

**Financial Aid Checklist**  
**12<sup>th</sup> Grade Advisement Activity**  
**Estimated time: 20-30 Minutes**

**Georgia's Teachers-As-Advisors Framework**

**Goal 12-2.3 Identify and participate in ongoing, lifelong-learning experiences to enhance the ability to perform effectively and work in a diverse and changing world.**

c. Demonstrate the requirements for transition from one learning level to the next

**Goal 12-3.3 Recognize and accept that growth and adaptation to change is an essential part of life**

b. Identify situations in which one might need assistance from human, financial, or other resources

**Objectives:** Students will apply financial aid knowledge to their individual postsecondary situation using GACollege411 FINANCIAL AID PLANNING information.

**Materials:** Handout: *Financial Aid-Now's the time!*

**Activity:** *Say:* Good morning, welcome to advisement. Today we are going to review some financial aid information that will be most important to you and your family. Most of you have decided to continue your education and will need additional money. The process is complex but can be made easier if you become familiar with the process and know where you can get the assistance and information you and your family may need. I will provide the information today—so you will need to pay attention and ask questions---please raise your hand if you have a question. I am not a financial aid expert, so if I don't know the answer, I will try to find the answer and share with you before or at the next advisement session. It may be necessary for you to talk with your counselor or call the admission expert at your selected college. *Appoint a person to make a list of questions you cannot answer.* Let's get started!

A. *Say:* In most cases, where you attend school will dictate your financial aid needs. These are some of "ifs":

a. If you attend a Georgia public college or university like West Georgia College in Carrollton, GA and live on campus, you will need financial aid to help pay for tuition, books, board, food and fees. You will need to file the FAFSA (this is the application for the HOPE Scholarship for degree programs and other federal assistance) and perhaps the CSS Profile which is mostly for private institutions. Your selected institution may also some required institutional forms. *Write these on the board or clip chart: FAFSA, CSS Profile, other institutional forms*

b. If you attend a technical college in a certificate or diploma program, your education will be FREE except for transportation. You will receive the HOPE Grant. Remember GACollege411 can provide you with more information about the HOPE Program.

c. If you have chosen a special purpose school to continue your education, it will be important that you contact the admission director to talk about the types of financial aid they may offer. Some schools may even have access to HOPE scholarship and/or grant money. If you don't ask, you may miss some funds to help with the cost.

d. If you will enroll in a registered apprenticeship, you will receive a salary while you are learning; therefore, financial aid will not be an issue for you. For more information about apprenticeships, go to <http://www.doleta.gov/OA/> (*Although this URL is on the handout, for emphasis, write this URL on the board or flip chart*)

e. If you will join the military service, you should be in contact with your military recruiter to make sure you are doing exactly what you need to do to be ready for enlistment when the time comes. Stay in touch with your recruiter and your counselor about your progress. The military will offer you continued education at selected colleges/universities.

B. *Distribute the handout, "Financial Aid-Now's the time!"*

C. *Say:* This handout will provide you with the information you need to start the final process. I hope you have been doing the preliminary work we have suggested in earlier advisements. If not, it is time. When you have some spare time, take a look at the additional web sites we have provided you and your parents. Be sure you share this information with your parents or guardian. You will need their assistance when filling out the forms. AND remember you will have access to college admissions representatives or the financial aid director at each institution that can assist you. You might also want to ask your counselor about any other assistance they may be aware of.

D. *Say:* Let's take a few minutes to go over the 5 Step Process suggested in GACollege411:

- **Know the basics:** College is an investment in your future, and many options exist for financing that investment. The first step is to understand these options and make the best decisions based on your family's situation.
- **Determine your eligibility:** If you understand the types of financial aid and how the process works, you can figure out what types of aid you may be eligible to receive.
- **Apply, Apply, Apply:** You won't get any aid without taking the next step: you must APPLY! You are not obligated to accept any financial aid until you receive the funds, so there is no harm in applying.
- **Consider your options:** After you apply, you should receive your financial aid award letters from the colleges you are considering. It's exciting to think about starting college! But before you accept an award package, make sure you fully understand your options and responsibilities. GACollege can assist you and your family with this process. Consider all your options.
- **And last, enjoy college and know your responsibilities:** Once you have been accepted and secured the aid you will need, you should enjoy the college experience, and study hard. Remember that your financial aid responsibilities will continue throughout your college career. Learn how to manage your money; and, if you borrowed money, know you must pay it back.

E. *Say:* I hope this has been a good review for you and you will begin or continue your quest for information. Are there any other questions? Raise your hand if you have looked at the financial aid information on the GACollege411 site. *Note those students that do not raise their hands. Check in with these students between now and next advisement about their plans. See you next advisement!*

**Financial Aid - Now's the time!**

**Financial Aid Planning**

**GEORGIA'S HOPE PROGRAM**  
Helping Outstanding Pupils Educationally (HOPE) is Georgia's unique scholarship and grant program. It rewards students with financial assistance in degree, diploma, and certificate programs at eligible Georgia postsecondary institutions. [Learn more about HOPE](#)

- ▶ HOPE Scholarship
- ▶ HOPE Grant
- ▶ HOPE GED Grant
- ▶ Other Georgia Specific Grant and Scholarship Programs



**FINANCIAL AID 101**  
Do you want to go to college, but don't think you can afford it? Does the vast array of options for paying for college seem like a confusing puzzle? You CAN afford to go to college, and by researching your options, you can build success.  
▶ [Financial Aid 101](#)

**FINANCIAL AID CALCULATORS**  
Determine your cost of college, college savings, loans and scholarship amounts.  
▶ [Financial Aid Calculators](#)

**FIND SCHOLARSHIPS**  
Here's a quick and painless way of locating scholarships and other financial aid you might be eligible for.  
▶ [Find Scholarships](#)

**BUILD YOUR FINANCIAL PLAN**  
Get a grip on your financial future by building a plan that's just right for you.  
▶ [Build Your Financial Plan](#)



**FINANCIAL AID APPLICATIONS**  
Access many of the applications you will need for Scholarships, Grants, and Loans as well as the Free Application for Federal Student Aid (FAFSA).  
▶ [Start Applying](#)

**FINANCIAL FITNESS**  
Managing YOUR money is a life skill that will help you meet financial obligations, avoid serious debt and use credit wisely.  
▶ [Financial Fitness](#)

**SIGN IN**

Account name:

Password:

[Sign In](#)

New to this site? [Create an Account](#)

[Forgot your account name or password?](#)

**QUICKLINKS**

- ▶ [Scholarship Finder](#)
- ▶ [Financial Aid Planning Timeline](#)
- ▶ [Financial Aid 101 Articles](#)
- ▶ [Financial Aid Wizard](#)

**GUIDEWAYS**

Not sure where to start? We can help!

▶ [Begin Guideways](#)

**Steps to Financial Aid:**

1. Know the basics.
2. Determine your eligibility
3. Apply, Apply, Apply
4. Consider your options
5. Enjoy college and know your responsibilities

**Consult  
Gacollege411.org for  
information.**

**Be sure you are  
working on your  
financial aid plan in  
GACollege411. Tell  
your parents about this  
source of information  
for financial aid  
planning and  
calculations.**

Although GACollege411.org should be your primary source for Georgia specific and federal financial aid, we have listed other valuable web sites you might consider for additional information:

- [http://www.educationplanner.com/education\\_planner/default.asp?sponsor=2859](http://www.educationplanner.com/education_planner/default.asp?sponsor=2859) This site will assist you with finding a career, finding a college and how to pay for college. This site will also assist you with managing your money at <http://www.youcandealwithit.com/>.
- <http://www.finaid.org/> This is a comprehensive source of student financial aid information, advice and tools.
- <http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp> This site is a source of information from the U.S. Department of Education on preparing for and funding education beyond high school.
- <http://www.knowhow2go.org/> Provides the guidance young people need to prepare for postsecondary education.
- <http://mappingyourfuture.org/Paying/> A free resource on career, college, financial aid and money management.

**√GACollege411check: Have you checked out the information under the FINANCIAL AID PLANNING tab and added the information you discover in your PORTFOLIO? If not, it is time. Don't fail to plan.**