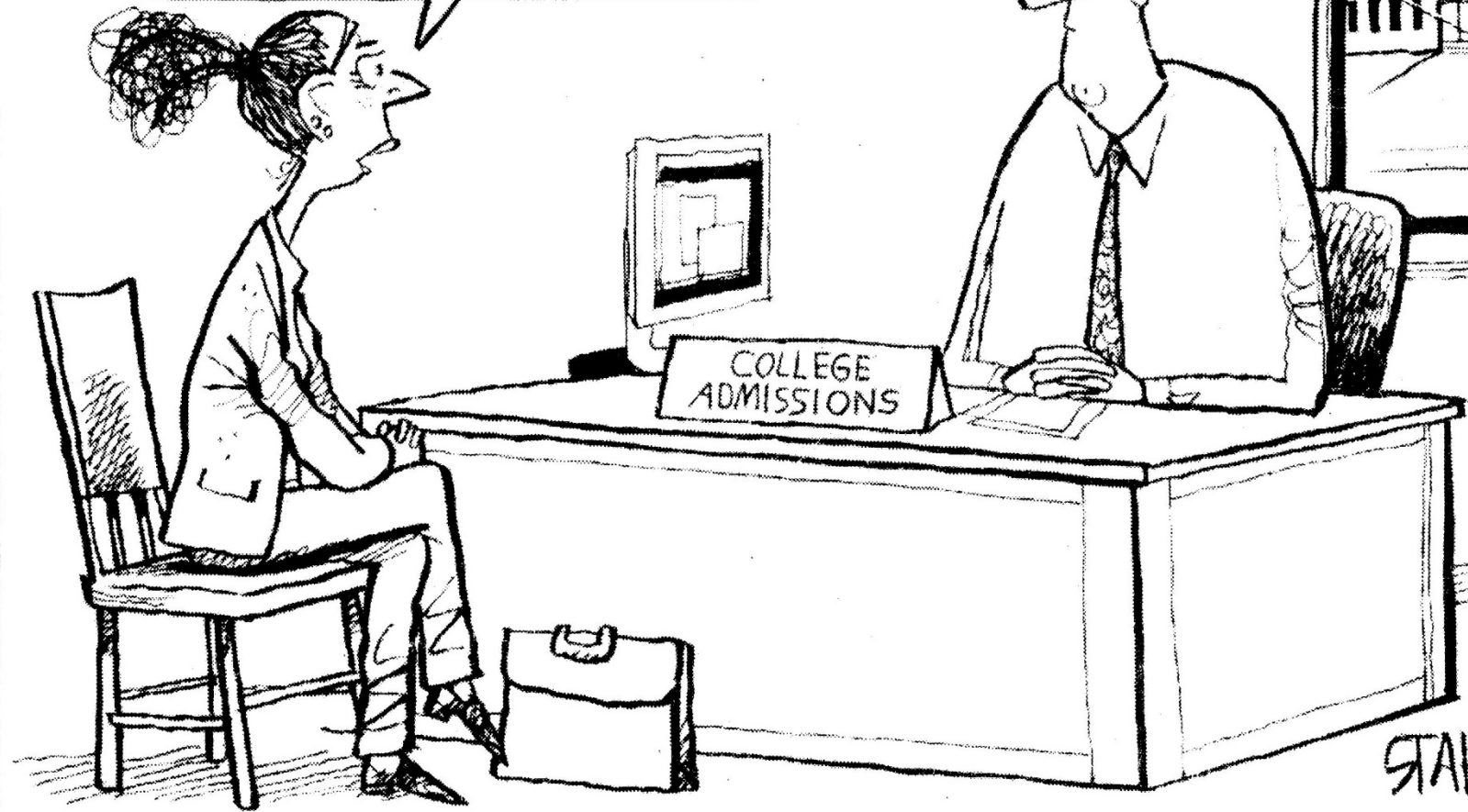


October 28 and November 4, 2019
Minnetonka High School

Looking for Scholarships

Presenter Phil Trout, College Counselor
Minnetonka High School

BOTTOM LINE... HOW MUCH OF MY
ADULT LIFE WILL BE SPENT PAYING
FOR THIS SCHOOL?



A Consumer Approach to College Choice

Integrating:
Program
Location
Values/Mission
Cost

What is the cost component to a "Consumer Approach?"

- Investment Value Cost: Benefit (ROI)
- Affordability Present Resources
- Manageability Future Resources

Setting the Scene

Two kinds of aid

Merit based

- From schools
- From non-school resources

Need based

- From schools
- From Federal/state resources

Merit-based scholarships

Based on

- Academic achievement
- Talent (music, theater)
- Service
- Athletics
- Other wonderfulness

Offered by

- Colleges/universities
- Other organizations
 - Companies
 - Congregations
 - Civic organizations

Merit-based scholarships

College/University

- Check admissions for instructions and deadlines
- Could require special essay or audition

Other sources

- Deadlines vary
- Probably require special application

Busting the Myths

Environmental Scan

- “Economic downturn” (2007-2010) flattened household incomes; devalued family wealth; constrained federal/state higher education support.
- Education price increases have outpaced CPI; purchasing power of aid dollars has decreased; demand for aid resources has increased.
- For families: a shift from price-aware to value-based assessments of colleges to consider
- This consumer approach to college selection necessitates new knowledge base and revised paradigms.

Goodbye to:

- The traditional “reach school is best school” notion.
- Admission first, finance discussion later.
- Loans
- State school as cheapest
- Saving for college = financial aid penalty

Hello to:

- Increasing price gaps
- An imperfect methodology to determine “need”
- A new, different ROI calculus.
- A tipping point for educational borrowing.
Aggregate debt exceeds \$1 trillion -- Americans now owe more on student loans than on credit cards.

Building a New Model

A New Tool Belt

- The real “Expected Family Contribution” is a product of institutional packaging and discounting practice---not FAFSA output.
- A consumer approach to college is a process requiring comparison shopping of price, product, and previous customer experiences but rooted in student happiness and success. It is “metrics meet emotions.”
- Genuine interest in value-added analysis: “Is college worth it?” “What will be the return on our investment?”

*By Two College Admission Officers
With More Than 80 Years Experience*

THE

FINANCIAL AID HANDBOOK

REVISED EDITION

Getting the Education You Want for the Price You Can Afford



www.thefinancialaidhandbook.com

Let's do some looking!

Sample student search:

Sam L Skipper

- <https://student.naviance.com/minnetonka>

In the Colleges tab, look for the Scholarships section

- <https://nces.ed.gov/collegenavigator>

Look to the financial aid and scholarships section of a sample college (see the next four slides)

- www.finaid.org
- www.collegecost.ed.gov
- <https://bigfuture.collegeboard.org/scholarship-search>
- Seniors – watch for the Minnetonka HS Local Scholarships application, which will be available in February.

Colorado State University

<https://financialaid.colostate.edu/scholarships/>



COLORADO STATE UNIVERSITY

OFFICE OF FINANCIAL AID



CSU A-Z: [a](#) [b](#) [c](#) [d](#) [e](#) [f](#) [g](#) [h](#) [i](#) [j](#) [k](#) [l](#) [m](#) [n](#) [o](#) [p](#) [q](#) [r](#) [s](#) [t](#) [u](#) [v](#) [w](#) [x](#) [y](#) [z](#)

search:



[Costs & Billing](#) ▾

[Applying for Aid](#) ▾

[Types of Financial Aid](#) ▾

[Residency](#)

[Our Team](#)

[Contact Us](#)

Scholarships

Scholarships are gift aid and do not have to be repaid. Scholarships are awarded based on different factors including merit, financial need, and talent. They are awarded by institutions, governments, private individuals, foundations and community organizations.

There are numerous scholarship opportunities at Colorado State University. These web pages, and our [Scholarship FAQ](#), are designed to help you find, apply for, and hopefully obtain scholarships to attend Colorado State University.

Scholarships for New Students

[COLORADO RESIDENT](#)

[NON-RESIDENT](#)

[TRANSFER STUDENTS](#)

Scholarships for New & Returning Students

- [Office of Financial Aid Scholarships](#) (awarded through the [CSU Scholarship Application](#))
- [Scholarships Affiliated with CSU](#) (require supplemental application)
- [Scholarships for Studying Abroad](#)
- [Tuition Scholarship for Eligible Family Members of CSU Employees](#)

CSU Scholarships

[Scholarships for Colorado Resident Freshmen](#)

[Scholarships for Non-Resident Freshmen](#)

[Scholarships for Transfer Students](#)

[Scholarships for Entering International Freshman](#)

[Scholarships Affiliated with CSU](#)

[CSU Scholarship Application \(CSUSA\)](#)

[Employee Tuition Scholarship Program](#)

Scholarship Resources & Tools

[Scholarships – Frequently Asked Questions](#)


[Sending a Scholarship Check to Us](#)

[CSU Scholarship Application \(CSUSA\)](#)

[Scholarship Searches, Scams, and Tips](#)

Miami University

<https://miamioh.edu/onestop/your-money/finaid/index.html>

myMiami Log in

One Stop

Search Topics and People

INFO FOR: Veterans Graduate Students International Students

Your MoneyYour Registration & Academic RecordsYour Personal Information and Privacy RightsOther Resources / Services

Scholarships and Financial Aid

Getting StartedTypes of AidFAFSAFederal VerificationStudy AbroadOther Financial Aid Information

Bill and PaymentTuition and FeesOther Money Matters

LOG IN »

✓ TAKE ACTION

➔ Make a Payment

Announcements

For a list of important notes, visit the [One Stop Announcements](#) page.

Your Money • Scholarships and Financial Aid

Scholarships and Financial Aid

Check out **Getting Started** to help guide you through the financial aid process.

» Types of Aid

- ➔ [Scholarships](#)
- ➔ [Loans](#)
- ➔ [Grants](#)
- ➔ [Student Employment](#)
- ➔ [Assistantships/Fellowships](#)
- ➔ [Study Abroad](#)
- ➔ [Financial Aid for Summer Term](#)

» FAFSA

- ➔ [Submitting the FAFSA](#)
- ➔ [Federal Financial Aid Eligibility Criteria](#)
- ➔ [Award Notification and Cost for Next Year](#)
- ➔ [Finalizing Your Financial Aid](#)
- ➔ [Changes in Your Financial Situation](#)
- ➔ [Student Authorization of Charges](#)

Minnesota State University Mankato

<https://mnsu.academicworks.com/>



Sign In

Scholarship Finder

▼ Opportunities

Donors

Our Opportunities

Show Filters

To view a list of Minnesota State Mankato scholarship opportunities, click "Ours" under "Opportunities" above. This list shows all scholarships in the system, not scholarships for which you are receiving consideration.

- Automatch scholarships will appear with "None" listed under the "Action" column – this means no additional action after completing the General Application is required for consideration.
- The "Deadline" column indicates the deadline to complete the application to receive consideration. This is not the deadline to accept the award.
- Click into an opportunity to see eligibility criteria and any additional question or essay requirements that will be needed for application submission.

Please Note: Listed opportunities are for Fall 2019 and later. Most scholarships for CURRENTLY ENROLLED students are available for application submission during the month of February.


Search by Keyword

Award	Name	Actions
\$1,000	<u>Global Promise Foundation Study Abroad Award</u> Eligibility: Applicants must: Be enrolled as a full-time undergraduate student in the College of Social & Behavioral Sciences (CSBS) with at...	Deadline 10/31/2019
\$20,000 over 4 years (\$5,000 per year)	<u>Presidential Scholarship and Honors Program</u> Awarded to selected new students based on class rank, ACT scores, recommendations, leadership, personal essays and interviews. Students must rank...	Deadline 11/15/2019
\$2,500	<u>Sharon and Richard King Instrumental Music Scholarship</u> Applicants must be: Students who will be entering their Junior or Senior year of study at Minnesota State University, Mankato Planning to teach...	Deadline 02/29/2020
\$2,500	<u>Sharon and Richard King Mass Media Scholarship</u> Applicants must be: Students who will be entering their Junior or Senior year of study at Minnesota State University, Mankato Planning to pursue...	Deadline 02/29/2020
Varies	<u>Diversity and Inclusion Retention Grant</u> This retention grant is used to assist students from Diversity & Inclusion in covering remaining balances of \$1000 or less in the current academic...	Deadline 08/16/2020

University of Nebraska – Lincoln

<https://admissions.unl.edu/cost/#scholarships>

UNIVERSITY of NEBRASKA-LINCOLN

Log In 

Search 



UNDERGRADUATE OFFICE OF ADMISSIONS



Why Nebraska

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Apply & Deposit

Cost & Aid

Contact Us

Specialized Info

Scholarships



We know you can bring innovation and creativity to Nebraska, so we want to help you make it happen by rewarding you for what you've already accomplished.

Select all that apply or [View all scholarships](#) ▶

First-Year

Transfer

In-State

Out-Of-State

Leadership

Diversity

Commonapp.org



EXPLORE

PLAN

APPLY

Counselors and recommenders ▼

Members ▼



Log in

Scholar Snapp application

[Scholar Snapp](#) is a free technology developed by the Michael & Susan Dell Foundation. Through a special integration with Common App, Scholar Snapp allows students to apply to several scholarships by reusing application information. This is a free service that any student applying to college can use.

Where do we go from here?

Parents

- File the FAFSA to determine the EFC
- If necessary, file the CSS Profile

Students

- Research scholarship opportunities at your colleges
- Do the scholarship search on Naviance Student

Where do we go from here?

Parents

- Have “the talk” about college costs and affordability early – and often -- in the college search process

Students

- Set a goal for each week to research (and apply for) a scholarship. Can you do 4 a month?

Questions?

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10-28-2019