



Why College?

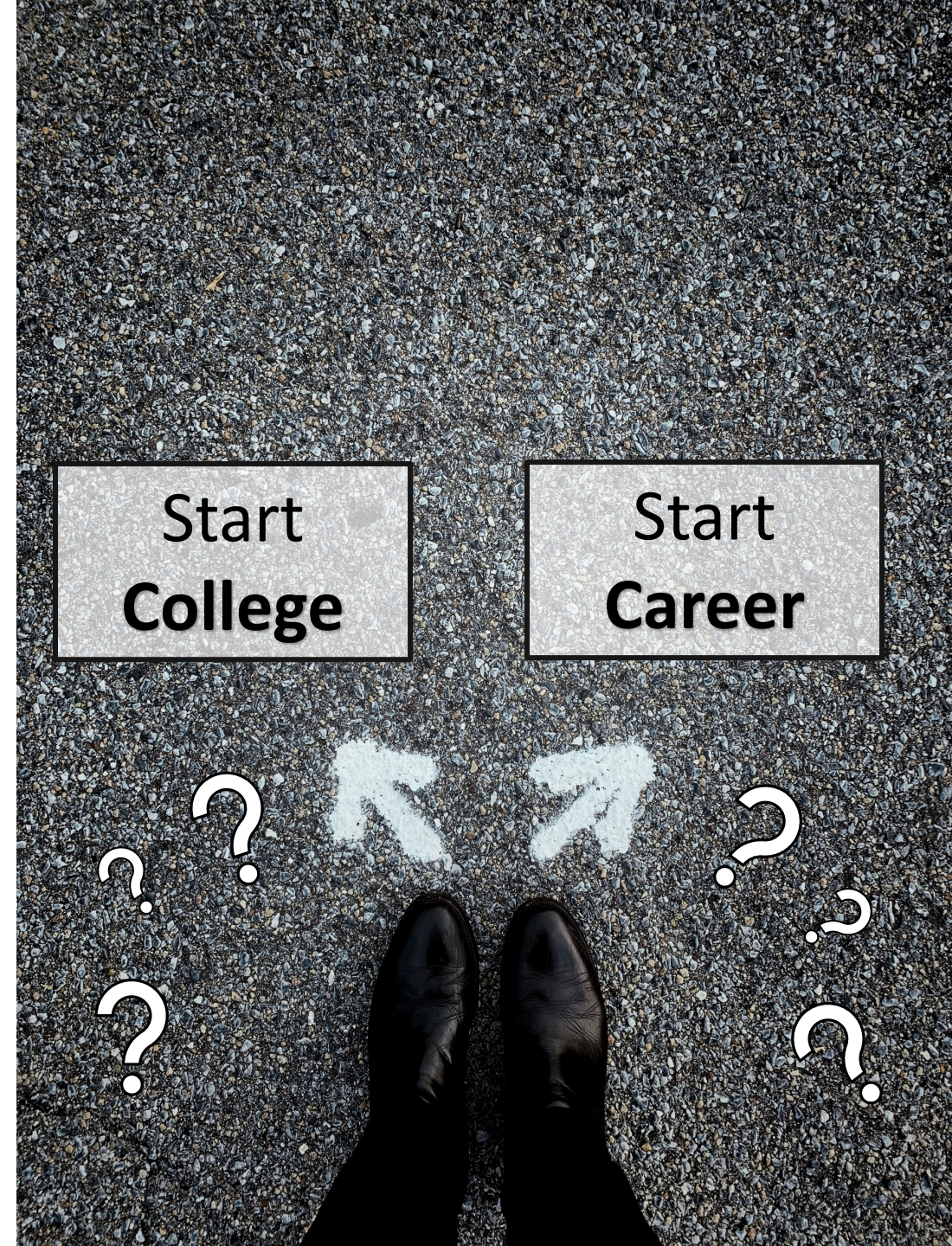
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YOUR path, YOUR choice

- There are pros and cons to every decision, so what matters most is that you:
 1. *Explore* different careers paths and understand what they entail
 2. *Evaluate* which path aligns best with your aspirations
 3. *Engage* in opportunities that will help you attain the education, skills and training you need to be successful
- College or no-college, you can lead a happy and successful life!
- Keep in mind that at any point along your journey, you can shift course and start on a new path!





What does college entail?

- 2-year (associates degree)
- 4-year (bachelor's degree)
- Dual Degree and Accelerated Programs
 - Bachelor's + Masters
 - Bachelors' + Medical Degree
 - Bachelors' + Law Degree

What can
college do
for me?

Prerequisite for several
career fields

Networking

Exposure to formative
learning experiences

College is a prerequisite for several career fields

- **Required for all post-bachelor programs**
 - Master's programs: public health, business, public policy, etc.
 - Medical school, dental school, law school
 - PhD programs
- **Needed to enter certain career fields**
 - accountant, schoolteacher, registered nurse
- **Prerequisite for promotion to certain positions**
 - Military: enlisted -> officer
 - School administrator




College can be a great time for networking



- **Socially**
 - Making life-long friends
 - Working with the next generation of leaders
- **Professionally**
 - Mentorship and alumni networks
 - Recommendation letters
 - Internships and career opportunities

College can be a great environment for formative learning experiences

- Meeting and learning from people who are different from you
- Taking courses in broad and specialized topics
- Attending conferences and internships
- Traveling abroad



College is a time to explore your interest and reshape your perspectives

You may come in wanting to do one thing, only to change your mind after discovering a new passion

This is your time to learn more about the world and yourself

What if I decide not to go to college?

- **Several rewarding careers don't require a college degree**
 - *Trade schools*: electrician, mechanic, airplane pilot
 - *Entry-level jobs*: bank clerk, food service, driver
 - *Experiential jobs*: running your own business
- **But not having a degree can limit your earning potential**
 - Degrees are sometimes required for high paying positions
- **Can always decide to do college later**
 - Full-time vs part-time
 - Considerations: balancing family, work, and finances while taking classes





Should I go to college?

- Ultimately that's up to you. Depends on your career and personal goals
- The opportunities college affords can make it a worthwhile endeavor, but it does require substantial **time** and **money**
- **Time** is your most precious resource. If you decide not to go to college because you'd rather invest your **time** doing other things, you should feel empowered to do so!
- But if you are hesitant because of the **money**, know that there are many ways to make college affordable!

How financial aid works

- When applying to colleges, you will also complete FAFSA and CSS applications
- **Free Application for Federal Student Aid**
 - Collects financial information about you and your parents: income, assets, taxes
 - Needed to determine your qualification for **federal** grants and loans from the **government**
- **College Scholarship Service Profile**
 - ANOTHER application asking for your financial information, but it is college specific
 - Needed to determine your qualification for **institutional** scholarships and loans from individual **colleges**



- Depending on your citizenship status, you may or may not qualify for **federal loans**.
- This, however, does NOT preclude you from receiving **institutional scholarships!**
- For example, if you are a recipient of DACA and demonstrate financial need, you can qualify for enough **institutional scholarships and loans** to cover the cost of college!
- PRO TIP: apply to colleges that are well endowed \$\$\$
 - read more for information on federal loan eligibility:
<https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens>

Types of financial aid

1. Free Money

- Scholarships (institutional and external)
- Stipends (service-based e.g., military)
- Grants (federal, institutional, service-based e.g., TEACH)

2. Loaned Money

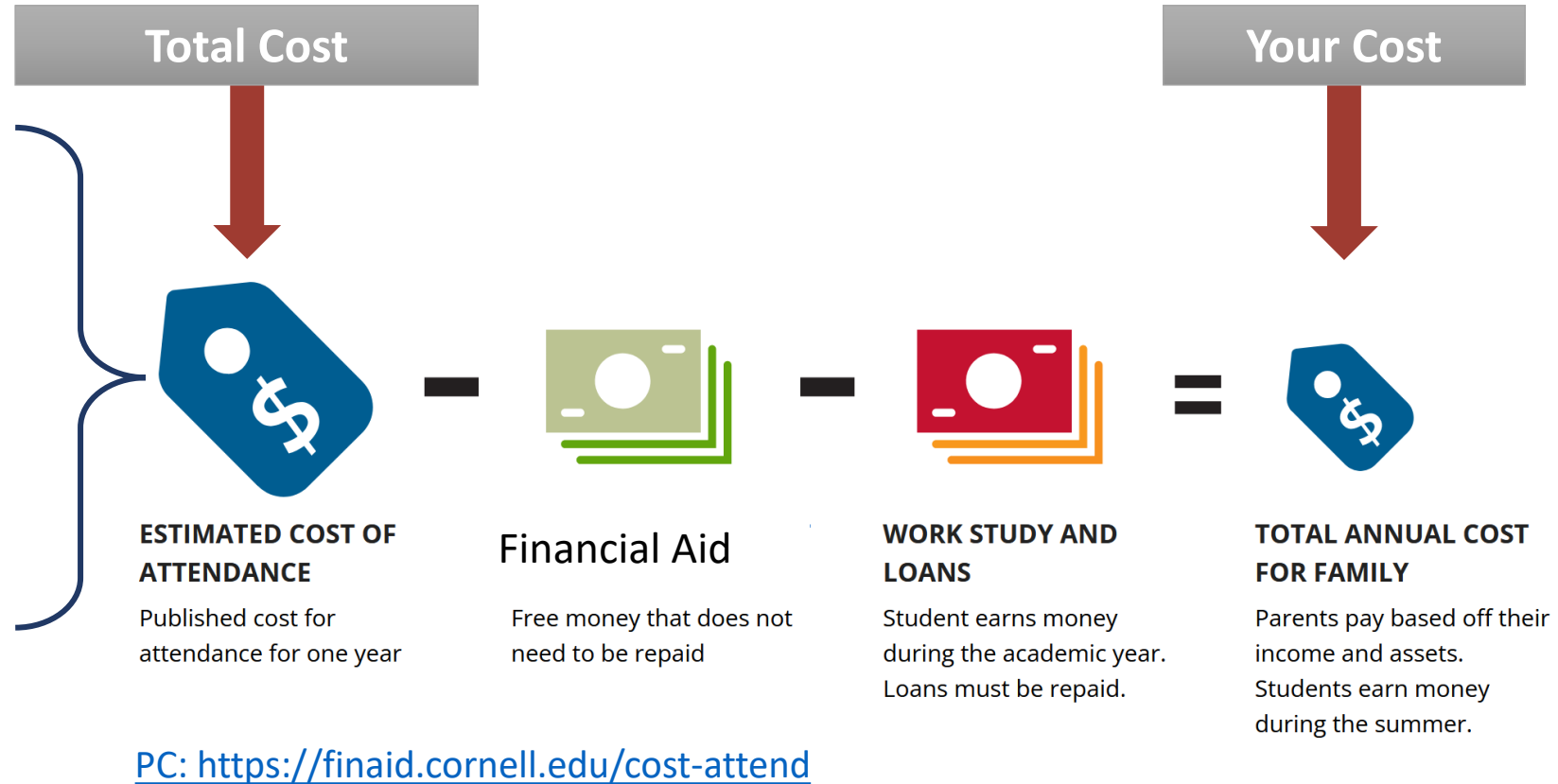
- Federal Direct Loans
 - **Subsidized:** DON'T pay interest while in school, qualify based on financial need
 - **Unsubsidized:** DO pay interest while in school, not need-based
- Institutional Loans
- Private Loans



1. lower interest rates
2. better deferment periods
3. how much you can take out is determined by your school

Cost of Attendance v. Net Price

- Tuition and Fees*
- Student Activity Fees
- Health Insurance/Fee
- Housing and Dining
- Book, supplies, misc.



*Depending on your socioeconomic status, it is entirely feasible to qualify for enough financial aid to make the cost of tuition free



Conclusion

- Going to college is a very personal decision
- There are lots of benefits to attending college, but it is not needed to live a happy and successful life
- The decision to go to college is ultimately up to you and should be informed by your dreams and aspirations
- There are many ways to offset the costs of college, especially if you can demonstrate financial need