COLLEGE PLANNING DURING A PANDEMIC

Migdalia Gomez, Community Engagement Manager
Sarah Scruggs, Community Engagement Specialist
HARVARD UNIVERSITY EMPLOYEES CREDIT UNION
Not a bank. A benefit.

NOT-FOR-PROFIT BANKING
EXCLUSIVELY FOR THE HARVARD COMMUNITY

CHECKING
Free access to ATMs nationwide

CREDIT CARDS
Cash back on everyday spending

HOME LOANS
Purchase a new home or refinance

STUDENT LOANS
Refinance your student loans or finance your child’s education

CONVENIENT LOCATIONS
With branches in Harvard Square and the Longwood Medical Area

FAMILY MEMBERSHIP
Once you join, membership is open to your entire family

HUECU.ORG
The Harvard University Work/Life office and HUECU are hosting the annual Undergraduate College Planning Workshop Series for Harvard employees.

You may attend in-person or via webinar.

**UPCOMING WORKSHOPS:**

- [College Planning Roadmap](#)
- [Applying for Financial Aid](#)
- [Beyond the FAFSA](#)
- [Paying the Tuition Bill](#)
WHAT WE’LL DISCUSS:

- What Now?
- Applying
- Choosing
- Resources
SOME THINGS ARE THE SAME…
SOME THINGS HAVE CHANGED.
WHAT NOW?

- Continue Finishing the College Process
  - Hope for the best, prepare for it to be different
- Celebrate Your Accomplishments
- Reevaluate, if necessary
MAKING A LIST
WHERE TO START

• Talk to People
  • Teachers/Counselors
  • Friends/Family
  • Colleagues

• College Fairs
  • Local
  • National
    • NACACFAIRS.ORG
  • Virtual fairs too
There are more than 2,000 colleges in the United States.

Find the right college for you.

Filter by location, major, and more.

Search for colleges

Already have a school in mind?

Look up a college by name

Not sure where to start? Figure out what's important to you.

Use our step-by-step guide
**College Comparison Worksheet**

<table>
<thead>
<tr>
<th>COLLEGE NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location</td>
</tr>
<tr>
<td>- distance from home</td>
</tr>
<tr>
<td>Size</td>
</tr>
<tr>
<td>- enrollment</td>
</tr>
<tr>
<td>- physical size of campus</td>
</tr>
<tr>
<td>Environment</td>
</tr>
<tr>
<td>- type of school (2- or 4-year)</td>
</tr>
<tr>
<td>- school setting (urban, rural)</td>
</tr>
<tr>
<td>- location &amp; size of nearest city</td>
</tr>
<tr>
<td>- co-ed, male, female</td>
</tr>
<tr>
<td>- religious affiliation</td>
</tr>
<tr>
<td>Admission Requirements</td>
</tr>
<tr>
<td>- deadline</td>
</tr>
<tr>
<td>- tests required</td>
</tr>
<tr>
<td>- average test scores, GPA, rank</td>
</tr>
<tr>
<td>- notification</td>
</tr>
<tr>
<td>Academics</td>
</tr>
<tr>
<td>- your major offered</td>
</tr>
<tr>
<td>- special requirements</td>
</tr>
<tr>
<td>- accreditation</td>
</tr>
<tr>
<td>- student-faculty ratio</td>
</tr>
<tr>
<td>- typical class size</td>
</tr>
<tr>
<td>College Expenses</td>
</tr>
<tr>
<td>- tuition, room and board</td>
</tr>
<tr>
<td>- estimated total budget</td>
</tr>
<tr>
<td>- application fee, deposits</td>
</tr>
<tr>
<td>Financial Aid</td>
</tr>
<tr>
<td>- deadline</td>
</tr>
<tr>
<td>- required forms</td>
</tr>
<tr>
<td>- percentage receiving aid</td>
</tr>
<tr>
<td>- scholarships</td>
</tr>
<tr>
<td>Housing</td>
</tr>
<tr>
<td>- residence hall requirement</td>
</tr>
<tr>
<td>- food plan</td>
</tr>
<tr>
<td>Facilities</td>
</tr>
<tr>
<td>- academic</td>
</tr>
<tr>
<td>- recreational</td>
</tr>
<tr>
<td>- other</td>
</tr>
<tr>
<td>Activities</td>
</tr>
<tr>
<td>- clubs, organizations</td>
</tr>
<tr>
<td>- Greek life</td>
</tr>
<tr>
<td>- athletics, intramurals</td>
</tr>
<tr>
<td>- other</td>
</tr>
<tr>
<td>Campus Visits</td>
</tr>
<tr>
<td>- when</td>
</tr>
<tr>
<td>- special opportunities</td>
</tr>
</tbody>
</table>

ACT.org

HARVARD UNIVERSITY
EMPLOYEES CREDIT UNION
VISITS

- Virtual or On-Campus Private
- Location
- Culture/Student Body
- Housing
- Library/Study Area
- Technology/Classrooms
- Shadow Students/Attend Classes
- Talk to Students
- Budget for visits
# Make a Spending Plan

## Monthly Income

<table>
<thead>
<tr>
<th>Income</th>
<th>Current</th>
<th>Proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job(s) after deductions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Support/Alimony</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government Payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest/Investment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rental Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spouse’s Job(s) after deductions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Monthly Expenses

<table>
<thead>
<tr>
<th>Expense</th>
<th>Current</th>
<th>Proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent(s)/Mortgage(s)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas/Electric</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>House repairs/landscaping</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internet/Cable/Satellite</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Taxes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water/Sewer/Garbage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
GREENPATH
FINANCIAL WELLNESS

- Free for HUECU community
- Budget counseling
- Credit report review
- Immediate counseling
- Confidential
- Flexible Hours
  Monday – Thursday  8 a.m. - 10 p.m.
  Friday               8 a.m. - 7 p.m.
  Saturday             9 a.m. - 6 p.m.

HUECU.org/GreenPath
877-337-3399

Empowering people to lead financially healthy lives.
FINALIZING THE LIST

- Safety
- Reach
- Target
Welcome to the College Affordability and Transparency Center
Start here to find information about how much it costs students to attend different colleges, how fast those costs are going up, and information related to why costs are going up.

**College Scorecard**
College Scorecards make it easier for you to search for a college that is a good fit for you. You can use the College Scorecard to find out more about a college’s affordability and value so you can make more informed decisions about which college to attend.

**College Navigator**
Here you can search for and compare colleges on all sorts of criteria including costs, majors offered, size of school, campus safety, and graduation rates.

**Net Price Calculator Center**
Here you will find links to colleges’ net price calculators. Net price calculators help you estimate how much colleges cost after scholarships and grants.

**College Affordability and Transparency List**
Here you will find information about tuition and net prices at postsecondary institutions. The site highlights institutions with high and low tuition and fees as well as high and low net prices (the price of attendance minus grant and scholarship aid). It also shows institutions where tuition and fees and net prices are increasing at the highest rates.

**90/10 Information**
Here you will find a list of for-profit (proprietary) postsecondary institutions that receive more than 90 percent of their revenues from Title IV Federal Student Aid.

**State Spending Charts**
Here you will find summary information on changes in state appropriations for postsecondary education, state aid for students, and tuition and fees.

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**Financial Aid Shopping Sheet:**
For more information, go to: http://www2.ed.gov/policy/highered/guid/secletter/120724.html
What does Net Price mean?
Net Price is the amount that a student pays to attend an institution in a single academic year AFTER subtracting scholarships and grants the student receives. Scholarships and grants are forms of financial aid that a student does not have to pay back.

What is a Net Price Calculator?
Net price calculators are available on a college's or university's website and allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in the previous year, after taking grants and scholarship aid into account.

How do other students describe net price?
Click on one of the student video challenge winners to find out...

Net Price Calculator : Typography Video
by Brian S.

Justin, Remo, Bliyana Net Price Calculator Video
by Michael K., Remo K., John R., Bliyana P.
DON’T RULE OUT APPLYING TO A SCHOOL JUST BECAUSE OF COST
Need financial aid for summer session?

Federal student aid can help cover summer tuition if you have remaining eligibility for the academic year. Ask your college's financial aid office which FAFSA® form you should fill out (2018–19 or 2019–20).
REDUCING COSTS

- Room and Board Options
- Health Insurance Plans
- Sibling Discounts
- Academic Planning
  - summer term
  - graduating early
  - transfer credits
- Student Scholarships
  - Residence hall advisors
  - Scholarships for returning students
PRIVATE SCHOLARSHIPS

- School Counselors
- Online search engines
- Place of employment
- City/town of residency

Applying for scholarships should be free.

Check with school counselor if asked to pay for search engine.
Thank you for your interest in our College Scholarships!

At HUECU, we’re committed to helping students reach their financial and academic goals. That’s why we award five (5) $1,000 scholarships to students starting their first year of college.

High school seniors who will be enrolled in an undergraduate college degree program during the upcoming academic year should consider applying. Please review the eligibility requirements listed below before starting the application.

The deadline to apply for the 2019-20 scholarship was Thursday, February 28, 2019. The application will reopen for the 2020-21 academic year in January 2020.
IRS TAX BENEFITS FOR EDUCATION

Tax Benefits for Education: Information Center

Tax credits, deductions and savings plans can help taxpayers with their expenses for higher education.

- A tax credit reduces the amount of income tax you may have to pay.
- A deduction reduces the amount of your income that is subject to tax, thus generally reducing the amount of tax you may have to pay.
- Certain savings plans allow the accumulated earnings to grow tax-free until money is taken out (known as a distribution), or allow the distribution to be tax-free, or both.
- An exclusion from income means that you won’t have to pay income tax on the benefit you’re receiving, but you also won’t be able to use that same tax-free benefit for a deduction or credit.

You can use the IRS’s Interactive Tax Assistant tool to help determine if you’re eligible for educational credits or deductions, including the American opportunity credit, the lifetime learning credit and the tuition and fees deduction.

See IRS Publication 970, Tax Benefits for Education, for details on these benefits, including an appendix with an illustrated example and a comparison chart of the various benefits.
APPLYING
APPLICATIONS

• Institution Specific
• Common Application
• Coalition

commonapp.org
FEES AND DEADLINES

• Stay Organized

• Keep Track Yourself
  • Keep a system that makes sense to you

• Early is On Time

• App Fees Can Range from $25-$100 per Application
# Deadlines

## Fall Application Options

<table>
<thead>
<tr>
<th>Program</th>
<th>Application Deadline</th>
<th>Decision Notification</th>
<th>Enrollment Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Early Action 1</td>
<td>November 1</td>
<td>After December 15</td>
<td>May 1</td>
</tr>
<tr>
<td>Early Action 2</td>
<td>December 15</td>
<td>After January 15</td>
<td>May 1</td>
</tr>
<tr>
<td>Regular Decision</td>
<td>February 15</td>
<td>Rolling after January 15</td>
<td>May 1</td>
</tr>
</tbody>
</table>

## Spring Application Options

<table>
<thead>
<tr>
<th>Program</th>
<th>Application Deadline</th>
<th>Decision Notification</th>
<th>Enrollment Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>January Admission</td>
<td>December 1</td>
<td>Rolling after October 1</td>
<td>3 weeks after decision</td>
</tr>
</tbody>
</table>

## December 15 Early Decision Admission Decision

If you’re admitted, and your family has provided the College Scholarship Service Financial Aid Profile (CSS Profile), you will be notified of your financial aid award details within one week of the release of your admission decision.
### Requirements Tracker

<table>
<thead>
<tr>
<th>COLLEGE</th>
<th>DEADLINE</th>
<th>APPLICATION FEE</th>
</tr>
</thead>
</table>

#### CHECKLIST

- [ ] **Required Tests**
  - [ ] ACT
  - [ ] SAT
  - [ ] Other

- [ ] **Recommendations**
  - [ ] 1
  - [ ] 2
  - [ ] 3
  - [ ] Other
  
  Type of Recommendations

- [ ] **Writing Requirements**

- [ ] **College-Specific Application Questions**

#### MY NOTES
ADMISSIONS FILE

- Application
- Essays
- Letters of Recommendation
- Interviews
- Extracurricular activities
  - Sports
  - Clubs
  - Volunteering
  - Work
STANDARDIZED TESTS

- PSAT
- SAT and ACT
- Cost
  - Waivers may be available
- Test Optional Institutions

Test Fees

<table>
<thead>
<tr>
<th>SAT Registration Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Test</td>
</tr>
<tr>
<td>SAT</td>
</tr>
<tr>
<td>SAT with Essay</td>
</tr>
</tbody>
</table>

ACT Test Options and Prices - 2020-2021

<table>
<thead>
<tr>
<th>Fee</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>$55.00</td>
<td>Includes reports for you, your high school, and up to four colleges (if codes are provided when you register).</td>
</tr>
<tr>
<td>$70.00</td>
<td>Includes reports for you, your high school, and up to four colleges (if codes are provided when you register). More about the ACT with writing</td>
</tr>
<tr>
<td>$44</td>
<td>1 Section Retest</td>
</tr>
<tr>
<td>$48</td>
<td>2 Section Retests</td>
</tr>
<tr>
<td>$52</td>
<td>3 Section Retests</td>
</tr>
</tbody>
</table>
CHOOSING
FACTORS TO CONSIDER

- Fit
  - Academic, Financial and Social
  - Visit Again
- Future Plans
- Cost
  - Standard of living
LET’S BE FRIENDS

Migdalia Gomez, Community Engagement Manager
Sarah Scruggs, Community Engagement Specialist