



**RIVERSIDE COUNTY
OFFICE OF EDUCATION**

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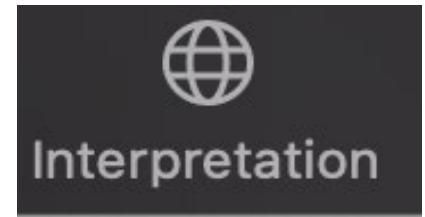
**FINANCIAL
LITERACY**

Initiative

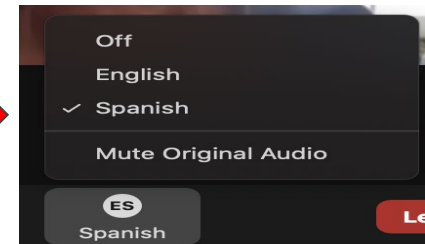


#FinancialLiteracyRivCo #RCOE

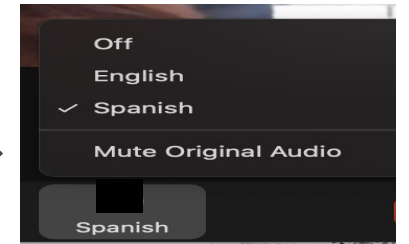
1. Si desea escuchar la presentación en español haga clic en el enlace (**Interpretation**) Interpretación



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

Scholarships: Securing Free Money for College

Ventrice Shanklin
Director, Assistant Region Head- Pacific West
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Scholarships – *Finding Free Money for College*

*Becas - Encontrar
dinero gratis para la
universidad*



Ventrice Shanklin



**Jobany
and his mother**

Bridging the Dream Scholarship Winner

What you will learn today

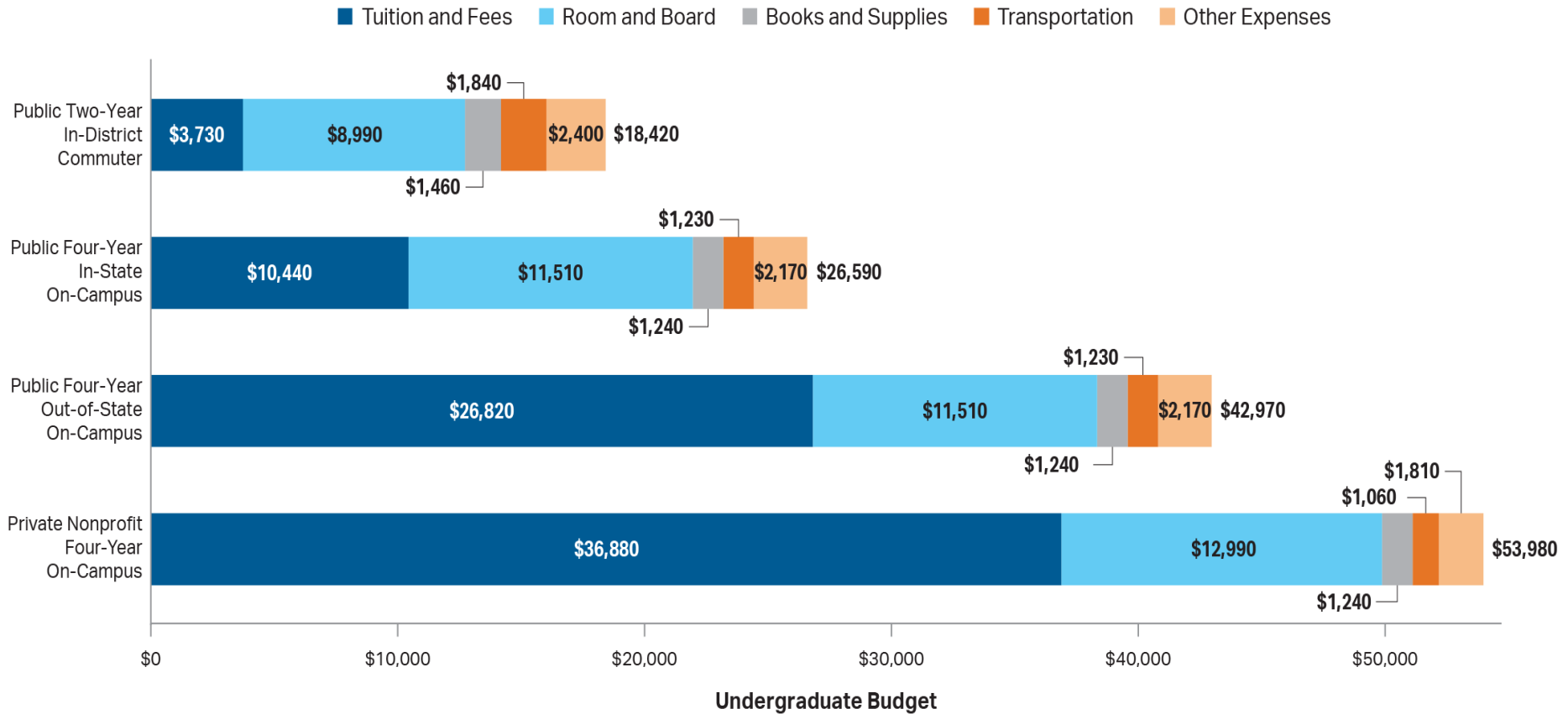
Lo que aprenderás hoy

- College costs and how scholarships help
 - Variety of scholarship resources
 - Importance and ease of scholarship search engines
 - How to create a winning scholarship essay
 - Tips on applying for scholarships
- Costos universitarios y cómo ayudan las becas
 - Variedad de recursos de becas
 - Importancia y facilidad de los motores de búsqueda de becas
 - Cómo crear un ensayo de beca ganador
 - Consejos para solicitar becas

-
- **College costs and how scholarships help**

Costos universitarios y cómo ayudan las becas

What's the average cost of college? ¿Cuál es el costo promedio de la universidad?



Source: College Boards Trends in College Pricing 2019

How are families paying for college? ¿Cómo pagan las familias la universidad?

Share of college costs paid by each funding source

Parte de los costos universitarios pagados por cada fuente de financiamiento



Scholarships and paying for college

Scholarships play an increasingly important role in paying for college with 58% of families reporting the student used a scholarship in 2019-20



64% of scholarship recipients used scholarships from the college with an average amount of \$9,671



27% of scholarship recipients used scholarships from the community with an average amount of \$2,204



29% of scholarship recipients used scholarships from the state or local government with an average amount of \$4,698

Becas y pago de la universidad

Las becas juegan un papel cada vez más importante en el pago de la universidad con el 58% de las familias que informan que el estudiante utilizó una beca en 2019-20



64% de los beneficiarios de las becas utilizaron becas de la universidad con un monto promedio de \$ 9,671



El 27% de los becarios utilizaron becas de la comunidad con un monto promedio de \$ 2,204



El 29% de los beneficiarios de las becas utilizaron becas del gobierno estatal o local con un monto promedio de \$ 4,698

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**



Determining Financial Need

Determinación de la necesidad financiera



Cost of Attendance
Costo de asistencia

Expected Family Contribution
Contribución familiar esperada

Financial Need
Necesidad financiera

You can find the FAFSA at www.fafsa.gov
Puede encontrar la FAFSA en www.fafsa.gov

-
- **Variety of scholarship resources**

Variedad de recursos de becas

Scholarships – the what, when and how

What are scholarships?

- Free money that does not have to be paid back

When to apply for scholarships?

- Based on deadline dates
- Typically, a year before entering college
- Every year in college

How to apply for scholarships?

- Scholarship websites are a good start
- Requirements and deadline dates vary
- Some may require essays, creative entry, online application, etc.



Becas: qué, cuándo y cómo

¿Qué son las becas?

- Dinero gratis que no tiene que devolverse

¿Cuándo solicitar becas?

- Basado en fechas límite
- Por lo general, un año antes de ingresar a la universidad
- Cada año en la universidad

¿Cómo solicitar becas?

- Los sitios web de becas son un buen comienzo
- Los requisitos y las fechas límite varían
- Algunos pueden requerir ensayos, entrada creativa, solicitud en línea, etc.



Scholarships may be awarded for a variety of reasons

- ✓ 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



Damian
Studying political science
and philosophy

Las becas se pueden otorgar por una variedad de razones

- ✓ 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



Damian

Studying political science
and philosophy



Peter
Studying business

Scholarship resources

There are many resources for scholarships:

- Local or community-based scholarships
- Federal and state agencies
- College-specific scholarships
- Religious organizations
- Employers
- Libraries
- Private organizations or major companies
- Online search engines



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.

-
- **Importance and ease of scholarship search engines**

Importancia y facilidad de los motores de búsqueda de becas

Scholarship search engines

Scholarship Search by Sallie Mae[®] provides free access to scholarships for both undergraduate and graduate students

- SallieMae.com/ScholarshipSearch – 6 million scholarships worth up to \$30 billion
- SallieMae.com/GradScholarships - 950,000 + scholarships worth up to \$1 billion

Fast Web - 1.5 million scholarships worth up to \$3.4 billion

- Fastweb.com/college-scholarships

Big Future – Scholarships, other financial aid and internships from more than 2,200 programs totaling nearly \$6 billion

- BigFuture.collegeboard.org/scholarshipsearch

Motores de búsqueda de becas

Scholarship Search de Sallie Mae® brinda acceso gratuito a becas para estudiantes de pregrado y posgrado

- SallieMae.com/ScholarshipSearch - 6 millones de becas por un valor de hasta \$ 30 mil millones
- SallieMae.com/GradScholarships - 950,000 + becas por un valor de hasta \$ 1 mil millones

Fast Web: 1.5 millones de becas por un valor de hasta \$ 3.4 mil millones

- Fastweb.com/college-scholarships

Big Future- becas, otras ayudas financieras y pasantías de más de 2,200 programas por un total de casi \$ 6 mil millones

- BigFuture.collegeboard.org/scholarshipsearch

What to look for in a scholarship search engine?

Look for search engines that offer:

- FREE searches
- Continually validate scholarships
- Calendar listing scholarships by deadline
- Filtering capabilities
 - By name
 - By deadline
 - By award amount
- Rating of scholarships
- Adjustable settings
- Email alerts when new scholarship matches are available
- The ability to save profile information
- Responsive design (mobile-friendly)

¿Qué buscar en un motor de búsqueda de becas?

Busque motores de búsqueda que ofrezcan:

- Búsquedas GRATIS
- Validar continuamente las becas
- Calendario que enumera las becas por fecha límite
- Capacidades de filtrado
 - Capacidades de filtrado
 - Por nombre
 - Por fecha límite
- Calificación de becas
- Configuraciones ajustables
- Alertas por correo electrónico cuando haya nuevas coincidencias de becas disponibles
- La capacidad de guardar la información del perfil.
- Diseño receptivo (compatible con dispositivos móviles)

Sallie Mae's Scholarship Search

Búsqueda de becas de Sallie Mae

My Profile

Background

Academics

Activities

...

I am a

High school senior

Student Information

Resident of

Missouri

[+] Add another

Citizenship

U.S. Citizen

Gender

Male Female

Ethnicity

Caucasian / White

Age 18

[+] Add another

Get up-to-date email alerts on new listings that match your profile

YES, send me my new matches.

No, thanks.




Next

TIP

If you don't see what you're looking for in the category options, it's because there is not currently a scholarship available in the database for that criteria. Check back often as scholarships are added daily.

Sallie Mae's Scholarship Search

Búsqueda de becas de Sallie Mae

My Matches		My Profile	
  			
<h3>My Matches</h3> <p>173 scholarship matches found</p>			
★	SCHOLARSHIP NAME	DEADLINE	AMOUNT
☆	No Essay \$2,000 Scholarship	10/31	\$2,000
★	\$1,000 Easy College Money Scholarship	7/31	\$1,000
☆	\$1,000 Scholarship Detective Launch Scholarship	12/31	\$1,000
☆	\$1,000 You Deserve It Scholarship	10/31	\$1,000
☆	\$2,500 College Raptor Scholarship	12/31	\$2,500
☆	Active Life Scholarship to Tackle Your Weakness	10/31	\$1,000
☆	SuperCollege Scholarship	10/31	\$1,000
★	\$1,000 JumpStart Scholarship	10/17	\$1,000
☆	\$2,000 Christian College Scholarship - Your Road Map	10/31	\$2,000
★	\$1,000 MyMozaic Recruit Connect Scholarship	7/31	\$1,000
☆	\$1,000 Student Athlete Scholarship	12/31	\$1,000
☆	Christian Connector E-Card Award	10/31	\$750

-
- **How to create a winning scholarship essay**

Cómo crear un ensayo de beca ganador

Tips for writing a winning scholarship essay

- ✓ Start the process early
- ✓ Understand the provider's overall mission and purpose
- ✓ Follow the instructions
- ✓ Create an outline to organize your thoughts
- ✓ Don't be afraid to get personal
- ✓ Ask for advice and feedback
- ✓ Neatness, spelling and grammar matter – proofread more than once
- ✓ Be persistent

Consejos para escribir un ensayo ganador de una beca

- ✓ Inicie el proceso temprano
- ✓ Comprender la misión y el propósito general del proveedor.
- ✓ Sigue las instrucciones
- ✓ Crea un esquema para organizar tus pensamientos
- ✓ No tenga miedo de ser personal
- ✓ Solicite consejos y comentarios
- ✓ La pulcritud, la ortografía y la gramática son importantes: revise más de una vez
- ✓ Ser persistente

Tips for writing a winning scholarship essay

Consejos para escribir un ensayo ganador de una beca

A good scholarship essay Un buen ensayo de beca.

- ❖ Is original and honest
- ❖ States clearly why you deserve to win the scholarship
- ❖ Avoids unnecessary information
- ❖ Is inspirational and positive in tone



- ❖ Es original y honesto
- ❖ Declara claramente por qué merece ganar la beca
- ❖ Evita información innecesaria
- ❖ Es inspirador y de tono positivo.

Source: <https://www.salliemae.com/college-planning/college-scholarships/scholarship-essays/>

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- **Tips on applying for scholarships**

Consejos para solicitar becas

Tips for scholarship application success

Consejos para el éxito de la solicitud de becas




Tips for scholarship application success



Consejos para el éxito de la solicitud de becas



You win a scholarship, now what?



How will you get the scholarship money



How will the scholarship affect your other financial aid



What are the renewal requirements

Ganas una beca, ¿y ahora qué?



¿Cómo obtendrás el dinero de la beca?



¿Cómo afectará la beca a su otra ayuda financiera?

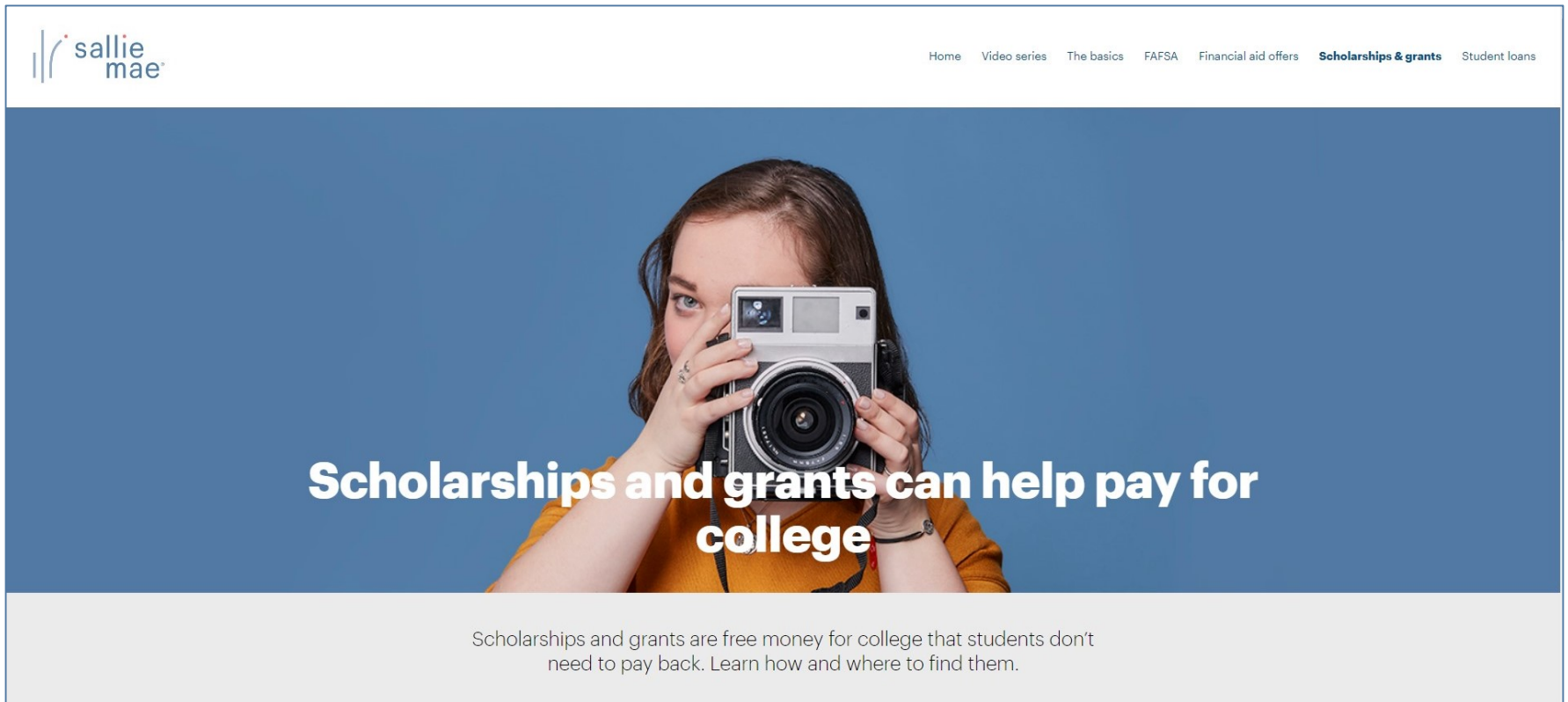


Cuáles son los requisitos de renovación

Looking for more information about scholarships?
¿Busca más información sobre becas?

SallieMae.com/Scholarships

PayingforCollegeResource.com



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mae

Home Video series The basics FAFSA Financial aid offers **Scholarships & grants** Student loans

Scholarships and grants can help pay for college

Scholarships and grants are free money for college that students don't need to pay back. Learn how and where to find them.



sallie
mae®

Questions?
¿Preguntas?

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SallieMae.com/Scholarships

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Comuníquese con el departamento de College and Career Readiness con cualquier necesidad en su escuela, temas de desarrollo profesional o preguntas generales en:

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