

# BISD COLLEGE & CAREER NIGHT

## COLLEGE READINESS



*Presented By:*

*Ann Blankenship, Birdville High School Lead Counselor*

- Tarrant County College Dual Credit Program

- “Financial Aid Basics” from the National Association for College Admission Counseling

- Helpful Tips & Reminders for Students





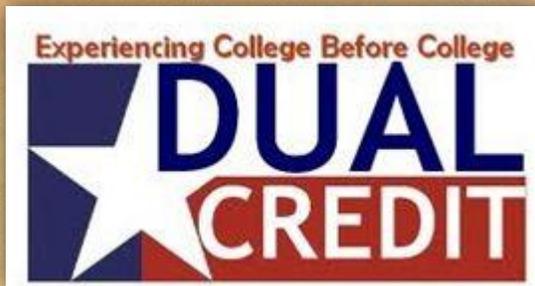
# Dual Credit

Presented by:

TCC-Northeast Dual Credit

and

BHS Counseling Department



# What is Dual Credit?



According to The Texas Higher Education Coordinating Board, Dual Credit is a process by which a high school student enrolls in a college course and receives simultaneous academic credit for the course from both the college and the high school.

While dual credit courses are often taught on the secondary school campus to high school students only, a high school student can also take a course on the college campus and receive both high school and college credit.

# How to Enroll?



- Notify your high school counselor of your interest in participating.
  - Students with an 80 or higher GPA are eligible to participate in dual credit courses.
  - Apply for admission to Tarrant County College (TCC).
- Take the **Texas Success Initiative (TSI) Assessment**.
  - The TSI Assessment (TSIA) is the approved placement test used by educational institutions.
  - Students will take the Reading, Writing, and Math portions of the TSI-A.
  - **Pre-Assessment Activity (PAA)** – Must be viewed before taking the TSI-A (mandated by State of Texas). Takes about 25 minutes.
- Students may be exempt based on ACT or SAT scores.

# TSI Exemptions

## PSAT (dual credit courses only)

- EBRW: At least a score of 460
- Math: At least a score of 510

## SAT: March 5, 2016 or after

- EBRW: At least a score of 480
- Math: At least a score of 530
- Valid for 5 years

## ACT

- Before Feb 15, 2023
  - English: At least a score of 19
  - Math: At least a score of 19
  - Required Composite: 23
- After Feb 15, 2023
  - English/Reading: Combined score of 40
  - Math: At least a score of 22

More information from TCC about waivers and exceptions:

<https://tinyurl.com/TCCTSIWaivers>



# ICC Courses in BISD & BCTAL

High School Course	College Course	Number of Classes	Number of College Hours	Grade Level
English 3	ENGL 1301 ENGL 1302	2	6	11
English 4*	ENGL 1301 ENGL 1302 ENGL 2322	3	9	12
Economics	ECON 2301	1	3	12
US Govt	GOVT 2305	1	3	12
US History	HIST 1301 HIST 1302	2	6	11
College Algebra	MATH 1314 MATH 2412	2	7	11 or 12
Accounting (BCTAL Only)	ACCT 2301 ACCT 2302	2	6	11 or 12
Radio/TV/ Broadcasting (BCTAL Only)	RTVB 1302 RTVB 1309	2	6	11 or 12

\*Note: If students take ENGL 1301 and 1302 in Junior year, they will take ENGL 2322 and ENGL 2323 (2 classes) for Senior Year English 4.

# An Investment with Benefits

## Dual Credit vs. Advanced Placement

	Advanced Placement (AP)	Dual Credit (DC)
Description	Allows students to take college-level courses and exams, and to earn college credit or placement while still in high school.	Allows high school students to simultaneously earn high school and college credit by completing courses at their high school.
Credit	No guarantee upon completion of course; must pass The College Board Exam with a 3 or above.	Guaranteed college credit upon successful completion of course.
Teacher/Instructors	Taught by the high school teachers trained by The College Board.	Taught by college instructors and/or high school teachers who serve as adjunct professors.
College/University Acceptance	Accepted throughout the nation with acceptable scores. See individual college institution for their policy.	Accepted at public college and universities in Texas, as well as many other colleges and universities across the nation. See individual college for their policy.
Location	Courses are taught at the high school.	Courses may be taught at the high school, online, or at a Tarrant County College Campus.
Eligibility	Open to any student, subject to approval	<ul style="list-style-type: none"> <li>• Must have high school approval</li> <li>• Must meet TSI eligibility requirements for college-level course work</li> </ul>
Cost	\$91 test fee (waivers may be available)	As of Fall 2023, tuition is waived for Dual Credit students as part of the FAST program.



# Tuition Costs



- Starting in Fall 2023, tuition is waived for dual credit students as part of the FAST program.
- Students who qualify for free/reduced lunch will receive materials/textbooks at no cost.
- High school students who have earned 24 college credits or more upon graduation save about \$15,000.

# An Investment with Benefits

## Access to Tarrant County College (TCC) Resources

- Career and Employment Services
- Academic Advising
- Financial Aid Services
- Library
- State of the art computer labs
- Academic Learning Center
- Wellness Center



# FINANCIAL AID BASICS

What Students & Families  
Need to Know

**NACAC**

National Association for  
College Admission Counseling

# Questions that we will answer in this presentation

**1**

**How much does college cost, and what is included in the total cost?**

**2**

**What is the difference between grants, scholarships, loans, and work-study?**

**3**

**How does a student receive financial aid?**



**NACAC**

National Association for  
College Admission Counseling



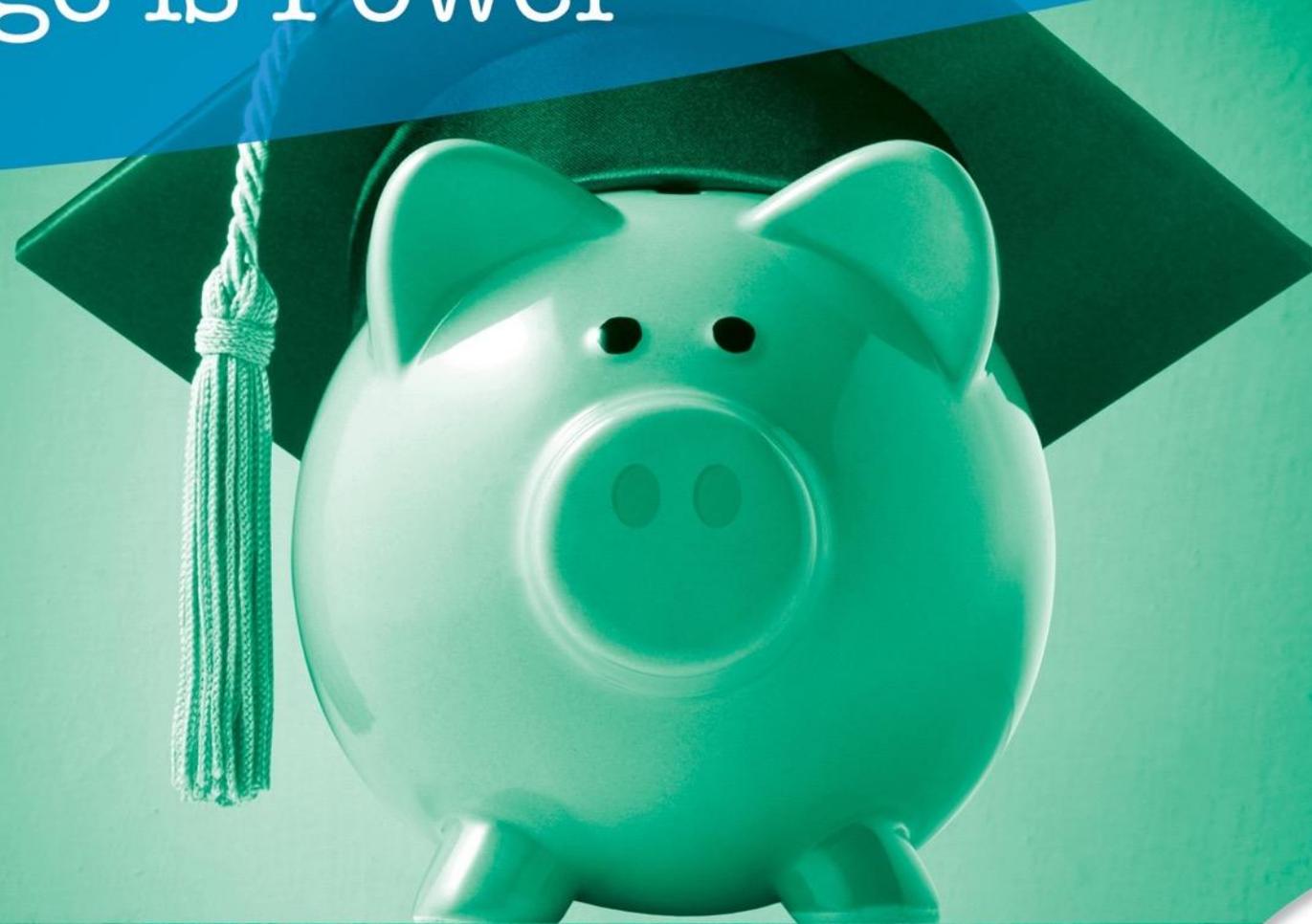
**More than half of all students attending college in the United States receive some form of financial assistance.**

**NACAC**

National Association for  
College Admission Counseling

# COLLEGE COSTS

Knowledge is Power



**NACAC**

National Association for  
College Admission Counseling

# NET PRICE

**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.

**Focus on the NET PRICE.**

**Not the STICKER Price.**

# NET PRICE CALCULATORS



# NET PRICE CALCULATORS

**Available on a college's website, net price calculators can help prospective students get a better handle on what they will be expected to pay.**

**Students enter information about their family's financial situation to learn what similar students paid to attend the institution in the previous year.**

# WHY ARE NET PRICE CALCULATORS IMPORTANT?

## Knowing your net price:

- Gives you the best idea of what you'll pay for a particular college
- Makes comparing colleges easier
- Widens your choice of colleges

# NET PRICE CALCULATOR TIPS

- Answer questions accurately and honestly
- Remember that this is just an estimate and the actual cost may end up being higher or lower than the estimate provided by the net price calculator

# FINANCIAL AID

## The Process

**NACAC**

National Association for  
College Admission Counseling

# THE FINANCIAL AID PROCESS

- **FAFSA** (Free Application for Federal Student Aid) – [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- **CSS Profile** – [profileonline.collegeboard.com](http://profileonline.collegeboard.com)
- **Institutional aid applications**
  - Be sure to check each individual school's website to find out what forms are required and when they must be filed.

# FILE YOUR FAFSA

**Each year, the federal government awards roughly \$150 billion to college students through need-based grants, loans, and work-study funds.**

**Filing the FAFSA ensures you are in the running.**

- ◉ **It is required**
- ◉ **Watch deadlines**
- ◉ **Be organized**

# 2024 - 2025 FAFSA



**The 2024-2025  
FAFSA will launch  
December 2023.**

# FEDERAL STUDENT AID

Completing the **FAFSA** is the first step in securing **federal aid** for college, career school, or graduate school.

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

2023-24 FAFSA® Form

Use the 2023-24 FAFSA® form to apply for college financial aid for 7/1/23-6/30/24.

2024-25 FAFSA® Form Coming in December

Apply for aid for 7/1/24-6/30/25 on the 2024-25 form in December.

Start 2023-24 Form

Returning to the 2023-24 FAFSA® form?

Correct info | Add a school

View your Student Aid Report (SAR)

Log In

## FAFSA® Announcements

### Launch of the 2024-25 FAFSA® Form

The 2024-25 FAFSA® form will be available in December 2023, not Oct. 1. [Learn how to prepare for and stay informed about the FAFSA launch.](#)

The FAFSA form will be unavailable due to scheduled maintenance every Sunday from 3-11 a.m. Eastern time.

<https://studentaid.gov/h/apply-for-aid/fafsa>

# CSS/ FINANCIAL AID PROFILE

The **PROFILE** is a tool created by the College Board that allows students to complete one form and apply online for **non-federal financial aid** from almost 400 colleges, universities, professional schools, and scholarship programs.



◀ College Board Home Visit PROFILE for Professionals ▶

## CSS / Financial Aid PROFILE®



Use PROFILE to Apply for Financial Aid.

Welcome to PROFILE. By filling out one form, you can apply online for nonfederal financial aid from almost 400 colleges, universities, professional schools, and scholarship programs.

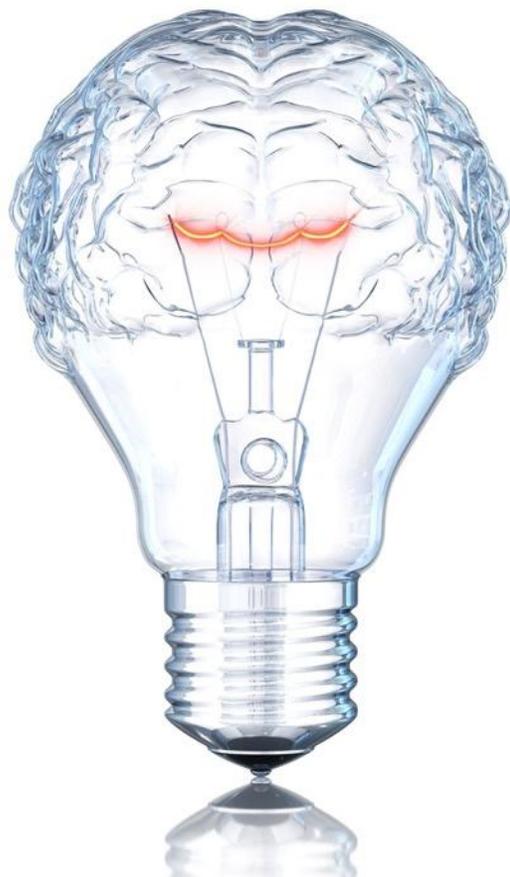
<https://student.collegeboard.org/css-financial-aid-profile>

# CSS/FINANCIAL AID PROFILE TIPS



- Available on **October 1st**  
Use your **College Board Account** to complete the **Financial Aid PROFILE**  
May be **required** by some colleges and universities  
CSS/Financial Aid PROFILE is in **addition** to the FAFSA.

# BE SMART ABOUT SCHOLARSHIPS



**Thousands of scholarships exist.** Some colleges automatically consider all applicants for scholarships. Other scholarships from colleges, universities, and private sources require special applications and additional work and motivation to make it happen.

**Never pay money to apply to an outside scholarship.**

# TAKE STEPS TO MINIMIZE DEBT



The majority of students use loans to help finance their college education.

**Don't borrow any more than you absolutely need.**

# HOW MUCH WILL IT COST?

## BILLABLE COSTS

- Tuition and Fees
- On-Campus Room and Board

These costs **will** show up on the college bill.

## INDIRECT COSTS

- Books and Supplies
- Off-Campus Room & Board
- Personal Expenses
- Travel Costs

These costs **do not** show up on the college bill.

# ASSESSING STUDENT NEED

A **student's financial need** is calculated as the difference between the cost of attending the school, the **Cost of Attendance (COA)** minus any expected financial assistance (EFA), such as gifts or outside scholarships, and the amount the student and their family is expected to pay, the **Student Aid Index, formally Expected Family Contribution (EFC)**.

**COA – SAI = Student Financial Need**

# Student Aid Index (SAI) IS INFLUENCED BY THESE FACTORS:

- © The SAI is a number that determines each student's eligibility for certain types of federal student aid. An applicant's SAI is calculated using modified need analysis formulas. These formulas use information that applicants provide on the FAFSA form and, in most cases, federal tax information (FTI) that is retrieved directly from the Internal Revenue Service (IRS).

[FAFSA Simplification Act Changes](#)

# FINANCIAL AID

## What is Available

**SCHOLARSHIP APPLICATION FORM**

Read and Understand the instructions.\*  
 Yes, I have

If selected, you will be asked for documentation to support the data you provide. Likewise, all correspondence and award agreements will be generated from the personal information submitted below. So, please use proper spelling, capitalization and punctuation.

**1. Personal Data:**  
Tell us about yourself

**Full Name**  
First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_ Surname: \_\_\_\_\_

**Social Security Number:**  
Social Security Number: \_\_\_\_\_ (e.g. 1234567890)

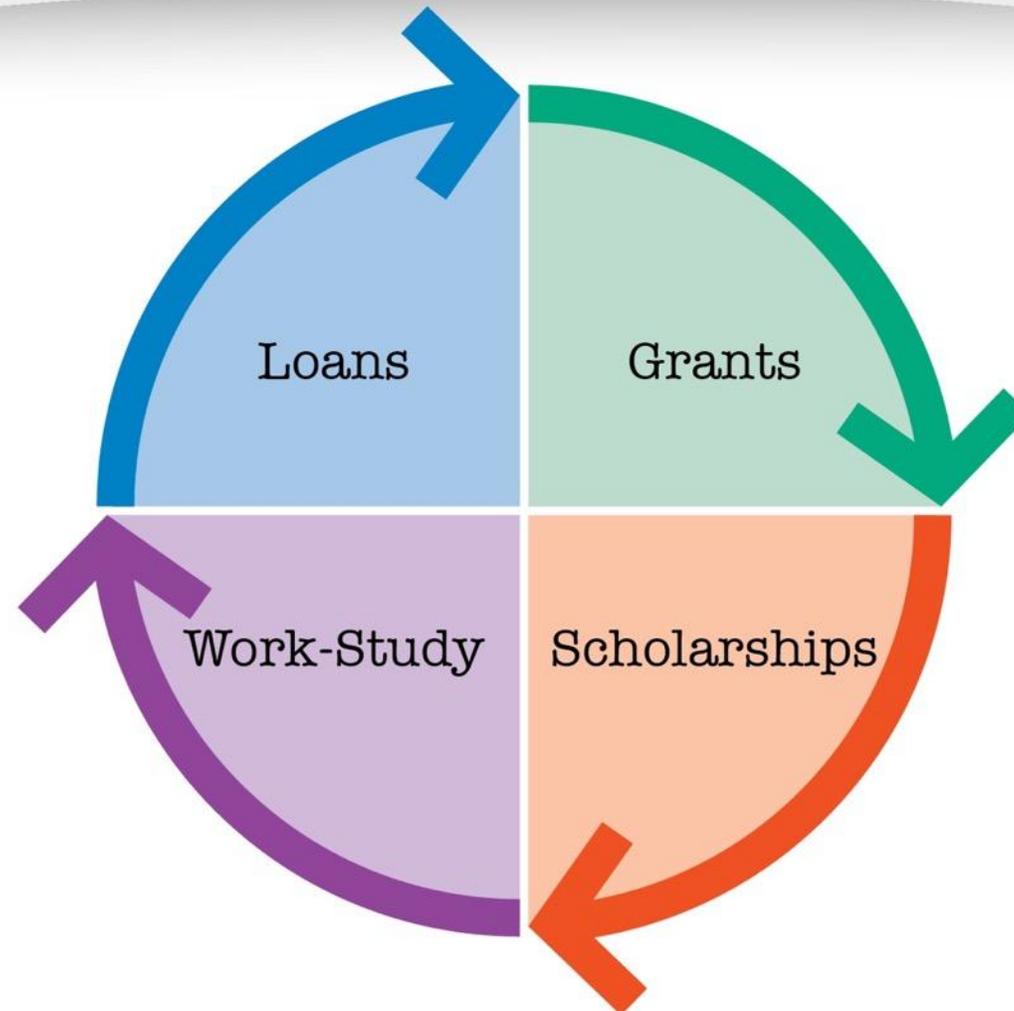
**Birthdate:**  
Month: \_\_\_\_\_ Day: \_\_\_\_\_ Year: \_\_\_\_\_

**Mobile No.:**  
Area Code/Phone Number: \_\_\_\_\_  
Mobile Number: \_\_\_\_\_

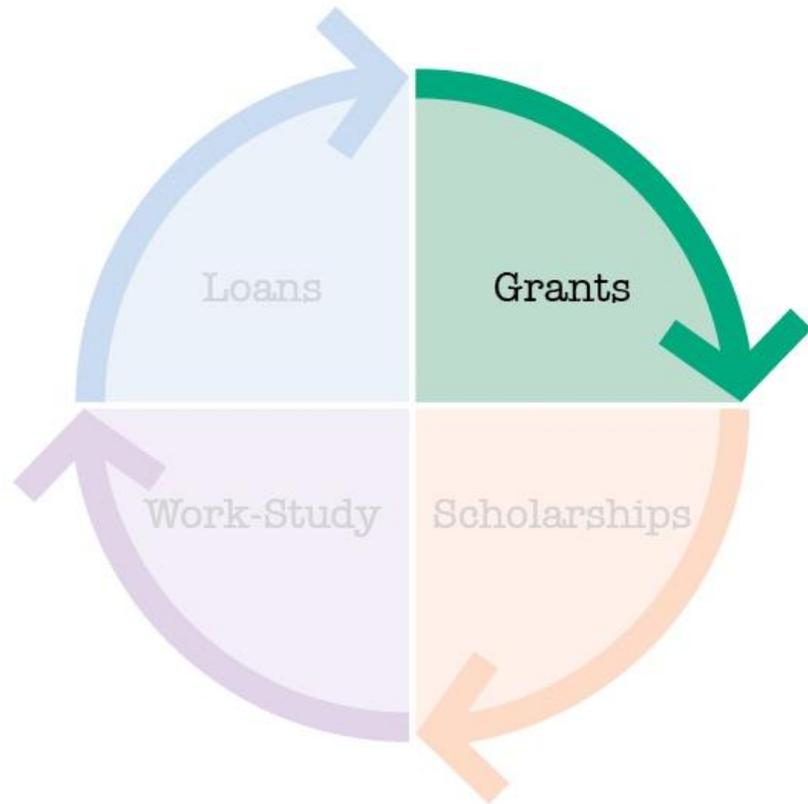
**E-mail:**  
E-mail: \_\_\_\_\_

**Home Address:**  
Street Address: \_\_\_\_\_  
Street Address Line 2: \_\_\_\_\_  
City: \_\_\_\_\_  
Postal/Zip Code: \_\_\_\_\_  
State/Province: \_\_\_\_\_  
Country: \_\_\_\_\_

# TYPES OF FINANCIAL AID

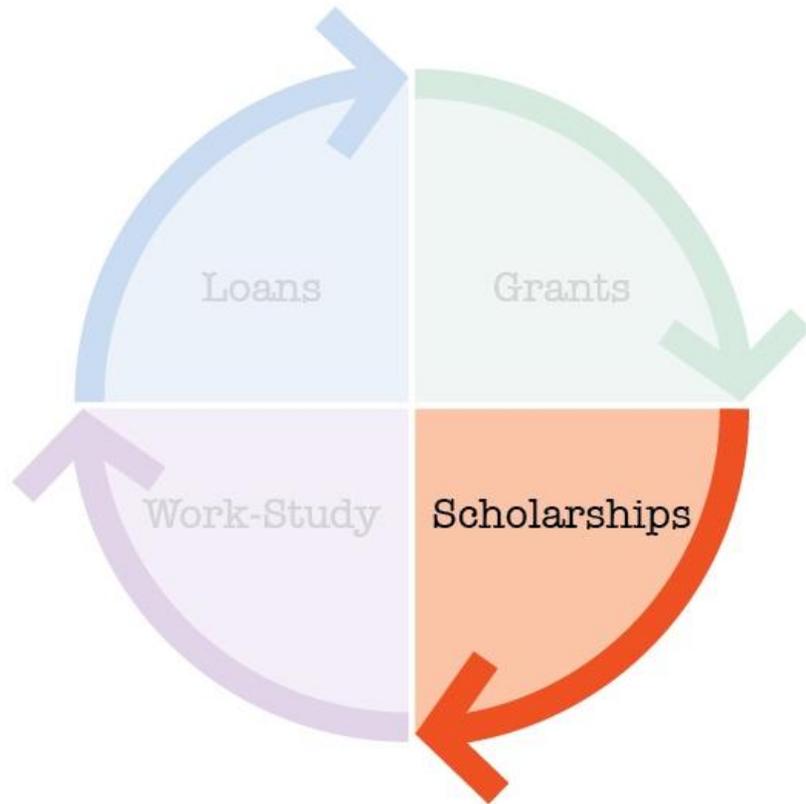


# GRANTS



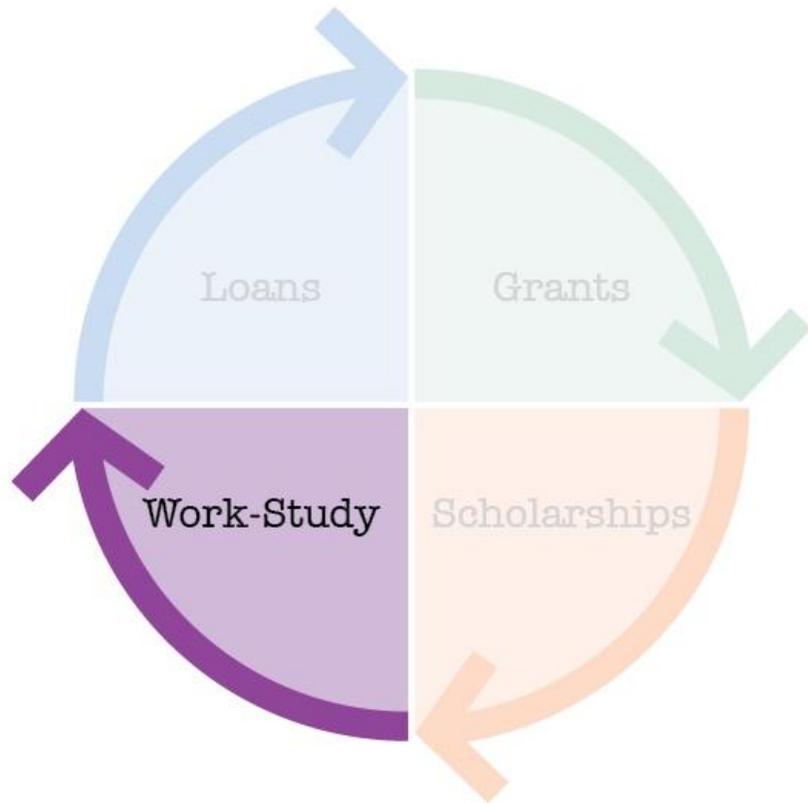
- **Federal Pell Grants**
- **Federal Supplemental Education Opportunity Grants (FSEOG)**
- **State Grants**
- **Institutional Grants**

# SCHOLARSHIPS



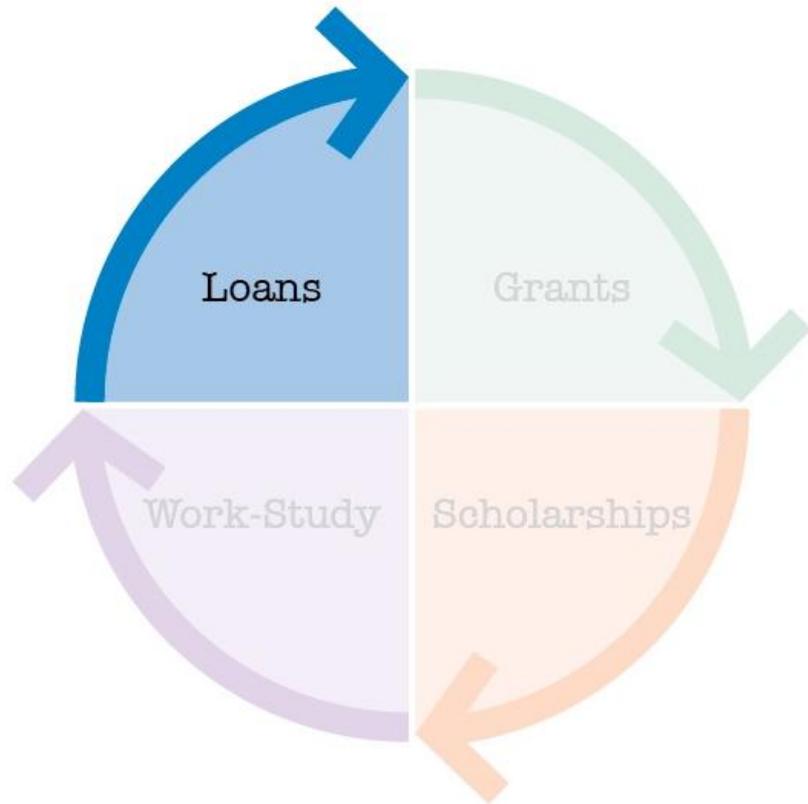
- **Athletic, Academic, Leadership, Theatre, Music**
- **Usually Competitive**
- **Institutional/Merit Based**
- **National**
- **State, Local, or Civic**

# WORK-STUDY



- **Based on demonstrated need**
- **Student is provided an on-campus job**
- **10 – 15 hours per week and paid directly to student**
- **Generally above minimum wage**

# LOANS



- **Direct Subsidized & Unsubsidized**
- **Perkins**
- **PLUS (Parent Loan for Undergraduate Students)**
- **Private Loans**

# TRUSTED SOURCES

For More Information

**NACAC**

National Association for  
College Admission Counseling

# TRUSTED SOURCES

Hundreds of websites purport to offer families advice about financial aid. Not all of them are truly helpful. Not all are accurate.

**NACAC has curated a list of trusted, up-to-date sources to help families navigate the process.**

# THE DEPARTMENT OF EDUCATION



- [Financial Aid Toolkit](#)
- [Counselors & Mentors Handbook](#)
- [The National Training for Counselors & Mentors](#)
- [Checklists for Academic & Financial Preparation](#)

# THE INSTITUTE FOR COLLEGE ACCESS & SUCCESS

the institute for  
**college**  
access & success

- ◎ [Income-Based Repayment](#)
- ◎ [College InSight](#)
- ◎ [Project on Student Debt](#)

# NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS (NASFAA)



- ◎ [College Affordability & Transparency Resources for Counselors](#)
- ◎ [Student Aid Tips for Unique Populations](#)

# CONSUMER FINANCIAL PROTECTION BUREAU



Consumer Financial  
Protection Bureau

- ◎ [Paying for College](#)

# NATIONAL COLLEGE ACCESS NETWORK



National  
College  
Access  
Network

- ◎ [Form Your Future Campaign](#)

# U Aspire

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- ◎ [Financial Aid Resources](#)
- ◎ [Free Virtual Events for students and families](#)
- ◎ [College Cost Calculator](#)
- ◎ [Financial Aid Dictionary](#)

# CLOSING THOUGHTS

**Planning how to finance a degree has become a more prominent part of the college application process. By becoming aware of the costs associated with college, your family is better positioned to incorporate educational costs into your savings plan.**



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