



April 22, 2020

Hello PHS Seniors & Families,

I hope this letter finds you well. I wanted to reach out to all of you during this time of social distancing and encourage you to keep moving forward in your post-secondary planning. This is a very busy time of year for seniors as they weigh their college and career options and decide what is next after high school. Below are some reminders and resources that will hopefully ease this process and help keep you moving in the right direction.



**Financial Aid Letters:** You should now have received your financial aid letters from all of the colleges to which you applied. If you haven't seen one yet, log on to your college's student portal and see if it has been posted there or call the school's Financial Aid Office.

- This is an individualized letter outlining your expected costs and aid for the year. It should list direct and indirect costs, as well as federal and state aid that is generated from your FAFSA, plus any institution-based aid.
- No letters look the same, so comparing them side-by-side can be hard to decipher. Be sure to separate the loans from the free aid (grants and scholarships). Always accept the free aid first and explore your other options for funding (family help, summer jobs, etc.) before taking out loans. Enclosed is a helpful spreadsheet to compare offers side-by-side (an electronic copy of this spreadsheet can be found [here](#)).
- Colleges are aware that the financial situation of many families may be changing and different than what is reflected in the 2020-21 FAFSA/ORSAA students completed, which was based on 2018 tax information and family assets held when the application was filed. All colleges have a professional judgment process, where they can re-evaluate and adjust a student's financial aid award based on a family's current income and assets. Contact your college's Financial Aid Office if your financial situation has changed.
- Here are two other great resources when reading and evaluating your financial aid letters:  
[College Essay Guy - How to Understand Your Financial Aid Award Letter](#)  
[Oregon Goes to College - How to Compare Financial Aid Offers](#)

**College Budgets:** Now that you have an idea of what college will cost, it is a great time for seniors and their families to discuss the logistics of how the college bill will be paid. The same spreadsheet listed above is a helpful tool when planning out a 4-year college budget. I encourage you to plan ahead for all 4 years so that you have a plan laid out up until the time you complete your degree.

\*\*\* Know what scholarships are one-time and which ones are renewable (and the academic requirements to renew those scholarships).

**Decision Day (& enrollment deposit due date):** Usually students attending a 4-year school need to decide and commit to their institution by May 1. Some schools are still holding on to this deadline, while others are extending the deadline to June 1. Many schools are remaining flexible, so stay in touch with your college and be aware of your college's deadline this spring so you don't miss it.

- [Oregon College Admissions Coronavirus Updates](#)
- [Coronavirus Updates for all Oregon Colleges](#)

**Next steps:** After committing to a school there are always little details that need to be completed in order to start in the fall. These details vary by school, but I've come up with two general lists that you can refer to depending on where your student is headed (see the enclosed checklists). Please note that due to COVID-19 this list may be different this year (for example many summer orientations are moving online, and placement tests are now virtual). The best rule of thumb is to keep in touch with your college and read all the information they send you to stay informed with their evolving changes during the COVID-19 closure. Here's another good [checklist](#) to refer.

**Haven't started planning college yet? There's still time!** If you want to go to college in the fall but have not yet filled out the FAFSA/ORSSA, Oregon Promise, or applied to a community college for this fall, there is still time! Please email me directly and I can help get this process started.

**Celebrations:** As you decide where you are headed next year please keep ASPIRE in the loop! We are so excited to celebrate these big decisions and wonderful accomplishments! Counseling and ASPIRE will be in touch soon to start organizing final college and scholarship information.

**ASPIRE is here to help!** Many seniors and their families have questions about how to proceed with college and career planning, especially in light of the uncertainties we are all facing. All the information listed above is very generalized, and ASPIRE knows that everyone has a unique, individual situation. No matter where you are in your planning process, ASPIRE can assist you if needed. Jill is available to answer questions via email, talk over the phone and meet virtually with students and their families. Please don't hesitate to reach out for assistance.

**Contact ASPIRE:**

Website: <https://hs.pendleton.k12.or.us/aspire/>

Email: [jgregg@pendletonsd.org](mailto:jgregg@pendletonsd.org)

Phone: 541-966-3846

Facebook page: <fb.me/PendletonASPIRE>

Keep up the hard work, Class of 2020. And finish strong!

Jill Gregg  
ASPIRE Coordinator

**Pendleton High School ASPIRE College Financial Worksheet**

For each college you are considering, enter the name and estimated costs based off of your financial aid letters. These calculations are for your first year. Some financial aid may not be renewable every year. Verify with your financial aid office which funding is renewable and what you need to do to renew it.

<b>Name of school</b>	School 1	School or year 2	School or year 3	School or year 4
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**COST OF ATTENDANCE (COA)**

**Direct Costs - Amounts to pay to the college**

Tuition				
Fees				
Room and Board				

**Indirect Costs - Additional expenses**

Books and Supplies				
Living expenses (if not on campus)				
Transportation				
Personal Expenses				
<b>TOTAL COA</b>				

**GRANTS & SCHOLARSHIPS (Free Money!)**

**Need Based Financial Aid**

Pell Grant				
FSEOG				
Oregon Opportunity Grant				
Total Need Based Aid				

**College Financial Aid (not loans)**

Community College - Oregon Promise				
College Scholarship _____				
College Scholarship _____				
College Scholarship _____				
Total College Aid				

**PHS/Community/Other Scholarships**

Scholarship _____				
Scholarship _____				
Scholarship _____				
Total Private Scholarships				

**TOTAL GRANT & SCHOLARSHIP AID**

<b>Net Cost for 1 year (COA - AID)</b>				
Percentage of COA gift funded				

*The net cost to you and your family is the number to compare between colleges to see which school is giving you the cheapest option. The percentage of COA gift funded tells you which school is giving you the best discount.*

**Other Income**

**Student Work Income**

Student Work Study (listed on award letter)				
Other school year work				
Student Summer or Holiday Work				
Student savings				
<b>Total Student Work</b>				

**GAP (if this is not \$0 see other options below)**

**Other Funding Sources**

Family College Savings Fund				
Parent contribution (monthly payments)				
Student Federal Direct Loans				
Subsidized				
Unsubsidized				
Family Loans (PLUS, HELOC)				
Private Loans (not recommended)				
American Opportunity Tax Credit				
529 College Savings Plans				
<b>Total Other Funding Sources</b>				

**BOTTOM LINE (should be \$0!)**

*Don't hesitate to call the financial aid office to negotiate more favorable school aid. Loans are sometimes a necessary evil: It's OK to have some student loan debt so you can get a high paying job based on your education. Be an educated investor and know what loans you are committing to. Know the interest rate and repayment plan. [Visit the PHS ASPIRE website for more information on loan plans and repayment calculators.](#)*

## PHS ASPIRE 4-year College Checklist – After being Accepted

Once Accepted	<ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Activate your student online portal with the student ID that is mailed to you – make sure your personal information and degree intent is accurate.</b></li> <li><input type="checkbox"/> Check your student portal and college-assigned email regularly so you don't miss any messages from your college.</li> <li><input type="checkbox"/> <b>Confirm your intent to enroll by May 1 – this is done by either paying a deposit and/or accepting your financial aid letter. <i>*This date may have changed due to COVID-19*</i></b></li> </ul>
Financial Aid	<ul style="list-style-type: none"> <li><input type="checkbox"/> Complete FAFSA at <a href="http://www.fafsa.gov">www.fafsa.gov</a>, make sure your college is listed on your application.</li> <li><input type="checkbox"/> Complete and submit any required financial aid documents (usually there is a verification form and requests for copies of tax transcripts and/or W-2's) which can be found through your student online portal.</li> <li><input type="checkbox"/> <b>Scholarships!</b> Set aside some time every day to apply for scholarships.</li> <li><input type="checkbox"/> <b>Review and accept your financial aid letter on your student online portal.</b></li> <li><input type="checkbox"/> <b>Check when tuition bills are issued and are due and how to pay it</b> (most schools accept payment online through student portal).</li> <li><input type="checkbox"/> Report all private scholarships you received to the Financial Aid office. Confirm that these scholarships will not affect your financial aid package to that institution.</li> <li><input type="checkbox"/> If taking out loans, complete Entrance Loan Counseling &amp; sign Master Promissory Note.</li> <li><input type="checkbox"/> Plan how you will pay for books.</li> <li><input type="checkbox"/> Apply for Work Study job on campus.</li> </ul>
Testing	<ul style="list-style-type: none"> <li><input type="checkbox"/> Check whether you need to complete placement testing before the start of the semester or before orientation. Colleges often require placement tests in math, reading and writing.</li> </ul>
Orientation	<ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Register and attend on-campus summer orientation.</b> Placement tests (if needed), advising meetings and course registration often happens during this orientation. <i>*Orientations may now be online due to COVID-19*</i></li> <li><input type="checkbox"/> Check what documents you are required to bring with you to orientation.</li> </ul>
Registration	<ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Send all final official transcripts to your college.</b> That includes your final PHS transcript and any college credits from BMCC/EOU (these can be ordered online). The more credits you have on file the sooner you'll be able to register for classes.</li> <li><input type="checkbox"/> Meet with your Academic Advisor (most likely virtually) to discuss fall class registration. Your advisor should be listed in your student portal.</li> <li><input type="checkbox"/> Register for classes!             <ul style="list-style-type: none"> <li><input type="checkbox"/> Know your school's registration schedule and be ready to sign up for classes when registration opens.</li> <li><input type="checkbox"/> Know your degree requirements – save time and money by taking the classes required for your degree. Your Academic Advisor should help with this, but you should know your degree requirements as well.</li> </ul> </li> </ul>
Housing	<ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Apply for on-campus housing as soon as you confirm your enrollment. This usually requires a deposit and a questionnaire to match you up with a compatible roommate.</b></li> <li><input type="checkbox"/> Submit immunizations records to health services as requested.</li> <li><input type="checkbox"/> Orient yourself to your new community – public transportation, campus parking options, grocery store etc.</li> <li><input type="checkbox"/> Purchase necessary items for dorm/apartment.</li> </ul>
Final details	<ul style="list-style-type: none"> <li><input type="checkbox"/> Arrange travel to campus. Purchase train/plane tickets if necessary.</li> <li><input type="checkbox"/> <b>Check your college's policy around health insurance.</b> Colleges have different rules for which students are required to have health insurance, and whether students are automatically enrolled in the college's health insurance plan. If you have qualifying insurance, waivers are available as college insurance can be costly.</li> <li><input type="checkbox"/> <b>Start college! Have a great year and good luck!</b></li> </ul>

### Other recommendations:

- Know the dates for dropping/adding classes. This is imperative for financial aid. If your drop a class too late you'll have to pay back the financial aid used to pay for the class. Also check with your advisor before dropping a class.
- Personal Development – while you're in college you'll grow and develop and your interests may change. Be sure to keep your academic advisor informed of any change in plans you'd like to make to save time and money.
- **Don't ever hesitate to contact your advisor with questions! Advisors work with many students so it's important you advocate for yourself!**

# PHS ASPIRE Community College Checklist

Apply	<input type="checkbox"/> <b>Apply online.</b> Save your student ID which is automatically generated at the end of the application. - Dual-credit students just need to change their degree intent once they are done registering for dual credit classes at PHS. <input type="checkbox"/> <b>Activate your student online portal (BMCC is WolfWeb) and school email – make sure your personal information and degree intent is accurate.</b> <input type="checkbox"/> Check your student portal and email regularly so you don't miss any messages from your college.
Financial Aid	<input type="checkbox"/> Complete FAFSA at <a href="http://www.fafsa.gov">www.fafsa.gov</a> , make sure your college is listed on your application. <input type="checkbox"/> Apply for Oregon Promise at <a href="http://www.oregonstudentaid.gov">www.oregonstudentaid.gov</a> . <input type="checkbox"/> <b>Scholarships!</b> Set aside some time every day to apply for scholarships. <input type="checkbox"/> <b>Complete and submit any required financial aid documents (usually there is a verification form and requests for copies of tax transcripts and/or W-2's) which can be found through your student online portal.</b> <input type="checkbox"/> Review and accept your financial aid letter on your student online portal. <input type="checkbox"/> Check when tuition bills are issued and are due and how to pay it (most schools accept payment online through student portal). <input type="checkbox"/> Report all private scholarships you received to the Financial Aid office. Confirm that these scholarships will not affect your financial aid package to that institution. <input type="checkbox"/> If taking out loans, complete Entrance Loan Counseling & sign Master Promissory Note. <input type="checkbox"/> Plan how you will pay for books. <input type="checkbox"/> Apply for Work Study job on campus.
Testing	<input type="checkbox"/> <b>Check whether, based on your Math or English dual-credits and/or SAT/ACT scores, if you need to take placement tests. If you have dual credits, but they are not on file at the college you plan to attend in the fall, be sure to send that college your official college transcript so you can skip placement tests.</b> Most placements test can be taken at BMCC and sent to your community college – BMCC is trying to figure out how to offer tests online during the COVID-19 closure – check their website for more information.
Orientation	<input type="checkbox"/> <b>Complete New Student Orientation.</b> Some colleges, like BMCC, offer this online. If completing online be sure to access the orientation through your student portal. (BMCC also sends you a link in your emailed Welcome Letter.)
Registration	<input type="checkbox"/> <b>Meet with your Success Coach (virtually). The college usually reaches out to you once you've completed your New Student Orientation, but don't hesitate to contact them.</b> <input type="checkbox"/> Meet with your Academic Advisor (virtually). Your advisor is listed on your student portal. New BMCC students do not meet with their faculty advisor until their second term. <input type="checkbox"/> <b>Send all final transcripts to your college, including your final official PHS transcript</b> and any college credits from BMCC/EOU (these can be ordered online). The more credits you have on file the sooner you'll be able to register for classes. <input type="checkbox"/> <b>Register for classes!</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Know your school's registration schedule and be ready to sign up for classes when registration opens.</li> <li><input type="checkbox"/> Know your degree requirements – save time and money by taking the classes required for your degree. Your Academic Advisor should help with this, but you should know your degree requirements as well.</li> </ul>
Housing	<input type="checkbox"/> <b>If moving from home, secure housing.</b> Dorms and apartments require a deposit. If your college doesn't have dorms, be sure to start searching for housing sooner than later. Often apartments make you sign a year-long lease and have a co-signer. <input type="checkbox"/> If moving from Pendleton, orient yourself to your new community – public transportation, campus parking options, grocery store etc. <input type="checkbox"/> Purchase necessary items for dorm/apartment.
Final details	<input type="checkbox"/> Arrange travel to campus. Purchase train/plane tickets if necessary. <input type="checkbox"/> <b>Check your college's policy around health insurance.</b> Colleges have different rules for which students are required to have health insurance, and whether students are automatically enrolled in the college's health insurance plan. If you have qualifying insurance, waivers are available as college insurance can be costly. <input type="checkbox"/> <b>Start college! Have a great year and good luck!</b>

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- Know the dates for dropping/adding classes. This is imperative for financial aid. If your drop a class too late you'll have to pay back the financial aid used to pay for the class. Also check with your advisor before dropping a class.
- Personal Development – while you're in college you'll grow and develop and your interests may change. Be sure to keep your academic advisor informed of any change in plans you'd like to make to save time and money.
- **Don't ever hesitate to contact your advisor with questions! Advisors work with many students so it's important you advocate for yourself!**