College 101

for Nevada Students Who Have Experienced Foster Care

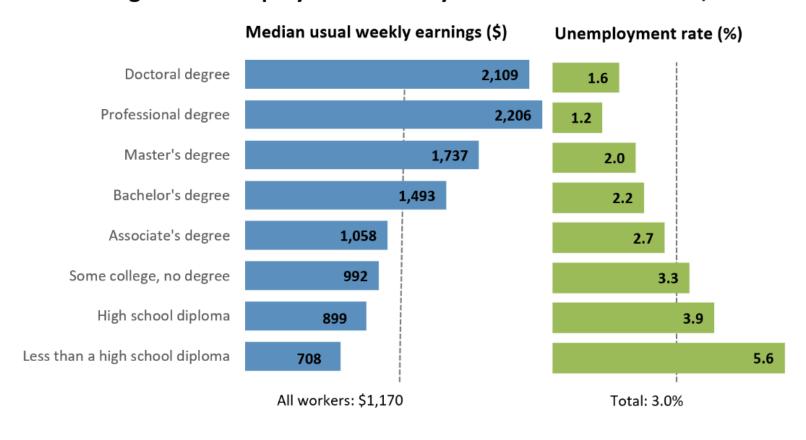


Supporting Nevada Students
Who Have Experienced Foster Care
to Reach Their College Goals

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

Postsecondary Education Matters

Earnings and unemployment rates by educational attainment, 2023



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.

Agenda

- 1. Types of Postsecondary Education Institutions
- 2. Types of Postsecondary Education Credentials
- 3. Key Factors to Consider When Choosing a School and Program of Study
- 4. WORDS OF CAUTION When Choosing a School/Program
- 5. Overview of Nevada's Public Colleges/Universities & the NSHE Fostering Success Initiative
- 6. Financial Aid Options (general & foster care-specific), Timelines, & Processes
 - a. Financial Aid Definition & Types of Financial Aid
 - b. How to Apply for Financial Aid
 - i. The Starting Point
 - FAFSA Overview & Preparing to Complete the FAFSA
 - Alternative Need Financial Aid Application Overview
 - ii. Additional Financial Aid Applications: Identifying Key Funding Sources & How to Apply for Them
 - Nevada-Specific Financial Aid Resources
 - Specialized Financial Aid Resources for Students Who Have Experienced Foster Care
 - Scholarship Tips for ALL Students
- 7. Important Post-Admission College Enrollment & Financial Aid Steps

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 <u>private</u> 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

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, often 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 highlyregarded 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

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

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

(ONLY PUBLIC, NONPROFIT COMMUNTIY 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 equivalency certificate) has the opportunity to be admitted and enroll in classes, regardless of their academic performance in high school;
- 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 short-term *Career and Technical Education* (CTE, historically known as "trade/vocational education") *applied* associate's degrees, certificates, and pre-apprenticeship/apprenticeship programs; and
- Sometimes offer a limited number of 120-credit bachelor's degrees This is true for the Nevada System of Higher Education (NSHE) community colleges.

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 colleges/universities located within their state of residency (must be a resident prior to enrolling in college courses):

- Lower fees (RESIDENT students are NOT charged non-resident tuition)
- More substantial <u>GIFT AID</u> (i.e. financial aid that typically does NOT need to be repaid)

UNDERGRADUATE-LEVEL CREDENTIALS: ACADEMIC OPTIONS

<u>Bachelor's Degree</u> – A degree granted for the successful completion of a baccalaureate program of study, 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 (however, some degree programs—particularly in science/engineering fields—can take longer for full-time students to complete).

<u>Associate's Degree</u> – A degree granted for the successful completion of a postsecondary education program of study, requiring a **minimum of 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.
- <u>IMPORTANT NOTE</u>: NOT ALL ASSOCIATE'S DEGREES ARE "ACADEMIC." Some are "APPLIED" degrees, which are outlined on <u>Slide 13</u>.

UNDERGRADUATE-LEVEL CREDENTIALS: ACADEMIC OPTIONS

The more "traditional" <u>Associate's Degree</u>—which is the "academic" option— PREPARES STUDENTS TO TRANSFER TO A 4-YEAR COLLEGE/UNIVERSITY, to earn a bachelor's degree.

- **60 Credits** Can be completed in 2 years—if the student is enrolled FULL TIME, averaging 30 credits per academic year
- 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, by aligning with the general education requirements necessary to attain a 120-credit bachelor's degree
 - o 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 a period of time away from college enrollment (60 credits completed at a community college, followed by 120 credits completed at a 4-year college/university = 4 TOTAL FULL-TIME YEARS OF COLLEGE).
 - o <u>CAUTION</u>: 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 the 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 <u>SLIDE 13</u>, on "APPLIED" associate's degrees, for more information).

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM CAREER AND TECHNICAL EDUCATION (CTE) OPTIONS

Career and Technical Education (CTE)—historically known as "trade/vocational education"—includes short-term "applied" associate's degrees, certificates, and pre-apprenticeship/apprenticeship programs.

These programs...

- Focus on preparing students for a certain career, without needing to continue on to complete a 4-year bachelor's degree or a graduate-level degree
- Are "fast-track" (short-term) career preparation programs that give students the skills to work in specific fields, with fewer/lower-level required general education courses that students sometimes want to avoid (like math/English)
- Include the following options:
 - "APPLIED" associate's degrees (typically completed in 2 years or less);
 - o Certificates (typically completed in 1 year or less); and
 - O Short-term **pre-apprenticeship/apprenticeship programs** (can be as short as 4 weeks)

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM CAREER AND TECHNICAL EDUCATION (CTE) 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** Can typically be completed in 2 years—if the student is enrolled FULL TIME, averaging 30 credits per academic year (<u>IMPORTANT NOTE</u>: some *applied* associate's degrees require MORE than 60 credits)
- <u>CAUTION</u>: "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.
 - O 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 career opportunities; so, *applied* associate's degree options should be very carefully considered.
 - O 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.

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM CAREER AND TECHNICAL EDUCATION (CTE) OPTIONS

<u>Certificate</u> – Credential granted for the successful completion of a **short-term postsecondary program of study**

- Typically 30 or fewer credits
- Typically completed in 1 year or less
- Most typically awarded in *Career and Technical Education* (CTE) fields/trades, and may cover the same coursework as an associate's degree, but *without* the general education requirements
- 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 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.

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM CAREER AND TECHNICAL EDUCATION (CTE) 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>U.S. Department of Labor's Office of Apprenticeship website</u>.

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM CAREER AND TECHNICAL EDUCATION (CTE) 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

UNDERGRADUATE-LEVEL CREDENTIALS: SHORT-TERM CAREER AND TECHNICAL EDUCATION (CTE) OPTIONS

Registered Apprenticeship (continued)

- A <u>union apprenticeship</u> 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.
 - <u>Craft unions</u>: These are for professionals hoping to refine a specific skill or craft (examples: electricians, plumbers, painters, and carpenters)
 - <u>Industrial unions</u>: These recognize people working in a specific field, rather than a specific skill or craft (examples: engineers, steelworkers, or miners)
- You can learn more about **Registered Apprenticeship programs** on the <u>U.S. Department</u> of <u>Labor's Office of Apprenticeship website</u>.

GRADUATE-LEVEL CREDENTIALS

- <u>Master's Degree</u> 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
- <u>Doctoral (Doctorate) Degree</u> 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 a professional school; typically 4-6 years following a bachelor's and/or master's degree
- <u>Professional Degree</u> 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)
 - o Can provide eligibility for certain licenses, accreditations, and certifications required in the field
 - O Some careers do not allow professionals to practice without a professional degree
 - o Can have a range of titles, but they all aim to equip students with specific skills to succeed in the occupation
 - <u>Examples of fields with professional degrees</u>: Architecture; Business; Medicine; Dentistry;
 Education; Engineering; Law; Pharmacy; and Social Work

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 <u>TOP 5 FACTORS TO CONSIDER</u>, as well as ADDITIONAL RESOURCES to help you sort through your postsecondary education and career preparation options...

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.

ADMISSION REQUIREMENTS (continued)

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 history**, 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 diploma, that you have the academic aptitude to be admitted with a *high school equivalency certificate* (HiSET, TASC, or GED).

- 2. <u>BEST FIT FOR ACADEMIC/CAREER GOALS</u> Which school/program is most in line with your ultimate academic/career goals—including consideration of whether or not you will have the option of building upon your credits and continuing to advance in your education (either at the same school or through transferring to a different school), if you think there is any chance that you might want to pursue more education/a higher certificate or degree after you complete a credential (at whatever level you choose)
- 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.

<u>BEST FIT FOR ACADEMIC/CAREER GOALS & COST</u> (continued) – If you need 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 utilizes the Occupational Information Network (O*NET), which was developed under the sponsorship of the U.S. Department of Labor/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.
- <u>ED's College Navigator</u> (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 <u>ED's College Scorecard</u> (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)
 - O 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; 9) campus diversity statistics; 10) extended learning opportunities (distance learning, weekend/evening courses, & credit for life experience); 11) student retention and graduation rates; and 12) typical earnings of graduates.

- 4. QUALITY 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; what is most important 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. 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</u>

 <u>TACTICS</u> that prospective students should watch out for.

QUALITY (continued)

When an institution has particularly <u>low accreditation standards</u> and/or is <u>NOT licensed</u> 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. This 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 (which need to be REPAID, with interest/extra fees)—which means higher levels of student loan debt and student loan default rates (which significantly impact students' credit ratings, which in turn negatively impact things like being able to rent an apartment or purchase a car);
- 2. Credits earned NOT successfully transferring to other colleges 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 (which results in students needing to retake courses that they already completed along their postsecondary education path, in many instances, when they transfer to another institution) SEE <u>SLIDE 28</u>, ON REGIONAL VERSUS NATIONAL ACCREDITATION!;
- 3. Low-quality training & lack of gainful employment outcomes for students When a student attends an institution that has lower accreditation standards/is not licensed, they often do not receive high-quality education/training, which means graduates are often underprepared for post-graduation job/career opportunities; and, employers are sometimes leerier of hiring them (many job postings explicitly call for graduates from programs that have higher accreditation standards); and
- 4. 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.

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)

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.

- <u>REGIONAL</u> accrediting organizations tend to be viewed as having more rigorous accreditation standards than those that are <u>NATIONAL</u>, so you may want to search for institutions that are accredited by one of the <u>six U.S. REGIONAL accrediting commissions</u>. You will see that many job postings ask for credentials that are earned by an institution/program that is <u>REGIONALLY</u> 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).

And, 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**!

QUALITY (continued)

How do I determine whether or not a postsecondary education institution/program I am interested in pursuing is <u>LICENSED</u> 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 <u>Students webpage</u>, 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/).

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

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

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/Services

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?

5. 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/Services

- 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?

WORDS OF CAUTION When Choosing a School/Program

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!

WORDS OF CAUTION When Choosing a School/Program

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!

WORDS OF CAUTION When Choosing a School/Program

Even if a program does seem quick, easy, and affordable, it may not be high-quality enough to appeal to employers, help you secure a job after graduation, 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 (the affordability comes through securing sufficient gift aid that you do NOT need to repay—such as grants, scholarships, fee waivers, and vouchers—without incurring significant student loan debt that will increase your monthly bills and diminish your monthly discretionary income for many years to come).

Overview of Nevada's Public Colleges/Universities & the NSHE Fostering Success Initiative

The Nevada System of Higher Education (NSHE) oversees all 7 <u>public</u>, <u>nonprofit</u>, 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 NEVADA RESIDENT students have paid/will pay taxes in Nevada, while non-resident (out-of-state) students have NOT paid taxes in Nevada, NEVADA RESIDENTS (taxpayers) typically benefit from the following, at Nevada colleges/universities (must be a resident prior to enrolling in college courses):

- Lower fees (RESIDENT students are NOT charged non-resident tuition)
- <u>GIFT AID</u> (i.e. financial aid that typically does NOT need to be repaid) that is ONLY AVAILABLE TO QUALIFYING NEVADA RESIDENTS (i.e. Nevada residents who meet all eligibility criteria)—such as the <u>Nevada Promise Scholarship (NPS)</u>, the <u>Silver State Opportunity Grant (SSOG)</u>, and the <u>Governor Guinn Millennium Scholarship (GGMS)</u>.

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); &
 - Western Nevada College (WNC);
- ❖ 1 Small Teaching University: Nevada State University (NSU); and
- ❖ 2 Large Research Universities: University of Nevada, Las Vegas (UNLV) & University of Nevada, Reno (UNR)

The 7 institutions vary when it comes to the factors outlined in the *Key Factors to Consider When Choosing a School and Program of Study* section. DO YOUR RESEARCH! ©

ADMISSION REQUIREMENTS

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 with a secondary-level credential (*high school diploma* OR *high school equivalency certificate*) has the opportunity to be admitted and enroll in classes, regardless of their academic performance in high school.

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 institution.

However, a student who is admitted directly to a 4-year institution—with a strong *gift aid* package offer from their 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 financial aid is so critical!

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

However, here is some initial important, institution-specific information to know about each of the 7 NSHE schools...

- 1. University of Nevada, Las Vegas (UNLV)
 - a. Type of School: Southern Nevada's 4-year research university; about 30,000 students
 - b. Location: Las Vegas, Nevada
 - c. Annual Cost of Attendance (2025-26 Academic Year):

Cost (30 credits/year)	Living Off Campus	Living On Campus
Nevada Residents	Approximately \$32,000	Approximately \$29,000

- **d. Types of Degrees Offered:** 4-year bachelor's degree programs and a range of graduate school programs—including master's, doctoral, and professional degrees
- e. 2025-26 FAFSA Priority Submission Deadline: End of November 2024 (ASAP after late November 2024 FAFSA release), for incoming 1st-year undergraduate students; March 15, 2025, for incoming transfer and current undergraduate students
- **f. Fall 2025 Admissions Application Deadline:** June 1st, 2025 (but applying early, ideally by the end of the Fall 2024 semester, is highly recommended!)
- g. Campus-Based Supports for Students Who Have Experienced Foster Care: <u>UNLV Fostering Scholars Program</u>
 - i. Primary Contact Person for Wraparound Support & Foster Youth Fee Waiver Keva Francis: (702) 895-0638; keva.francis@unlv.edu; fosteringscholars@unlv.edu

2. University of Nevada, Reno (UNR)

- a. Type of School: Northern Nevada's 4-year research university; about 21,000 students
- b. Location: Reno, Nevada
- c. Annual Cost of Attendance (2025-26 Academic Year):

Cost (30 credits/year)	Living Off Campus	Living On Campus
Nevada Resident	Approximately \$32,000	Approximately \$29,000

- **d.** 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
- e. 2025-26 FAFSA Priority Submission Deadline: April 1st, 2025 (delayed, due to late November 2024 FAFSA release)
- **Fall 2025 Admissions Application Deadline:** April 7th, 2025 (but applying early, ideally by the end of the Fall 2024 semester, is highly recommended!)
- g. Campus-Based Supports for Students Who Have Experienced Foster Care: <u>UNR Fostering</u> the Pack
 - i. Primary Contact Person for Wraparound Support & Foster Youth Fee Waiver Dr. James Beattie: (775) 682-8943; <u>ibeattie@unr.edu</u>; <u>NVfosterwaiver@unr.edu</u>

3. Nevada State University (NSU)

- a. Type of School: Nevada's one-and-only 4-year teaching university; about 7,000 students
- b. Location: Henderson, Nevada
- c. Annual Cost of Attendance (2025-26 Academic Year):

Cost (30 credits/year)	Living Off Campus	Living On Campus
Nevada Resident	Approximately \$30,000	Approximately \$26,000

- d. Types of Degrees Offered: Bachelor's degrees & 1 master's degree
- a. 2025-26 FAFSA Priority Submission Deadline: March 15th, 2025 (delayed, due to late November 2024 FAFSA release)
- **b.** Fall 2025 Admissions Application Deadline: July 15th, 2025 (but applying early, ideally by the end of the Fall 2024 semester, is highly recommended!)
- d. Campus-Based Supports for Students Who Have Experienced Foster Care:
 - i. Primary Contact Person for Wraparound Support Laura Hinojosa: (702) 992-2394; laura.hinojosa@nevadastate.edu
 - ii. Primary Contact for Foster Youth Fee Waiver Caprice Schneider: (702) 992-2109; feewaivers@nevadastate.edu

4. College of Southern Nevada (CSN)

- a. Type of School: The community college serving Southern Nevada; about 30,000 students
- b. Location: 3 main campuses and several centers throughout Clark County, NV
- c. Annual Cost of Attendance (2025-26 Academic Year):

Cost (30 credits/year)	Living Off Campus
Nevada Resident	Approximately \$26,000

- c. Types of Degrees Offered: Certificate programs, 2-year associate's degrees, and some 4-year bachelor's degrees
- a. 2025-26 FAFSA Priority Submission Deadline: Unspecified, but no later than February 2025
- **b.** Fall 2025 Admissions Application Deadline: Prior to the first day of classes, in August 2025 (but applying early, ideally by the middle of the Summer 2025 semester, is highly recommended!)
- c. Campus-Based Supports for Students Who Have Experienced Foster Care:
 - i. Primary Contact Person for Wraparound Support Kimiko Walton: (702) 651-7450; kimiko.walton@csn.edu
 - ii. Primary Contact for Foster Youth Fee Waiver Andrew Reyes: (702) 651-5616; andrew.reyes@csn.edu

5. Great Basin College (GBC)

- **a.** Type of School: One of Nevada's 4 community colleges, serving multiple areas of the state; about 3,000 students
- **b.** 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
- c. Annual Cost of Attendance (2025-26 Academic Year):

Cost (30 credits/year)	Living Off Campus	Living On Campus
Nevada Resident	Approximately \$28,000	Approximately \$21,000

- **d. Types of Degrees Offered:** Certificate programs, 2-year associate's degrees, and some 4-year bachelor's degrees
- e. 2025-26 FAFSA Priority Submission Deadline: Unspecified, but no later than February 2025
- **f. Fall 2025 Admissions Application Deadline:** Prior to the first day of classes, in August 2025 (but applying early, ideally by the middle of the Summer 2025 semester, is highly recommended!)
- g. Campus-Based Supports for Students Who Have Experienced Foster Care:
 - i. Primary Contact Person for Wraparound Support & Foster Youth Fee Waiver Adriana Mendez: (775) 327-2078; adriana.mendez@gbcnv.edu

- 6. Truckee Meadows Community College (TMCC)
 - a. Type of School: A Northern Nevada community college; about 10,000 students
 - **b.** Location: Reno, Nevada (1 main campus and 3 centers)
 - c. Annual Cost of Attendance (2025-26 Academic Year):

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

- **d. Types of Degrees Offered:** Certificate programs, 2-year associate's degrees, and some 4-year bachelor's degrees
- e. 2025-26 FAFSA Priority Submission Deadline: Mid-February 2025
- **f. Fall 2025 Admissions Application Deadline:** Prior to the first day of classes, in August 2025 (but applying early, ideally by the middle of the Summer 2025 semester, is highly recommended!)
- g. Campus-Based Supports for Students Who Have Experienced Foster Care: TMCC Fostering

 College Success Program
 - i. Primary Contact Person for Wraparound Support Annalisa Walker: (775) 673-7060; awalker@tmcc.edu
 - ii. Primary Contact for Foster Youth Fee Waiver Andy Hughes: (775) 673-7240; ahughes@tmcc.edu

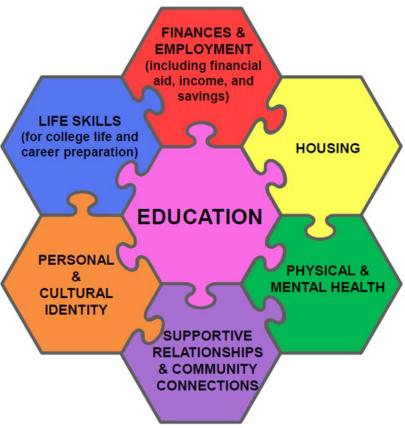
7. Western Nevada College (WNC)

- a. Type of School: A Northern Nevada community college; about 4,000 students
- **b.** Location: Based in Carson City—with additional campuses in Fallon and Minden, and instructional centers throughout the state
- c. Annual Cost of Attendance (2025-26 Academic Year):

Cost (30 credits/year)	Living Off Campus
Nevada Resident	Approximately \$28,000

- **d. Types of Degrees Offered:** Certificate programs, 2-year associate's degrees, and some 4-year bachelor's degrees
- e. 2025-26 FAFSA Priority Submission Deadline: Unspecified, but no later than February 2025
- **f. Fall 2025 Admissions Application Deadline:** Prior to the first day of classes, in August 2025 (but applying early, ideally by the middle of the Summer 2025 semester, is highly recommended!)
- g. Campus-Based Supports for Students Who Have Experienced Foster Care:
 - i. Primary Contact Person for Wraparound Support Denise Stout: (775) 445-3271; denise.stout@wnc.edu
 - ii. Primary Contact for Foster Youth Fee Waiver Chelsie Hamtak: (775) 445-3288; chelsie.hamtak@wnc.edu

Overview of the NSHE Fostering Success Initiative



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:

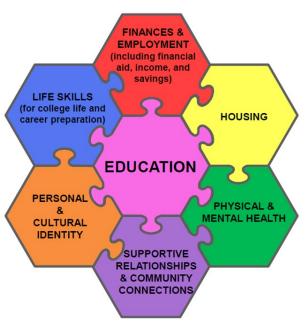
- 1) Individualized direct coaching that centers the young person as the expert in their own experiences and needs, builds trust, and fosters self-advocacy and independent living skills;
- Tailored resource and/or support service provision, within campus- and community-based settings (including "sense of belonging" opportunities); and
- 3) Timely and appropriate advocacy that assists in removing barriers.

Overview of the NSHE Fostering Success Initiative

Check out the initiative's <u>Wraparound Support Flyer</u>, 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

Financial Aid Options (general & foster carespecific), Timelines, & Processes

Financial Aid Definition & Types of Financial Aid

What is Financial Aid?

Financial Aid (or STUDENT AID) is an umbrella term for academic financial assistance—most often used to refer to financial assistance for postsecondary education/college (including vocational/trade certificate and degree options, many of which are offered at public community colleges).

Types of Financial Aid: Gift Aid

The different *types* of financial aid that a student can obtain—all of which directly or indirectly require FAFSA completion—are as follows:

- 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 <u>Chafee Education(al) and Training Voucher</u>, known as "ETV," which is administered by the federal child welfare system and requires submitting both the FAFSA and an additional application)
 - c. Grants (<u>federal</u>, <u>state</u>, <u>college/university-specific</u>, and/or <u>private or nonprofit organization-specific</u>—many of which students are automatically considered for after FAFSA submission, and some of which require an extra application)
 - d. <u>Scholarships</u> (from many different types of sources, most of which require students to submit an additional application)

Types of Financial Aid: Federal Work-Study

- **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.
 - IMPORTANT NOTE: 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.





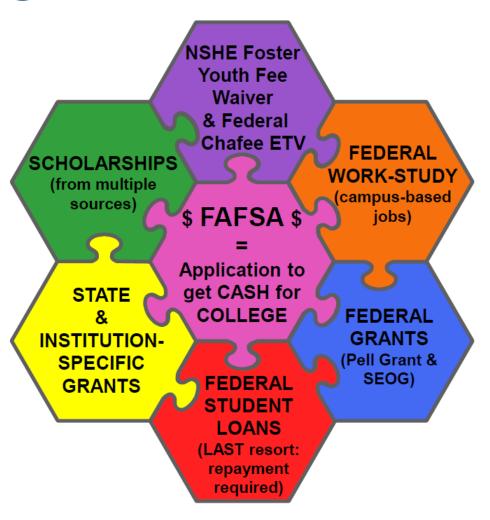
Types of Financial Aid: Student Loans

- **3. Student Loan** = Financial aid that students can BORROW—if they lack sufficient gift aid options—that NEEDS TO BE REPAID, WITH INTEREST
 - Student loans are the least beneficial form of financial aid, because they need to be repaid, with interest (*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>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**, & there's **greater repayment flexibility & support**.</u>
 - **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 <u>HERE</u>.

HOW TO APPLY FOR FINANCIAL AID The Starting Point: FAFSA for Citizens, Permanent Residents, & Eligible Non-Citizens

Applying for Financial Aid Matters

FAFSA FREE **A**pplication for Federal Student Aid



ONE Application =

Access to
Multiple Forms
of Financial Aid!

The Starting Point: FAFSA for Students Who Are Citizens, Permanent Residents, & Eligible Non-Citizens

IF YOU ARE A U.S. CITIZEN, A PERMANENT RESIDENT OR OTHER ELIGIBLE NONCITIZEN:

- Your FIRST TASK is to complete the <u>FREE Application for Federal Student Aid (FAFSA)</u>, at <u>www.fafsa.gov</u>.
 - Paper applications are also available, but most students say that they find the online application easier. Ask a counselor or other adult mentor for help with completing the application.
- What is an "eligible noncitizen?"
 - Examples include a U.S. Permanent Resident who has a Green Card (Permanent Resident Card), a conditional permanent resident with a conditional Green Card, or a "Refugee." You can find the complete list on the FAFSA form or this webpage: https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens.

What is the FAFSA?

The Free Application for Federal Student Aid (FAFSA) is the official application form completed by current and prospective postsecondary education students—in the United States—to determine their eligibility for financial aid. The FAFSA is for both undergraduate- and graduate-level students, including those pursuing professional degrees.

FAFSA = FINANCIAL AID APPLICATION FORM (the FAFSA, itself, is NOT a form of financial aid)

Why is the FAFSA so important?

Nearly all forms of financial aid for postsecondary education-related expenses require annual FAFSA completion before consideration—even aid that is not directly tied to FAFSA submission. The FAFSA provides access to the largest source of financial aid, including all forms of **Federal Student Aid**—federal grants (Federal Pell Grant and Federal Supplemental Educational Opportunity Grant), Federal Work-Study, and U.S. Department of Education (ED) loans. Additionally, many schools use your FAFSA information to determine your eligibility for state-funded and/or school-specific aid; and your FAFSA may be used to determine your eligibility for some **scholarships**, depending on the provider (SOURCE).

Annual FAFSA completion is also required in order to be considered for the **NSHE Foster Youth Fee Waiver**, the foster care-specific **Chafee Education(al)** and **Training Voucher (ETV)** that is administered by the federal child welfare system, and a number of scholarships and grants administered by states, colleges/universities, and private organizations.

Preparing to Complete the FAFSA

Preparing to Complete the FAFSA: Important FAFSA Facts

- The FAFSA is the APPLICATION you complete/submit, in order to determine your eligibility for various forms of financial aid; it is NOT the financial aid itself.
- The FAFSA needs to be completed EVERY YEAR (annually)!
 - O The FAFSA typically opens on October 1st each year, for the following academic year.
 - o <u>IMPORTANT NOTE</u>: The 2024-25 and 2025-26 FAFSAs were released late, because the *U.S. Department of Education* needed extra time to implement changes mandated by the FAFSA Simplification Act.
 - O SUBMIT YOUR FAFSA AS EARLY AS POSSIBLE, BEFORE THE PRIORITY DEADLINE for your college/university, prior to every academic year in which you plan to enroll in college courses.

Preparing to Complete the FAFSA: Important FAFSA Facts

- The FAFSA needs to be completed EARLY!
 - The earlier you submit your FAFSA, the more likely you are to receive the maximum amount of financial aid possible, from a variety of funding sources.
 - You can apply for financial aid BEFORE you submit your college admissions applications, so do NOT worry if you are still deciding between schools! Just be sure to list ALL colleges/universities that you are considering on your FAFSA form (you can automatically include up to 20!). The college/university that you end up enrolling in will ultimately disburse your financial aid resources.
 - You can submit your FAFSA after the priority submission deadline for your college/university, but you may receive less money.
- You should NEVER pay to complete your FAFSA or to receive assistance with completing it. You should also NEVER need to pay to submit a scholarship application, for that matter!
 - BEWARE OF SCAMS!

Preparing to Complete the FAFSA: Priority Submission Deadlines for NSHE Colleges/Universities

The priority FAFSA submission deadlines are early for our schools, and students should always try to meet priority deadlines in order to maximize their financial aid award options. NSHE's regular priority FAFSA deadlines are as follows (REMEMBER, these deadlines are for the fall/winter prior to the fall term of the academic year that your FAFSA is designated for!):

- 1. University of Nevada, Las Vegas (UNLV): November 15th
- 2. Nevada State University (NSU): January 15th
- 3. University of Nevada, Reno (UNR): February 15th
- 4. Truckee Meadows Community College (TMCC): Mid-February
- 5. College of Southern Nevada (CSN): Unspecified, but no later than February
- 6. Great Basin College (GBC): Unspecified, but no later than February
- 7. Western Nevada College (WNC): Unspecified, but no later than February

Preparing to Complete the FAFSA: Documents Needed

To complete the Free Application for Federal Student Aid (FAFSA), you will need:

- Your Social Security Number (for students who are U.S. Citizens/Permanent Residents) or your Alien Registration Number (for students who are not U.S. Citizens/Permanent Residents)
- Your federal income tax returns, W-2s, and other records of money earned. (**NOTE:** You may be able to transfer your federal tax return information into your FAFSA, directly from the IRS website; please note that the separate IRS Data Retrieval Tool portal was removed, beginning with the 2024-25 FAFSA form.)
- Bank statements and records of investments (if applicable)
- Records of untaxed income, including any child support received (if applicable)
- An FSA (Federal Student Aid) ID, to sign electronically
- A RELIABLE EMAIL ADDRESS that you check regularly! Avoid using a high school email address that will expire when you graduate!

If you were NOT in foster care at/after age 13 and are a <u>dependent student</u>, then you will also need most of the above information for your caregiver(s).

Preparing to Complete the FAFSA: Tax Year Used to Determine Financial Need

Why do I have to submit my tax and income information for a tax year that is two years prior to the FAFSA year?

This is advantageous for most students because it:

- allows for the immediate transfer of federal tax information for eligible applicants,
- eliminates estimating income and tax information before taxes are filed,
- reduces the need to come back and update a FAFSA form after filing taxes, and
- enables submitting a FAFSA form as early as October of the year before attending school.

If the tax/income information you are required to submit no longer reflects your current situation, inform the financial aid office of the school that you plan to attend after submitting your FAFSA and ask if they can manually edit your income information based on your proof of your income change.

Preparing to Complete the FAFSA: Students Who Have Experienced Foster Care

Person	al Circumstances Demographics Financials Colleges Signature	
Stud	lent Personal Circumstances	
Select	all that apply.	
	The student is currently serving on active duty in the U.S. armed forces for purposes other than training.	(i)
	The student is a veteran of the U.S. armed forces.	i
	At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).	?
~	At any time since the student turned 13, they were a ward of the court.	(i)
~	At any time since the student turned 13, they were in foster care.	<u>(i)</u>
	The student is or was a legally emancipated minor, as determined by a court in their state of residence.	i
	The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.	i
	None of these apply.	

If you were in foster care AT AND/OR AFTER AGE 13, you will be considered INDEPENDENT for financial aid purposes; only YOUR income will count against you, and you do NOT need to provide any information—including income, tax, and asset data—about biological, adoptive, or foster parents (including relative or non-relative caregivers), or legal guardians (even if someone is claiming you on their taxes). Make sure you CHECK THESE 2
BOXES, when you see this question:

- ☐ "At any time since the student turned 13, they were a ward of the court."
- ☐ "At any time since the student turned 13, they were in foster care."

Make sure you also check any additional boxes that may apply to you.

IMPORTANT NOTE: If this question does not appear for you, that is because you have already been deemed an INDEPENDENT student for a different reason, such as your age (24+), marital status, graduate student status, and/or parental status.

Preparing to Complete the FAFSA: Students Who Have Experienced Foster Care

Check out our Foster Care-Specific FAFSA Materials:

FAFSA Flyer (1 page)



Foster Care-Specific
FAFSA Fact Sheet (1 page)

Foster Care-Specific Financial
Aid & FAFSA Guide (109 slides,
broken into subsections)



HOW TO APPLY FOR FINANCIAL AID The Starting Point: Alternative Need Financial Aid Application for Students With Undocumented Status

The Starting Point: Alternative Need Financial Aid Application for Students With Undocumented Status (including DACA recipients)

IF YOU ARE A STUDENT WITH UNDOCUMENTED STATUS (DACA RECIPIENT OR OTHERWISE):

Complete your NSHE college/university's <u>alternative need financial aid application</u> (the specific name of the application varies for each college/university), designed for students who are ineligible for federal financial aid/cannot complete the FAFSA. Contact the school's financial aid office for the specific form required.

• <u>NOTE</u>: While DACA recipients cannot receive federal financial aid, DACA recipients are technically able to complete/submit the FAFSA. However, DACA recipients should consult with their personal/professional support people (ideally including an attorney who specializes in immigration issues) and/or their college financial aid office before deciding whether or not to complete the FAFSA, in addition to the alternative need financial aid application.

Contact someone at your NSHE college/university who specializes in supporting students with undocumented status (including DACA recipients), for assistance with completing the alternative need financial aid application and connecting with other resources designed to support students with undocumented status. You can find contact information for each institution HERE.

HOW TO APPLY FOR FINANCIAL AID Additional Financial Aid Applications: Identifying Key Funding Sources & How to Apply for Them

Additional Financial Aid Applications: Identifying Key Funding Sources & How to Apply for Them

Don't stop with the FAFSA or alternative need financial aid application!

GET MORE CASH FOR COLLEGE!

In addition to completing/submitting the FAFSA or alternative need financial aid application, you will need to submit additional, separate financial aid applications in order to receive certain forms of funding (many of which also require a completed FAFSA or alternative need financial aid application).

Identifying Key Funding Sources & How to Apply for Them: Nevada-Specific Financial Aid Resources

- Nevada Promise Scholarship (NPS) For NSHE Community College (CSN, GBC, TMCC, & WNC) Students: In order to be considered, complete the FAFSA or the alternative need financial aid application for your college/university (whichever application makes the most sense for your particular citizenship/immigration status), as well as the Nevada Promise Scholarship (NPS) Application.
 - o <u>IMPORTANT NOTE</u>: The NPS application is due <u>by October 31st of your senior year of HIGH SCHOOL!</u>
 - o For Students with Undocumented Status: This scholarship is open to students who are undocumented, including DACA recipients.
- <u>Silver State Opportunity Grant (SSOG)</u> For NSHE Community College (CSN, GBC, TMCC, & WNC) & Nevada State University (NSU) Students: In order to be considered, complete the FAFSA or the alternative need financial aid application for your college/university (whichever application makes the most sense for your particular citizenship/immigration status).
 - o <u>For Students with Undocumented Status</u>: This grant is open to DACA RECIPIENTS ONLY. Students with undocumented status who are NOT DACA recipients are currently INELIGIBLE.
- Governor Guinn Millennium Scholarship (GGMS) For ALL Nevada College/University Students, attending any of the 7 NSHE Institutions or Roseman University of Health Sciences: In order to be considered, you need to meet the academic merit standards outlined on the website (this is a merit-based scholarship, as opposed to need-based!).
 - There is no GGMS application process for students who attend a traditional public, private or charter school in Nevada. If you are eligible upon high school graduation, your school or school district will submit your name to the <u>Nevada State Treasurer's Office</u> (contact them, if you do not receive notification of your eligibility by the July after you graduate from high school!). For students who are homeschooled or attend a high school out-of-state while residing in Nevada, there is an application process.
 - o If you think you are eligible, check your award status on the Nevada State Treasurer website.
 - o <u>For Students with Undocumented Status</u>: This scholarship is open to students who are undocumented, including DACA recipients.

Identifying Key Funding Sources & How to Apply for Them: Specialized Financial Aid Resources for Students Who Have Experienced Foster Care

These 3 resources are a great place to start, to identify additional financial aid opportunities that you can apply for that you are NOT automatically considered for after submitting your FAFSA or alternative need financial aid application (most of which also require a completed FAFSA or alternative need financial aid application):

Foster Care-Specific
Financial Aid Fact Sheet
(2 pages)



Foster Care-Specific Financial Aid & FAFSA Guide (109 slides, broken into subsections)



<u>Aid Toolkit</u> (subdomain of initiative webpage)



Specialized Financial Aid Resources for Students Who Have Experienced Foster Care: NSHE Foster Youth Fee Waiver

NSHE Foster Youth Fee Waiver — Administered by NSHE

- Who It's For: Undergraduate students who are/were dependents of the Nevada foster care system, at and/or after age 13 (eligibility ends on 26th birthday), and are enrolled at one or more NSHE schools (UNLV, UNR, NSU, CSN, GBC, TMCC, and/or WNC)
- What it Covers: Directly WAIVES *most* major course registration (enrollment) fees at any of the 7 degree-granting NSHE schools (exact amount waived = base course registration fees + any applicable lower-division lab fees for all eligible courses)
- <u>IMPORTANT NOTE</u>: 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.
- <u>IMPORTANT NOTE</u>: You will need to wait until AFTER YOU ARE ADMITTED to college to submit your fee waiver form—because you will need to include your assigned NSHE Student ID Number AND identify which college/university you will be attending/seeking fee waiver funding from, on the form.

Who, What, When, Where, & Why
Fact Sheet



Steps to Obtain
Fact Sheet



Frequently Asked Questions
Fact Sheet



Specialized Financial Aid Resources for Students Who Have Experienced Foster Care: NSHE Foster Youth Fee Waiver

CLARIFYING NOTE ON TERMINOLOGY:

In some states, base course registration (enrollment) fees (i.e. the main/highest course fees) may be referred to as *tuition* (the 2 terms are sometimes used interchangeably); but, in Nevada, Nevada RESIDENT (in-state) students are only charged base course registration fees at our public, nonprofit colleges/universities—while NON-resident (out-of-state) students are charged the base course registration fees, PLUS an additional tuition charge (however, PRIVATE Nevada and out-of-state institutions—whether nonprofit or for-profit—often DO label their base course registration [enrollment] fees as tuition).

This is why the **NSHE Foster Youth Fee Waiver** is considered a course registration (enrollment) fee waiver, NOT a tuition waiver, which is explained in more detail in the fee waiver's Frequently Asked Questions Fact Sheet.















University of Nevada, Rend

Specialized Financial Aid Resources for Students Who Have Experienced Foster Care: Federal Chafee Education(al) & Training Voucher (ETV)

Federal Chafee ETV funding (link provides state-by-state contact info) — Administered by the U.S. DHHS Administration for Children & Families (Designated Nevada ETV Administrators: Clark County Social Service & Children's Cabinet)

- Who It's For: Students who are currently in foster care, aged out of foster care, or left foster care after their 16th birthday
 - o For students who exited care at/after age 16, but before aging out, eligibility depends on the state administering the funds (Nevada has more restrictive requirements than some states). Contact your STATE OF DEPENDENCY first!
- What it Covers: Provides up to \$5,000 per academic year, for up to 5 years (whether or not the years are consecutive) or until your 26th birthday (whichever comes first)—for any qualifying school/living expenses
 - o **IMPORTANT NOTE:** As of the 2024-25 academic year, Chafee ETV funding is NO LONGER REQUIRED TO FALL WITHIN THE FEDERAL STUDENT AID COST OF ATTENDANCE PARAMETERS!
- 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)
- <u>IMPORTANT NOTE</u>: You will need to wait until AFTER YOU ARE ADMITTED to college to submit your Chafee ETV application—because you will need to include the college/university you will be attending on the application.

Specialized Financial Aid Resources for Students Who Have Experienced Foster Care: Foster Care-Specific Scholarships

SCHOLARSHIPS – Foster care-specific scholarships AND other scholarships, through your college/university and/or outside organizations, all of which typically require their own unique applications

- Scholarships for Students Who Were in Foster Care in Nevada:
 - Otto A. Huth Scholarship Fund
 - Foster Children Education Scholarship
 - Career Opportunity Scholarship
 - Children's Service Guild of Southern Nevada Scholarship
 - Dare to Dream Scholarship
 - Village of Becoming Scholarship

More info on all of these scholarships, as well as other financial aid topics and resources, is provided in our 2-page Foster Care-Specific Financial Aid Fact Sheet:



Identifying Key Funding Sources & How to Apply for Them: Scholarship Tips for ALL Students

Scholarship Tips

- Scholarships are endless, and they are available from a variety of sources. This can be overwhelming, so **start with options that are available through your high school, college/university (including the department that houses your major/program of study), or through a more <u>local</u> organization (as opposed to a national organization).**
- Scholarships have varying deadlines throughout the year, but many are due far in advance of the semester/year that they are for (often 6 months to 1 year in advance). So, search regularly, keep a running list of scholarships you plan to apply for (in the order that the applications are due), and start applications early so that you have sufficient time to compile/complete all required application materials.

Identifying Key Funding Sources & How to Apply for Them: Scholarship Tips for ALL Students

Scholarship Tips

- While applying for scholarships can sound daunting, the applications get faster/easier as you go, because you will already have many of the required documents compiled and you can often use huge chunks of your prior scholarship essays for new scholarship essays (many essay prompts ask similar questions).
- Remember that it is worth the effort to apply, because you can rack up quite a bit of money with scholarships! You likely won't get every scholarship that you apply for, but students who are diligent about regularly searching/applying for scholarships often get at least one or two.
- Even if your GPA is not amazing, not all scholarships are based on academic merit. Some are based on financial need and/or other criteria. And, some are based on more than one factor.

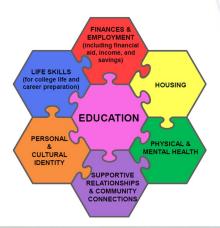
Important Post-Admission College Enrollment & Financial Aid Steps

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.

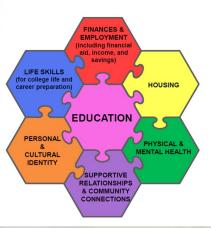
Every school has a slightly different series of steps and instructions, so you will want to check with your school to ensure that you are completing the correct steps, in the right order, and accessing the appropriate people for assistance. However, the most critical post-admission college enrollment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

- 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 (IMPORTANT NOTE: 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!);
 - **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); &
 - **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/Services)

- 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!







- 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 enrollment and/or financial aid (if you need assistance with any of the following steps, ask the foster carefocused 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, set up your new college/university email address, 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.** Set up your online school account, 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.

- c. ENROLLMENT (check both your student email account and your online school account, regarding these items!):
 - i. Check to see if you have any <u>enrollment "TO DO" tasks</u> 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 <u>high school transcript</u> or OFFICIAL <u>equivalency certificate test</u> (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 <u>vaccination records</u>, 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 <u>placement testing</u> (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).

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 once</u> <u>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 the AMOUNT and DUE DATE of your first college/university bill, 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!

- c. ENROLLMENT (continued):
 - viii. Obtain your college/university student ID, so that you can access campus-based services/resources and off-campus student discounts!
 - **ix. Buy your course materials**, **PRIOR TO** 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!

- 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.

d. FINANCIAL AID (continued):

- iii. If you meet the eligibility requirements, complete and submit the <u>NSHE Foster Youth</u> <u>Fee Waiver form</u> 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.
 - <u>IMPORTANT NOTE</u>: If you were in foster care in Nevada, at/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 <u>Steps to Obtain Fact Sheet</u> for the fee waiver, for more information:



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 <u>high school transcript</u> or OFFICIAL <u>equivalency certificate</u> 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 <u>appointment with a financial aid representative</u>—to go over your financial aid package and address any financial aid-related questions and/or outstanding tasks you may have.
 - <u>IMPORTANT NOTE</u>: You will need to continue meeting with your academic advisor <u>at least once per semester</u>, to ensure that you are enrolling in the correct coursework to stay on track for graduation.

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, books and supplies (including renting or purchasing a personal computer), miscellaneous expenses, and transportation. 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 <u>NSHE</u> <u>Foster Youth Fee Waiver</u>; vouchers, such as <u>Chafee ETV</u>; 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!)
 - O ALL forms of income you will earn/receive throughout the designated academic semester/year
 - o **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)

Ask for Help, As You Plan for College!



Laura Obrist, MSW (Pronouns: She/Her)

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