

Transcript – Senior Application and Financial Aid Presentation from 9-23-21

00:00

um from 6 30 to 7 30 we will be presenting uh the college application process from the
00:07

school side and each of the counselors will be giving you some information regarding
that

00:13

and from 7 30 to 8 30 we will have hisa presenting with financial aid so for those of
00:20

you who are interested in the second part just stay on the same webinar and we'll just
have a

00:26

smooth continuing with a little bit of break in between uh so here we are we're back in
school

00:32

we're excited to be here and although we are still utilizing uh some of the tools that we
employ

00:39

during the pandemic such as zoom it is still to keep everyone safe so we ask you
tonight to

00:46

put any questions that you have in the chat i will be the moderator so to speak and
also

00:52

handling all the tech so bear with me as we as we get back on the bike again and and
ride it forward

00:59

we have with us tonight our whole counseling team and as i said we will be talking
about the

01:04

college application process i am going to share the screen with you for the powerpoint
that we'll

01:10

be showing tonight i also want to note that this session and the next session will both
be recorded

01:16

it takes us about a week to clean up the recording and get everything ada a plot
compliant before we

01:22

can put it up on on our web page so if you know of anyone who wasn't able to come
tonight just

01:27

tell them hang on we'll have it out there next week and we will send

01:30

notification that that's available uh when it's ready all right okay

01:48

so my bit is aside from welcoming you and getting everything set is to talk a little bit about

01:54

the applications from last year to give context and even though we have been in a location in the

02:01

last 18 months we still did process a large number of applications through the office

02:06

a little lower than usual but there were 1986 applications processed through naviance to 344

02:14

different colleges and universities that number is important to us because we want everyone to

02:21

recognize as we have been telling you this is a uniquely a unique process to each individual

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looking at schools and deciding on schools to apply to is really about best fit so while

02:35

we do talk about the top 10 which don't change much from year to year we want also to recognize

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that there are schools to which we may have only one application and it's because that school would

02:45

have been a good fit for a particular student so that's the level of work and service that

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the school counselors give to each of the students going through our programs so as you can see our

02:56

top ten rutgers has been number one since i've been in this chair and i think that it says a

03:03

lot about the quality of the programming in our state and we have a lot of great colleges so

03:10

the top 10 as i said don't vary much from year to year we might see some of our philadelphia schools

03:17

rock and roll from first second to tenth but this is pretty much the same list from year to year

03:24

so tonight kicking off for us uh is miss booth who is going to talk about naviance good evening

03:33

so i want to talk a little bit a little bit about naviance so hopefully you've all heard
03:38
at least heard the word naviance at this point in your child's high school career so it is a
tool
03:43
that we use um throughout their years here at the high school but specifically in their
senior year
03:49
we use it for the college admissions process so they've been using this tool to kind of
search
03:53
colleges maybe you've seen the scattergrams that show the comparison between the
average except the
03:59
gpas and test scores to schools that they're applying to uh they may have done some
career
04:03
profile uh things in there but obviously they've used it over the past four years but now
we're
04:09
going to use it for the college admissions process so specifically in the counseling
office we
04:15
as guidance counselors will submit their materials electronically through naviance
04:20
so that includes their official transcript a secondary school report which some schools
require
04:25
our mhs profile which is an explanation of um morristown the different programming
that we have
04:31
uh different activities and gpa scale things like that so that schools that don't already
know us
04:37
have a little bit of understanding of what type of school we are then obviously the
counselor letter
04:42
of recommendation so with naviance the information that's stored there is a 10 years of
information
04:48
that students are able to view and it's really important for our students to keep
04:52
that information in naviance up to date so the information that they use to research
colleges
04:57
we're going to use their information from this school year for future students down

05:01

the road so it's important for them to make sure that all that information is up to date there

05:05

when they are accepted to schools they're putting that information in there what type of decision

05:10

you know if they're early action early decision all that information should be accurate up to date

05:14

so that their future students have the most accurate reliable information down the road

05:21

so when your student uh lands on the naviance homepage this is what it looks like so there's

05:28

some information here um at the top you'll see where the blue boxes is home there's some

05:33

directories that they can click through there so if they were to click on the colleges tab that'll

05:38

give them another menu of information they can do they can add colleges they can research colleges

05:44

they can request teachers letters of recommendation there's also the quick

05:48

links under my favorites which is the colleges they're thinking about they may have had schools

05:52

in there and that they can move over to colleges that they're applying to uh below that is colleges

05:57

i'm i'm applying to so we'll talk a little bit later about uh connecting the common app with

06:04

naviance and how that information from the common app goes into their naviance automatically

06:09

but there may be some students that are applying to schools like rutgers that's not a common app

06:13

school so they will need to put that information into the their naviance account with collegeism

06:19

applying to by hand it won't come directly from a common app um so again there's a lot of different

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useful tools that they can use on this page research colleges by typing in the name at the top

06:29

and again this is something that they need to keep up to date throughout the admissions process

06:40

next slide all right so here's a you know a kind of welcome back uh we're excited to have our

06:47

college admissions reps back in the building um some of them are doing it still virtually but we

06:53

do have a good number of reps that are showing up in person uh they are at two o'clock in the star

06:58

center so when your student clicks on the colleges tab up top where you see the blue box uh there's

07:04

a tab for college visits and they'll click on that it will give them the a list of the upcoming

07:10

college visits they can also use the search bar at the top to search for a specific school to

07:15

see when the uh rep is coming or if they're going to be here remotely you can see the date uh you

07:21

can see that it says whether it's in person or virtual below it and then there's a register now

07:26

tab that they can click on and that will register them for that college visit so like i said at two

07:31

o'clock the in person the uh reps are in the star center and virtual visits begin at three o'clock

07:38

there's also a link for those virtual visits we encourage students to register for their

07:42

visits but if they just happen to forget or didn't register and their friends going that doesn't mean

07:48

that they can't show up for a visit so they can absolutely still show up if they don't register

07:52

it just kind of helps prepare our reps to know how many students are going to be there and what

07:56

to expect but again if they don't register that doesn't mean that they can't come to a visit we

08:00

encourage them to meet with the college reps is a good face-to-face um way to demonstrate interest

08:07

in a school uh students can use the opportunity as specific questions that they may have of a rep

08:12

regarding their specific situation or get more information about a program

08:20

hi everybody mrs o'donnell here and i'm going to dive in the application

08:25

process so before beginning the application process you first need to create an account

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whether that is with the common application which i will talk about um in the next slide

08:34

or if you're applying directly to an institution's website or if you're applying via the coalition

08:39

um i do want to highlight that we are a common app school which means that we use common app

08:45

and naviance hand in hand so if it's available to you to use the common app instead of the

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coalition that's what we encourage um but if not make sure to connect with your counselor

08:55

we can help you through the coalition process as well um when you create your application account

09:01

you will need to complete the release authorization for ferpa we do encourage

09:05

our students to to waive their right to access their letters of recommendation when um submitting

09:11

applications so it'll be really important to pay attention to that detail next slide please

09:19

perfect so specifically with the common application you will go to commonapp.org and as

09:25

you can see on the image in front of us there's a create an account icon that you can click on

09:30

students will indicate that they're a first time student when creating their account

09:35

and we do encourage students to use a personal and appropriate email address that way once you

09:40

graduate you can still access the portal for any reason if you need to with the common application

09:47

it is timely it takes a good amount of time to complete so we do encourage students to start the process as soon as possible that way they'll have time to fill it out ask

09:52

questions

09:57

with their counselor review with their parents and other items like that so within the common

10:03

application there are five different tabs that students can navigate there is the dashboard

10:07

where um it'll keep track of students applications and how much they've completed

10:12

there's a my colleges tab and that is where there will be specific questions for colleges

10:18

that a student might need to answer there's also the common app tab and that is a huge

10:23

general list of questions where students will need to complete that for each asset or each um college

10:29

excuse me um it'll be like demographic information academic information that they'll need to input

10:36

so that's the part that's really time consuming um and then there's also the cop excuse me i just

10:42

have the comm nap tab there's also the college search tab and that is where students enter in

10:46

schools that are affiliated with common app so under college search a student will input the

10:51

school's name and if they are associated with common app they will add that school to their

10:56

list and then that school will then appear in the my common app tab and the last tab

11:01

is the financial aid tab where you can learn more information about different financial aid packages

11:08

and then lastly as ms booth shared we work hand-in-hand with naviance and the common

11:12

application so the biggest step in making sure our students are working together with naviance

11:19

and common app is to match their accounts so ins new in navi on student you can go to the

11:24

colleges i'm applying to tab and as shown in the image below there is a bright red icon that comes

11:31

up that indicates match accounts if it's red that means the student did not match the accounts yet

11:36

once the student matches the accounts together it'll keep naviance and common app in sync with

11:41

what the student does so as the student keeps naviance up to date with submitted applications

11:47

the way they're applying whether it's early action early decision rolling admission the

11:51

counselor will be able to see all that information and it's just crucial that they work hand in

11:56

hand together so we can make sure we're on the same page and i will turn it over to misspell

12:13

great so we will be sending several documents from our office as your school counselor as ms

12:19

booth mentioned we will be sending your official transcript a secondary school report our school

12:26

profile and a counselor letter a recommendation in order to submit these college uh these forms

12:34

to your prospective colleges you will be required to submit a transcript release form

12:40

and a teacher and counselor recommendation waiver to your school counselor these forms are available

12:47

on the school counseling website and they must be submitted 15 school days in advance of your first

12:54

college application deadline in our office we're unable to send these documents if the students

13:01

colleges i'm applying to list in naviance is not updated appropriately so it is imperative

13:08

for students to ensure that that list is accurate in their naviance student account

13:34

mr rodriguez your own mute

13:39

thank you miss bell for that i was just testing to make sure that you guys were paying attention and

13:44

you were miss bell you get the cookie later thank you so as i was saying it's very important that

13:51

we um match the common app with naviance and sometimes what misspell was saying is correct

13:58

it doesn't work if they're not matched so if students add colleges later to the common app

14:04

uh but they don't add it to naviance then that's an issue so please make sure that

14:08

if you add colleges later on after you've met with your counselor that it's also on your common app

14:13

and you add it to naviance so let us know so we can do it for you you want to finalize the college

14:18

list and you want to specify the submission type so if you're going to use common app then you

14:23

should list that there it's the first arrow i mean the second arrow will tell you submission type

14:29

whether it's common app it has a ca that's obviously common app if it's ca but it has

14:34

a line through it that means that you're it does have common app but you're going to use the direct

14:39

application for that so then you're going to apply directly to the college so that's

14:43

that's why that little line is there um but you want to submit you want to make sure you choose

14:49

which one you're doing so that way we have the right forms to support that application sent out

14:54

you also want to specify what application type you have if you're doing early action early decision

14:59

or rolling admissions and that would be under the red arrow the first one where it says type okay

15:05

so make sure that you have that done right so the deadlines are set up perfectly for you

15:10

after that you apply to the colleges and then colleges i'm applying to you click edit so there's

15:15

that little pencil button that's very very popular this time of year that's where you would add a lot

15:21

of information for us and make sure that we're all on the same page if you click on that button

15:27

you'll be able to see the next slide which is one you can confirm that you submitted your

15:33

application you can also determine what type you've used and you can also determine the

15:39

results and let us know what they were so you can let us know if you were accepted or denied

15:44

or if you were wait listed or deferred okay and there's different options for that

15:49

if that happens so please talk to your counselors and we can help you through that

16:05

okay we're going to talk about teacher recommendation letters and i think the first

16:09

step that students need to do is really figure out how many letters they need to send so how many are

16:16

required and how many are allowed at schools we usually suggest suggested the kids to talk to

16:22

teachers in the springtime of their junior year and many of our kids have done that um some have

16:28

waited until early senior year and that's that's fine but they usually start off with two teachers

16:34

because usually most of our kids are applying to at least one or two schools that do require

16:39

two teacher recommendation letters um many schools may require just one so if that's the case and the

16:46

teacher if the student already has two teachers ready to go i always recommend to the kids well

16:51

find out from the colleges that require only one can i send a second and if it's okay send both

16:57

some colleges may only want what they want and if they say we want one and that's it that's what you

17:02

want to send them if they say one but it's okay to send more then you can send more um so figure out

17:09

how many letters that the students that they need to send and uh they should if they haven't already

17:13

touch base again with those teachers uh to just double check say hey we talked last spring or

17:19

i'm talking to you now would you write that letter recommendation for me and uh once they do

17:23

that they want to find out from the teacher how do they prefer to send those letters uh it seems that

17:29

uh more teachers are using naviance itself right now to send out these letters at least for my kids

17:36

so far and if that's the case if the teacher says i send them via naviance then the student

17:41

will go into their naviance account it's under the colleges tab at the top we don't have a screenshot

17:46

of it but at the top it just says colleges and they click on it and basically straight
17:50
down there's a link for letters of recommendation and they would click in there invite the
teacher
17:56
in and also list which colleges they want that teacher to send letters to okay so that's
how
18:01
they would do it if the teachers are doing it via naviance there may be some teachers
18:06
who prefer regular mail and if you've older students that was the way we always did it
prior
18:13
but now we're able to use naviance so many teachers are doing that but you still may
18:16
have some teachers who are going to send uh with the regular mail if that is the case
let's pretend
18:23
that teacher who wants to mail them needs to send six letters for your child so your
teacher
18:29
uh your son or daughter is gonna have to take six business size envelopes stamp
every one of them
18:37
put the name of the college and address for the college moorestown high school return
address
18:42
and if there is a teacher recommendation form they'll have to print that out and put
that
18:47
in the envelope and give that to the teacher um so common app schools there's
definitely a form
18:53
for the teacher recommendation if it's not a common app school
18:56
they may or may not have a form for the teacher so the student should go to that
college's website
19:01
under application steps and see if there's a form for the teacher recommendation uh
they should give
19:06
all of these envelopes to the teachers uh at least 15 school days before any application
deadlines
19:14
uh so that way because the teacher has other letters they're writing for other kids and
they

19:17

need to have time to get them done so at least 15 school days before any deadline same thing

19:21

if they're just doing them via naviance they still want them to have that 15 school days so that's uh

19:27

basically what the teacher process is um and it's okay for them to check in as well if

19:32 they know they have a deadline coming up they've already contacted they've already invited already

19:36

given envelopes but if they know hey i have a november 1st it's okay to pop out an email to say

19:41

just uh just reminding i do have a november 1st deadline um that's ok to do now another big step

19:48

down the road after they've written letters for your children is for the kids to write little

19:52 maybe thank you notes to their teachers saying thank you for writing that letter i think it's

19:57

a really nice uh step right there and uh now we're going to turn it over to miss sakoff good evening

20:07

there's a number of colleges and universities that are test optional for this admission cycle and it

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will be the student's responsibility to review the testing policies for each college or university to

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which they apply and students will need to submit their test scores directly from the testing agency

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whether that is through sat or act on their websites there are step step-by-step directions

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on how to send those scores and students will use the same exact website where they register

20:40

to take their sat or act and just go ahead and log into that account and send their scores

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in addition to the colleges who might be test optional for this particular admission cycle

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there are also colleges who have been test optional for a long time

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and if students are specifically interested in test optional schools there is a website called

21:06

fairtest.org where you can find a list of those colleges but we do recommend that all students

21:13

check the websites of their respective colleges that they intend to apply to

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to make sure they're reading the fine print regarding any testing policies next slide please

21:27

for some colleges they do not require a transcript from the high school they require something called

21:34

a self-reported academic record the student supplies their grades on their application using

21:41

an unofficial copy of their own transcript so some examples of colleges that utilize a self-reported

21:48

academic record are rutgers university pennsylvania state university university of

21:54

pittsburgh and university of delaware so in these cases students are able to report their own grades

22:00

and they can access an unofficial copy of their transcript in the genesis parent portal

22:06

in the case that a student attends one of these colleges we will send an official transcript upon

22:12

graduation to verify their grades that they submitted with their application

22:25

great so there are many different components of a student's application file that we've talked

22:30

about tonight we've talked about the actual application we've talked about teacher letters

22:36

or recommendations the documents that are going to be sent via the counseling office as well as

22:43

the students test scores if they're not applying as a test optional candidate it doesn't matter the

22:49

order that the materials arrive at the college but all of the materials should arrive by the deadline

22:57

so like we talked about with requesting teacher letters or recommendations and documents from your

23:03

school counselor you always want to give 15 school days in advance of that deadline to ensure that it

23:10

reaches the college's admissions office by their posted application deadline we also encourage

23:18

students to check the applicant portal for their schools in many instances after a student applies

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they will receive an email from a college or university with the login information for an

23:31

applicant portal on that applicant portal there will be a checklist and the college's admissions

23:37

office will indicate what materials they've received from the student and what materials are

23:43

pending if there are pending materials admissions representatives may contact students directly via

23:51

email so it is super important for students to check their email regularly to ensure that if

23:57

there's any correspondence from the college that they do see that in a timely manner and of course

24:04

every college and university is a little bit different in terms of what they're requiring

24:09

or recommending in their admissions process most colleges and universities post an application

24:16

checklist for students so that students can verify that all of the materials are there

24:22

in advance of the deadline on that checklist the college may also note whether certain

24:28

application components are not reviewed in their admissions process so as an example rutgers

24:34

university and virginia tech will not consider any recommendation letters in their admissions process

24:42

and lastly as we talked about earlier with the students colleges i'm applying to lists

24:48

you do want to update that list to reflect your admissions decisions as your counselors we'd love

24:54

to hear when our students are admitted to their schools so in addition to updating naviance it

25:00

would be great if students could share their acceptances with their school counselor as well

25:11

now there's a lot of resources out there to help you and to help your kids be ready for college

25:16

we have a couple here to give you some information there's how to help a teenager be college ready

25:22

via the new york times and if you don't have access to that yourself the students have access

25:28

via their school google account so that's a new york times article and there's also the resilience

25:33

consortium there may be a lot of good information there that may be helpful for you and your

25:37

children when they're going off to school for the first time and maybe if you have older children

25:42

maybe we'll help them too so feel free to check out those resources and others that you may find

25:53

thank you team as always a lot of information spot on i'm going to go to the chat and and look at

26:01

some of the questions or comments that came in as as we were working so one question is once schools

26:09

identified will naviance show when transcripts and recommendation letters have been sent

26:18

that answer is yes under office materials it should say pending before things are sent

26:25

but once items are sent it will say initial materials submitted so that's good news kids
26:31

can look in there and find out that we've sent the information in addition we also from
our end

26:37

can see when the school has downloaded the information so once in a while those
portals

26:43

that miss uh bell was talking about are great but once in a while the schools are still a
little bit

26:48

behind on that it might be great that they have the portal but they're still hand entering
some

26:53

items and things so they might tell you we didn't get this we didn't get that

26:57

and the students can email us and we'll check out and say yes that was not only
submitted on

27:04

september 8th but it was downloaded by the school on september 9th so they know it's
there thank you

27:11

mr johnson uh the next question was oh it was a response to that question

27:20

so are there any other questions from our audience that you want to post in the chat

27:30

we have a q a the common app actually opened up on august 1st so it is

27:36

live and ready to rock and roll

27:50

give it a moment for any other questions or comments that

27:53

may come from the audience as always if you have any questions or comments

27:58

um that are individual to you just come and drop by and see your counselor

28:05

give a call send an email always available

28:11

okay i think we covered all of the information for this segment so for those of you who
are hanging

28:17

around for the financial aid portion we will start that at 7 30 as we as we have
advertised uh

28:25

oh there's a question is there a place in naviance where college recruiter can contact
information is

28:38

so generally unless the college admissions rep has visited our high school there will not be a

28:44

specific contact for our school however if you go on the colleges admissions website

28:50

typically they have a map of the united states and you'll be able to click new jersey and it will

28:56

provide you with the contact information of the admissions representatives that work with students

29:02

from new jersey sometimes if a school receives a lot of applications from new jersey they will

29:08

separate by county so you would obviously be looking for the rep for burlington county

29:14

all right so there's question about what's the typical timeline for college applications

29:28

the timeline will depend upon whether or not the student is applying through an early application

29:33

program so there are a couple of options a student could apply regular decision which would be

29:39

around a january deadline the early options are either early action or early decision those

29:45

applications would be due on or approximately november 1st the difference between an early

29:51

action and an early decision is early action is a non-binding agreement a student would send in

29:56

their application early on or around november 1st if the student were to apply early decision

30:02

that is a binding agreement where the student the parent and the counselor would be signing

30:07

a contract stating that if the student were accepted to that particular school they would

30:11

be committed to attending so if a student were to use early decision it would only be for one school

30:18

the other option is something called rolling admissions where students send their applications

30:24

and they um admit students on a rolling basis so they would have their admissions decisions

30:29

i would say probably no more than six weeks after they have applied so there's a couple of different

30:34

options so it really um varies from student to student and students will discuss that with their

30:39

counselors when they have their senior meetings and keep in mind every college is different so

30:46

as ms sakov said in general early decisions early actions are usually november 1st or november 15th

30:52

but a couple of our most popular for miss d'ambros list of our top 10 destinations for applications

30:58

uh rutgers university the regular deadline comes up fast it's december 1st and their

31:04
early action is november 1st penn state almost the same november 30th

31:09

regular and also i believe november 1st for their early program so uh so some of

31:15
them come up faster some of them are a little different some are later i think rowan may be

31:19

rowan university maybe march something uh tcnj is usually february or so february

31:26

so keep in mind every school is different so you want to check that out but i do echo what

31:30

ms sakov said and i know we all agree that uh if it's rolling admission and you'll you'll find out

31:35

as soon as all your materials are in they'll start working on it anything that's rolling i

31:39

would say earlier the better and it's not bad to get things out earlier in general as well

31:47

so the next question we have is an explanation please of what is a secondary school report

31:54

just gonna i was just i just saw that cut so secondary school report is something that the

31:58

guidance counselor fills out for your student so it's not anything that you have to worry about as

32:03

a parent or the student has to worry about it's just additional information that's requested um

32:08

by a school and it may be you know to confirm a student's gpa or coursework or things like

32:13

that um so it's not anything that you guys have to worry about on your end of things it will be

32:18

generated in naviance and we'll complete that and send that with the other uh materials and

32:24

then there's a question about the average number of applications that a student should

32:30

submit so typically a healthy number that at least i go by and i tell my students is around

32:37

eight um that does not mean by any means you have to apply to eight schools you can absolutely apply

32:41

to more or less but the three categories that we try to get students to aim for applications

32:48

are schools that are likely which means um if you actually if you go on naviance and use that

32:52

tool there are different scattergrams and data in there where you can see where your student falls

32:58

between other previous morristown students who've been admitted to those colleges so if you apply

33:03

to a few likely schools that means you're somewhat likely to get in we also encourage

33:08

students to look at target schools so maybe some schools where they are on target to get

33:14

in but it might be a bit of a reach and we also encourage students to apply to reach schools

33:19

um which are the ones that maybe are a little bit above where the student

33:22

is um performing in terms of gpa and sat score but of course like i said eight is

33:28

not a definitive number but it is a healthy number so you can get a nice bounce of schools in there

33:32

um i also see do you have any recommendations for how to keep all this organized and the process on

33:38

track something that i've suggested students to do that may be helpful for you i mean everyone

33:43

has their own learning style is keeping a running excel sheet with just organized lists at the top

33:49

with schools deadlines items you've completed of course utilizing naviance and common app

33:54

as well will keep you on track especially if you keep it up to date and keep revisiting it

33:58

um with deadlines and such but i think the easiest way personally is just to have an

34:03

organized excel sheet but again everybody learns differently that's just one suggestion

34:08

does someone want to take the question about the brag sheet and the purpose of the brag sheet

34:16

well yeah the the brag sheet uh assists the guidance counselor when we're writing a letter of

34:21

recommendation for the student and uh we're seeing our students right now for our senior meetings

34:26

talking about where they're applying do they need any assistance in figuring out schools and such

34:31

uh making sure they have that diverse list like uh miss o'donnell said and i always when i have

34:37

some kids who still haven't turned them in so when i am encouraging them to give me the forms and i

34:42

describe them when i talk about the parent sheet i'm always telling the kids how i already think

34:46

you're great but your parents are going to tell me some other stuff that i might not know that's

34:50

great okay so that's where the bright sheet comes in it helps us fill out the letter even more with

34:56

some cool stuff that we might not know so i'll take the question about can parents visit when

35:01

recruiters visit the school so typically no one of the things that we're very clear about in this

35:08

process is that students need to take a forward step in talking with colleges and universities

35:13

because they're the ones that are being considered they're the ones that are applying so one of the

35:19

benefits of having recruiters come to school during our tutorial period is to provide a

35:24

safe space for our students to make them more comfortable it's a smaller setting so we want that

35:30

space to be reserved for students only keeping in mind that if you do need to talk to a recruiter or

35:37

someone in the financial aid office from any school that your student may be applying to

35:42

you certainly can contact them by phone or by email there was another question about

35:48

is the person that does the visits usually the recruiter contact sometimes would you all agree

35:57

sometimes i think they try to to do that but not in all cases so i guess depending on how they're

36:03

arranging their travel schedule and i think especially this year things might be a little

36:08

more topsy-turvy but it would be a good idea for students who are meeting with recruiters

36:13

that come to campus that they ask that question are you the reader for morristown if not who is

36:20

and the other good news is that i think usually they do take attendance or have kids fill out

36:24

information cards so that way when they go back to their office if they are not the rep

36:29

they're putting that information either giving it to the rep or entering it into the computer so

36:34

either way they they know that they're interested in the school which is nice

36:38

so the question about what what do we do when a student or when a school asks for rankings so

36:45

in our secondary school report the school side of things we do let all colleges know that we do not

36:51

provide ranking in our school profile we also have a statement about not providing ranking we

36:56

do not rank if a school asks you the student for ranking for any particular reason please see your

37:04

school counselor so that you can talk through the ways in which to manage that particular situation

37:11

uh someone please review the teacher recommendation letter option through naviance

37:20

so if if a teacher is sending a letter of recommendation via naviance obviously you want

37:26

your students to confirm that with the teacher um and the top when they're in on the advanced

37:32

homepage at the top under colleges there's a link that says letters of recommendation they'll click

37:37

on that link and then it'll say um you know they can add recommenders and they'll drop down box so

37:45

they'll click it and the teacher's name will be listed there so if it's mr eagles click on

37:50

the eagles and then they can check off the boxes of all the schools that they want mr eagles to

37:54

send that letter of recommendation to and it's a good spot also what where it will tell you

38:00

how many letters of recommendation of the school accepts it will say you know zero required um but

38:06

they'll allow for two letters of recommendation so sometimes just be mindful there's some schools

38:10

that may only accept one letter of recommendation and if your student has two teachers they have to

38:15

decide which teacher they are going to give that letter of recommendation because once

38:20

they select one they will not be able to add the other one so it's a good place to just give a lot

38:25

of information about letters of recommendation and again in the drop down menu you will be

38:30

able to see the teachers that are providing their letters of recommendation via naviance

38:38

should the student be sending weighted or unweighted gpas

38:42

and if unweighted how is it calculated

38:51

so our school reports the weighted grade point average we actually don't provide colleges and

38:56

universities with unweighted gpas however colleges reserve the right to recalculate a student's gpa

39:05

so we send them the transcript which looks exactly the same as the document that you

39:11

can see in naviance but there are colleges and universities that will remove elective courses

39:18

gym and health and recalculate that gpa based on the students core academic classes so many

39:26

colleges and universities post this information on their website if they do recalculate

39:32

in their admissions process but our high school only reports the weighted grade point

39:36

average a weighted grade point average means that we are giving extra points in the gpa calculation

39:43

for honors and ap level classes so our honors level classes are weighted 0.5 higher in the gpa

39:52

calculation and our ap courses are weighted a whole point higher in the gpa calculation

39:59

many colleges and universities will also request a student's seven semester gpa so

40:06

halfway through the student's senior year we will recalculate their gpa again based on their first

40:13

and second marking period grades so we always encourage our students to maintain a rigorous

40:19

senior year schedule and to continue to work to their potential in all of those classes

40:27

thank you miss bill

40:30

all right wait for a moment to see if we have any more

40:35

questions any more in the chat

40:44

so there's a question is if the if the gpa listed in the genesis parent portal is the weighted gpa

40:51

and that is the weighted grade point average so students can also see their grade point

40:56

average in their naviance student account but we only report the weighted grade point average to

41:03

colleges and universities so that's the gpa that students will see on their transcript

41:08

in the genesis parent portal as well as in their naviance account

41:16

okay we have another question

41:21

well we have access to a copy of the powerpoint

41:24

so the powerpoint will be shown inside of the zoom video and again i will send the powerpoint

41:32

over for ada compliance and once we have that set we do post it on the counseling website

41:46

i think that give it a minute

41:52

i think there was another one was there

41:57

powerpoint gpa i think we got them yes there's a question so if mr rodriguez you want to take

42:04

this one so the question is what is the window for adding subtracting new colleges relative to

42:10

the college's admissions deadlines oh miss bell thank you for filming yet another bone

42:17

so thank you for your help misspelled seriously i'm i'm so excited to answer

42:21

this question because the window for subtracting and adding is really up to you guys it's it's a

42:27

journey for every student right so if you for one you don't miss a deadline but two if you

42:33

said you know what i'm going to apply this college and we added it to naviance and we're getting

42:37

reply but you decide to change your mind and you want to delete it you won't be able to delete that

42:42

at home you have to contact us and that's that ties up a lot of kids sometimes they get confused

42:46

they get frustrated because they're trying to figure out why they can't do it once we've set

42:50

up that we're applying to that college but you want to remove it you have to let the counselor

42:55

know and then we will take care of that for you you will not be allowed to do that um as far as

43:01

the other timelines as long as you don't miss a deadline then you're good if you want to add stuff

43:04

later you can do that you just don't want to miss any of the deadlines that's why it's imperative

43:07

that you do the research you keep everything updated and naviance so you don't miss miss any of

43:12

them because as you're applying you're still doing your classes you're still doing your activities

43:16

you're just doing all your extracurriculars and all the great fun stuff of senior year

43:21

you can lose track of it so it's imperative that you are keeping keeping track of all that and

43:27

naviance helps you do that instead of louis yeah and just keeping in mind also that one of the

43:31

things that you need to keep an eye on is and with regard to timelines is whether or not you need to

43:36

ask someone to write a letter of recommendation for that school so if you if it's a teacher that's

43:41

already writing for you and you want to add a school you want to let them know with as much time

43:46

and in advance as you can uh are we allowed to ask club advisors to write college recommendations

43:55

so you can ask a club advisor to write a letter of recommendation we do encourage students to

44:01

ask teachers so teachers can highlight and speak about a student's academic ability

44:06

um same thing with like a coach or if you have an employer employer excuse me you can absolutely ask

44:11

them as well but we do encourage students to ask teachers um like i said because they can speak to

44:17

their academic ability but it doesn't hurt the more letters the merrier if schools accept them

44:22

yeah but it depends but also not in place of what the requirements are you're right it hits

44:28

the different avenue of the kid which is great but don't do it instead of if they say they want

44:34

two teachers don't do one teacher and a coach um the coach will be in addition to but thank you i

44:40

think as miss o'donnell said a lot of times many schools will accept more which is awesome but some

44:47

won't as we heard i think was virginia tech and rutgers they don't want me i think you said so

44:52

um so depends on what they want but yeah they can show a different angle of the student which

44:56

is awesome and naviance too i'm so sorry the audience tells you that when you do the teacher

45:02

recommendation when you select a teacher it'll list the school and tell you like one required

45:07

five allowed or zero required one allowed so naviance does list that for you to help you

45:12

keep that in track and i think the one thing that we stressed during the spring when we did college

45:19

planning 101 and certainly heard again from our panelists during our college planning panel last

45:26

spring was it for the applicant if you have a question and you're not sure call and talk to the

45:33

college admissions office call the rep call who's going to be the reader for morristown high school

45:39

because the other important part of this process is to build a relationship with the people in

45:45

those admissions offices because they are the ones that go to bat for you when it comes to making

45:49

decisions about who's getting in and who's not so making sure that they understand where you're at

45:56

what you're thinking about is important as well as you know being someone that is um known to them so

46:04

there is a question about visiting a university that operates on a

46:08

different gpa scale than we do and how does that get normalized during the application process

46:18

so colleges receive applications from all 50 states and international countries as well and

46:25

there are a number of different gpa scales so our school has a 4.0 gpa scale there are high schools

46:32

that are on a 5.0 gpa scale uh schools that are on a 100 point gpa scale so colleges have access

46:41

to our school profile which which highlights our grading scale in detail and within their

46:48

admissions office their admissions representatives are tasked with standardizing that data so they

46:54

can accurately compare students from say a school like ours that has a 4.0 gpa scale and another

47:01

school that has a 5.0 gpa scale so they are very familiar with our scale and typically if

47:08

the college has received applications from our school in the past so for example university of

47:14

delaware was at our school today that we typically send over 50 applications to their school that

47:20

admissions rep is not only familiar with our gpa and grading scale but also very familiar with the

47:26

rigor of our academic programs so the college's admissions reps are certainly mindful of our scale

47:32

and how that might be different than other high schools so the question about retired teachers

47:39

so yes if you do need to ask a teacher who has recently retired for a letter of recommendation

47:45

you can contact them directly if you already have that information if not you can contact me

47:52

directly and i'm happy to help you get through to that teacher for your letter of recommendation

48:12

okay so if a school does not require standardized test scores can they

48:16

still be reported and will they be considered

48:23

yeah i think your testosterone is just that it means you can send them if you would like

48:28

um so the the students should really check the scores if they feel that the scores are going

48:34

to help their application then by all means send them um but it's really up to the student if it's

48:40

optional so that's my take and i miss takeover that you might have wanted to add something

48:44

as well i was just going to say i would recommend checking with the university to see if they will

48:49

accept the scores and look at them before you spend the money for the fee to send the scores

48:54

um so if they're great scores of course we would say to the student

48:58

send them because they may help your application file but if the college is not going to look at

49:03

them and consider them you also don't want to waste the money on a fee to send them so just

49:08

check with the college and see if they're going to look at them as part of the applicant's file

49:14

excellent so as we're wrapping up tonight we'll just uh i'll i'll open it up to the group for

49:20

uh you know anything for the good of the order so to speak

49:24

uh and as we close out this evening's event and transition to our financial aid planning

49:31

night i will say one thing and that i've said to a number of students and i think that mr amber

49:38

mentioned at some point um everybody's process is different everybody's application and and

49:43

everyone's shaking their head all the guidance counselors it's sometimes it's really easy

49:47

as a parent to get caught up in comparison this person's applying to this many schools or this

49:52

person it you know has this gpa or et cetera et cetera they already have their applications and

49:57

they already have an answer they're doing early decision it's really easy to get caught up into

50:01

all that and so i can't stress enough um that you know everybody's journey is different and

50:06

some people might apply to 20 schools and some people might apply to one school and that's the

50:10

way it is we've seen the gamut here so i think that's important just to remember as a parent

50:15

sometimes don't get caught up in what everybody else is doing in that comparison because it the

50:20

kids are already stressed about this process and i think the more comparisons that come into play it

50:24

stresses them out kids come in here all the time my friend already applied to this many schools or

50:29

my friend did this you know and they're already feeling the stress of the process and it being

50:32

senior year and all that kind of stuff so i think it's important to kind of talk them down and just

50:36

remind them that like this is about them and how they go through their process and everybody's is

50:40

different um i think the best piece of advice as a parent and as a guidance counselor that i can give

50:47

so there is yeah go ahead monica who's gonna say i was just gonna say like my last little

50:52

piece of advice is that this process is not an exact science i have many students that are like

50:58

if i have this gpa and this test score does that mean i will definitely get into x or y school and

51:05

that's certainly not the case it's a highly individualized process there are colleges that

51:10
are receiving over 20 000 applications per year and their institutional goals may vary from year

51:18

to year so this process isn't an exact science and every year even as us as professionals i would say

51:25

collectively as a team we have over 75 years of experience with college counseling and i will say

51:32

that we have been surprised every year students that have been admitted that it was a little

51:37

bit of a reach for them and students where we thought oh you know that was a likely school for

51:41

them we thought they would have been admitted and they haven't been so it is not an exact science

51:48

i'd like to throw out uh i think mr amber already mentioned the term match and it is all about match

51:54

and you know what what a great school where the student would get a great experience and i don't

51:58

believe in one perfect match i think there's a lot of great matches out there that's why

52:03
you do the research that's why you do the visits that's why you talk to the reps to try to find

52:07

the place where you'll get the most out of the school for the four years you're there i had two

52:12

kids go through it already and i still have some similarities to them one went to a city school

52:17

that was medium-sized and loved it one went to a big school in the south loves it we have a friend

52:23

who went to a very very small school in central pennsylvania can't say enough good things about it

52:28

we also know people who had kids who went to this school or that school and transferred after a year

52:34

um it happens so it's they don't always get it the first time perhaps but if you really take the time

52:42

to do the research and to really get a feel for these schools uh the kids usually find more than

52:48

one school that would be a great match for them uh so just keep keep plugging away i will say um

52:57

to tag on to mr johnson's comment one of the statistics

53:01

of which we are very proud and we do put in our school profile

53:05

is um our number is our percentage of persistence from year one to year two in the same school

53:13

and we have habitually had a 95 to 98 persistence rate so that means that the work that we do

53:21

with our families and with our students is solid in terms of keeping the eye our eye on the ball

53:28

and also making sure that it is a best fit situation and of course as mr johnson said

53:34

sometimes kids get there and they're like you know what i thought this was my place but it's not and

53:39

we do you know we do know that that does happen and we do assist our students when when that

53:44

situation does occur but other than that we have a pretty great track record and our students more

53:51

importantly have a great track record of landing and sticking and and staying through programs

53:57

and finishing their programs on time so i think we will go ahead and close out for this evening

54:07

and in terms of the college application process i'll give a five minute break for everyone to

54:13

get up and stretch for those of you at home and who will be joining us again i see that we have

54:19

andre with us from hisa and we'll get started with him at 7 30. so

54:24

to the counselors thank you as always good work go home get some rest i'll see you in the morning

54:38

um so you know i'm here to help you guys out i put two kids through college um and uh i hope

54:46

to give you as much information i can to kind of demystify the entire process and of course

54:51

i live about down the street from you guys so uh this should be interesting to get through this and

54:56

hopefully next year we'll see you guys in person okay so i mean he said itself has been around

55:01

since 1958 59 we've had a commissioner just be the commission of higher ed and a whole bunch of

55:07

other uh names but read now new jersey higher education student assistance authority we're

55:13

an authority for the state we help families and students pursue that college education hopefully

55:19

provide them with some free need-based aid or some scholarship aid or just at least give them

55:25

some great information to help them go through the entire process to secure as much aid as

55:30

they can from the institution from the federal government or of course us we produce a lot of

55:36

different items such as documents brochures uh the latest new new edition which your high school

55:44

received in the mail in mass boxes was going to college of new jersey so everything is free

55:49

from us everything we do all the assistance we provide to you is absolutely free at no charge

55:57

so yeah you can see all these different items we have like the most important ones is you know

56:02

two items which i always think of which i use at these events is how to create an fsa id which is a

56:08

username and password for all the federal systems and as well as the eight steps on how to apply for

56:14

federal and state aid which will kind of walk that through that and some of the tools we have

56:18

so welcome so here's the goal of the financial aid office i want to start there

56:24

their primary goal is to assist students in paying for college plain and simple right they're going

56:29

to evaluate that family's ability to pay for those educational costs now educational cost tuition

56:36

fees could be room and boards delivered on campus food plans travel personal expenses we'll get into

56:43

cost of attendance a little later but these are all those educational costs whatever they may be

56:47

their job is to hopefully evaluate their need and get them as much as they can to cover some of that

56:52

if not all just and of course they have to distribute limited resources internally

56:57

in an equitable manner to as many students as they can providing a balance of gift aid free

57:03

and self-aid you don't have to pay back and of course they have to implement an abundance

57:10

total abundance this high worth of federal and state regulations to ensure the right

57:16

dollars go to the right students okay so let's get moving on here what i like to do

57:21

um i see we have a good group here now just so you know if you joined a little late uh i didn't i do

57:28

hundreds and hundreds of events all year round uh for the state and i was doing one uh for an

57:33

event up in by the george washington bridge to a community high school up there and of course they

57:38

had a storm come through and the power went out i lost one from 160 people down to about 40 people

57:44

and i thought it was something i said about 10 minutes into my presentation but no they lost

57:48

power at most of the town somebody hit the text and said hey listen we lost half the town give us

57:54

a couple seconds hopefully everybody will connect because our lights just went out and back on again

57:57

so let's hope that don't happen can't happen here because i live in moorestown so

58:02

i'll be watching so um no storms in sight right now so okay so i want to start off um i know i was

58:09

with you guys earlier i was sitting in the the background just listening

58:13

and you know your previous speakers talked about deadline dates being organized and i can't stress

58:20

more of an importance is to really be organized to have that excel spreadsheet ready to go

58:28

okay um i share with you my screen this is i put you know i've been in financial aid since 1982

58:35

and even though i've been in financial i've been a director of financially you know

58:38

ran operations for colleges i still eight years ago my son first went to college

58:44

um had to be organized to make sure that his list of schools i knew exactly what

58:53

applications were required and when the deadline dates were really that's what i needed to know

58:59

because the school he picked wasn't the local community college that wasn't what he's looking

59:04

at which was you know quite affordable but he was looking at a lot of schools that were out of state

59:09

uh matter of fact i think all schools are out of state and i share with you today my daughter who

59:14

graduated four and a half years ago her list of schools and as you can see there you s if you know

59:20

those schools you'd swear i was not a new jersey resident hence i was a new jersey resident my

59:27

daughter went to get as far away as possible looks like looked like the west coast in most cases

59:33

so this was her particular list i provided her with a spreadsheet an excel spreadsheet i just

59:38

actually i printed out just the headings the lines and she wrote in the schools that she was

59:44

interested in attending some of them we of course a lot of them we visited uh and of course she

59:49

narrowed down that list it was longer than this and then this was her list and then you know we

59:53

had the common app that was that required because some of the california schools didn't require the

59:56

common act they had their own application and of course i gave her you know see below she

59:59

had some her own notes about the applications and then her status that she submitted them

60:05

what i had to do was in blue just to be organized i wanted to know the financial

60:10

aid applications for each one of those schools on her list that she was going to submit to

60:15

because i really didn't have any idea which one she was going to go to so you might be in yourself

60:19

in the same boat so you're going to have a massive list of 8 5 22. i've last year i had a student who

60:27

applied to 36 colleges which is probably the most i've ever seen uh they're all on his fafsa so um

60:33

you know basically you know these were her schools i went in and found out the deadline date for

60:38

each one of those schools for the financial aid deadlines and typically they only have

60:44

usually they only have one application in almost all cases but some of the schools have a css

60:50

profile which is another type of financial where the school gives out a lot of their

60:55

internal institutional aid free money okay and i for sure did not want to miss out on any one of

61:03

those two so all i had to do was a quick little google search you know prospective student usc

61:10

financially deadlines and applications you know i would get the two dates put them in in this case

61:15

for usc back then in 2016 it was february 13th for css profile and for the fafsa it happened to be

61:23

the same date so i went down for each one of those schools and listed those dates what i did in red

61:28

is i just found the earliest of all the dates for the css profile that happened to be january 1st

61:35

pomona claremont mckenna and i think there was another one pitzer college which are all part

61:40

of the same college uh counselors probably know that for sure uh but yeah they're all part of the

61:45

same i know i went to visit them so they're all within a quadrant of area there and their earliest

61:51

deadline was january 1st so of all my schools that was the earliest css deadline date so i

61:56

made sure i put that in red i had to get that css profile for all these schools in one foul swoop

62:03

before january 1st fafsa was 213 so i just had to make sure i included all these schools

62:10

on or before february 13th at that time frame 2016.

62:15

so i made sure that i was in the game for as much possible institutional aid i could get

62:22

to soften the blow of tuition and fees that i would have to pay out of my pocket okay now i

62:29

want to i wanted to highlight a couple to the left of this where you'll see uh this is old obviously

62:34

instituted stevens institute of technology in new jersey and i just want to demonstrate

62:39

we i know they talked about early decision one early decision two regular admission you'll see

62:44

that the css profile just for stephen's institute of technology to the left side of my screen

62:49

for early decision one it was december 1st 2018. december first the early decision two different

62:56

date for the early decisions for two was january 15th for the css profile then you'll see all the

63:02

different fafsa deadline dates okay so i want to show you that they do have different days

63:07

so for example my son wanted to go to george washington that was an early decision school

63:13

for him and what he did was you know i had to make sure that yeah they had a regular admission css

63:20

profile date but they also had an early decision css profile date i made sure because he was filing

63:26

for his admissions for early decision i made sure the css profile for him was done based

63:32

on that deadline date not the regular mission because then i would have missed the deadline

63:37

and i would have missed that on institutionally okay so i want to just point out how crucial these

63:42

are i want to give you example friend of mine his son goes to bucknell um actually he didn't call

63:49

me his son's gonna play a little football he got eight thousand dollars a year to go to bucknell

63:56

but he didn't file the css profile and happen to be friends with the director of financial

63:59

aid there and he asked me because andrew why don't you get any aid so obviously i was at a conference

64:04

asking him he says you know andre if you would have filled out the css profile based on his

64:07

income you probably got another 20 or 25 000 a year institutionally on top of what he already

64:13

got but because he didn't file the css profile well he missed out on that that's 20 40 60 80

64:18

000 that he had to now borrow all these years for okay so i want to just explain that these

64:25

and these these deadline dates these applications are crucial if you're looking to soften the blow

64:32

of the total cost of attendance if you don't submit the applications which we'll get into later

64:38

of course they're going to think that you can afford to pay for the entire school and they would

64:42

expect that okay there's a couple other columns like institutional applications for special

64:47

scholarships and document deadlines they want to get your tax returns and other items so they

64:51

have other deadline dates as well so i just want to share this with you and just explain to how

64:55

important deadlines are to get institutionally which we're going to start talking a little bit

65:00

all right so college savings i just want to point this out

65:04

we run new jersey higher ed is in charge of the new jersey best college savings and

65:09

of course there's a lot of different college savings plans but our plan is now both federal

65:13

and state tax deferred it was always federal but not state it's just now state tax deferred

65:18

pays for qualified higher education but if your child goes in state and you have one of our plans

65:23

and you meet the requirements you used to be only get you used to only get fifteen

65:27

hundred dollars uh that scholarship is going up to three thousand dollars if you have an nj best plan

65:32

and they go in state and you saved based on the requirements so i just want to point that out if

65:38

you do have an nj best plan which is managed now by franklin templeton but it is ours at new jersey

65:42

higher ed please don't miss out on the scholarship if the student will attend a new jersey school

65:50

all right so factors that influence institutional aid most important all right academics athletic

65:56

ability sats acts geographic diversity ap classes legacy activities talent academic

66:04

track gender ethnicity high school attended class rank if they you know have a class rank

66:11

so these are a bunch of factors that influence that institutional aid that free money the

66:16

school gives out that giant pot of gold that they can share amongst the families okay

66:22

academics athletic ability gender ethnicity all those different items now the sources obviously i

66:30

put the college university first because in most cases that's where most of the money will come

66:37

from not from the federal government not from the state of new jersey it depends if it's need-based

66:43

and you meet the need-based criteria then yes the federal and state will provide a good chunk

66:49

of resources but the college university can come up with some of the the finest of aid

66:56

for example i know my daughter is one school that she was a very highly ranked prof uh

67:00

ranked for that institution for her missions uh and her profile was very high she placed at the

67:06

very top in california i think it was chapman university you know it was 67 000 a year they

67:10

offered her 65 000 a year uh you know that kind of thing uh so that college and university because

67:17

i put you know provided the applications on time and everything else they were able to provide that

67:23

much aid okay but it cost me a thousand dollars a semester out of my pocket and of course she

67:29

did not attend that college picked another one more expensive of course uh so yeah the college

67:35

university federal government state of new jersey my office uh my best job in the world i give away

67:41

free money all day long outside organizations civic organization local rotary clubs

67:46

parents employer high school awards and so on and so forth and then what you get is types of

67:52

financial which is grants free money you don't pay back scholarships free money you don't pay back

67:59

employment opportunities at the school and down at the very bottom you'll see i put self-help aid

68:04

loans okay so obviously you want to pack yourself and hopefully you're going to get as much free aid

68:11

as possible to soften the cost of higher education and of course if the students need some loans

68:16

there are loans that are available to them okay so let's take a look at this i just want to point out

68:22

any junior parents out there even senior parents where kids are getting ready to apply you're

68:26

worried about what it's going to cost every college every college princeton yale harvard

68:32

just want to mention those brown mercer county community college

68:37

rowan university raritan valley community every college has to have a net price calculator

68:44

they must okay and in that in that price calculator what it does is collect information

68:49

about the student gpa high school attendant a whole bunch of information and family information

68:56

how big the family size is how they're going to college in that particular year how much

69:00

income gpa class ranking whatever they can give someone ask a lot more questions and what they'll

69:05

do is they'll go into their database once you submit it and bring back to you and say this

69:09

was this is what a family just like yours pays at our college here's their net price

69:15

so if you're looking to say seton hall university you use their net price calculator you know it's

69:21

60 some thousand a year to live on campus well you put in your information it turns out

69:27

families just like yours during that price calculator are only pay you know i would say

69:31

only pay but maybe paying 25 000 per year not the full price so that's the value of these net

69:38

price calculators so i want to point that out so every school has it so you're not surprised

69:42

you can go in and use that they're available 24 7. they've been around for many years at every

69:46

school's financial aids website part of the college or the admissions part sometimes both

69:52

all right there's other tools too some students have a hard time finding schools want to point

69:56

this out www.collegescorecard.ed.gov is a federal government website where you can find schools

70:04

locate them the size of the school visit we want small private institutions you want you know small

70:10

public institutions you could find those type of schools based on degrees type of majors they offer

70:17

say your child wants a particular major and they only know one or two schools that offer it but you

70:22

can go here look it up put in that type of degree and say searches you'll find everyone in the

70:27

country that would have that the cut this college scored card from the federal government that we

70:33

when i used to work on campus for years as director of financial aid

70:36

you know we used to provide this information to the federal government every year and then they

70:40

would take that information and put it together so that families could use that information to help

70:44

them and of course they'll tell you graduation rates how much graduates earn how much debt they

70:49

have when they graduate ability to find a middle class job go to the payoff debt and all that kind

70:53

of good stuff here's just an output of some of the new jersey schools just want to point that out

71:00

some of the rutgers here you can see how much debt how much in student loans you can break down

71:05

some of the lower bars costs financial aid debt earnings after school so you can see that type of

71:11

information okay for every school 6 000 i think there's 345 colleges and universities out there

71:22

okay so let's get into the application process um how to make college more affordable obviously

71:27

that's what we're here for tonight and i focus on the free all right the free money

71:32

the institutionally the college college scholarships institutional aid grants

71:38

and here's where this application process is the css profile is an application it's provided by

71:46

the college board right the sats the people with the sats they charge 25 for the first school 16

71:53

for each additional school so if you recall if you were here looking at my spreadsheet

71:57

i had to pay 25 for the first school 16 for each additional if you asked me to guess i think it was

72:03

300 and some dollars ended up paying to submit the css profile for all the schools that participated

72:09

in the css profile application process there's a link participating college is located at

72:18

http see this link here we'll provide that to you anyone who needs it can email me at the

72:22

end of the day there's also customer support for css profile and the newest thing that that just

72:28

came out today no payment you don't have to pay at all if your adjusted gross income is under

72:34

under a hundred thousand dollars a year that's brand spanking new just came out today

72:40

they will no longer charge families who make less than a hundred thousand so those costs

72:44

above would disappear okay but there is a list and a very intensive list mostly private institutions

72:50

where you'll find this list and that is there at that length okay and there's the application as

72:55

well so i want to provide that to you so you have it but number two down here at the bottom you'll

73:00

see the free application for federal student aid the process begins this october 1st for the 22 23

73:07

academic year okay review all college scholarship or application deadlines they all vary as you saw

73:16

by my list they're not the same everyone could be different okay for both css profile and the fafsa

73:24

if you ask me of my 40 almost 40 years in financial aid what is the

73:29

the biggest hurdle for families or students is completing applications according to the deadlines

73:37

for the state aids families that get our need based aid of 10 to 12 000 a year

73:45

if they miss our deadline from year to year they could lose out on ten to twelve thousand

73:49

dollars per year so we just want to make sure and point that out the deadlines i

73:53

know you guys had that earlier so okay i'll stop with the deadline okay so there's your

73:57

two applications this is what the fafsa looks like for 22.23 it's not out yet that paper dock

74:02

that's actually we get i get a draft of that and i get to review it every year uh information needed

74:07

to complete a fafsa is your fsa id and that's basically just the user user id and password

74:14

and we have all that information on our website which i'll provide at the very end of this

74:20

and just you know one parent and the student would need it so if you're a two-parent household one

74:26

parent would only need an fsa id and the student the parent only needs it to e-sign at the end

74:34

and if they'd like they could retrieve their irs information from the irs to do so you need an fsa

74:39

id the student needs it to start the application really and to finalize and esign it at the end

74:46

so user id and password one parent one student 2020 actual federal tax return

74:52

that'll make your job a lot easier if you're going to go line by line and look up the answers from

74:57

your tax return they give you well line look at to get those answers if you don't retrieve the

75:02

information from the irs data retrieval tool so you have the 20 20 w-2s that helps because

75:08

you're going to have to break out the adjusted gross income if you're a two-parent household

75:11

buy the pa by which parent makes what of that amount of money if they both work

75:16

all right so here so i want to show you this is the graphic on the 2223 fafsa it's in blue

75:21

if anyone needs that they just have to email me at the at the end i'll send you the

75:26

drafts you can start playing with it maybe start filling it out getting ready for october 1st when

75:31

it goes live okay be glad to share with me with you they told me i can share all right common

75:39

mistakes made on the fafsa student's name must appear as it appears on that social security card

75:46

so if it's james it's not jim it's james so we have to make sure we don't use the abbreviations

75:55

nicknames um any of that information it must appear because it's gonna make your life a lot

76:01

easier because what happens is with the fafsa when you submit it it takes the first name

76:06

the last name the social security number data and matches against the social security administration

76:10

if it doesn't match you're gonna have to go through secondary confirmation with the college

76:14

to make sure by providing a lot of information but if we get it right the first time they go

76:18

match and they'll know that it matches and they'll let the school know that it matches

76:23

parents section versus the student section i get a lot of times matter of fact i was just looking

76:29

at one the other day where the parent made 85 000 a year and the student made the exact same amount

76:35

as the parent well obviously i know that's a mistake they i don't think they work the

76:39

same place have the same job especially since the student was only 18 years old

76:43

so you know basically had to go back and say listen you have to go back to your fast food

76:46

you know whoever filled out the fafsa put this parent's income on the student side as well

76:51

so they had to go back in and you know zero that out all right so just pay attention it

76:55

is clearly labeled parents financial section students financial section but you can make that

77:01

mistakes i gotta be honest with you when i did my son's first fafsa i was going through it so fast

77:06

and i actually started putting my income in the student section so i must have done at least 20

77:13

000 fafsas in my day helping families with the fafsa so again i can make the same mistake so

77:18

number of people in the household very important that are supported by that household member

77:24

by those household members grandmothers and grandfathers that live in the household that

77:28

have their own social security they're not really supported by you they're actually supported by

77:32

social security so we just want to make sure that we count those individuals in the household

77:37

divorce married remarried households if you're divorced legally separated right

77:44

it would be just that one parent that provides more than 50 percent of the support

77:48

you decide remarried fam you know if mom is remarried and we're using moms it'll be the

77:55

stepdad and mom if mom and dad are divorced and still in the same house the same residence

78:03

then you even though they're divorced they will still use both inc they will use both incomes

78:08

okay a little tricky you guys can always use me i can help you out with that taxes paid versus

78:13

taxes withheld right it's it's right from your irs tax return if you just take it from your

78:17

irs tax return or do the irs data retrieval you'll get this right it's your taxes uh

78:22

uh withheld and paid so you have to take a look at that make sure we get that right including

78:27

untaxable social security benefits you don't want to include untaxable social security benefits

78:31

parents and students assets you want to make sure you get that right and zero is a number

78:36

so if you know the answer is zero make sure you put zero that won't be a question to anyone right

78:41

if you leave it blank don't say well they're gonna come back to it so again if you have

78:45

zero in the bank for the student put zero if the students have zero investments put zero

78:51

and of course the college grade level i don't know you know we receive 500 000 fafsas every

78:58

year at the state of new jersey for all our new jersey residents and if i told you there's a good

79:04

five percent of them that get the wrong college grade level especially freshmen coming in they're

79:10

gonna if they want to be in a master's degree program a five-year program that they are enrolled

79:16

in supposedly you're only an undergraduate you never are a graduate student until you are

79:24

a graduate student okay that's the most common and what happens is once you say

79:30

you're no longer an undergraduate you're no longer eligible for state and federal need based aid

79:36

once you're a graduate student that money goes away you're no longer eligible

79:40

so once students put that down that they're going to be a graduate professional student

79:44

the student is now ineligible for all that type of aid so we don't want to mess that up

79:48

they're undergraduates first skipping the gender question you could do that but i think it is an

79:54

optional feature now here's some of the help we can give you we have a website adhesa

80:00

how to create an fsa id we have a view downloaded pdf we can watch a youtube video where you can

80:06

pause and stop it the eight steps on how to apply for financial aid download a video or paper form

80:13

we even have fafsa completion instructions now the federal government stopped providing

80:17

these super detailed 60 page instructions but they are available on our website it's an older version

80:22

but the definitions are still the same so you can take a look at that if you need to get that or you

80:26

can ask me avoid common fafsa mistakes there's a flyer on that there's information on the state of

80:31

new jersey's financial aid management system so if you want to see if you're eligible for state

80:34

aid you can check it out and of course that's good stuff there so you get a lot of good information

80:39

that you can always refer back to undocumented students who are here on daca or undocumented

80:45

we the state of new jersey have an nga dreamers application where they can complete an ng dreamers

80:50

application to see if they're eligible for new jersey state grant aid all right so from our main

80:56

page at he said.org you'd be able to see a quick link for new jersey dreamers you click on that

81:01

you'll maybe see the arrow there and that would open up the next page where they can actually

81:05

start an application that's like the fafsa fafsa but it's not the fafsa it's our application

81:11

that they would complete and uh see if they're eligible for new jersey state grant aid free money

81:19

all right so let's start de-mystifying this

81:23

so expect a family contribution it's going to be moved to sai student aid index

81:28

okay for years well actually when i started in 1982 it wasn't it was student aid

81:36

to sai saa uh abbreviation then with the efc expect the family contribution

81:45

it's going to be converted over to student aid index they're going to provide you with an index

81:49

basically it's the basis of a financial aid package that's not changing the name will the efc

81:54

or sai is determined by the federal formula that calculates need using the information that's just

81:59

supplied on your fafsa that efc or soon to be sai and financial aid are guidelines used

82:07

by schools determined to determine their aid package and that's usually those schools that

82:13

only have the fafsa as their only application now you'll have some schools private schools

82:21

boston university boston college george georgetown george washington nyu

82:28

a whole bunch of private schools all across the country that will have the css profile they'll

82:33

use that as well as the fafsa to help give you up all that institutional money they have now the efc

82:39

or that sai which it will be is not necessarily equal to the family's out-of-pocket costs like i

82:46

gave you the example my wife and i both work our efc was very high but that one school where my

82:52

daughter was very high on the enrollment profile there they provided us with you know basically a

82:58

thousand dollars a semester to pay and 65 000 a year was free um and it had nothing to do with

83:06

my student aid index es efc what i put on my css profile but they just really wanted that student

83:13

um at their school all right but your efc will range from zero to 99999 okay it's a federal

83:22

methodology and when you see that number i know some of your counselors probably have

83:27

kids in college in their first fast but went out because i get a lot of calls from counselors all

83:31

throughout the year and they say well yeah i did this for my kids and

83:34

you know my husband and i both work but you know that efc is just out of control

83:39

where did they come up with that how would we ever be able to afford that much money so you know

83:43

you're probably running that same situation but you know just take a look at it know it's there

83:51

know that it's that basic calculation they use based on all that information that's on the fafsa

83:58

and then you have the cost of attendance right what's it gonna cost the senator tuition and fees

84:02

room aboard books and supplies loan fees study abroad costs dependent care expenses related

84:08

to disabilities blah blah blah a whole bunch of others laptop whatever you need so you have that

84:13

expected family contribution you have the cost of attendance now what happens after that right so

84:19

these are those items in this cost of tenants that make it you know make up the whole cost

84:25

and here's the whole formula you take that cost of attendance now you'll see the red bar private

84:32

schools have a higher cost of attendance generally than a state school example seton hall university

84:39

new jersey is a private institution rutgers is a state college rowan is a state college

84:46

the the seton hall the monmouth university private will have a higher cost of attendance the state

84:51

school will have a lower one it's discounted because you are a state resident usually and

84:56

that's why that costs could be a little a lot lower and then you also have the two years

85:01

community colleges their costs are even lower and just so you know as you can see by those boxes

85:07

it's valuable no matter what school you want to go to so say if i'm a good example

85:14

if your child is looking at montclair state university which is a state new jersey school

85:18

looking at rowan university which is a state new jersey school rutgers another state in ramapo

85:23

another state each one of them if you had to look at their cost of attendance will be different just

85:30

because there's four there are four new jersey state colleges they will all have a different

85:35

cost of attendance variable all the financial aid does is take that subtract it from the etc

85:43

soon to be the sai and that will equal your need and you'll notice in the need at a private school

85:50

you'll have more need because the costs are higher state schools you have less and two years ago have

85:54

less so that's the whole formula of how financial aid works the school will try to build and

86:02

cover a hundred percent of that need leaving maybe the expected family contribution or more

86:10

or less to that family to cover depending upon the school depending upon how badly

86:15

they want that student at that school and what other types institutionally they can give okay

86:20

cost of attendance minus etc equals your need and that will vary amongst all the schools so

86:27

i hope that helped you guys understand how the school then will start packaging on that need

86:34

i've probably packaged hundreds of thousands of students in my day i used to manually then we

86:39

had computers and it packaged them automatically and i must say the computer was a lot better uh

86:45

financial aid results it helps you know families with transparency in the state of new jersey we

86:50

have a law it says every family must get if their child applies to a school in new jersey

86:57

the exact same award notice and it looks like the one you see displayed on your right so if you

87:02

see that coming out your child gets accepted to rutgers monmouth university princeton university

87:09

they will see you should you have to see this exact form and basically what it is a box for all

87:15

your costs a box for all your free money and then your net cost what is the bottom line cost out of

87:22

your pocket right total cost less all the free money they can offer you this is your net cost

87:29

there's no loans in there right so if they get no free money it'll be cost of attendance less

87:36

zero equals the total cost but if that's packed with a whole bunch of different types of free aid

87:41

need-based institutional scholarships and the like that'll be packed in that second batch of

87:48

box there and that will then be subtracted from the cost of attendance and that will be your net

87:52

cost what it's going to cost so you can compare all your schools and say okay they were accepted

87:57

to five new jersey schools let's sit down with five of these forms and say look this is our net

88:01

cost this is a net cost you can see which one of those would cost and you know the actual net

88:06

then after that they have a federal work study box they have federal student loans and then any

88:11

private loans and they also have a second page you know a glossary to explain all the different terms

88:18

so that's the transparency in the results you're going to get from the state of new jersey

88:22

other states do not have this but you will get this from the state of new jersey

88:26

from all your schools all right so what can you get a boundary's been talking about these

88:30

applications and fafsa complete the fafsa what are you going to get so i can only tell you 2122

88:36

here that the students are in school right now the federal pell grant is currently up to 64.95

88:42

that's the maximum you can get per year it's a need-based grant federal seog is another one

88:49

that's a supplemental education opportunity grant you can get up to four thousand dollars a year

88:53

catches the school administrators that gives it to the most needy students first and then works their

88:58

way up to you know less and less needy students there's also a teach grant some of the schools

89:03

have where if the student it's not need-based but the student wants to participate in a teach

89:07

grant program they can and what that means is that they would get 3 736 each year for free

89:16

but they do sign up a federal loan promissory note because if you have to teach in a high need area

89:23

an abbott district a high need area if you do that for a certain contract amount of years

89:30

those grants stay grants if you decide no i'm going to do it for one year and then leave and

89:36

not fulfill my contract those grants turn into unsubsidized loans with interest built into them

89:44

so if a student decides to participate in the teach grant take advantage of the free grant

89:48

fantastic great but just make sure you fulfill your contract with the u.s government okay and

89:53

all that information is at studentaid.gov and they also have some other programs for military that

89:59

you could take a look at but these are the most used programs of all the federal government new

90:05

jersey state so that was your federal this is your state of new jersey we have a lot of programs we

90:11

keep on adding to them tag is the hallmark we're the largest provider of state grants in the nation

90:18

nobody provides per student more state grant aid than us to a needy student

90:23

part-time tag for community colleges only you can get up to 2088 eof great program

90:30

education opportunity fund there's income levels uh there's requirements first generation college

90:37

student but they have an eof office there's an application each one of our schools

90:41

private and public and you can get up to twenty seven hundred fifty dollars it's not the money

90:46

it's the part next to it includes college success support helps that student enter the college

90:54

do well they provide that support throughout the four years for the student once you're in eof and

91:00

again it's not the money it's the services support they get nj stars goes to the top 15 percent

91:08

of a student who ranks in the top fifth percent in their high school junior year and senior year it's

91:13

tuition only for free at our community college so rowan at burlington i know i live right next to it

91:21

um uh on this side of town at moorestown so you know that that's right there that's your community

91:26

college so if you rank within that top 50 in your junior class or in your senior class you will get

91:31

free tuition at the local community college once you graduate from that two-year community college

91:39

then you can go on nj starts too where you get 2 500 at any of our four-year colleges state or

91:46

private so if you do your two years and you get accepted at princeton or monmouth or seton hall

91:54

and you want to go to a private school you would still get that 2500 from the state it doesn't have

91:58

to be a state school if you live in certain areas there's a governor's urban scholarship trenton

92:04

camden newark atlantic city they have a special scholarship scholarship if you rank in the top

92:10

five percent of your high school graduating class you get a extra thousand dollars there's nj gives

92:14

for women and minorities you get up to two thousand dollars for the building trades

92:19

carpentry plumbing you know uh electricity you know any building trades solar panel installations

92:25

that kind of stuff so that's through the usually the community colleges that have those programs

92:30

uh and then the biggest one the newest program is any student

92:33

any family that has an income less than sixty five thousand for sixty five thousand unless

92:38

get free community college opportunity degree you may have heard it called ccog ccog

92:46

community college opportunity grant that is free college for anyone with an agi

92:51

so you have to have an adjusted gross income of 65 000 or less and then you would be able to

92:57

participate in this free community college program that the governor started a couple years ago

93:04

so that's all the state of new jersey programs and we're moving on we have a state and once

93:09

the students apply and submit a fafsa it goes into this njfam system that we have at the state of new

93:15

jersey so if your child has on their fafsa rutgers or any new jersey school you can log in here after

93:20

you submit your fafsa and you can actually see what they would get from a new jersey attending

93:25

a new jersey school it's the login they'll create a user id and password they'll go in they'll get

93:31

this nice little menu they can see their awards and eligibility down on the fourth one down

93:35

and if they're going to go to a new jersey school they may want to take a look at their to-do list

93:39

they can add a school they can apply for the nj best scholarship through our college savings

93:44

there are some scholarships there that you can apply to you can see your notifications

93:48

so that's the state of new jersey system that kind of works with all those

93:54

state and new jersey programs right so once you commit to complete the fafsa you're a new jersey

94:01

resident it comes to us we figure out what you're eligible for if you have any new jersey schools

94:05

there you come into our system you can go check it out which i think i have a screenshot of it

94:11

that's your to-do oh i don't but there is an awards and eligibility would actually show you

94:15

all your awards for all your new jersey schools all right so so we've been talking about

94:23

obviously getting organized applying for all these fafsa css profile

94:30

getting all your free money as you possibly can well when you're all done and you're

94:36

looking at those award notifications and you're saying oh my goodness there's still a balance

94:43

so what if there's just not enough

94:47

the federal government the u.s department of education provides a federal direct student loan

94:52

it's called used to be called stafford family educational loan program

94:57

it's been around since 1965. so these pro this program can compromise can provide

95:04

up to fifty five hundred dollars the first year sixty five hundred the second

95:08

year seventy five hundred the third year and seventy five hundred the fourth year

95:16

this is for dependent students that's their maximum

95:21

that's all the federal government will allow a student to get in their own name where you do

95:26

not co-sign the interest rate for kids in school right now is three point seven three percent plus

95:35

or not really plus they subtract a one point zero two four percent origination fee

95:42

so you don't get to keep the whole 5 500 it's 54 68 or whatever that math works out to be the

95:48

school divides it in half half of the fall half of the spring part of that could be subsidized

95:54

depending upon the parent's income 3 500 of it could be subsidized what that means is that

95:59

the federal government or the taxpayers pay the interest for those for those loans while the kids

96:03

in school and the first six months when they're out the unsubsidized portion the 2000 of that 5500

96:10

is unsubsidized so interest accrues at 3.73 on that loan while they're in school

96:18

doesn't mean a student can't pay the interest or pay payments while they're in school

96:22

they can but they don't have to okay so that's what the federal government will allow so if

96:27

you get your award notification you see your cost of attendance you subtract out all your free money

96:35

you can insert in the 5500 federal student loan and hopefully there's still not a balance

96:41

now if that pays the balance you're good but if not you still have some options

96:47

and i like to always go through these with families because they're important because

96:52

sometimes college costs a little too much most of the time i put two kids through college i

96:57

think i heard earlier some school counselors put a couple kids through college and i'm sure

97:02

the kids have no regrets they love their schools that they chose in a lot of cases

97:07

but it could have cost a little bit too much money so here are three options you have i mean

97:12

besides home equity and some other items this is an education loan the interest that you pay

97:19

is tax deductible for higher education costs okay no matter which one of these you pick

97:25

the state of new jersey has the nj class on the first box fixed rate class loan varying repayment

97:31

options you pick 2.99 principal and interest while the kids in school 3.50 interest only 4.75

97:38

fully deferred while in school okay so you have those three options to choose from

97:43

pairs usually pick believe it or not you know the interest rate at 2.99 of the 200 million dollars

97:50

we probably do a year they pick the 3.50 interest only while in school and if they want to pay more

97:55

they can it would obviously go to principal but it sets their floor a little lower each option does

98:01

though have a three percent administrative fee we've been doing this for 30 years our parents

98:06

keep our loans for a lot longer so instead of giving them a higher interest rate we give them

98:11

a lower interest rate with a fee and there is a 20. a quarter discount for auto pay when this

98:18

when the loan is in full repayment you can borrow up to the remaining balance owed to the school

98:26

student can be the borrower and in most cases is the borrower even though they're only 18 years old

98:32

or 17 years old the parent one parent would be the co-signer who meet the minimum income requirement

98:38

with 40 000 a year and a 670 or higher credit score you can have as much as you want up to

98:44

the cost of attendance and whatever option you choose the middle one is the federal

98:49

government's program not the state of new jersey but this is the federal government

98:53

their interest rate is 6.284 percent for all those three options principal interest while in school

98:59

interest only fully deferred they have a 4.24 percent administrative thing added into the loan

99:07

where three percent they're 4.24 the problem one of the problems promised parents have at this

99:13

this is a parent only loan the parent is the only borrower you can select pay now interest

99:21

oriented for deferred can borrow up the cost of attendance that's that long private education

99:28

loans from private banks maybe fixed or just you know the federal government's fixed thing

99:33

it's a fixed rate loan so we're all state of new jersey and the program are fixed private education

99:38

bank loans could be fixed or variable you can cover the total cost of attendance whatever is

99:42

outstanding but they're tiered lenders the rates you went to salliemae.com 4.24 to 12.85 percent

99:54

on average when i talk to my parents they do talk to a lot of them because they're having a heart

99:58

attack uh you know usually eight nine percent interest rate fixed but they get a zero fee

100:06

give me the fee i'll pay the lower rate um sallie mae smart option loans according to

100:10

them the average interest rate for their 19-a is 10.05 for the population of the united

states

100:19

for their loans they are the largest lender okay so these are your three options for educational

100:25

type lenders now salary may's not true we want you to have discover wells fargo

100:29

used to do it they stopped pnc bank citizens bank there's a few others for-profit banks

100:35

so there are your three options that you have to choose from if you have a balance

100:42

here's some private scholarships anybody wants to take a look at this i have a slide

100:45

on it because everyone always asks me after the events you know andre did you have anything on

100:49

private scholarships because yes there are private scholarships now your high school

100:53

and i know you guys have it through your naviance you'll provide them with local scholarships if i

100:58

remember correctly um and you know but you do have some other links that you can go to to

101:05

check out some other type of scholarships maybe some national scholarship coca-cola

101:09

you know whatever advisors or whatever other big companies that may have scholarships may have

101:14

information out here for you to check out all right in conclusion he's the services we are

101:21

free we're the state of new jersey uh we don't have a federal u.s department of education i

101:26

used to work for them i used to audit colleges they're actually out of new york they do not

101:30

help students they audit colleges they do have a helpline though for their fafsa but we're

101:36

here at the state of new jersey we provide and help facilitate getting the fafsa done for them

101:42

making sure students apply and get as much free money as they can our website is www.hesaa.org

101:49

if you want to go to our njfasfodays.org we have a website for that we get all the videos and how

101:54

to complete the fafsa actually uh sharon who works for me and my graphics guy jules they put together

102:00

a informative fafsa video and they load it up in youtube every year with all the new changes and

102:07

they walk you through the fafsa you're more than welcome to check that out at the njfasfidays.org

102:13

uh and of course we have our website for our nj grants which is all our free money and we

102:18

also have there which i put in little letters njei that's what we call our efc or student aid index

102:25

we calculate the new jersey eligibility index we have a calculator there where you can actually put

102:29

in your 2020 income and see what your new jersey eligibility index would be for a state school

102:34

or a private new jersey state school to see if you're eligible for any need based aid call tag

102:39

and then of course you have nj class which are injury class loan that we do which we do a lot

102:43

of them and we have customer care you can reach us at client underscore services at hisa.org

102:48

for general inquiries i mean that with my staff my staff is made up with financial aid professionals

102:55

who've been working as in financial aid offices uh for many many years but been working with me now

103:02

uh so and you can also reach me at any time you'd like you're more than welcome to reach out to me

103:10

i'm at a magalion h-e-s-a-a dot org that's my direct number if you need me you have questions

103:15

about the fafsa question about awards question about deadlines question about what how do i

103:20

answer for from a divorced parent uh whatever you need i can help you with financial aid well like

103:26

i said i've been doing it since 1982 i must have done at least 10 000 or 20 000 fafsas in my day so

103:31

i'd be glad to assist you guys in any way possible there is zero charge i'm a state worker i work for

103:36

state office so we're here to help you guys out njbest.com if you do have a college savings plan

103:41

and there's a website mappingyourfuture.org um fantastic website it was the state of

103:47

new jersey the state of pennsylvania the state of new york the state of texas stated

103:50

of alaska california we put together mappingyourfuture.org years ago we turned

103:55

it over to a not-for-profit there's a lot of great college information stuff there you know tips on

104:01

how to apply to colleges just regular admissions process financial aid entrance counseling about

104:07

student loans they teach you everything there's also have scholarship stuff in there as well

104:12

all right in conclusion let's see what i got my goodness is my questions aha how did we do

104:26

cat how are we doing out there do we have yeah we're good i'm taking a look here

104:32

that was a lot of information it was a lot of information so what happens if the aid package you

104:38

are offered is less advantageous than predicted by the net price calculator appeal you can appeal

104:46

and most schools will even though they prefer not to take an appeal because it's more work

104:51

since i've been a director of financial aid or director of operations at colleges

104:54

no it is more work but you know they will take the appeal if you have some great information about

104:58

the appeal that you need to provide to them you can do so and remember the fafsa is based on

105:06

if you remember when i went back to those slides it's based on 2020 income now remember we just

105:12

gone through covent 2020 but generally if your income is going to be less in a more current

105:18

year you can actually do a financial circumstances appeal with the school so they don't use the 2020

105:26

income they may use more current information if it's less of an income say for example a parent

105:31

retired the beginning of 2021 and 2020 income was quite high so they can actually go ahead

105:38

and adjust your income so that's just a normal process but you can also appeal

105:45

for more institutional aid if need be okay the next question is i will have two children

105:51

in college next year will the fafsa parent information auto populate for both of them

105:56

when i log in using my parent id no so what will happen is the student will use their fsa id

106:05

right it's going to always start with the students fsa id they're going to go in create their fafsa

106:11

the parent fsa id is really only to retrieve your irs information within that student's application

106:19

right because you're going to need that they're going to need your username and password the one

106:21

parent and then they're going to need the parent to e-sign it at the end once you're done the fafsa

106:28

it's going to ask do you have another sibling or another child to do this for or another you

106:33

know siblings a student supposed to do the fafsa before they say sibling but you know that kind of

106:38

thing but if you have another child yes you can go ahead it will lead you down the path to bring

106:43

in some of the information and then you'll start the next students okay the next question is does

106:50

multiple kids in college affect financial aid okay so the federal government in their wisdom

106:59

which i don't like you know i've been doing this a long time like 1982 i started they've always if

107:05

you've had three kids in college it's better than having one kid in college if you have two kids in

107:09

colleges better have one this next year which i don't know if they can implement all the changes

107:16

but one of the ideas were what they're going to try to implement is that if you have two kids in

107:21

college they'll be the same as if you only had one in college give you an example because it could

107:27

get confusing so when i once i have two children went through college and one of those when my

107:33

son was a senior or a senior my daughter was a freshman in college when i completed the fafsa the

107:39

year prior with just one kid in college our efc would say 50 000. when my daughter went and had

107:46

two kids in college when i did my fast so i did my daughters had two in college four in a household

107:51

and i was done the efc would say 25 000 or 24 000 it was down less than more than 50 percent and

107:58

then when i did my other you know i did my sons 24 000. yes they total when you add them up 50 000

108:05

but each child had a lower expected family contribution well they're trying to get away

108:10

from that now we're not sure if they're going to be able to implement it for this upcoming year

108:13

they're scrambling uh they have old legacy systems but they're trying to make that

108:18

change we're hoping they don't i have a feeling though my colleagues across the country that

108:22

i've worked with for years all the directors of financial aid will for institutionally make sure

108:29

that they weight that properly if they have two kids in college three kids in college four years

108:32

in college for sure and i'm guaranteeing that some people's allergies that just private schools

108:38

no my colleagues that i've known since like the early 80s we will probably do it for

108:46

all state schools all community college everybody will try to help those families

108:50

the best they can if they have multiple kids going to college uh so speaking of community college is

108:56

is could you give us some information about parents who make under sixty five thousand dollars

109:02

a year and their child status at community college so okay here's the okay so here's what's going on

109:10

i'm in the forefront of all this stuff i always try to i'm the guy who tries to always

109:14

implement all this stuff that goes out so this is good so any family with an adjusted gross

109:19

income so remember you have to file taxes so if you just get untaxed social security for example

109:27

you don't file taxes so you don't have an adjusted gross income so this would not

109:31

apply to you but this is for families who file taxes and have an agi of less 65 000

109:36

or less it is completely free tuition and fees through the community college opportunity grant

109:46

now there are certain majors that we don't cover all the fees like nursing they have a

109:53

lot of fees so there might be some fees that are not covered but for sure your tuition and

109:59

most of your fees will be covered through the community college opportunity grant okay it is

110:04

it is a and it is a last hour now what's happening is there's a garden state guarantee gsg so

110:11

this is something brand new those colleges are working on right now i'm not part of that action

110:15

uh wish i was actually but so what happens is say the student graduates for the two year and they

110:20

were part of the community college opportunity or qualify for community college opportunity grant

110:26

our state schools rowan rutgers montclair ramapo and a few others stockton you know they'll

110:36

continue on that free tuition and fees program through the gsg the guaranteed uh the gsg grant

110:47

so they're going to actually put together a program to say if the family's agi

110:51

is 65 000 or less free tuition and fees as they're going through the third and fourth year

110:57

assuming that agi stays under 65 000 but they're also going to have a sliding scale kind of like

111:04

they've had it for a while is uh rutgers newark rutgers camden so family's income was between

111:09

say 75 065 maybe it's i don't know the exact percentages but it's not 100 free but maybe it's

111:16

85 free so they've always had that for many many years i might say forever that's a long time

111:23

but maybe i've known five or six years so it's kind of like copying that same type of program

111:28

for other state schools to ensure that if your income is between certain levels

111:32

you don't pay the whole amount but it's it's a reduced amount so that's something brand

111:36

new coming out so so and also just in any case still fill out all of your federal paperwork

111:42

for financial aid to um to get qualified for those things yes a few more questions regarding loans

111:50

are all three listed loans available for any school

111:55

new jersey schools and out of state schools correct yes so for example

112:00

there's thousand four hundred some odd colleges out there as long as they're accredited

112:08

colleges which lincoln you've probably heard of lincoln technical institute

112:13

uh there's a whole bunch of technical schools all over the world over the country they are

112:18

accredited colleges just like our two years four years and graduate schools are so these are

112:25

all eligible institutions for all three of those types in most cases okay how do we get the three

112:33

thousand dollars for the nj 529 plan sun going to seton hall great so what you want to do is you'd

112:40

want to go ahead file your fafsa make a qualified withdrawal from your 529 to pay a portion of

112:49

the college at seton hall go into nj fams after that fafsa is completed there's under the

112:57

the third one down says grant additional scholarships click on that in that njfam

system

113:02

that i showed you and then you would click i think the first one's njbest click on that

you'll put in

113:07

the information who set up the account who's the student and submit it and then we would check it

113:14

and if everything turns out right we would figure out if it's a 3000 or less scholarship we would

113:20

send it out to the school to verify enrollment and make sure they had a qualified withdrawal and then

113:26

we would send the check to the school the only bad thing is it doesn't usually get there until

113:30

november so but it gets there if you pay that and if you and if you pay the tuition they'll give you

113:36

a refund check once it gets yeah it checks in the mail and that's in the mail yeah i mean if i went

113:40

through the whole process you say andre that is crazy you know let's go to new jersey treasury

113:44

to cut a check we got to send a report to school but but it does take a little time to get there

113:47

but it you know you'll know if you're eligible we'll let you know and you just have to wait

113:51

it out until everybody touches everything they have to touch okay so uh another question about

113:58

multiples in the same year do schools have a tendency to offer higher aid packages if both

114:04

students go to the same school that that could be a yes like for example dickinson college i was

114:11

just at their graduation ceremony uh this weekend for my niece from she lives in athens greece her

114:16

parents couldn't come for her graduation so i went so yes that's one of the schools

114:22

that because i was just at the graduate they mentioned it that how they were able to provide

114:27

to the the three kids who went to dickinson i guess they were triplets i'm guessing

114:31

maybe there was twins and then another one i was exactly sure but yeah they're able to provide

114:36

you know discounts and that's a private institution for multiple students so

114:40

i would think that a lot of the smaller privates would offer that kind of stuff

114:43

to make sure that they kept the family unit together are you aware of any state or federal

114:48

financial aid programs or universities with financial incentives for artistic students

114:59

there are a few and i think that a website i just don't recall if

115:06

they want to email me later my email address is there to email me tomorrow

115:10

um they're more than welcome and just pose the question to me anybody can i've got any questions

115:14

whatever you guys need and i'll hunt it down there is a website that i think that has schools

115:20

that you know there's that really every school caters to disability i'm going to talk about

115:25

disabilities which is different artsy you know you can talk about different things but everyone has

115:29

but there's also this art type scholarships yeah so yes so this was particularly about artistic

115:36

students um in art schools yeah no no absolutely so if they want to send there is a link i think

115:44

that i could provide it that shows those schools that provide instant a good chunk of

115:48
institutionality for that type of institution i have to dig it out may take me there so but

115:52
i'll find it all right all right any other questions i'm just gonna check the chat again

116:01

while we're waiting thank you so much again for your time morristown treasurer mr maglione

116:07

here to talk about how to uh how to pay for college and all of the options available to

116:13
us and again as he said his email is listed on the slideshow as it shows right now

116:20

he said.org is a great website they have a lot of information there and again if you need to get in

116:26

touch with andre or anyone from his office their information is on the website as well

116:32

so i think that looks like we're done for this evening and if you will close your slideshow then

116:38

i can take care of my closing out business here if i can let's see yep i think i did no how'd i do

116:46

good excellent you were great thank you so much all right everyone good night have a good evening

116:53

and again uh reach out to andre at hisa or call your school counselor we can help you get in

116:58

touch with them as well thank you for your time and attention mr maglione as always thank you for

117:04

your wisdom parents good luck parents and students all right thank you thank you all have a good one