

NEXT GENERATION

A College Completion Tool Kit for First-Generation and Non-Traditional Students

A comprehensive guide to position first-generation and nontraditional African-American students for postsecondary success



Next Generation: A College Completion Tool Kit for First-Generation and Nontraditional Students

A comprehensive guide to position first-generation and
nontraditional African American students for postsecondary
success

2016



White House Initiative on
Educational Excellence for African Americans

U.S. Department of Education

The views expressed herein do not necessarily represent the positions or policies of the Department of Education. No official endorsement by the U.S. Department of Education of any product, commodity, service or enterprise mentioned in this report is intended or should be inferred.

U.S. Department of Education

John B. King, Jr.

Secretary

Office of the Under Secretary

Ted Mitchell

Under Secretary

White House Initiative on Educational Excellence for African Americans

David Johns

Executive Director

September 2016

This report is in the public domain. Authorization to reproduce it in whole or in part is granted. While permission to reprint this publication is not necessary, the citation should be: U.S. Department of Education, White House Initiative on Educational Excellence for African Americans, *Next Generation: A College Completion Tool Kit for First-Generation Students*, Washington, D.C., 2016.

This report is available on the White House Initiative on Educational Excellence for African Americans' website at www.ed.gov/AfAmEducation and the Education Publications Center's website at www.edpubs.gov.

On request, this publication is available in alternate formats, such as Braille, large print or computer diskette. For more information, contact the Department's Alternate Format Center at 202-260-0852 or the 504 coordinator via email at OM_eeos@ed.gov.

Notice to Limited English Proficient Persons

If you have difficulty understanding English you may request language assistance services free of charge for Department information that is available to the public. If you need more information about these interpretation or translation services, please call 1-800-USA-LEARN (1-800-872-5327), TTY: 1-800-437-0833, or e-mail us at ed.language.assistance@ed.gov.

Or write to

U.S. Department of Education

Information Resource Center

LBJ Education Building

400 Maryland Ave. SW

Washington, DC 20202

Contents

Letter from the Executive Director	iii
Executive Summary	1
Village Work: The Role of Caring and Concerned Adults in Supporting African American Educational Excellence	4
Student Responsibilities	7
Step-by-Step Guide to Postsecondary Success for Students	7
Available Resources and Websites to Support Postsecondary Success	9
Frequently Asked College-Prep Questions	14
Glossary	15
About the White House Initiative on Educational Excellence for African Americans	17

Next Generation: A College Completion Tool Kit for First-Generation Students



Dear Supporters of African American Educational Excellence,

I am excited by your investment in ensuring first-generation and other African American students who have historically been under supported in postsecondary completion are college ready and possess the skills, experience, and support needed to graduate from college! Providing these students with high-quality resources, affordable access to higher education, and developmental opportunities are all crucial to strengthening the nation.

The White House Initiative on Educational Excellence for African Americans (Initiative) was established by President Barack Obama in 2012 to strengthen the nation by improving education outcomes for African Americans of all ages and to help ensure that all African Americans receive an education that properly prepares them for college, productive careers, and satisfying lives. Since its inception, the Initiative has worked diligently to reduce inequities in education access, quality, and success. Signature initiatives, including the African American Educational Summit Series (AfAmEdSummits), monthly webinars and Twitter chats (AfAmEdChat), and the African American Education Film Screenings Series (AfAmEdFilms), have enabled us to engage students, families, communities, and organizations for informative and uplifting conversations intended to provide support for communities.

The Initiative has developed this tool kit to provide a step-by-step guide to support first-generation African American students in preparing for college admission. We hope you find it helpful.

Please do not hesitate to contact the Initiative with any questions or comments via email, at AfAmEducation@ed.gov. Also be sure to share pictures, videos, and recommendations from your experiences with African American first-generation students using the hashtag #AfAmEdChat on Twitter and Instagram.

Thank you in advance for responding to President Obama's call to improve education outcomes for all students, including first generation and minority students. Our focus is to ensure that all African Americans receive an education that properly prepares them for college, productive careers, and satisfying lives.

Sincerely,

A handwritten signature in black ink, appearing to read "David Johns".

David Johns
Executive Director
White House Initiative on Educational Excellence for African Americans

Executive Summary

Because of the economic benefits that education can bring to individuals, communities, and to our country, it is imperative that policy makers, educators, community members, families, and students develop and implement an informed plan for postsecondary success.

THE OPPORTUNITY

To achieve President Obama’s goal that by 2020 America will have the highest proportion of college graduates in the world, it is imperative that we find ways to support first-generation college students. First-generation students are defined as those whose parents did not attend college or obtain a postsecondary degree. Compared with their peers whose parents were college graduates, first-generation students are most likely to be African Americans or Hispanics and to come from low-income families.¹ Historically, without proper academic preparation and support, many first-generation students may need remedial or developmental coursework, have lower high school grade point averages, and repeat or withdraw from college courses.

Too few first-generation African American students graduate.

African Americans comprise approximately 15 percent of all students enrolled at postsecondary institutions throughout the United States.² This percentage has increased by five points since 1976, a clear sign that African Americans remain interested in obtaining a postsecondary degree.

While enrollment continues to increase, African American students are not completing postsecondary programs at the same rate as their peers and graduate at lesser rates than the majority of students enrolled in college or postsecondary degree programs.³

As a nation, we affirm that education is the key to our growth and success. Higher education leads to better opportunities and higher wages for Americans as well as a stronger economy. However, we must recognize that some students face unique obstacles that impact access to opportunity and success, and we must provide these students with the support needed to not only succeed but also to thrive.

¹ U.S. Department of Education, Institute of Education Sciences, First-Generation Students in Postsecondary Education. (NCES 2005–171), “A Look at Their College Transcripts,” Postsecondary Education Descriptive Analysis Report. (2005) Retrieved from <http://nces.ed.gov/pubs2005/2005171.pdf>

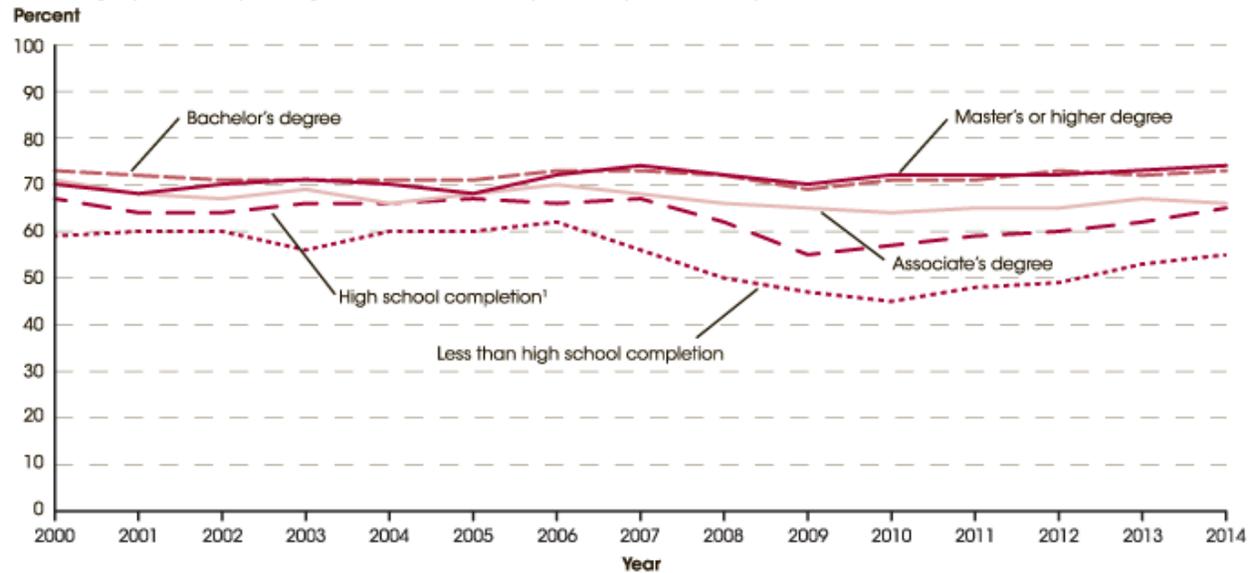
² U.S. Department of Education, National Center for Education Statistics. (2015). *Digest of Education Statistics, 2015*, Table 306.10.

³ For example, of first-time, full-time students who began a bachelor’s degree program in 2008, only 21.4 percent of African American students graduated within four years in comparison to 43.7 percent of whites and 30.4 percent of Hispanics. The total four-year graduation rate was 39.8 percent. U.S. Department of Education, National Center for Education Statistics. (2016). *Digest of Education Statistics 2015*, Table 326.10.

WHY FIRST-GENERATION AFRICAN AMERICAN STUDENT SUCCESS IS IMPORTANT

Research has consistently indicated the personal benefits of a college degree. Individuals who earn a bachelor's degree are estimated to earn close to \$20,000 more annually than those with only a high school diploma, and have lower rates of unemployment. As of 2015, there was approximately a 22 percentage point employment-rate difference between young adults (ages 20–24) who had earned a bachelor's degree or higher versus those who had only completed high school.⁴

Percentage of the labor force ages 25–34 who worked full time, year round, by educational attainment: 2000–2014

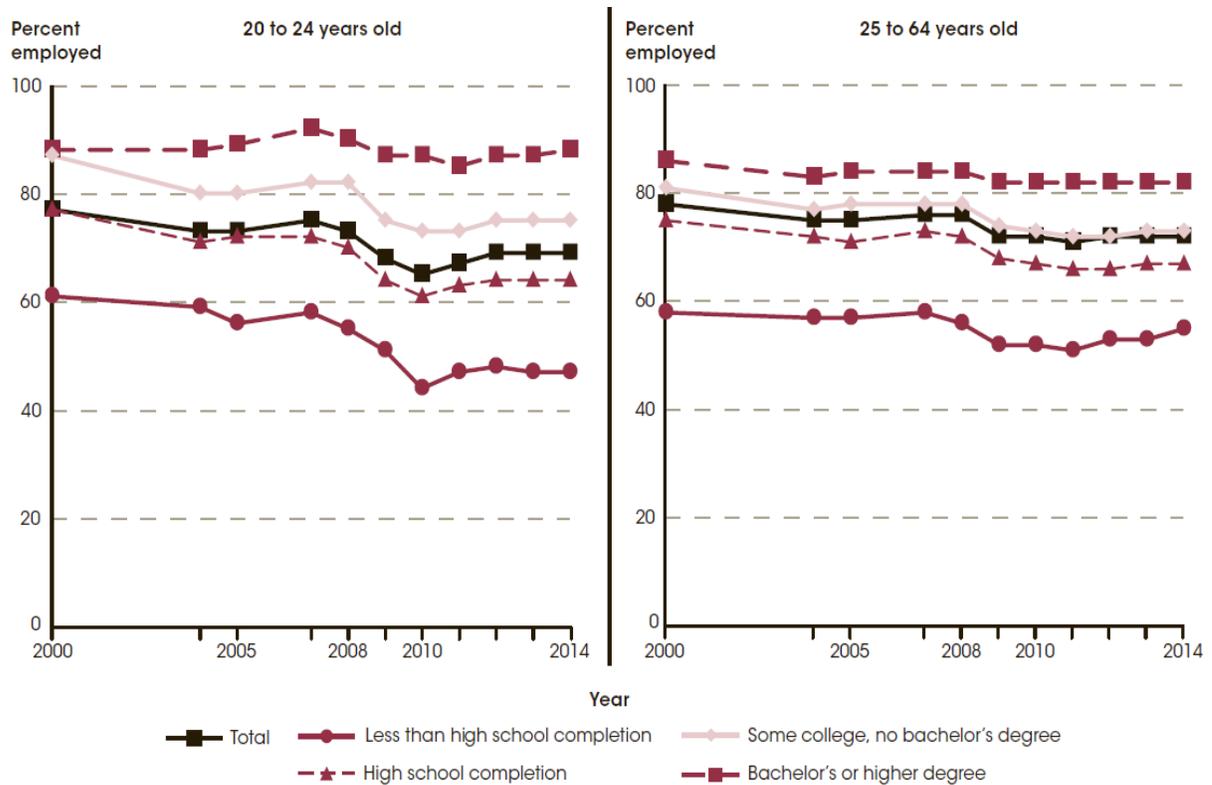


Source: U.S. Department of Education, National Center for Education Statistics. (2016). *The Condition of Education 2016 Annual Earnings of Young Adults*

⁴ U.S. Department of Education, National Center for Education Statistics. (2016). *The Condition of Education 2016*.

Next Generation: A College Completion Tool Kit for First-Generation Students

Employment to population ratios, by age group and educational attainment: Selected years, 2000 through 2014



Source: U.S. Department of Education, National Center for Education Statistics. (2015). *The Condition of Education 2015, Employment Rates and Unemployment Rates by Educational Attainment*. http://nces.ed.gov/programs/coe/pdf/Indicator_CBC/coe_cbc_2015_05.pdf

THE FUTURE: OPPORTUNITY FOR GROWTH AND CHANGE

It is our hope that this tool kit will be used by students, families, and communities of caring and concerned adults to support postsecondary preparation and completion. We designed this tool kit understanding the importance of providing information and support to those students least likely to be knowledgeable about the college admissions and financial aid process. The tool kit should supplement the efforts of caring and concerned adults supporting the dreams of young leaders.

Village Work: The Role of Caring and Concerned Adults in Supporting African American Educational Excellence

Success in the college admissions and financial-aid process requires preparation. Uncertainty about the admissions process and paying for college are concerns faced by parents, guardians and other invested adults. These issues can be especially challenging for those who did not attend college themselves. But, parents, guardians, and mentors, fear not! There are many resources available to support students.⁵ We discuss the process and important steps, as well as the resources that are available to assist you and your college-going student below.

□ Exposure

The first step to succeeding in college is believing that it is possible to not only be accepted to and attend college but also to graduate. Adults can support this process by affirming the possibility for students. When talking about the future with students, use affirmative statements like "when you graduate from college," and discuss success in ways that can be amplified by the skills, experiences and credentials gained in college.

Is your student wondering what it would be like to attend college? The best way for him or her to learn more about college life and make important connections with professors and current students is to arrange a college visit. It is never too early to visit a college. By visiting two- and four-year colleges, students can visualize what the experience could be like. It is an opportunity to be reminded that anything is possible. You can even arrange for your student to shadow a college student or attend a class.

Not sure how to plan a college visit? You can reach out to the office of admissions at colleges in your area even before your student applies to schools to take advantage of free information sessions and tours. These visits can help students experience what it would be like to attend lectures, eat in the dining hall, and live in a dorm. During your campus visit, you can ask admissions counselors about resources for first-generation students to ensure they feel safe, supported, and engaged on campus.

Connecting with local community organizations, such as church or faith communities, after-school programs, or a National Pan-Hellenic Council (NPHC) fraternity and sorority (see Glossary), can also help. Members of these organizations may be able to provide more information about college and help your student navigate the admissions process. Community organizations can also work with you or your student's school to organize college fairs or school visits.

⁵ Note: For purposes of this tool kit, "student" and "child" are used interchangeably and mean the same thing.

Have a friend who always goes back to his or her college alma mater for reunions or homecoming? Consider asking that person to take your student to enjoy those activities and to experience life on a college campus or as part of a college community!

□ **Researching and Preparing to Apply**

Every college environment is different, and it is never too early to begin researching colleges with your student to help determine the best environment for him or her. Is there a special program, location, or campus size your student is interested in?

Websites like the U.S. Department of Education's College Scorecard

(<https://collegescorecard.ed.gov/>) and College Navigator

(<https://nces.ed.gov/collegenavigator/>) allow you to put these preferences into a

search that will build a list of schools that match your criteria. You can even compare schools side by side.

Make sure to connect with your student's guidance counselors and teachers. You can discuss with them your student's current grades and additional course offerings including advanced placement courses or programs in order to ensure he or she is on the right academic path. You also want to help your student to prepare for and to take the ACT or SAT exams. Many schools require letters of recommendation from teachers and guidance counselors, so it is important to form strong relationships with them.

□ **Paying for School**

Reading about the high cost of college and student debt can discourage some students from applying to college or for financial aid, but there are options to finance your student's education.

- Prepare early and save! Learn about state college savings plans. No amount is too small to set aside for a student's education.
- Use the [College Cost Calculator](#) to obtain a true understanding of how much a school will cost (<https://bigfuture.collegeboard.org/pay-for-college/college-costs/college-costs-calculator>).
- Consider how the federal American Opportunity Tax Credit (AOTC) can help to cover qualified education expenses for an eligible student for the first four years of higher education (<https://www.irs.gov/individuals/aotc>).
- Familiarize yourself with the Federal Student Aid website (<https://studentaid.ed.gov/sa/>) and the Financial Aid toolkit (www.financialaidtoolkit.ed.gov).

Next Generation: A College Completion Tool Kit for First-Generation Students

- Research national, state, and local need- and merit-based scholarships and grants.
- Do not hesitate to contact financial aid offices at prospective colleges to speak with counselors who can guide you through the process of ensuring that your student's college education is affordable while addressing any school-specific aid that may be available.
- Take advantage of the [Financial Aid Shopping Sheet](https://www.ifap.ed.gov/eannouncements/attachments/ShoppingSheetTemplate20152016.pdf) (<https://www.ifap.ed.gov/eannouncements/attachments/ShoppingSheetTemplate20152016.pdf>) to help you organize your research on costs, grants and scholarships, loans, and other financial contributions for each prospective college.

□ **Supporting Students Through Degree Completion**

Once your student is admitted to college, the work has just begun.

- Ensure you have a plan to pay enrollment, housing, and student fees.
- Encourage students to continuously seek on-campus resources, such as mentoring and tutoring, work-study and scholarship or grant opportunities that can help ensure college is affordable throughout their time there.
- Support your student's psychological, social, emotional and academic success by frequently checking in with him or her. It is important that students feel like they belong on campus. Encourage them to find groups and activities on campus that provide opportunities to engage with others who share similar interests. Remind students that they belong and that they are not alone on this [new journey](#).⁶ If you notice a change in behavior, it is important to help him or her find on-campus support to promote positive mental and emotional health and well-being.
- Summer internships are important opportunities for students to learn about different majors and possible career paths. Some internships can be unpaid, so it is important to help your student create a financial plan in order to take advantage of these opportunities.
- College is a great time to explore! Be open to your student accepting challenges and broadening his or her horizons by learning a foreign language, joining a new club, or studying abroad.

⁶ First Lady Michelle Obama 'I'm First' Video - YouTube

Student Responsibilities

The fact that you are interested in college means that you are invested in yourself and your future. Be proud of that and be confident that you can achieve great things! There is a long road ahead of you, but with the proper preparation, hard work, and determination, you can achieve your dreams and even help others just like you achieve theirs!

□ **Preparing for College in High School**

Be sure to talk with your guidance counselor or a caring adult who can serve as a mentor and guide you throughout the college process to make sure you are prepared. Earning good grades in high school, taking Advanced Placement courses, if available, preparing for the ACT or SAT exams, and doing what is needed to graduate on time and with the skills and experiences needed to be satisfied in school and in life are all things that will help you speak with college admissions officers with confidence.

□ **Identifying the Right School**

There are plenty of schools to choose from—the key is to know that YOU CAN CHOOSE. Use tools like College Scorecard (<https://collegescorecard.ed.gov/>) and College Navigator (<https://nces.ed.gov/collegenavigator/>) to help you learn more about the differences between schools in order to make the best choice. There are career and technical schools, community colleges, and four-year institutions that you can choose from. Research the differences between public, private, and for-profit schools to make sure you are looking at the school that best fits your needs, academic interests, budget, and goal of graduating. Would you do better at a small campus with small class sizes or do you prefer a large school in the city? Are you interested in a Historically Black College or University (HBCU)? Would you feel more comfortable at a school that shares your religious background? These are all things to consider.

Make a list of your favorite schools. Share that list with your guidance counselor or mentor, and talk about ways you can prepare the best college application possible. Ask your guidance counselor for a list of local college fairs or information sessions.

Ask schools about visiting their campuses, either for a tour or an overnight visit—some universities offer financial support to cover the cost of your travel. Make sure to take lots of notes as you walk around, sit in on lectures, eat in the dining hall and check out the dorms! When you are there, be sure to talk with admissions officers and current college students about any questions or concerns you may have. Remember, they will be more than happy to help. Just ask.

□ **Preparing to Apply**

Colleges will tell you exactly what they need in order for you to successfully apply. **Start early!** Make a checklist for all of the schools you are interested in to remind yourself of what you need to do and the deadline for each task. Your guidance counselor, teachers, and local organizations in your community can also help you with this process. The key is to ask questions, follow directions, and stay organized!

□ **Paying for School**

College can be expensive, but if you prepare yourself and make sound decisions, the cost should be manageable. Familiarize yourself with the Federal Student Aid process, including the Free Application for Federal Student Aid (FAFSA), and what you need from your school and parent(s) or guardian(s) to complete it. Work with your parent(s) or guardian(s) to develop and implement a plan to complete financial aid and scholarship applications before deadlines. Do not be afraid to reach out to financial aid counselors at the schools where you are applying to ask for help and information on available scholarships and grants.

□ **Success Equals Completion**

Once you enroll in college, work hard to progress each year toward completion. You should pay careful attention to the number of credits that you take. You want to ensure that you are enrolled in the right courses and only taking the amount of credits needed to stay on track. That way you are not spending extra time taking unnecessary coursework.⁷

Seek out on-campus resources, such as tutoring, mentoring, and student organizations that support your cognitive, social, and emotional development. Engage with your campus community to learn and grow. Surround yourself with the proper supports you need to succeed in school and in life.

⁷ College Complete America (2011). Time is the Enemy. http://www.completecollege.org/docs/Time_Is_the_Enemy.pdf

Step-by-Step Guide to Postsecondary Success for Students

1. Get Familiar with Postsecondary Options and Opportunities

It is important to know what colleges expect from you before you apply. It is best to prepare for this process early to ensure you have time to put your best application forward. Don't miss out!

Familiarize yourself with the college process through [mentoring programs](#), college visitations and fairs, and community organizations. You are not expected to have all of the answers, so do not hesitate to ask questions.

Be honest about your needs. Does the thought of large classrooms feel overwhelming? Would you feel more comfortable at a small institution or an [HBCU](#)? Is starting at a community college then transferring to a four-year institution a better financial and academic solution for you? Explore all of your options, research, and seek guidance when needed.

2. Prepare to Apply to College

Signed up for Advanced Placement ([AP](#)) courses? Taken the [SAT](#) and/or [ACT](#) exam? How prepared are you for college? Are you meeting high school graduation requirements? Have you taken advantage of dual-enrollment opportunities to enroll in college courses while in high school? Establishing ongoing relationships with your teachers and guidance counselor is critical in ensuring that you are as college-ready as possible. These professionals have the direct experience and knowledge of where you are academically and can guide you on the best way to approach college applications.

Make sure to inquire with colleges on admission requirements, as well. Knowing what is needed will provide a clearer picture of what you need to do to get there.

- Ask about application fee waivers and the advantages of early decision versus regular decision.
- Have teachers or mentors review applications and essays.
- Secure letters of recommendation early on.

3. Prepare Financial Aid Applications

Understanding all college expenses is an important step when planning how to pay for your postsecondary experience. Books, technology fees, and health care coverage are some of the fees you will pay in addition to tuition. It is critical that you are properly prepared to cover the cost of college. Attending financial aid workshops and completing

the Free Application for Federal Student Aid (FAFSA) in advance of required deadlines, continuously seeking scholarships, inquiring about [Federal Work Study](https://studentaid.ed.gov/sa/types/work-study) (<https://studentaid.ed.gov/sa/types/work-study>), and working with a school's financial aid office are ways to alleviate the stress that is often associated with college affordability.

4. Get an Early Start

To prepare academically, reach out to the admissions offices at the colleges you are interested in, and inquire about what is expected of students, both when applying and once enrolled. If you need to sharpen some skills, consider finding a tutor or attending a summer bridge program, which provides incoming freshmen with a great introduction to the campus and what is needed to be successful. These are ways to get an early introduction to college and establish your support system early on.

5. Stay in School

It is great that you have done the work to graduate from high school and enroll in college! Hard work pays off (as you know), but there is still more work to do. Keeping yourself on the path to degree completion is crucial and requires a number of tasks.

- [Satisfactory Academic Progress](#)—Maintaining good grades is a requirement for receiving Federal Student Aid. Some institutional scholarships may also have their own set of requirements that you need to meet to continue receiving your awards. It is very important that you familiarize yourself with these standards and expectations, and work hard to meet (or exceed) them. Many colleges have [student support programs](#) to keep you on the right path, so be sure to seek them out.
- Student Engagement— Establishing and maintaining meaningful relationships are integral to your success. Join student organizations, form mentoring relationships, and pursue internships and meaningful workforce development opportunities and experiences. Consider studying abroad or engaging in service activities, including helping other students prepare to succeed in the college admissions and financial aid processes. Each of these things will strengthen your college experience and better prepare you for the workplace and life.
- Understanding Completion Requirements— You will likely be assigned an academic advisor once you receive your first course schedule. Establishing a strong relationship with your advisor is key to understanding the requirements for college completion. Reach out to your academic advisor as soon as you can. He or she can assist you in course scheduling and developing an academic plan to ensure the timely completion of graduation requirements. For example, most institutions expect full time students to take 15 credits per semester to graduate on

time. Work with your advisor to enroll in the right classes and take the right amount of credits per semester. If you have any questions or are having trouble in a course, your advisor should be one of the first people you call for support. If you are not assigned an advisor, please be sure to request one through the academic support office.

Be honest with yourself about what you need to be successful. Do a self-assessment to identify your strengths and weaknesses. Do you have trouble getting up in the mornings? If so, 8 a.m. classes may not be a good idea. Do you struggle in math and need hands-on instruction? Enrolling in a large class or online instruction may not suit your needs. Know yourself and let others get to know you so that you can receive accurate and meaningful guidance. Tutoring and assistance are available. Take advantage of the support services offered.

Other options to explore while enrolled in college are listed below.

Study Abroad

Studying abroad is an excellent opportunity that many first-generation students miss out on because they think that they cannot afford the travel expenses or international cost of living. However, your financial aid can usually be used for your semester abroad! Be sure to connect with your school's study abroad officer or coordinator to explore options. You should plan at least a year in advance, so prepare wisely. Do not miss out on the lessons and experiences study abroad provides—take advantage!

Internships

Internships can help you cultivate and sharpen the skills needed to be successful in the 21st-century global labor market and could also help you realize a certain career path is not something you want to pursue. Internships can be completed during the academic semester or during breaks. They can be paid or unpaid but are invaluable experiences that can help you in skills development as well as the development of meaningful relationships with potential employers and mentors. Look into companies that you may want to work for to see what opportunities are available. Work with your career-services center and solicit the support of mentors as well.

Transferring to a Four-Year Institution

If you are currently enrolled in a two-year institution and are interested in continuing your education at a four-year institution, it is important to check with your academic advisor prior to enrollment to learn more about any transfer or articulation agreements—agreements that allow you to transfer to a four-year college with credits from your current institution. Be sure to speak with your advisor about the costs and expectations of

students at the four-year institution you are interested in to prepare and develop a plan of action.

6. Graduation and Employment

To prepare for success in the global, 21st-century labor market, it is essential to have and implement a plan—much like preparing for college and the financial aid process. Consider all of your options, such as graduate school, public and military service, and employment. Connect with your advisor and career-services center for more information and to develop the right strategy.

Public and Military Service

The [United States Armed Forces](#), [AmeriCorps](#), [Peace Corps](#), and [Teach for America](#) are public-service organizations that can provide you with amazing opportunities to serve. The benefits of service are endless, including work experience and networking opportunities. Your service may also lead to your student loans being forgiven. You may visit <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation> for additional information. Make sure you consider these options with your family, counselors, and mentors as you plan for college.

7. Financial Literacy

The money needed to pay for your education is not just the bill that you may get from your college; it is the total amount it will cost you to go to college each year. This includes tuition and fees; on-campus room and board (or a housing and food allowance for off-campus students); and allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It can also include other expenses, like an allowance for the rental or purchase of a personal computer, costs related to a disability, or costs for eligible study-abroad programs.

Make sure to visit www.studentaid.gov for more information about college costs, budgeting, and different repayment options (ways to pay off your student loans).

In addition to making choices about attending and paying for college, there are a variety of other financial decisions students need to make, such as opening a bank account. The Consumer Financial Protection Bureau has a resource to help manage your college money. This resource can be found at the following link:

<http://www.consumerfinance.gov/paying-for-college/manage-your-college-money/#01>

If you borrow funds to assist you with paying for college, it is important to talk with your college's financial aid office about money management resources and options for repaying your student loans after graduation.

Available Resources and Websites to Support Postsecondary Success

ACT <http://www.actstudent.org/>

Center for Faith-based and Neighborhood Partnerships <http://sites.ed.gov/fbnp/>

The College Board <https://www.collegeboard.org/>

College Navigator <https://nces.ed.gov/collegenavigator/>

College Score Card <https://collegescorecard.ed.gov/>

FAFSA <https://fafsa.ed.gov/>

FastWeb <http://www.fastweb.com/>

Federal Student Aid <https://studentaid.ed.gov/sa/>

GEAR UP <http://www2.ed.gov/programs/gearup/index.html>

McNair Scholars Program <http://mcnairscholars.com/>

Thurgood Marshall College Fund <http://tmcf.org/>

United Negro College Fund <http://www.uncf.org/>

White House Initiative on American Indian and Alaska Native Education
<http://sites.ed.gov/whiaiane/>

White House Initiative on Asian Americans and Pacific Islanders
<https://www.whitehouse.gov/aapi>

White House Initiative on Educational Excellence for African Americans
<http://www.ed.gov/AfAmEducation>

White House Initiative on Educational Excellence for Hispanics <http://sites.ed.gov/hispanic-initiative/>

White House Initiative on Historically Black Colleges and Universities
<http://sites.ed.gov/whhbcu/>

Frequently Asked College-Prep Questions

The school that I am applying to requires me to submit a FAFSA and a CSS Profile. Do I have to pay for those items, too?

The FAFSA stands for the Free Application for Federal Student Aid, and there are no charges associated with completing it. The College Scholarship Service Profile (CSS Profile) has a fee, however you may qualify for a waiver. Reach out to your college's admissions office for further information.

How do I get financial aid every year?

You must complete a new FAFSA every year in order to receive financial aid, and you must maintain satisfactory academic progress. Connect with your school's financial aid office to get information on FAFSA deadlines and academic requirements.

I heard Federal Work-Study makes me lose out on other financial aid. Is this true?

No. Federal Work-Study provides you with an opportunity to earn money to cover education expenses through part-time employment. Federal Work-Study is included in your financial aid package if you are eligible. Contact your college's financial aid office for more information.

I think I may need a Parent PLUS Loan, but my parents or guardians do not have good credit. What should I do?

PLUS loans are federal loans that graduate or professional degree students and parents of dependent undergraduate students can use to help pay education expenses. First, reach out to your school's financial aid office as it may be able to provide you with financing options that will not result in accruing additional debt. Parents who have an adverse credit history can still get a PLUS loan by demonstrating extenuating circumstances or by getting an endorser who does not have an adverse history. However, if your parents do not get approved for a loan, you may have other options. Students whose parents are ineligible for a PLUS loan may be eligible for other unsubsidized loans.

Will the four-year school I want to attain a bachelor's degree from look down on me for attending a two-year institution first?

No. Now more than ever four-year institutions are looking for ways to engage and support transfer students who attended community colleges or other two-year institutions first. Most postsecondary institutions understand that there are a number of reasons why students decide to take advantage of the benefits offered at two-year institutions and are invested in your postsecondary success, too! As long as you meet an institution's admission requirements, you should not have a problem transferring to a four-year college. However, be sure to ask about the transfer policy at the two-year institution before you enroll.

Glossary

ACT—College admissions exam that is subject-based (*may not be accepted by some institutions*)

Admissions office—Office at a higher education institution responsible for managing admissions decisions

Admissions officer—Employee responsible for recruiting incoming students at a higher education institution

Advance Placement (AP)—High school courses in which you can earn college credit

Alternative or private loan—A loan obtained from a financial institution that is not the federal government

Articulation agreement—Agreement between multiple institutions that enable students to follow a pathway for transfer

CSS Profile—College Scholarship Service Profile

FAFSA—Free Application for Federal Student Aid

Federal Work-Study—A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses

Financial aid—Grants, scholarships, or loans that can be offered by the federal government, state government, a higher education institution, or other organization

Financial aid counselor—Employee responsible for counseling students on matters related to financial aid at a higher education institution

Financial aid office—Office at a higher education institution responsible for managing the school's financial aid matters

First-generation student—A student whose parents did not attend college or complete a postsecondary degree

HBCU—Historically Black Colleges and Universities

NPHC—National Pan-Hellenic Council (also known as the “Divine Nine”)

Parent PLUS Loan—A loan available to parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest, regardless of the loan status

Postsecondary Education—Education levels beyond K–12

SAT—College admissions exam

Next Generation: A College Completion Tool Kit for First-Generation Students

Satisfactory academic progress—A school’s standards for satisfactory academic progress toward a degree or certificate offered by that institution

Secondary education—Education for grades nine to 12

Student loan forgiveness—The act of a student loan being cancelled or a remaining balance paid off for a qualifying reason

Subsidized loan—A loan based on financial need for which the federal government does not charge interest while the borrower is in an in-school, grace, or deferment status

Unsubsidized loan—A loan for which the borrow is fully responsible for paying the interest, regardless of the loan status

About The White House Initiative on Educational Excellence for African Americans

Nearly 60 years after the *Brown v. Board of Education* decision, African American students continue to lack equal access to a high-quality education and still lag far behind their white peers in reading and math proficiency, high school graduation rates, and college completion.

That is why President Obama created the White House Initiative on Educational Excellence for African Americans (Initiative). The Initiative is a cross-agency effort aimed at identifying evidence-based practices that improve student achievement and developing a national network to share these best practices.

The Initiative will support the president’s desire to “restore the country to its role as the global leader in education, to strengthen the nation by improving educational outcomes for African Americans of all ages, and to help ensure that all African Americans receive an education that properly prepares them for college, productive careers, and satisfying lives,” including:

- highlighting the roles of educators and administrators in increasing and improving access to high-quality learning opportunities while also finding ways to support them in their work;
- supporting efforts to increase the number of African American teachers and administrators, specifically African American males;
- enhancing investments in high-quality early care and education programs, specifically increasing the number of African American children enrolled in quality childcare and preschool programs;
- reinforcing connections to rigorous K–12 courses and increasing access to critical supports, including strengthening relationships between schools and communities and with local businesses, social service agencies, health care providers, and parent and volunteer organizations; and
- helping to increase the number of African American students applying to, persisting in and successfully completing college to ensure that the country meets the President’s 2020 goal of becoming the world leader in college graduates.

Follow us on Twitter **@AfAmEducation** and on Instagram **@OfficialAfAmEd**.

