



# THE COLLEGE CONNECTION NEWSLETTER

FOR HIGH SCHOOL JUNIORS AND SENIORS

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## WHAT IS THE FAFSA AND WHY YOU SHOULD CARE

*(fastweb.com)*

**The FAFSA opens October 1st.** You must submit the Free Application for Federal Student Aid (FAFSA) if you want to apply for federal and state financial aid. Many colleges and universities, especially public institutions, also require the FAFSA. You must submit the FAFSA every year that you want aid. The FAFSA is available in several formats, including online, PDF and paper versions. The best option is to complete the web-based version of the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), known as FAFSA on the Web. It includes step-by-step instructions for completing the online FAFSA as well as pre-application worksheets. You can obtain a FSA ID to electronically sign the form by visiting <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>. If you have technical questions about using FAFSA on the Web, call **1-800-4-FED-AID**.

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## DON'T MAKE THESE COMMON ERRORS ON THE FAFSA

*(forbes.com)*

Here are 10 of the most common errors on the FAFSA that can have a big impact on aid eligibility and the amount of financial aid.

- 1. Failing to file the FAFSA.** You can't get aid if you don't apply.
- 2. Failing to read and follow the FAFSA instructions.**
- 3. Missing deadlines. File the FAFSA as soon as possible on or after October**
- 4. Reporting retirement assets as investments.** Retirement plans, the net worth of the family home and small family businesses are not reported on the FAFSA.
- 5. Entering cents in financial figures.** Report only whole dollar amounts on the FAFSA, as decimal points are ignored.

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## PARENTS: STOP TAKING OUT LOANS FOR YOUR KIDS' COLLEGE COSTS

*(The Grand Island Independent)*

As a parent, you are responsible for taking care of your child, but you are also responsible for taking care of yourself. Taking out loans so that your child can enroll in the college of her dreams may sink your dreams of ever retiring. Contrary to the advice you will get from many financial aid officers, parents should not borrow money to pay for their kids' college educations.

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## SCHOLARSHIPS

### VOICE OF DEMOCRACY COMPETITION

The National Audio Essay Scholarship open to high school students grades 9th - 12th. It consists of a 3-5 minute audio CD/flash drive recorded essay on the 2018-19 theme "Why My Vote Matters". Each state winner is provided with a five day all-expenses paid trip to Washington D.C., plus the opportunity to compete for National Scholarships totaling more than \$130,000. Deadline: October 31, 2020



### COCA COLA SCHOLARS PROGRAM SCHOLARSHIP

\$20,000 achievement-based scholarship awarded to graduating high school seniors. Students are recognized for their capacity to lead and serve, as well as their commitment to making a significant impact on their schools and communities. Deadline is October 31, 2020.



### NATIONAL YOUNGARTS FOUNDATION

YoungArts is a national program to recognize the achievements of high school seniors and other young artists ages 15-18 in areas of dance, classical music, jazz, theater, visual arts photography, film & video, voice and writing. Award amounts vary, but can be as high as \$10,000. Deadline: October 16, 2020.



### RON BROWN SCHOLAR PROGRAM

Offers four-year renewable awards for \$10,000 per year to African American high school seniors who plan to attend college full-time. Scholarship is based on financial need, academic achievement, essay, extracurricular activities, leadership experience, community service and recommendations. Early Deadline: January 9, 2021



**FUN FACT**  
**\$1.7M scholarships**  
**are awarded each year**

## SENIOR CHECKLIST

-  File the FAFSA, opens October 1st
-  Keep your grades up
-  Register for the SAT or ACT
-  Start working on your admissions essays
-  Research scholarships
-  Early Decision Deadline is November 1st
-  Register for the Common Application
-  Check out the newer Coalition Application



### EDUCATION MATTERS SCHOLARSHIP

The Education Matters Scholarship is giving you the chance to state why education matters. One applicant will be awarded \$5,000 scholarship. Deadline: November 30, 2020

## ADMISSIONS WITHOUT TESTS

(Insidehighered.com)

Today, there are 59 colleges that are test blind -- meaning that they do not look at SAT and ACT scores even if students submit them. Obviously there are far more colleges that are test optional. Most colleges are in fact test optional, although many only have adopted that policy for one or two years.

Currently, the SAT and the ACT test dates offered in the late spring and throughout the summer have been cancelled. By removing the testing requirement, we hope to reduce some of the stress that might be caused by the college application process.

The SAT/ACT situation has arguably gotten worse -- not better -- since May. Both tests are now being given, but registering for the tests is difficult for many. And students have complained of last-minute cancellations at some test centers.

Dickinson was the last college to go test blind. Catherine McDonald Davenport, the vice president for enrollment management and dean of admissions, said Dickinson has been test optional since 1994, so admissions representatives know how to evaluate applicants who don't submit scores.

"The pandemic has caused us to pause, and I really hope higher ed will look at the craziness," she said.

Davenport said she's aware of the reasons some colleges are sticking to testing. Some fear an impact on rankings (but U.S. News & World Report confirms that test-blind colleges won't be punished next year). And there are questions about high schools and grading. Some are shifting to pass/fail with students at home; others are sticking with traditional grading. The data from Dickinson show, as data at other colleges have shown, that minority and international students are more likely to apply without test scores. Last year, 76 percent of applicants who identified as white submitted SAT or ACT scores. Only 69 percent of nonwhite students did so.

The **University of Notre Dame**, which currently reports 51 active COVID-19 cases on campus, has transformed the space between the library and the football stadium into "Library Lawn," featuring an outdoor lounge area with Adirondack chairs spaced around fire pits and inviting white lights, a stage for student performances and concerts, and lawn games that can be checked out. Students can also borrow lawn blankets, which are washed between uses. Mask use and social distancing are required, and gathering in groups larger than 10 is prohibited.

## COLLEGE NEWS

**Harvard** goes before a federal appeals court over a case that it engages in "racial balancing" by holding Asian-American applicants to a higher standard than other minority groups.

**Harvard** denies discriminating and won the case in federal district court last fall.

The **Big Ten**, a big-time college football conference, reversed its decision to postpone fall sports and will resume football on Oct. 23, citing changed medical evidence and improved testing protocols. Eight **University of Nebraska** football players sued the conference citing "irreparable harm" to the athletes.

The **University of Southern California** -- which is conducting almost all of its fall coursework online and is not holding any in-person events -- also has reported that many of the cases it saw involving students were traceable to small group gatherings as opposed to large parties.

Just because a judge issued an injunction, that does NOT mean the **UCs** will be going test-blind (according to this CBS report, the **UCs** released a statement indicating the possibility of further legal action). If the **UCs** fight the injunction, they may request a temporary suspension (temporary stay) of what the injunction requires until a final ruling is made.

## HERE'S WHAT CHANGED IN THIS YEAR'S U.S. NEWS COLLEGE RANKINGS

([Educationdive.com](http://Educationdive.com))

**Princeton University** again nabbed the top spot for the National Universities ranking. **Harvard and Columbia** universities rounded out the top three. The National Liberal Arts Colleges list was also led by its usual suspects, with **Williams, Amherst and Swarthmore** taking the first three slots.

Still, U.S. News appears to have responded to criticism from those who say the rankings tend to favor the most-selective institutions. The publication lowered its weighting of the "student excellence" category, which includes data on standardized test scores and high school class standing, from 10% to 7%. And it dropped the alumni giving category from 5% to 3%.

That made room for U.S. News to add two new indicators of graduate debt that account for 5% of the rankings. They include the average total federal debt among students graduating with bachelor's degrees and the share of that group who took out federal loans.

Adding these measures "is a step to holding institutions accountable for the cost of college and the sources of funding available from that school to help students pay for their education," according to a U.S. News document explaining the changes.

U.S. News is also dropping its longstanding practice of listing colleges as unranked if they don't use SAT or ACT scores in their admissions processes. This change has caused more than 60 schools to be added to the rankings, the publication noted.

### YOUNG ARTS SCHOLARSHIP

Are you a visual, literary or performing artist? Apply for a scholarship and mentoring. Deadline October 16th 2020



### WASHINGTON STATE PTA SCHOLARSHIP

Three \$3,000 scholarships and one \$1,000 scholarship to graduating seniors from Washington state public high schools with an active PTA, who will be starting college (either two-year or four-year) in the fall. Applicants must have a current and verified GPA of at least 3.4 (on a scale of 4.0), name and number of the PTA/PTSA at your school and answer the essay question.

Application deadline is March 1, 2021



### ZOMBIE APOCALYPSE SCHOLARSHIP

This Zombie Apocalypse Scholarship committee wants to know your plan to avoid the zombies, where you'd hide, and the top-five things you'd bring to stay alive. They're giving one successful survivor \$2,000 toward his or her college education. Deadline: October 31, 2020.

## JUNIOR CHECKLIST

-  ACT - October test dates; 10, 17, 24, 25. You must register by September 17. It takes 30 minutes to complete registration and you will need a photo
-  SAT - Next test date is October 3. You must register by September 3.
-  Subject Tests - Next test date is October 3. You must register by September 4
-  Schedule virtual college visits
-  Take virtual college tours

## PARENTS: STOP TAKING OUT LOANS FOR YOUR KIDS' COLLEGE COSTS

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Sadly, there are a number of ways that parents can sink their own financial ships by taking on debt for their children's education. The most common is taking out student loans — Parent PLUS Loans. The federal PLUS loan program allows parents to borrow far more than they can comfortably — or ever — repay! Plus there are very few forgiveness options.

Some parents take out private student loans, usually in their own names but often as a co-signer on a student loan. Either way, the parent is 100 percent responsible for the debt. Then there are some parents who resort to taking out home equity loans to pay for their children's education. If parents strip the equity in their home using a variable-rate home equity line of credit, or HELOC, to pay for their children's college education, they run the risk of losing their home through foreclosure if anything goes wrong and makes them unable to keep up with payments.

Parents need to look for options that don't involve going into debt for their children's education — ways to graduate college debt-free.

## HOW COVID-19 IS INCLUDED IN THE COMMON APP

[commonapp.org](http://commonapp.org)

This year, Common App is providing students with a dedicated space in which to elaborate on the impact of the COVID-19 pandemic, both personally and academically. The goal of a "common" space for this information is to provide consistent questions and language that colleges and universities can use to review applications, and that applicants will only have to answer once. Common App is also introducing several user experience improvements including a new recommender system, a new mobile app coming this fall, and an update of the transfer application personal statement prompt to align with first-year application essay prompts.

## THREE WAYS TO GET FREE COLLEGE APPLICATIONS

*(usnews.com)*

For financially strapped families, the good news is that there are ways to apply to college for free. One common method is to acquire a fee waiver through a high school guidance counselor. Says Marshall Anthony Jr., a senior policy analyst at the Center for American Progress, a think tank that looks at public issues such as higher education. Anthony says that high school students who qualify for free or reduced lunch will be eligible for such a waiver, though he notes they bear the burden of asking their guidance counselor about it. "I don't think the onus or responsibility should be on students to cover a cost that shouldn't exist in the first place," Anthony says. "But the reality is the cost does exist, and typically it has been on the students and families to find a way to get around that cost."

Another way to apply to college for free: Just ask the admissions office for a waiver.

Anthony adds that some states, such as North Carolina, also offer free college application weeks. Students should use that time slot to apply to college for free, though he notes not all colleges participate.

Students should also check out the College Board website, which offers information on which schools charge application fees as well as details on free college applications through fee waivers.

## US BANK STUDENT SCHOLARSHIP

Get a chance to win up to \$20,000 towards your education. To be eligible, you must register and then complete a series of financial education lessons.



## DON'T MAKE THESE COMMON ERRORS ON THE FAFSA

Continued from page 1

6. **Reporting the wrong year's income.** The FAFSA uses prior-prior year income. For example, the 2021-22 FAFSA is based on 2019 income.
7. **Incorrectly claiming head of household tax filing status.** This is one of the most error prone tax filing statuses.
8. **Choosing the wrong parent to file the FAFSA.** When the parents are divorced or separated, only the parent with whom the student lived the most during the last 12 months files the FAFSA.
9. **Not reporting a stepparent's stepchildren, income and assets.** Prenuptial agreements are ignored on the FAFSA. If the stepparent is married to the parent who completes the FAFSA on the date the FAFSA is filed, the stepparent's information must be reported as a matter of federal law.
10. **Ignoring the exceptions to the Schedule 1 question on the FAFSA.** The FAFSA asks whether the parents were required to file IRS Schedule 1.



### **What is an FSA ID, and will I need it to complete the FAFSA® form?**

The FSA ID allows students and parents to identify themselves electronically to access Federal Student Aid websites.

An FSA ID is made up of a username and password and can be used to log into the online Free Application for Federal Student Aid (FAFSA®) form.

While you aren't required to have an FSA ID to complete and submit a FAFSA form, it's the fastest way to sign your application and have it processed. It's also the only way to access or correct your information online, or to prefill an online FAFSA form with information from your previous year's FAFSA form.

### **Why do I have to submit my 2019 tax and income information on my 2021-22 FAFSA® form?**

The 2021-22 Free Application for Federal Student Aid (FAFSA®) form asks for 2019 income and tax information.

This is advantageous for most students and their families because it:

- Allows for immediate use of the Internal Revenue Service Data Retrieval Tool to transfer financial information for eligible applicants

- Eliminates estimating income and tax information before taxes are filed

- Reduces the need to come back and update a FAFSA form after filing taxes

- Enables submitting a FAFSA form as early as October of the year before attending school

## ADVICE FROM COLLEGE ADMISSIONS TO THIS YEAR'S COLLEGE APPLICANTS

(parentingforcollege.com)

The Harvard Graduate School of Education's Making Caring Common project coordinated with admissions leaders to detail what exactly should be considered in the application process during the school year ahead. These admissions leaders emphasized that students should communicate if and how the coronavirus pandemic has negatively impacted them, including if they have not had access to the internet or a quiet place to study or if they have had increased family responsibilities such as taking care of sick relatives, supervising younger siblings or working to provide family income.

To sum it up, they will value five aspects in the upcoming admissions year: self-care; academic work; service and contributions to others; family contributions; and extracurricular and summer activities.

**Self-care** - We recognize that many students, economically struggling and facing losses and hardships of countless kinds, are simply seeking to get by. We also recognize that this time is stressful and demanding for a wide range of students for many different reasons.

**Academic work** - Your academic engagement and work during this time matters to us, but given the circumstances of many families, we recognize that you may face obstacles to academic work. We will assess your academic achievements in the context of these obstacles.

**Service and contributions to others** - We value contributions to one's communities for those who are in a position to provide these contributions. We recognize that while many students are not in this position because of stresses and demands, other students are looking for opportunities to be engaged and make a difference.

**Family contributions** - Far too often there is a misperception that high-profile, brief forms of service tend to "count" in admissions while family contributions—which are often deeper and more time-consuming and demanding—do not. We view substantial family contributions as very important, and we encourage students to report them in their applications.

**Extracurricular and summer activities** - No student will be disadvantaged for not engaging in extracurricular activities. We also understand that many plans for summer have been impacted by this pandemic, and students will not be disadvantaged for lost possibilities for involvement. We have always considered work or family responsibilities as valuable ways of spending one's time, and this is especially true at this time.

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**California State University**, Fresno, says that CV Vitolo-Haddad, a Ph.D. candidate in journalism and mass communication at the **University of Wisconsin** at Madison, will not work there next year. Fresno State said last week that it was looking into Vitolo-Haddad's recent admission under pressure that they (Vitolo-Haddad's preferred pronoun) are white and misrepresented their ethnicity in the past.

**Willamette University**, a private liberal arts college in Salem, Oregon, announced plans to begin another merger process -- this time with the **Pacific Northwest College of Art**, a private institution in Oregon focused on professional art and design education. **Pacific Northwest College of Art** currently enrolls 647 students and has 121 faculty members, according to its website.

All 23 campuses of the **California State University** system will continue to operate primarily with virtual instruction during the spring semester of 2021. System officials announced the plans for the academic term beginning next January in an email to the university Wednesday.

## WHAT IS THE FAFSA AND WHY YOU SHOULD CARE

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FAFSA on the Web offers several benefits, including:

- You will get your Student Aid Report (SAR) sooner than with the paper or PDF forms.
- Your FAFSA will be more accurate, since the FAFSA on the Web has built-in edit checks to catch simple errors and you avoid errors introduced by the OCR process.
- You will save the federal government money by reducing their processing costs.
- The online FAFSA allows you to list up to ten colleges, while the paper FAFSA has space only for four colleges.

Most families complete the FAFSA online these days. The FAFSA is getting easier to file every year! Now, you can even file the FAFSA from your mobile device.

Paper versions are no longer bulk-distributed to high schools, colleges and libraries, with a few exceptions. (The exceptions involve organizations that work with underrepresented populations and students that do not have access to the Internet or a phone.) However, students may obtain up to three copies of the paper version by calling 1-800-4-FED-AID (1-800-433-3242) or 1-391-337-5665. (Hearing impaired individuals should call the TTY number 1-800-730-8913.) Paper FAFSAs can be ordered starting November 1 of each year. Note that the FAFSA may not be submitted before October 1, even if the paper and PDF versions are available sooner.

### STOKES EDUCATIONAL SCHOLARSHIP

Interested in a career in computer science and national security? This \$30,000 a year scholarship plus guarantees you a job after college at Fort Meade, MD. Applications opens September 1st

**APPLY  
HERE**

### TOP TEN LIST SCHOLARSHIP

This scholarship gives you the chance to show what's truly special and different about you for a chance to win a \$1,500 scholarship. Deadline: December 31,

2020

**APPLY  
HERE**

### OREGON COMMUNITY FOUNDATION

One of the largest scholarship programs of its kind and serves Oregon students. Applications for hundreds of scholarships open November 2020. Deadline: March 1, 2021.

**APPLY  
HERE**

### HORATIO ALGER ASSOCIATION

Manages 70 of the largest need based scholarship opportunities in the country for high school seniors who have faced or overcome obstacles. Scholarships by state and by career.

**APPLY  
HERE**

### URBAN OUTFITTERS & FUJIFILM SCHOLARSHIP

53 people will win prizes including up to \$20,000 in Scholarships. Applicants should submit two essays about their passion and inspiration guiding their college experience. Deadline: October 4, 2020.

**APPLY  
HERE**