

Phase 1

Timeline: August - June

Step 2: Personal Assessment

Before you start searching and applying for scholarships and financial aid, you must first take a personal assessment. You should document information about yourself, your educational background, college plans, career goals, family's background, and other key information. Documenting this information will help you identify and apply for various scholarships and financial aid you may have overlooked.

Step 2: Personal Assessment is divided into several parts. Each part focuses on helping you search, identify and apply for scholarships and financial aid, in addition to helping you complete your scholarship, financial aid and college applications in a timely manner.

Step 2: Personal Assessment consists of several parts which are:

- Part 1: College Plans
- Part 2: Personal Profile
- Part 3: Family's Background
- Part 4: Educational Background
- Part 5: Extracurricular Activities
- Part 6: Work and Volunteer Experiences
- Part 7: References
- Part 8: Scholarship Resume

Part 1: College Plans

Part 1: College Plans will help you document information about your college plans in addition to helping you understand college costs and how to calculate your costs for attending a particular school.

Choosing a college that meets your educational and career goals is an important decision for you and your parent(s) to make. When choosing a college you must consider the school's quality of education, reputation, admission requirements, tuition and fees, and financial aid offered. The process of choosing a college typically involves: knowing what you are looking for in a school, researching those schools, and then making a final decision. The more you know about your college options, you'll be able to make an informed decision about the colleges that meet your career goals and financial budget.

Part 1: College Plans will help you understand and document the following information:

- Prospective Career Field
- Prospective Schools and Locations
- Type of Post-Secondary Schools
- Type of Degree Planned
- College Costs and Comparison Worksheet
- College Admissions Track Form

Prospective Career Field

List the major/field of study you plan to pursue as a career. Some colleges, academic departments, and scholarship providers offer scholarships to students pursuing a specific career field.

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

Prospective Schools

List the name of the schools you plan to apply to for admission that offers the major for the career you plan to pursue after graduating from college. Some scholarships are offered to students attending a specific school.

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

Type of Post-Secondary School

Select the type of post-secondary schools you are interested in attending. Some scholarships are offered to students attending a certain type of school. Select all that apply. (See Appendix for an explanation about the various types of post-secondary schools.)

- | | | |
|---|--|--|
| <ul style="list-style-type: none"> <input type="checkbox"/> Public School <input type="checkbox"/> Private School | <ul style="list-style-type: none"> <input type="checkbox"/> Trade, Technical, or Vocational School <input type="checkbox"/> Two-year Community / Junior College <input type="checkbox"/> Four-year College / University <input type="checkbox"/> Graduate School <input type="checkbox"/> Professional School | <p>Minority Serving Institutions:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Historical Black College/University <input type="checkbox"/> Hispanic Serving Institution <input type="checkbox"/> Tribal School Serving the Community |
|---|--|--|

Enrollment Status

You plan to attend school as a: Full-time Student Part-time Student

Type of Degree

Select the type of degree(s) you plan to obtain. Select all that apply. (See Appendix for an explanation about the various types of degrees.)

- | | |
|--|--|
| <ul style="list-style-type: none"> <input type="checkbox"/> Certificate or Diploma <input type="checkbox"/> Associate's Degree <input type="checkbox"/> Bachelor's Degree | <ul style="list-style-type: none"> <input type="checkbox"/> First Professional Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> Doctoral Degree |
|--|--|

College Costs

Now that you have documented your college plans, let's review various college costs and how you can estimate your costs for attending a particular school.

When calculating college costs, there are two types of expenses to consider:

1) Direct costs

Direct costs are billed directly by the college which includes tuition, fees, room and board (if you plan to live on-campus). Some students will be charged additional fees based on the classes they take such as flight training courses, music, art, etc. Direct costs are explained in more details below:

- Tuition

Tuition is the amount of money that colleges charge for taking classes and for the use of some facilities. At some colleges, tuition is a flat fee and at other colleges the tuition is based on the number of credit hours the student takes. Tuition charges vary from college to college and are dependent on various factors such as the type of school (i.e. Public or Private), the student's state residency (i.e. in-state or out-of-state status), and the planned major/career field.

- Fees

Fees are additional charges not included in the tuition. Fees may be charged to cover the cost of materials and equipment needed for certain courses, student activities, athletic activities, clubs, special events, programs, and publications.

- Room

Room costs depend on whether you plan to live on-campus or off-campus. If you plan to live on-campus in a dorm room, room costs will depend on whether you live in a single, double, triple, or quadruple occupancy room with roommates. If you plan to live off-campus in an apartment, you have to determine if you will have a roommate and calculate your total monthly expenses such as rent and all utilities (i.e. gas, electricity, telephone, etc.).

- Board (Meal Plans)

Board costs will vary each month or school term (i.e. semester), which depends on whether you live on-campus in a dorm room or off-campus in an apartment. If you plan to live in a dorm room, you will be able to choose a meal plan that fits your eating habits. Meal plans guarantee that you will have a certain number of meals each week (i.e. 10, 14, 21 meals per week). You can request detailed information about room and board from the schools you applied to for admission. If you live in an apartment, you have to estimate your weekly or monthly grocery bill.

2) Indirect costs

Indirect costs are not always billed by the college, but they are expenses you will incur. Indirect costs may include books and supplies, transportation and travel, personal expenses, medical and dental expenses, and miscellaneous expenses. Indirect costs are explained in more details below:

- Books and Supplies

Books and supplies cost will vary each term (i.e. semester). The costs for your books depend on whether you buy new or used books. You may need to purchase additional supplies for certain classes such as art supplies, an engineering calculator, etc. A good estimate for your books and supplies expense is approximately \$500 - \$700 per term.

You should consider buying used books (if they are in good condition) before buying new books, because new books are expensive. Campus and online bookstores usually sell used books. Don't forget, you will need a constant supply of pens and paper, as well as other items such as a backpack, organizers, binders and highlighters.

- Transportation and Travel

Transportation and travel expenses include the cost of commuting to/from classes and the cost of traveling home during school breaks and vacations. If you live on-campus, there is probably no cost for transportation, unless you have a car and decide to drive to class. If you live off-campus, you may have to calculate bus and/or train fares to commute to/from classes or gas for driving to/from campus. The amount spent traveling home depends on how often you plan to go home and your method of transportation (i.e. train, bus, plane, or carpooling).

- Personal Expenses

Personal expenses may include clothing, entertainment (such as music, plays, movies, sport events), cell phone bill, long distance calls, laundry, toiletries, etc. You should create a monthly budget for your personal expenses.

- Miscellaneous Expenses

Miscellaneous expenses may include medical/dental expenses, joining a sorority or fraternity, club dues, tutoring, summer programs, etc.

Note: In many cases there is a standard fixed budget amount for some college cost categories. For example, the budget amount for travel may vary depending on where the student's home state is located and the number of times the student plans to travel home either by plane, bus, train, or car. Room and board expenses may be reduced and transportation expenses for commuting to school either by bus, train, or car may be increased for students living at home or off-campus (i.e. apartment).

Each school's financial aid office will calculate an estimate of how much it will cost you to attend their school for one academic school year. However, the college's estimated costs should assist you and your parent(s) with creating a budget. Your college costs will vary from college to college.

Why college costs vary

The reason why costs vary for each college is based on three common factors such as:

- **Types of school***

College costs will vary between the different types of post-secondary schools such as:

- Public Schools vs. Private Schools
- Community/Junior College
- 4-Year College/University
- Trade School, Business School, etc.

*Refer to the Appendix to learn more about the different post-secondary schools and the types of certificates, diplomas and/or degrees offered by those schools.

- **State residency**

Tuition and fees may vary based on your state residency status such as:

- **In-State Student:**
If you are a student attending a college in the state in which you are a resident, you are considered an In-State Student. Tuition and fees are typically lower for students attending a public college/university in their state.
- **Out-of-State Student**
If you are a student attending a college in another state in which you are not a state resident, you are considered an Out-of-State Student. Tuition and fees are typically higher for Out-of-State Students compared to In-State Students attending a public college/university.
- **Note:** If you plan to attend a private college, tuition and fees for students attending a private college are the same regardless of a student's state residency.

- **Major/Field of Study**

Some majors require laboratory fees, equipment, tools, supplies and other required items. If your planned major requires additional fees, you should contact the academic department for your planned major for a fee list to help you create an estimated budget on how much it will cost you to attend that particular college.

Estimating your college costs

You and your parent(s) can calculate an estimate of how much it will cost you to attend a particular college. If you are interested in calculating your college costs, you should contact each school's Admissions and Financial Aid Office to request a school catalog, a fee schedule for your planned academic major, and a housing brochure.

Use the College Costs and Comparison Worksheet to help you document each college's cost of attendance that you applied to for admission. After estimating the costs for each college, you should compare college costs and then make an informed decision about the college you plan to attend, which meets your educational/career goals and financial budget.

Don't get discouraged about college costs.

Remember, there are various scholarship and financial aid sources to help you pay for college. We will explore these various sources in more details in **Step 4: Financial Aid Sources**.

College Costs and Comparison Worksheet

	School #1	School #2	School #3
School Name	_____	_____	_____
Major Offered:	_____	_____	_____
Location:	<input type="checkbox"/> In-State <input type="checkbox"/> Out-of-State	<input type="checkbox"/> In-State <input type="checkbox"/> Out-of-State	<input type="checkbox"/> In-State <input type="checkbox"/> Out-of-State
Where: (City & State)	_____	_____	_____
<u>Cost of Attendance</u>			
Tuition	\$ _____	\$ _____	\$ _____
Fees	\$ _____	\$ _____	\$ _____
Books & Supplies	\$ _____	\$ _____	\$ _____
Room	\$ _____	\$ _____	\$ _____
Board (Meal Plan)	\$ _____	\$ _____	\$ _____
Transportation/Travel	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
Personal Expenses:			
• Clothing	\$ _____	\$ _____	\$ _____
• Laundry	\$ _____	\$ _____	\$ _____
• Entertainment	\$ _____	\$ _____	\$ _____
• Toiletries	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
Miscellaneous Exp.:			
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
Total Costs:	\$ _____	\$ _____	\$ _____

College Costs and Comparison Worksheet

	School #4	School #5	School #6
School Name	_____	_____	_____
Major Offered:	_____	_____	_____
Location:	<input type="checkbox"/> In-State <input type="checkbox"/> Out-of-State	<input type="checkbox"/> In-State <input type="checkbox"/> Out-of-State	<input type="checkbox"/> In-State <input type="checkbox"/> Out-of-State
Where: (City & State)	_____	_____	_____
<u>Cost of Attendance</u>			
Tuition	\$ _____	\$ _____	\$ _____
Fees	\$ _____	\$ _____	\$ _____
Books & Supplies	\$ _____	\$ _____	\$ _____
Room	\$ _____	\$ _____	\$ _____
Board (Meal Plan)	\$ _____	\$ _____	\$ _____
Transportation/Travel	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
Personal Expenses:			
• Clothing	\$ _____	\$ _____	\$ _____
• Laundry	\$ _____	\$ _____	\$ _____
• Entertainment	\$ _____	\$ _____	\$ _____
• Toiletries	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
Miscellaneous Exp.:			
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
• _____	\$ _____	\$ _____	\$ _____
Total Costs:	\$ _____	\$ _____	\$ _____

