



College and Career Readiness – 12th Grade

*Crittenton Services of Greater
Washington*

Preparation for Seniors

- ❑ Make sure you're set to complete all graduation requirements for both your high school and the colleges you're applying to
- ❑ Retake the SAT/ACT if you feel you need to boost your score
- ❑ Reach out to teachers, mentors, and counselors to write letters of recommendation
- ❑ Complete and submit college and scholarship applications prior to deadlines
- ❑ Work with your parents to complete and submit the FAFSA
- ❑ As college acceptance letters arrive, explore the colleges more, visit campuses again, consider financial aid package offers, and make the choice that's right for you

What is Financial Aid?

According to the Federal Student Aid website, "Financial Aid is money to help pay for college or career school."

Types of financial aid:

- ◇ Grants - money awarded based off need (free money!)
- ◇ Scholarships - money can be awarded based off need & merit
- ◇ Loans - money borrowed
- ◇ Federal Aid - from the federal government
- ◇ State Aid - from the state
- ◇ Work-Study Jobs - students found eligible for work-study can cover costs of tuition, or extra expenses such as books, housing, etc.
- ◇ Aid from College or Career School - scholarships or grants given directly from the school
- ◇ Aid for Military Families

For more information check out: <https://studentaid.gov/understand-aid/types>



How do I Qualify for Financial Aid

- ◇ Complete the FAFSA Application
- ◇ **ACTION ITEM: You & your parent(s) must create an FSA ID!**
- ◇ Application opens October 1st of your Senior Year!
- ◇ You will need your parents' Tax Return information from the previous year (Example: to apply for the 2021-2022 academic year, you will need tax returns from 2019)
- ◇ To qualify for state aid, you should complete the FAFSA by March 1st
 - ◇ For undocumented students: you will need to complete the Maryland State Financial Aid Application (MSFAA) by March 1st!
 - ◇ State Aid includes: the Guaranteed Access Grant, the Maryland Community College Promise Scholarship, federal pell grant, & senatorial or delegate scholarships (you will need to contact your local senator or delegate for deadlines)
 - ◇ You will need to create an MDCAPS account
- ◇ You may be eligible for direct subsidized, unsubsidized, & parent plus loans
 - ◇ You have the option of applying for private loans through banks, however that is a personal decision between students & parents

<https://collegecost.ed.gov/net-price>

<https://mhec.state.md.us/preparing/Pages/FinancialAid/index.aspx>

Application Deadlines

- ◇ **Early Decision:** BINDING
- ◇ **Early Action:** NON-BINDING
- ◇ **Rolling admission:** You can apply at anytime, but apply ASAP
- ◇ **Regular admissions:** Be aware of the final deadline for each school

Action Item: Start to make a list of deadlines for schools you know you will be applying to.

What is Included in a College Application?

- ❖ An application *Submitted by you*
- ❖ An essay *Submitted with application*
- ❖ Letters of recommendations *Sent by your school separately through Naviance or by mail*
- ❖ Official transcript *Sent by your school separately through Naviance or by mail*
- ❖ Test scores *Sent by you through College Board.com and ACT.org*
- ❖ Resume *Submitted with application*
- ❖ Application to specific major, program, or scholarship *Sometimes a separate application*
- ❖ Some schools have required or optional interviews

How to Apply

❖ School specific application

- ❖ Many schools still have applications through **their own website**

❖ Common application

- ❖ Create one profile and fill out one application to send to multiple schools
- ❖ Pay each application fee
- ❖ Each school has a few extra school specific questions

❖ Coalition App

- ❖ Similar to Common app, but less schools accept the Coalition (UMCP)

❖ The Common Black College Application

- ❖ 55 HBCUs accept the CBCA (Morgan State, Norfolk State, Virginia State)



Scholarships

Where can I apply for scholarships?

- ❖ www.fastweb.com
- ❖ www.tuitionfundingsources.com
- ❖ www.petersons.com
- ❖ bigfuture.collegeboard.org
- ❖ www.college-scholarships.com/free_scholarship_searches.htm
- ❖ www.NextStepU.com/Scholarships
- ❖ www.studentscholarships.org/
- ❖ www.unigo.com/scholarships
- ❖ cheapscholar.org
- ❖ www.cappex.com/scholarships
- ❖ www.montgomeryschoolsmd.org/curriculum/careercenter/financialaid/scholarshipupdates
- ❖ [MCPS College & Career List of Scholarships Opportunities](#)

- ❖ [MCPS College & Career List of Scholarship Opportunities - Minorities & Unique Populations](#)

- ❖ [Maryland College Application Campaign \(MCAC\) List of Scholarships](#)

