

**Careers and Financial Aid**

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**Sponsored by**

WV DEPARTMENT OF EDUCATION AND THE ARTS  
\* KAY GOODWIN, SECRETARY

REGION 2 WORKFORCE INVESTMENT BOARD  
\* CLAUDE J. HUNT, DIRECTOR

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**Types of Student Financial Assistance**

- ▶ Scholarships
  - Institutional
  - External
- ▶ Grants
  - Federal
  - State
- ▶ Loans
  - Federally Sponsored Student Loans
  - Private or Alternative Student Loans
- ▶ Employment
  - College Work-Study
  - Other On-Campus Employment
  - Off-Campus Employment

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### Primary Sources of Student Financial Assistance

- Institutional
- Private
- State
- Federal



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### WV Financial Aid Programs

WV State Aid Program Students Served, Total Dollars, and Average Award, 2012-13

Program	Students	Total Dollars	Ave. Award
HEGP	19,334	\$40.8	\$2,110
PROMISE	10,036	\$47.1	\$4,699
HEAPS Part-Time	3,122	\$3.0	\$948
HEAPS Workforce	917	\$1.5	\$1,647
Eng., Science & Tech.	188	\$0.5	\$2,784
Underwood-Smith Teacher	40	\$0.2	\$4,679



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### All About FAFSA

- [www.FAFSA.GOV](http://www.FAFSA.GOV)
- Available January 1, 2015
- Promise deadline March 1, 2015
- WV State Grant deadline April 15, 2015
- **Do NOT use [fafsa.com](http://fafsa.com) - charges a fee**




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**The FAFSA –  
A Five Step Process**

Section 1 -- Student Information  
Section 2 -- Student Dependency Status  
Section 3 -- Parental Information  
Section 4 -- Student Finances  
Section 5 -- List of Schools

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**Basic Equation of Need**

Cost of Attendance (COA) - Expected Family Contribution (EFC)
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= Student's Financial Need (eligibility)



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**Cost of Attendance  
(varies from school to school)**



- ▶ Tuition and fees
- ▶ Room and board
- ▶ Books and supplies
- ▶ Transportation
- ▶ Miscellaneous personal expenses
- ▶ Loan fees, study abroad costs, dependent or elder care expenses.

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### Determining the Expected Family Contribution (EFC)

- Income
- Asset Equity (excluding home equity)
- Family Size
- Number of Family Members in College (excludes parent enrolled in college)
- Age of Parents

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### How is Dependency Determined?

- ▶ At least 24 years old by December 31st of the year preceding the award year;
- ▶ Graduate or professional student;
- ▶ Married;
- ▶ Has legal dependents other than a spouse;
- ▶ Both parents deceased or ward of the court;
- ▶ Veteran or active duty for purpose other than training of the U.S. Armed Forces; or
- ▶ Foster care, emancipated minor, legal guardianship;
- ▶ Homeless or unaccompanied youth.

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### IRS Link to FAFSA

- ▶ In order to use the IRS Link on the FAFSA, you must enter the exact information into the website as appears on your 2014 federal tax return
- ▶ SSN
- ▶ Date of Birth
- ▶ Address
- ▶ Filing Status

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**PROMISE Scholarship**

- ▶ Tuition and mandatory fees at any West Virginia public or private non-profit college up to \$4,750
- ▶ PROMISE is renewable (for up to 8 semesters for a 4 year degree and up to 4 semesters for a 2 year degree) as long as the student maintains a 3.0 in college and completes 30 credit hours in a 12 month period.

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**Requirements for the PROMISE Scholarship**

<p><b>Eligibility Requirements</b></p> <ul style="list-style-type: none"> <li>▶ 3.0 GPA in the core and overall coursework</li> <li>▶ 22 on the ACT (minimum of a 20 in each of the subject areas) or 1020 on the SAT (490 verbal, 480 Math)</li> <li>▶ Put SSN when registering for test</li> <li>▶ June 13, 2015 last ACT date</li> <li>▶ June 6, 2015 last SAT date</li> </ul>	<p><b>Core Requirements</b></p> <ul style="list-style-type: none"> <li>▶ English - 4 credits</li> <li>▶ Mathematics - 4 credits</li> <li>▶ Social Sciences - 3 credits</li> <li>▶ Natural Sciences - 3 credits</li> </ul> <p>The core grade point average includes all core classes</p>
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**2015 Eligibility Criteria and Deadlines For the PROMISE Scholarship**

- ▶ PROMISE application available November 1, 2014; deadline is March 1, 2015
- ▶ Students apply at [www.cfwv.com](http://www.cfwv.com)
- ▶ Ensure student uses correct SSN when completing application
- ▶ Submit the FAFSA by March 1, 2015
- ▶ When students submit PROMISE application, student will receive confirmation number;
- ▶ If PROMISE application needs updated after it has been submitted, log into WVSAM account

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### West Virginia Higher Education Grant

- ▶ Must be WV resident
- ▶ Awards range from \$2,600 to \$2,200 depending on the EFC.
- ▶ The student must enroll full-time at an approved institution, demonstrate need, and file the FAFSA by April 15, 2015.
- ▶ Students must have a 2.0 high school gpa to be eligible
- ▶ Students must maintain 2.0 gpa and complete 24 credits to renew it.

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### Federal Pell Grant Program



- ▶ Eligible students
  - Undergraduates pursuing first baccalaureate or professional degree
  - Aid administrator determines actual award amount based on enrollment status, and EFC (under 5,157 for 2014-15)
- ▶ Award amounts
  - Up to \$5,730 maximum (in 2014-2015)

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### Federal Supplemental Educational Opportunity Grant (FSEOG)

- Eligible students
  - Undergraduates pursuing first baccalaureate or professional degree
  - Awarded first to students with exceptional financial need (i.e., students with the lowest EFCs at that school)
  - Priority to Federal Pell Grant recipients
- Annual award amounts
  - \$100 minimum
  - \$4,000 maximum

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**What is the ACT?**

- o The ACT includes 215 multiple choice questions and a 30-minute Writing Test.
- o It takes approximately 3 hours and 30 minutes to complete the exam.
- o The ACT is administered in September, October, December, February, April, and June.

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### What Are Your Scores?

Sub Scores

Math	English	Science	Reading
27	18	26	29

**Composite Score: 25 (100/4)**

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### 4-Year College, Community College or Career-Technical Center?

The choice is yours

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### # of Workers versus # of Jobs

Education Level	Worker %	Job %
High-Skill	26%	26%
Middle-Skill	45%	54%
Low-Skill	29%	20%

**CTCS**  
COMMUNITY AND TECHNICAL COLLEGE SYSTEM OF NY

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<b>We have a SKILLS GAP</b>	
<b>Jobs that require a middle skill education</b>	<b>54%</b>
<b>% of West Virginians with these skills</b>	<b>45%</b>
<b>SKILLS GAP</b>	<b>9%</b>

 **CTCS**  
COMMUNITY AND TECHNICAL COLLEGE SYSTEM OF WV

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**4-Year and Graduate Colleges and Universities**

- ▶ **Bluefield State College** -- <http://www.bluefieldstate.edu/>
- ▶ **Concord University** -- <http://www.concord.edu/>
- ▶ **Fairmont State University** -- <http://www.fairmontstate.edu/>
- ▶ **Glenville State College** -- <http://www.glenville.edu/>
- ▶ **Marshall University** -- <http://www.marshall.edu/>
- ▶ **Shepherd University** -- <http://www.shepherd.edu/>
- ▶ **West Liberty University** -- <http://www.westliberty.edu/>

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**4-Year and Graduate Colleges and Universities (cont.)**

- ▶ **West Virginia School of Osteopathic Medicine** -- <http://www.wvsom.edu/gate.cfm>
- ▶ **West Virginia State University** -- <http://www.wvstateu.edu/>
- ▶ **West Virginia University** -- <http://www.wvu.edu/>
- ▶ **WVU Institute of Technology** -- <http://www.wvutech.edu/>

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### WV Community Colleges

Blue Ridge CTC - <http://www.blueridgectc.edu/>  
BridgeValley CTC - <http://www.bridgevalley.edu/>  
Eastern WV CTC - <http://www.eastern.wvnet.edu/>  
Mountwest CTC - <http://www.mctc.edu/>  
New River CTC - <http://newriver.edu/>  
Pierpont CTC - <http://www.pierpont.edu/default>

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### WV Community Colleges (cont.)

Southern WV CTC - <http://www.southernwv.edu/>  
WV Northern CC - <http://www.wvncc.edu/>  
WVU-Parkersburg - <http://www.wvup.edu/>

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### Comparison of average tuition and fees for FY 2014-15:

Baccalaureate Institution	\$6,388
Community College	\$3,541

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### Career Technical Centers

- ▶ Contact your local high school or career center for more information on programs and costs.

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### Placement Tests

#### Common Math Placement Tests

- ▶ ACT - 19 or better for college-level math
- ▶ SAT - 460 or better for college-level math
- ▶ ACCUPLACER - 85 in arithmetic and 84 in elementary algebra

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### Common English Placement Tests

- ▶ ACT - 18 in English for college-level writing class
- ▶ SAT - 450 verbal for college-level writing class
- ▶ ACCUPLACER - 88 on sentence skills for college-level writing class

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**Where to Get Help**

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**Customer Service**

ANY PROBLEMS:

Call customer service for Federal Financial Aid:  
1-800-433-3243

Call customer service for State Financial Aid:  
1-888-825-5707

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**Websites**

- WV Clearinghouse – <http://wvclear.wvstateu.edu/>
- College Foundation of WV – <http://www.cfww.com>
- ACT – <http://www.actstudent.org>
- FAFSA on the web - <http://www.fafsa.ed.gov/>
- Student Guide to Financial Aid - <http://www.finaid.org/>
- Promise Scholarship - [https://secure.cfww.com/Financial\\_Aid\\_Planning/Scholarships/Scholarships\\_and\\_Grants/West\\_Virginia\\_PROMIS\\_E.aspx](https://secure.cfww.com/Financial_Aid_Planning/Scholarships/Scholarships_and_Grants/West_Virginia_PROMIS_E.aspx)

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**EDGE – Earn a Degree, Graduate Early**

Four ways to earn college credit in high school:

- Advanced Placement
- Dual Credit courses
- International Baccalaureate
- EDGE

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**COLLEGE  
GOAL SUNDAY**  
**1 DAY | STATEWIDE**  
Free Financial Aid Assistance  
February 15, 2015  
Locations throughout the state  
from 1 pm–4pm  
[www.cfwv.com](http://www.cfwv.com) for more information

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