rate
- Many lenders offer a cosigner release option after meeting certain requirements
- Students can choose from fixed and variable interest rates

Préstamos educativos privados para estudiantes

Los préstamos para educación privada pueden ayudar a cubrir los costos universitarios restantes. Al utilizar préstamos privados, animamos a los prestatarios a que paguen un poco ahora para ahorrar mucho más tarde. Hacer pequeños pagos mientras aún está en la escuela puede resultar en ahorros en el costo total del préstamo del estudiante.

La siguiente información sobre préstamos puede variar según el prestamista.

Préstamos educativos privados para estudiantes

- Ofrecer una variedad de opciones de pago en la escuela.
- Los cofirmantes pueden ayudar a aumentar las posibilidades de aprobación y pueden ayudarlo a obtener una mejor tasa
- Muchos prestamistas ofrecen una opción de liberación de cofirmante después de cumplir con ciertos requisitos.
- Los estudiantes pueden elegir entre tasas de interés fijas y variables.

Private student loans

- The student is the primary borrower on a private student loan
- May help a student build credit – especially if scheduled to make payments while in school
- Generally, cover up to 100% of the school certified cost of attendance minus other aid received
- Most lenders offer zero origination/disbursement fees
- Many lenders offer a cosigner release option after meeting certain requirements
- Some lenders offer the option to defer payments while student is in school (interest accrues during this time and is added to the loan's principal amount when the deferment period ends – interest capitalization)
- Terms and costs vary widely between lenders

Préstamos estudiantiles privados

- El estudiante es el principal prestatario de un préstamo estudiantil privado.
- Puede ayudar a un estudiante a acumular crédito, especialmente si está programado para hacer pagos mientras está en la escuela.
- Por lo general, cubre hasta el 100% del costo de asistencia certificado por la escuela menos otras ayudas recibidas.
- La mayoría de los prestamistas ofrecen tarifas cero de originación / desembolso
- Muchos prestamistas ofrecen una opción de liberación de cofirmante después de cumplir con ciertos requisitos.
- Algunos prestamistas ofrecen la opción de aplazar los pagos mientras el estudiante está en la escuela (los intereses se acumulan durante este tiempo y se agregan al monto principal del préstamo cuando finaliza el período de aplazamiento - capitalización de intereses)
- Los términos y costos varían ampliamente entre prestamistas

Private education loans for parents

Private parent education loans can also help cover the remaining college costs. Unlike the federal PLUS loan, which is limited to the parents or guardians of a dependent undergraduate, these loans may be available to any qualified person that wants to borrow a loan to help a student go to college.

The following loan information *may vary depending on the lender*.

- May be used for both undergraduate and graduate students who are enrolled, accepted for enrollment, or previously enrolled at an eligible institution
- Typically, available to U.S. citizens or U.S. permanent residents
- Repayment terms vary from 5 years up to 25 years
- Most lenders offer zero origination/disbursement fees
- Offer a variety of repayment options to choose from
- Annual loan limits can be up to the cost of education less other aid

Tip:

Research loans from various lenders to find what works best for you. Terms and conditions vary widely between lenders.

Please see disclosure section for additional information.

Préstamos educativos privados para padres

Los préstamos privados para la educación de los padres también pueden ayudar a cubrir los costos universitarios restantes. A diferencia del préstamo federal PLUS, que se limita a los padres o tutores de un estudiante universitario dependiente, estos préstamos pueden estar disponibles para cualquier persona calificada que desee pedir prestado un préstamo para ayudar a un estudiante a ir a la universidad.

La siguiente información sobre préstamos puede variar según el prestamista.

- Se puede utilizar tanto para estudiantes de pregrado como de posgrado que estén inscritos, aceptados para la inscripción o inscritos previamente en una institución elegible.
- Normalmente, disponible para ciudadanos de EE. UU. o residentes permanentes de EE. UU.
- Los plazos de amortización varían desde los 5 años hasta los 25 años.
- La mayoría de los prestamistas ofrecen tarifas cero de originación / desembolso
- Ofrezca una variedad de opciones de pago para elegir
- Los límites anuales de préstamos pueden cubrir el costo de la educación menos otras ayudas

*Consejo:
Investigue los préstamos
de varios prestamistas
para encontrar cuál
funciona mejor para usted.
Los términos y condiciones
varían ampliamente entre
los prestamistas.*

- **Free tools and resources**

**Herramientas y recursos
gratuitos**


Sallie Mae's free college planning resources

[Salliemae.com/collegeplanning](https://salliemae.com/collegeplanning)

You could win \$1,000 for college

Simply by registering for our college planning tools!

[Register now](#)



Kate G.
Aspiring videographer

Put your college planning on track

When it comes to paying for college first look for money you won't have to pay back (scholarships and grants). Then explore federal student loans. Finally, consider a responsible private student loan to cover the rest.



Scholarships



Financial aid




Student loans

College Planning Calculator

College Planning Calculator™

How the Average Family Pays for College




Get Your Plan Started

How many years will the cost of college?

Year 1 2019 Year 2 2020 Year 3 2021 Year 4 2022

Year	2019	2020	2021	2022
Total	\$42,387	\$45,137	\$47,304	\$49,742
Scholarships	\$5,651	\$5,160	\$5,318	\$3,483
Grants	\$13,326	\$9,440	\$10,818	\$10,963
Loans	\$24,010	\$33,992	\$34,492	\$35,426



Scholarship Search

My Profile

First Name: [input] Last Name: [input]

Address: [input] City: [input] State: [input] Zip: [input]

Phone: [input] Email: [input]

Gender: [input] Race: [input] Ethnicity: [input]

Age: [input]

Save

Paying for College Resource

[Payingforcollegeresource.com](https://payingforcollegeresource.com)

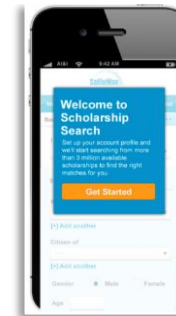
It's like having your own paying-for-college coach.



Jump-start your plan with \$1,000 for college!

Just register for our free Scholarship Search and College Planning Calculator™ to be entered for your chance to win!

[Register for Free](#)



Additional College Planning Tools

- Future Savings Calculator
- College Cost Calculator
- Accrued Interest Calculator
- Student Loan Payment Amount Estimator

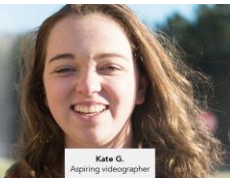
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 Scholarships



 Financial aid


 Student loans

College Planning Calculator

College Planning Calculator™


How the Average Family Pays for College



Get Your Plan Started

How Many Years Will It Take to Pay for College?

Year	2019	2020	2021	2022
Total Cost	\$42,387	\$45,137	\$47,304	\$49,742
Scholarships & Grants	\$5,651	\$5,160	\$5,318	\$3,483
Student Loans	\$13,326	\$9,440	\$10,818	\$10,963
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Scholarship Search

My Profile

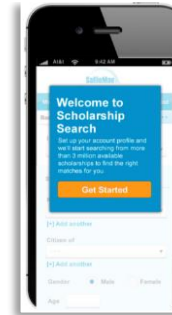
Profile Information

Education

Work

Interests

Get Started



Additional College Planning Tools

- Future Savings Calculator
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College planning tools

Use these tools and calculators to help you plan and pay for college

Look for free money with scholarships

Search more than 5 million available scholarships worth up to \$24 billion.

[Scholarship Search](#)

Create a personalized college financial plan

Build your plan to save and pay for higher education with step-by-step instructions in this college planning tool.

[College Planning CalculatorSM](#)

Estimate your student loan payments

Figure out how much your monthly payments might be after you graduate from college.

[Student Loan Payment Amount Estimator](#)

Estimate the cost of unpaid interest

See how unpaid interest on your student loans can grow, and the impact of paying interest as you go.

[Accrued Interest Calculator](#)

Estimate future college costs

Use our award-winning calculator to estimate the cost of college, either currently or when your student will be attending in the future.

[College Cost Calculator](#)

See how much you can save

Calculate your potential college savings based on your contributions and the number of years until school.

[Future Savings Calculator](#)

Stay on top of college planning dates

Find out about important dates and deadlines as you research and apply for colleges.

[Download the Countdown to College Checklist PDF](#)

Create a budget for yourself

Use our worksheet to easily track your spending and compare it to your budget goal.

[Download the My Monthly Budget Worksheet PDF](#)

Sallie Mae's Paying for College Resource



Jump-start your plan with \$1,000 for college!

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Webinars

Navigating Financial Aid Offers
February 24, 3:00 PM ET
February 25, 8:00 PM ET

Budgeting for High School Students
March 24, 3:00 PM ET
March 25, 8:00 PM ET

Watch webinar replay
You've Been Accepted to College. Now What?

A Smarter, Faster Way to Complete the FAFSASM

Scholarships & grants
Find and apply for free money for college.
[Learn more >](#)

Video series
Your paying for college coach course.
[Learn more >](#)

The Emics
A simple 1-2-3 approach to paying for college.
[Learn more >](#)

FAFSASM
The only site to qualify for federal financial aid.
[Learn more >](#)

Financial aid offers
How to review and compare your options.
[Learn more >](#)

Student loans
What to know before you borrow.
[Learn more >](#)

Stay informed

Good read: Three Ways to Your College Virtually

Check out the latest Bridging the Dream Scholarship winners' stories.

New insights! See what factors influence families' college decisions and more in the new Higher Ambitions report.

Recurso para pagar la universidad de Sallie Mae



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Check out the latest Bridging the Dream Scholarship winners' stories.

New insights! See what factors influence families' college decisions and more in the new Higher Ambitions report.

Paying for college basics

Paying for college doesn't have to be overwhelming. Get started with the 1-2-3 approach, and create a workable plan that's responsible.

Free Application for Federal Student Aid (FAFSA)

Understanding and completing the FAFSA is one of the most important steps in getting financial aid for college.

Understanding financial aid award letters

Decipher what's in a financial aid award letter and compare multiple offers.

1-2-3 approach to paying for college video



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1-2-3 approach to paying for college guide



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The beginner's guide to FAFSA



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What is FAFSA?



Share Download

How to read financial aid award letters



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Understanding financial aid award letters



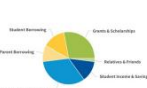
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Countdown to college checklist



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FAFSA Fest



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A quick guide to financial aid award letters



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Award letter comparison worksheet



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Paying for college tips

Monthly budget worksheet

Other resources

FAFSA tips

FAFSA.gov

Other resources

Award letter tips

Understanding work study

Relevant articles



Students—here's how to pay for college in 3 simple steps



Parents—wondering how to pay for college? Start here.



My success story: How I became my family's first college graduate

Relevant articles



The 7 most costly FAFSA mistakes



The 5 costliest mistakes on the Renewal FAFSA



FAFSA Queen, Bryana, debunks common FAFSA myths

Relevant articles



How I found the perfect part-time job for my college major



How becoming an RA changed my life and helped me pay for college



Your 8 biggest award letter questions, answered—including when to expect yours

Sallie Mae's College Planning CalculatorSM

Education Savings

Enter your current savings and future contributions. Use the mini calculators to total your savings and consider other sources.

How do you want to enter your savings amounts?

Current Education Savings:

Future Savings:

Frequency:

Will you contribute from income while student is in school?

Parent:

12/23 plan to pay

Total Projected Cost of Public 4-year school, in-state: \$103,706

Unfunded Amount: \$44,000

Education Savings: \$55,000

Parent Unfunded Amount: \$44,000

Year	2026	2027
Cost	\$24,963	\$25,244
Savings	\$24,963	\$24,963

Loans

If you need to borrow, consider federal student loans first. Tell us about your student loans or parent borrowing to help build your plan.

How do you want to enter federal student loans?

Federal loan total:

How do you want to enter other student borrowing?

How do you want to enter parent borrowing?

12/23 plan to pay

Total Projected Cost of Public 4-year school, in-state: \$103,706

Unfunded Amount: \$0 (0%)

Education Savings: \$55,000 (54%)

Scholarships & Grants: \$23,812 (23%)

Student Borrowing: \$23,908 (23%)

Parent Borrowing: \$0 (0%)

Year	2026	2027	2028
Cost	\$24,963	\$25,244	\$26,217
Savings	\$24,963	\$24,963	\$24,963
Grants	\$5,514	\$5,811	\$6,101
Borrowing	\$86,185	\$12,963	\$11,049

Loan Affordability

It's important to make sure you can afford your monthly student loan payments before you borrow for college. A safe monthly student loan payment is typically less than 10% of your anticipated monthly starting salary.

Total student borrowing from your plan:

Total Estimated Amount to be Repaid Over the Life of the Loan with Interest and Fees*:

Total Estimated Monthly Student Loan Payment*:

Student's anticipated annual starting salary needed to keep payments manageable:

Salary Level	Safe Salary Level (Less than 10%)	Comfortable Salary Level (10% - 15%)	Red Flag Salary Level (More than 15%)
Range	\$33,322 and Above	\$22,213 - \$33,319	Below \$22,211

12/23 plan to pay

Total Projected Cost of Public 4-year school, in-state: \$103,706

Unfunded Amount: \$0 (0%)

Education Savings: \$55,000 (54%)

Scholarships & Grants: \$23,812 (23%)

Student Borrowing: \$23,908 (23%)

Parent Borrowing: \$0 (0%)

Year	2026	2027	2028	2029
Cost	\$24,963	\$25,244	\$26,217	\$27,283
Savings	\$24,963	\$24,963	\$24,963	\$24,963
Grants	\$5,514	\$5,811	\$6,101	\$6,406
Borrowing	\$16,185	\$12,963	\$12,959	\$15,947

Pay Module: For those who are 2 years or less away from starting college

Calculadora de planificación universitaria de Sallie Mae

The image displays three overlapping screenshots of the Sallie Mae financial planning calculator interface, illustrating the 'Payment Module' for students with 2 years or less until university.

Education Savings Module: This screen shows the '12/23 plan to pay' with a total projected cost of \$103,706. It includes input fields for current and future savings, frequency, and parental contribution. A bar chart shows projected costs for Year 1 (2026) at \$24,963 and Year 2 (2027) at \$25,264. A 'Continue' button is visible at the bottom.

Loans Module: This screen shows the '12/23 plan to pay' with a total projected cost of \$103,706. It includes input fields for federal student loans, other student borrowing, and parental borrowing. A bar chart shows projected costs for Year 1 (2026) at \$24,963, Year 2 (2027) at \$25,264, and Year 3 (2028) at \$23,477. A 'Continue' button is visible at the bottom.

Loan Affordability Module: This screen shows the '12/23 plan to pay' with a total projected cost of \$103,706. It includes input fields for total student borrowing, total estimated amount to be repaid, and total estimated monthly student loan payment. A bar chart shows projected costs for Year 1 (2026) at \$24,963, Year 2 (2027) at \$25,264, Year 3 (2028) at \$24,527, and Year 4 (2029) at \$27,953. A 'Continue' button is visible at the bottom.

Módulo de pago: Para los que tienen 2 años o menos lejos de comenzar la universidad

Sallie Mae's Scholarship Search

Búsqueda de becas de Sallie Mae

My Matches My Profile



My Matches

34 scholarship matches found

★	SCHOLARSHIP NAME	DEADLINE	AMOUNT
☆	Active Life Scholarship for Financial Literacy	6/30	\$1,000
☆	Amazon Student Prime Program	Monthly	Varies
☆	Express Yourself \$1,000 Monthly Award	6/30	\$1,000
☆	SuperCollege Scholarship	6/30	\$1,000
☆	\$1,000 Scholarship Detective Launch Scholarship	8/31	\$1,000
☆	\$10,000 Giveaway - Harris Poll Online	6/30	\$10,000
☆	\$1,000 JumpStart Scholarship	10/17	\$1,000
☆	Digital Privacy Scholarship	6/30	\$1,000
☆	Don't Text and Drive Scholarship	9/30	\$1,000

Scholarship resources

Recursos de becas

Examples of free search engines

- Sallie Mae[®] Scholarship Search provides free access to more than 6 million scholarships worth up to \$30 billion
SallieMae.com/ScholarshipSearch
- Fastweb features over 1.5 million scholarships worth up to \$3.4 billion
Fastweb.com/college-scholarships
- Big Future by the College Board offers scholarships, other financial aid and internships from more than 2,200 programs, totaling nearly \$6 billion
bigfuture.collegeboard.org/scholarship-search

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- La búsqueda de becas Sallie Mae[®] brinda acceso gratuito a más de 6 millones de becas por un valor de hasta \$ 30 mil millones
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- Questions?

¿Preguntas?



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