COLLEGE PREP
FOR JUNIORS AND SENIORS

2020 - 2021
GETTING STARTED

Before you decide what college to attend, explore careers you may want to pursue. This will help you find schools that fit your career interests and goals. Follow these steps:

1) THINK ABOUT YOUR INTERESTS & SKILLS.

Ask your school counselor about interest or skills assessments offered at your school. You can also use the free Career Cruising assessment at an EducationQuest location.

You’ll find free online assessments at:

- NebraskaCareerConnections.org
- MyNextMove.org
- BigFuture.collegeboard.org/explore-careers

2) MATCH YOUR INTERESTS & SKILLS WITH POTENTIAL CAREERS.

- Participate in activities that match your career interests such as school clubs, community service, job shadowing, internships, and part-time jobs.

- Get involved in a career academy or coursework if available at your school.

- Learn about high-wage, high-demand, and high-skill jobs in Nebraska by visiting H3.ne.gov.

- Use Reality Check at EducationQuest.org to determine if your potential career choice will provide the future lifestyle you desire.
WHAT DO WE MEAN BY COLLEGE?

College can mean any type of education beyond high school, including:

COMMUNITY COLLEGES (2-year)
These schools offer certificates, diplomas, and associate degrees. They also have programs for those planning to transfer to a four-year school.

COLLEGES & UNIVERSITIES (4-year)
These institutions offer bachelor’s degrees. Many also award master’s and doctorate degrees.

CAREER SCHOOLS (trade schools)
These schools award diplomas and certificates for specific trades. A few offer associate and bachelor’s degrees.

FINDING THE RIGHT COLLEGE
Follow the steps on pages 2-4 to find colleges that fit your interests.

1) RESEARCH COLLEGES.
Start by asking your school counselor for college-search advice and resources. Here are other things you can do:

- Talk to admissions representatives when they visit your high school.
- Use College Profiles at EducationQuest.org to match colleges with your interests.
  - Another good resource is BigFuture.collegeboard.org/find-colleges.
- Attend a College Fair or Educational Planning Program where you can talk to college representatives (live or virtual). See Upcoming Events at EducationQuest.org.
- Explore the websites of colleges that interest you.
2) **GO ON CAMPUS VISITS.**
This is the most important step you can take to determine if a school is the right fit for you!

- Start your visits in the spring of your junior year and revisit your top choices in the fall of your senior year.
- Contact the admissions office at least two weeks in advance to schedule a campus visit.
- Visit while school is in session. You won’t get the full campus experience during school breaks, finals week, or summer.
- Meet with an admissions representative and financial aid counselor to discuss how to apply and pay for college.
- Ask to meet with faculty in your areas of interest.
- If you can’t visit a college, check their website for a virtual tour.

3) **NARROW YOUR COLLEGE CHOICES.**
After you’ve done your research and gone on campus visits, it’s time to compare notes and pick your top college choices. Compare schools based on academic programs, size, location, cost, career preparation, internships, and social climate.

### QUESTIONS TO ASK ON A CAMPUS VISIT

**ASK THE ADMISSIONS REPRESENTATIVE...**

1. What are admission requirements?
2. What is the deadline to apply for admission?
3. Does the college offer academic programs that fit my career interests? Can I study abroad?
4. What housing options are available?
5. Is the campus diverse? Where are the majority of students from?
6. What percentage of students graduate? Are most students getting jobs or going to grad school?

**ASK THE FINANCIAL AID COUNSELOR...**

1. What applications are required for scholarships and financial aid, and what are the deadlines?
2. When and how can I expect a financial aid award letter?

**ASK CURRENT STUDENTS...**

1. How easy is it to register for classes?
2. Are campus jobs available?
3. What student activities are offered?

FIND MORE QUESTIONS AT EDUCATIONQUEST.ORG.
RECOMMENDED COURSES FOR COLLEGE ADMISSION

These courses reflect the most rigorous college admission requirements in the state. By taking them, you’ll be better prepared for admission to any college in Nebraska.

ENGLISH
4 years of intensive reading and writing

MATH
4 years including algebra, algebra II, and geometry - and one additional course that builds on knowledge of algebra II

SOCIAL SCIENCES
3 years including American and/or world history; one additional course in history, American government, and/or geography; and a third course from any social science discipline

NATURAL SCIENCES
3 years including biology, chemistry, physics, or earth sciences. One course must include laboratory instruction.

WORLD LANGUAGE
2 - 4 years of the same language

1. **TAKE COLLEGE ENTRANCE EXAMS.**

   Some colleges will require an entrance exam for admission. You’ll take the ACT in the spring of your junior year, and you may want to take the SAT as well. Retake the exam(s) in the summer and fall as some colleges will use your best score for scholarship and admission decisions. You also have the option of retaking a single subject of the ACT.

   - Visit [actstudent.org](http://actstudent.org) and [collegeboard.org](http://collegeboard.org) for sample questions, test dates, registration, and fees.

   - Find Nebraska-based ACT test-prep resources at [EducationQuest.org](http://EducationQuest.org).

   If you attend a community college, you may be required to take the Accuplacer or Companion placement tests.

2. **APPLY FOR ADMISSION.**

   Be aware of deadlines and apply to your top 3-4 colleges in the fall of your senior year. Most will require:

   - An application and fee
   - Official high school transcripts which will show:
     - Your grade point average and/or class rank
     - Completed high school coursework
   - ACT/SAT test scores

   If your school conducts an Apply2College event, you’ll get help with your applications during the school day.

3. **CREATE A STUDENT PORTAL.**

   Once you’re accepted for admission, the college will instruct you to create an online student account/portal for communications about financial aid, admissions, or other college-related matters.

4. **DUAL CREDIT & ADVANCED PLACEMENT**

   If you take Dual Credit courses in high school, you could earn college credit at a lower tuition cost. Advanced Placement courses are another option for earning college credit. Ask your counselor if these courses are available at your school, and if you qualify for a scholarship to cover dual-credit courses.
This chart shows 2020-21 costs to attend a college in Nebraska. Colleges use these amounts (Cost of Education) and your FAFSA results to award financial aid.

<table>
<thead>
<tr>
<th>SCHOOL AND LOCATION</th>
<th>UNDERGRAD ENROLLMENT</th>
<th>TUITION &amp; FEES</th>
<th>BOOKS &amp; SUPPLIES</th>
<th>ROOM &amp; BOARD</th>
<th>PERSONAL &amp; TRANSPORTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4-YEAR PUBLIC</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Chadron State College - Chadron</td>
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<td>1,500</td>
<td>9,216</td>
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<td>1,120</td>
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<td>University of Nebraska Medical Center - Omaha*</td>
<td>869</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Wayne State College - Wayne*</td>
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<td>7,428</td>
<td>1,200</td>
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<td>**</td>
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<td>Doane University - Crete*</td>
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*Programs and costs vary, contact the college for more information*
<table>
<thead>
<tr>
<th>SCHOOL AND LOCATION</th>
<th>UNDERGRAD ENROLLMENT</th>
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<th>ROOM &amp; BOARD</th>
<th>PERSONAL &amp; TRANSPORTATION</th>
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<td>ON-CAMPUS</td>
<td>OFF-CAMPUS</td>
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<td>COMMUNITY COLLEGE</td>
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<td>7,438</td>
<td>7,000</td>
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<td>Central Community College - Hastings</td>
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<td>3,210</td>
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<td>7,000</td>
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<td>3,330</td>
<td>730</td>
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<td>8,118</td>
</tr>
<tr>
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<td>730</td>
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<td>3,720</td>
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<td>PRIVATE CAREER</td>
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<td>Capitol School of Hairstyling and Esthetics - Omaha</td>
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<td>College of Hair Design - Lincoln</td>
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<td>18,450</td>
<td>2,734</td>
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<td>Creative Center, College of Art &amp; Design - Omaha</td>
<td>36</td>
<td>(Programs and costs vary, contact the college for more information)</td>
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<td>Davines Professional Academy of Beauty and Business - Lincoln</td>
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<td>1,300</td>
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<td>**</td>
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<td>Joseph's College :: Cosmetology*</td>
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<td>Mary Manning Healthcare School of Radiologic Technology - Hastings</td>
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<td>9,175</td>
<td>900</td>
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<td>8,500</td>
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<tr>
<td>Myotherapy Institute Inc - Lincoln</td>
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<td>16,800</td>
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<td>N/A</td>
<td>**</td>
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<tr>
<td>National American University - Bellevue</td>
<td>130</td>
<td>(Programs and costs vary, contact the college for more information)</td>
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<td></td>
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<tr>
<td>Regional West Medical Center School of Radiologic Technology - Scottsbluff</td>
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<td>1,570</td>
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<td>Xenon Academy - Omaha*</td>
<td>120</td>
<td>17,600</td>
<td>2,086</td>
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<td>8,064</td>
</tr>
</tbody>
</table>

* Indicates main campus. For additional locations, see https://eqf.org/campus_locations.
** No information provided by the college.
HOW TO PAY FOR COLLEGE

Now that you know how to find the right college and how much college will cost, it’s time to figure out how to pay for it. We’ll walk you through the steps to apply for scholarships and financial aid.

1) APPLY FOR SCHOLARSHIPS.
   Follow these tips for scholarship success:
   • Research potential awards by using free scholarship-search resources including your school counselor, the college you plan to attend, ScholarshipQuest at EducationQuest.org, and other free internet-based scholarship searches.
   • Complete an Activities Resume at EducationQuest.org so you’ll have a list of your activities, honors, and awards handy when completing applications.
   • Create a list of scholarships you’re eligible to apply for. Tackle the most difficult applications first. Pay attention to deadlines; if you miss one, your application will not be considered.
   • Request letters of recommendation from adults who know you well. Give them plenty of notice, a deadline, information about the scholarship, and a copy of your Activities Resume.

2) CREATE AN ACCOUNT.
   To begin the process of applying for financial aid, you and a parent must each create an account at studentaid.gov. This is the site you will use to complete the Free Application for Federal Student Aid (FAFSA) and apply for and track student loans.

SCHOLARSHIP SERVICES WARNING!

If you receive offers for scholarship services, research them carefully if a fee is involved.

How do you know if the offer is questionable?
Watch for this type of language...

• “You’ve been selected.”
• “The scholarship is guaranteed or your money back.”
• “May I have your credit card number?”

Ask your school counselor or EducationQuest about free resources that are available.
3) COMPLETE THE FAFSA.

The FAFSA is your application for federal, state, and college-based financial aid. Complete the form at studentaid.gov on or after October 1 of your senior year. You may also complete the FAFSA via the myStudentAid app.

- The colleges you list on the application will use your FAFSA information to award financial aid. Submit the form before the college(s) FAFSA priority date to get the best financial aid package.
- After you submit your FAFSA, expect a Student Aid Report (SAR) via an email link. It indicates your Expected Family Contribution (EFC) and if further action is required. Renew the FAFSA every year you’re in college.
- Visit EducationQuest.org to find a FAFSA Checklist and other tools to help you complete the FAFSA.

4) BE PREPARED FOR VERIFICATION.

Watch your student portal and email closely as the college(s) might request verification of your FAFSA information. The college(s) will not process your financial aid package until you provide required documents.

TYPES OF FINANCIAL AID

SCHOLARSHIPS

These are awarded by private donors or your college. Some are based on financial need while others are based on criteria such as academics, leadership, athletics, or talents.

GRANTS*

These are not repaid and are awarded to students who show financial need. They include:
- Pell Grant
- Supplemental Educational Opportunity Grant (SEOG)
- Nebraska State Opportunity Grant
- College-based grants

WORK-STUDY*

Also based on financial need, this is money you earn from a college-based job to help pay for school expenses.

STUDENT LOANS*

This is money you borrow and must repay after you’re done with college. Loans are also available for parents. See page 10 for details.

*These types of financial aid are based on FAFSA results.

EducationQuest.org
5) **EXPECT A FINANCIAL AID AWARD NOTIFICATION.**

The colleges you listed on your FAFSA will notify you of the types and amounts of financial aid they’re offering. You will only receive notifications from colleges that accepted you for admission. Accept or decline the financial aid package by the deadline.

The colleges use this “financial need” formula to calculate how much to award you in financial aid:

\[
\text{COST OF EDUCATION (tuition, fees, books, living expenses)} - \text{EXPECTED FAMILY CONTRIBUTION (your FAFSA results)} = \text{YOUR FINANCIAL NEED}
\]

The colleges will award you as much of the “financial need” amount as possible. This could be a combination of scholarships, grants, work-study, and loans.

Here are examples of the financial need calculation based on the type of college you attend:

<table>
<thead>
<tr>
<th>FINANCIAL AID FORMULA EXAMPLES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Tuition &amp; fees</td>
</tr>
<tr>
<td>Books &amp; supplies</td>
</tr>
<tr>
<td>Room &amp; board</td>
</tr>
<tr>
<td>+ Personal &amp; transportation</td>
</tr>
<tr>
<td>= Cost of Education</td>
</tr>
<tr>
<td>- Expected Family Contribution*</td>
</tr>
<tr>
<td>= Financial Need</td>
</tr>
</tbody>
</table>

* Expected Family Contribution (for one year) is based on a family of four, one in college, $85,000 income.
**TYPES OF FEDERAL LOANS**

<table>
<thead>
<tr>
<th>Direct Subsidized Loan</th>
<th>Direct Unsubsidized Loan</th>
<th>Direct PLUS Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>A loan in which the government pays interest while the borrower is attending college. You must qualify for this loan based on your financial need.</td>
<td>A loan in which the borrower is responsible for all accrued interest, even while attending college.</td>
<td>A loan that allows parents of a dependent student to borrow up to the Cost of Education minus other types of financial aid.</td>
</tr>
</tbody>
</table>

**FEDERAL LOAN COMPARISON**

Colleges determine the types and amount of loans to be awarded. Depending on your financial need, you might receive a combination of subsidized and unsubsidized loans. To learn more, visit [StudentAid.gov](http://StudentAid.gov).

<table>
<thead>
<tr>
<th>What loans can I borrow?</th>
<th>Direct Loan for Students Subsidized and Unsubsidized</th>
<th>Direct PLUS Loan for Parents</th>
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</thead>
<tbody>
<tr>
<td>How much can I borrow?</td>
<td>Combined annual subsidized and unsubsidized loan limits:</td>
<td>Your parent can borrow up to the “Cost of Education” minus other financial aid you receive.</td>
</tr>
<tr>
<td></td>
<td><strong>Dependent student</strong></td>
<td>Credit approval is required.</td>
</tr>
<tr>
<td></td>
<td>Freshmen - $5,500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sophomores - $6,500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Juniors - $7,500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Seniors - $7,500</td>
<td></td>
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<tr>
<td></td>
<td><strong>Undergrad loan limit is $31,000.</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Independent students</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Freshmen - $9,500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sophomores - $10,500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Juniors - $12,500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Seniors - $12,500</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Undergrad loan limit is $57,500.</strong></td>
<td></td>
</tr>
</tbody>
</table>

| What is the interest rate? | 2.75% – unsubsidized and subsidized Effective 7/1/20 (subject to change annually) | 5.3% effective 7/1/20 (subject to change annually) |
| Who pays the interest while I’m in school? | Subsidized – paid by government Unsubsidized – paid by student | Paid by parent |
| Are there fees? | Yes, 1.06% of amount borrowed | Yes, 4.25% of amount borrowed |
| When do I begin repayment? | Loan payments (principal and interest) begin 6 months after you graduate or drop below half-time status. | Loan payments (principal and interest) begin 60 days after loan is fully disbursed. |

*You are an independent student if you meet one or more of the following criteria:

- Age 24 by December 31 of the school year
- Married
- In graduate school at the beginning of the school year
- Providing more than half of the support for dependents living with you
- A veteran
- On active duty in the U.S. Armed Forces for purposes other than training
- In foster care or ward of court after turning 13
- An orphan
- Emancipated minor or in legal guardianship
- Unaccompanied homeless youth or at risk of being a homeless youth
HOW TO MANAGE STUDENT LOAN DEBT

In Nebraska, graduates from public and private nonprofit four-year colleges average $26,422 in student loan debt.*

Student loans can be a good resource as long as you borrow wisely. These tips will help you do that:

• Make sure the college you plan to attend is a good fit. Transferring to a different school can add additional years of college and loan debt.

• Compare the estimated starting salary of your future career to your estimated college debt to ensure you can afford future loan payments. Find a “debt/salary wizard” calculator at mappingyourfuture.org/paying/debtwizard/.

• When you receive your financial aid award notification, accept only the amount in student loans needed to help pay for tuition, fees, books, and room and board.

• Work while you go to college and use the money you earn to pay personal expenses.

• Keep track of your federal student loan debt at studentaid.gov so you’re not surprised when it’s time to graduate.

*Source: https://ticas.org/interactive-map/

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ESTIMATED LOAN PAYMENTS OVER 10 YEARS

<table>
<thead>
<tr>
<th>Amount Borrowed</th>
<th>Direct Loan for students 2.75% interest</th>
<th>PLUS Loan for parents 5.3% interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,500</td>
<td>$50*</td>
<td>$50*</td>
</tr>
<tr>
<td>5,500</td>
<td>53</td>
<td>62</td>
</tr>
<tr>
<td>8,000</td>
<td>77</td>
<td>90</td>
</tr>
<tr>
<td>12,000</td>
<td>115</td>
<td>135</td>
</tr>
<tr>
<td>13,500</td>
<td>130</td>
<td>152</td>
</tr>
<tr>
<td>19,000</td>
<td>183</td>
<td>213</td>
</tr>
<tr>
<td>23,000</td>
<td>222</td>
<td>258</td>
</tr>
<tr>
<td>27,000</td>
<td>260</td>
<td>303</td>
</tr>
<tr>
<td>31,000</td>
<td>299</td>
<td>348</td>
</tr>
</tbody>
</table>

*Minimum loan payment - will take less than 10 years to repay the loan.

Make sure you can afford student loan payments by comparing the estimated starting salary of your future career to your estimated college debt.
OTHER WAYS TO PAY FOR COLLEGE

NEST 529 COLLEGE SAVINGS PLAN
By investing in this plan, your parents can set aside money for your college education – and get a Nebraska state income tax deduction. Find details at nest529.com.

COLLEGE PAYMENT PLANS
Many schools offer a monthly payment plan. Ask your college about finance charges.

THE MILITARY
All military branches offer education assistance including the G.I. Bill, tuition reimbursement, and student loan repayment. Talk to a recruiter for details.

PRIVATE LOANS
These student loans are not funded by the federal government. Talk to the college financial aid office to determine if a private loan might be an option to help fund your education.

HOME EQUITY LINE OF CREDIT LOAN
A line of credit allows you to borrow money as you need it, which fits well with tuition payments.

NEBRASKA AGENCIES
Certain Nebraska agencies provide education assistance for those who qualify. Examples include:
- Nebraska VR
- Nebraska Department of Labor
- ResCare Workforce Service
- Central Plains Center for Services

AMERICORPS
Provides a stipend and educational award in exchange for community service. To learn more, visit serve.nebraska.gov or americorps.gov.

TAKE ADVANTAGE OF TAX BENEFITS

AMERICAN OPPORTUNITY CREDIT
Students must be enrolled in college at least half-time for one period of the tax year and be pursuing an undergraduate degree.

LIFETIME LEARNING CREDIT
Students must be enrolled for at least one academic period beginning in the tax year. This credit is also allowed for courses toward a degree, educational credential, or for classes taken to improve job skills.

See irs.gov or talk to your tax advisor for details.
1) **MAKE YOUR FINAL COLLEGE SELECTION.**
Select a school that offers your major, is the right distance from home, and fits your family’s budget. Notify the other schools of your decision and decline their financial aid award packages.

2) **CHECK YOUR STUDENT PORTAL AND EMAIL OFTEN.**
The college will provide important instructions and deadlines via your online student account.

3) **SUBMIT YOUR CAMPUS HOUSING FEE AND DEPOSIT.**
Do this before the deadline for a better chance of securing your preferred housing option.

4) **REGISTER FOR NEW-STUDENT ORIENTATION.**
Orientation will help you jump-start college by meeting other new students, talking with an academic adviser, and registering for classes.

5) **APPLY FOR A STUDENT LOAN, ONLY IF NECESSARY.**
You’ll apply at studentaid.gov. Your college will provide instructions.

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**STAY ON TRACK**

- Use our College Timeline.
- Sign up for the Countdown2College emails.

Find both at EducationQuest.org.
BLOGS provide advice to help you succeed in high school and college.

UPCOMING EVENTS keep you on track for college.

RESOURCES
Activities Resume™ tracks your extracurricular activities, honors and awards.

College Funding Estimator™ estimates your FAFSA results.

College Profiles™ has information about colleges in Nebraska and nationwide.

College Timeline walks you through college-planning steps.

Countdown2College provides monthly college planning tips.

FAFSA Checklist helps you prepare for the FAFSA.

FAFSA Tools provides resources to help you complete the FAFSA.

Reality Check looks at your future desired lifestyle.

ScholarshipQuest™ contains over 2,000 Nebraska-based scholarships.

Spanish Resources provide materials and information in Spanish.

Videos guide you through the financial aid process.

FIND FREE TOOLS AT EDUCATIONQUEST.ORG
EDUCATIONQUEST CAN HELP YOU START YOUR JOURNEY TO COLLEGE.

We’re a nonprofit organization that provides FREE services and programs for Nebraska students and families including:

- College-prep information and tools at EducationQuest.org
- One-on-one help at college planning offices in Omaha, Lincoln, Kearney, and Scottsbluff
- Outreach services for community agency clients
- Statewide efforts such as college fairs, financial aid programs, and Apply2College campaign
- Look2College, KnowHow2GO, and Exploring College programs for younger students

We also provide need-based scholarships for students referred by colleges or community agencies, and award College Access Grants to Nebraska high schools.

FOR FREE HELP WITH COLLEGE PLANNING, CONTACT THE LOCATION NEAREST YOU.

OMAHA
Rockbrook Village
11031 Elm St.
402.391.4033
888.357.6300

LINCOLN
1300 O St.
402.475.5222
800.303.3745

KEARNEY
2706 Second Ave.
308.234.6310
800.666.3721

SCOTTSBLUFF
1601 E 27th St.
800.303.3745,
ext. 6654

Materials and resources are available in Spanish. Materiales y recursos disponibles en español.

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