College 101

for Nevada Students Who Have Experienced Foster Care

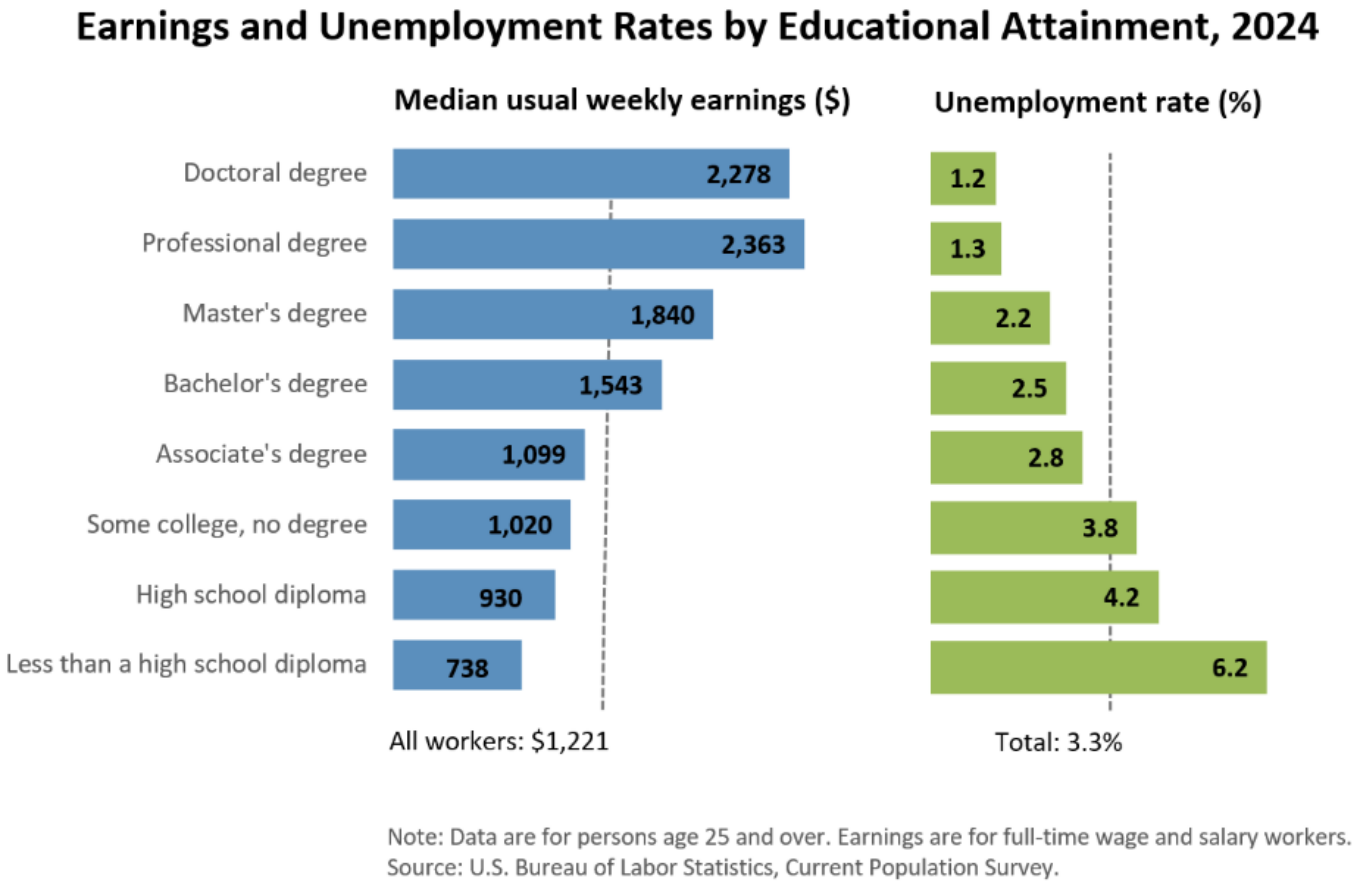
FOSTERING SUCCESS INITIATIVE
EST. 2018

Supporting Nevada Students
Who Have Experienced Foster Care
to Reach Their College Goals

Chancellor's Office – Department of Academic & Student Affairs
NEVADA SYSTEM OF HIGHER EDUCATION (NSHE)

Postsecondary Education Matters

"Postsecondary Education"—also known as *"higher education"* or *"college"* in many contexts—refers to any type of formal education or training that occurs after the completion of *secondary education* (middle and high school). It is a broad category that encompasses a wide range of credential options designed to provide the skills, knowledge, and experiences necessary to pursue various career paths—including "fast track" (short-term) credentials that fall under the umbrella of Workforce Training/Development Programs, as well as more "traditional" postsecondary education/college credentials.



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.
Source: U.S. Bureau of Labor Statistics, Current Population Survey.

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Purpose of Guide

The purpose of this guide is to assist Nevada students who have experienced foster care, and their support people, with **understanding POSTSECONDARY EDUCATION/COLLEGE topics and resources.**

This includes information about the risks and rewards of dual-enrollment courses for high schoolers; types of postsecondary education institutions and credentials; words of caution and key factors to consider when choosing a school and program of study; an overview of the 7 Nevada System of Higher Education (NSHE) colleges/universities and the NSHE Fostering Success Initiative that provides wraparound support to students with foster care histories; an introduction to financial aid and key financial aid topics and resources; and post-admission college enrollment and financial aid steps.

How to Use Guide

This guide is meant to provide Nevada students who have experienced foster care, and their support people, with a comprehensive understanding of **POSTSECONDARY EDUCATION/COLLEGE topics and resources**.

If you have time, it is recommended that you read through ALL of the sections—beginning as early as your freshman year of high school—and ask for help with understanding and pursuing postsecondary education options. Contact information to obtain additional information and/or support with any of the topics covered in this guide is listed in the section titled *Nevada System of Higher Education (NSHE) Fostering Success Initiative Wraparound Support Overview: Specialized Resources for NSHE Students Who Have Experienced Foster Care*, as well as on the last slide.

Additionally, **the guide is broken up into subsections, to make it faster and easier to find and review specific postsecondary education/college topics and resources** (such as key factors to consider when choosing a school and program of study). **Users can also press *"Ctrl+F"***—which is a keyboard shortcut that opens the "find" bar, allowing users to search for particular key words within the guide—to swiftly and easily find information on specific topics.

Taking Dual-Enrollment (College-Level) Courses During High School: RISKS & REWARDS

Taking Dual-Enrollment (College-Level) Courses During High School: RISKS & REWARDS

REWARDS to Consider with Dual-Enrollment Courses

GETTING A HEAD START ON COLLEGE CREDITS: Completing dual-enrollment (college-level) courses during high school can be a very rewarding endeavor, because it allows high school students to get a "head start" on earning college credits prior to graduating from high school. Dual-enrollment courses often go very well for students who are already earning high grades in their high school courses and feel confident that they can also earn high grades in dual-enrollment (college-level) classes (ideally As, but no lower than Bs). This is because those students enter a 2-year college or 4-year college/university with some of their required undergraduate credits already completed, and they can thereby graduate from college faster than students entering college without having completed college-level coursework during high school (60 total credits are required for an associate's degree, and 120 total credits are required for a bachelor's degree).

REDUCED COURSE REGISTRATION FEES: Another major advantage of completing dual-enrollment courses is the reduced course registration fees for dual-enrollment students, as opposed to paying the full/regular rate that students pay once they complete a *high school diploma* or *high school equivalency certificate* (HiSET, TASC, or GED) and enroll in college as a typical college student.

Taking Dual-Enrollment (College-Level) Courses During High School: RISKS & REWARDS

RISKS to Consider with Dual-Enrollment Courses

COST: It is very important to consider that taking dual-enrollment (college-level) courses, during high school, costs money. While the dual-enrollment course registration fees are reduced, compared to the rates for typical college students, dual-enrollment costs can be a barrier for many Nevada students.

Another layer to consider with the cost of dual-enrollment courses is that financial aid—including the **NSHE Foster Youth Fee Waiver** funding, which covers the base course registration fees for qualifying students who are/were dependents of the Nevada foster care system at/after age 13—typically only applies to students who have already earned a *high school diploma* or *high school equivalency certificate* (HiSET, TASC, or GED).

Many of our students who have experienced foster care have utilized Chafee Independent Living (IL) funds to help cover dual-enrollment course costs, in the past. So, if you want to enroll in dual-enrollment courses, it is advised that you ask your assigned Independent Living (IL) worker and/or your primary child welfare caseworker what type of funding you have available to you to support with dual-enrollment course costs.

Taking Dual-Enrollment (College-Level) Courses During High School: RISKS & REWARDS

RISKS to Consider with Dual-Enrollment Courses (continued)

COLLEGE ADMISSION: It is important that you know that withdrawing from dual-enrollment courses or earning grades below As and Bs will likely have a direct negative impact on your future 4-year college/university admission outcome (if you're applying directly to a 4-year college/university). The admission standards for the University of Nevada, Las Vegas (UNLV) and University of Nevada, Reno (UNR), for instance, require a 3.0 GPA in 13 core units, in the subjects of English, mathematics, social studies, and natural sciences; and, Nevada State University (NSU) requires a cumulative high school GPA of at least 2.5. So, it is important to aim for As and Bs in any dual-enrollment courses you enroll in to get ahead on your college credits, especially in those core subjects; otherwise, dual-enrollment students sometimes find that—even though they "passed" their dual-enrollment courses—their core GPA is sometimes too low to meet the admission standards when they are ready to apply to/fully enroll in college.

COLLEGE FINANCIAL AID ELIGIBILITY: It is critical that you know that dual-enrollment courses—even though they are completed while you are still a high school student—directly impact your financial aid eligibility once you complete your *high school diploma* or *high school equivalency certificate* (HiSET, TASC, or GED) and are admitted to/fully enroll in college. So, that is another reason to aim for As and Bs in dual-enrollment courses. This is because—while you may be able to enroll in college courses, as a typical college student, after you complete your *high school diploma* or *high school equivalency certificate* (HiSET, TASC, or GED)—you may not meet the **Satisfactory Academic Progress (SAP)** standards to receive financial aid once you fully enroll in college, if your dual-enrollment (college-level) coursework GPA and/or course completion rate (PACE) are below the SAP standards required to receive financial aid at your college/university.

Types of Postsecondary Education Institutions

Types of Postsecondary Education Institutions

4-Year Colleges – Institutions with rigorous admission standards

- Prepare students for a variety of careers and/or for graduate-level study
- Can be public or private!
- Typically smaller postsecondary education institutions/schools, with smaller student populations and smaller class sizes than larger universities
- Offer a wide variety of academic educational programs that lead to a 120-credit undergraduate bachelor's degree, including more focused specializations
- Sometimes offer post-bachelor's-degree graduate school programs (master's, doctoral, and/or professional degrees)
- Some are classified as "Liberal Arts Colleges"
  - Typically private institutions (although a handful are public)
  - Offer a broad base of courses in the liberal arts, which includes areas such as literature, history, languages, mathematics and life sciences

Types of Postsecondary Education Institutions

4-Year Universities – Institutions with rigorous admission standards

- Prepare students for a variety of careers and/or for graduate-level study
- Can be public or private!
- Often larger institutions/schools that contain several smaller departments, frequently referred to as "colleges" or "schools," within the larger university structure—such as colleges/schools of liberal arts, engineering, and/or health sciences
- Most have bigger campuses than 4-year colleges, with more amenities and more highly-regarded faculty who engage in cutting-edge research
- Offer more majors/academic degree program options than smaller colleges, including:
  - 120-credit undergraduate bachelor's degrees, including more focused specializations
  - Post-bachelor's-degree graduate school programs (master's, doctoral, and/or professional degrees)
- Because they are a component of a university's doctoral programs, such institutions also serve as research facilities for educational advancement

Types of Postsecondary Education Institutions

2-Year Colleges – "OPEN ACCESS" institutions with nonselective admission

2 Options: Public, Nonprofit Community Colleges & Private, For-Profit Institutions

(ONLY **PUBLIC, NONPROFIT COMMUNITY COLLEGES** WILL BE ADDRESSED HERE!)

Public, nonprofit community colleges…

- Are "open access" institutions with nonselective admission—which means that everyone with a secondary-level credential (*high school diploma* OR *high school equivalency certificate*—including HiSET, TASC, or GED) has the opportunity to be admitted and enroll in classes, regardless of their academic performance in their high school diploma or equivalency certificate program;
- Are one of the most affordable postsecondary education options, with relatively low base course registration fees/other student fees
- Offer 60-credit *academic* associate's degree programs that PREPARE STUDENTS TO TRANSFER TO A 4-YEAR COLLEGE/UNIVERSITY
- Offer Workforce Training/Development Programs—short-term career preparation programs that provide secondary education (middle and high school) and postsecondary education (post-high school) students with the technical skills, knowledge, experiences, and credentials necessary to enter or advance in the labor market, in specific professions/occupational fields—which:
  - Often fall within the realm of "***Career and Technical Education"*** **(CTE)**, historically known as *"trade/vocational education"*
  - Include the following credentials: *applied* associate's degrees, certificates, and pre-apprenticeship/apprenticeship programs
- Sometimes offer a limited number of 120-credit bachelor's degrees – This is true for the Nevada System of Higher Education (NSHE) community colleges

Types of Postsecondary Education Institutions

IMPORTANT NOTE on Public, Nonprofit Colleges/Universities

Public, nonprofit colleges/universities—on both the 2-year and 4-year level—are funded by public, taxpayer money; so, there is often a substantial financial benefit to being a RESIDENT (in-state) student at a public, nonprofit postsecondary education institution.

Because RESIDENT students have paid/will pay taxes in that state, while non-resident (out-of-state) students have NOT paid taxes in that state, RESIDENTS (taxpayers) typically benefit from the following, at public, nonprofit colleges/universities located within their state of residency **(must be a resident prior to enrolling in college courses, for a certain time period that is defined by each state/institution)**:

- **Lower fees** (RESIDENT students are NOT charged non-resident tuition); and
- **More substantial GIFT AID** (i.e. financial aid that typically does NOT need to be repaid, provided the student is maintaining sufficient attendance in their classes and adhering to all financial aid regulations) that is ONLY AVAILABLE TO QUALIFYING RESIDENTS who meet all eligibility criteria.

Types of Postsecondary Education Credentials

Types of Postsecondary Education Credentials

UNDERGRADUATE-LEVEL CREDENTIALS: ACADEMIC OPTIONS

Bachelor's Degree – A degree granted for the successful completion of a baccalaureate program of study, **typically requiring 120 credits** of college-level coursework

- Bachelor's degrees are typically offered at 4-year colleges/universities.
- There are a variety of different types of bachelor's degrees, depending on the field of study.
- Most bachelor's degrees can be completed in 4 years—if the student is enrolled FULL TIME, averaging 30 credits per academic year.
  - **IMPORTANT NOTE:** Though 120 credits is the most common standard, some bachelor's degrees with more extensive or specialized coursework can require more than 120 credits and take longer than 4 years for full-time students to complete—such as certain science, engineering, or five-year degree programs. Additionally, students may need to complete more than 120 credits if they change majors or transfer credits from another school that do not fully apply to their new degree program.

Associate's Degree – A degree granted for the successful completion of a postsecondary education program of study, **typically requiring 60 credits** of college-level coursework

- Associate's degrees are typically offered at 2-year community colleges.
- Most associate's degrees can be completed in 2 years—if the student is enrolled FULL TIME, averaging 30 credits per academic year.
- **IMPORTANT NOTE**: NOT ALL ASSOCIATE'S DEGREES ARE "ACADEMIC." Some are "APPLIED" degrees, which are outlined on Slide 19.

Types of Postsecondary Education Credentials

UNDERGRADUATE-LEVEL CREDENTIALS: ACADEMIC OPTIONS

The more "traditional" Associate's Degree (Example: Associate of Science, or AS)—which is the *academic* associate's degree option—PREPARES STUDENTS TO TRANSFER TO A 4-YEAR COLLEGE/UNIVERSITY, to earn a bachelor's degree.

- **Typically 60 Credits** – Can be completed in 2 years—if the student is enrolled FULL TIME, averaging 30 credits per academic year
- Often referred to as a *"junior college degree"*
- Can be completed in isolation, if the student wishes to stop there, and/or…
- Prepares the student to transfer to a 4-year college/university, if they want to, because it is a **"stackable" credential** that aligns with the general education requirements necessary to attain a 120-credit bachelor's degree
  - The student can expand their 60-credit associate's degree into a 120-credit bachelor's degree, if desired and/or needed for employment—either immediately or after the student takes some time away from college enrollment
    - 60 credits completed at a community college, followed by 60 additional credits completed at a 4-year college/university = A 120-CREDIT BACHELOR'S DEGREE (4 TOTAL FULL-TIME, 30-CREDIT YEARS OF COLLEGE = 120 TOTAL COLLEGE CREDITS)
  - **CAUTION**: If you are interested in expanding your 60-credit associate's degree into a 120-credit bachelor's degree, make sure that you double-check with an academic advisor at your 2-year college, before you begin to navigate your associate's degree path, as some associate's degrees are NOT designed to transfer to a 4-year college/university (**SEE SLIDE 19, on *applied* associate's degrees, for more information**).

Types of Postsecondary Education Credentials

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM WORKFORCE TRAINING/DEVELOPMENT PROGRAM OPTIONS

Workforce Training/Development Programs are short-term career preparation programs that provide secondary education (middle and high school) and postsecondary education (post-high school) students with the technical skills, knowledge, experiences, and credentials necessary to enter or advance in the labor market, in specific professions/occupational fields.

These "fast track" programs…

- Focus on preparing students for a certain career, often without needing to continue on to complete a longer program
  - **IMPORTANT NOTE:** Many Workforce Training/Development Programs are offered at public community colleges, which is not always widely known, because people hear the word "college" and assume that institution only offers more "traditional" 60-credit associate's degrees and 120-credit bachelor's degrees!
- Often fall within the realm of "***Career and Technical Education"*** **(CTE)**, historically known as *"trade/vocational education"* – CTE is an overarching term that describes a broad range of programs that provide students with both academic content and technical skills in current or emerging professions, while helping them build pathways to the workforce and/or further education. CTE courses/programs can lead to an industry-recognized credential, a certificate, an associate's degree, or a higher-level credential.
- Typically do not require general education courses that students sometimes want to avoid or limit (like math and English), require a more limited number of general education courses, or at least require lower-level coursework in general education subjects than is typically required in more *academic* programs
- Include the following short-term credentials:
  - ***Applied*** **Associate's Degree** (***Associate of Applied Science*** **[AAS]** OR ***Associate of Applied Art(s)*** **[AAA]**) – typically completed in 2 years or less
  - **Certificate (*Certificate of Achievement* [CA or CoA]** OR ***Skills Certificate*** **[SC])** – typically completed in 1 year or less
  - **Pre-Apprenticeship/Apprenticeship** – can be as short as 4 weeks

Types of Postsecondary Education Credentials

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM WORKFORCE TRAINING/DEVELOPMENT PROGRAM OPTIONS

The APPLIED Associate's Degree (Example: Associate of Applied Science, or AAS) PREPARES STUDENTS FOR ENTRY-LEVEL EMPLOYMENT OR AN UPGRADE OF CURRENT EMPLOYMENT STATUS in specific fields, including *Career and Technical Education* (CTE) fields/trades.

- **60+ Credits** – 60-credit associate's degrees can typically be completed in 2 years—if the student is enrolled FULL TIME, averaging 30 credits per academic year (**IMPORTANT NOTE**: some *applied* associate's degrees require MORE than 60 credits)
- **CAUTION**: **APPLIED** degrees are *terminal* in nature, meaning that they are designed to be the FINAL educational step in the student's academic path and therefore do NOT require certain general education/core courses that are necessary to complete in order to become eligible to transfer to a 4-year college/university, to expand a 60-credit associate's degree into a 120-credit bachelor's degree.
  - This can be a great option in certain fields, where an *applied* associate's degree is all that is needed to obtain gainful employment and advance in the field. However, this is not always the ideal option for cultivating future postsecondary education and/or career opportunities; so, *applied* associate's degree options should be very carefully considered.
  - Students who are considering an *applied* associate's degree program should seek guidance from folks in their field of study regarding whether or not an *applied* associate's degree will be sufficient to secure and advance in employment. If there is any doubt, it may be wise for the student to pursue a more *traditional* associate's degree that will allow the student to transfer their courses to a 4-year school and continue in their coursework—without needing to BACKTRACK in their college curriculum.

Types of Postsecondary Education Credentials

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM WORKFORCE TRAINING/DEVELOPMENT PROGRAM OPTIONS

Certificate – Credential granted for the successful completion of a **short-term postsecondary education program of study**

- **Typically 30 or fewer credits**, depending on the type of certificate (but may require more credits, in some cases)
- Typically completed in 1 year or less (but may require more time, depending on the type of certificate and the number of credits that the student completes during each term)
- Most typically awarded in *Career and Technical Education* (CTE) fields/trades, and may cover the same coursework as an associate's degree, but *without* some or all of the general education requirements that students sometimes want to avoid or limit (like math and English)
- **When completed at a nonprofit institution, certificates are considered "stackable," which means that students can often build upon their certificate program credits, if they choose to do so, to earn a 60- or 120-credit degree in the same focus area—which means that the student will begin their 60- or 120-credit degree program with some of their required credits already completed.**

Types of Postsecondary Education Credentials

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM WORKFORCE TRAINING/DEVELOPMENT PROGRAM OPTIONS

Certificate (continued)

- **Certificate of Achievement (CA or CoA)** – Shorter credential program than an associate's degree that has both technical training and general education requirements, which is designed to provide students with the skills needed to compete successfully in the relevant career field/trade
  - **Typically 18-30 credits** (but may require more credits, in some cases)
  - May be part of a "stackable" credit pathway that can lead to a 60-credit associate's degree (and eventually a 120-credit bachelor's degree), if the student wishes to build upon their credits and continue on in their postsecondary education path
  - While CA/CoA programs provide foundational skills, it is typically NOT their primary purpose to prepare for a specific certification or licensing examination

Types of Postsecondary Education Credentials

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM WORKFORCE TRAINING/DEVELOPMENT PROGRAM OPTIONS

Certificate (continued)

- **Skills Certificate (SC)** – Focused, short-term program designed to provide training for entry-level employment positions or career advancement in the relevant career field/trade
  - **Typically 18 or fewer credits** (but may require more credits, in some cases)
  - May prepare students to take state, national, and/or industry-recognized certification or licensing examinations
    - While Skills Certificate (SC) programs provide the necessary instruction and training to pass the corresponding certification or licensing exam, no school can guarantee that a student will pass their certification/licensing exam.
  - May be part of a "stackable" credit pathway that can lead to a Certificate of Achievement (CA or CoA) and/or a 60-credit associate's degree (and eventually a 120-credit bachelor's degree), if the student wishes to build upon their credits and continue on in their postsecondary education path
  - **Typically NOT financial aid-eligible**
    - There are some *Skills Certificates* (SCs) that financial aid covers, but they need to meet certain length requirements and/or provide skills that lead to related employment upon graduation, in order to be financial aid-eligible. If they don't fall under that category, then the best strategy is to declare an overarching *Certificate of Achievement* or *Associate's Degree* program, in that field of study, that requires some or all of the SC courses and therefore DOES qualify for financial aid (the student can then decide whether to complete the higher-level credential or stop once they have completed the SC courses).

Types of Postsecondary Education Credentials

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM WORKFORCE TRAINING/DEVELOPMENT PROGRAM OPTIONS

Pre-Apprenticeship/Youth Apprenticeship Training Program

- **Prepares workers to enter and succeed in Registered Apprenticeship programs, which provide national credentials that are recognized anywhere in the industry**
- Offered by:
  - Public high schools & community colleges
  - Public, nonprofit workforce-focused organizations (such as local workforce development boards)
  - Other nonprofit organizations, including public and community-based entities
- As little as 4 weeks long
- Low cost or FREE
- Examples: **YouthBuild** & **Job Corps**
- You can learn more about **Youth Apprenticeship programs** on the ***U.S. Department of Labor's Office of Apprenticeship*** **website**.

Types of Postsecondary Education Credentials

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM WORKFORCE TRAINING/DEVELOPMENT PROGRAM OPTIONS

Registered Apprenticeship

- **Full-time position with a decent starting salary, depending on the industry and position, which focuses on teaching specific skills in a chosen area of expertise (combination of PAID on-the-job learning and job-related classroom training)**
- Offered by:
  - Public community colleges
  - Workforce-focused organizations (such as local workforce development boards)
  - Nonprofit and community-based organizations
  - Industry associations and business organizations
  - Labor management partnerships
  - Private, for-profit institutions
- Results in a national credential that is recognized anywhere in the industry
- The length can vary—depending on the employer, complexity of the occupation, industry, and type of program

Types of Postsecondary Education Credentials

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM WORKFORCE TRAINING/DEVELOPMENT PROGRAM OPTIONS

Registered Apprenticeship (continued)

- A **union apprenticeship** is typically overseen and coordinated by a trade union and sponsored by a local organization; unions also provide members with representation that they can use to negotiate wages, rights, or other aspects of a work environment.
  - Depending on the area in which you hope to attain expertise, a **union** can coordinate the education, practical training, representation, shadowing opportunities, and registration required to pursue available roles.
  - **Craft unions**: These are for professionals hoping to refine a specific skill or craft (examples: electricians, plumbers, painters, and carpenters).
  - **Industrial unions**: These recognize people working in a specific field, rather than a specific skill or craft (examples: engineers, steelworkers, and miners).
- You can learn more about **Registered Apprenticeship programs** on the *U.S. Department of Labor's Office of Apprenticeship* website.

Types of Postsecondary Education Credentials

GRADUATE-LEVEL CREDENTIALS

- **Master's Degree** – A degree that is given to a student by a college/university, usually after **1 or 2 years of additional study following a bachelor's degree**
- **Doctoral (Doctorate) Degree** – **Any of several academic degrees of the highest rank**, such as the Ph.D. or Ed.D., awarded by universities and some colleges for completing advanced work in graduate school or professional school; **typically 4-6 years following a bachelor's and master's degree**
- **Professional Degree** – A specialized type of master's or doctoral degree, **designed to prepare students to work in a specific industry or career, after 2-4 years of additional study following a bachelor's and/or master's degree** (medicine and dentistry also require 2-7 years of residency after completing the professional degree; the exact length of each residency program is dependent upon the student's chosen specialty)
  - Can provide eligibility for certain licenses, accreditations, and certifications required in the field
  - Some careers do not allow professionals to practice without a professional degree
  - Can have a range of titles, but they all aim to equip students with specific skills to succeed in the occupation
  - Examples of fields with professional degrees: Architecture; Business; Medicine; Dentistry; Education; Engineering; Law; Pharmacy; and Social Work

WORDS OF CAUTION When Choosing a School and Program of Study

WORDS OF CAUTION When Choosing a School/Program

1. **Programs described as "QUICK and EASY" may not actually be that "QUICK" and "EASY." –** A word to the wise: if it sounds too good to be true, it probably is!

   - There are absolutely some worthwhile credential options that are "quicker" and "easier" than others—including the short-term Workforce Training/Development Programs (*applied* associate's degrees, certificates, and pre-apprenticeships/apprenticeships) that are outlined in the preceding *Types of Postsecondary Education Credentials* section of this guide. HOWEVER, it is very important that you do thorough research on the pros and cons of different schools/programs that offer the credential(s) you want, based on what is best for your particular situation/needs; and it is crucial to ask for help with vetting your options. You don't want to rush into something that you may later regret!
   - WATCH OUT FOR INSTITUTIONS THAT USE AGGRESSIVE MARKETING TACTICS, as those are typically a RED FLAG!
   - Check out the next section of this guide—***Key Factors to Consider When Choosing a School and Program of Study***—for more detailed information, from reputable sources, about which elements are most important to research and think through when selecting a school/program of study.

WORDS OF CAUTION When Choosing a School/Program

2. **Even if a program does seem like it might be fairly "quick and easy," it may not be AFFORDABLE.** – Some institutions tell students that they will get "tons of financial aid," but they don't explain that they are mostly talking about large, high-interest STUDENT LOANS—which need to be REPAID, with *interest*/extra fees!

   - **AFFORDABILITY** comes through securing sufficient ***gift aid*** that you do NOT need to repay—such as grants, scholarships, fee waivers, and vouchers—and avoiding incurring significant *student loan debt* that will increase your monthly bills and diminish your monthly discretionary income for many years to come.
   - **LOANS can be very challenging to repay, on top of paying your basic monthly bills; and that challenge increases as the amount that you borrow increases.** Additionally, you need to be aware of the following:
     - When you take out loans, you will not only be required to PAY BACK the amount of money that you actually borrow, but you will ALSO be required to pay an additional amount on top of that (interest/extra fees)—which results in a total loan repayment amount that is significantly greater than the amount of money that you originally borrowed!
     - You typically need to start repaying student loans just 6 months after you graduate from (or drop out of) the postsecondary education program that the loans are temporarily helping you cover.
     - You cannot avoid loan repayment; loans are tracked through your Social Security Number (SSN), and lenders take repayment very seriously.
     - Missing loan payments has a significantly negative impact on your credit rating/score, because lenders report your missed payments to the 3 credit bureaus (Equifax, Experian, & TransUnion); and your delinquent loan balances get sent to debt collection agencies that will continually contact you until your debt is fully resolved. Delinquent student loan balances prevent you from taking out additional student loans; and they negatively impact your ability to get approved for extremely important self-sufficiency resources, such as an apartment rental or a car loan.
   - Check out the next section of this guide—***Key Factors to Consider When Choosing a School and Program of Study*** **(#3: COST)**—for more detailed information, from reputable sources, about how to determine the affordability of a school/program of study.

WORDS OF CAUTION When Choosing a School/Program

3. **Even if a program does seem relatively quick, easy, and affordable, it may not be HIGH-QUALITY enough to: a) successfully retain you until you complete a credential/graduate; b) allow your credits to transfer to another institution (if needed/desired later in your academic path); and/or c) appeal to employers and help you secure a job after graduation, so that you can work and continue to progress in your field of choice.** – If you are going to invest any of your valuable time and energy in something, you want it to be worth your time/energy. So, pick the best possible/highest quality program you can find, at a relatively affordable price, in terms of reaching your ultimate education and career goals.

   - Check out the next section of this guide—***Key Factors to Consider When Choosing a School and Program of Study*** **(#4: QUALITY)**—for more detailed information, from reputable sources, about how to determine the quality of a school/program of study.

Key Factors to Consider When Choosing a School and Program of Study

Key Factors to Consider When Choosing a School and Program of Study

What is most important for me to consider as I narrow down my postsecondary education institution/program of study options?

Choosing the postsecondary education institution and program of study that will most effectively prepare you for your desired career path—at a price you can afford—can be overwhelming to figure out. There are many internal and external factors to consider; but, there are resources to help! Just make sure that you are using reputable resources that are not trying to "sell you" on any particular options. **Resources provided directly and/or vetted by the *U.S. Department of Education* (ED)—particularly through their Federal Student Aid office—are the most reputable.**

Students should always carefully weigh which available postsecondary education institution/program of study options are best for their particular situation.

Federal Student Aid's *Choosing a School* webpage is a great place to begin, to obtain information about the Nevada System of Higher Education (NSHE) colleges/universities and other college/university options that you may want to consider, in Nevada and/or in other states!

But, **here are the TOP 5 FACTORS TO CONSIDER, as well as ADDITIONAL RESOURCES to help you sort through your postsecondary education and career preparation options…**

Key Factors to Consider When Choosing a School and Program of Study

1. **<u>ADMISSION REQUIREMENTS</u> – Which schools/programs you can realistically be admitted to, based on the alignment between their admission requirements and your academic record**

   Do you meet the college/university's minimum admission requirements? The major college admission factors you need to research/consider include the following:

   a. **<u>Required High School Courses</u>** – Does the college/university require certain **high school courses** to have been completed, in order to be admitted (particularly in the areas of math, English, natural science, and social studies)?

   b. **<u>Type of Secondary-level Credential Earned</u>** – Does the college/university require a ***high school diploma*** for admission? Or, can you be admitted with a ***high school equivalency certificate*** **(HiSET, TASC, or GED)**?

   c. **<u>Graduating High School GPA OR Official High School Equivalency Certificate Exam Scores</u>** – Does the college/university require a certain minimum **graduating high school GPA** and/or minimum ***high school equivalency certificate*** **(HiSET, TASC, or GED) scores**, for admission?

   d. **<u>Standardized Test (ACT and/or SAT) Scores</u>** – Does the college/university require you to submit **official ACT and/or SAT standardized test scores**, to be admitted?

      i. **<u>IMPORTANT NOTE</u>:** Standardized test (ACT and/or SAT) scores are NOT required for admission to ANY public Nevada college/university (i.e. the 7 degree-granting NSHE institutions). However, if you took one or both tests, you should submit the scores to help place you in the most appropriate introductory college math and English courses. Students will have additional math/English placement options, if they do NOT have standardized test scores OR if they feel that their standardized test scores are not an accurate measure of their academic ability.

Key Factors to Consider When Choosing a School and Program of Study

ADMISSION REQUIREMENTS (continued)

What if you are barely below the 4-year college/university admission standards and/or what if you apply and are denied admission?

If you do NOT meet a college/university's minimum admission requirements, do you think that you are you close enough to meeting them to take a chance on applying? If you think that you are, you may want to go ahead and apply, as you may have a small chance of being admitted—depending on the school—*if* you are very close to meeting the admission requirements, and *if* they have the open spots to spare. However, the decision is entirely up to the school's discretion.

If you think that you are in this category, you should reach out to the school's **admissions staff**, to ask for assistance with assessing your particular situation, *before* you make your decision about whether or not to apply. If the school has **designated staff/faculty who support students with foster care histories**, you should reach out to those folks first, for assistance with connecting to the admissions representatives who are best equipped to assist you with your inquiry.

You can also sometimes APPEAL an admission *denial*, based on challenging personal circumstances that may have negatively impacted your academic record. For instance, perhaps your personal circumstances made it challenging to pursue a *high school diploma*, despite having the academic aptitude to do so; so, you pursued the HiSET *equivalency certificate* credential instead. You may be able to make the case to the admissions office, at a school that requires a *high school diploma*, that you have the academic aptitude to be admitted with a *high school equivalency certificate* (HiSET, TASC, or GED).

Key Factors to Consider When Choosing a School and Program of Study

2. **<u>BEST FIT FOR ACADEMIC/CAREER GOALS</u> – Which school/program is most consistent with your ultimate academic and career goals**—including consideration of: 1) the living-wage career options that you have identified may be a good fit for your skills and interests/passions (SEE THE *Choose Your Own Adventure!* SECTION of our Career Pathways Guide for Nevada Students Who Have Experienced Foster Care, for support with identifying potential career paths that you may want to pursue); 2) which schools/programs of study will most effectively prepare you for those careers; and 3) whether or not the schools/programs you are considering will allow you to have the opportunity to build upon your credits and continue to advance in your education/training, in order to progress in your chosen field/trade (either by completing an additional credential/training program within the same school/program, or through transferring your completed credits to a different school/program and building upon them in a new environment)

Career Pathways Guide for Nevada Students Who Have Experienced Foster Care:

Key Factors to Consider When Choosing a School and Program of Study

3. **<u>COST</u> – What each program/credential (certificate or degree) costs (including classes, books/supplies, and transportation) <u>AND</u> how much of your education would need to be paid for with <u>STUDENT LOANS</u> that you will need to <u>PAY BACK</u>, with *interest*/extra fees, after you leave the school/graduate**—as opposed to financial aid that you do NOT need to repay (*gift aid*), provided you are maintaining sufficient attendance in your classes and adhering to all financial aid regulations

   - Costs of attending college vary, based on a variety of factors—including the type and quality of postsecondary education institution that a student enrolls in, where that institution is located, the type of credential that the student chooses to pursue, and how much *gift aid* a student receives.
   - **For more information on FINANCIAL AID, check out our Foster Care-Specific Financial Aid Guide:**

Key Factors to Consider When Choosing a School and Program of Study

COST (continued)

A Student's Annual Cost of Attendance (COA)—which is officially determined, each year, by their college/university's financial aid office—INCLUDES ALL SCHOOL AND LIVING EXPENSES that are estimated for the student for that academic year (which aligns with the FAFSA year), not just the estimated cost of the student's classes. This is because most students typically need financial aid to help cover their living expenses while enrolled in school, in order to avoid excessive work hours that often jeopardize students' ability to maintain passing grades, sufficient rest, and a healthy, sustainable "school-life balance." **Cost of Attendance (COA) includes the following expenses:**

- Course registration fees (and/or tuition fees for out-of-state students);
- Student fees;
- Food and housing ("room and board");
- Books and supplies (including renting or purchasing a personal computer);
- Transportation; and
- Miscellaneous expenses.
- Federal law also provides allowances for loan fees, dependent care costs, and expenses for disabled students.

Key Factors to Consider When Choosing a School and Program of Study

BEST FIT FOR ACADEMIC/CAREER GOALS & COST (continued) – If you need additional support with exploring living-wage career options that may be a good fit for your skills and interests/passions—as well as which schools/programs of study will most effectively prepare you for those careers, at a price you can afford—these additional *U.S. Department of Education* (ED) resources can help:

- **Federal Student Aid's *Career Search* Tool** – This tool, housed on the *U.S. Department of Education* (ED) website, utilizes the Occupational Information Network (O*NET), which was developed under the sponsorship of the *U.S. Department of Labor's Employment and Training Administration*. It allows users to explore job options in different employment fields, providing information such as: 1) an overview of what the jobs entail; 2) the knowledge, skills, and abilities required; 3) personality traits that tend to be a strong match; 4) the level of education/training required; 5) whether or not new job opportunities are likely to be available in the future; and 6) average salary ranges.
- **ED's College Navigator** (a tool, developed by ED's *National Center for Education Statistics*, that allows users to narrow down best-fit postsecondary education institution options by inputting a range of criteria they are looking for) AND **ED's College Scorecard** (a tool that allows users to look up postsecondary education institutions and/or programs of study that they already know they are interested in pursuing, to assist in making a decision)
    - Both tools provide users with a summary of the following key information (and more) for each institution: 1) location; 2) type of school; 3) types of credentials offered; 4) programs of study/majors; 5) whether standardized test scores are required & the admission/acceptance rate; 6) average annual cost (which you can also get information about through **ED's Net Price Calculator Center**); 7) financial aid & student loan debt statistics; 8) whether campus-based housing is offered and how much it costs; 9) campus diversity statistics; 10) extended learning opportunities (distance learning, weekend/evening courses, and credit for life experience); 11) student retention and graduation rates; and 12) typical earnings of graduates.

Key Factors to Consider When Choosing a School and Program of Study

4. **<u>QUALITY</u> – Whether the institution is ACCREDITED and LICENSED by the state**
   a. ***<u>Accreditation standards</u>*** are *a set of criteria that qualified higher education accrediting bodies use to evaluate the quality and effectiveness of institutions and programs*. It is important to know that not all postsecondary education institutions have the same *accreditation standards*; **the most important piece of information to look for is that the institution is accredited by an accrediting agency that is approved/recognized by the *U.S. Department of Education* (ED)**.
   b. ***<u>State licensure</u>*** refers to *the authorization granted by a state, to a postsecondary education institution, to operate educational programs beyond high school*; **it is another critical component to look for in the postsecondary education institutions you are considering**.
   c. **<u>IMPORTANT NOTE</u>: Institution/program *accreditation* and *licensure* directly impact an institution and/or program of study's track record with overall QUALITY.**
      i. In addition to researching an institution/program's *accreditation* and *state licensure*—before enrolling or signing student loan paperwork—it is wise for prospective students to also seek out information about what GRADUATES of that institution/program and EMPLOYERS in that field/industry say about its quality.
      ii. While institution employees may also be able to provide prospective students with useful information that will help them determine the institution/program's quality, information provided by the institution itself is inherently biased in its favor; and, some institutions employ more <u>AGGRESSIVE MARKETING TACTICS</u> that prospective students should watch out for.

Key Factors to Consider When Choosing a School and Program of Study

QUALITY (continued)

Institutions with Low Accreditation Standards and/or Lack of State Licensure

When a postsecondary education institution has particularly low *accreditation standards* and/or is NOT *licensed* by the state, it is far more likely to be associated with the following core issues that can negatively impact a student's academic/career path:

1. **Lack of Affordability** – If an institution/program does not meet certain *accreditation/licensure standards*, it is often pricier—partially due to being more limited in the types of financial aid options offered. **Some institutions may be completely ineligible to participate in federal student aid programs—which means that *gift aid* may be nearly or completely nonexistent.** Lack of sufficient *gift aid* increases the financial burden on students, because **DECREASED GIFT AID (i.e. *financial aid that typically does NOT need to be repaid*) INCREASES THE NEED FOR STUDENT LOANS (i.e. *financial aid that needs to be REPAID*, with *interest*/extra fees)**.
   - An increase in the need for *student loans* means higher levels of *student loan debt* that can be very challenging to repay, on top of paying basic monthly bills—which contributes to institutions/programs with lower *accreditation/licensure standards* having particularly HIGH *student loan default rates* (*student loan default* is a status that a student loan borrower enters after missing their required monthly student loan payments for a sustained time period; and, entering *default* status significantly diminishes a student/graduate's credit rating/score—which, in turn, negatively impacts their ability to rent an apartment, purchase a car, and/or complete other tasks that help people become financially stable and self-sufficient.
2. **Low student graduation rates –** Many institutions that have lower *accreditation standards*/are not *licensed* have lower student retention and graduation rates, because students typically do not receive strong academic success support at those institutions.

Key Factors to Consider When Choosing a School and Program of Study

QUALITY (continued)

Institutions with Low Accreditation Standards and/or Lack of State Licensure (continued)

When a postsecondary education institution has particularly low *accreditation standards* and/or is NOT *licensed* by the state, it is far more likely to be associated with the following core issues that can negatively impact a student's academic/career path:

3. **Credits earned NOT successfully transferring to other institutions** – When a student attends an institution that has lower *accreditation standards*/is not *licensed*, their credits rarely successfully transfer from that institution to another institution. This sometimes happens when one institution is REGIONALLY ACCREDITED, and the other institution is NATIONALLY ACCREDITED. In many instances—when a student transfers (for *any* reason) from one institution to another institution that has different accreditation/licensure standards—the student's credits fail to transfer, and the student is forced to retake (and PAY TWICE for) courses/credits that they already completed along their postsecondary education path. – **SEE SLIDE 36, ON ACCREDITATION, INCLUDING REGIONAL VERSUS NATIONAL!**
4. **Low-quality training & lack of gainful employment outcomes for graduates** – When a student attends an institution that has lower *accreditation standards*/is not *licensed*, they often do not receive high-quality education/training. This means that even students who successfully complete those programs/graduate are often underprepared for post-graduation job/career opportunities; and, employers are sometimes leerier of hiring them (for instance, many job postings explicitly call for graduates from programs that have higher *accreditation standards*).

Key Factors to Consider When Choosing a School and Program of Study

QUALITY (continued)

How do I determine whether or not a postsecondary education institution/program I am interested in pursuing meets at least the minimum ACCREDITATION STANDARDS of a qualified higher education accrediting body that is approved/recognized by the *U.S. Department of Education* (ED)?

You can find out whether or not a postsecondary education institution—and the specific program of study you are interested in pursuing—meets at least the minimum *accreditation standards* of a qualified higher education accrediting body that is approved/recognized by the *U.S. Department of Education* (ED), by searching for that institution and/or program in **ED's Database of Accredited Postsecondary Institutions and Programs**.

"The Database of Accredited Postsecondary Institutions and Programs contains information reported to the U.S. Department of Education directly by recognized accrediting agencies and state approval agencies. The database reflects additional information as it is received from recognized accrediting agencies and state approval agencies…The U.S. Department of Education does not accredit educational institutions and/or programs. However, the Department provides oversight over the postsecondary accreditation system through its review of all federally-recognized accrediting agencies. The Department holds accrediting agencies accountable by ensuring that they enforce their accreditation standards effectively" (https://ope.ed.gov/dapip/#/home).

Key Factors to Consider When Choosing a School and Program of Study

QUALITY (continued)

More on Accreditation Standards

When you search for an institution/program, **ED's Database of Accredited Postsecondary Institutions and Programs** will tell you if it is accredited and, if so, by which accrediting agency.

- **REGIONAL accrediting organizations tend to be viewed as having more rigorous accreditation standards than those that are NATIONAL, so you may want to search for institutions that are accredited by one of the six U.S. REGIONAL accrediting commissions. You will see that many job postings ask for credentials that are earned by an institution/program that is REGIONALLY accredited, so this is an important consideration in choosing a school/program.**
- *Program-level accreditation* is particularly important for more technical skill-based programs, such as those in the medical field.

"The information reported in the Database of Accredited Postsecondary Institutions and Programs is not audited. The U.S. Department of Education cannot, therefore, guarantee that the information contained in the database is accurate, current, or complete. ***For the most accurate and current information, contact the appropriate agency [listed as the official accrediting body of the institution(s)/program(s) you're considering]"*** (https://ope.ed.gov/dapip/#/home).

Be sure to **WATCH OUT FOR DIPLOMA MILLS—unaccredited schools, or businesses claiming to be schools, that award "degrees" without requiring coursework that meets college-level standards**—which you can learn more about through **ED's Diploma Mills and Accreditation webpage**!

Key Factors to Consider When Choosing a School and Program of Study

QUALITY (continued)

How do I determine whether or not a postsecondary education institution/program I am interested in pursuing is LICENSED by the State of Nevada?

The ***State of Nevada Commission on Postsecondary Education*** *"is the predominant licensing authority charged by the Nevada Legislature for the oversight of private postsecondary educational institutions operating in Nevada. The Commission meets its oversight obligations through a rigorous licensure process and periodic reviews"* (https://cpe.nv.gov/About/About/).

You can find out more through their **Students webpage**, but here's the key information you need to know about state institution/program licensure, from that webpage:

"Check to see if the school has a business license (city or county) and, if required, a license issued by the Commission on Postsecondary Education. If the school is not licensed by the Commission on Postsecondary Education, the institution must be licensed by another state agency or the federal government (unless the College/University is part of the Nevada System of Higher Education).

Licensure of private schools is mandatory in most states unless the licensing entity has exempted the school. In Nevada, all licensed schools are required to prominently display the school's license which includes the inclusive dates of the license. The license should be current. If you are planning on enrolling in an out-of-state school, contact the Commission as we are in contact with other state licensing agencies and can assist you in determining if the school is legitimately operating" (https://cpe.nv.gov/Students/Students_Home/).

The **Students webpage** also posts updates/warnings about recent closures of Nevada postsecondary education institutions that were shut down due to *accreditation/licensing* issues.

REMEMBER, NO SCHOOL CAN LEGALLY GUARANTEE A STUDENT/GRADUATE A JOB!! If any school/institution does this, you should report them to the commission.

Key Factors to Consider When Choosing a School and Program of Study

5. **<u>BEST FIT FOR PERSONAL SUCCESS</u> – Whether an institution/program meets your particular life situation and individual needs, based on an evaluation of the following key factors: a) Program of Study Requirements; b) Class Structure; c) Location; d) Faculty (Instructors/Professors); e) Field Work Opportunities; and f) Campus-Based Resources**

   a. Program of Study Requirements

   - What kinds of classes and/or hands-on training do you need to earn the credential you want to pursue, at a particular institution? Do the program requirements/classes sound interesting and manageable to you?
   - Can any of your high school classes be applied toward those credential requirements?

   b. Class Structure

   - Are classes held in person, virtually, and/or through a hybrid format?
   - What do the class sizes look like (small versus large classes)?
   - What are the program attendance requirements?
   - What is the breakdown of class time versus required field work/hands-on training outside of the in-person and/or virtual classroom setting?

   c. Location

   - Do you need to relocate to attend school there? If so, can you afford the relocation costs?
   - Is there affordable housing available on campus, or in the surrounding area?

Key Factors to Consider When Choosing a School and Program of Study

BEST FIT FOR PERSONAL SUCCESS (continued)

d. Faculty (Instructors/Professors)

- Do they use teaching approaches that will work for you?
- What are their qualifications (credentials they hold, how long they have been working and teaching in that field, etc.)?

e. Field Work Opportunities

- What types of internship or apprenticeship opportunities are offered?

f. Campus-Based Resources

- Does the school/campus have a campus-based support program dedicated to serving students who have experienced foster care, and/or other campus-based resources/support people dedicated to serving students with foster care history?
- Does the school/campus have academic support resources/services that will meet your individual needs—such as tutoring, writing support, and/or resources/services for students with disabilities?
- Does the school/campus have personal wellness resources/services, such as campus-based and/or virtual clinical counseling/therapy services (in individual and/or group settings)?
- Does the school have other student programs, organizations, and/or activities that will meet your individual needs—such as a program supporting first-generation college students, a student government organization, a club that aligns with your personal and/or academic interests, and/or a sport that you are interested in playing?

Overview & Benefits of Nevada's 7 Public Colleges/Universities

Overview & Benefits of Nevada's 7 Public Colleges/Universities

What do I need to know about the structure and benefits of Nevada's 7 public colleges/universities?

The Nevada System of Higher Education (NSHE) oversees all 7 public, nonprofit, degree-granting colleges and universities in Nevada.

As previously outlined in the *Types of Postsecondary Education Institutions* section, public, nonprofit colleges/universities—on both the 2-year and 4-year level—are funded by public, taxpayer money; so, there is often a substantial financial benefit to being a RESIDENT (in-state) student at a public, nonprofit postsecondary education institution.

Because RESIDENT students have paid/will pay taxes in their state of residency, while non-resident (out-of-state) students have NOT paid taxes in that state, RESIDENTS (taxpayers) typically benefit from the following, at public, nonprofit colleges/universities located within their state of residency **(must be a resident prior to enrolling in college courses, for a certain time period that is defined by each state/institution)**:

- **Lower fees** (RESIDENT students are NOT charged non-resident tuition); and
- **More Substantial GIFT AID** (i.e. financial aid that typically does NOT need to be repaid, provided the student is maintaining sufficient attendance in their classes and meeting all financial aid regulations) that is ONLY AVAILABLE TO QUALIFYING STATE RESIDENTS who meet all eligibility criteria.
    - Examples of Financial Aid Available to Qualifying Nevada Residents: Nevada Promise Scholarship (NPS); Silver State Opportunity Grant (SSOG); and Governor Guinn Millennium Scholarship (GGMS)

Overview & Benefits of Nevada's 7 Public Colleges/Universities

Which colleges/universities are part of Nevada's public college/university system?

The 7 degree-granting Nevada System of Higher Education (NSHE) institutions are as follows:

- 4 Community Colleges:
  - College of Southern Nevada (CSN);
  - Great Basin College (GBC);
  - Truckee Meadows Community College (TMCC); and
  - Western Nevada College (WNC)
- 1 Small Teaching University: Nevada State University (NSU)
- 2 Large Research Universities: University of Nevada, Las Vegas (UNLV) and University of Nevada, Reno (UNR)

Overview & Benefits of Nevada's 7 Public Colleges/Universities

What do I need to know about the NSHE institutions, when it comes to the TOP 5 FACTORS TO CONSIDER outlined in the preceding *Key Factors to Consider When Choosing a School and Program of Study* section?

The 7 NSHE institutions vary when it comes to the TOP 5 FACTORS TO CONSIDER outlined in the preceding *Key Factors to Consider When Choosing a School and Program of Study* section. You should do further independent research on all of the NSHE institutions and programs of study that interest you, based on ALL of the considerations and research tools provided in the preceding section.

However, here is some initial important information to know about a few of the TOP 5 FACTORS TO CONSIDER, when it comes to the 7 NSHE schools…

College of Southern Nevada
Investing in Our Future. Students First.

GREAT BASIN COLLEGE

TMCC
Truckee Meadows Community College

Western Nevada College

Nevada State University

UNLV

University of Nevada, Reno

Overview & Benefits of Nevada's 7 Public Colleges/Universities

ADMISSION REQUIREMENTS (Factor #1)

University of Nevada, Las Vegas (UNLV) and **University of Nevada, Reno (UNR)** have the most competitive admission requirements, followed by **Nevada State University (NSU)**. Admission to UNLV, UNR, and/or NSU is NOT guaranteed, even if you are on track to earn—or have already earned—a *high school diploma*; you will be formally evaluated for admission, based on your academic record.

In contrast, the four 2-year community colleges (**CSN**, **GBC**, **TMCC**, & **WNC**) are "open access" institutions—which means that everyone who has earned a secondary-level credential (*high school diploma* OR *high school equivalency certificate*) has the opportunity to be admitted, enroll in classes, and receive financial aid, regardless of their academic performance in high school.

Overview & Benefits of Nevada's 7 Public Colleges/Universities

COST (Factor #3)

The 2-year community colleges are the most affordable institutions—which is why even some students pursuing 120-credit bachelor's degrees choose to complete the first half of their bachelor's degree at a community college, and then transfer to a 4-year school to finish it, regardless of whether or not they have a strong enough academic record to be directly admitted to a 4-year college/university.

However, a student who is admitted directly to a 4-year institution—with a strong GIFT AID package offer from their college/university's financial aid office—can often afford to bypass the 2-year community college option and attend a 4-year school throughout their entire college career. That is why GIFT AID (i.e. financial aid that does NOT need to be repaid!) is so critical!

SEE SLIDE 35 for more information about ALL of the expenses included in a student's annual Cost of Attendance (COA)!

Overview & Benefits of Nevada's 7 Public Colleges/Universities

1. University of Nevada, Las Vegas (UNLV)

I. **Type of School:** Southern Nevada's 4-year research university; about 32,000 students

II. **Location:** Las Vegas, Nevada

III. **Annual Cost of Attendance (2026-27 Academic Year):**

Cost (30 credits/year)	Living Off Campus	Living On Campus
Nevada Residents	Approximately $33,000	Approximately $31,000

IV. **Types of Degrees Offered:** 4-year bachelor's degree programs and a range of graduate school programs—including master's, doctoral, and professional degrees

V. **2026-27 FAFSA Priority Submission Deadlines (to MAXIMIZE FINANCIAL AID awarded!): FIRST-YEAR UNDERGRADUATE STUDENTS** – November 15th, 2025; **UNDERGRADUATE TRANSFER STUDENTS** – March 15th, 2026; **CURRENT UNDERGRADUATE STUDENTS** – April 15th, 2026

VI. **Fall 2026 Admissions Application Deadlines:**

A. **FIRST-YEAR UNDERGRADUATE STUDENTS**

1. **Priority Admissions Application Deadline for Financial Aid Consideration:** November 15th, 2025
2. **FINAL Admissions Application Deadline & Priority Campus-Based Housing Application Deadline (separate housing application required):** June 1st, 2026 (but applying early, ideally by the 1st deadline, is highly recommended!)

B. **UNDERGRADUATE TRANSFER STUDENTS**

1. **Priority Admissions Application Deadline for Financial Aid Consideration:** March 15th, 2026
2. **FINAL Admissions Application Deadline & Priority Campus-Based Housing Application Deadline (separate housing application required):** July 1st, 2026 (but applying early, ideally by the 1st deadline, is highly recommended!)

VII. **Campus-Based Supports for Students Who Have Experienced Foster Care:** UNLV Fostering Scholars Program

A. **Primary Contact Person for Wraparound Support & Foster Youth Fee Waiver** – Keva Francis: (702) 895-0638; fosteringscholars@unlv.edu

Overview & Benefits of Nevada's 7 Public Colleges/Universities

2. University of Nevada, Reno (UNR)

I. **Type of School:** Northern Nevada's 4-year research university; about 23,000 students

II. **Location:** Reno, Nevada

III. **Annual Cost of Attendance (2026-27 Academic Year):**

Cost (24 credits/year)	Living Off Campus	Living On Campus
Nevada Residents	Approximately $33,000	Approximately $31,000

IV. **Types of Degrees Offered:** 4-year bachelor's degree programs, as well as a range of graduate school programs—including master's, doctoral, and professional degrees

V. **2026-27 FAFSA Priority Submission Deadline (to MAXIMIZE FINANCIAL AID awarded!):** February 1st, 2026

VI. **Fall 2026 Admissions Application Deadlines:**

A. **FRESHMAN UNDERGRADUATE STUDENTS**

1. **Early Action Admissions Application Deadline:** November 15, 2025
2. **Priority Admissions Application Deadline for Campus-Based Housing Consideration (separate housing application required):** February 1, 2026
3. **Priority Admissions Application Deadline for Financial Aid Consideration:** February 15th, 2026
4. **FINAL Admissions Application Deadline:** April 7th, 2026 ((but applying early, ideally by the 1st deadline, is highly recommended!)

B. **UNDERGRADUATE TRANSFER STUDENTS**

1. **Priority Admissions Application Deadline for Campus-Based Housing Consideration (separate housing application required):** February 1, 2026
2. **Priority Admissions Application Deadline for Financial Aid Consideration:** February 15th, 2026
3. **FINAL Admissions Application Deadline:** August 1st, 2026 (but applying early, ideally by the 1st deadline, is highly recommended!)

VII. **Campus-Based Supports for Students Who Have Experienced Foster Care:** UNR Fostering the Pack

A. **Primary Contact Person for Wraparound Support & Foster Youth Fee Waiver** – Dr. James Beattie: (775) 682-8943; jbeattie@unr.edu; NVfosterwaiver@unr.edu

Overview & Benefits of Nevada's 7 Public Colleges/Universities

3. Nevada State University (NSU)

I. **Type of School:** Nevada's one-and-only 4-year teaching university; about 7,500 students

II. **Location:** Henderson, Nevada

III. **Annual Cost of Attendance (2026-27 Academic Year):**

Cost (30 credits/year)	Living Off Campus	Living On Campus
Nevada Residents	Approximately $35,000	Approximately $27,000

IV. **Types of Degrees Offered:** Bachelor's degrees & 1 master's degree

V. **2026-27 FAFSA Priority Submission Deadline (to MAXIMIZE FINANCIAL AID awarded!):** January 15, 2026

VI. **Fall 2026 Admissions Application Deadlines:**

A. **FIRST-YEAR UNDERGRADUATE STUDENTS**

1. **Priority Admissions Application Deadline for Financial Aid & Campus-Based Housing Consideration (separate housing application required):** July 1st, 2026 (but applying early, ideally by the end of the Fall 2025 semester, is highly recommended!)
2. **Transcript Deadline:** July 15th, 2026

B. **UNDERGRADUATE TRANSFER & RETURNING STUDENTS**

1. **Priority Admissions Application Deadline for Campus-Based Housing Consideration (separate housing application required):** July 1st, 2026 (but applying early, ideally by the end of the Fall 2025 semester, is highly recommended!)
2. **Priority Admissions Application Deadline for Financial Aid Consideration:** August 1st, 2026 (but applying early, ideally by the end of the Fall 2025 semester, is highly recommended!)
3. **Transcript Deadline:** August 15th, 2026

VII. **Campus-Based Supports for Students Who Have Experienced Foster Care:**

A. **Primary Contact Person for Wraparound Support** – Laura Hinojosa: (702) 992-2394; laura.hinojosa@nevadastate.edu

B. **Primary Contact for Foster Youth Fee Waiver** – Caprice Schneider: (702) 992-2109; feewaivers@nevadastate.edu

Overview & Benefits of Nevada's 7 Public Colleges/Universities

4. College of Southern Nevada (CSN)

I. Type of School: The community college serving Southern Nevada; about 28,000 students

II. Location: 3 main campuses and several centers throughout Clark County, NV

III. Annual Cost of Attendance (2026-27 Academic Year):

Cost (30 credits/year)	Living Off Campus
Nevada Residents	Approximately $27,000

IV. Types of Degrees Offered: Certificate programs, 2-year associate's degrees, and some 4-year bachelor's degrees

V. 2026-27 FAFSA Priority Submission Deadline: Unspecified, but no later than February 2026

VI. Fall 2026 Admissions Application Deadline: Prior to the first day of classes, in August 2026 (but applying early, ideally by the middle of the Summer 2026 semester, is highly recommended!)

VII. Campus-Based Supports for Students Who Have Experienced Foster Care:

A. Primary Contact Person for Wraparound Support – Kimiko Walton: (702) 651-7450; kimiko.walton@csn.edu

B. Primary Contact for Foster Youth Fee Waiver – Andrew Reyes: (702) 651-5616; andrew.reyes@csn.edu

Overview & Benefits of Nevada's 7 Public Colleges/Universities

5. Great Basin College (GBC)

I. **Type of School:** One of Nevada's 4 community colleges, serving multiple areas of the state; about 3,300 students

II. **Location:** The main campus is in Elko, and there are additional centers in Battle Mountain, Ely, Pahrump, and Winnemucca, NV; there are also satellite locations throughout the state of Nevada

III. **Annual Cost of Attendance (2026-27 Academic Year):**

Cost (30 credits/year)	Living Off Campus	Living On Campus
Nevada Residents	Approximately $29,000	Approximately $22,000

IV. **Types of Degrees Offered:** Certificate programs, 2-year associate's degrees, and some 4-year bachelor's degrees

V. **2026-27 FAFSA Priority Submission Deadline:** Unspecified, but no later than February 2026

VI. **Fall 2026 Admissions Application Deadline:** Prior to the first day of classes, in August 2026 (but applying early, ideally by the middle of the Summer 2026 semester, is highly recommended!)

VII. **Campus-Based Supports for Students Who Have Experienced Foster Care:**

A. **Primary Contact Person for Wraparound Support & Foster Youth Fee Waiver** – Adriana Mendez: (775) 327-2078; adriana.mendez@gbcnv.edu

Overview & Benefits of Nevada's 7 Public Colleges/Universities

6. Truckee Meadows Community College (TMCC)

I. **Type of School:** A Northern Nevada community college; about 11,000 students

II. **Location:** Reno, Nevada (1 main campus and 3 centers)

III. **Annual Cost of Attendance (2026-27 Academic Year):**

Cost (30 credits/year)	Living Off Campus
Nevada Residents	Approximately $30,000

IV. **Types of Degrees Offered:** Certificate programs, 2-year associate's degrees, and some 4-year bachelor's degrees

V. **2026-27 FAFSA Priority Submission Deadline:** Mid-February 2026

VI. **Fall 2026 Admissions Application Deadline:** Prior to the first day of classes, in August 2026 (but applying early, ideally by the middle of the Summer 2026 semester, is highly recommended!)

VII. **Campus-Based Supports for Students Who Have Experienced Foster Care:** TMCC Fostering College Success Program

A. **Primary Contact Person for Wraparound Support** – Annalisa Walker: (775) 673-7060; awalker@tmcc.edu

B. **Primary Contact for Foster Youth Fee Waiver** – Andy Hughes: (775) 673-7240; ahughes@tmcc.edu

Overview & Benefits of Nevada's 7 Public Colleges/Universities

7. Western Nevada College (WNC)

I. **Type of School:** A Northern Nevada community college; about 4,300 students

II. **Location:** Based in Carson City—with additional campuses in Fallon and Minden, and instructional centers throughout the state

III. **Annual Cost of Attendance (2026-27 Academic Year):**

Cost (30 credits/year)	Living Off Campus
Nevada Residents	Approximately $29,000

IV. **Types of Degrees Offered:** Certificate programs, 2-year associate's degrees, and some 4-year bachelor's degrees

V. **2026-27 FAFSA Priority Submission Deadline:** Unspecified, but no later than February 2026

VI. **Fall 2026 Admissions Application Deadline:** Prior to the first day of classes, in August 2026 (but applying early, ideally by the middle of the Summer 2026 semester, is highly recommended!)

VII. **Campus-Based Supports for Students Who Have Experienced Foster Care:**

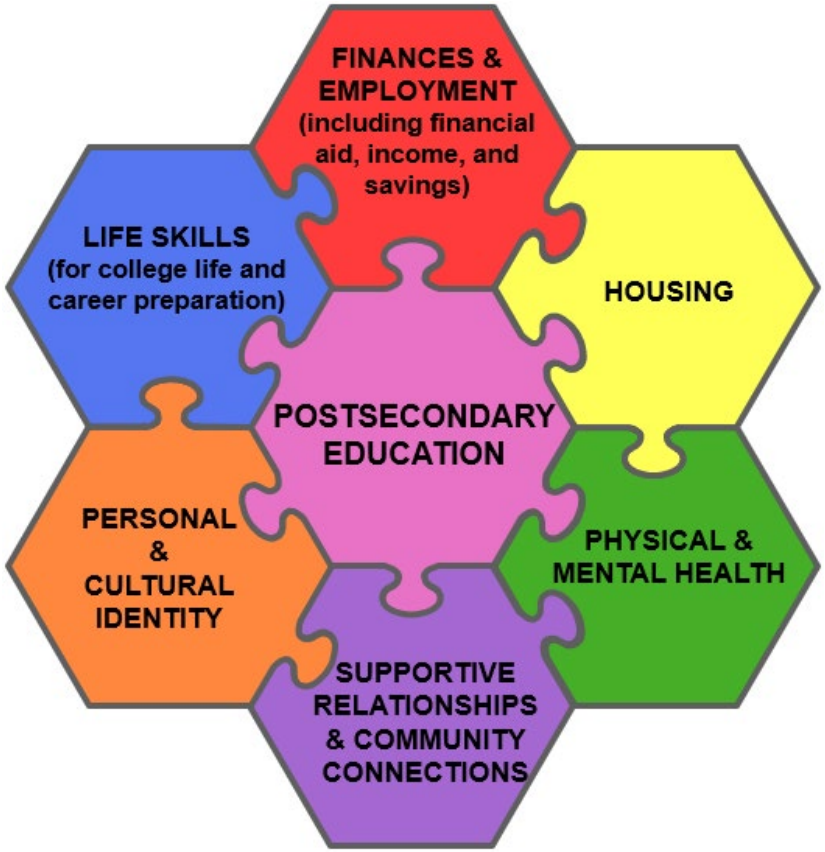
A. **Primary Contact Person for Wraparound Support** – Denise Stout: (775) 445-3271; denise.stout@wnc.edu

B. **Primary Contact for Foster Youth Fee Waiver** – Chelsie Hamtak: (775) 445-3288; chelsie.hamtak@wnc.edu

Nevada System of Higher Education (NSHE) Fostering Success Initiative Wraparound Support Overview: Specialized Resources for NSHE Students Who Have Experienced Foster Care

NSHE Fostering Success Initiative Wraparound Support Overview

Our Approach



Adapted from: 1) Casey Family Programs. (2006). *It's My Life: Postsecondary Education and Training.* https://www.casey.org & 2) Fostering Success Coaching Institute. (2008). *Fostering Success Coaching: The Seven Life Domains.* https://www.fosteringsuccesscoaching.com

The Nevada System of Higher Education (NSHE) provides tailored wraparound support to students who have experienced foster care.

Through a holistic approach, the NSHE Fostering Success Initiative centers postsecondary education success and career preparation as it focuses on the PRESENT and the FUTURE with students who have experienced foster care.

Enthusiastic educators engage in 3 key activities that promote student success and wellbeing:

1) **Individualized direct coaching that centers the young person as the expert in their own experiences and needs, builds trust, and fosters self-advocacy and independent living skills;**

2) **Tailored resource and/or support service provision, within campus- and community-based settings (including "sense of belonging" opportunities); and**

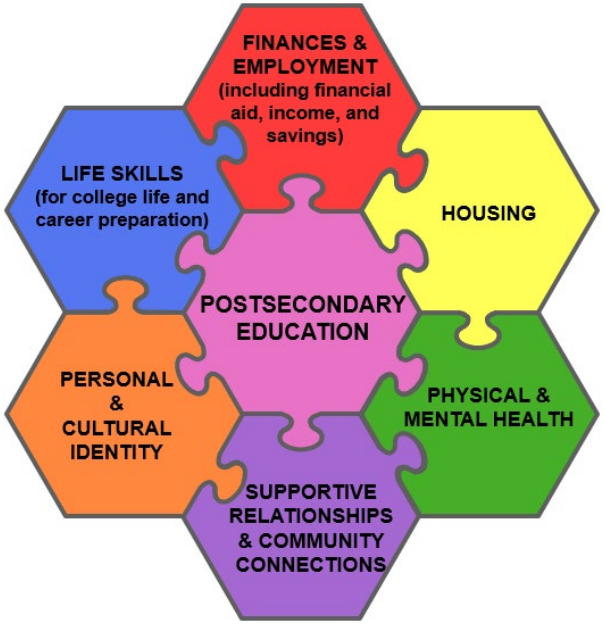
3) **Timely and appropriate advocacy that assists in removing barriers.**

NSHE Fostering Success Initiative Wraparound Support Overview

Campus-Based Contact People/Programs

Check out the initiative's **Wraparound Support Flyer**, for a comprehensive list of NSHE staff/faculty and campus-based support programs that are dedicated to serving students who have experienced foster care.

- These contact people/programs can provide you with one-on-one assistance, connect you to resources, and help you navigate any barriers that you may encounter throughout your college journey.
- They can also connect you with other college students who have experienced foster care!



Adapted from: 1) Casey Family Programs. (2006). *It's My Life: Postsecondary Education and Training.* https://www.casey.org & 2) Fostering Success Coaching Institute. (2008). *Fostering Success Coaching: The Seven Life Domains.* https://www.fosteringsuccesscoaching.com

NSHE Fostering Success Initiative Wraparound Support Overview

Statewide Initiative Contact Person, Website, & Social Media

Laura Obrist, MSW (Pronouns: She/Her)
Manager (system-level/statewide role), Fostering Success Initiative
Chancellor's Office – Department of Academic and Student Affairs
NEVADA SYSTEM OF HIGHER EDUCATION (NSHE)

- Direct Line (Call or Text): 702-522-7035
- Email: lobrist@nshe.nevada.edu

x.com/NSHEFoster

FOSTERING SUCCESS INITIATIVE
EST. 2018

instagram.com/nshefosteringsuccess

NSHE Fostering Success Initiative Wraparound Support Overview

Additional NSHE Fostering Success Initiative Wraparound Support Resources

Campus-Based Resource Guide for NSHE Students Who Have Experienced Foster Care – For information to support you with accessing campus-based academic success support resources/services that are open to either all NSHE students or NSHE students who meet certain eligibility criteria

Mental Health Resource Guide for NSHE Students Who Have Experienced Foster Care – For information about on-campus, off-campus, and app-based mental health support resources for NSHE students with foster care histories—including both foster care-specific and more general resources

Disability, Learning Challenge, and Medical Condition Resource Guide for NSHE Students Who Have Experienced Foster Care – For information about on-campus, off-campus, and app-based academic success, career, and wellness support resources for NSHE students who have disabilities, learning challenges, and/or medical conditions—particularly those who have experienced foster care

Career Pathways Guide for Nevada Students Who Have Experienced Foster Care – For information to support you with exploring, planning, and pursuing postsecondary education and career paths that are aligned and fitting for your interests, skills, and needs—as well as maximizing your career preparation, experience, and advancement opportunities while enrolled in a postsecondary education program

IMPORTANT NOTE: The NSHE Fostering Success Initiative's **Financial Aid and FAFSA resources** are covered in the *Key Financial Aid Topics & Resources* section of this guide.

Introduction to Financial Aid: Definition, Purpose, Importance, & Types of Financial Aid

Introduction to Financial Aid: Definition & Purpose of Financial Aid

Definition: Financial Aid (or Student Aid) is an overarching term for academic financial assistance, most often used to refer to financial assistance for postsecondary education/college.

Purpose: Financial aid is used to help cover the cost of…

- **More "traditional" postsecondary education/college credentials**—such as *academic associate's*, *bachelor's*, *master's*, and *doctoral degrees*; AND
- **"Fast track" credentials that fall under the umbrella of Workforce Training/Development Programs**—short-term career preparation programs that provide students with the technical skills, knowledge, experiences, and credentials necessary to enter or advance in the labor market, in specific professions/occupational fields.

  These programs…

  - Focus on preparing students for a certain career, often without needing to continue on to complete a longer program; and
    - **IMPORTANT NOTE:** Many Workforce Training/Development Programs are offered at public community colleges, which is not always widely known, because people hear the word "college" and assume that institution only offers more "traditional" 60-credit associate's degrees and 120-credit bachelor's degrees!
  - Include a variety of short-term credentials that can be covered by typical forms of financial aid—such as *Applied Associate's Degrees* and *Certificates of Achievement* (CAs/CoAs).
    - **IMPORTANT NOTE:** While some Workforce Training/Development Programs—such as pre-apprenticeships, apprenticeships, and most *Skills Certificates* (SCs)—are NOT covered by typical forms of financial aid, they are often funded by other financial assistance resources that the student does NOT need to repay. Be careful not to incur student loan debt, if you don't need to!

Introduction to Financial Aid: Why is it Important?

Financial aid (or student aid) is important because, unlike Kindergarten-12th grade courses, students are expected to pay for postsecondary education/college courses (college/university course registration fees). College students also need to pay for special course fees for some courses (such as additional fees for distance education/online courses, laboratory fees, and special course supplies fees), per-semester student fees (such as the Health Service fee), and books/materials needed for their courses.

Additionally, the majority of college students—even those who are working—need financial aid to help them cover their critical living expenses while enrolled in courses. These expenses—most notably housing, food, and transportation—are factored into the student's full annual **Cost of Attendance (COA)** that is calculated by their college/university, for each academic year.

Financial aid makes college more accessible, especially when students can secure ample "gift aid" (i.e. financial aid that does NOT need to be repaid) that eliminates the need for excessive student loans (which need to be REPAID, with *interest*/extra fees!) or work hours. This allows students to focus on their coursework, rather than scrambling to figure out how to fund their postsecondary/college education and cover their personal expenses/bills.

Introduction to Financial Aid: Why is it Important?

Annual Cost of Attendance (COA) & How It Relates to Financial Aid

A Student's Annual Cost of Attendance (COA)—which is officially determined, each year, by their college/university's financial aid office—INCLUDES ALL SCHOOL AND LIVING EXPENSES that are estimated for the student for that academic year (which aligns with the FAFSA year), not just the estimated cost of the student's classes. This is because most students typically need financial aid to help cover their living expenses while enrolled in school, in order to avoid excessive work hours that often jeopardize students' ability to maintain passing grades, sufficient rest, and a healthy, sustainable "school-life balance." **Cost of Attendance (COA) includes the following expenses:**

- Course registration fees (and/or tuition fees for out-of-state students);
- Student fees;
- Food and housing ("room and board");
- Books and supplies (including renting or purchasing a personal computer);
- Transportation; and
- Miscellaneous expenses.
- Federal law also provides allowances for loan fees, dependent care costs, and expenses for disabled students.

Introduction to Financial Aid: Types of Financial Aid

The different *types* of financial aid that a student can obtain—all of which directly or indirectly require FAFSA completion—fall into the following 3 categories:

1. **"GIFT AID"** = Financial aid that is awarded to a student—based on foster care history, financial need, and/or other specialized eligibility criteria—that does NOT need to be repaid, provided the student is maintaining sufficient attendance in their classes and meeting all financial aid regulations (i.e. it is a "gift" that does not need to be repaid):
   a. **Course Registration Fee Waivers** (such as the **NSHE Foster Youth Fee Waiver**, which requires submitting both the FAFSA and the form accessible in the link provided here))
   b. **Vouchers** (such as the foster care-specific **Chafee Education(al) and Training Voucher**, known as "ETV," which is administered by the federal child welfare system and requires submitting both the FAFSA and an additional application)
   c. **Grants** (federal, state, **college/university-specific**, and/or **private or nonprofit organization-specific**—many of which students are automatically considered for after FAFSA submission, and some of which require an extra application)
   d. **Scholarships** (from many different types of sources, most of which require students to submit an additional application)

Introduction to Financial Aid: Types of Financial Aid

2. **Federal Work-Study** = Financial aid that income-eligible students can earn through campus-based employment, with some federal tax breaks, to help pay for their college expenses
   - This is a federal student aid program that provides part-time employment opportunities to students with financial need, while they are enrolled in school, allowing them to earn money to help pay for their education expenses.
   - **<u>IMPORTANT NOTE</u>: The *FAFSA Simplification Act* (2020) REMOVED the work-study interest question from the FAFSA**. Students with demonstrated financial need will automatically be offered work-study as part of their financial aid package.

Introduction to Financial Aid: Types of Financial Aid

3. **Student Loan** = Financial aid that students can BORROW—if they lack sufficient *gift aid* options—that NEEDS TO BE REPAID, WITH INTEREST/EXTRA FEES

   - Student loans are the least beneficial form of financial aid, because they need to be repaid, with *interest*/extra fees (*interest* = a charge for borrowed money that is generally a percentage of the amount borrowed). As a result, they should be the LAST RESORT for students—after all other possible financial aid options have been explored/exhausted.
   - If you do not receive sufficient "gift aid" and need to take out a student loan to help cover your college costs, it is HIGHLY RECOMMENDED that you utilize the *U.S. Department of Education* (ED)'s **federal student loan program**: the ***Direct Loan Program***. Under this program, ED is your lender. Students can typically get **lower, fixed interest rates**, and there is **greater repayment flexibility & support**.
   - **AVOID PRIVATE LOANS** that have higher, more variable interest rates and far less flexibility/support for student borrowers. Learn more about the differences between federal and private student loans HERE.

Key Financial Aid Topics & Resources

Key Financial Aid Topics & Resources

These 3 resources provide comprehensive information about key financial aid topics and the resources that you may qualify for, including crucial information about application timelines and processes. Start with the 2-page fact sheet, which provides a brief overview of the most important information. You can then obtain more in-depth information about a variety of financial aid topics and resources from the medium-sized financial aid guide. And, if you still need more financial aid information and resources after reviewing the guide, the larger financial aid toolkit has a wider range of financial aid information and resources.

They can help you identify a variety of "gift aid" resources (i.e. financial aid that does NOT need to be repaid!)—such as the **NSHE Foster Youth Fee Waiver** (which requires submitting both the FAFSA, annually, and the **electronic fee waiver form**, once per NSHE school), the **Education(al) and Training Voucher (ETV)** (which is administered by the federal child welfare system and requires submitting both the FAFSA and an additional application), **Grants** (**federal**, **state**, **college/university-specific**, and/or **private or nonprofit organization-specific**—many of which students are automatically considered for after FAFSA submission, and some of which require an extra application), and **Scholarships** (from many different types of sources, most of which require students to submit an additional application).

Foster Care-Specific Financial Aid Fact Sheet, for Nevada Students (2 pages)

Foster Care-Specific Financial Aid Guide (comprehensive guide, broken into subsections)

Comprehensive Nevada Fostering Success Financial Aid Toolkit (subdomain of initiative webpage)

Key Financial Aid Topics & Resources

The **Free Application for Federal Student Aid (FAFSA)** is the official application form completed by current and prospective postsecondary education students who are U.S. citizens, permanent residents, or eligible non-citizens—to determine their eligibility for federal financial aid, which is administered by Federal Student Aid (an office of the U.S. Department of Education [ED]). The form also helps to determine students' eligibility for multiple other forms of financial aid (including many financial aid resources that are not directly tied to FAFSA submission). The FAFSA is for both undergraduate- and graduate-level students, including those pursuing professional degrees.

Check Out Our Foster Care-Specific FAFSA Materials:

Foster Care-Specific FAFSA Flyer, for Nevada Students (1 page)

Foster Care-Specific FAFSA Fact Sheet, for Nevada Students (1 page)

Foster Care-Specific FAFSA Guide (step-by-step completion instructions, broken into subsections)

Important Post-Admission College Enrollment & Financial Aid Steps

After I am admitted to college, what do I do next?

After you receive confirmation that you have been admitted to one or more colleges/universities, **you will need to complete critical additional steps in order to successfully enroll in college-level courses and obtain financial aid to cover your school and living expenses**.

Every school has a slightly different series of steps and instructions, so you will want to check with your school to ensure that you are completing the correct steps, in the right order, and accessing the appropriate people for assistance. However, **the most critical post-admission college enrollment and financial aid steps are essentially the same everywhere; and, they are as follows…**

After I am admitted to college, what do I do next?

1. **If you applied and were admitted to more than one college/university, you will need to first decide which school you plan to attend (<u>IMPORTANT NOTE</u>: If you only applied to ONE school, this step will NOT apply to you!).**

   Hopefully you utilized the *Key Factors to Consider When Choosing a School and Program of Study* section to narrow down the colleges/universities you ultimately applied to, as it outlines the 5 major factors that you need to consider when choosing a school/program of study. If you were then admitted to MORE THAN ONE college/university, it is highly recommended that you revisit factors 2-5 before you make a final decision about which admission offer to accept. As a reminder, here are the 5 critical factors to consider, when choosing a school/program of study:

   1) **Admission Requirements** (this factor no longer applies, now that you have been admitted!);

   2) **Best Fit for Academic/Career Goals** (don't forget to utilize the research tools we provided in the *Key Factors to Consider When Choosing a School and Program of Study* section!);

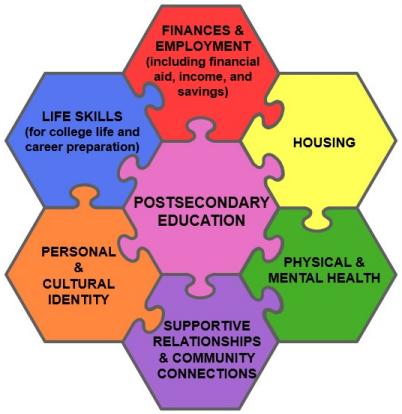
   3) **Cost** (i.e. How much *gift aid* has each school offered you, in your financial aid packages—as opposed to *student loans* that you will need to REPAY, with *interest*?);

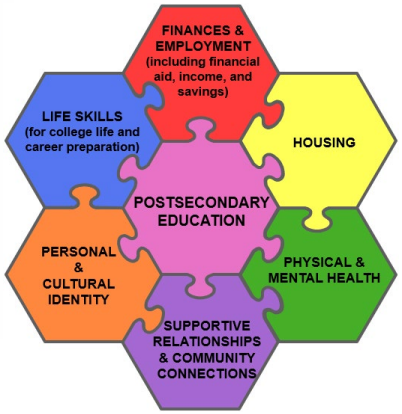
   4) **Quality** (mainly in terms of the school's *accreditation standards* & *state licensure* status); &

   5) **Best Fit for Personal Success** (a. Program of Study Requirements, b. Class Structure, c. Location, d. Faculty [Instructors/Professors], e. Field Work Opportunities, and f. Campus-Based Resources)

After I am admitted to college, what do I do next?

2. **If you selected one of the 7 Nevada System of High Education (NSHE) colleges/universities as your school of choice, you should connect with the NSHE staff/faculty designated to provide dedicated support to students who have experienced foster care, at your college/university.**
   a. **As outlined in the *Overview of Nevada's Public Colleges/Universities & the NSHE Fostering Success Initiative* section, check out the NSHE Fostering Success Initiative's Wraparound Support Flyer, for a comprehensive list of NSHE staff/faculty and campus-based support programs that are dedicated to serving NSHE students who have experienced foster care.**
      i. These contact people/programs can provide you with one-on-one assistance, connect you to resources, and help you navigate any barriers that you may encounter throughout your college journey.
      ii. They can also connect you with other college students who have experienced foster care!





After I am admitted to college, what do I do next?

3. **Once you have selected a school and connected with the staff/faculty designated to provide dedicated support students who have experienced foster care, you can proceed with your post-admission steps, most of which are directly related to <u>enrollment</u> and/or <u>financial aid</u> (if you need assistance with any of the following steps, ask the foster care-focused staff/faculty at your college/university for assistance!).** While each school is slightly different, these are the key steps that you will need to complete, to ensure that you successfully enroll in college-level courses and obtain all financial aid for which you qualify:

   a. **Continue checking the email address you used to apply to college, for any critical updates; and, <u>set up your new college/university email address</u>**, ASAP, so that you can transition to regularly checking your new student email account for important information from the school and/or your professors.

      i. **<u>IMPORTANT NOTE</u>:** You will want to make a habit of checking your student email DAILY, throughout your college career, to ensure that you do not miss important information!

   b. **<u>Set up your online school account</u>**, so that you can begin regularly checking it for important information about your "TO DO" enrollment and financial aid tasks/deadlines, as well as using it to manage your course enrollment, manage any outstanding balances you owe the school (for class fees, student fees, and/or campus-based housing), and track your grades/progress toward earning your declared certificate or degree.

      i. **<u>IMPORTANT NOTE</u>:** Most schools literally post a "TO DO" list in each student's online school account, to prompt students to complete critical tasks related to enrollment and/or financial aid. You should frequently check for any items listed in your "TO DO" list, and complete them as swiftly as possible.

After I am admitted to college, what do I do next?

c. **ENROLLMENT (check both your student email account and your online school account, regarding these items!):**

   i. **Check to see if you have any enrollment "TO DO" tasks outlined in your online school account and/or if you received any emails (from your college/university) related to enrollment follow-up tasks.**

   ii. Once you complete your secondary-level credential (high school diploma or equivalency certificate), **submit your FINAL, OFFICIAL high school transcript or OFFICIAL equivalency certificate test (HiSET, TASC, or GED) scores to your college/university's Office of the Registrar**.

   - Remember, your initial admission is "conditional," operating under the assumption that you will first complete your secondary-level credential; so, you need to submit proof that you completed that credential in order to be fully admitted and receive financial aid.

   iii. **Check to see if you need to submit any vaccination records**, in order to become eligible to enroll in courses. If so, check to see if you have already had those vaccinations, within the required timeframe. If so, submit the required vaccination records to the school office specified in the instructions, ASAP; if not, obtain the vaccinations you need, and then submit the documentation to your college/university ASAP.

   iv. **Check to see if you need to complete any placement testing (particularly for math and English)**; if so, complete it ASAP after being admitted.

   v. **Complete New Student Orientation**, according to your school's instructions (may be in person and/or online).

After I am admitted to college, what do I do next?

c. ENROLLMENT (continued):

vi. Schedule an <u>appointment with an academic advisor</u>—to discuss your academic/career interests, declare a major/program of study, and receive assistance enrolling in your first semester of coursework.

- **<u>IMPORTANT NOTE</u>:** You will need to continue meeting with your academic advisor *<u>at least</u>* <u>once per semester</u>, to ensure that you are enrolling in the correct coursework to stay on track for graduation.

vii. Check to make sure that you know <u>the AMOUNT and DUE DATE of your first college/university bill</u>, as well as whether or not the entire bill will be FULLY covered by the various forms of financial aid you have been awarded for your first year of college.

- If you will still have an outstanding balance after ALL of your financial aid resources are credited to your student account, make a plan to pay the balance that will NOT be covered by financial aid, by the due date. If you are not sure whether or not your financial aid resources will fully cover your balance, check with your school's financial aid and cashier's offices (the financial aid office administers all financial aid, and the cashier's office processes all payments to the school).
- **<u>IMPORTANT NOTE</u>:** IF YOU FAIL TO PAY YOUR BILL ON TIME, whether it is with financial aid resources and/or out of your own pocket, YOU WILL BE **<u>DROPPED</u>** FROM YOUR CLASSES!

After I am admitted to college, what do I do next?

c. ENROLLMENT (continued):

viii. Obtain <u>your college/university student ID</u>, so that you can access campus-based services/resources and off-campus student discounts!

ix. Buy <u>your course materials</u>, <u>PRIOR TO</u> THE START OF YOUR CLASSES, to ensure you are ready to engage!

- **<u>IMPORTANT NOTE</u>:** Financial aid refunds typically do NOT process until several weeks AFTER the semester begins! So, **you should plan to pay for your course materials OUT OF POCKET each semester (NOT WITH FINANCIAL AID)—in order to ensure that you obtain your course materials BEFORE classes begin, and thereby avoid falling behind in your coursework**. Plan for around $500 in course materials per semester, and try to set that money aside a few months in advance of when you will need it! It is strongly recommended that you use some of your first-semester financial aid refund to set aside money for your second-semester course materials, and then continue that practice each semester.

x. Connect with <u>academic support resources</u>, such as campus-based tutoring and/or writing assistance, at the very beginning of the semester! Doing so will help to ensure that you succeed in your college courses!

After I am admitted to college, what do I do next?

d. FINANCIAL AID (check both your student email account and your online school account, regarding these items!):

i. Hopefully you already submitted your FAFSA for the relevant academic year, PRIOR TO applying for admission. However, IF YOU HAVE NOT ALREADY SUBMITTED YOUR FAFSA FORM FOR THE CURRENT ACADEMIC YEAR, DO SO ASAP! Make sure you list your chosen college/university on the form!

ii. Check to see if you have any financial aid "TO DO" tasks outlined in your online school account and/or if you received any emails (most likely from Federal Student Aid and/or your school's financial aid office) related to financial aid follow-up tasks.

- **IMPORTANT NOTE:** Your college/university's financial aid office CANNOT disburse your financial aid resources to you until they have ALL paperwork in place. After they receive your FAFSA form for the designated academic year, your financial aid office may need additional documentation from you, related to your income and/or other personal circumstances; it is important that you submit ALL requested follow-up documentation ASAP, to ensure that you are awarded ALL financial aid for which you qualify.

After I am admitted to college, what do I do next?

d. FINANCIAL AID (continued):

iii. If you meet the eligibility requirements, complete and submit the NSHE Foster Youth Fee Waiver form to your college/university, along with your supporting foster care documentation.

- **IMPORTANT NOTE:** The hyperlink provided above always has the most updated version of the form; so, make sure you access that version and NOT an older version (such as an old printed copy). You will need to download the form and save it to your computer. You can then fill it in electronically, and email the completed form to the contact list on the second page, for your chosen college/university.
- **IMPORTANT NOTE:** If you were in foster care in Nevada, at and/or after age 13, the easiest/fastest way to obtain your foster care history documentation is to contact one of the 3 Nevada child welfare email addresses listed on the fee waiver form. You simply need to provide your full name and date of birth, so the child welfare agency can look you up in the system and email you back a letter verifying the dates that you were most recently in foster care.
- **Check out our 1-page Steps to Obtain Fact Sheet for the fee waiver, for more information:**

After I am admitted to college, what do I do next?

d. FINANCIAL AID (continued):

iv. If you meet the eligibility requirements, complete and submit your Chafee Education(al) and Training Voucher (ETV) application to the Nevada provider that serves your region:

- **Nevada-Specific ETV Contact Information:** ETV@ClarkCountyNV.gov (for current/former Clark County foster care dependents and out-of-state students residing in Clark County who are unable to receive funding from their state of dependency) OR ccarstairs@childrenscabinet.org (for current/former foster care dependents from any other Nevada county and out-of-state students residing in any other Nevada county who are unable to receive funding from their state of dependency)

v. Once you complete your secondary-level credential (high school diploma or equivalency certificate), submit your FINAL, OFFICIAL high school transcript or OFFICIAL equivalency certificate scores to your college/university's Office of the Registrar.

- Remember, your initial admission is "conditional," operating under the assumption that you will first complete your secondary-level credential; so, you need to submit proof that you completed that credential in order to be fully admitted and receive financial aid. Certain forms of financial aid—including the NSHE Foster Youth Fee Waiver—are particularly strict about requiring proof of high school completion before administering the aid; so, it is critical that you submit that proof of graduation/completion ASAP after your graduation/completion date!

vi. Schedule an appointment with a financial aid representative—to go over your financial aid package and address any financial aid-related questions and/or outstanding tasks you may have.

- **IMPORTANT NOTE:** You will need to continue meeting with your academic advisor *at least* once per semester, to ensure that you are enrolling in the correct coursework to stay on track for graduation.

After I am admitted to college, what do I do next?

d. FINANCIAL AID (continued):

vii. Create a budget, for the semester and/or the entire academic year, based on the information you have about your total *Cost of Attendance* (COA) and the total amount of ALL financial resources available to you, to ensure that you have a plan to cover all expenses. Remember:

- **Cost of Attendance (COA)** refers to the total cost for a student to attend a specific college or university during a school year. COA is the starting point for calculating your financial need for the academic year, when you are awarded financial aid. COA includes course registration fees (and/or tuition fees for out-of-state students), student fees, food and housing ("room and board"), books and supplies (including renting or purchasing a personal computer), transportation, and miscellaneous expenses. Federal law also provides allowances for loan fees, dependent care costs, and expenses for disabled students.
- When calculating the **total amount of ALL financial resources available to you**, to cover your total COA, make sure you include the following:
  - **ALL forms of financial aid**—including both *gift aid* (**course registration fee waivers**, such as the NSHE Foster Youth Fee Waiver; **vouchers**, such as **Chafee ETV**; **grants**; and **scholarships**) and any *student loans* you may need to BORROW (remember that *student loans* are there if you need them, but they should be the LAST RESORT for financial aid options!)
  - **ALL forms of income** you will earn/receive throughout the designated academic semester/year
  - **ALL forms of other financial assistance** you will receive—including any foster care-related financial assistance (such as Court Jurisdiction or FAFFY funding for qualifying 18-20 year olds who were in foster care, in Nevada)

NSHE Fostering Success Initiative Statewide Contact Person, Website, & Social Media

Laura Obrist, MSW (Pronouns: She/Her)
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Chancellor's Office – Department of Academic and Student Affairs
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