

SECTION 3: FUNDING FACTORS

◉ Competency

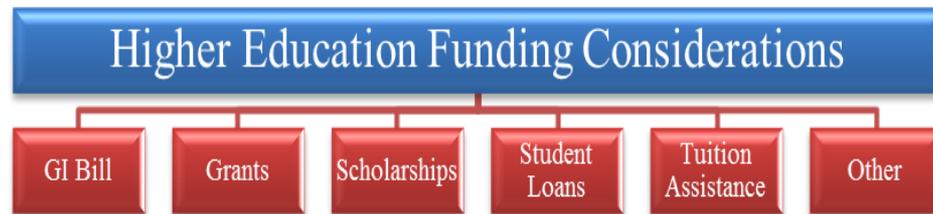
- Develop working knowledge of education benefit programs, eligibility, and funding options
- Make informed decisions regarding cost of a degree programs

◉ Learning Objectives

- Veterans Administration (VA) GI Bill
- Free Application for Federal Student Aid (FAFSA)
- Federal loans available for the cost of college, books, and electronic tools
- Loans available to supplement the VA Post-9/11 GI Bill
- Awareness of Predatory Practices
- How much it will cost to fund your college education
- How to search for scholarships

FUNDING FACTORS

- Education is Costly
- Various Sources of Funding
- Develop an Effective Strategy



U.S. Department of Education
College Affordability and Transparency Center

Which colleges have the highest and lowest tuition and net prices?
Use the options below to generate a report on the highest (top 5%) and lowest (bottom 10%) academic year charges for each sector. Tuition reports include tuition and required fees. Net price is cost of attendance minus grant and scholarship aid. Data are reported by institutions and are for full-time beginning students.

1 Choose Sector

- Public, 4 year or above
- Private not for profit, 4 year or above
- Private for profit, 4 year or above
- Public, 2 year
- Private not for profit, 2 year
- Private for profit, 2 year
- Public, less than 2 year

2 Choose Report Type

- Highest Tuition
- Highest Net Prices
- Lowest Tuition
- Lowest Net Prices

3

How much do career and vocational programs cost?
Begin typing the name of a program (for example, "Cosmetology") to generate a list of institutions that offer the program and the tuition and net prices they charge for the entire program. Data are reported by institutions on their largest program and are for full-time beginning undergraduate students. Not all institutions offering these vocational programs are included on this list. For a full list of institutions offering a program, go to [College Navigator](#) and search by program/major.

Select a Program

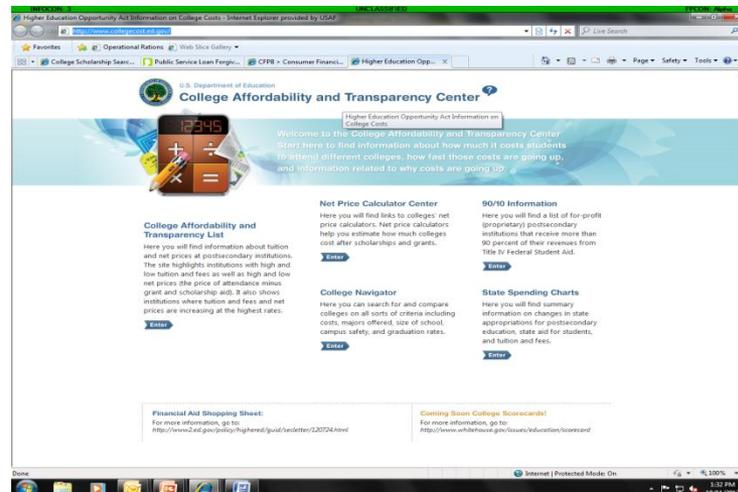
Go Clear

Apply for Financial Aid

ACTIVITY

○ In-State or Out-of-State Tuition

- Check the website (www.collegecost.ed.gov) for information regarding tuition costs and verifying in-state tuition eligibility
- Check under veterans information to see if you are considered in-state



THE GI BILL

- Different Types of GI Bill
- Addendum Covers
 - Eligibility
 - Benefits
 - Entitlements
 - Delimiting Date

	Post-9/11 GI Bill (Ch33)	Montgomery GI Bill Active Duty (Ch30)	DEA (Ch35)	Montgomery GI Bill Selective Reserve (1606)	REAP (1607)
ELIGIBILITY	Eligibility criteria are complex. The following statements are general snippets about eligibility criteria. Students should file an application so the Regional Processing Office can determine if they are eligible and the conditions of their eligibility.				
	Servicepersons who served on active duty for at least 90 aggregate days after 9/10/01.	2 years active duty, 3 years active duty, or 2 years active duty plus 4 years reserves.	Veteran's death or permanent and total disability result of service.	Completion of initial active duty for training. Must be active reservist with 6-year obligation.	90 days or more active duty support of contingency operation or full-time National Guard duty responding to national emergency.

POST-9/11 GI BILL

- ◉ Eligibility
- ◉ Types of Training & Programs

http://gibill.va.gov/benefits/post_911_gibill/index.html

The screenshot shows the homepage of the VA Post-9/11 GI Bill website. At the top, it features the United States Department of Veterans Affairs logo and a search bar. Below the header is a navigation menu with links for Home, Veteran Services, Business, About VA, Media Room, Locations, Contact Us, and GI Bill home. The main content area has a blue background with a photo of three men (one in military uniform, one in a graduation cap, and one in a suit) and a logo for the Post-9/11 GI Bill with the tagline "It's Your Future". Below this is another navigation bar with links for GI BILL HOME, APPLY FOR BENEFITS, POST 9/11 GI BILL & OTHER PROGRAMS, RESOURCES, SUPPORT, COMMUNITY, and CONTACT. The main content area is divided into three columns. The left column is titled "The Post 9/11 GI Bill" and lists "The Yellow Ribbon Program", "Transfer of Post-9/11 GI-Bill Benefits to Dependents (TEB)", and "The Post-9/11 GI-Bill". The middle column is titled "The Post-9/11 GI-Bill" and contains the text: "Beginning August 1, 2011, break (or interval pay) will no longer be payable under MGIB-AD except during periods your school is closed as a result of an Executive Order of the President or an emergency (such as a natural disaster or strike). For". The right column is titled "Choosing a School" and features a map of the United States.

FIND A GI BILL SCHOOL

- Does a School Accept the GI Bill?

UNITED STATES
DEPARTMENT OF VETERANS AFFAIRS



Search All VA Web Pages Search
[» Open Advanced Search](#)

[Home](#) [Veteran Services](#) [Business](#) [About VA](#) [Media Room](#) [Locations](#) [Contact Us](#)

WEAMS INSTITUTION SEARCH

Search Filters

Institution Name

Program Type:

Yellow Ribbon School

(Yellow Ribbon is determined per academic year that spans from August 1 thru July 31)

To Search by Country, click here.

<http://inquiry.vba.va.gov/weamspub>

FIND A YELLOW RIBBON SCHOOL

- To receive benefits under the Yellow Ribbon Program
 - You must be eligible for the maximum benefit rate under the Post-9/11 GI Bill
 - You must not be on active duty or a spouse transferee of an active duty member
 - Your school must agree to participate in the Yellow Ribbon Program
 - Your school must have not offered the Yellow Ribbon Program to more than the maximum number in their participation agreement

FIND A YELLOW RIBBON SCHOOL

The screenshot shows the Department of Veterans Affairs website. At the top, it says "UNITED STATES DEPARTMENT OF VETERANS AFFAIRS" with the VA seal. A search bar is in the top right. Below the header is a navigation menu with links: Home, Veteran Services, Business, About VA, Media Room, Locations, Contact Us, and GI Bill home. The main banner features three men in military and academic attire with the text "POST 9/11 GI BILL It's Your Future". Below the banner is another navigation menu: GI BILL HOME, APPLY FOR BENEFITS, POST 9/11 GI BILL & OTHER PROGRAMS, RESOURCES, SUPPORT, COMMUNITY, CONTACT.

The Post 9/11 GI Bill
The Yellow Ribbon Program

Transfer of Post-9/11 GI-Bill Benefits to Dependents (TEB)
Marine GYSGT John David Fry Scholarship 
Debt Information

Benefits Of The Yellow Ribbon Program

The Post-9/11 GI Bill will pay you:

- all resident tuition & fees for a public school
- the higher of the actual tuition & fees or \$17,500 per academic year for a private school
- an exception to this exists for students enrolled in private schools in AZ, MI, NH, NY, PA, SC or TX. In these cases we will pay the higher of the actual tuition & fees or the highest public in-state undergraduate tuition & fees

Choosing a School


Apply For Benefits


http://gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.htm

NETWORKING - POST- 9/11 GI BILL



- Wall
- Info
- Notes
- FAQs & Assistance

The Post-9/11 GI Bill, U.S. Department of Veterans Affairs

Like

Government Agency · Washington, District of Columbia

Wall

Share: Post

Write something...



The Post-9/11 GI Bill, U.S. Department of Veterans Affairs

Transfer of Education Benefits (TEB) Waiver Process for Retirees

The Department of Defense has found that some Servicemembers who retired between August 1st and November 1, 2009, may not have known that the Post-9/11 GI Bill included the ability to transfer benefits to a spouse or dependent, or that the transfer had to be approved while a member of the Armed...

Like · Comment · Yesterday at 7:13am

Chris Jeans, Fl Kirkland and Steve Iams like this.

View all 18 comments

14 shares



The Post-9/11 GI Bill, U.S. Department of Veterans Affairs

We are aware that some Veterans are experiencing delays in receiving their benefits for the Spring enrollment period. We apologize for any hardship caused by the delays and are taking immediate actions to have this corrected. Please see the statement issued by Mr. Keith Wilson, Director of Education Service.

Create a Page

Want to like or comment on this page?

To interact with The Post-9/11 GI Bill, U.S. Department of Veterans Affairs you need to sign up for Facebook first.

[Sign Up](#)

It's free and anyone can join. Already a member? [Log in](#).

Government Agencies in Nearby Cities



Arlington Government Agencies
261 near Arlington



Alexandria Government Agencies
223 near Alexandria



Fairfax Government Agencies
176 near Fairfax

www.facebook.com/gibillEducation

BEFORE YOU APPLY

- You Can and Should Apply Before You Enroll
 - For all GI Bill Benefits
- Certificate of Eligibility
 - Benefit Level
 - Months of Entitlement
 - End Date of Eligibility
- You must provide your Social Security Number

AVOID DEBT

- ⦿ VA Pays Tuition and Fees
 - Directly To School
 - You are Responsible for the Debt
- ⦿ Decrease in Credit Hours
 - An Overpayment Occurs
 - Debt is Created
 - You are Responsible for the Debt
- ⦿ Debit Management Center
 - 1-800-827-0648
 - Dmc.ops@va.gov

FEDERAL STUDENT AID

www.fafsa.gov

<http://studentaid.ed.gov>

GRANTS

⦿ Federal Grants

- A Grant is not a Loan
- Federal Pell Grant
 - Foundation of Federal Financial Aid
- Federal Supplemental Education Opportunity Grant
 - Exceptional Financial Need

⦿ Other Grants

- TEACH Grant
- Federal Work Study
 - Part-Time Jobs

STUDENT LOANS

- ⦿ Federal Perkins Loans
- ⦿ Direct Stafford
 - Direct Subsidized Loans
 - Undergraduate and Graduate
 - With Need
 - Direct Unsubsidized Loans
 - Undergraduate and Graduate
 - Regardless of Need
 - Direct PLUS Loans
 - Graduate and Professional Degree
 - Good Credit History

FEDERAL STUDENT LOANS

*****YOU MUST REPAY YOUR STUDENT LOANS*****

<http://studentaid.ed.gov/repay-loans/forgiveness-cancellation>

<http://studentaid.ed.gov/repay-loans>

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND™

FAFSA

- ⦿ Free Application for Federal Student Aid
 - www.fafsa.gov
- ⦿ Be familiar with these types of predatory practices:
 - Websites that purport to be approved by the federal government as an “official” lender
 - Business that call or email you asking you to apply for “financial aid”
 - Scholarship searches that ask you to pay upfront
 - Schools that promise a degree with little to no class-time
 - Unaccredited schools claiming accreditation

ACTIVITY

○ Create a PIN

- 1. Login to <http://www.pin.ed.gov>
- 2. Create a 4 Digit PIN
 - Make this a familiar number
 - Your PIN is Confidential

*****YOU SHOULD NOT PAY ANYONE TO COMPLETE YOUR FAFSA*****

The screenshot shows the homepage of the Federal Student Aid PIN website. At the top left is the logo with the text "START HERE GO FURTHER FEDERAL STUDENT AID". To the right is the title "Federal Student Aid PIN" and language options "English | Español". A navigation menu includes "PIN Home", "Help", "Contact Us", "FAQs", and "About Us". A sidebar on the left lists various actions: "Apply For A PIN", "Check PIN Status", "Request A Duplicate PIN", "Access My PIN E-mail", "Change My PIN", "Update My Personal Information", "Disable My PIN", "Reestablish My PIN", and "Activate My PIN". Below the sidebar are "Helpful Links" for "Student Aid on the Web", "Links to Federal Student Aid Electronic Services", and "FAFSA on the Web". The main content area features a "Welcome to the Federal Student Aid PIN Web site" message with a grid logo. A text block explains that the PIN is used for electronic applications and access to records, and includes a warning not to share it. A blue "Apply For A PIN" button is present, with a smaller "APPLY NOW" button below it. At the bottom, it says "Site Last Updated: Sunday, February 12, 2012" and provides links for "FOIA | Privacy | Security | Notices", "WhiteHouse.gov", "USA.gov", and "ED.gov".

COMPLETE YOUR FAFSA

◉ Outside of Class

■ You will need:

- ◉ Social Security number
- ◉ Your driver's license number (if any)
- ◉ Most recent W-2 forms
- ◉ Most recent federal income tax returns (or estimates)
- ◉ Bank statements
- ◉ Alien registration number (if you are not a U.S. citizen)
- ◉ A Federal Student Aid PIN

◉ Online Help @

www.studentaid.gov/completefafsa

TRANSITION DIRECTLY TO COLLEGE

- ⦿ You are Independent
 - Eligibility based on Military Income
- ⦿ Expected Family Contribution (EFC)
 - Family Size, Income and Assets
- ⦿ Unmet Need
 - $\text{Cost} - \text{EFC} = \text{Financial Need}$
- ⦿ Complete FAFSA
 - Annually
- ⦿ Transfer?
 - Aid does not transfer
 - New FAFSA

STUDENT AID REPORT (SAR)

◎ SAR

- Summarizes FAFSA
- Contains EFC
- Delivery
 - E-Mail
 - 3-5 Days after FAFSA Processed
 - Snail Mail
 - 7 - 10 Days after FAFSA Processed
 - ◎ If no E-mail is provided
- Data Release Number (DRN)
- PIN

◎ Review SAR

BENEFITS DETERMINATION

⦿ Based Upon

- Financial Need
- Cost of Attendance
- Enrollment Status
 - **Full time:** 12 hours per semester or quarter hour equivalent
 - **Three Quarters time:** 11-9 hours
 - **Half time:** 8-6 hours
 - **Less than half time:** 5 hours or less

ELIGIBILITY NOTIFICATION

- ◎ Award Letter
 - Financial Aid Shopping Sheet
 - Decision Based Upon
 - Your Needs
 - Affordability
 - Complete Financial Aid Package
 - Process on Paper or Online
- ◎ Talk to Financial Aid Office
 - Before You Apply

NON-FEDERAL GRANTS AND SCHOLARSHIPS

○ Qualifications

- Academic achievement
- Religious affiliation
- Ethnic or racial heritage
- Community activities
- Athletic ability
- Hobbies and special interests
- Military/Veteran affiliations and organizations

www.studentaid.ed.gov/scholarship

ACTIVITY

- ◎ Search for Veterans Scholarships & Aid
 - Login to: <http://www.va.gov/statedva.htm>
 - Search by Service to list very specific scholarships
 - Identify which scholarships you will research
 - Log those scholarships in Appendix A

FREE SCHOLARSHIP SITES

www.petersons.com/college-search/scholarship-search.aspx

<http://www.collegeboard.org/>

The screenshot shows the Peterson's College Scholarship Search website. The header includes the Peterson's logo, navigation tabs for 'COLLEGE SEARCH', 'HOW TO CHOOSE', 'HOW TO GET IN', 'HOW TO PAY', and 'TEST PREP', and a search bar. The main content area features a banner for 'College Scholarship Search - Free Info Worth \$8 Billion' with a sub-header 'College is expensive, but you can find ways to make it affordable...'. Below this is a promotional banner for Cappex.com, stating 'Cappex.com is awarding more than \$50,000 in scholarships in 2012!' and 'Click Here to Apply!'. The text explains that Cappex.com is awarding more than \$50,000 in scholarships in 2012 and also has a database with more than \$1 billion in independent scholarships. A list of featured colleges is shown, including Dordt College, Brown Mackie College-Oklahoma City, Laramie County Community College, and Argosy University. The footer contains a call to action: 'Create a free profile to start saving schools!' with a 'SIGN UP NOW' button, and links for 'Already have an account?' and 'Why create a profile?'.

STATE AID

◎ Each State Different

- Scholarships
- Loans
- Fellowships

www.va.gov/statedva.htm

ED.gov U. S. Department of Education
Promoting educational excellence for all Americans

Education Resource Organizations Directory

Inside EROD

- ▶ EROD Home
- ▶ Advanced Search
- ▶ State/Territory Search
- ▶ Organizations By Type
- ▶ Using EROD
- ▶ Organization Form
- ▶ Criteria for Inclusion
- ▶ Contact Us

Organizations By Type

Provides information on grants, scholarships, and other financial aid for college students from Assistance Partnership) grants.

This web page contains hypertext links or pointers to information created at user's convenience. The U.S. Department of Education does not control or inclusion of links or pointers to particular items in hypertext is not intended offered, on these outside sites, or the organizations sponsoring the sites.

A | C | D | E | G | H | I | J

States

Alabama 

Alabama Commission on Higher Education
Office of Student Assistance
P.O. Box 302000
Montgomery, AL 36130-2000
Phone: (334) 242-2273
Fax: (334) 242-2269
Email: cheryl.newton@ache.alabama.gov
Website: <http://www.ache.alabama.gov/StudentAsst/Index.htm>

Kentucky Higher Education Assistance Authority
P.O. Box 798
Frankfort, KY 40602-0798
Phone: (502) 696-7200
Toll-Free: (800) 928-8926
Toll-Free Restrictions: KY residents only.

SCHOLARSHIPS THROUGH YOUR INSTITUTION

- ⦿ Seek Out Scholarships via your Institution
- ⦿ Ensure You Meet Deadlines
- ⦿ Well Written Scholarship Applications
 - Include the “Unique” You
 - Experiences and Accomplishments
 - Have Someone Review Your Application
 - Spelling, Grammar, and Formatting

ACTIVITY

◎ Search for Scholarships

- Login to www.studentaid.ed.gov/
- Click on Search for Scholarships
- Search by keyword - enter your field of study
- Review the different opportunities
- Identify if those opportunities are school specific awards
- Update information in Appendix A

PRIVATE LOANS

⦿ Last Resort

- Only After All Federal Options Exhausted
- Aggressively Marketed
- Higher Interest Rates
- Penalty Feeds
- Be Sure to Compare

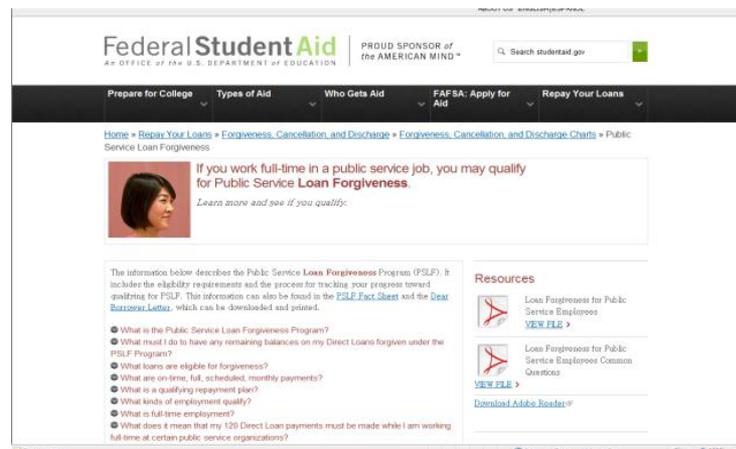
GRADUATE WITH LESS DEBT

◉ Less Expensive Schools

- Community Colleges
- Transfer Credits
- In-State vs. Out-of-State

◉ Public Service Loan Forgiveness

www.studentaid.ed.gov/publicservice



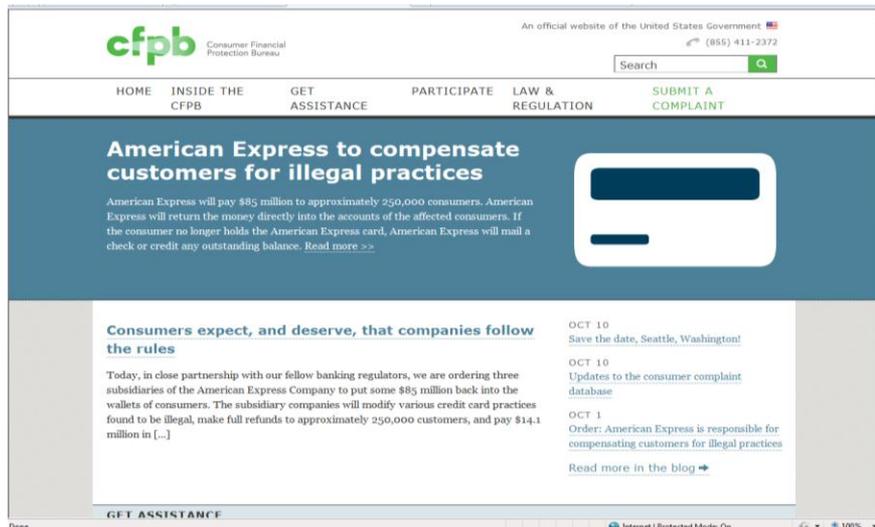
The screenshot shows the Federal Student Aid website. At the top, it says "Federal Student Aid" and "PROUD SPONSOR of the AMERICAN MIND™". Below that is a navigation bar with links: "Prepare for College", "Types of Aid", "Who Gets Aid", "FAFSA: Apply for Aid", and "Repay Your Loans". The main content area features a heading: "If you work full-time in a public service job, you may qualify for Public Service Loan Forgiveness." Below this heading is a small image of a woman and a link to "Learn more and see if you qualify:". The page also includes a "Resources" section with links to "Loan Forgiveness for Public Service Employees" and "Loan Forgiveness for Public Service Employees Common Questions".

ACTIVITY

⦿ Review Student Loan Repayment Information

<http://www.direct.ed.gov/inrepayment.html>

<http://www.consumerfinance.gov/>



The screenshot shows the CFPB website with the following content:

- Header:** cfpb Consumer Financial Protection Bureau. An official website of the United States Government. (855) 411-2372. Search bar.
- Navigation:** HOME, INSIDE THE CFPB, GET ASSISTANCE, PARTICIPATE, LAW & REGULATION, SUBMIT A COMPLAINT.
- Main Article:**
 - Headline:** American Express to compensate customers for illegal practices
 - Text:** American Express will pay \$85 million to approximately 250,000 consumers. American Express will return the money directly into the accounts of the affected consumers. If the consumer no longer holds the American Express card, American Express will mail a check or credit any outstanding balance. [Read more >>](#)
 - Image:** A placeholder image for the article.
- Secondary Article:**
 - Headline:** Consumers expect, and deserve, that companies follow the rules
 - Text:** Today, in close partnership with our fellow banking regulators, we are ordering three subsidiaries of the American Express Company to put some \$85 million back into the wallets of consumers. The subsidiary companies will modify various credit card practices found to be illegal, make full refunds to approximately 250,000 customers, and pay \$14.1 million in [...]
- Blog Section:**
 - OCT 10 [Save the date, Seattle, Washington!](#)
 - OCT 10 [Updates to the consumer complaint database](#)
 - OCT 1 [Order: American Express is responsible for compensating customers for illegal practices](#)
 - [Read more in the blog →](#)
- Footer:** GET ASSISTANCE

SECTION 4: ADMISSIONS REQUIREMENTS

⦿ Competency

- Demonstrate Practical Application of Education Knowledge and Skills
- Begin Completion of Admissions Application Packages

⦿ Learning Objectives

- Research Criteria for Admissions
- Identify Contact Information for Admissions and Veterans Liaison
- Draft Application Package

ADMISSION REQUIREMENTS

- Each Institution Has Specific Requirements
 - Become Familiar with all Requirements



ACTIVITY

- ④ **Gather Information and Organize into Plan**
 - Logon to: <http://nces.ed.gov/collegenavigator>
 - Using the selected institution's web site:
 - Bookmark and/or identify key pages
 - Admissions
 - Financial Aid
 - Military Services
 - Disabilities services and special accommodations
 - Locate the admission application and/or submission guidelines on the academic institution's website.
 - List key dates & deadlines on Institution Selection Matrix in Appendix A
 - Application deadline
 - Financial Aid deadline
 - Testing date
 - Other
- ④ **Connect with veterans support group (if available on campus)**
 - Email
 - Chat
 - Call
 - Facebook/Twitter

REQUIRED ADMISSIONS EXAMS

- Identify Types of Admissions Exams
 - SAT
 - ACT
 - Wonderlic

Ready. Test. Go.
Wonderlic.

1.877.605.9496
Contact Us | Login

Search... GO

Prescreen Questionnaires | Assessments | Surveys | Shop By Need | Technology | Resources | About | Blog

An Answer to Every Question.
A century of combined **expertise** makes our PhD team the **leading authority** on test development, administration and scoring. Put their **knowledge** to work.
[Click To Learn More.](#)

An Answer to Every Question. | Identify Best-in-Class Students. | The Assessment Leader. | Hire Right Now.

Our highly-regarded tests and surveys have empowered tens of thousands of clients to make intelligent decisions. Backed by our seven decades of expertise, institutions large and small, in virtually every industry, have used our trusted assessments to pinpoint potential.
Our team of experts is waiting to help you with your next project, and our highly rated customer support team is quick to respond to every request.

- Tour our pre-employment products
- Tour our student assessment products
- Tour our survey products

OUR CLIENT STORIES

Alliance Residential Management
"Wonderlic helped us streamline the hiring process and get the best associates hired for each job."
[Read More](#)

American College of Healthcare Sciences
"The Wonderlic made help"

WATCH OUR VIDEO

!WARNING!
The Site You Are Trying To Access Is Prohibited
The website requested has been categorized as:

Wonderlic on Facebook
725

ACTIVITY

- ④ Use the Undergraduate Application for Admission Checklist to track completion of each task.
 - Use Appendix A to complete the following:
 - Identify and mark admission deadlines
 - Identify appropriate testing facility
 - Identify test dates
 - Identify testing prep tools



Undergraduate Application for Admission Checklist

ACTIVITY

- Use the Graduate Application for Admission Checklist to track completion of each task.
 - Use Appendix A to complete the following:
 - Identify and mark admission deadlines
 - Identify appropriate testing facility
 - Identify test dates
 - Identify testing prep tools



Graduate Application for Admission Checklist

GRADUATE ADMISSIONS COMMITTEES

- ◉ What qualities, characteristics and accomplishments do graduate admissions committees look for in applicants for their programs?
 - Technical criteria of tests
 - Undergraduate GPA
 - Work experience
 - Ability to develop an argument
 - Critical thinking
 - Produce hypotheses and defend ideas
 - Intellectual playfulness
 - Ability to generate new ideas
 - Write reports
 - Give presentations
 - Discuss ideas
 - Participation in professional organizations
 - Collaborative work and informal engagement with peers and faculty
 - Letters of recommendation
 - Admission Essay

COURSE OVERVIEW

- Section 1: Personal and Career Goals
- Section 2: Selecting an Institution
- Section 3: Funding Factors
- Section 4: Admission Requirements

CAREER READINESS STANDARDS

- ⦿ Complete Application Package to Admissions Department
- ⦿ Keep Copy (digital/paper) of Application Package and Date Submitted (if applicable)
- ⦿ Update ITP
- ⦿ Show Evidence of Completed Individual Assessment (assessment may vary by Service)