

Alpha Kappa Alpha Sorority, Incorporated®



OCTOBER



***This workshop will be live
and interactive!***

Scan the QR code to register



FINANCIAL AID WORKSHOP: Completing Your FAFSA

Sunday, October 10, 2021
4:00-5:30 pm EST

Link to register:
<https://capfafsawebinar.eventbrite.com>

Students who register and attend will be entered
into a drawing for a special giveaway.



A #CAPSM Signature Program Chapter Collaboration Presented by:

Alpha Kappa Alpha Sorority, Incorporated®

Psi Psi Omega Lambda Omega Gamma Gamma Omega Nu Rho Omega Gamma Delta Omega Phi Nu Omega Xi Psi Omega
Lambda Omega Omega Nu Zeta Omega Alpha Phi Omega Omicron Kappa Omega Delta Omicron Omega

Welcome

Completing Your FAFSA Webinar

- ❖ Thank you for joining us.
- ❖ This webinar will be recorded for future use.
- ❖ Photos may be taken for reporting purposes.
- ❖ All lines will be muted to minimize noise.
- ❖ Use the chat function to ²post comments or questions.



Webinar Objectives



The objectives of this webinar are to:

- ❖ Equip students with tools to navigate the college funding process.
- ❖ Share tips on researching and applying for scholarships.
- ❖ Share relevant COVID-19³ economic impacts to financial aid.

Alpha Kappa Alpha Sorority, Incorporated®



- ❖ International Greek-letter non-profit service organization.
- ❖ Founded January 15, 1908 on the campus of Howard University (an HBCU).
- ❖ Over 300,000 members world-wide.
- ❖ Program theme: *Exemplifying Excellence Through Sustainable Service.*
- ❖ We address community needs through five target program initiatives:
 - ❖ **Target 1: HBCU 4 Life: A Call to Action and #CAP**
 - ❖ Target 2: Women's Healthcare and Wellness
 - ❖ **Target 3: Building Economic Legacy**
 - ❖ Target 4: The Arts!
 - ❖ Target 5: Global Impact



College Fair Hosted by: (12) Collaborating AKA Chapters



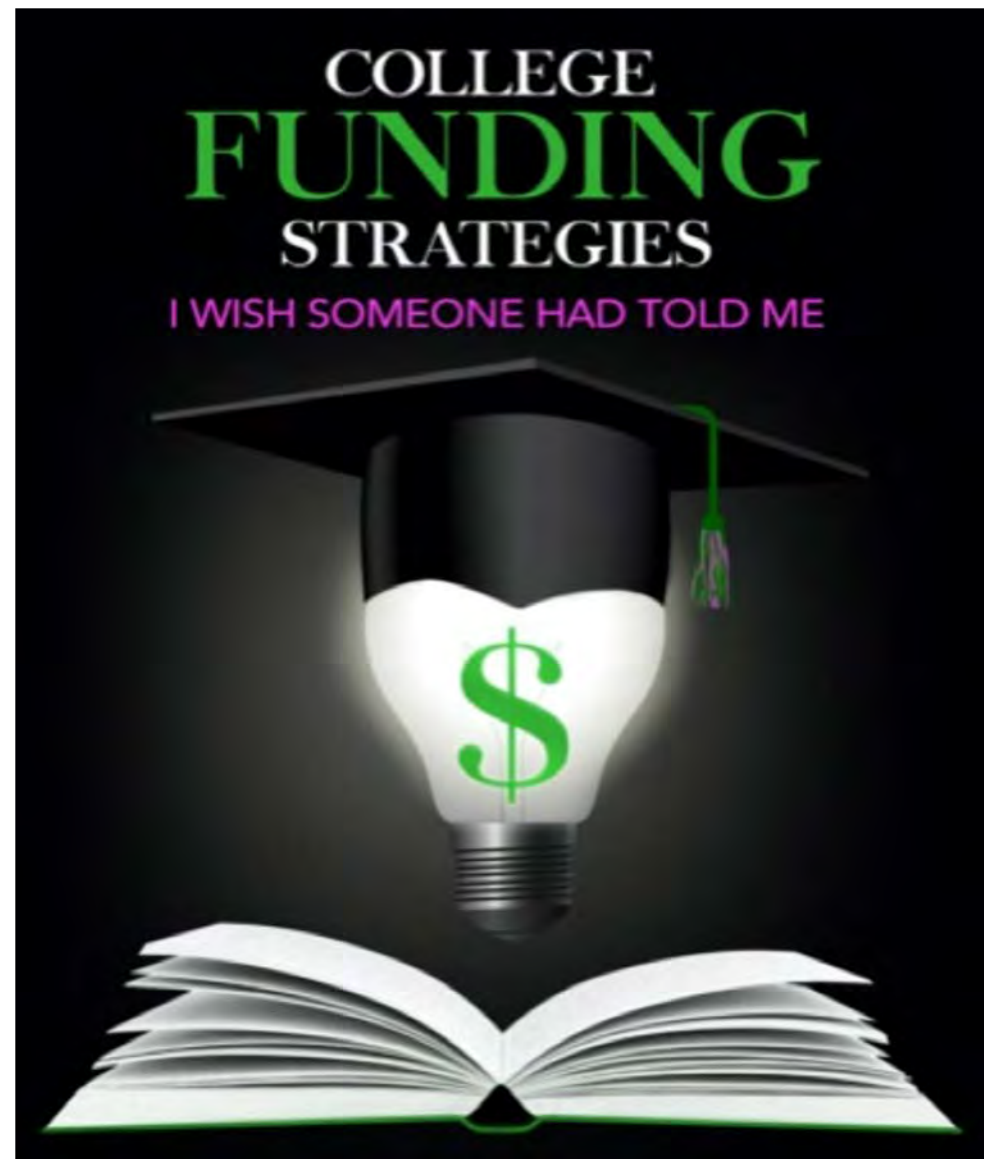
Lead by: Dr. Christie Murray (Psi Psi Omega Chapter, Stafford, VA)

- ❖ Alpha Phi Omega (Danville, VA)
- ❖ Delta Omicron Omega (Orlando, FL)
- ❖ Gamma Delta Omega (Portsmouth, VA)
- ❖ Gamma Gamma Omega (Asheville, NC)
- ❖ Lambda Omega (Newport News, VA)
- ❖ Lambda Omega Omega (Monmouth & Ocean Counties, NJ)
- ❖ Nu Rho Omega (Hinesville, GA) ⁵
- ❖ Nu Zeta Omega (Waldorf, MD)
- ❖ Omicron Kappa Omega (Lakeland, FL)
- ❖ Phi Nu Omega (Alexandria, VA)
- ❖ Psi Psi Omega (Stafford and Fauquier Counties, VA)
- ❖ Xi Psi Omega (Anchorage, AK)

Give-a-ways

Let's Make this An Engaging Event!

College Funding Strategies I Wish Someone Had Told Me
By: Dr. Christie Murray



AGENDA



- ❖ General College Information
- ❖ Speaker Introduction
- ❖ Financial Aid Speaker Presentation
- ❖ Closing Remarks/Wrap-up
- ❖ Survey
- ❖ Give-a-ways

Types of Schools and Colleges

- ❖ There's about 2,000 colleges in the U.S. to choose from
- ❖ Vocational/Trade schools:
 - ❖ Teaches a skill or trade for a specific job.
 - ❖ Electrician, Auto Mechanic, HVAC Technician, Plumber, Dental Hygienist, etc.
 - ❖ Most programs are about 2 years.
 - ❖ Obtain a license, certification or certificate.
- ❖ Two-year college:
 - ❖ Community or junior college.
 - ❖ Obtain an associate's degree.
- ❖ Four-year college:
 - ❖ Undergraduate coursework.
 - ❖ Obtain a bachelor's degree.



Public vs Private Colleges

- ❖ Public college:
 - ❖ Primarily funded by a state government.
 - ❖ Generally larger than private schools.
 - ❖ In-state - students pay in-state tuition.
 - ❖ Out-of-state – students living out of state likely pay more tuition.

- ❖ Private college:
 - ❖ Often operates as an educational, non-profit organization.
 - ❖ Does not receive primary funding from a state government.
 - ❖ One tuition rate (whether in-state or out-of-state).
 - ❖ Usually more costly than public schools.



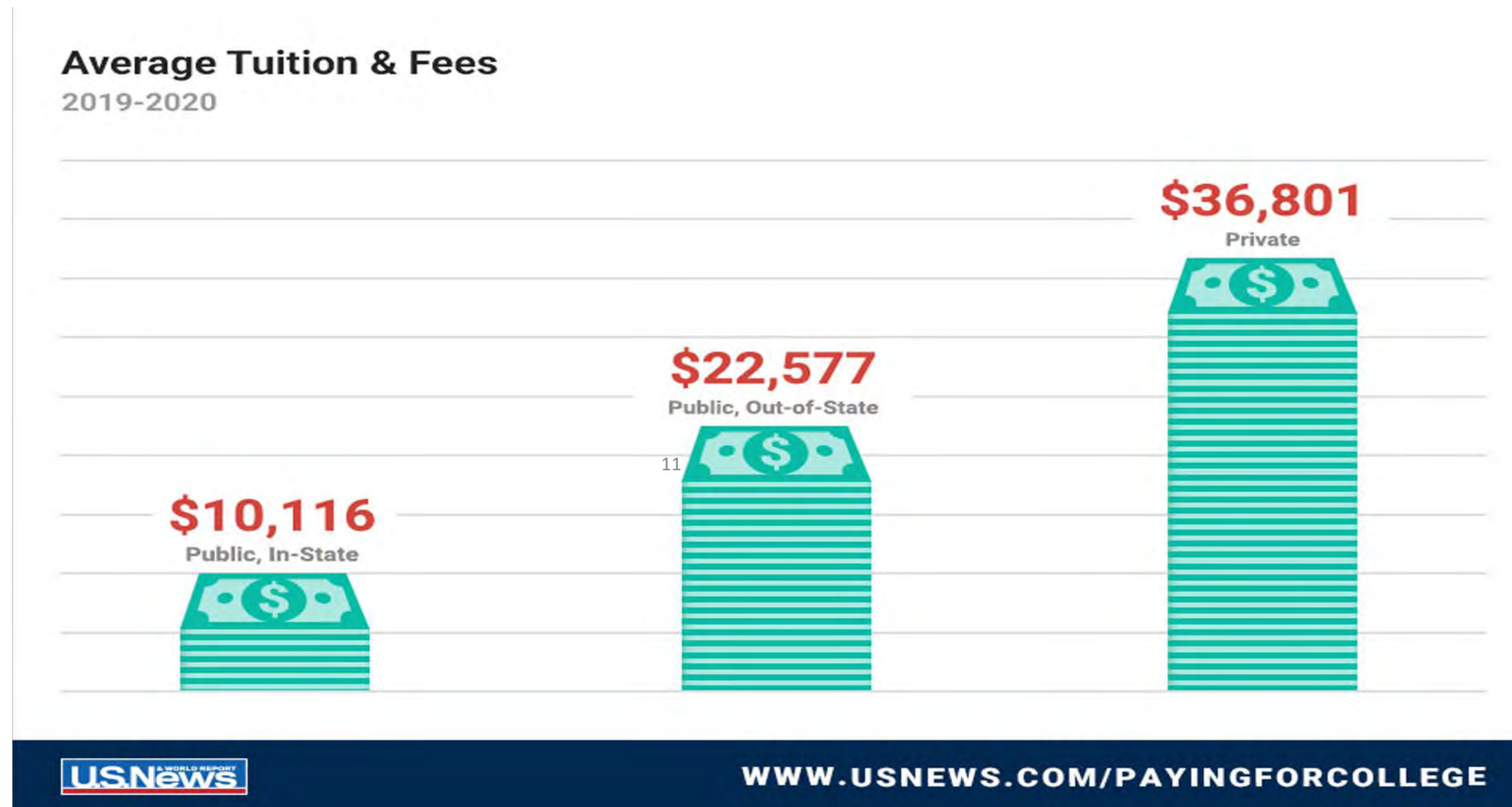
Know the Cost of Attendance (COA)

- ❖ Getting accepted is one thing...Paying for college is another.
- ❖ Cost of attendance is how much college will cost.
- ❖ Direct costs (**paid to college**):
 - ❖ Tuition and fees (price colleges charge for tuition and instruction)
 - ❖ Room and board (campus housing and food)
- ❖ Indirect costs (**your expenses** during the academic year):
 - ❖ Books, course materials, supplies
 - ❖ Personal expenses (laundry, clothes, cell phone, medical, etc.)
 - ❖ Transportation (commute, travel, etc.)



Choose An Affordable College

- ❖ Consider the cost of college in your college selections.
- ❖ **Go where you can afford!!!!!!!!!!**





**What Is Your
Plan To Pay
For College?**

Speaker Introduction

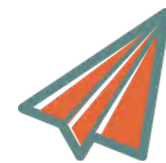


Instructor Biography

Over the past ten years, Alana Mbanza has supported **thousands of students and families through the college admissions and financial aid process** in some of the largest school districts in the country. Alana has also worked closely with counselors and administrators to set goals, manage and analyze data, and **implement high impact strategies to support student success** after high school. As the Founder and Managing Director of Dreamland Consulting, LLC, Alana supports schools and non-profit organizations through 1:1 coaching, professional development and instructional design. Alana has been featured in **Money Magazine and National Public Radio (NPR)**. The highlight of her career so far has been winning the **White House Reacher Higher FAFSA Completion Challenge** and meeting **First Lady Michelle Obama**.

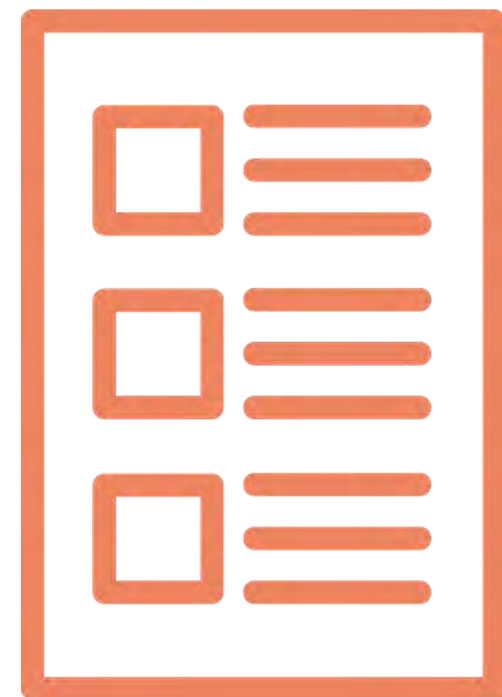
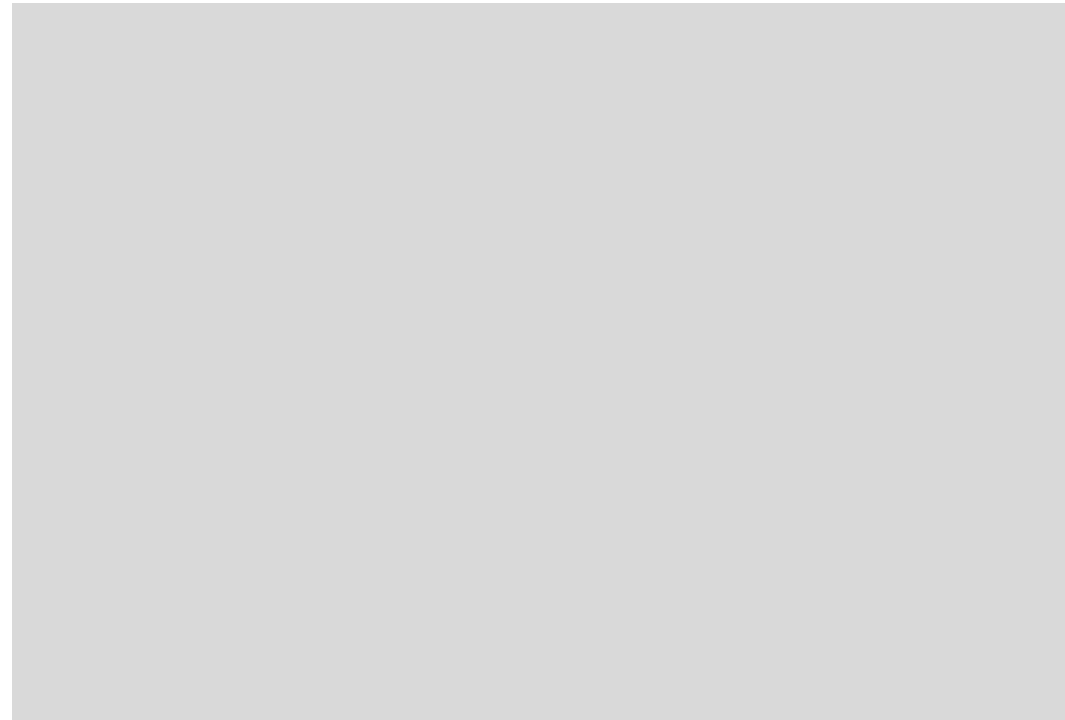
Paying for College 101

How to Qualify for Thousands of Dollars in Financial Aid



Alana Mbanza

Dreamland Consulting, LLC



AGENDA FOR TODAY

- What is financial aid?
- Why should I apply?
- How do I apply?
- Who is eligible?
- What will I need?
- How do I find free money?

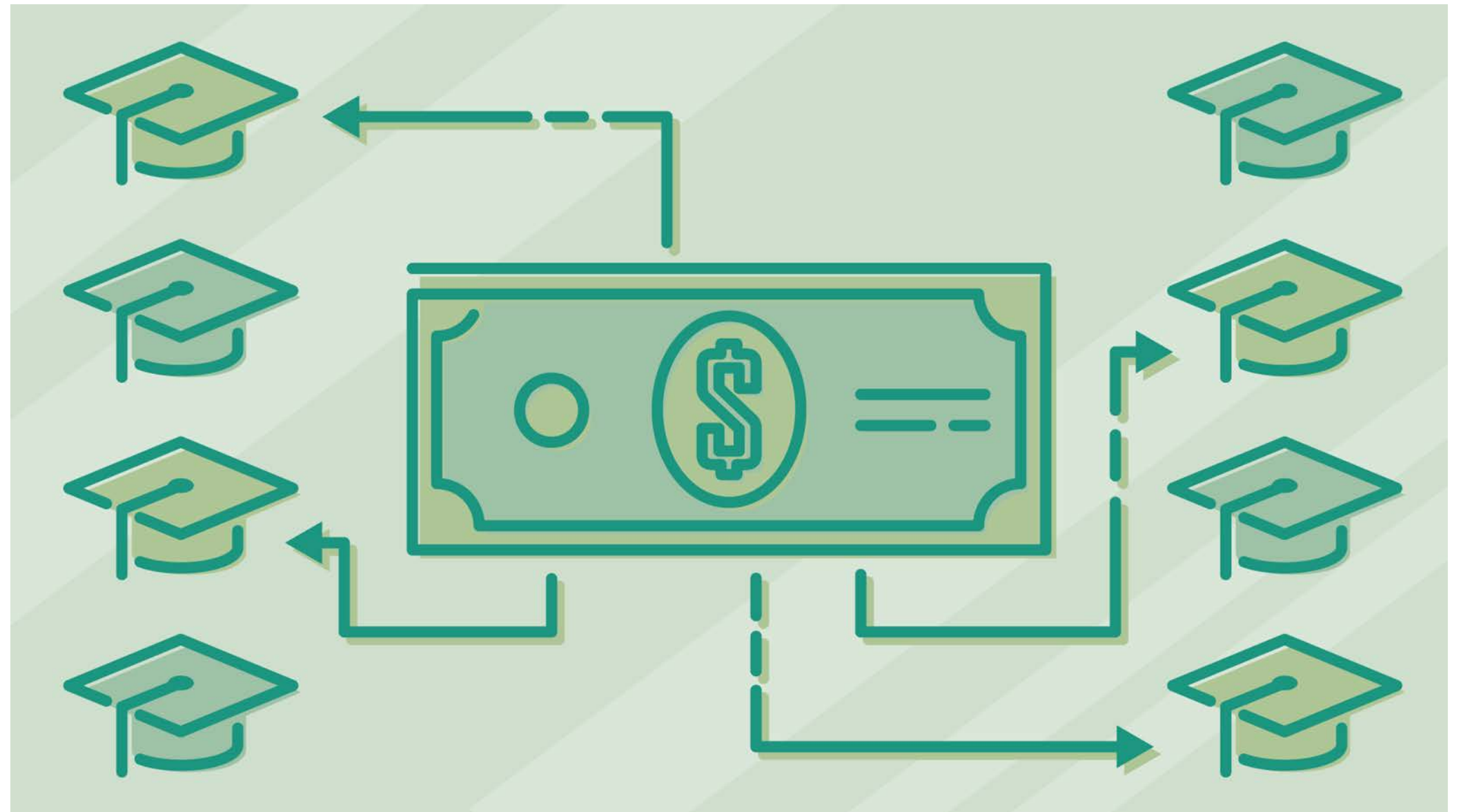
What's your grade level?

Freshman
Sophomore
Junior
Senior
Parent

GROUP CHAT

What is Financial Aid?

Financial Aid is money that you may receive, based on certain criteria to help cover the difference between **what you can afford** to pay and **the cost of attendance** of a school.

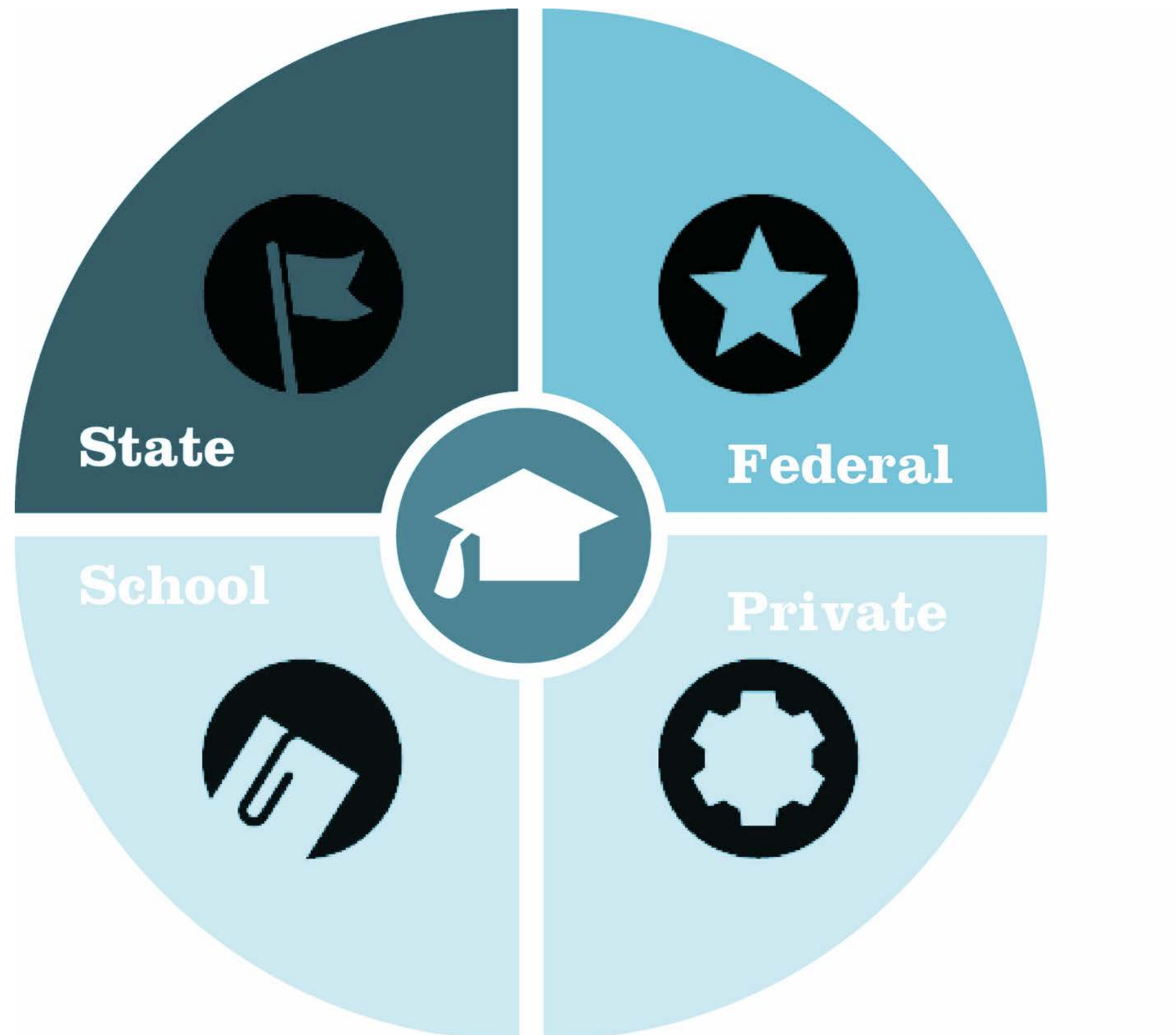


Types of Financial Aid

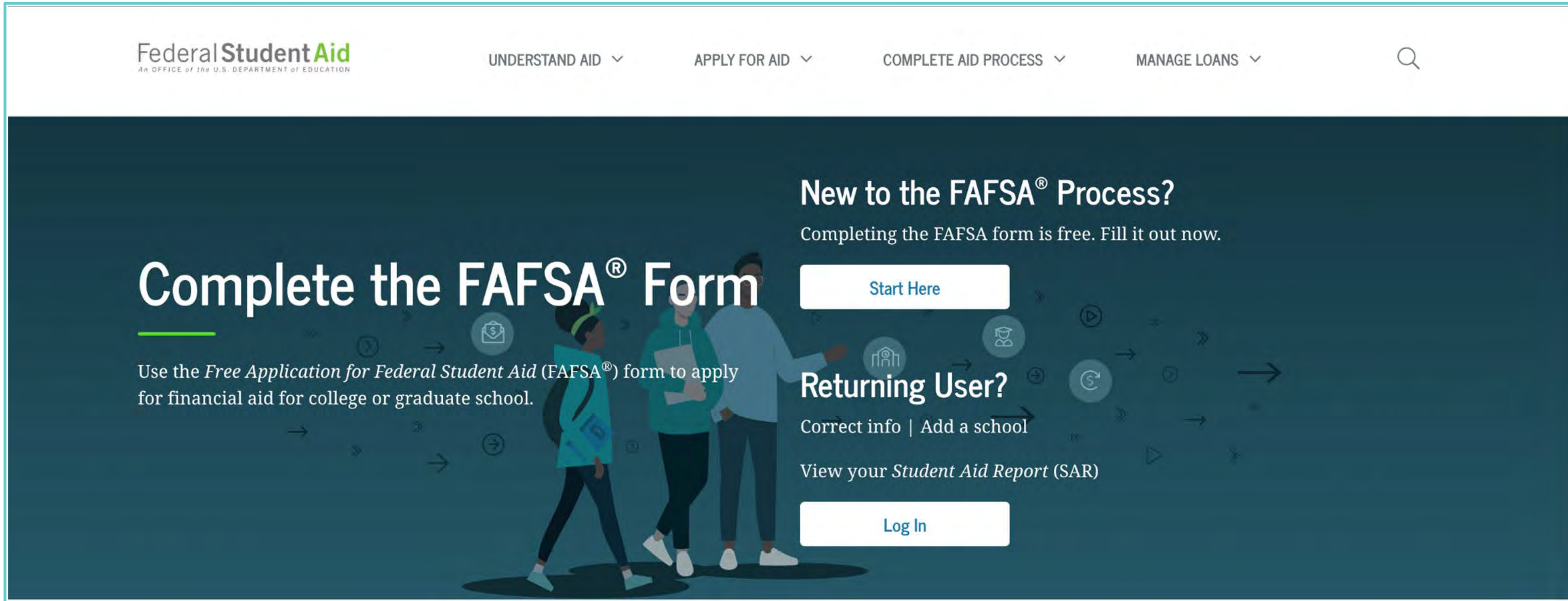


Free Money	Earned Money	Borrowed Money
<p>Scholarship: Merit or performance based aid without repayment</p> <p>Grant: Need based aid without repayment</p>	<p>Work study: Need based on campus job, earnings can be used to cover education and personal living expenses</p>	<p>Federal loans: Money must be repaid with interest, fixed, low interest rates</p> <p>Private loans: Money must be repaid with interest, rates vary based on financial institution</p>

Four Main Sources of Financial Aid



Free Application for Federal Student Aid (FAFSA)

The image is a screenshot of the FAFSA website homepage. At the top, there is a navigation bar with the 'Federal Student Aid' logo on the left, which includes the text 'An OFFICE of the U.S. DEPARTMENT of EDUCATION'. To the right of the logo are four menu items: 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS', each followed by a downward-pointing chevron. A search icon is located on the far right of the navigation bar. The main content area has a dark teal background. On the left, the text 'Complete the FAFSA® Form' is displayed in large white font, with a green horizontal line underneath. Below this, a smaller line of text reads: 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.' In the center, there is an illustration of three diverse students walking. On the right side of the main content area, there are two sections. The first section is titled 'New to the FAFSA® Process?' and includes the text 'Completing the FAFSA form is free. Fill it out now.' with a white button labeled 'Start Here'. The second section is titled 'Returning User?' and includes the text 'Correct info | Add a school' and 'View your Student Aid Report (SAR)', with a white button labeled 'Log In'. The background of the main content area is decorated with various small, faint icons related to education and finance, such as a graduation cap, a dollar sign, and a book.

Application opens October 1st!

www.studentaid.gov

Who is Eligible for FAFSA?

- U.S. citizen or eligible noncitizen
- Student must have a **valid** social security number
- Complete a high school diploma, GED or equivalent
- Seeking a degree or certificate
- Must maintain **satisfactory academic progress (SAP)**
- Not be in default on a student loan or owe money on a federal student grant

Dependent or Independent Student?

Dependent Student

- Lives with at least one biological or adoptive parent
- **Must** provide parental information

Independent Student

- Over 25 years old
- Married
- Legal guardianship, unaccompanied minor, foster care, have dependents who you provide **more than half of the support for.**

STUDENT INFORMATION

Student Additional Dependency Questions

Answer the following questions to determine if you are required to provide information about your parents on your FAFSA® form. Select all that apply or "None of the above." ②

☐ Are you currently serving on active duty in the U.S. armed forces for purposes other than training?

☐ Are you a veteran of the U.S. armed forces?

☐ At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?

☐ As determined by a court in your state of legal residence, are you or were you an emancipated minor?

☐ Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?

☐ None of the above

Who is considered a parent on the FAFSA?

Considered Parents on FAFSA	Not Considered Parents on FAFSA
<ul style="list-style-type: none">● Biological or adoptive parents● Step-parents, if the biological parent has remarried	<ul style="list-style-type: none">● Grandparents● Foster parents● Legal guardians● Older brothers or sisters● Aunts and uncles

What do I need to apply for the FAFSA?

- FSA ID for student and parent.
- Social security number and birthdate of student and custodial parent.
- The date of parents' marriage if they are married and living together.
- Student and parent 2020 federal income tax returns, W-2s, and records of all money earned.
- Bank statements and investment documents (if applicable).
- Records of untaxed income (if applicable).



WWW.FSAID.ED.GOV

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

Create a New FSA ID

An FSA ID is a username and password that gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

Important: When you are done, select the CANCEL button to clear your data even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

Log in to Source

Create an FSA ID

Manage My FSA ID

Create your FSA ID username and password below.

Username

Password

Confirm Password

✔ Numbers

✔ Uppercase Letters

✔ Lowercase Letters

✔ 8-30 Characters


Show Text

CONTINUE >

- **Students/parents will need a valid email account**
- **SSN and DOB will be required**
- **5 challenge questions**

What does FAFSA calculate?


EXPECTED FAMILY CONTRIBUTION (EFC)


 Your confirmation page has been sent to you at the e-mail address: abc@fsa.gov

[PRINT THIS PAGE](#)

Confirmation Number: F 08100051803 11/16/2015 16:22:09
Data Release Number (DRN): 3007

Congratulations, Dependent ! Your FAFSA was successfully submitted to Federal Student Aid.


 **Does your brother or sister need to complete a FAFSA?** If so, you can [transfer your parents' information](#) into a new FAFSA for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.

 **What Happens Next**

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from College Navigator
UNIV OF ILLINOIS AT CHICAGO	60%	80%	NA	NA
ALABAMA AGRCLTL & MECHL UNIV	35%	66%	NA	NA
UNIVERSITY OF IOWA	70%	86%	24%	NA
UNIV OF ILLINOIS @ URBANA-CHAMPAIGN	84%	93%	NA	NA

 **Eligibility Information**

Estimated Expected Family Contribution (EFC) = 002516
The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.

The EFC is not how much aid you will receive or how much you have to pay for college.

Based on the [eligibility criteria](#), you may be eligible for the following:

[Pell Grant](#) Estimate - \$3,225.00

[Direct Stafford Loan](#) Estimate - \$5,500.00

You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.


In addition, you should learn about [federal tax benefits for education](#), including the [American Opportunity Tax Credit \(AOTC\)](#).

If you have questions, visit www.fafsa.gov and click the "Help" icon on the FAFSA home page.

10

[Share](#) [Tweet](#)

[TAKE A SURVEY](#)

 **Eligibility Information**

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Financial aid award letters tell you how much financial support the school will give you for the upcoming academic year.

What is the total cost of the school?
(cost of attendance)

How much and what types of financial aid am I being offered? (award letter)

How much will I have to pay out of pocket? (net price)

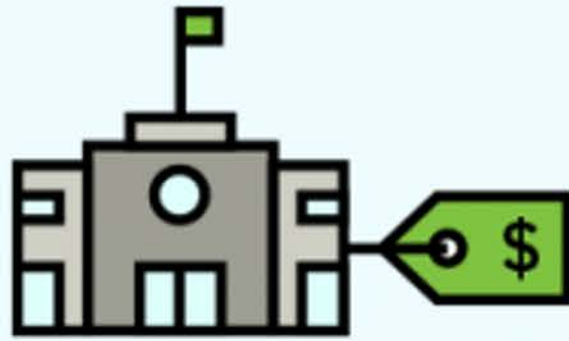
Cost of Attendance

Direct Costs These charges will appear on a bill directly from the College – they are typically charged per semester or term.	Indirect Costs These expenses are incurred throughout your time in school. For the most part, they are manageable by you.
Tuition and Fees Housing Meal Plan	Books Personal Expenses Transportation

- Is this financial aid offer **TENTATIVE, ESTIMATED, OR PENDING?**
- If you are awarded a **GRANT or SCHOLARSHIP** based on scholastic achievement or talent, is it renewable each year?
 - Is there a minimum grade point average you have to maintain?
- If your aid offer contains **LOANS**, what are the **INTEREST RATES** of the loans that are offered to **you?**
 - Have they included the **PARENT PLUS LOAN** on the aid offer?
- If you receive **OUTSIDE SCHOLARSHIPS**, will the college change your financial aid offer?
- What are the **NEXT STEPS** to accept or decline the financial aid offered if you decide to attend?

COLUMBIA UNIVERSITY IN THE CITY OF NEW YORK			
-----Cost of Attendance-----		-----Resources-----	
Tuition & fees:	\$35,922	Parent Contribution:	\$9,477
Room/Board:	\$ 9,966	Student Contribution:	\$ -0-
Travel:	\$ 1,800		
Other:	\$ 2,060		
Total:	\$49,748	Total:	\$9,477
-----Summary-----			
Cost of Attendance:			\$49,748
Total Resources:			\$ 9,477
Total Awarded:			\$40,271
Awards	FALL	SPRING	TOTAL
Columbia University Grant	16,500.00	16,500.00	\$33,000
Federal College Work Study	373.00	373.00	\$ 1,746
Federal Perkins Loan	950.00	950.00	\$ 1,900
Federal Stafford Loan	<u>1,750.00</u>	<u>1,750.00</u>	<u>\$ 3,500</u>
TOTAL	19,573.00	19,573.00	\$40,271
The Columbia Grant is a need-based scholarship awarded by the University from a fund made possible by its many generous donors.			
Please submit your Federal Stafford Loan application in the amount indicated to Student Financial Services, 210 Kent Hall.			

HOW TO **CALCULATE** YOUR SCHOOL'S NET PRICE.



\$9,500

*Cost of
Attendance*

*(The college's official
published tuition, fees,
& living expenses)*

-



\$4,400

*Grants &
Scholarships*

*(Free money you're
offered that you don't
have to pay back)*

=



\$5,100

*Net
Price*


*(The remaining
amount that you're
responsible for paying)*

Finished your FAFSA?

- Review your **confirmation page**.
- Check status of FAFSA in **3-5 business days**.
- Ensure that application says that it has been **processed successfully**.
- View your **Student Aid Report** to double check for errors.
- Check (e)mail for **financial aid award letters**.

NOW
WHAT?


CSS Profile[Home](#)[Getting Started](#)[Fee Waivers](#)[Divorced or Separated Families](#)[International Applicants](#)[en Español](#)





Apply with CSS Profile

Each year CSS Profile gives access to more than \$9 billion for thousands of undergraduate, graduate and professional students.

[Sign In to Fall 2022/Spring 2023](#)[Sign In to Fall 2021/Spring 2022](#)

[Check participating Schools and Scholarships](#)

[Learn how to apply](#)

[Completing the CSS Profile for the Noncustodial Parent](#)

- Required by some private colleges.
- Apply starting October 1st, and deadlines vary by school.
- \$25 for first school; \$16 additional.
- Fee waivers available for eligible students.

Dependent or Independent Student?

Dependent Student

- Lives with at least one biological or adoptive parent
- **Must** provide parental information

Independent Student

- Date of birth
- Marital status
- Citizenship status
- Military status (veteran or currently serving)
- Do you have any legal dependents, not including your spouse?
- Are you currently a ward of the state, homeless, in foster care, or deemed an emancipated minor by a court?

Which parent must be reported on the CSS Profile?

Living parents

Deceased parents

Current step parents

Parents current partner

Legal guardian

Legal guardian spouse

***Divorced parents**

***Non-custodial parents**



What do I need to apply for the CSS Profile?

- College Board login credentials
- Student demographic, academic, and financial information
- Parents 2020 federal income tax returns, W-2s, and records of all money earned
- Records of parent's assets (bank accounts, stocks, bonds, CDs, 529 plans)
- Records of parent's expenses (educational loan payments, medical expenses)
- Housing and household information
- Vehicle information



Applying for Scholarships



Tip #1: It's a Numbers Game

Tip #2: Work smarter, not harder

Tip #3: Look for local opportunities

Tip #4: Beware of scams

When it comes to **FREE** money, no amount is too small!

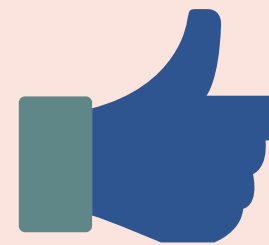
Scholarship Search Engines



- www.scholarships.com
- Cappex
- Going Merry
- Collegegreenlight.com
- Fastweb
- The College Board
- Scholly
- Peterson's
- Niche

When it comes to **FREE** money, no amount is too small!

THANK



1500
LIKES

Closing Remarks

Complete the Evaluation Survey
We appreciate your feedback!

- ❖ Survey Monkey evaluation:
<https://www.surveymonkey.com/r/PNRRXJ8>
- ❖ Click the survey link in the chat function or scan the QR code.
- ❖ Tell us about your needs or future topics
- ❖ Email will be sent to participants with the:
 - ❖ Evaluation Survey Monkey link
 - ❖ Student slides
 - ❖ Future webinar dates/registration



Upcoming Events

- ❖ **Real Talk with HBCUs** : Over the course of two evenings, admissions representatives from **17** of the best HBCUs across the country will provide a glimpse into the admissions process, campus life, and HBCU culture.
- ❖ **Date:** Wednesday, October 13th and Thursday, October 14th
- ❖ **Time:** 7pm ET
- ❖ **RSVP at:** cb.org/RealTalkHBCU

REAL TALK:

HBCU EDITION

WEDNESDAY, OCTOBER 13
+ THURSDAY, OCTOBER 14
7PM ET / 4PM PT

RSVP:
[CB.ORG/REALTALKHBCU](https://cb.org/RealTalkHBCU)



Join us for a two-night event featuring HBCUs
across the country:

Albany State University	Norfolk State University
Bethune-Cookman University	North Carolina A&T University
Clayton University	North Carolina Central University
Dillard University	Spelman College
Florida A&M University	Tennessee State University
Hampton University	Texas Southern University
Howard University	Tuskegee University
Kentucky State University	Xavier University of Louisiana
Morehouse College	

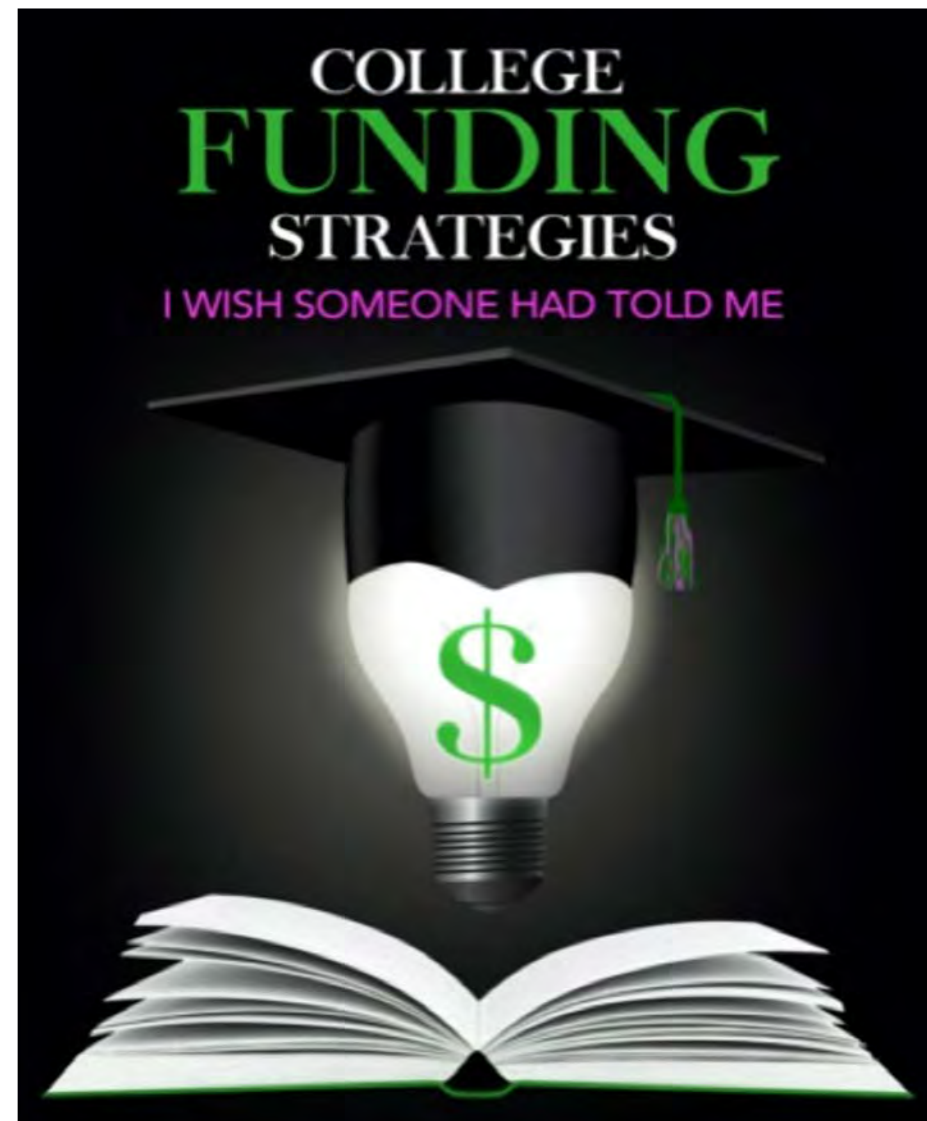
Real Talk connects Black students and families with representatives from colleges and college access organizations.



Give-a-ways (8)

Share one take-a-way from the webinar. (unmute)

College Funding Strategies I Wish Someone Had Told Me
By: Dr. Christie Murray





Join Dr. Murray's
Exclusive Group
"Scholarships for Scholars"



Scholarships for Scholars



Scholarships for Scholars

General College Funding Strategies

Minimize Student Loan Debt

According to the U.S. Department of Education:

- ❖ \$1.6 trillion in U.S Student Loan Debt
- ❖ 45 million borrowers
- ❖ Average student loan debt \$32,731 (in 2020)
- ❖ Avoid or minimize student loans, if possible!



Avoid or minimize student loans, if possible!

General College Funding Strategies

- ❖ Don't wait! Apply for financial aid early.
- ❖ Keep your grades up!
- ❖ Research colleges that (1) have your major and (2) is affordable.
- ❖ SAT/ACT may be *test optional* for admissions but may still be required for merit scholarships!
- ❖ Be prepared to write essays.
- ❖ Apply for institution and private scholarships until you have your total cost of attendance covered. (all year)!
- ❖ Reach out to Financial aid departments over the summer!



Join Dr. Christie Murray's Exclusive Group *"Scholarships for Scholars"*

Get tips and information on scholarships



Scholarships for Scholars



Scholarships for Scholars

Closing Remarks

Complete the Evaluation Survey

We appreciate your feedback!

- ❖ Survey Monkey evaluation:
<https://www.surveymonkey.com/r/PNRRXJ8>
- ❖ Click the survey link in the chat function or scan the QR code.
- ❖ Tell us about your needs or future topics
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Clayton University	North Carolina Central University
Dillard University	Spelman College
Florida A&M University	Tennessee State University
Hampton University	Texas Southern University
Howard University	Tuskegee University
Kentucky State University	Xavier University of Louisiana
Morehouse College	

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Upcoming Event – SAT Prep



#CAP
EXEMPLIFYING
Excellence
THROUGH SUSTAINABLE SERVICE

The Road to College Admission Starts Now
A #CAP Event

SAT
PREPARATION
Virtual Workshop

To prepare for November 6, 2021* Exam Date

11AM TO 2PM
SATURDAY
OCT. 16TH
FREE & open to the public

Meeting ID: 885 4778 9446
Passcode: 977679

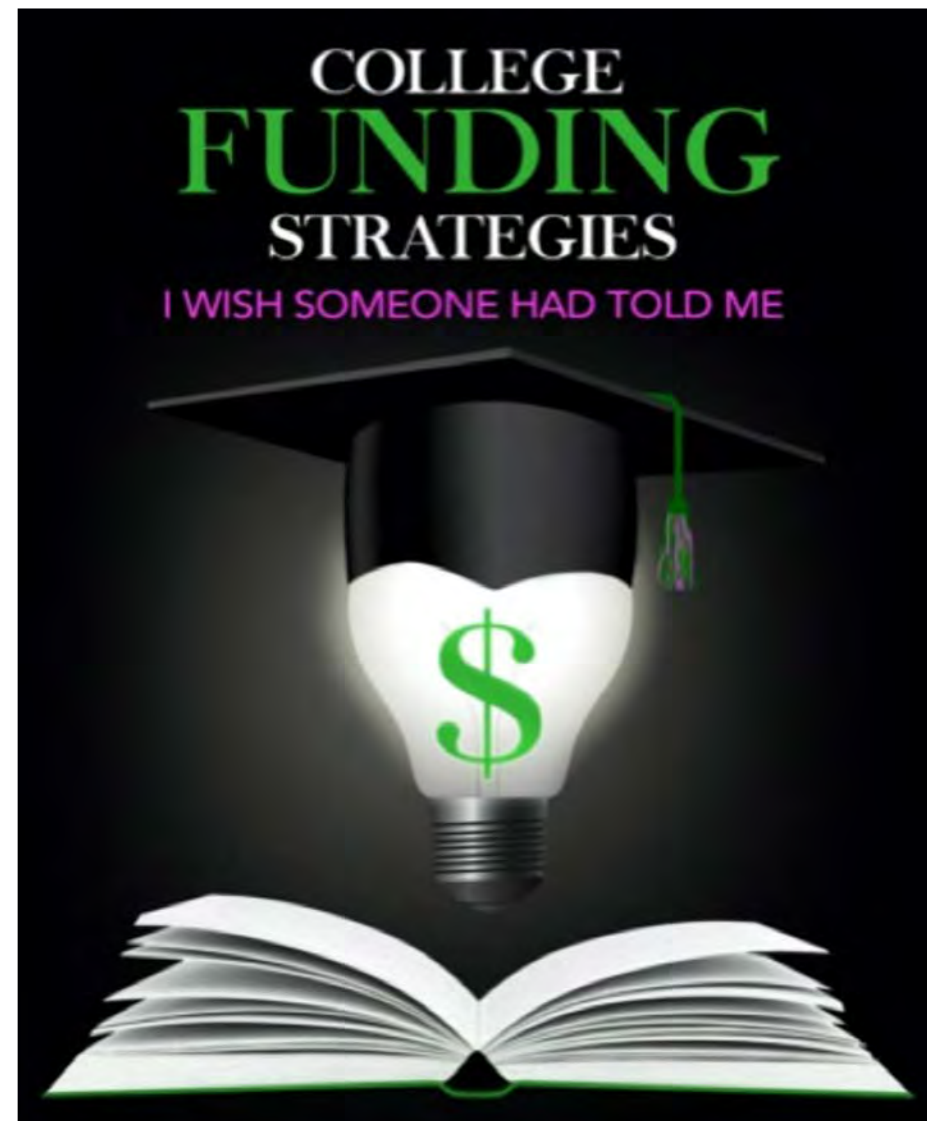
Deadline to register for exam is October 8, 2021
Register at <https://collegereadiness.collegeboard.org/sat/register/dates-deadline>
Also find information there about exam fee waiver benefits
Sponsored by Alpha Kappa Alpha Sorority, Incorporated®,
Gamma Delta Omega Chapter

- ❖ **Virtual Workshop:** Alpha Kappa Alpha Sorority, Incorporated, Gamma Delta Omega Chapter is sponsoring an SAT prep course.
- ❖ **Date:** Saturday, October 16th
- ❖ **Time:** 11 am – 2 pm ET
- ❖ **Zoom:**
 - ❖ **Meeting ID:** 885 4778 9446
 - ❖ **Passcode:** 977679

Give-a-ways (3)

Share one take-a-way from the webinar. (unmute)

College Funding Strategies I Wish Someone Had Told Me
By: Dr. Christie Murray



Past Webinar Recordings and Videos



- Top Strategies for Taking the SAT/ ACT: <https://youtu.be/U2x9hIJngao>
- Writing Essays & Letters of Recommendation: <https://youtu.be/KlJ9SvbMVyo>
- General College Information & HBCUs: <https://youtu.be/EzR-Vk9pRKI>
- College Planning Made Easy: <https://youtu.be/RTfeZNL-BvA>
- College Funding and Financial Literacy: <https://youtu.be/FFavH7H5m88>
- College Admissions Panel: <https://youtu.be/-VWJZw6eBVU>
- Essay Writing and Letters of Recommendation: <https://youtu.be/UvWmgmbYWMs>
- SAT Prep Webinar: <https://youtu.be/u-Y2L58YZ50>
- ACT Prep Webinar: <https://youtu.be/hllxrEqU0gw>

Questions



(Unmute Your Line or Submit a Chat Question)

Thank You!



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