

## CASH/LOT Program 2012 Session 1: How To Pay For College

**Identifying your interests** – What are some things that interest you?

### 1. How do your interests relate to your

Academics  
 Extracurricular Activities  
 Career

**2. You can choose a school based on your interests and also consider the following:** See attached sheet – Things to consider

- **Grades and quality of education:** The more competitive the school the harder it is to get into. Can you aim for these schools with your current grades? SAT scores? Can you up your grades and SAT scores to get in? What are your current grades like? SAT scores? What schools are a good match for you? Syracuse anyone? (Sorry, just my shameless plug.)
- **Location:** Do you want to be near or away from home? Suburbs? City?
- **Costs:** How much can you/your family afford? In-state vs. out-of-state tuition rates?
  - What's the FAFSA (Free Application For Federal Student Aid)?
  - What are scholarships? What do you have to do to get info on scholarships?
  - What are grants? Most common are **Federal and state grants**. Pell Grants are federal grants awarded only to undergraduate students who have not earned a bachelor's or professional degree demonstrating financial need, up to approximately \$4,000 each year. **TAP** offered by NY State schools to NY State residents in the amounts of \$500 - \$5,000 each year for undergrad and graduate students meeting academic and financial criteria.
- **NYS Opportunity Programs:**
  - **HEOP** (Higher Education Opportunity Program) is a program for New York State residents that provides educational opportunity and academic support to students with strong academic potential and personal initiative who would otherwise be excluded from higher education due to circumstances of academic and economic disadvantage.
  - **SEEK (Search for Education and Elevation Through Knowledge)** is a Higher Education Opportunity Program operative in each of the senior colleges of The City University of New York. The SEEK Program provides special services to assure the success of eligible students including, counseling, tutoring, financial assistance, the SEEK Computer Lab and SEEK Study Hall.
- **Activities:** Are you involved in sports? Politics?
- **Campus Life:** What are students doing when they are not in class? Is diversity important?
- **Retention rate:** How are minorities supported academically, financially, and socially on the campus?

**3. What do you need to do after college to achieve your career goals?** Does the college you choose have career counseling? Career placement? Career Fairs? Has it prepared you for the additional steps you need to take? Graduate school? Boards? Certificate programs?

Other things colleges consider: writing a bomb essay in lieu of perfect grades, current extracurricular activities