



# COLLEGE FUNDING & SCHOLARSHIP WEBINAR

For Stafford County High School Students and Parents

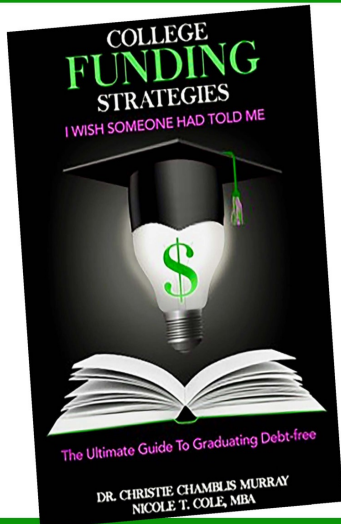
In conjunction with the Office of Equity and Accountability

Date: Monday, April 4, 2022

Time: 6:30 pm - 8:00 pm



Register at: <https://scpscollegefunding2022webinar.eventbrite.com>



## Learn How to Graduate Debt-free By:

- + Developing a college funding plan
- + Understanding the cost of college
- + Paying for college
- + Applying for financial aid
- + Searching and applying for scholarships



Featuring College Expert & Author  
Dr. Christie Murray

Give-a-ways provided by:

Alpha Kappa Alpha Sorority, Incorporated®, Psi Psi Omega Chapter



# Welcome



- ❖ Stafford County Public School Students and Families!
- ❖ Thank you for joining the College Funding and Scholarship webinar.
- ❖ This webinar will be recorded for future use.

# *Webinar Objectives*



The main objectives of this webinar are to:

- ❖ Equip students with practical college funding strategies.
- ❖ Provide useful strategies to search and apply for scholarships.
- ❖ Discuss relevant information as a result of COVID-19.

**Let's Make this an Interactive Discussion!**

Use the chat function to post comments or questions.

*Sponsored By:*  
**Stafford County High School  
Office of Equity and Accountability**



**Stafford County  
Public Schools**

*Inspire | Empower | Excel*



**In conjunction with the**  
**Alpha Kappa Alpha Sorority, Inc.®**  
**Psi Psi Omega Chapter**  
**Serving Stafford and Fauquier Counties**  
**Chartered June 7, 2014**  
**President: Greta Thompson**  
**Program Initiatives**



**Target 1: #CAP**

Assist high school juniors and seniors through the College Admissions Process (#CAP<sup>SM</sup>)



**Target 3: Building Economic Legacy**

Emphasize financial planning, asset accumulation, and wealth.

**Providing student give-a-ways**



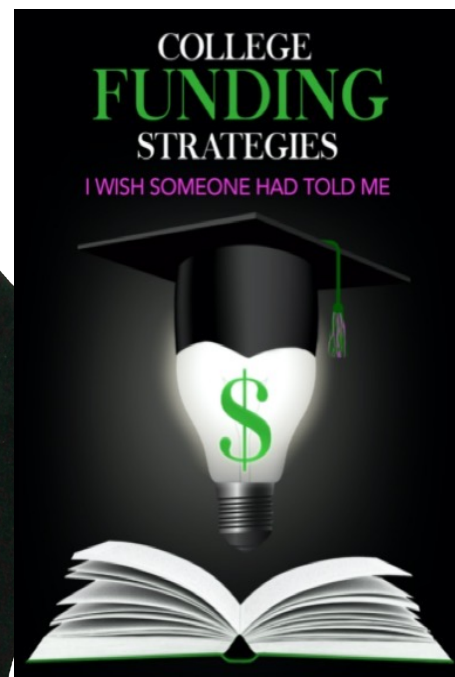
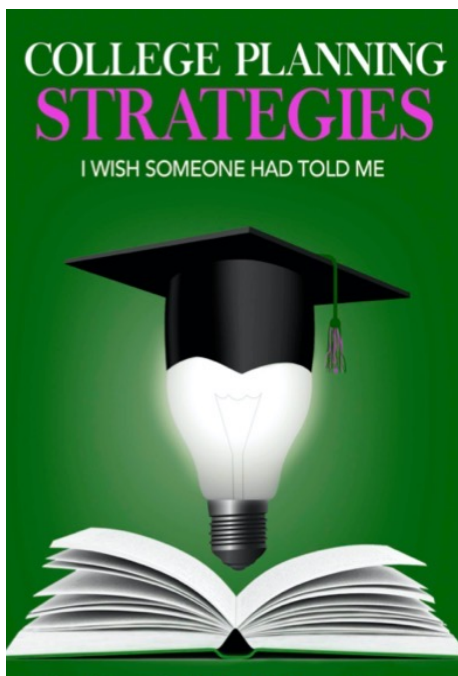
# Speaker

## Dr. Christie Murray



Author, Chief Operating Officer  
Invest N Others LLC  
[www.investNothers.com](http://www.investNothers.com)

Psi Psi Omega Chapter  
Vice President, Program Chair  
Stafford and Fauquier Counties, VA



# *Dr. Christie Murray*

## *HBCU Graduate*



- Bachelors in Electrical Engineering Degree, 1998
  - Masters in Computer Information System, 2003
  - Masters in Business Administration, 2009
  - Doctorate in Business Administration, 2014



**Scholarships**

# Ten College Funding Strategies To Graduating Debt-free!



# These College Strategies Work!!!



**Junior**  
**Old Dominion University**  
**Mass Communications**



**Freshman – Div 1 Football Player**  
**Norfolk State University**  
**Computer Science**  
**(Full Scholarship)**



# College Funding Roadmap



# 1. Assess Your Current Funding Situation



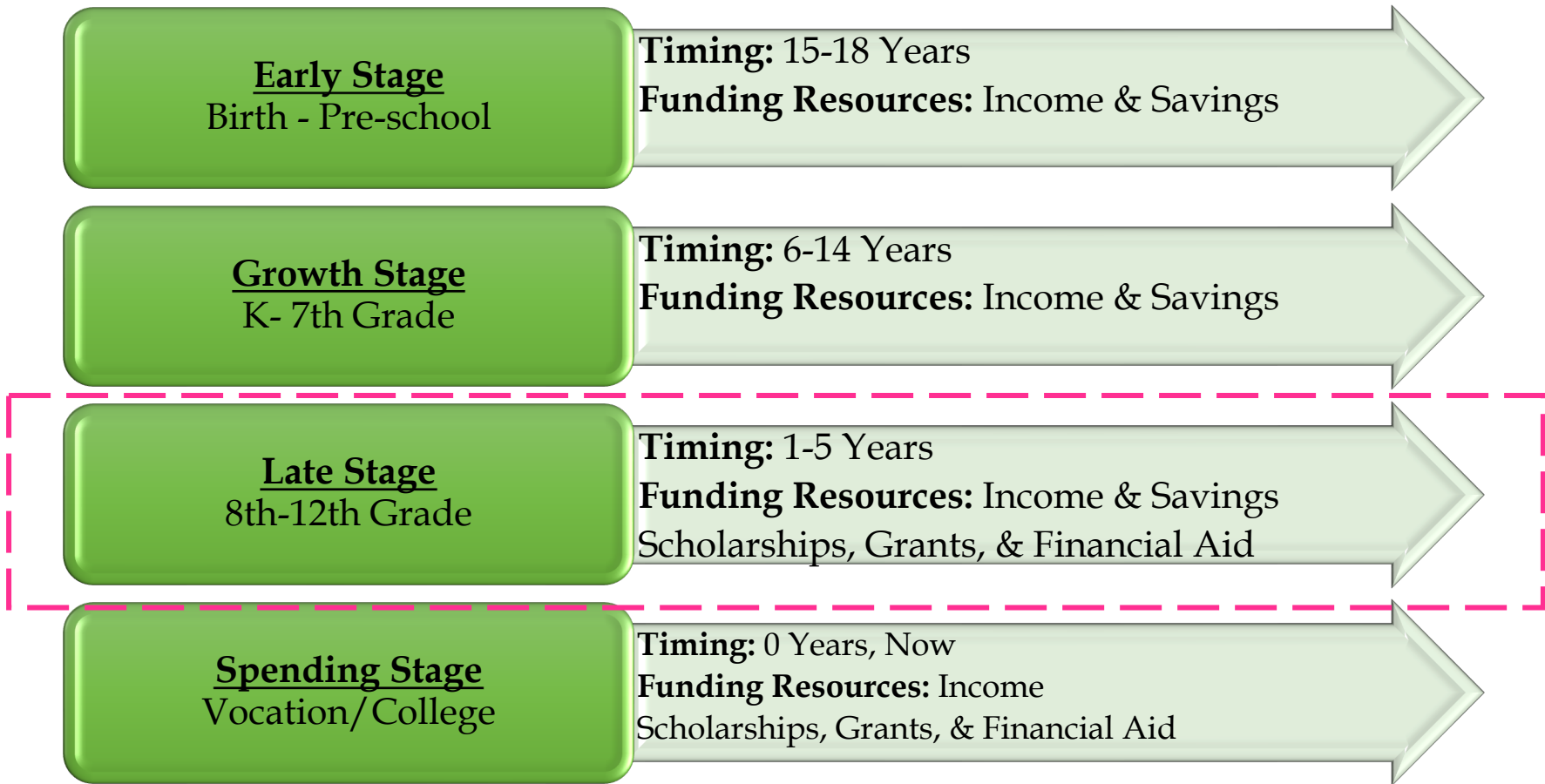
## *Template 1: Funding Situation Assessment*



1. What is your (or your child's) GPA?
2. What do you (or your child) plan to major in?
3. What type of college are you considering (public or private)?
4. Do you plan to live on campus or off campus?
5. How much does it cost to attend college for one-year?
6. What is your parent(s) household income?
7. How much have you (or your parents) saved money for college?
8. Have you had conversations about how to pay for college?
9. How much have you budgeted for senior year expenses?

# *Assess Your Current Funding Situation*

## College Funding Stages



## *2. Know the Cost of Attendance (COA)*

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

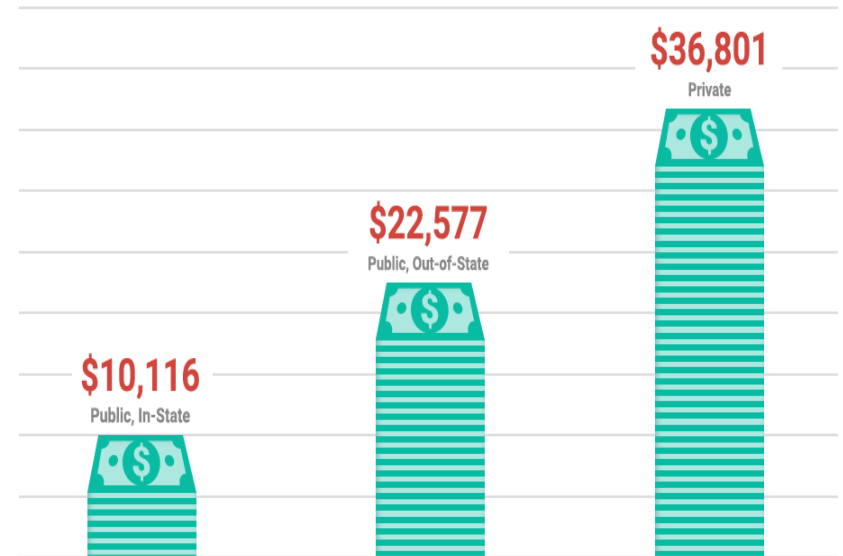


# Know the Cost of Attendance

- ❖ The cost of attendance:
  - ❖ Increases each year (inflation)
  - ❖ May vary due to COVID-19 impacts and distance learning
- ❖ Some colleges are more expensive than others.
- ❖ Go where you can **afford!!**

## Average Tuition & Fees

2019-2020



[WWW.USNEWS.COM/PAYINGFORCOLLEGE](http://WWW.USNEWS.COM/PAYINGFORCOLLEGE)



## ***“TIME” is Money!***

Percentage of students completing 4-year degree in:

	4 Years	5 Years	6 Years
<b>Public</b>	<b>35%</b>	<b>54%</b>	<b>59%</b>
<b>Private</b>	<b>53%</b>	<b>63%</b>	<b>66%</b>

Source: US Department of Education, Published 2019 \* (Excludes Transfers)

### *3. Customize Your Funding Plan or Approach*



# Develop and Execute a College Funding Plan

## *Simple but Effective*

### Template 11: College Funding Plan

Name: _____ Enrollment Date: _____ College Funding Stage: _____ EFC: _____ Need: _____ College Funding Approach: _____							
No.	My Goals	Type	Cost	Start Date	Due Date	% Complete	Notes
1	Develop a Scholar Profile	Profile	N/A	Summer before 10 <sup>th</sup> grade	Summer before 10 <sup>th</sup> grade	100%	Scholar Profile Template
2	Apply for the FAFSA	Financial Aid	N/A	October 1 <sup>st</sup> of Senior year	December of Senior Year	75%	
3	Search & apply for scholarships	High School	N/A	Summer of Senior Year	Throughout College	25%	Scholarship Tracking Sheet Template
4	Order your transcript	High School	N/A	9/20/XX	10/1/XX	50%	
5	Take the SAT/ACT	Test	\$65.00	2/01/XX	4/01/XX	30%	
6	Create a college planning budget	Money	\$2,000	08/01/XX	End of Senior year	10%	

# Ways to Pay for College

## Household Sources

(parents, guardians, and/or the scholar)



- ❖ Out of pocket expenses
- ❖ College savings plan
- ❖ Permanent life insurance
- ❖ Retirement plan (*not recommended*)

# *Ways to Pay for College*

## Outside Sources

(colleges, employers, organizations, or Individuals not related to the scholar)



- ❖ Financial aid
- ❖ Scholarships
- ❖ Grants
- ❖ Employer education reimbursements



# *Ways to Pay for College*

## Financial Aid

- ❖ Financial aid = Money to help pay for college
- ❖ Federal government awards over \$120 billion to 13 million students annually
- ❖ Types of financial aid:
  - ❖ Work study
  - ❖ Grants
  - ❖ Scholarships
  - ❖ Student Loans



# *Ways to Pay for College*

## **Student Loans**

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!*

## Top 10 States – Student Loan Debt

Rank	State	Balance (\$ in billions)	Borrowers (millions)
1	California	\$135.0	3.8
2	Texas	\$107.3	3.4
3	Florida	\$90.8	2.5
4	New York	\$87.3	2.4
5	Georgia	\$62.4	1.6
6	Pennsylvania	\$60.2	1.8
7	Ohio	\$58.9	1.8
8	Illinois	\$57.9	1.6
9	Michigan	\$48.4	1.4
10	North Carolina	\$44.4	1.2

## 4. Apply for Financial Aid

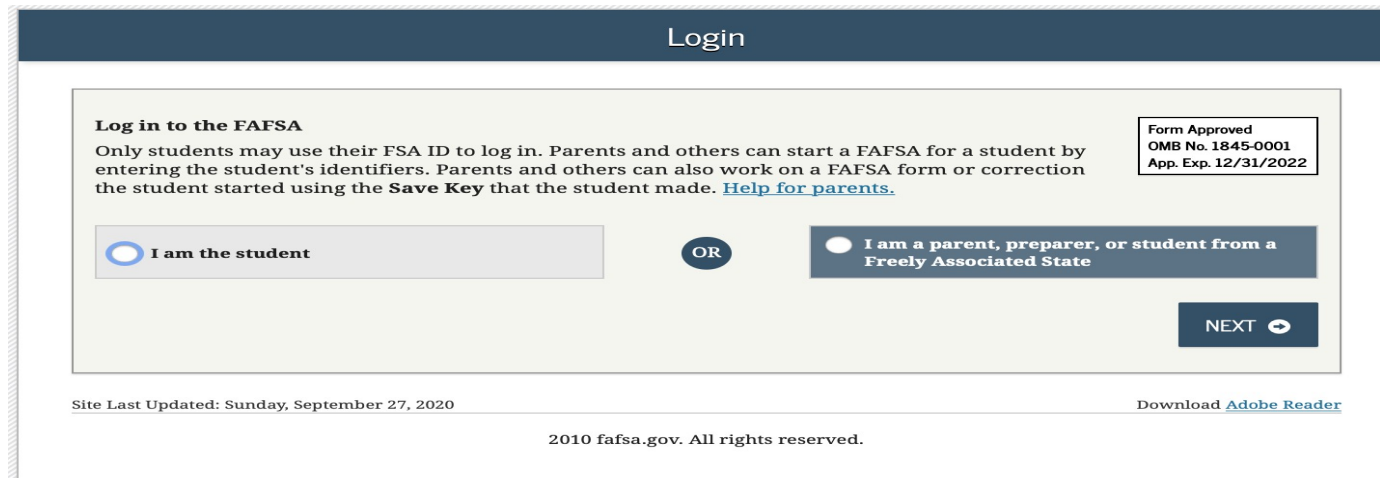
### Free Application for Federal Student Aid (FAFSA)

- ❖ FAFSA is required to receive federal financial aid.
- ❖ Used by colleges to determine student financial aid eligibility.
- ❖ Released on October 1<sup>st</sup> each academic year.
- ❖ **FREE** – no cost to apply.
- ❖ Seniors – Apply as soon as possible before the college's deadline.
- ❖ College students - Apply every year you will return to college the following academic year. (Even if you have scholarships!)

# Apply for Financial Aid

## Free Application for Federal Student Aid (FAFSA)

- ❖ Apply online - <https://fafsa.ed.gov>
- ❖ Reference documents: tax forms, W-2, bank statements, etc.
- ❖ Can sign documents electronically.
- ❖ Students and parents must create an account (FSA ID)
- ❖ **Add your colleges to your FAFSA!!!**
- ❖ Receive a report with your calculated Expected Family Contribution (EFC).



The screenshot shows the FAFSA login interface. At the top is a dark blue header with the word "Login" in white. Below this is a light gray box containing the login instructions. The text reads: "Log in to the FAFSA. Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)". To the right of this text is a small box stating "Form Approved OMB No. 1845-0001 App. Exp. 12/31/2022". Below the instructions are two radio button options: "I am the student" (which is selected) and "I am a parent, preparer, or student from a Freely Associated State". Between these options is a dark blue circle with the word "OR" in white. To the right of the second option is a dark blue button with the word "NEXT" and a right-pointing arrow. At the bottom of the page, there is a footer with the text "Site Last Updated: Sunday, September 27, 2020" on the left, "2010 fafsa.gov. All rights reserved." in the center, and "Download [Adobe Reader](#)" on the right.



# Calculating Your Expected Family Contribution (EFC)



- ❖ EFC – The amount of money a family will have to pay out of pocket per academic year before they can be considered for need-based financial aid.
- ❖ Colleges use your EFC to determine institutional need-based aid eligibility.
- ❖ Not the total out-of-pocket costs!

# Calculating Your Expected Family Contribution (EFC)

## Seven EFC Calculation Factors

1. Parent income:
  - a. Taxable income from your 1040 IRS tax filing
  - b. Untaxable income
2. Number of people in the scholar's household
3. Number of scholars in college
4. Scholar income:
  - a. Taxable income (exclude work-study income)
  - b. Untaxable income
5. Parent assets
6. Age of oldest parent
7. Scholar assets



# Calculating Your Expected Family Contribution (EFC)

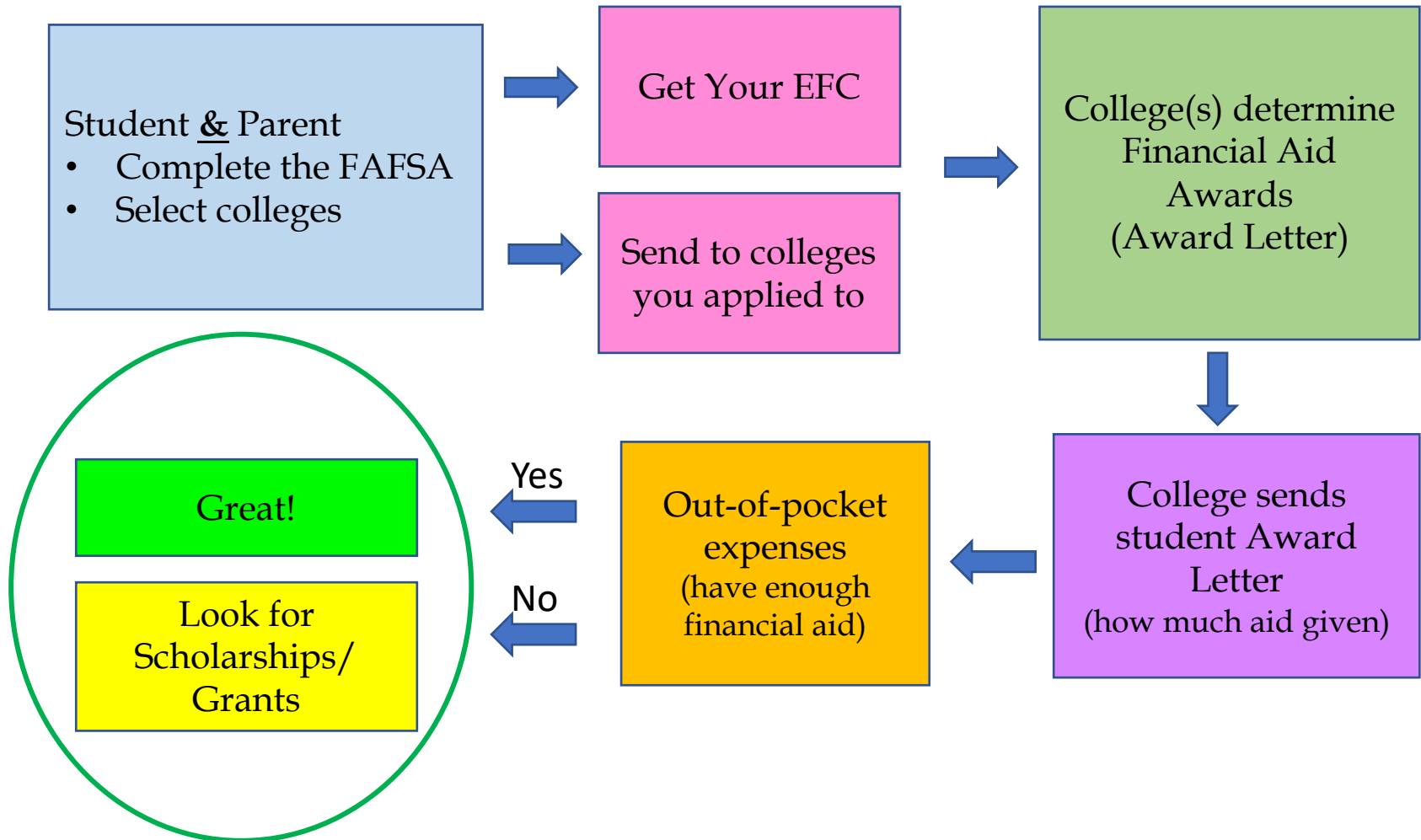
## Seven EFC Calculation Factors

Use one of these tools to calculate an estimate of your EFC:

- ❖ Student Aid: <https://studentaid.gov/understand-aid/estimate>
- ❖ College Board: [https://bigfuture.collegeboard.org/pay-for-college/paying-yourshare/expected-family-contribution-calculator#efc\\_status](https://bigfuture.collegeboard.org/pay-for-college/paying-yourshare/expected-family-contribution-calculator#efc_status)

# Apply for Financial Aid

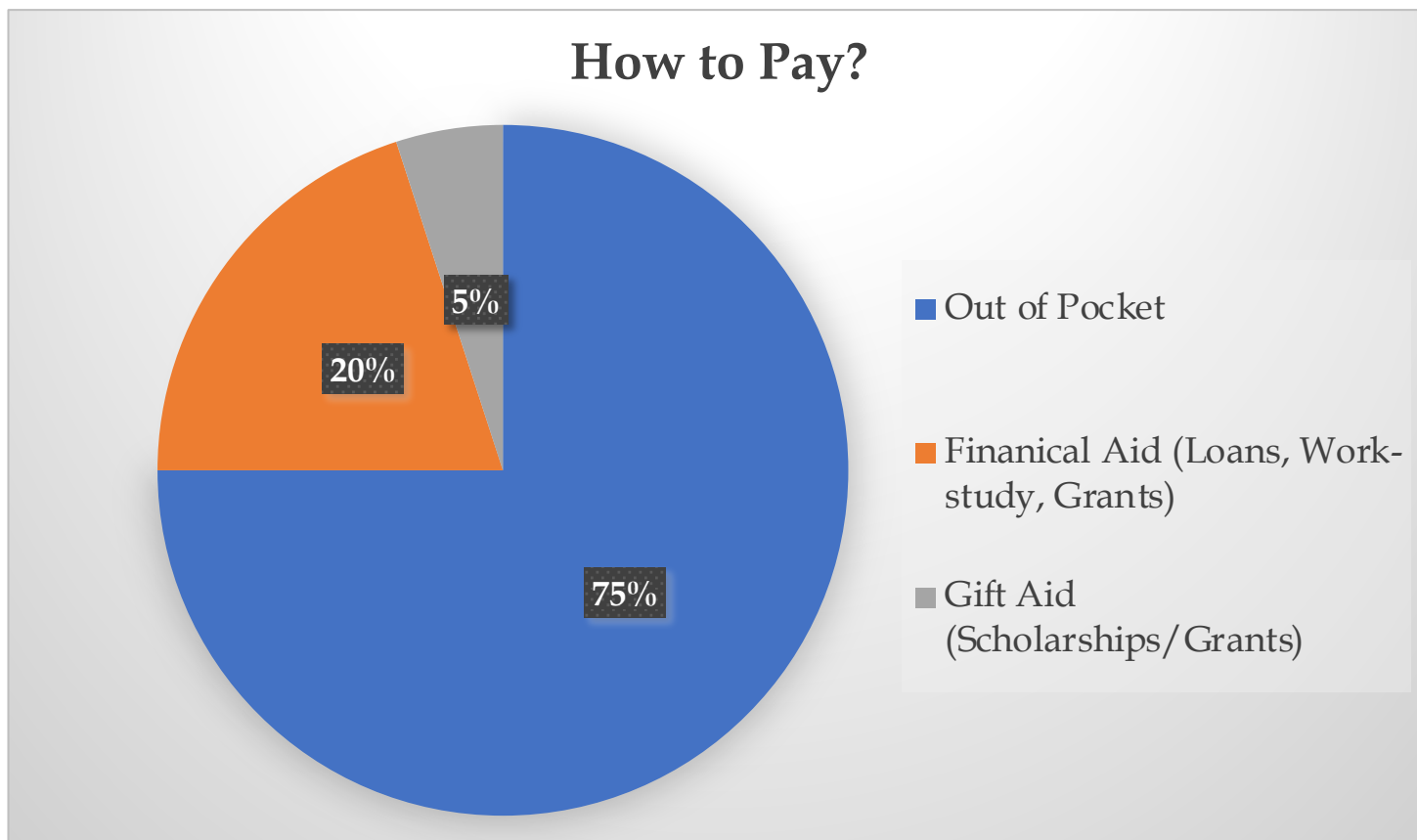
## Free Application for Federal Student Aid (FAFSA)



# *Navigate the Funding Process*

## **Ways to Pay for College**

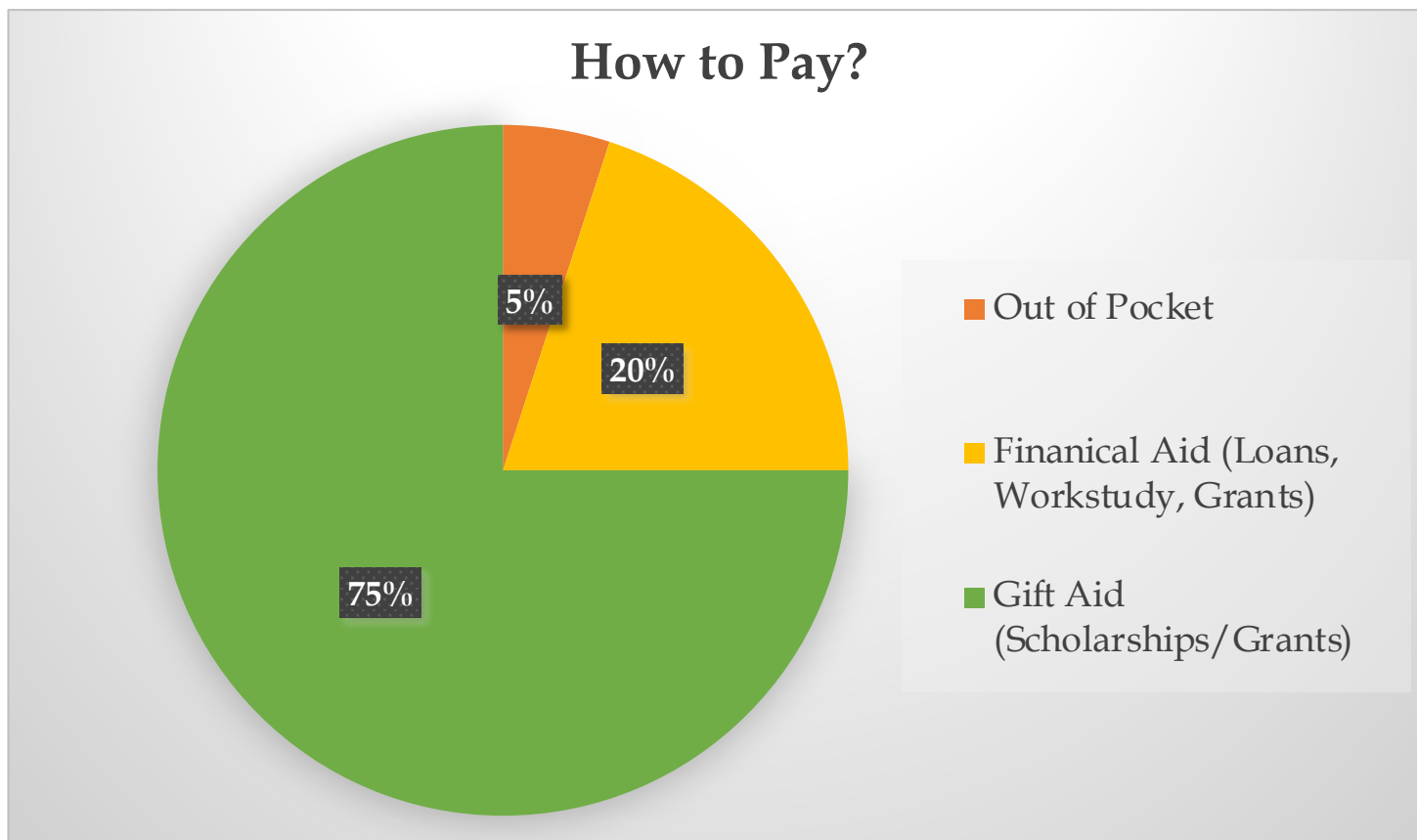
***Not Ideal – You Pay or Owe the Most***



# *Navigate the Funding Process*

## **Ways to Pay for College**

*Ideal – You Pay or Owe the Least*



## 5. Look for Scholarships (Gift Aid)

- ❖ Develop a plan to search for scholarships
- ❖ Target a variety of scholarships (large/small \$\$)
- ❖ Don't limit where you apply:
  - ❖ **Local and national**
  - ❖ Organizations/non-profits
  - ❖ Greek organizations
  - ❖ Religious organizations
  - ❖ Employers
- ❖ Find a scholarship mentor
- ❖ Don't run from essays, get help proofreading and recycle responses
- ❖ Provide all requested documentation
- ❖ Track your scholarship progress



# Search for Scholarships

## Types of Scholarships

**Need-based**



```
graph TD; A[Need-based] --- B[ ]; C[Merit-based] --- D[ ]; E[Interest-based] --- F[ ]; G[Military] --- H[ ]; I[Athletic] --- J[ ]
```

**Merit-based**

**Interest-based**

**Military**

**Athletic**



# Where to Find Scholarships?

EVERYWHERE!

Google

STEM

MILITARY

SPORTS

ARTS

RELIGIOUS  
ORGS

SOCIAL OR  
CIVIC  
CLUBS

NON-PROFITS



BUSINESSES

# Where to Find Scholarships?

- ❖ High School Counseling Offices
- ❖ Online
  - ❖ Scholarship America Hub: <https://scholarshipamerica.org>
  - ❖ Cappex: [www.cappex.com/](http://www.cappex.com/)
  - ❖ College Board: [www.bigfuture.collegeboard.org](http://www.bigfuture.collegeboard.org)
  - ❖ EducationUSA: <https://educationusa.state.gov>
  - ❖ Fastweb: [www.fastweb.com](http://www.fastweb.com)
  - ❖ Niche: [www.niche.com/colleges/scholarships/?niche=niche-scholarships](http://www.niche.com/colleges/scholarships/?niche=niche-scholarships)
  - ❖ College Scholarships: [www.collegescholarships.com](http://www.collegescholarships.com)
  - ❖ Scholarship.com: [www.Scholarships.com](http://www.Scholarships.com)
  - ❖ Scholly: [www.scholly.com](http://www.scholly.com)
- ❖ Organization/company websites

<https://www.investNothers.com/scholarship-list>

# Alpha Kappa Alpha Sorority, Inc.®

## *Psi Psi Omega Chapter (Stafford & Fauquier Counties)*

<http://www.staffordaka.com/scholarships.html>

- ❖ Encouraged to apply for our scholarships
- ❖ Students who attend school or reside in Stafford or Fauquier Counties

### Types of Scholarships:

- ❖ Service Leadership
- ❖ ThinkHBCU
- ❖ Vocational/Community College
- ❖ Continuing College Student
- ❖ The Arts!



Join My Exclusive Group  
*"Scholarships for Scholars"*



Scholarships for Scholars



Scholarships for Scholars

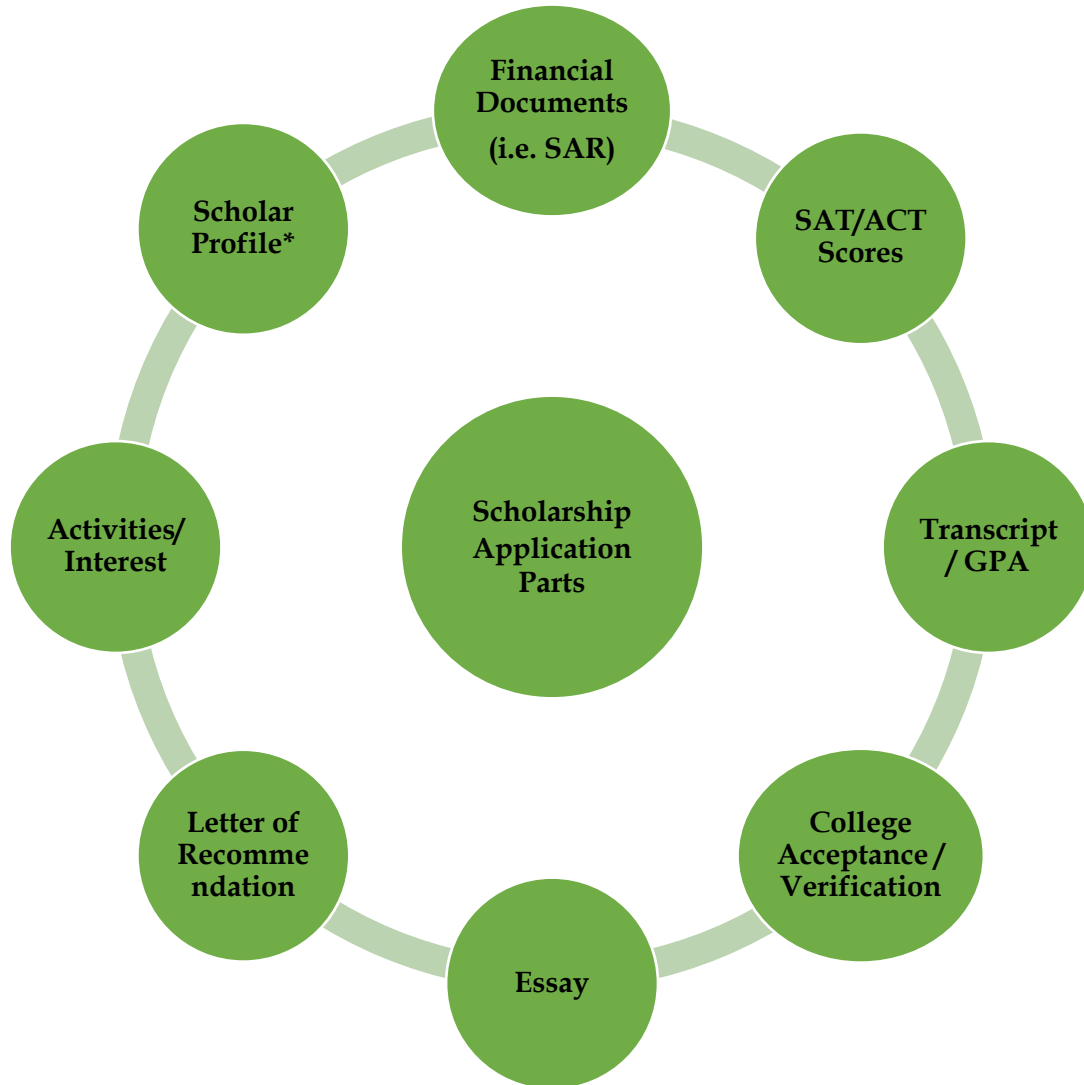
# Track Your Progress & Requirements

## Template 9: Funding/Scholarship Tracking Spreadsheet

Name: _____		Date: _____		EFC: _____		Need: _____						
No	FUNDING/ SCHOLARSHIP NAME	APPLICATION LINK	ELIGIBILITY CRITERIA	AWARD AMOUNT	DEADLINE	ESSAY(S) (Y/N)	LETTER(S) OF RECOMMENDATION (Y/N)	TEST SCORES (Y/N)	DATE APPLICATION SUBMITTED	SELECTION DECISION	AMOUNT AWARDED	NOTES
1												
2												
3												
4												
5												

# *Apply for Scholarships*

## Scholarship Application Parts



# *Develop a Scholar Profile*

## **Market and Differentiate Yourself**

### *Template 6: Scholar Profile*

- Professional picture
- Name, address, contact no., email
- Objective (college/major)
- Educational summary
- Honors and awards
- Employment experience
- Extra-curricular activities
- Community service activities
- Relevant coursework
- Interests/hobbies



#### **Use it for:**

- ✓ **Letters of recommendations**
- ✓ **College applications**
- ✓ **Scholarship apps**
- ✓ **Essay writing**
- ✓ **Jobs**

**Close the gaps while you still have time**



# Sample Scholar Profile

## Template 6: Scholar Profile



**John Doe**  
12345 College Bound Drive  
City, State Zip Code  
Home: (123) 456-789; Mobile: (123) 911-4111  
Email: john.doe@yahoo.com

**Objective:** To attend XX university and obtain a degree in XX.

**Education:** **High School:** XX High School, City, State (Graduation: 06/13/20XX)  
**Current GPA:** 3.6; Rank: 29/283  
**ACT Scores:** Composite: 24; English (24); Math (30); Reading (21); Science (20)  
**College Plan:** Hampton University (Accepted on 1/20/20XX)  
**Enrollment Date:** Fall 2018  
**Intended Degree/Major:** Bachelor of XX in XX

**Honors and Awards:**

- Honor Roll, (20XX - Present)
- National Honor Society Induction, 20XX
- Top Alternate Current/Direct Current Student, (20XX-20XX)

**Employment Experience:**

- Cashier, McDonalds, City, VA (20XX-20XX)
- Walmart Cashier, City, VA (20XX)

**Student Organizations/Extracurricular Activities:**

- Student Government Association Class Representative, (20XX-Present)
- National Honor Society, (20XX-Present)
- Future Business Leaders of America Member, (20XX-20XX)

**Community Service Activities:**

- Alpha Kappa Alpha Sorority, Incorporated, Adopt a Highway Project, (20XX)
- Volunteered at Galleria Mall on Summer Family Nights, (20XX)
- Volunteered at the XX Community Center, (20XX)

**Relevant Courses:**

- Algebra II
- Graphics Design I
- Oceanography

**Interests/Hobbies:**

- Cooking
- Reading

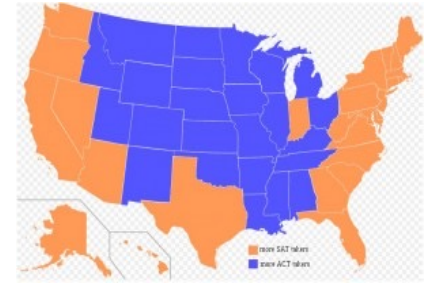
## Scholarship Application

### Transcripts/College Verification

- ❖ Some entities require transcripts or proof of college acceptance or verification.
- ❖ Follow their directions on how to send these documents.
- ❖ Know the process to obtain:
  - ❖ High school(s) and/or college transcripts (official or unofficial)
  - ❖ College acceptance/verification
- ❖ Order these documents well in advance of your deadlines!
- ❖ Follow-up to make sure your documents are sent on time.

# Scholarship Application

## SAT/ACT Scores



- ❖ Many colleges are making the SAT/ACT “test optional” for admissions.
- ❖ Colleges and scholarship entities may use test scores for merit-based scholarships.
- ❖ Find out upcoming dates and register!

**Register for the SAT:** <https://www.collegeboard.org/>

**Register for the ACT:** <http://www.act.org/>

# Scholarship Application

## Types of Essays and Letters of Recommendations

College  
Admissions

- Why are you a good candidate for admissions?

Scholarships

- Why should you be awarded a scholarship?

# Scholarship Application Essay Tips

- ❖ Some colleges and scholarship entities require essays.
- ❖ Follow directions (type it/handwrite or specific word count).
- ❖ Draft essays early.
- ❖ Proofread it and get someone else to critique them.
- ❖ Write on various topics and save them all.
- ❖ Re-use content from them for multiple applications.



# Scholarship Application Letters of Recommendations

- Make a list of recommenders that you trust.
- Request letters:
  - Early
  - General
  - Refrain from adding the college or entity's specific information.
- Set recommenders deadlines 1-2 weeks before your deadline.
- Provide your Scholar Profile with your request.
- Re-use letters for multiple applications.
- Offer a pre-drafted letter of recommendation for them to tailor.



## Template 7: Sample Letter of Recommendation

\_\_\_\_\_ [Month Day, Year]

To \_\_\_\_\_ [Scholarship Entity Selection Committee]:

I, \_\_\_\_\_ [First Name and Last Name], with \_\_\_\_\_ [Organization], I am writing this letter to express my support for \_\_\_\_\_ [Scholar First and Last Name] and \_\_\_\_\_ [his or her] application for the \_\_\_\_\_ [Name of Scholarship]. \_\_\_\_\_ [He or She] plans to attend \_\_\_\_\_ [College or University] to major in \_\_\_\_\_ [College major]. \_\_\_\_\_ [He or She] demonstrated exceptional \_\_\_\_\_ [academic achievement]. \_\_\_\_\_ [Scholar Name] currently has a \_\_\_\_\_ [grade point average] at \_\_\_\_\_ [XX High School]. \_\_\_\_\_ [He or she] pursues academic excellence and welcomes challenges.

I have known \_\_\_\_\_ [Scholar First Name], for \_\_\_\_\_ [ no. of years] (or since 20XX). \_\_\_\_\_ [He or She] \_\_\_\_\_ [studied, worked or volunteered] with \_\_\_\_\_ [Organization Name] from \_\_\_\_\_ to \_\_\_\_\_ [Month 20XX to Month 20XX]. \_\_\_\_\_ [Scholar First Name] is extremely hard working and displays sound judgement required for a leader. \_\_\_\_\_ [He or she] an individual who strong character and carries \_\_\_\_\_ [himself or herself] in a polite, respectable, and professional manner.

\_\_\_\_\_ [He or she] impressed me with \_\_\_\_\_ [his or her] ability to \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_ [solve problems, communicate effectively, and think critically]. \_\_\_\_\_'s [Scholar First Name] creativity and innovative mindset exceeded my expectations. \_\_\_\_\_ [He or she] was extremely \_\_\_\_\_ [proactive], \_\_\_\_\_ [professional] and \_\_\_\_\_ [results-driven].

Without reservation, I strongly recommend \_\_\_\_\_ [Scholar First Name] as a candidate for your scholarship. Please afford \_\_\_\_\_ [him or her] the opportunity to continue to excel academically in college. If you have questions, please do not hesitate to contact me at: \_\_\_\_\_ [Phone Number] or \_\_\_\_\_ [email address].

Best Regards,

[Your Signature}  
Name  
Title



# *College Funding General Checklist*

- ☐ Select a major(s)
- ☐ Apply to colleges
- ☐ Complete and submit the FAFSA (enter the college code)
- ☐ Apply for scholarships (throughout senior year & beyond)
- ☐ Review or appeal college Financial Aid Award Letter(s)
- ☐ Select a college to attend
- ☐ Accept your financial aid awards
- ☐ Pay enrollment and housing deposits

# *Conclusion*

## Key Takeaways

- ❖ College funding should not be an after thought.
- ❖ Discuss how you (parent/ guardians) will pay for college.
- ❖ Put together a system or plan that works for YOU! (include a budget)
- ❖ Look for scholarships until you graduate from college!
- ❖ Track your progress.
- ❖ Get organized:
  - ❖ Create folders for college planning & funding documents.
  - ❖ Save account/login information in a central place.
  - ❖ Create a separate email address for college efforts.
- ❖ Don't waste people's time!!!!
- ❖ Say thank you.

# Upcoming Events (Spanish)

## SEMINARIO WEB SOBRE FINANCIACIÓN Y BECAS UNIVERSITARIAS ( EN ESPAÑOL )

Para los estudiantes de Secundaria del Condado de Stafford y sus padres

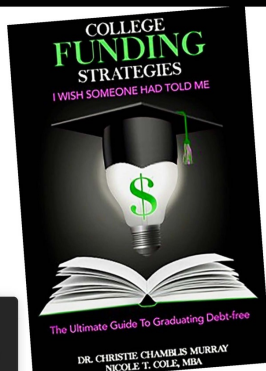
En conjunto con la Oficina de Equidad y Responsabilidad

Fecha : Martes, 5 de April de 2022

Hora : 6:30 pm - 8:00 pm



Regístrese en: <https://scpscollegefundingspanish2022webinar.eventbrite.com>



### Aprenda como graduarse libre de deudas:

- + Desarrollando un plan de financiamiento universitario
- + Comprendiendo el costo de la universidad
- + Pagar por la universidad
- + Solicitud de ayuda financiera
- + Búsqueda y solicitud de becas



Presentando a la Dra. Christie Murray,  
experta y autora de la  
Universidad

Obsequios proporcionados por:

Alpha Kappa Alpha Sorority, Incorporated®, Psi Psi Omega Chapter

Register at: <https://scpscollegefundingspanish2022webinar.eventbrite.com>

# Upcoming Events

**Register at:** <https://www.investnothers.com/webinar-material>

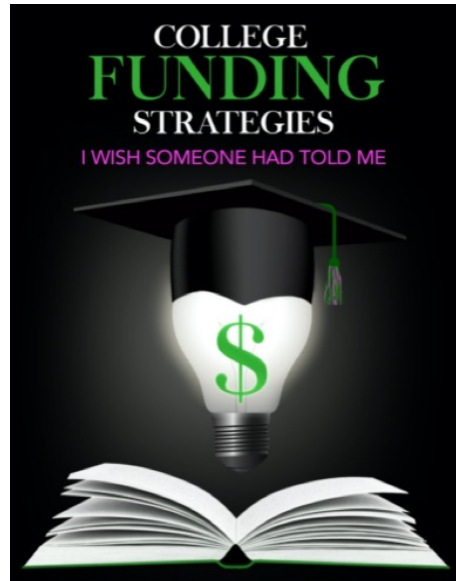
<p>(April)</p> <p><u>SAT Prep Strategies</u></p> <p>Sunday, April 24, 2022 4:00 pm – 5:30 pm (ET)</p> <p>(For High School Students)</p>	<p>(May)</p> <p><u>ACT Prep Strategies</u></p> <p>Sunday, May 22, 2022 4:00 pm – 5:30 pm (ET)</p> <p>(For High School Students)</p>
<p>(June)</p> <p><u>HBCU and PWI Colleges Official Panel Discussion</u></p> <p>Sunday, June 5, 2022 4:00 pm – 5:30 pm (ET)</p> <p>(For High School Students &amp; Parents)</p>	<p>(July)</p> <p><u>Essay Writing and Letters of Recommendation</u></p> <p>Sunday, July 31, 2022 4:00 pm – 5:30 pm (ET)</p> <p>(For High School Students &amp; Parents)</p>

# Give-a-ways (3)

## Sponsored by the Psi Psi Omega Chapter

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

Unmute  
Name, Grade, and High School



# Follow me on Social Media

## Invest **N** Others LLC



@InvestNothers



@InvestNothers



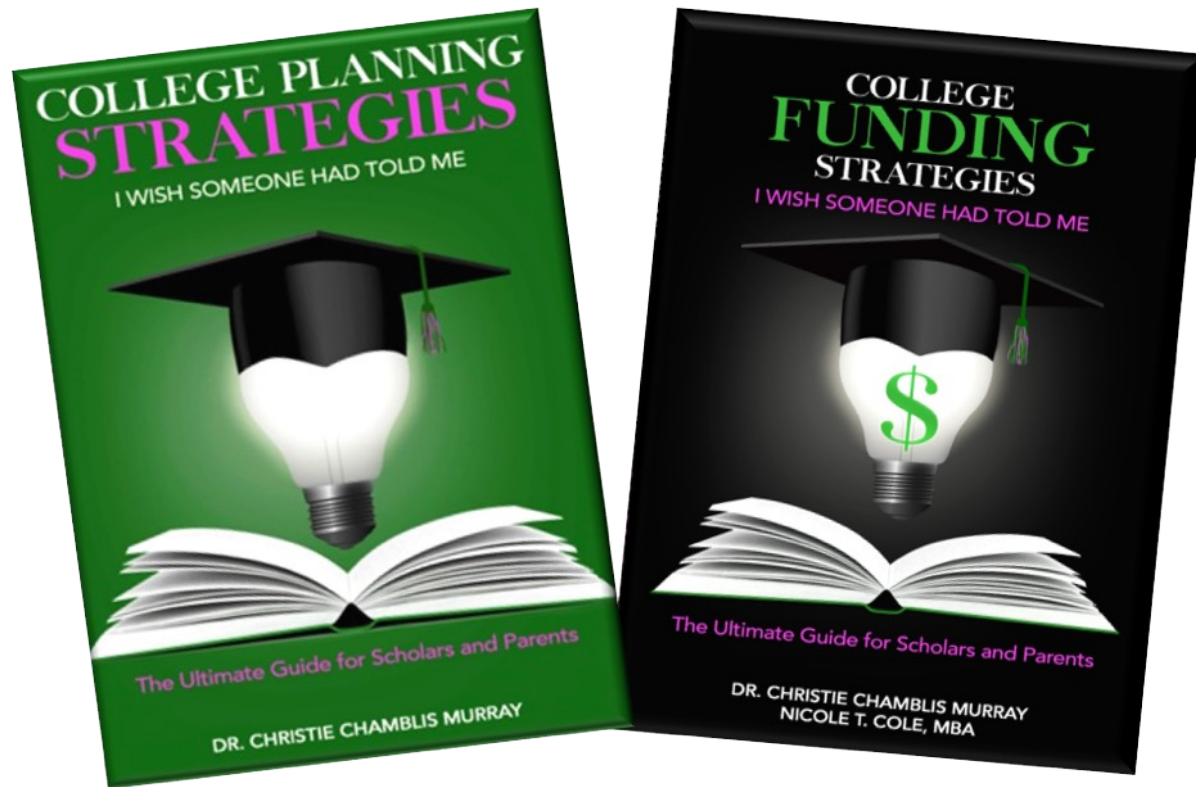
@InvestNothers1



@docchristie

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## *Reference Materials*



Books and Workbook Templates Available at:  
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# Past AKA Collaboration 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 Lines or Use the Chat)



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