



Student Program: "11th Grade Financial Aid Prep: Maximizing Your Senior Year Aid Opportunities"

Overview:

The 11th-grade year is crucial for students preparing for college and career readiness, especially in terms of financial aid. This program will help students understand the financial aid process, prepare necessary documents, and maximize their eligibility for aid in their senior year. The program covers various aspects of financial aid, from understanding different types of aid to completing applications and managing finances.

Weekly Breakdown:

Weeks 1-4: Introduction to Financial Aid

1. **Week 1:** Understanding Financial Aid
 - Types of financial aid: grants, scholarships, loans, work-study
 - Importance of financial aid in college planning
 - Overview of the FAFSA and CSS Profile
 2. **Week 2:** Financial Aid Terminology
 - Key terms: Student Aid Index (SAI), COA (Cost of Attendance), SAR (Student Aid Report)
 - Understanding financial aid packages
 3. **Week 3:** The FAFSA Process
 - Introduction to the FAFSA
 - Required documents and information
 4. **Week 4:** The CSS Profile
 - Overview of the CSS Profile
 - Differences between FAFSA and CSS Profile
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Weeks 5-8: Financial Planning and Budgeting

5. **Week 5:** Creating a College Budget
 - Estimating costs: tuition, fees, room and board, books, personal expenses
 - Budgeting for college life
 6. **Week 6:** Saving for College
 - Importance of saving
 - Different savings plans (529 plans, savings accounts)
 7. **Week 7:** Managing Personal Finances
 - Basics of personal finance management
 - Setting financial goals
 8. **Week 8:** Credit and Loans
 - Understanding credit scores
 - Different types of student loans
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Weeks 9-12: Research and Preparation

9. **Week 9:** Researching Scholarships
 - Finding scholarships
 - Scholarship application tips
 10. **Week 10:** Local and Institutional Scholarships
 - Researching local scholarships
 - Exploring college-specific scholarships
 11. **Week 11:** Merit-Based vs. Need-Based Aid
 - Differences and qualifications
 - Examples of each type of aid
 12. **Week 12:** Building a Scholarship Resume
 - Creating a resume for scholarship applications
 - Highlighting achievements and activities
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Weeks 13-16: Application Process

13. **Week 13:** Preparing for the FAFSA
 - Gathering necessary documents
 - Completing the FAFSA with parental information
14. **Week 14:** Completing the CSS Profile
 - Step-by-step guide to the CSS Profile
 - Common mistakes to avoid
15. **Week 15:** Financial Aid for Special Circumstances

- Aid for independent students, homeless students, and students with unique family situations
 - 16. Week 16: Understanding Your FAFSA Submission Summary**
 - Reviewing and interpreting the FAFSA Submission Summary
 - Making corrections if necessary
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Weeks 17-20: Maximizing Aid and Reducing Costs

- 17. Week 17: Financial Aid Appeals**
 - How to appeal a financial aid decision
 - Writing an appeal letter
 - 18. Week 18: Cost Reduction Strategies**
 - Reducing college costs through community college, AP credits, and dual enrollment
 - 19. Week 19: Work-Study Opportunities**
 - Understanding federal work-study programs
 - Finding work-study jobs
 - 20. Week 20: Alternative Funding Sources**
 - Crowdfunding, private scholarships, and employer tuition assistance
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Weeks 21-24: Special Focus Areas

- 21. Week 21: Aid for Minority Students**
 - Scholarships and grants for minority students
 - Resources and support programs
- 22. Week 22: Aid for First-Generation College Students**
 - Programs and scholarships for first-generation students
- 23. Week 23: Aid for Students with Disabilities**
 - Financial aid and scholarships for students with disabilities
 - Resources and support services
- 24. Week 24: Aid for Military Families**
 - Scholarships and grants for military families
 - GI Bill and other military benefits

Weeks 25-28: Preparing for Senior Year

- 25. Week 25:** College Financial Aid Offices
 - How to interact with college financial aid offices
 - Questions to ask financial aid officers
- 26. Week 26:** Understanding College Financial Aid Packages
 - Analyzing and comparing financial aid offers
 - Determining net cost
- 27. Week 27:** Preparing for Senior Year
 - Checklist of financial aid tasks for the summer before senior year
- 28. Week 28:** Financial Aid Deadlines
 - Important financial aid deadlines and timelines
 - Organizing and managing deadlines

Weeks 29-32: Financial Literacy Skills

- 29. Week 29:** Banking Basics
 - Opening and managing bank accounts
 - Online banking and mobile apps
- 30. Week 30:** Budgeting and Expense Tracking
 - Creating and maintaining a budget
 - Tools and apps for tracking expenses
- 31. Week 31:** Understanding Taxes
 - Basics of taxes and filing
 - Importance of tax returns in financial aid
- 32. Week 32:** Investing Basics
 - Introduction to investing
 - Long-term benefits of investing

Weeks 33-36: Review and Final Preparation

- 33. Week 33:** Review of Key Concepts
 - Recap of financial aid terms, processes, and timelines
- 34. Week 34:** Finalizing Financial Aid Applications
 - Double-checking applications and submissions
- 35. Week 35:** Practicing Financial Aid Scenarios
 - Role-playing different financial aid scenarios
 - Problem-solving financial aid issues

36. **Week 36:** Preparing for Senior Year Financial Aid

- Final preparation and tips for managing financial aid senior year
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Key Takeaways:

- The 11th-grade year is critical for determining the amount of financial aid a student will receive.
- Understanding and preparing for the financial aid process early can maximize aid opportunities.
- Proper financial planning and budgeting are essential for managing college expenses effectively.
- Staying organized and meeting deadlines are crucial for successful financial aid applications.

By the end of this program, 11th graders will be well-prepared to navigate the financial aid process and make informed decisions about funding their college education.