



# Warren Consolidated Schools

*Creating Dynamic Futures through Student Achievement, High Expectations, and Strong Relationships*

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## WARREN MOTT HIGH SCHOOL OFFICE OF GUIDANCE & COUNSELING

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October 18, 2016

## MICHIGAN College Month

Dear Students & Families:

October is Michigan College Month. From October 24-28, the Warren Mott counseling staff will help graduating seniors complete at least one college application, apply for financial aid, and complete a scholarship application, if they have not already done so. This event is possible due to the collaborative efforts of the administration, faculty, and staff, as well as students, their families, and volunteers from the community.

In addition to assisting in college applications, the Warren Mott Counseling Team will review the several types of financial aid available to college students:

- Scholarships: money awarded for college expenses on the basis of academic or other achievement
- Grants: money awarded on the basis of need that does not have to be repaid (Example: the federal Pell Grant, which awards up to \$5,730)
- Loans: money borrowed for college that must be repaid, with interest
- Work Study: program through which students earn money to help cover college expenses

The key to unlocking these benefits is the Free Application for Federal Student Aid (FAFSA). Throughout this week, counselors will work with all seniors on how to begin and complete this application process. While the FAFSA application may seem long and requires personal information, it is an opportunity for students to collect thousands of dollars in free aid.

In order to complete college applications and to begin the FAFSA application, students must be familiar with the following information in advance:

- Social Security Number, or Permanent Resident Number
- Current address, phone number, and email address

While assisting your student in gathering the above information, it is a good idea to initiate a discussion on how important it is to keep personal information safe and private, yet accessible.

While attending college might not be part of your student's post-graduation plan, this is a valuable opportunity to discover exactly how much free aid is available, and to receive assistance in navigating the FAFSA application. On Tuesday, October 25, from 3-5pm, parents are invited to Warren Mott to learn more about financial aid and receive assistance in completing the FAFSA.

For more information on applying for college, financial aid, and other events, please contact us or visit the counseling department website at <http://wmhscounseling.weebly.com/>

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International District Accreditation



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National Exemplary Schools



# College: Is it worth it?



## Myth:

**“College is way too expensive. I don’t want to have \$100,000 in student loan debt.”**

**Reality:** Average student loan debt is actually around \$29,000<sup>1</sup>, and that number is even lower for public universities. There are federal limits to the amount of loans students can take out each year to help them limit their borrowing. Furthermore, college graduates have roughly 2 times the earning power of their counterparts who do not hold college degrees, and are far less likely to be unemployed, making the cost of college incredibly worthwhile.

## Myth:

**“So many college graduates are unemployed, a college education isn’t worth it.”**

**Reality:** Studies show that a college education is a good investment. Those with a college degree are much less likely to be unemployed and have much more earning power than those without a college degree. They are also more likely to be healthy and are more active citizens, among other personal and social benefits.

Additionally, current research predicts that by 2020, **70%** of Michigan jobs will require postsecondary education<sup>2</sup>. Currently only 43.3% of Michigan’s working-age population has a quality postsecondary credential<sup>3</sup>. In the meantime, a recent study by the Center on Education and the Workforce at Georgetown University found that “those with at least some college education have captured 11.5 million of the 11.6 million jobs created during the recession.”

## College is worth it:

# 40%

of individuals with student loan debt owe less than \$10,000

# 15 Years

is the amount of time in which the average college degree pays for itself

# \$30,000

is the average difference in annual earnings between a bachelor’s degree and a high school diploma

1. The Institute for College Access and Success, 2014

2. The George Town Center on Education and the Workforce

3. The Lumina Foundation, A Stronger Nation through Education, 2016

We would like to thank Sallie Mae for providing some of the information used in this flier