

Host:

Good evening and welcome to the seventh edition of “Nebraska Connects: Countdown to College”. I’m your host, Mike Tobias. Each year thousands of Nebraska students and parents wrestle with the questions of college. “Should I go? How would I pay for it? Will it be worth my time?” Tonight we hope to offer you some guidance and answer your questions about how to make a successful transition from high school to college.

A great panel of experts is here to help guide you through the process. They are: Dr. Dolores Simpson Kirkland, who is the guidance counselor and team leader at Lincoln NorthStar High School; Dean Obenauer, who is the Director of Financial Aid at Midland Lutheran College in Fremont; Jolene Adams from the University of Nebraska at Omaha where she’s the Director of Admissions; and Joan Jurek, who is the Director of College Planning at EducationQuest Foundation in Omaha.

This is an audience participation show. It was pre-recorded, so please don’t call us now. Instead you can e-mail us your questions at countdown@educationquest.org. Standing by just off camera are financial aid professionals from the Nebraska Association Student Financial Aid Administrators. These people will make sure that every question receives an answer or a phone number and contact who can get you an answer.

We are going to divide the show into three sections: student life, financial aid, and our first area, admissions. Choosing the right school can be a difficult decision. What should you look for? How many campuses should you visit? These are questions every prospective college student thinks about.

Mike:

I graduated from Kearney High School in two-thousand three. I looked around mainly in the Midwest. I liked the atmosphere here. The campus visits were the first thing that helped me make my decision. When it came down to it, though, I just thought that the education you can get here in Nebraska is on par if not better than any of the other schools I looked at.

Katie:

I’m from a small town in the southeast here. It made me feel comfortable with any class where there were only twenty-five or thirty kids in each class. So, it kind of felt like high school again and I felt a little more comfortable. Probably the only thing I would do differently is when it came to scholarships, I always waited until the last minute to do them. I always thought, “Oh, I can do it tomorrow.” And then, it wasn’t like that. I felt rushed to do them. I felt like I could have done better if I had taken more time to do them.

Dwight:

I am married. I have four children. College had always been a goal of mine, but I never thought I had the time or money to do it. So, I’m going now to fulfill a dream I’ve had – to go to college and to get a degree. Part of my motivation is my children, because I want to be able to show them that example. To be able to let them know that I set this goal and that I accomplished it.

Host:

We’re going to start talking about admissions, but we want to hear from you. This program was pre-recorded but you can e-mail us at countdown@educationquest.org. Let’s start with the basics. When should students start considering their college options? Let’s talk to Joan first.

Joan:

Sure. Ideally, students should start thinking about what colleges they want to pursue as early as their sophomore or junior year of high school. It’s not too early to begin. They should think about what types of colleges are out there based on what kind of major they want to go into. And there are a lot of different college options available.

Host:

And that's a common mistake a lot of parents make – waiting too long. Is that something you see?

Dolores:

Yes. One of the things we encourage our students to do is to plan in the middle school years. To begin to think about the kinds of classes they will need as they move into high school. To really prepare themselves, not only academically, but also getting into the habit of the work ethic and of being good students.

Host:

Where does the student, and the parents, start that college process, deciding on where to go and what they want to do?

Jolene:

I think the best way is to start by making some campus visits, the parents and the students together, in their junior year, the summer before their senior year, and in the fall of their senior year. In the high school guidance office, there is a lot of information and resources for the students to be looking up various schools.

Host:

You talked about the guidance office. Where are some other places that students can find information on colleges?

Dolores:

More and more, the Internet is becoming a very large source of information. Many high school counseling centers do have computer access as well as media centers. A foundation, such as EducationQuest, also allows students and parents and guardians to access information.

Host:

We typically get questions about guidebooks. Are those good sources of information?

Jolene:

They are excellent information. They give a lot of good statistical information about the schools. Throughout the state, there are always college fairs that are wonderful opportunities for students and parents to meet college reps. These are held at various times in the fall each year.

Host:

The great thing about the college fairs is that it's a great way to get a little bit of information about a lot of colleges in one place. What types of things should people look for? In the websites, the guidebooks, anything, there is a wealth of information out there. What are some key things to look for? Dean, why don't you take a stab at this?

Dean:

Of course, if students know what they want to major in, they can focus on a couple of schools that may offer a program they're interested in. But a lot of students don't know what they want to do. So a good idea, then, is to visit a college to get more information on a general studies type of program. There is a lot of information out there if they just take the step to go do it.

Host:

What about some of the other numbers you typically see associated with the process? Student retention, faculty-staff ratio, things like that. Which of those things are important?

Joan:

You're right, Mike. Students should be looking at all of those things. Looking at how big the class size is. If they come from a small school, will they be comfortable going into a larger class size or

something a little smaller? So, the size of the school, the location of the school. How far away from home is it? Is it within driving or flying distance? What are they looking at there? Also, of course, the major that Dean mentioned. And then, student activities as well. The social part is a big part of their college life, too.

Host:

We talked a little bit about the importance of the campus visit. When should students start visiting college campuses?

Jolene:

We encourage students to visit campuses at least starting in their junior year, into the summer, and most importantly, in the fall of their senior year. That's, of course, also when they start the college application process, but the campus visit should happen any time from their junior year onward.

Host:

Dolores, are there certain things that you tell students that they should get out of that campus visit?

Dolores:

Yes, they need to get a feel for what the campus is like, how diverse the student population is. Particularly if they are a student of color, first generation student, whose family may not have had the opportunities for them to go to college. Sit in on a class. Check out the dormitory food and what the accommodations are.

We need to remind them that because they are still in high school, they need to keep up with their high school academics, make sure they have their parents' permission to go visit campuses. And absences can add up, so we don't want students to miss too much school while they're searching for colleges. So, over breaks when the schools are out is a good time to visit.

Host:

Typically, they'll get ... Go ahead, Joan.

Joan:

That's a good point. Lots of times parents forget to notify the guidance office that the students are going on a visit. And the guidance office is a great way to hook up with an admission office and to make that connection.

Host:

At those campus visits, typically, they'll get a tour with a student ambassador, a student working in the admissions office. What are some questions they could ask this student to help them get a feel for the campus and decide if it's right for them?

Jolene:

I think on that campus visit, often there will be a presentation where they learn a lot about the campus. They can sit down with an admissions representative to learn more about the specific admissions requirements. I also encourage them to try to visit the campus during the year so they can actually get the feel of the students on campus, the real atmosphere of that particular college life there.

Host:

Obviously this would be different for every student, but what are some basics when a student decides what college is the best fit for them?

Dolores:

An important thing to consider is the student's own personality. Am I an introvert? Am I more of

an outgoing person? What am I interested in? Can I exist far away from my family? What kinds of things do I want to do outside the classroom? Do I want to start with a two or four-year program?

Host:

Any other thoughts on that?

Jolene:

I think that whether you're going to go into a two-year or four-year program or technical school, all of those options need to be looked at. Not all students will fit into one mold. There are many options out there for them.

Host:

We're getting some fantastic questions. This one is from Fred in Red Cloud. "How soon should I apply to college?"

Joan:

College admission applications will start in the fall of the senior year. As soon as the senior year starts in August, that's when the student should start applying to schools.

Host:

How do colleges decide if they are going to accept a student for admission?

Jolene:

That would be a good one for admissions. Part of the complete application process is for students to provide their high school academic record, their test scores from the ACT or SAT. Some schools will require an essay. An interview may be part of the process. All of those supporting documents have to come in with the application for admission.

Jolene:

Those are all reviewed by the admissions office. It depends on whether it's a two-year or four-year school. Some schools have minimum core requirements or minimum test scores. Others may have open admissions. But the important thing is to start that process early to make sure they've made all the deadlines and to start the financial aid process.

Host:

You touched a little bit on ACT and SAT. Should every student take the ACT or SAT? What do you tell your students?

Dolores:

It's very important for students to know the admissions requirement of the college or university that they are interested in. We've found that the majority of Midwest schools require the ACT. However, there are different scenarios, and depending on where you're going to go to school, it's important to find out exactly what is required.

Host:

SAT tends to be more important for schools on the coasts?

Dolores:

Yes, especially the east coast.

Host:

What do the ACT and SAT exams determine?

Joan:

The admission offices will review the ACT and SAT scores for the admission acceptance process.

Students take a test in each of the areas of science, math, English, and then they get a test score. Those test scores go into the college choices they have and then those colleges review that information, based on the criteria they have. Of course, the ACT and SAT are not the only thing that colleges look at or that the student will have to concentrate on. Jolene can help with that as well.

Host:

Important, but not everything.

Joan:

Right.

Jolene:

And the SAT and, especially in the Midwest, the ACT, are used specifically for scholarship consideration as well. Not only would I recommend the student take it for admission purposes but to take it more than one time to increase the chance for scholarship and admission acceptance.

Host:

Go ahead.

Joan:

It's also important to take the ACT or SAT at least once during the junior year as well.

Jolene:

Yes . . . yes.

Joan:

The first opportunity to take it when they're high school seniors is in October, and they should already be applying for admission to their schools by that time. So, ideally, they should take it at least once in their junior year so they have the opportunity to take it more than once, if they need to.

Host:

How does a student determine if he or she needs to take the writing portion?

Dolores:

They need to check the admission criteria of the college or university they're interested in. Because we have general information, but the colleges and universities do update their admissions criteria and the students want to get the most current and accurate information so they can make an informed decision. Many schools have representatives from colleges and universities come into the high schools. These are great opportunities for students to ask questions.

Host:

We'll probably touch a little more on admissions later in the show.

Now, we're going to talk about the topic that is most on people's minds when talking about college and that's financial aid. One of the biggest questions for parents is: "How are we going to pay for this?" The quick answer would be "loans", but you might be surprised to know that making the effort to apply for scholarships could lead to hundreds to thousands of dollars that you don't have to pay back.

Katie:

My first year I paid for college through scholarships I applied for when I was in high school. But now, I pay out of my own pocket. I work full time and I also go to school full time, so that helps me pay for college.

Dwight:

I received some Pell grant money, and the rest is student loans.

Mike:

My parents are helping me out a little bit. I've just gotten loans from the government, mainly. As the years progress and I'm getting older, I'm getting more scholarships. So, that's helping me recoup some of the loan costs.

Dwight:

A misconception of mine was when you sign up for the financial aid that they automatically do the scholarship search. And so when none were presented to me, I just assumed that none were available.

Katie:

I did searches on the Internet through EducationQuest where I just did different searches for scholarship. There were many out there. So, I took that route. And then, there are some in your home town through your school counselor. I did all that I could apply for.

Mike:

The College of Journalism is really good about organizing a scholarship packet for us. We just fill out a general form. Then, there's a couple of different essays that apply. I've done that every year and usually get one or two. When you become an upperclassman, the university just notifies you sometimes that you get scholarships. That's always nice to see in the mail.

Host:

Let's talk about financial aid. Dean, what is financial aid and what types are out there?

Dean:

That's a good question, Mike. There are many types of financial aid resources. You're talking scholarships, grants, student loans, part-time jobs on campus . . . There are really a lot of different types of financial aid that a family can apply for. There is help out there.

Host:

How should they decide what is right for them?

Dean:

First of all, they need to apply. A lot of times, they don't know what they should apply for, when they should apply. What I tell families is: "Find out where the high school counselor's office is and then, camp in the doorway." Ask them, "What can I apply for today? Where should I be writing for more information? What's this federal form all about?" There's a lot of things to be working on and now's the time to do it.

Host:

We're looking at the list of financial aid. Three of them have asterisks. "FAFSA required." We're going to hear a lot about the FAFSA. What is it?

Joan:

The FAFSA stands for the Free Application for Federal Student Aid. It's a federal financial aid form that families are going to fill out in the senior year of high school, and then beyond. So, for every year they are enrolled in college, they need to fill out the federal financial aid form, the FAFSA, to determine their financial aid eligibility.

Host:

Talk a little bit about deadlines and questions related to that. Everyone jump in on that. I'm sure you all get FAFSA questions frequently.

Dean:

There's not really a deadline to complete the FAFSA. However, some of the programs are limited funded. Each college will have to apply for some of the funds in the grant programs, the work programs, the loan programs. The earlier the FAFSA gets completed, the better the chances are of receiving more types of assistance. So when you have your tax info after January first is the time to file that form.

Host:

Jolene, what would you tell people about it?

Jolene:

Two things: Many times to be eligible to receive financial aid and scholarships from an institution, you have to also have applied for admission to that school. So, it reinforces that process – to make sure you've applied for admission in the fall of your senior year, and then watch the priority deadlines. Many schools have either a December or January priority deadline for financial aid and scholarships. So, pay attention to those and make sure you've filed the appropriate paperwork by those deadlines.

Host:

Should everybody fill out a FAFSA?

Dean:

I tell everyone to fill it out. There are families that say "I know we're not going to qualify for anything, so we're not going to do it." But everybody who files a FAFSA qualifies for something, so I advise everyone to fill it out.

Host:

Dolores, you deal with students and parents who have a lot of questions about FAFSA. What are some of the more common ones?

Dolores:

"What do I really do with this FAFSA form? How do I get a pin number? Where do I get the paperwork, particularly if I don't have a computer?" We are very fortunate to have a strong partnership with EducationQuest. So, they provide financial aid nights for seniors at our buildings. And that's been wonderful.

Host:

And there's more information about FAFSA on the EducationQuest website, which is www.educationquest.org. We'll be referring to this more later in the show. Dean, talk in general about how much it costs to go to college. I'm sure this depends on where you go, what you're pursuing, personal finances, . . . But, talk about this.

Dean:

That is a very wide-open question. One of the first things I tell families is: "Don't rule out any college you're thinking of until you apply for financial aid and find out what you're eligible for." The costs will be all over the board, depending on whether it's a four-year public, a four-year private, a community college, a technical school . . . You'll see costs all over the place. So, that the first thing to keep in mind is the type of school that you're looking at and its costs, knowing that not very many students are paying full costs for attendance because of the financial aid available.

Host:

We're going to hear about PINs, personal identification numbers. What do we need to know about that, Joan?

Joan:

The personal identification number helps the family electronically sign their FAFSA form when they electronically file their FAFSA form. It can be filed two ways – electronically or in paper format. In electronic format, the government still requires a signature of some kind. But if you have that pin, you can electronically sign it. This expedites the process. The colleges can get the information much quicker and then can put together the award packets much quicker, too.

Host:

We have an e-mail question from Laurie. “What does the family contribution mean?” I’ll throw that to Jolene.

Jolene:

Actually, the financial aid advisors could better answer that one.

Host:

I’ll give that to Dean.

Dean:

That’s a good question. The family contribution is the end result of the FAFSA. After the family lists all the income and asset information, for both the parents and the students, that information is run through a very complex federal system. The end result of that formula is called the expected family contribution.

Host:

The graphic is showing the basics. Go on.

Dean:

That number will be listed on the student aid report. That’s the number that the federal government thinks the family should be able to come up with for the cost of education. That may or may not be a realistic number, but that’s the number we in the financial aid office have to work with when we’re calculating the different types of financial aid. So, it’s basically the starting point in the whole financial aid award process.

Host:

We have another e-mail question. This one is from Beth. “My daughter lives with me and her step-father. Does she use our financial information or her father’s when applying for financial aid?” Joan?

Joan:

In this situation, if Beth is the custodial parent, then both Beth and the stepfather’s information will be used on her application. The non-custodial parent’s information will not be used at all.

Host:

A question from Donna in Gothenburg: “How and when can a student be declared independent for FAFSA purposes?” Dean?

Dean:

That’s a great question. I have a lot of students who come in and think, “I’m graduating in May. I’ve got my own place this summer. I’m independent. I want to apply for my own financial aid.” It’s not that simple. According to the FAFSA, there is a definition of an independent student. The difference is that the dependent is required to show the family information on the FAFSA. The graphic on the screen talks about the definition. The student has to be twenty-four by January first of the award year. So, we don’t see too many high school students who are twenty-four as they’re looking at college that fall semester. Most students will be considered dependent right out of high school. But there are some exceptions. A student may be a ward of the court, or an orphan, or other documentation could be provided to justify the independence. That’s going to be

an individual call for each college. They'll look at the extenuating circumstances, and then decide if the student is considered to be independent.

Host:

Dolores, what should a student know about scholarships?

Dolores:

That there are a variety of scholarship sources. We are able to provide information for the entire district through our LPS educational foundation. Every student can get a post-secondary planning guide. There are scholarships for students who have graduated from a certain elementary school. Music scholarships, drama scholarships. Students shouldn't forget their fraternities or sororities, organizations that their parents are a part of, church organizations, and we get information every day. We have it posted. There are websites. Students can get scholarship information from their work.

Host:

Joan, . . .

Dolores:

And they can get money . . .

Host:

Oh, I'm sorry. . . . Joan, what is Scholarship Quest?

Joan:

Scholarship Quest is a Nebraska-based scholarship search that our viewers can find through the educationquest@org website. So students can go out and put in their demographical information and see what potential scholarships meet that information. That gives them a list of scholarships Dolores was talking about – as far as what meets their demographics, activities, and organizations they belong to.

Host:

Students will often receive advertising about services that, for a fee, will find thousands of dollars of scholarships. What do people need to know about that, Dean?

Dean:

I would say there's enough free information out there that you never need to pay for a scholarship search service. EducationQuest provides a free scholarship search service. There's a website called fastweb@com. Again, there's enough free information out there that you never need to apply for financial aid.

Joan:

We always recommend that students shouldn't forget about their high school guidance office when looking for scholarship funds. It's a very important resource. Students should stay on top of their handbooks or their websites. But, more importantly, the colleges the students are pursuing are going to be where the majority of the scholarships come from. So, students should know right away what their colleges offer for scholarship money, when the deadlines of the applications are, and what they have to do to meet that information.

Host:

And they should continue looking even after their second or third year of college, because there may be some things that become available once they've been in school for a while, aren't there?

Joan:

Right. It shouldn't just end in their senior year of high school. They should continue to look for scholarships every year that they are in college. They should continually be looking for that next

year.

Host:

Cody in Spaulding wants to know: "How do ACT scores and GPA affect the types of scholarships?"

Dean:

That will be handled differently by every college. Again, the admissions process will establish minimum and maximum criteria. There are scholarships out there for students who don't have the thirty ACT. There is a whole range of scholarships based on the GPA, ACT, class rank information . . . So, every college is going to look at that differently.

Jolene:

I'd like to add that some will be a combination of the ACT and the class rank information. Some scholarships do also have a need base. Some are based on academics, and some are based on a combination of academics and need.

Host:

Talk a little more about need-based scholarships and the types of things that parents and students typically ask. Dolores?

Dolores:

Parents and students want to know: "What is the bottom line in terms of how much money needs to be made in order to qualify? What if I haven't turned in tax information, can I still be considered? I'm not really sure what's happening with my family situation. Am I automatically out because my family makes a certain amount of money?" We really encourage students and parents to explore, to ask the questions, to see what's out there. Because there is so much information. You don't have to be at the top of your class to get a scholarship. There are lots of very generous people who really do want to help students.

Dean:

I'd like to add, Dolores, that as far as scholarships based on need, there are schools out there who will look at the FAFSA information for their own institutional scholarship. That's why it's so important to file that FAFSA as soon as the family can after January first because that is needed for some scholarships as well as the federal information.

Host:

Let's talk about financial aid deadlines. Joan, when should a student apply for each type of financial aid?

Joan:

A student can apply for a FAFSA as soon as the parents' income taxes are filed or as soon after January first as possible. With that FAFSA information, the colleges will review the students for federal grants, federal work study, and federal student loan programs. So the colleges will review the students for award programs as long as the students have been accepted for admission.

Host:

What else do we need to know about deadlines? What about some of the other types of financial aid?

Dean:

I would say that most schools will publish a priority deadline, which means they would like the FAFSA information on file by a certain date so they can start sending out award letters. Most schools will publish that priority date on their website or within their catalogue. Remember, it's just a priority date when they start sending out award letters, not a drop-dead date. So, if a family hasn't filed by that date, it doesn't mean they don't qualify for anything. Most schools will list that

priority date when they like to start sending out information to the families.

Jolene:

I'd like to . . .

Dolores:

When we . . . I'm sorry.

Jolene:

That's fine.

Dolores:

OK? . . . When we talk about deadlines, it's more than just about financial aid and college applications. It's a life skill. We're trying to get our students to understand that life has deadlines, and you want to be a good life planner. So, you don't want to make the mistake of missing important times as you go on through high school and college, such as when you register for classes. So, life skills are important, and those deadlines are huge in terms of helping students move on to that next level of responsibility.

Host:

I think we've mentioned this, but I'd like to provide more of an overview. What types of things are needed to apply for financial aid?

Dean:

As far as filling out the FAFSA, you don't need your entire financial history at hand, but you will need your completed tax form. The FAFSA will ask questions from that form. Also, you will need interest statements from last year. If the family has investments, whether they're CDs, mutual funds, stocks, or bonds, what is the value of those assets at the time of application? So, you do need to have a lot of financial information at hand while you're filling that out.

Host:

We have a call from Laurie in Lincoln, a high school sophomore. She wants to know: "What kinds of scholarships can I start to apply for?"

Joan:

Congratulations to Laurie for beginning early! Sophomore and junior years are an ideal time to begin, not putting it off until you're a high school senior, but looking for a possible scholarships now. I think, for her, it's going to be a matter of using those resources we talked about.

Joan:

Definitely ScholarshipQuest on the EducationQuest WEBSITE, her high school guidance office, and free Internet search programs that are available. She can go into the Lincoln EducationQuest College Planning Center. There are several catalogues she can look at, too.

Host:

If you're a sophomore and you haven't narrowed down where you want to go or what you want to study, can you still look for money?

Dean:

Absolutely. It's a great time to look, although you can't apply at that point. Most funds are reserved for students entering their freshman year. But it's a great time to look to see what's out there. So when she approaches her senior year, she's ready to go.

Host:

Another question that will surely come up: saving for college. What would you recommend to students and parents as far as saving for college?

Dolores:

Determining to live within a budget is an important issue: setting aside an amount of money you know will not be touched. In a tough financial situation, that's a challenge. But start a regular habit of savings. It's really important.

Host:

Who else has some thoughts on that?

Dean:

It's never too late to start saving any amount for college, whether you're able to put back twenty-five dollars a month – just whatever you can put back. It's never too late and never too small to put back.

Jolene:

I would like to recommend when students are in high school in their sophomore and junior years, go to some of those programs in the evening for parents. EducationQuest and other participants will be there, because they have an overview of the costs of planning for college and what family contribution will be expected. That will help families earlier on start that planning-ahead process for saving.

Host:

OK. We have a call from Jeanette in Norfolk. "Talk about federal work study. Is it like a loan or a grant. Do I have to pay it back?"

Dean:

That's a good question. Work study is a misnomer. It sounds like you're paid to study, although it would be nice to do that! It's a part-time job. Most campuses would have employment, and jobs are in every department. They start out at minimum wage and generally five to ten hours a week, so they don't cut into class time or study time. A work study job is a great way to connect with the campus you're more involved than just in a classroom. And no, it doesn't have to be repaid. It's a real job. A great program.

Host:

Talk about applying for work study. Should you investigate at the schools and find out how much is available?

Joan:

Right. The colleges will automatically review a student's eligibility for work study, again, based on that FAFSA application form. Every college has a different process for determining that eligibility. Some assign a work study position. At some, the student might have to investigate what work study jobs are available. Every college handles that process a little bit differently.

Host:

OK.

Dean:

And then, some colleges have their own institutional employment program. If a student does not qualify for federal work study, then some will have their own funds. Basically, it's the same job, same program, but the colleges are putting their own funds in there.

Host:

Invisible to the student, really the same situation.

Dean:

Right.

Host:

Talk about students loans. How does a student apply for a student loan?

Dean:

Again, it goes back to the FAFSA, the application for all of the student loan programs. There is an additional promissory note, but there are some good loan programs out there. There is no payment in school. Payments generally start up six to nine months after the student is no longer enrolled. You can stretch that out to ten to twelve years after graduation. That makes the tuition manageable. It's a great resource to help pay for some of those housing and tuition costs.

Host:

Specific types that are available?

Dean:

The Perkins Loan is out there. Not all schools will have the Perkins Loan because they have to apply to the federal government for funding for that loan program. That program carries a five percent fixed interest rate, so there's no interest due while the student is in school. Then those payments start up nine months after graduation. The Stafford Loan is another great loan program out there. It's calculated on what the U.S. Treasury bill is doing. It will never go over eight and a quarter. Right now, it's at four point seven zero. There are loans for parents, like the Federal Plus Loan. Because of that federal backing, the interest rates are much lower than a regular bank loan. So, there are quite a few different loan programs out there.

Host:

Dennis in Gering called. "I have one in college, soon to be two. Can I fill out one FAFSA for the whole family?"

Joan:

Actually, he will have to complete two per year.

Host:

Lucky Dennis.

Joan:

Lucky Dennis, that's right. Actually, he'll be filing two every year as long as the students are enrolled at the same time. Each one of those students are going to show their own family contribution based upon their income, their assets, and resources. So, although the parent information is going to be the same, the student information is not going to necessarily be the same.

Host:

OK. Another FAFSA question. "What if I make a mistake on the FAFSA or family income changes after I file?" Dean?

Dean:

All a student would need to do is go online to make those corrections on the FAFSA website, or contact the financial aid office and we can make those changes for them. As long as we have the documentation, we can make the changes electronically for the student.

Host:

Tom in Lincoln says: "I'm majoring in education. Teachers don't get paid much. Is there any way to have the student loan repaid in exchange for teaching?" Is there such a program out there?

Dolores:

I believe at one point there was such a program. That is something really important to talk about

with colleges and universities as well with potential employment agencies, such as a school district.

Dean:

There is a program still available if a student has a Perkins loan — depending on where the graduate will teach, if the school is designated low income by the state because of the high concentration of low income families, not because of the teacher's salary. If a graduate teaches in one of those schools, then that loan can be partially forgiven every year they teach. The last time I looked at the list, I think there were almost seven hundred schools in Nebraska that qualified for that loan cancellation. So, it's a great loan program for teachers.

Host:

Is there something similar for nursing students?

Joan:

Yes, there is for nursing, but the Perkins loan covers that as well. So, depending on the student's major, he or she may qualify for cancellation on the Perkins loan. Even on the Stafford loan for educators, there is a teacher-loan-forgiveness program. We recommend checking to see whether the school they're teaching in qualifies for that cancellation eligibility.

Host:

Another FAFSA question. "Do families have to account for businesses or farms on the FAFSA?"

Dean:

They do. There is a question on the FAFSA that asks for the net worth of the business. If you're going through the asset information on the FAFSA, one of the benefits they've changed is that you can exclude your primary place of residence. So you can exclude the value of your home while you're filling out the FAFSA. If your home happens to be on the farm, then you exclude the value of the farm. So, that's a good question.

Host:

I'm sure we'll have more on financial aid, but now, we'll move on to our third section. Once decisions have been made, it's time to start thinking about life on campus. Every freshman experiences growing pains. Less structure could lead to procrastination. Having a roommate for the first time could test your communications skills. Many upperclassmen will tell you that the key to creating a positive experience is to get involved.

Mike:

I live in the fraternity house. I came to the university without many friends. So I look at it as a way to get to know people right away. It's been a great place to meet new people and develop leadership skills.

Katie:

When I moved to Lincoln, I lived with my brother and didn't meet a lot of friends. But moving into an apartment, I met a lot of kids that go to college. It is expensive for me. I have to work fulltime to pay for school.

Dwight:

My priorities were spending time with my family instead of in class. I didn't want to be in class three or four nights a week and not be able to spend time with my family — do dinner and those types of things. So, that was very important to me.

Mike:

It's good to schedule your classes at nine-thirty. That's a good time — not too early, but it gets you going for the day. Typically, I'll get up, go to class at nine-thirty, have a break until noon, and go back to the house and eat lunch. I have class at two and dinner is always at five-thirty. Every

night I study or do intermural sports.

Dwight:

When they have special events here, I try to come. This Friday, they have Santa Claus coming. So, I can bring my kids, and do things like that.

Katie:

It's different day. I usually go to class in the morning, and then I have one class at night, and I work every day from noon to five. So, I'm a very, very busy person. At night, I study and hang out with friends, that sort of thing.

Host:

OK. We have students who have a variety of different college experiences. Let's talk about what students can gain from that experience, both in and out of the classroom. We'll go to Jolene first.

Jolene:

In the classroom, of course, they're going to experience a lot of diversity, getting connected with students. Getting involved in student organizations is essential. There are a lot of statistics that show that students who are involved in campus organizations do achieve better academically. Living in on-campus housing is a fabulous experience, getting them connected with new friends as they work in study groups and other campus activities.

Host:

We're getting us a lot of great questions. This program was pre-recorded, so please don't call us now. Instead you can e-mail us (e-mail is hard to say!) . . . e-mail us your questions at countdown@educationquest.org. Dolores, how can parents prepare their son or daughter to be away from home?

Dolores:

It's important for parents to prepare themselves, too. Parents need to work with their students about the importance of managing not only their time, but their lives, because once students get to college, they really are more independent. Parents can't hover around and make sure they're going to class and eating their breakfast. It's a stressful time for both parents and students, so conversation is really important.

Host:

And there's definitely going to be a different academic experience. Do students have to study more in college?

Jolene:

Absolutely. A lot of them have skated by in high school without much studying. It's a whole different experience in college when they find out how much time it takes to keep grades up. On top of what Dolores said about preparation, let the students do the college application themselves. Of course, parents understand the process and like to help, and students need parental support. But students need to inquire with an admissions office and financial aids office about admission status and what they need to do and if they still need letters of recommendation. The students really need to make those phone calls, setting up their orientation sessions and their advising appointments. Once they're in college, they're going to have to make sure by themselves that they're on top of their classes. So, parents can start encouraging them early to be independent with that process.

Host:

A residence question: "How are roommates matched?"

Jolene:

There are a variety of ways. Most schools, of course, will allow students to select a roommate.

They try to accommodate those requests as much as possible. There is a variety of questions on a questionnaire. "Do you stay up late at night? Do you listen to music? What interests do you have?" Schools try to match those to try to get a good roommate.

Host:

OK, they've got the roommate, but what else do they need in that room?

Jolene:

Housing will provide a list. They will recommend things that are necessary. Pay attention to the things the school will provide you. You might need a mini-refrigerator, a microwave, bedding, and a variety of things. But pay attention to that list that the housing office sends out.

Host:

Dolores, you talk to students when they come back after that first few months in college and they say, "Gosh, I wish I had taken . . ."

Dolores:

Oh my!

Host:

. . . what?

Dolores:

A lot more personal belongings, things that remind them of home, things that are comfortable, clothing. They really talked about how the food is, and how it's tough to get around. It gets colder when you have to walk around. They wished they were more prepared, packing more carefully and paying attention to what the housing people said campus life was about and what you really need.

Host:

A question from Dawn in Omaha. "How many colleges should I apply to?" Dolores, your thoughts.

Dolores:

When you begin your initial search, it's important not to limit yourself. But as you narrow your search, look at three to five colleges. Really research so you can make a good, informed decision.

Host:

OK. Brent in Beatrice sent us an e-mail. "Is it ever too late to apply to college?"

Jolene:

Some colleges will have an absolute deadline very close to when the term would start. I would encourage a student to always check to see when that deadline is, because some stay open for admission clear to the end. Remember, the application is simply a statement of interest. It's not a commitment on your part. So, don't feel like you are obligating yourself to a school by applying. Keep your options open. You're the consumer. If you provide your test scores and apply for financial aid, you can sit back, let the offers come in, and then make a wise consumer decision on which school you want to go to. The key is to make sure you've done all the necessary things for application.

Host:

Briefly talk about some of the pros and cons of the early decision programs that some colleges offer.

Jolene:

A lot of schools will be making admission decisions as early as the fall of their senior year, and that will continue all the way through. Some schools will have a release date, where admission notices go out. It will vary with the schools. Students can simply review each institution's admissions literature to know how each handles that.

Host:

Joan, tell us about the College Planning Handbook.

Joan:

The College Planning Handbook is a resource that EducationQuest puts together for high school students. It's appropriate to use in the junior and senior years. They can pick that up in different agencies across the state as well as at the EducationQuest College Planning Centers. The Handbook guides students through the whole admissions process as well as the federal financial aid process. It talks about the different types of colleges available to them, not limiting them to just two-year or four-year, public or private school, but all the options. It also guides them through the FAFSA and student loan applications.

Host:

Good resource. Marge sent us an e-mail. "Can the FAFSA be filled out before taxes are completed?" Dean?

Dean:

That's a good question. If the family is very comfortable with their estimate, they can go ahead and apply using estimates. But once their tax form is completed, they need to make sure that information on the FAFSA is correct. So, if they're comfortable with their estimate, yes, it can be done.

Host:

Christine in Blair wants to know about resumes and letters of recommendation. "Are these needed as part of the application process and to whom should they be sent?" Joan?

Joan:

On our EducationQuest website, we have an Activities Resume program where students can actually build a resume. It's based on their extracurricular activities, volunteer works, grades, honors programs, letters of recognition, etc. So, they can build a resume based on what they want to put on it or on the type of scholarship they're applying for. What's nice about this tool is that we actually save students' information for six months. Whenever they add an activity, we'll continuously save it again for another six months from that time. So, when they're ready to use it, they can print it off for a high school counselor, a teacher, an organization or a facilitator whom they would want to write a letter of recommendation.

So, it's a nice way to give that recommending person an outline of that student's accomplishments. It's easier for them to write that letter of recommendation. So I really encourage students to get on the EducationQuest website and use that tool. And we have many services not only on the EducationQuest website . . .

Host:

Like e-mail is hard to say!

Joan:

Exactly! . . . that are also available in Spanish. So they can use those tools on the website or they can get the College Prep Handbook in Spanish, too.

Host:

Carrie in Lincoln called. "How many years does it really take to get a degree?" What do you tell

students?

Dolores:

It depends on what your major is, what you're interested in, and how well you do academically. If you have to make up classes or if you take a smaller credit load, it may take you a slightly longer time.

Host:

Four years is not unreasonable. You hear students say they're going to have to take five years, but four years is realistic, isn't it?

Dolores:

It is certainly doable, yes. And many students succeed very well in four years.

Host:

And if you have to work, it's a whole different situation. Go ahead, Dean.

Dean:

I think I should mention that at most four-year private and public schools, twelve hours is considered to be a full-time student. However, if you only take twelve hours per semester, that's not going to be enough to graduate in four years. Generally, 15 to 16 hours per semester would need to be maintained to graduate in four years. So, that's something to think about. How many hours do I need to take per semester in order to graduate in four years?

Host:

We've talked about how EducationQuest is a good resource. Joan, talk about where the EducationQuest offices are in the state and about it being a free service.

Joan:

We have three College Planning Centers in Nebraska: in Kearney, Lincoln, and Omaha. Many of our services do require an appointment, such as college planning consultation, and FAFSA filing. But students and parents can make use of our in-house resources to do a college search or a career assessment program without an appointment. Contact the College Planning Center closest to you.

Host:

A lot of our discussion has been about traditional-aged students, but there is a growing number of nontraditional students as well. Dan in Omaha wants to know:

"Are there any scholarships or government-type grants for nontraditional students?"

There's more to the question, but let's start with this.

Dean:

There are some scholarships out there for nontraditional students. Some colleges will designate some of their own funds for that purpose. You should search the web, because there is money out there for those who have been out of high school for a while and are just now entering college.

Host:

OK, briefly: "What's out there for students whose parents are senior citizens. Does that make a difference?" That's really what his question was.

Dean:

Not really. Not that I'm aware of – where there's any additional funding if your parents are senior citizens.

Joan:

Not for scholarships, either. However, on the FAFSA application form, there's asset protection allowance that does protect the parents' investment depending on the age of that older parent. So, in some cases, that can protect those assets that don't go towards that expected family contribution. So, while there may not be a specific scholarship for a case where a parent is older, there might be protection for some of the assets.

Host:

Any other quick thoughts on that? . . . OK. We've had some great questions. That is all the time we have. I'd like to thank our panelists: Dr. Dolores Simpson Kirkland, at Lincoln NorthStar High School; Dean Obenauer, at Midland Lutheran College in Fremont; Jolene Adams, Director of Admissions, University of Nebraska at Omaha; and Joan Jurek, Director of College Planning at EducationQuest Foundation in Omaha. Also thanks to our phone volunteers from NEASFAA.

If you have questions about the application process or financial aid, call your nearest EducationQuest office. They'll be glad to supply you with college planning products, scholarships, search tools, and personal help in filling out forms. Thanks for watching "Countdown to College: A Nebraska Connects Special". Good night.