

College applications include your grades and activities beginning with 9th grade. Here is how to prepare for your education after high school.

- **Ask for help.** Talk to your school counselors, teachers, family members, or mentors about your plans for college and ask about their experience. Ask where they went to college and what they studied.
- **Create a Student Success Plan through Career Cruising.** Use the Career Matchmaker, My Skills, and Learning Styles inventories to explore your interests and learn more about possible majors.
- **Plan your high school class schedule.** Challenge yourself with the classes you choose! Some high school classes count as college credits.
- **Explore summer opportunities.** Look for a job, internship, or volunteer position to learn more about a particular field of interest and gain work experience.
- **Prepare for Applications.** Getting into college is GREAT! Application materials vary, but the standard list includes grades, recommendations, essay, activities, and test scores.
- **Explore colleges and programs.** Use these online tools to explore majors that match your interests:
 - knowhow2go.acenet.edu
 - roadtripnation.org
 - bigfuture.collegeboard.org
 - collegescorecard.ed.gov
- **Think about where you would thrive.** Would you prefer to attend a large or small, rural or city school? Do you want to play sports or participate in student government? Visit delawaregoestocollege.org for helpful tips and resources!
- **Visit a college campus.** Official college tours and virtual tours are great ways to experience campus life. Visit the admissions section of college websites for more details.
- **Start thinking about cost.**
 - Have a discussion with your parents about what they think they can afford.
 - Visit delawaregoestocollege.org and look for the Pay for College section to view financial resources.
- **Don't know where to start? Visit these sites:**
 - delawaregoestocollege.org
 - collegeboard.org
 - studentaid.ed.gov/sa



For more resources and information

www.DelawareGoesToCollege.org



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Now is the time to start learning about financial aid.
Here are some tips about paying for college.

What is the Free Application for Federal Student Aid (FAFSA)?

Completing the FAFSA is the first step in receiving financial aid. The FAFSA application is used by the U.S. Department of Education to determine your Expected Family Contribution (EFC) based on provided financial information. Your EFC score is the amount the federal government expects you to contribute toward the cost of college and helps determine how much you qualify for in financial aid. Based on this information, your college's financial aid office produces your individual financial aid package detailing your financial aid award and how much you will be expected to pay out of pocket.

$$\begin{array}{l} \text{Cost of Attendance} \\ - \text{Expected Family} \\ \text{Contribution} \\ \hline = \text{Financial Need} \end{array}$$

Types of Aid

Grants may come from the federal government, the state of Delaware, or the college. For financial aid resources, visit delawaregoestocollege.org/pay-for-college.

Scholarships are available from a variety of organizations. Visit scholarships.delawaregoestocollege.org.

The *SEED (Student Excellence Equals Degree)* and *Inspire Scholarships* are available for Delaware residents. Visit delawaregoestocollege.org/state-aid.

Federal Loans are funded by the government and are repaid with interest. Fixed interest rates and income based repayment plans are often used to make paying off loans easier for recipients.

Private Loans are made by a lender, such as a bank, with higher and more varied interest rates. Repayment options are less flexible than federal loans.

Check the Price

The tuition cost listed online (sticker price) is not always the price students pay (net price). Your cost will depend on your family income. Use the net price calculator available on college websites to estimate the total amount that you will pay in an academic year. Visit the U.S. Department of Education's website at collegecost.ed.gov/netpricecenter.aspx to learn more.

Common Concerns about Paying for College

1

My family can't afford to pay for my college. College is expensive, but there are multiple ways to finance your education. Visit delawaregoestocollege.org/financial-aid-resources/ to learn more.

2

I don't even know where to start. Financial aid seems confusing! Visit the U.S. Department of Education's Federal Student Aid website at studentaid.ed.gov/sa/ for great info. In the fall, attend financial aid sessions at your school and talk with your school counselor.