# u∗aspire

Come Chat With Us: The Real Cost of College, Securing Financial Aid & Self-Advocacy in College

Share out in the chat:

Your name, pronouns, school, and your favorite book or movie!

APIA x uAspire

# Today's Facilitator



Megan Lehr she/her









- 1 Financial Aid and the FAFSA
- 2 Self-Advocacy in College
- 3 Other College Costs
- 4 On- and Off-Campus Resources

## Who is uAspire

uAspire is a national nonprofit that improves the economic mobility of underrepresented students by creating financial solutions to diverse postsecondary pathways.

We support over 10,000 students a year as they navigate the financial aid process.





## Financial Aid Timeline: Current Students



The 25-26 FAFSA will be open for all students by December 1, 2024

Pay Term Bill

Summer/Fall

Renew the FAFSA

Opens Dec. 1

Complete Verification

**After Applications** 

Review Financial Aid Offer & Review Loans

Arrives in Spring/Summer

Opens Oct. 1

Renew the CSS Profile (if applicable) **After Applications** 

Review FAFSA Submission Summary Winter/Spring

Pay Term Bill

Yearly

Repeat!

find and apply for scholarships throughout the year

# Need help submitting or correcting your FAFSA? Understanding your financial aid offer? Appealing for more financial aid? We can help!



Scan this QR Code for a <u>virtual 1:1</u> <u>appointment</u> with uAspire



Scan this QR Code for follow-up resources





## **Share out:**

On a scale of 1-5, how comfortable do you feel with advocating for yourself in college?

# How would you handle these situations?

# You'd like to advocate for more financial aid

- Determine extenuating circumstance requiring more aid
- Gather information required for an <u>appeal</u>
- Email/visit the financial aid office with appeal

# You're struggling to balance academics with your job

- Talk to your professor they usually want you to succeed!
  - Ask for extensions
- Look into work study jobs - they offer more flexible schedules and understand your academic load
  - If you weren't offeredWS, look for on-campusjobs

# You need to take some time off from college

- College must have a Leave of Absence policy
  - make sure you know it!
  - Can be difficult to find look online or ask your academic advisor
- Request deferment of your scholarships

## Types of On-Campus Offices

Know where to go based on the question/issue:

Financial aid office

- FAFSA help
- Financial aid offers
- Scholarships

Bursar's office
(AKA Student billing
or Accounting)

- Charges
- Billing
- Refunds

Registrar's office

Class registration

# Tips for Self-Advocacy

#### Prepare for your conversation:

- Have student ID number
- Get any reference docs
- Have a clear question

## Choose method of communication:

- In person appointment
- Phone or zoom call
- Email or student portal chat

Check out <u>this resource</u> for these tips, plus situation-specific support

# Have the conversation confidently:

- Provide full name and student ID
- Ask question clearly and focus on resolution
- Set up next steps before ending the conversation
- Ask the administrator for a follow up email with conversation summary

## **Utilize Your College Website**

A lot of helpful information can be found online, such as:

- Important School Policies
  - <u>Displacement</u>: how the financial aid office treats outside scholarships when determining financial aid offers
  - Satisfactory Academic Progress (SAP): academic standards that students must meet to continue receiving federal, state, and institutional financial aid
- On-campus offices: names, locations, and available services
- On-campus resources: we'll get more into this later!

# Parental Involvement in the Financial Aid Process

Involving parents in the financial aid process can be difficult! Here are some of our tips:

- Provide resources to your parent(s): we have a variety in many languages on <u>APIA's website!</u>
  - Parent's Guide to Completing the FAFSA
- Involve a third party: when helpful, a third party can help to explain the process, why it's important, and ease any concerns
  - Helpful third parties could be trusted community members or community organizations, libraries, or translation services



## **Share out:**

What things come to mind when you think about the cost of college?

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## What makes up the Cost of Attendance?



#### **Direct Costs:**

Tuition and Fees, Housing and Meal Plan

#### **Indirect Expenses:**

Course Materials, Education Supplies, Transportation, Personal Expenses

# **Indirect Expense Planning**

- <u>Indirect Expenses</u>: Other ongoing and/or one-time expenses that are not paid directly to the college that occur in addition to the bill
  - Examples: books, laptop, notebooks, phone bill, transportation, gas, food, toiletries, subscriptions, etc.
- Covered by financial aid refunds, work-study earnings, savings, or (as a last resort) loans
- <u>Budgeting</u> is a good idea as you estimate your indirect expenses
- One of the best ways to save money is to find cheap textbooks
  - <u>Textbook Tips for Students</u>





# Let's Play! Price is Right (College Edition)

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\$23.77







\$12.68

\$15.39







#### No Ads

- Max Ad-Free, Disney+ Premium, and
- Hulu (No Ads)
- Full HD video resolution on Max
- Stream Max on 2 devices at once 30 downloads on Max to watch on the
- ± go

\$45.48







## **Share out:**

On a scale of 1-5, how familiar are you with the resources available on your college campus?

# Where would you go when...

### You're not sure how to solve a math problem

- Tutoring center
- Faculty office hours

### You're feeling overwhelmed about life

- Counseling center
- Health center
- Multicultural centers

### You'd like to apply for Federal Work Study

- Financial aid office
- Career center

## Research On-Campus Resources

Colleges have lots of resources that are included in your tuition. Be sure to use them - you've already paid for them! Some examples include:

# 2

#### **Academic**

Tutoring centers, advisors, library

#### Career

Career center, career coaches, resume assistance

#### Wellbeing

Mental and physical health centers, gym, recreational or club groups, food pantries

You can find these resources by looking online or asking a campus representative

Reach out to the Student Success Team at <u>programs@apiascholars.org</u> for help identifying what resources might be right for you!



# **Scholar Advisory Committee**

The Scholar Advisory Committee comprises of student leaders who provide the scholar perspective to our organization's work, advise the staff in student engagement and program planning, and represent APIA Scholars' student voice.



Peter Nguyen (he/they); APIA Scholars/United Airlines Scholar 2023; University of Minnesota



## Off-Campus Resources

Services and support systems available to students that are not directly affiliated with a university

### Some examples:

- Public Libraries:
  - Professional development
  - Life skills development
- Local Organizations:
  - Mental health support/Therapy funding
  - Basic needs and transportation support
  - Mentorship
- Community Centers:
  - Affinity spaces
  - Solidarity building
  - Civic engagement

#### How to find them:

- Membership/ Umbrella organizations
- Social media
- Community events/word of mouth

### Why are they important?

- Access to services that may not be fully covered by school
- Building community outside of the proximity of school
- Cultural and civic engagement

## **Additional Resources**

#### On-Campus

- Worksheets for identifying offices on your campus:
  - https://www.middlesex.mass.edu/fy e/downloads/campreswksht.pdf
  - https://www.transfervirginia.org/co ntent/student-resourcesconnect-c ampus-worksheet
  - https://cdn.zephyrcms.com/1a45db b8-a697-47b4-b74d-55355f0b937 d/-/inline/yes/campus-and-commu nity-contact-sheet.pdf
- Glossary of college campus resources

#### Off-Campus

- Nonprofit Explorer ProPublica
- Community Partners | TAAF
- Nonprofit Member List Minnesota Council of Nonprofits
- NYC Nonprofit Network Hub
- Non-Profit Organizations Category | Greater Boston Chamber of Commerce
- Guam Nonprofit Organizations Find Guam Businesses News, Reviews, and Information

### Chat MORE with us!

Scan this QR Code for the post-workshop survey



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# Questions?

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