

# Kettle Falls High School GEAR UP NEWSLETTER



High School & Beyond Planning — News & Information

JANUARY 2022

FOR FAMILIES OF 11TH GRADE

## How to Apply for Financial Aid

You and your child should apply for financial aid in October of his or her senior year of high school. For financial aid that comes from the federal or state government, the first step is the FAFSA. FAFSA stands for Free Application for Federal Student Aid (<https://fafsa.ed.gov/>). Students must have a Social Security Number (SSN) or permanent resident card to file the FAFSA. Parents do not have to have either of these to sign on behalf of their child. So if you yourself do not have an SSN, but your child does, your child may still file the FAFSA.



If your child has been granted a DACA SSN, please do not use that to file the FAFSA. That number is for work purposes only. In order to qualify for Federal Student Aid, your child must be a United States citizen or permanent resident.

If your child does not have a Social Security Number, your child can file the Washington Application for State Financial Aid (WASFA) in order to be eligible for the Washington College Grant. Please go to <https://wsac.wa.gov/wasfa> for more details.

When it comes to scholarships, students typically apply directly to the provider. Individuals, foundations, and private companies can all be scholarship providers. The term “provider” refers to who is giving out the scholarship. Again, completing a profile on [theWashBoard.org](http://theWashBoard.org) is a great way to get started finding and applying for scholarships.

Ask the school counselor for more information on financial aid.

School Contact  
Information: **Erin Maw**  
- **GEAR UP**  
**Coordinator**  
**Phone: 509-738-6625**  
**ext. 406**  
**email:**  
**[emaw@kfschools.org](mailto:emaw@kfschools.org)**

Tutoring Center: After  
school Monday through  
Thursday, 3:00 - 4:00 in  
the Library. Please sign up  
with Ms. Maw if  
interested.

## Did You Know?

The best way to research a college’s Cost of Attendance is to use the US Department of Education’s Net Price Calculator (<http://collegecost.ed.gov/netpricecenter.aspx>). Use it to estimate how much a college could cost. **Net price** is a term for the **Cost of Attendance** minus any grants and scholarships for which students may be eligible.

## Myth Buster

**MYTH:** *Cost of attendance* is what my child will have to pay out of pocket.

**REALITY:** Not necessarily. Over 80% of all college students receive financial aid to help them pay for college.

Financial aid is a term for all of the money from sources other than your family that can be used to pay for college. There are 4 types: **scholarships, grants, work-study, and loans.**

A **scholarship** is money that is awarded and does not have to be paid back.

A **grant** is money that is awarded to pay for college. It does not have to be paid back and student successfully complete their coursework. They are usually awarded to students whose families may not have a lot of money to pay for college.

**Work-Study** is money that is awarded to pay for college. Rather than getting the money up front, it is earned through a job.

A **loan** is money that is awarded to pay for college, but it has to be paid back with interest.

## Upcoming Events & Announcements

- Study Hall for GEAR UP students
- **When:** Monday & Wednesday 3:00 - 4:00, every week
- **Where:** Library
- **Family Event:** GEAR UP Financial Aid and Scholarship Night **COMING SOON**
- **ASVAB:** January 11<sup>th</sup>, please see Ms. Gintz for more information
- **Martin Luther King Day Jr. Day:** January 17<sup>th</sup> **NO SCHOOL**
- **Eastern Washington University Campus Visit - February 8<sup>th</sup>,** please see Ms. Maw for more information

## Student Checklist

- Ask your counselor about summer opportunities on college campuses.** These can be a great way to find out what college life is all about and make you a more attractive candidate for admission to colleges.
- Become familiar with college funding and financial aid, visit and complete the “FAFSA4caster”** to learn about the financial aid process and get an early estimate of eligibility for federal student aid at [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov).
- Start preparing for the ACT/SAT.**

## Family Checklist

- Ask your child’s counselor about summer opportunities on college campuses.** Help your teen visit different college campuses if possible.
- Become familiar with college funding and financial aid, visit and complete the “FAFSA4caster”** to learn about the financial aid process and get an early estimate of eligibility for federal student aid at [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)
- Help your child prepare for college admission tests.** Many juniors take college admission tests, such as the SAT and the ACT, in the spring so they can get a head start on planning for college.



Visit <https://gearup.wa.gov/students-families> to learn more and access resources to help your child make a plan.