

# STEP UP

TO HIGHER EDUCATION

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Half-Grade Paying For College Guide

# YOU CAN PAY FOR COLLEGE

Paying for college can seem like an overwhelming task.

Fortunately, there are different ways to get the money you need.

Think of it like a puzzle—you wouldn't just put down one piece and call it done, right? It's the same idea when

comes to figuring out college costs. From tuition and books to food and housing, these costs can add up.

Good news is there are many options out there to help you pay for college, such as savings, scholarships,

work-study, and student loans.

Use this guide and our website, [StepUpUtah.com](http://StepUpUtah.com), to help fit the pieces of your paying-for-college puzzle

together. Now that you're in 12th grade, there are many things you should be doing RIGHT NOW to get prepared.

Photo courtesy of SDSU

# SAVING FOR COLLEGE

No matter how much or how little time and money you have, start saving for college now!

There are many ways to save, so choose what works best for you.

- **The Utah Educational Savings Plan (UESP)** is a tax-advantaged 529 college savings plan designed to encourage saving for future qualified higher education expenses. **Read about UESP below.**
- **Bank/credit union savings and CD accounts** - Research terms and conditions for a savings account that meets your needs. More information at websites such as [bankrate.com](http://bankrate.com).
- **The Utah Individual Development Account Network (UIDAN)** is a 3 to 1 savings match and financial education program. *You must meet income qualifications to participate in this program.* Find out more about program eligibility at [uidan.org](http://uidan.org).



Prepare to scale new heights.

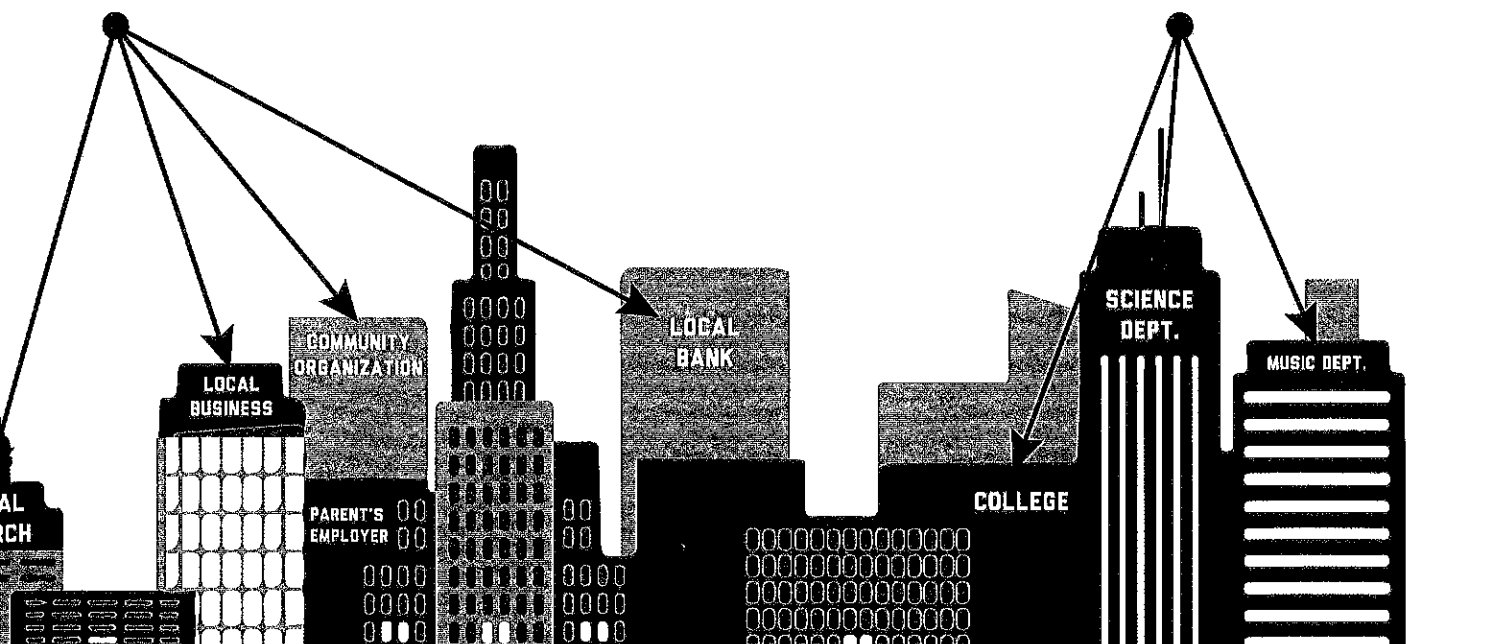
Learn More  
800.418.2551 | [uesp.org](http://uesp.org)

 **Utah Educational Savings Plan®**  
SAVE FOR COLLEGE. INSPIRE THEIR FUTURE.®

# SCHOLARSHIPS 101

## PRIVATE

Scholarships are awarded for academic merit, leadership, special abilities, family heritage/background, and more.



Prepare for your best scores. Study hard and take your best test. Practice good test-taking strategies.

**Be involved and engaged** in your community and with the things you're passionate about.

**Explore at your school.** Talk with your counselor, scholarship coordinator, and/or college access advisor.

**Search in your community** at credit unions, civic groups, parents' employers, religious organizations, local businesses, etc.

**Browse the web.** Use the scholarship checklist to guide your search.

## INSTITUTIONAL

Institutional scholarships are awarded by your college from specific departments (your major) or for other campus activities such as athletics and clubs.

- ☑ Identify and make a list of your strengths. Try using a personality type assessment on [UtahFutures.org](http://UtahFutures.org) if you aren't sure where to start.
- ☑ Figure out what kind of scholarships you want to look for. There are scholarships for academic merit, musical or artistic talent, athletics, and more.
- ☑ See what scholarships your top colleges offer. Many colleges have scholarships for their students. There are different scholarships for incoming freshmen, transfer students, nontraditional students, and more.

Start with a web search for your talents. Try these combinations in a search engine:

- ☑ • "scholarship + your talent" or
- ☑ • "scholarship + your talent + college you're interested in"

For example, "scholarship + theatre arts" or "scholarship + video games + your college"

Create profiles on national scholarship search websites such as:

- ☑ • [UtahFutures.org](http://UtahFutures.org) Scholarship Search
- ☑ • [chegg.com](http://chegg.com)
- ☑ • [bigfuture.collegeboard.com](http://bigfuture.collegeboard.com)
- ☑ • [cappex.com](http://cappex.com)

*Note: Read through your scholarship matches carefully to decide which ones you want to apply for.*

- ☑ Make an appointment with your school counselor or scholarship coordinator to find out what's available.
- ☑ Get organized. Make a list of scholarships you might want to apply for and track them using the tools from [StepUpUtah.com](http://StepUpUtah.com).
- ☑ Apply. Use the scholarship toolkit at [StepUpUtah.com](http://StepUpUtah.com) to create stellar scholarship applications. Many scholarships can be held until you start college, so it's never too early to apply.
- ☑ Meet deadlines. Submit everything on time. You'll learn a lot from the experience, and as you practice, you'll get better. Don't be discouraged by rejection.

**Beware of scholarship scams. Never pay a fee to find or apply for scholarships.**

# CONTACT YOUR COLLEGE ABOUT FINANCIAL AID

Each college has a slightly different scholarship process. Some combine scholarship applications with admissions, while others have separate processes for each. Colleges also have their own **priority financial aid deadline**. In order to receive financial aid such as grants, work-study, and student loans, you need to submit your Free Application for Federal Student Aid *before* this date (*more about FAFSA on pages 8-11*). See the application and financial aid deadlines below and be sure to talk to the financial aid office at your college about their unique process.

FINANCIAL AID OFFICE WEBSITE + CONTACT INFO	SCHOLARSHIP DEADLINE	FINANCIAL AID DEADLINE
Brigham Young University <a href="http://byu.edu">byu.edu</a> 2014	<b>FEBRUARY 1</b>	<b>MAY 1</b>
Dixie State University <a href="http://dixie.edu">dixie.edu</a> 2015	<b>MARCH 1</b>	<b>JULY 1</b>
Utah Valley University <a href="http://utahvalley.edu/financial-aid-scholarships-tuition.html">utahvalley.edu/financial-aid-scholarships-tuition.html</a> 2011	<b>MARCH 1</b>	<b>JULY 1</b>
Utah Valley Community College <a href="http://utahvalley.edu/financialaid">utahvalley.edu/financialaid</a> 2010	<b>MARCH 1</b>	<b>APRIL 15</b>
Utah Valley University <a href="http://utahvalley.edu/offices/financialaid/index.html">utahvalley.edu/offices/financialaid/index.html</a> 2010	<b>MARCH 1</b>	<b>JUNE 1</b>
Utah Valley University <a href="http://utahvalley.edu/financialaid">utahvalley.edu/financialaid</a> 2015	<b>MARCH 1</b>	<b>JULY 1</b>
Utah State University <a href="http://utahstate.edu">utahstate.edu</a> 2011	<b>DECEMBER 1</b>	<b>FEBRUARY 1</b>
Utah State University <a href="http://utahstate.edu/financialaid">utahstate.edu/financialaid</a> 2013	<b>DECEMBER 1</b>	<b>MARCH 15</b>
Utah State University Eastern <a href="http://utahstate.edu/financial-aid">utahstate.edu/financial-aid</a> 2013	<b>MARCH 1</b>	<b>MARCH 15</b>
Utah State University <a href="http://utahstate.edu/financialaid">utahstate.edu/financialaid</a> 2012	<b>FEBRUARY 1</b>	<b>YEAR-ROUND</b>
Utah State University <a href="http://utahstate.edu/financialaid">utahstate.edu/financialaid</a> 2019	<b>MARCH 1</b>	<b>MAY 1</b>
Utah Valley University <a href="http://utahvalley.edu/college.edu/financial_aid_undergraduate">utahvalley.edu/college.edu/financial_aid_undergraduate</a> 2010	<b>JANUARY 9</b>	<b>MAY 1</b>

# 2017-18 FAFSA SCHOLARSHIP

**Win a scholarship just for submitting your Free Application for Federal Student Aid (FAFSA)!**

## \$2,500 IN SCHOLARSHIPS AVAILABLE TO UTAH HIGH SCHOOL SENIORS WHO:

- Attend a "StepUp to Higher Education FAFSA Completion Open House" (see all events at [StepUpUtah.com/events](http://StepUpUtah.com/events)),
- Submit a "Scholarship Golden Ticket" at the open house event,
- Complete their 2017-18 FAFSA (*learn more about the FAFSA on pages 8-11*), and
- Submit their scholarship application by or before the application deadline (Monday, April 17th, 2017). Online and printable applications can be found in the "FAFSA Scholarship" tab at [Facebook.com/StepUpUtah](http://Facebook.com/StepUpUtah).

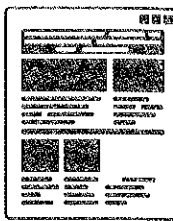
## \$500 IN SCHOLARSHIPS AVAILABLE TO UTAH HIGH SCHOOL SENIORS WHO:

- Complete their 2017-18 FAFSA (*FAFSA Completion Open House attendance not required*) and
- Submit their scholarship application by or before the application deadline (Monday, April 17th, 2017). Online and printable applications can be found in the "FAFSA Scholarship" tab at [Facebook.com/StepUpUtah](http://Facebook.com/StepUpUtah).

Find more information about the scholarships at [StepUpUtah.com](http://StepUpUtah.com) or at [Facebook.com/StepUpUtah](http://Facebook.com/StepUpUtah).

If you can't access Facebook, do not have a Facebook account, or have questions, please email us at [outreach@utahsbr.edu](mailto:outreach@utahsbr.edu) for the application, information, and details.

# FAFSA = FREE APPLICATION FOR FEDERAL STUDENT AID



**What does the FAFSA do?** It determines your eligibility for federal financial aid (grants, work-study, and student loans) as well as aid from your state and college. *You cannot receive federal financial aid without it.*

**When should I file my FAFSA?** The FAFSA is available on October 1, so we recommend filing between October and March of your senior year in high school (and each year you're in college). College's have financial aid deadlines (*page 6*), so be sure to submit your FAFSA by or before that date. *The earlier you file, the better!*

**Over \$150 billion in federal financial aid is awarded to U.S. students each year.** If you don't file the FAFSA, you could be missing out on free money for college.

**Everyone should file.** There's no income cut-off for federal financial aid.

## WHY SHOULD I FILE THE FAFSA?

**It's the only way to apply for ALL federal and most state financial aid**, including grants, work-study programs, and student loans.

**Submitting the FAFSA is a good backup plan to cover unexpected expenses** — even if you don't have a full-ride scholarship or savings to pay for college. Plus, *you aren't required to accept any of the financial aid that is offered to you.*

**Many scholarships require you to submit the FAFSA** as part of the application process.

*Did you know? Last year, two-thirds of full-time students used financial aid in the form of grants and scholarships to help pay for college.*

# APPLYING FOR FINANCIAL AID

## BEFORE YOU APPLY FOR FINANCIAL AID:

- Research colleges that interest you.
- Apply to college (visit [StepUpUtah.com](http://StepUpUtah.com) for tips on applying).
- Make sure you and your parents create FSA IDs at [FSAID.ed.gov](http://FSAID.ed.gov) (*see page 10 for details*).

## YOU'RE ALMOST READY. GATHER THESE THINGS:

- Your Social Security card or Permanent Resident card
- Your parents' Social Security card(s) or Permanent Resident card(s)\*
- Most recent tax returns for you and your parent(s) — **Use 2015 return(s) for the 2017-18 FAFSA.**
- Most recent untaxed income records
- Most recent W-2 forms for you and your parent(s)
- Bank account balances for you and your parent(s)
- Your driver's license
- Current business, investment farm, and stock/bond records

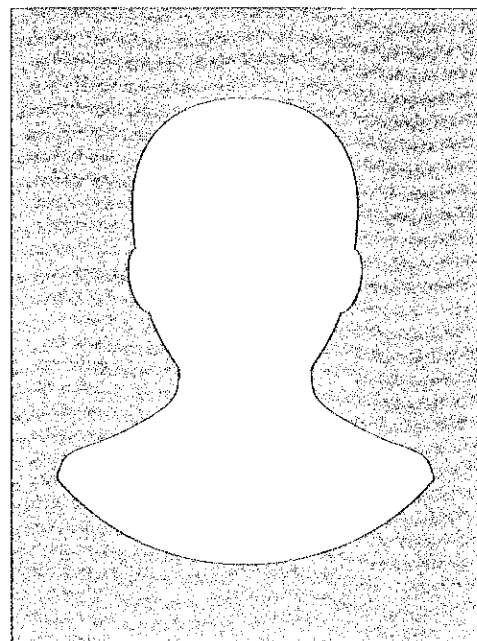
\*If your parent(s) does/do not have a Social Security number, you may still be able to file your FAFSA. Ask your counselor for more information.

## HAVE EVERYTHING YOU NEED? IT'S TIME TO APPLY!

- File the FAFSA at [FAFSA.gov](http://FAFSA.gov) by your college's priority financial aid deadline (*deadlines on page 6*).
- Take all the necessary follow up steps once you've submitted your FAFSA (*see page 11*).



# THE FSA ID



USERNAME: \_\_\_\_\_

PASSWORD: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

OTHER INFO: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Need to create an FSA ID in order to complete your FAFSA.** To avoid problems with your financial aid the road, you (and your parent, if that applies) should create your own FSA ID. **Don't let anyone** — not your teacher, your financial aid counselor, your mom or dad, your best friend, or your second and third cousins — **create your FSA ID for you.** And you should not create one for your parent or anyone else. **Write your name, password, email, and any other information used to create your FSA ID in the card above.**



Photo courtesy of BYU

**After you've finished filing your FAFSA, you still have some things to do before you can get your financial aid.**

1

**Follow up** — Your college may not contact you after you submit your FAFSA. Reach out to them directly and also check your online student account to make sure you've turned in any paperwork they require. There are often extra forms to complete and they can't process or award your financial aid without them.

2

**Review and compare financial aid awards** from the colleges you listed on your FAFSA. This is often done through your school's online student portal, but in some cases you may be notified by mail.

3

**Accept your financial aid awards.** *Remember* — you don't have to accept ANY of the financial aid you were offered. Only accept what you need.

# WE'RE HERE TO HELP

Many high schools host FAFSA Completion Open House events where you can get free assistance completing your FAFSA. To find an event near you, check with your school counselor or visit [StepUpUtah.com/events](http://StepUpUtah.com/events).



are + Pay for College e-newsletter includes scholarship opportunities, tips from Utah or college experts and current college students. Sign up at [StepUpUtah.com](http://StepUpUtah.com).

Photo courtesy of UVU

# GRANTS AND WORK-STUDY

A grant is usually provided by the state or federal government.

All you need to do to apply for most grants is **file the FAFSA**.

- Grants don't have to be repaid.
- They're based on financial need (determined by the FAFSA).
- One of the most common grants is the Federal Pell Grant (2016-17: up to \$5,815/year).
- Ask the financial aid office at your college for more info about available grants.

Work-study allows students to earn money through a part-time job.

You may qualify for a work-study job if you **file the FAFSA**.

- Work-study jobs are usually on campus and offer flexible hours.
- They come with financial aid benefits.
- They can give you work experience related to your major in college (such as working in a chemistry lab or campus business office).

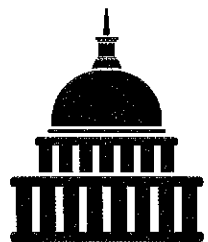


*If you're eligible to receive grants or take part in the work-study program, use those funds first. Apply for as many scholarships as possible and use college savings before deciding to borrow any student loans.*



Photo courtesy of SUCU

**Student loan** is money you borrow to help pay for college expenses such as tuition, fees, books, and more. Loans have to be paid back with interest — even if you don't graduate. Student loans can be borrowed from the federal government (federal student loans) or from banks (private student loans).



**Federal loans** usually offer lower interest rates and have more flexible repayment options. You can defer repaying these once you graduate, leave school early, or drop below half-time enrollment. Apply for federal loans by filing the FAFSA.



**Private loans** have varying interest rates, may not have as many flexible repayment options, and sometimes require repayment immediately. Apply for a private loan through the bank offering a loan.

Go to [YouTube.com/StepUpUtah](https://www.youtube.com/StepUpUtah) for videos about the FAFSA, searching and applying for scholarships, smart student loan borrowing tips, and more.

# SMART BORROWING TIPS

**TIP 1** All scholarships, savings, and financial aid such as grants, work-study, and federal student loans should be used before considering private loans.

**TIP 2** Only borrow 8-10% of your projected income after you graduate to make sure you can afford to repay your loans.

**TIP 3** Research all terms and conditions before borrowing any type of loan.

**TIP 4** Keep track of how much you borrow. Federal student loans can be tracked using [NSLDS.ed.gov](https://www.nsls.ed.gov).

Reach your goals with UtahFutures!

[UtahFutures.org](https://UtahFutures.org)



-  **IDENTIFY INTERESTS**  
Take interest assessments
-  **EXPLORE OCCUPATIONS**  
Find exciting careers
-  **DEVELOP PARTNERSHIPS**  
Benefit from community connections
-  **DISCOVER SCHOOLS**  
Seek education opportunities
-  **STRENGTHEN SKILLS**  
Practice with LearningExpress Library

Take a Reality Check

Make College and Career Plans

Find support materials at [UtahFuturesOnRamp.org](https://UtahFuturesOnRamp.org)



# HEY PARENTS!

ENCOURAGE YOUR STUDENT ON THEIR EDUCATIONAL JOURNEY

## START EARLY

Whether it's saving for college, applying for scholarships, or researching college costs, the earlier you start, the more prepared you and your student will be. If you haven't started already, start today.

## EDUCATE YOURSELF

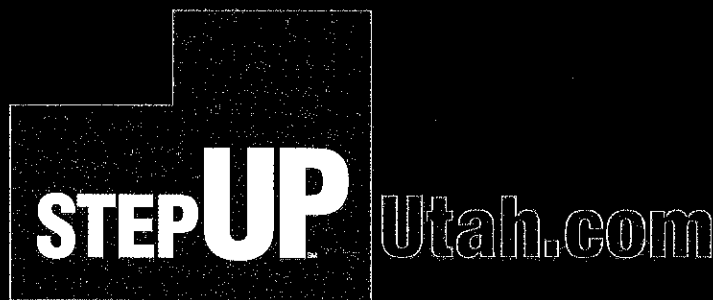
There's plenty of bad information out there, and financial aid rules can change from year to year. Get the real story on [StepUpUtah.com](http://StepUpUtah.com). For more information, ask a reputable source like a school counselor, college representative, or StepUP representative.

## MAKE A PLAN

Helping your student create a plan for tackling scholarships, completing the FAFSA, saving, and doing well in school gives them the chance to openly discuss their ideas and share the responsibility.

## SUPPORT RESILIENCE

Perhaps most importantly, encourage persistence. For every scholarship award, there will be a scholarship rejection. Being able to bounce back is the key to succeeding. Nobody's first attempt at a scholarship essay is perfect. Read through their essays and offer your suggestions. Recommend that they meet with English teachers, college advisers, and scholarship coordinators to get expert help.



uhea<sup>a</sup>

UTAH HIGHER EDUCATION  
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