

Mike Tobias:

Good evening and welcome to the eighth edition of Countdown to College, a Nebraska Connects special. I'm your host, Mike Tobias.

Each year, thousands of Nebraska parents and students wrestle with the questions of college:

"Where will I go?"

"How will I pay for it?" and

"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.

Joining me here are a panel of experts to guide you through the process. They are:

- Brenda Leggiadro, who is the guidance counselor and team leader at Lincoln East High School
- Dusty Newton, who is the director of undergraduate admissions at the University of Nebraska at Kearney.
- Joan Zanders, who is the director of financial aid at Northeast Community College,
- and Les Monroe, who is the director of education planning with the EducationQuest foundation.

This program 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 college planning volunteers. Someone like them will make sure that your e-mail question receives an answer.

This program is divided 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 that every prospective college student thinks about.

Kelly:

My parents really, really wanted me to keep an open mind. We wanted to find a place where I could succeed and have a lot of options as far as what I wanted to do. So my parents encouraged me to look around and not settle on one place.

Joan:

I always tell parents and students, "How can you possibly expect an 18-year-old to know what a 40-year-old wants to do?"

Brenda:

One thing that is really important to think about is that many jobs we see today didn't exist ten or fifteen years ago. So, to go to college with a specific job in mind probably doesn't make as much sense as it does to prepare yourself in a certain way, possibly for a certain occupation, but always keeping options open.

The best opportunity may come from a situation you don't even know exists at this point.

Ben:

I started getting everything ready my junior year. I thank my guidance counselor, because she got us started getting ready, looking at colleges, getting interviews going,

Kelly:

There was a college fair at the community college in Columbus. A lot of schools came, and that was really good. I went with my dad and pick up a ton of information. I think I still have the sack in my room of all of the different institutions that were there.

Looking over all the possibilities, some majors came out of there that I never even knew existed. That was so good to go to the college fair and see the options there.

Brenda:

When students look at college, they look at it as interviewing the college as much as they look at the college interviewing them. They will spend a substantial amount of time and money at the school they choose.

If it's not a good match, it's a recipe for disaster.

If the first semester goes poorly, the student's confidence and feeling of really doing what they want to do is severely damaged. So, picking well is extremely important. One of the ways to pick well is to be on campus. When you're there, ask to speak to the professors in the major you want to pursue.

Dusty:

I don't think there's anything better than visiting the campus. National research shows us that's the most important thing for students and families to do, because they get a gut feeling about if this is the right place for them.

Les:

Right now is a very good time for students to do their college research, identify the items they're most interested in, find colleges that meet those criteria, and then contact the college. We recommend about two weeks in advance to set up a college visit. Once they visit, they have a better idea which schools they'd like to apply to.

Mike:

Let's talk about the best way to search for colleges and universities.
Brenda, I'll talk to you first.

Brenda:

Sure. I think it's important for families to start talking early when children are young about what it is to go to college. Be on college campuses as much as possible so students feel it is a place they really can go to. They feel comfortable about making judgments about different places if they've been on different college campuses.

It's never too early to visit campuses. Conversations at home can clarify what they're looking for and formulate the things they need to know in order to be successful in searching for a college a little later.

Dusty:

I totally agree. We're starting to see students and families looking a lot earlier at college fairs and planning programs. We're seeing freshman, even middle schoolers. I would add to what Brenda said that it's very important that they are thinking about it in middle school. Particularly in middle school they need to be sure they're taking the right courses to prepare if they're planning to go to college. It's very important they're on our campuses. That's the most critical thing.

Joan:

I agree. I would love to see students visiting campuses by at least middle school years. Number one, it helps expand their horizons. They haven't even thought about half the majors or possibilities that are out there. Then, as Dusty said, to be able to use that information to choose

high school courses.

Unfortunately, students visiting that early come from families that have been college attendees, also. I'd like to help the families with first generation college students where there may be no family experience. It is probably up to the school, public and private, to help guide those students to the campuses so that they can start thinking about college as a possibility.

Mike:

When should they start the formal process, actually making the formal visits, looking through the materials more seriously?

Some students wait until their senior year, and that's really too late, isn't it?

Les:

Depends on the student. Some students are early planners. They may know their sophomore or junior year. They have specific criteria they're searching for. They know what to look for in a college. At the onset of this process, they know what to look for and what questions to ask.

Some students aren't ready at quite such an early age. For them, it might be the senior year. I would recommend having conversations within the family unit early on.

I would encourage students to visit with their friends who are away at college when they come home for the holidays. They could talk with them about their experiences and get some insight about current colleges that might be on their list.

Mike:

We were looking at some of the resources out there. There are a lot of resources out there to help students try to make that decision. We'll talk about some other financial aid resources later. In terms of the research process, what are some of the better ones students should be looking at?

Brenda:

I think one of the good places to go is *EducationQuest*. There is a college profile section there. That is an excellent website. Different schools offer different programs. Talk to your high school counselor and find out what's available in your school. Often there's a contract with an organization to provide a website to students in that school. Make sure you know what that website is.

The neat thing is that you can search by so many criteria: size, location, majors offered, and extracurricular activities. You can get a college list that's just amazing. That's a great resource for students. We might say that in some ways it makes the choices too big. You can get a great list, but then you really have to start narrowing down. You need to visit with people that have been at that school and talk to admissions people. A web search can be a good start, but it's not the end product.

Mike:

What about some of the other college publications out there, like U.S. News and World Report? What are some of the better ones? What can students get from them? Dusty?

Dusty:

I think U.S. News and World Report is one that you hear a lot about. They publish what's called "America's Best Colleges" and rank us and things like that. There are some families that put a lot of stock into that, some that don't, and some that don't know a lot about it. Does it matter? I think it certainly matters.

You want to make sure that the college you're going to has a good academic reputation. We know what matters to students right now is that they are going to be able to come out and get a job and that we do have good-quality academic programs. Those publications, U.S. News in

particular, can be used to find out that knowledge. But I don't think there's anything better than visiting the campus and getting a good look at the product.

Brenda:

I could add that as a high school counselor, I use the college handbook a lot. It is a snapshot of a lot of different schools. The same criteria are compared across many different schools, and that's very helpful. One we use a lot is "*Rugg's Recommendations on the Colleges*". That can give families good information about "the best" program, whatever that means to them. They can sort through what's important to them and come up with a good match.

Mike:

When they go through the publications, they'll see a lot of statistics, like graduation rate and retention rate and things like that. What are the more significant barometers for the type of school they're looking at?

Brenda:

A really important factor is the composition of the freshman class. What is their A-C-T score range? If you're going to look at one particular piece of information from those resources, that can give you an instant idea of how well you fit into that population.

If the mid-range score is twenty-four to twenty-eight, and you're A-C-T score is twenty-six, you're right in the middle. There will be fifty percent of students who perform better than you do and fifty percent who do worse. Then, it's probably a pretty good match. On the other hand, if the scores are way high, and your score isn't that great, you need to look a little further, to make sure you succeed academically.

Dusty:

I would agree that retention rate is important. I think. . .

Mike:

To be clear, that's the number of students that come back.

Dusty:

Exactly. The reason it might not be too important is because high school students' families don't know what retention means in terms of college lingo. I think it's real important the more successful the retention rate, the higher it is. Obviously, the students are having a good experience at the campus.

Mike:

We were talking about test scores. What's the difference between the A-C-T and the S-A-T? Why does that matter to Nebraska kids in terms of what test they should take and where they might be going? Les?

Les:

Those two standardized exams are options for students to show the knowledge they had throughout their high school career. The exams are designed differently. Both of them have different sections covering reasoning and writing. They are designed a little differently.

Students can perform differently on one or the other. We have seen that in the results in the Midwest. Most of our colleges are accepting the A-C-T. The coastlines, east and west, and the Southern schools tend to look at the S-A-T. Those exams have just added a new writing element to show students' writing skills.

Mike:

Dusty, you brought this up earlier in terms of campus visits. How important are those visits to a college campus? Is there a certain time of year, and what are the things they should be asking to

see?

Dusty:

Sure. They are critical. I think they are the most critical thing in college selection. Students must visit the campuses they're considering. It's the only way they're going to get the real good overview of what the campus is about. As I said, they really get a gut feeling about if this is a place that they can see themselves.

We want students to be on our campus any time. We had a group of fourth graders on our campus today, which is great. Hopefully, we'll have them back all the way through until they're with us as freshmen. Part of the selection process is to begin visits in the beginning of the junior year. That helps narrow it down if students and families are looking at five or eight schools.

Then, we encourage them to come back again during the senior year when they're really in that college mindset. They should be asking to visit with faculty. They should be asking faculty about the quality of the academic program. Hopefully, they're going to have interaction with college students, and finding out about placement rates, graduation rates, and those kinds of things. I think that Les mentioned that it's important to call a couple of weeks ahead to get that scheduled.

Mike:

It's important -- school year versus summer, -- it's a good idea to be there when things are going on on campus.

Brenda:

Sure. Sure.

Dusty:

Definitely. Definitely. And anything's better than a Saturday. (*laughter*) Saturday morning on a college campus isn't real active.

Mike:

To get the idea of what's really going on.

Dusty:

That's right.

Mike:

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.

Ben:

It's a different process going through that whole financial aid thing.

Dusty:

Whether students want to go to a private school or come here or go to a community college, I believe if it's the right fit for them, there's a way.

Joan:

College is a transition for the student, but it is also a transition for the parents. Waiting for the senior year to start planning for college is a big mistake.

Les:

Financial aid consists of four different types of funding: scholarships, grants, workstudy, and loans. The grants, workstudy, and loans require a form to be submitted to apply for them. It's called the *FAFSA*, the free application for federal student aid. It was developed by the

Department of Education. It is standardized. All families complete the same form and answer the same questions.

Ben:

My parents were overwhelmed with it. They'd never done it before because I'm an only child. I'm the first one to go in our family. They had no clue about the financial aid things. It was just a mad dash.

Joan:

The first step in applying for financial aid should be securing pin numbers. The pin number acts as a signature for that *FAFSA*. The *FAFSA* can be applied for either online or there is a paper version if students have no access to the website.

Brenda:

Financial aid is really complicated for families, especially if it's the first time the family has gone through the process. We throw out a lot of acronyms.

Joan:

It's a whole lot better than it used to be. And there are lots of edit checks in the web process that help the student complete the *FAFSA* more easily. So I really encourage students to try the web process. I think they're going to find it a benefit.

Les:

The scholarship searching can be daunting. It's not a lot of fun. It's time consuming. It's not often as rewarding as someone would hope it would be.

Kelly:

Applying for scholarships takes a lot of time but it is definitely worth it. You think of getting a thousand dollars when you need ten. Maybe it's not a big drop in the bucket. It doesn't seem like it. But when you're actually working to earn a thousand dollars when you're trying to be a student and be involved and have fun, a thousand dollars does help.

Dusty:

In today's world, we have a lot of students who work. We encourage students not to work more than fifteen to twenty hours per week if they're going full time to school. We educate them taking fifteen credit hours per semester is really like a full time job.

Ben:

Look around and call the college and ask if they have any programs that you can sign up for. There's just so much money in a college that all you have to do is call and ask if they have some program that you can get into before you get there.

Mike:

We know there are a lot of questions out there about financial aid. This program was pre-recorded but you can e-mail us at COUNTDOWN@EDUCATIONQUEST.ORG.

Joan, let's start with you. What expenses can financial aid cover? Is it tuition or more than that?

Joan:

It's more than that. It's anything that could be construed as part of the cost of attendance for usually a nine-month period of time. If a student is in a year-round program, then a twelve-month budget. That includes tuition fees, room and board, books and supplies, transportation costs, and any expenses for a nine-month period.

Mike:

What are good ways to save for college, Les? And when should one start saving? It's probably

not ever early enough, is it?

Les:

We like to think it's never too early to start saving, but unfortunately, we often live lifestyles where we like to spend our money on other things. And plan later for what will come later. There are some good ways that families can set aside some money.

I always recommend cutting back on additional cell phones, or extended cable television, knowing these are lifestyle choices that many aren't able to make. Just put away a small amount, twenty dollars a month, five dollars or more if you can into an account. Set it aside and don't touch it. One account that may work is the College Savings Plan of Nebraska. It is one of many 529 plans that are offered nationwide.

Mike:

What is a 529 plan?

Les:

It's a classification by the I-R-S that allows a family to put funds aside in an account where the money will be able to be used for educational purposes in the future.

Mike:

OK, there's the website for the College Savings Plan of Nebraska. It's *planforcollegenow.o-r-g*. That's something you'd definitely recommend?

Les:

That would be a place where I know if I put money aside, I could save it. Because if something comes along, new technology, that money will be gone pretty quick.

Mike:

A lot of acronyms are floating around in the worlds of financial aid. The one we hear a lot about is *FAFSA*. Dusty, what is it, when should we file, who needs to file, what do we need to know?

Dusty:

FAFSA is . . . uh . . .

Joan:

Free application for federal student aid.

Dusty:

(laughs) Yes, everyone should file one. I think there's a misconception out there that "our family might make too much money, so I'm not going to file." *FAFSA* is the form that students fill out to determine eligibility for grant aid. It is a federal form. Families may have heard of the *PELL* grant.

There's also state grant assistance, student loans, and campus work study. It can be filled out anytime after the first of January each year. Students' families have to get their taxes done before the form is completed. Most campuses have priority deadlines for the form. They want to be aware of that, getting the form in. That's about it.

Mike:

Senior year, junior year, when should they be applying?

Joan:

A student can't apply for federal aid until after January first of the year he or she intends to start college the next fall. Some schools have summer as a header. Then they might be able to file for it in the summertime. Most often, it's January first or later for the year when the student is

planning to start in the fall.

Mike:

Maybe you can explain so people understand the system. How do colleges decide who gets financial aid, what kind they get, and how much they receive?

Joan:

The first step is building the cost of attendance that we were talking about, so we can determine the total amount of budget for the student in that year. When the student files a *FAFSFA*, we receive the expected family contribution. If you subtract that from the cost of attendance, that determines financial need.

There are two types of aid that can fill the expected family contribution. That would be the parent loan for undergraduate students and the unsubsidized student loan. But for most students, aid will be dependent upon the need factor. Each college will try to award as much aid as possible to fill that total need, if at all possible.

That could be the *PELL* grant, the supplemental opportunity educational grant, the state grant programs. We now have the academic competitiveness grant and the *SMART* grant. Two brand new ones. Two more acronyms: *A-C-G* and *SMART*.

Mike:

(laughter) We've had enough of those!

Joan:

Right! And then the subsidized *Stafford*, the unsubsidized *Stafford*, the *PLUS*, the *Perkins* loan, work study -- all of those are possibilities to help fill that need.

Mike:

What are the most common mistakes students make with regard to financial aid?

Brenda:

The biggest one, as Dusty said, not filing, and thinking right off the bat, I'm not going to do this. Then, they might miss out on some scholarships. Need might be a factor to look at, but if they haven't filled out a *FAFSA*, there's no way to even put need in the equation. So they miss out on a scholarship because they didn't file a *FAFSA*.

I think the biggest problem is people just thinking, "I'm not going to do it." The second thing is a little bit of fear about who gets the information and how it will be used. That's something maybe Les can talk about more. I think parents should file the *FAFSA* and be confident the information will help their student and not hurt their family.

Les

I think an important factor in filing the *FAFSA* form is paying attention to deadlines, getting the information in well in advance. If you miss those deadlines, even though you could have been eligible for the free money, it is awarded to students who were able to file early. There's concern for parents that "we might not qualify because we make too much money."

That is relevant based on the cost of the college they're considering. While they might have a healthy income, if they're looking at a relatively expensive college, chances are great they wouldn't be able to write a check for the cost of the school for each year the student will be there. Filing the form gives them access to a parent loan and student loan, even if you're not eligible for other types of funds.

Joan:

We hear students say, "I don't want financial aid. I just want to get a loan." They don't understand

that loans *are* financial aid. They still need to fill the *FAFSA* out in order to get a subsidized or unsubsidized loan. The only one they don't have to fill it out for is the *PLUS* loan, the parent loan.

Mike:

We're getting a lot of good financial aid questions. Mike in Lincoln wants to know, "If the student's parents are divorced, which parent's taxes are used on the *FAFSA* form?"

Joan:

It's the parent with whom the student has lived the most in the past twelve months. If that parent is now remarried, then the stepparent's information has to be included as well. If the student lived equally with both biological parents, it would be the parent who provided the most financial support in the past twelve months.

Mike:

Good question from Andrew in Norfolk: What options are available other than loans and federal aid to help pay for college? We talked a little about this. Les, what is out there?

Les:

We talked about the scholarships, grants, work study, and loans as the mainstream types of funding. There are other things to consider such as military involvement. Some students are inclined to join with our armed forces. There could be tuition reimbursement through the armed forces.

There's a home equity loan. If the parent units have equity, there's a loan that can be taken out against that. There could be tax benefits involved with that.

There are some alternative loan options, which are just private loans from banks that students could research. There are many things out there besides the federal procedures.

Joan:

Vocational rehabilitation. I would encourage students to check with their Voc rehab office to see if there's funding there. If a student is a member of a Native American tribe, there's usually wonderful tribal assistance. Many companies offer financial aid to their employees or children of their employees.

There are also scholarships that are offered by a multitude of foundations offsite. There are lots of options. As Les said, some of them do require the *FAFSA* just to determine need.

Dusty:

Even the Lion's Club in their local chapters.

Mike:

Yeah, the local organizations and things like that.

Brenda:

There are . . .

Mike:

Go ahead.

Brenda:

I was going to say that some students in high school have jobs where if they work at that job for a certain number of years, the company they work for will pay part of their tuition. Even high school students can start building a college fund through their employment. That's a little unique.

Les:

As you can tell, that list just goes on. Work force development is another one. *Americorps* is

another great example. Individuals can do community service and receive education vouchers.

Mike:

What is *ScholarshipQuest*?

Les:

ScholarshipQuest is one of the tools we have built and placed on our website. It allows the student to research through approximately fifteen hundred scholarships that are either Nebraska-based dollars or we do have some in the database that are outside Nebraska, but would benefit a Nebraska resident.

If we have a college in a neighboring state that has a scholarship for a Nebraska student, we would be able to promote that through *ScholarshipQuest* because the Nebraska student would be benefited.

Mike:

We may have covered some of this, but it's a good idea to go over it again. Connie wants to know: "If your adjusted gross income is about one-hundred thousand dollars, would there be any advantage to filling out a FAFSA form?"

Joan:

Depending on the cost of the college, there could still be institutional aid, work study aid, or student loans available. If the student needs to borrow to go to school, then the *FAFSA* is a must.

Les:

To illustrate the complexity of this formula, one-hundred thousand dollars for a family of three is a very different snapshot for one-hundred thousand dollars for a family of ten. They are factoring many criteria in the family's ability to pay. It is relevant to the cost of the college, but it's also relevant to several other factors.

Mike:

Ronald in Maxwell wants to know: "How do I get a *FAFSA* form?"

Brenda:

FAFSA forms . . . **(she stumbles)**

Mike:

Try saying that several times fast! **(laughter)**

Brenda:

A tongue twister! They are mailed to local high schools. Usually, we receive the information in December. So, you just go into your friendly guidance counselor's office and ask for a *FAFSA* form. You'll get the paper form or information about how to do it on the web. Now's the time. **(laughter)**

Joan:

Or you can get them from the colleges. Or you can go online to w-w-w.FASFA.ed.gov. You download *FAFSA* on the web worksheet, fill it out, and submit it, using the *PIN* to sign. There are lots of options. No one should be denied aid because of need for a *FAFSA*. They're out there.

Mike:

You mentioned the *PIN*. What is it, and who should have it?

Joan:

PIN stands for personal identification number. It also acts as the signature, because the *FAFSA* has to be signed by the student or if the student is a dependent, one of the parents. Most of the

students in high school will be dependent students. Each of the two has to have their own signature. Each has to apply for a pin number, one for the parent and one for the student.

Mike:

Another acronym comes up, E-F-C. What is this, and what does it mean?

Les:

E-F-C is the expected family contribution. Looking at the *FASFA* form, the U.S. Department of Education is able to determine the family's ability to pay. This is the dollar amount they think the family can afford for one academic year. This E-F-C is a combination of both the parents' and student's contributions. It will serve as a guide.

If it's below a certain amount, then the student would be eligible for the federal *PELL* grant, which could open the door for subsequent grants. If it's above a certain level, that *PELL* grant wouldn't be available. However, it would still be used to determine interest-free loans or non-need-based loans in addition to work study.

Joan:

The E-F-C looks at student's income and assets, parents' income and assets, the number in the household, the number in college, the age of the oldest parent. There are a lot of factors that go into it. Les said earlier, the results of the FAFSA can vary greatly depending on the size of the family. It's not just the income factor.

That's why, so often, parents will call in and ask, "What's the cutoff? How much income can I make and still get a *PELL* grant?" There is no such thing as a cutoff because there are too many variables.

Mike:

Liz in Lincoln: "What types of jobs can you get through work study?"

Dusty:

Typically, those are on campus jobs. For example, I have four or five in my office that have some work study funds that do work for us.

I know we also have some off campus opportunities for students through work study. In fact, we have a work study student in the *EducationQuest* office in *Kearney*. So, there are opportunities off campus as well.

Mike:

And they really can be a wide range of jobs.

Joan:

Colleges try to place students in jobs that will supplement their career goals. For instance, if we had someone going into agriculture, we may try to place them on the farm. If someone was going into education, we may place them off campus in our Reading Tutors program. There are community service jobs as well as those on campus. As Dusty said, most of the jobs are on campus. We do try to place students so that it will help their career goals.

Mike:

It's probably good for students to be proactive in seeking things that will be closer to what they want to do after college.

Joan:

Some colleges will place students in jobs. Some will provide a list and let students go out and find their own jobs.

Mike:

We have a question from Peggy: "What is the impact of inheritance on financial aid for my son?"

Joan:

Are we talking about a trust?

Mike:

We don't have specifics. She has an inheritance she's saving for retirement, emergencies, etcetera. She also has some land. She's wondering how that will impact the type and amount of financial aid her son qualifies for.

Joan:

Depending on the ownership of the asset, it would be listed either as a parent asset or student asset. If it is a trust fund in the student's name, the student may not be able to touch it until age thirty-five, but it still has to count as a student asset.

Right now, thirty-five percent of student assets go into the formula. Starting in July, for the year two-thousand seven / two-thousand eight, that percentage goes down to twenty percent. For independent students or parents, it's clear down to seven percent. Then, it's based on an assessment rate.

Honestly, very little of parental assets ever find themselves in the formula. Student assets are a little bit more difficult. It's helped now that *HERA*, the Higher Education Reconciliation Act, has reduced the amount . . . **(laughter)** It's another one of those acronyms. We love them! We can talk in paragraphs in acronyms.

Mike:

I'm laughing with you, not at you.

Joan:

But HERA has helped the student because it has reduced the percentage of assets that goes into the formula.

Mike:

We're going to get a lot of very specific questions like that. What is the best person or what's the best resource to turn to to get those sorts of answers? Who do you direct them towards?

Brenda:

The admissions office or the financial aid office at the college they're looking at, and a service like *EducationQuest*. They will be able to look more at the specific details of that family situation.

Mike:

OK. For students, the difference between independence versus dependence. What is that, and why does it matter?

Joan:

They all want to be independent; **(laughter)** and their parents all want them to be independent. There's not enough money to go around. Until the student is twenty-four, they'll have to use parental information. The only things that make them independent before age twenty-four are:

- if they're married,
- if they have dependents that they can show they pay over fifty percent of the support,
- If they're veterans or on active duty.
- Once they graduate from a bachelor's program or progress into a professional graduate program, they can be considered independent.
- If they're an orphan or ward of the court until age eighteen, or
- If there are those very unusual circumstances that can be documented by the financial aid

office.

Basically, what do we have to show why this student should be treated differently than all other students? If there is a circumstance like that, then the financial aid office wants to know. They just have to find out what's required at the institution they plan to attend.

Mike:

OK. Jessica in Lincoln wants to know: "How do stepparents' incomes figure into financial aid?"

Les:

Joan had taken an approach to this already with another question. The *FASFA* form will require parental information on a dependent student based on those bullet points that were just on the screen. If the student doesn't meet any of those criteria, the parents are brought through the process.

They will look at the marital status of the parents. If there's a divorce or any remarriage, they'll look at the custodial parent. If that parent has remarried, the stepparent's name, social security number and income from the prior year will also be included.

Joan:

What I try to tell students and parents is we're looking at this current family unit. So it's whoever is in the current family unit, so it would be the biological parent and any stepparent in the family unit.

Mike:

Dolly in Omaha asks:

"Do you fill out one *FASFA* or one for each college?"

Joan:

One *FASFA*. You can list as many colleges as the website will endure. **(laughter)** We're down to four on the paper *FAFSA*. If students change their minds at the last minute and decide to go somewhere else, all they have to do is go back on the website and add the college code for the new school.

Mike:

One *FAFSA* per family or one per student?

Joan:

One per student per year. You have to . . . You *get* to do it every year. **(laughter)**

Mike:

You get to do it if you have multiple kids. . . .

Joan:

You get so good at it by the time they graduate.

Mike:

. . . multiple kids going to college at the same time.

Joan:

Right. For each student. Honestly, if the parents and student are filling it out online and if there's more than one child, then there's even an opportunity to not have to reenter all of the parental information. You just go back in and add a new student if they're doing them all at once.

Mike:

This is a very broad question. It might be helpful to address this a little bit. What does college

cost? How much does it cost to go to college?

Joan:

That's all over the map.

Dusty:

Yes. That's all over the map.

Brenda:

Wow.

Mike:

What's the range? And then, maybe we can talk a little bit about the other costs people don't think about.

Les:

We're trying to formulate the best way to answer that . . .

Mike:

Yeah, without offending anyone.

Les:

Yes. Truly what does a college cost? It is called the cost of education or cost of attendance as Joan referenced.

- It is the tuition and fees.
- It's the amount spent for books and supplies per year.
- It's the amount for room and allowance, for where you're going to live and how you're going to eat.
- And it's an allowance for your personal and transportation expenses.

So you add all those things together. Each college has their own costs they've determined for that academic year. And that's why we're kind of laughing, because, in Nebraska, the total cost of education can range from eight thousand a year to right at thirty-seven dollars a year.

Joan:

The biggest variable is the tuition and fees. The public institutions have tax support for their tuition. Private institutions don't. So, they're going to be higher. I've been on national committees where the college's cost of attendance is fifty thousand dollars a year. Ours is less than ten. So it varies greatly from school to school. Largely because of the tuition and fees.

Brenda:

That's scary. When you hear those numbers, it's scary for a lot of families, especially if the parents haven't gone to college. It's really important to look at the numbers to understand there's so much help available. There's so many ways families can get to college and pay for that education. Don't be deterred because the number is huge. Do your research. Use the resources that are there and find out what the cost is going to be.

Dusty:

Let me add this. We've been talking about *FAFSA*. We talked about admissions. One thing we didn't mention was deadlines. It's very important for students and families to be aware of deadlines, whether they are scholarship deadlines, priority *FAFSA* deadlines. They have to make sure they're meeting all of those and not missing any opportunities.

Mike:

You can get help through *EducationQuest*. We have different sites for them on the screen. In Kearney, they're at 2706 Second Avenue, Suite B. The phone number is 308/234-6310. And the

800 number, 666-3721.

The downtown Lincoln facility is at 13th and "O" Streets. 475-5222. 800/303-3745.

Finally, the Omaha location at Rockbrook Village, 108th Street and West Center Road, 391-4133. 888/357-6300.

Another one of the many resources we've been talking about to get help with financial aid. I know a question that comes up: can you go to a college or university and bargain? (**laughter**) A loaded question!

Joan:

There may be some schools that have more variable institutional dollars that they can spend. But most schools, quite honestly, are going to try to award everything they can up front because they want that student. They're going to help that student up front. They're not going to hold dollars back and bargain with students. I don't really know any school in Nebraska that bargains.

Dusty:

I don't either. Most of us now are doing early scholarship offers. We're putting our best foot forward as much as we can. If a student applies today, we offer them a scholarship a week later, if they're eligible. We want to get the financial aid out as early as we can, too.

That's a part of the competition amongst colleges in general across the country. There's really no . . . Well, there are opportunities to appeal if folks don't think that they . . . but I wouldn't call that bargaining.

Joan:

No. There are special circumstances. Everything is based on what we call "base year" or the tax year prior to the start of the school year. If income changes drastically from that base year to the current tax year, then the college will listen to the appeal. They will get documentation to try to show total income for the current year.

They might be able to make an adjustment in some factors of the formula that help the student have a lower expected family contribution. Consequently, they may have eligibility for *PELL* or supplemental grants or other types of aid. We try to work with students and really meet their needs when we can, but it all has to be based on all of the regulations.

Les:

If I could, I'd like to add to that. I'd like to caution the families that if they're taking a bargaining approach. We're a consumer-oriented society. We're used to bargaining for things. But it can be insulting to a college that's put forth a lot of effort.

I know Joan, as a financial director, and Dusty, with the time he spends in the recruitment process, to have a student come back and say, "Can you do anything better?" It can be insulting to a college. They feel the student doesn't have a genuine interest in their school. They're just looking for the best deal. College is so much more than the cost.

Brenda:

One thing students don't realize is that colleges don't know who they are. They really have to sell who they are as students and as potential good students at that school. We get accustomed to people in our building knowing us. Our teachers know us. Our counselors know us. Our administrators know us. But the colleges don't know us.

The student must communicate well with those colleges about what their strengths are. Once they do that, maybe the colleges make better offers. Then, they don't have to feel they have to bargain. "Oh, I forgot to tell you. I'm really good at this. Do you have any scholarships for that?"

Mike:

You have to market yourself.

Dusty:

Right.

Joan:

At the same time, I would tell students, if you get an aid package that feels like it is a slap in the face, it has nothing to do with your worth as a human being. Most of the time, that aid package is based on need. We can only award so much aid based on that need. So students shouldn't feel like they're not worthy because we can't offer them something they feel they deserve.

Mike:

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.

Ben:

That first week I was here, I was so homesick at first. I wanted to go home so bad. I didn't like it. Then, it started getting better. My mom was a bit of a baby about it at first. She got better too.

The whole new experience of coming to college, I was completely bombarded. I am away from my parents. I have no curfew, technically. I can stay out as late as I want. I can do whatever I want. I don't have a parent hovering over me. It is a completely different experience.

Kelly:

I don't have a lot of extra time. I don't think I would be happy if I weren't busy. There are people that need that chill time. Going into college, know that about yourself. Realize that about yourself.

Kathy:

I think the biggest fear is keeping up and being able to do well. You don't want to go to school and not do well. The biggest fear was, "Could I do it all?" Could I work and take care of my daughter and get my homework done and study. That was the biggest thing was if I could get it all in.

Kelly:

I have a planner. Everybody has to find a system that works for them. I'm a big color coder. I have my classes in there, different meetings I'm involved with, and even fun stuff, like a coffee date, I put that in there so I don't forget. Because I think that's just as important as your five o'clock meeting with an organization.

Ben:

I'm probably the worst money manager you'll ever meet. I spend more money than I should.

Kelly:

I got a wonderful internship my freshman year that paid very well. I worked 15 or 20 hours a week. I never had to worry about the weekends. I went shopping probably a little bit too much. I had to relax on Fridays, right? Something to do.

This semester, I'm working a different job. It is through the university, and I get paid quite a bit less. I can't work as much because I'm getting more involved in classes and things like that. So, I really had to watch that. Not as much shopping trips, coffee dates, out-to-dinners kind of thing.

But as long as you look at the beginning of the month to see where you are in your account and just know that, it really does help. You just have to watch it more.

Ben:

In high school, I was not as outgoing as I am now. I changed a lot. If you're shy, just try it. People will accept you for who you are. You're not in high school anymore.

You're going to be around new people. You're going to make new friends. You're going to get out of your shell. You're going to see a lot of people. You'll see new things and try new things. I suggest try every activity at least once.

Kathy:

There's a new thing on campus here in Lincoln at the College of St. Mary, the student senate. They're talking about getting some bowling leagues together, things like that, for students to get together outside of campus. That's just kind of taking shape, I think.

Most of the students there do have families and full-time jobs. It's, you know, hard. There are some students, I think, who would have time for that. If we could get things going in that area, it would be good.

Kelly:

I moved around a lot when I was younger. Connecting to a place is an issue when you're not there for a long time. I really wanted to make this home. I got involved in the Greek system, which has been wonderful. That was an avenue to get involved in a lot of other organizations.

Mike:

Let's talk about that transition from high school to college. Some of those early steps take place before classes start and in summer orientation programs. How important are those?

Dusty:

Very important, critical. For example, college campuses run orientation programs. They start early in the spring and into the summer. On our campus, for example, it is a full day program. On a lot of campuses, it is the opportunity to meet with faculty, students, and advisors. Obviously, the most important thing is to get registered for classes.

But you learn about student health. You learn about resident life, student activities, all of those things. That's a critical part of the piece before getting there at the start of classes.

Mike:

Brenda, what do you tell students in terms of how they figure out what to take when they're in college?

Brenda:

They have to be aware not to overload and not to "underload" their schedule. They want to take enough classes so they feel like they're really a student. But they don't want to take so many classes that they do nothing but study and don't have a chance to meet other people. They need some time to study. A lot of students have difficulty with that first semester and managing time.

A good rule of thumb is if you're in class for fifteen hours a week, you need to spend thirty to forty-five hours studying. That's pretty overwhelming. Most high school students haven't thought that through. So, fifteen hours is a pretty good load of classes. It probably makes sense to take something you're really interested in and something you're pretty confident that you'll do well, especially the first semester.

Mike:

To make the transition easy?

Brenda:

Uh-huh.

Mike:

What about the difference between living on campus and living at home?

Les:

If colleges do give the option, I would recommend that students live on campus for at least once semester or continue through the rest of the year. The difference will be pivotal on the student's success in college. If they live on campus, they tend to be more involved. They're able to meet people more rapidly. They connect more with their faculty, with the administration at the school.

My first year of college, I lived at home and drove back and forth. When classes were out, I went home. Realizing at the end of the academic year how much I had missed out on, I moved on to the campus following that. It changed my whole campus experience. I connected a lot more.

Mike:

Dusty, what is it like living in resident halls?

Dusty:

Well, I think . . .

Mike:

What is provided for you? What do you get? What do you don't get?

Dusty:

There are so many different options. There are traditional halls, which are basically rooms the size of bedrooms that most of us have at home, with another person, a roommate. There are apartment styles now, suite styles where there are, you know, rest rooms that three or four people share versus a common rest room. So, there are many different options for students on college campuses today.

Mike:

Joan, we have been talking a lot about traditional students, but nontraditional students are becoming a much larger part of the college population. Talk about the experience from a nontraditional student's standpoint.

Joan:

We have some students that are full time students, fulltime parents, and fulltime employees. Obviously, they don't have a lot of time to become involved in student activities. We have other students who are very active. They might be in student government, or student activities. They do a multiple amount of things to become connected to the campus. It varies greatly, with nontraditional students as well.

But I would encourage all ages of students to go through the process. I know this show is targeted more toward traditional aged students. It should also include those nontraditional learners, because we're all going to be lifetime learners. Students will come back at every age. We have awarded aid to students sixty-four years of age. Financial aid is available for them, too.

Mike:

We've talked about what students need to do. What do parents need to do when kids are away from college?

Brenda:

Senior year is a nice time to start thinking about what it will be like when your students are on

their own. Loosening those strings and making sure your son or daughter makes good decisions when they're faced with hard choices. It will provide peace of mind if you know your child has been exposed to some of those things while they're still in your house, and you're able to provide a good safety net.

When they leave, you're more confident they'll make the choices they need to make when they're on their own. Senior year is a good time to practice. It is pretty difficult for a family to send a child away when they have never given the child any opportunity up until the time the student walked out the door to college to be on their own a little bit and make some judgment calls in tough situations.

Mike:

It is probably not a good idea . . . A lot of parents may want them to come back every weekend. Let them have a little space?

Brenda:

Let them have a little space, at least for the first two or three weeks. It is not a great plan to encourage them to come home. Conversations are great, but parents need to stay upbeat and positive and not buy into the emotion that the students are feeling. Or I'm afraid their tendency will be to withdraw from the campus and want to come home.

Dusty:

Absolutely. Just to add to that, the students are going through such a great transition. You're right. They should stay on the campus for the first two to three weeks, four weeks. The parents need to be supportive of the student and supportive of what they're going through.

On many campuses, when that student and family are there going through orientation, there's a parent side to that day as well. We talk to parents about all of these things too.

Les:

Mike, if I could, I'd like to interject one thing.

Mike:

Really quick because we're getting to the end.

Les:

Have faith in the parenting skills you've had had with your child. They've going away to college. You've done your best, and they're going to leave home with those tips.

Mike:

Robert from Omaha wants to know: "What does it cost to go to *EducationQuest* for college planning, and should they plan to meet with *EducationQuest*?"

Les:

That can be quick. All of our services are free. We would need an appointment if we're filing the *FAFSA* form for the student or the student would like to schedule a consultation time, which is private time with the family unit and one of our staff members.

Mike:

Free service?

Les:

Free service.

Mike:

Doesn't cost them a dime?

Les:

That's right.

Mike:

Real quick, each of you give me about ten to fifteen seconds, the last bit of advice you give to people as far as the search for financial aid process. Brenda?

Brenda:

Sure. Use your resources. There are tons of people out there who have a lot of information who are very willing to help. The hardest thing is asking for help. Once students get to college, ask for help. When you run into something you don't understand, ask.

Mike:

Dusty, what about you?

Dusty:

I would say the earlier, the better in planning. Visit, visit, visit. Be aware of deadlines. Make copies of everything.

Mike:

Joan, briefly. I know you're fighting a cold. Thank you for getting through this.

Joan:

(coughing) Oh, I am. I don't know why I'm doing this.

I think it's important that the student make those contacts when they get to campus. Don't be afraid to ask for help. There are so many people willing to help. All they have to do is let us know that.

Mike:

Great. Les, you already got to say something, so I'm going to skip you. **(laughter)**

That is all the time we have for tonight.

I'd like to thank our panelists. They did an excellent job tonight. We appreciate it.

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.

We thank you very much for watching "Countdown to College". Good night.