





Over the holidays you were asked "What are your plans after high school?" and realized you need some help figuring that out. Indian Education has your back!

Welcome to your College Newsletter! We know it can be overwhelming to think about your next steps after high school, so we wanted to unpack all of the most common questions in one place, just for you. Regardless of your grade level and whether you're planning to become a doctor, electrician, accountant, teacher, or you're just not sure yet, there is something in this newsletter that will help you along your educational journey.



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FAFSA - What is it, why is it important, and how do I apply?

FAFSA is the Free Application for Federal Student Aid. This is an application your first stop for securing money for college. The application changed in 2024, it is simplified and revamped to make it easier to apply for financial assistance for college. FAFSA helps students secure federal grants to pay for their education. They also help provide loans for college expenses for those who need them. While taking out loans for school can be intimidating, FAFSA helps families access federal loans, which typically have lower interest rates than private student loans, making them the best place to start! Here is their website: https://studentaid.gov/

What you need to apply:

- Your social security number
- A secure email address you can use after graduation
- Your tax information if you have been employed during high school
- You may need your parent or guardian's tax information depending on your circumstances

How to apply:

1: You will need to create an FSA ID, which is an account to complete the FAFSA. You will need your social security number for this, and it will take 1-3 business days to have your account verified before you can complete the FAFSA.

2: Fill out the FAFSA to the best of your abilities. If you hit a road block, ask someone who has filed the FAFSA before. If you're still stuck, contact us! We are ready to help you with your application. Keep in mind that it is important to add EVERY school you are applying to when you file the FAFSA, so that they have your information as soon as possible!

3: Your parents or guardians might be expected to submit their financial information depending on your circumstances. They will need their tax information to do this. Its best to have the last 2 years of tax information ready before starting.

4. Once you are finished, and your FAFSA has ben processed, save a copy of your SAI (Student Aid Index), and your financial aid summary. You will likely need this information to

OSAC: Oregon Student Aid

OSAC or Oregon Student Aid, provides Oregon students with a single application process for multiple scholarships and grants.

How to Apply:

Applying for OSAC is simple, use this link:

https://app.oregonstudentaid.gov/ to create an account. Please ensure you fill out EVERY section of your profile and remember to save! An incomplete profile may result in the inability to submit for grants and scholarships.

Scholarship:

OSAC has a scholarship portal for students to browse. Some scholarships may be suggested for easy applying. Some scholarships may require supplemental essays or other information. For easier browsing, utilize the filter to select your specific circumstances. This will allow you to see what scholarships are most relevant to you.

Scholarship deadlines:

Early-bird: 2/18/25 Final: 3/3/25

Notable Grants:

The Oregon Opportunity Grant is a state-funded and need-based grant program for college students. This funding can be used for a first associates degree or a first bachelor's degree. There is not a separate application for this grant, the OSAC application serves as the application for the Oregon Opportunity Grant.

The Oregon Promise Grant helps cover tuition cost at any Oregon community college for recent high school graduates and GED graduates. Students must apply during their senior year or immediately after GED completion.

The Oregon Tribal Student Grant

provides funding for eligible Oregon tribal students at Oregon colleges and universities. There is a separate application for the Oregon Tribal Student Grant, and tribal enrollment must be verified for qualification. This grant is only available to enrolled members of one of the nine federally recognized tribes in Oregon.

What kind of college is right for me?

The type of college you choose is dependent upon your goals, how much funding you have for your education, and your location. Tribal college, community college, and university are all common options.

Community College:

Community Colleges are a great option to earn an affordable education close to home, while living off of campus. They are also a great option to take general education credits (math, writing, science) and some elective courses to explore your interests before declaring a major. They can also be an entry way into a specific trade such as electricity, HVAC, welding, or dental assisting. With a lower cost per credit hour, community colleges are a great option for those who wish to end their college journey after an associates degree, or for those who would like to earn an associates degree at a lower cost before transferring to a university to earn a bachelor's degree.

University:

Universities are a great option for students who want to fully immerse themselves into college life. It is commonplace for freshman and sophomores to live in on campus housing during their education. This allows for close access to classes. sports, and extracurriculars like clubs. Universities are academic institutions that offer bachelors and masters degrees as well as PhDs. For those who know what major they want to pursue, and want a specialized program and cohort for that major, university can be a great option. Please know that universities have a higher per credit cost, and will require a housing and meal plan for freshman, which is an additional cost.

Tribal College:

Tribal colleges are a great option for Native American students who wish to be close to their home, reservation, family, or culture. Tribal colleges offer a variety of certificates, associates degrees, bachelor's degrees, and master's degrees, depending on the college. Similar to community colleges, the cost per credit for tribal colleges is often lower than universities.

How do I apply for college?

The method of applying to college is dependent upon the college. Some colleges accept applications through Common App, a program that allows students to apply for several colleges through one website. Other schools require you to apply directly through their website. It is important to view a college website to learn about the method of application it accepts. It is also important to check admissions deadlines for the college(s) you are applying to. Some colleges offer additional financial aid opportunities to students who submit their applications early!

Direct Application:

All colleges have information on their websites regarding how to apply. This is often found on the front page of the college, or in an admissions section. Some community colleges have no cost for applications whereas most universities have a fee that must be paid in order to apply. Be prepared with your high school transcript, your My Plan Essay, SAT, PSAT, and ACT scores to complete the application.

Common App:

Common App is a great option for students applying to multiple universities at once. Not every university accepts applications through Common App, so check with the university you plan to attend in advance. Here is the link to sign up for Common App: <u>https://www.commonapp.org/</u>

Common App streamlines the college application process, allowing students to apply for multiple colleges in one place. Keep in mind, some colleges will require letters of recommendation, essays, PSAT, SAT, or ACT scores upon applying. Additionally, many schools have an application fee. Sometimes, application fees can be waived for families whose income is below a certain amount. If you are facing challenges in paying application fees, speak directly with the school to see what options are available.

I'm not a senior yet, how do I prepare?

It is never too early to start preparing for your college journey. There are steps every high school student can take to support their success in college. Education Credit Management Corp (ECMC) is a great resource for guides on what to do each year of high school to prepare for college. Some of the tasks they recommend are on this page. For more information visit their website: <u>https://www.ecmc.org/borrowers</u>

Freshmen:

- Attend college information events
- Learn what high school courses are required by colleges
- Meet with your counselor to discuss your college plan
- Identify your interests and skills
- Join a club, play sports, or volunteer
- Research different types of college options
- Attend local college fairs
- Focus on study habits
- Keep your grades up to help maintain a high GPA
- Plan to take honors or AP courses during your sophomore year

Sophomores:

- Take the PSAT and PreACT to help you prepare for the SAT and ACT
- Plan rigorous academic courses for your junior year such as AP and IB courses which may earn college credit
- Join a club, play sports, or volunteer
- Attend college information events
- Have conversations with counselors, teachers, family, and community members about their college and career paths

Juniors:

- Check college websites for admission requirements
- Create a professional email address to use for applying to colleges, scholarships, and registering for college entrance exams
- Tour college campuses
- Take college entrance exams such as SAT and ACT
- Join a club, play sports, or volunteer
- Register for an FSA ID and begin exploring grant and scholarship options
- Maintain a high GPA