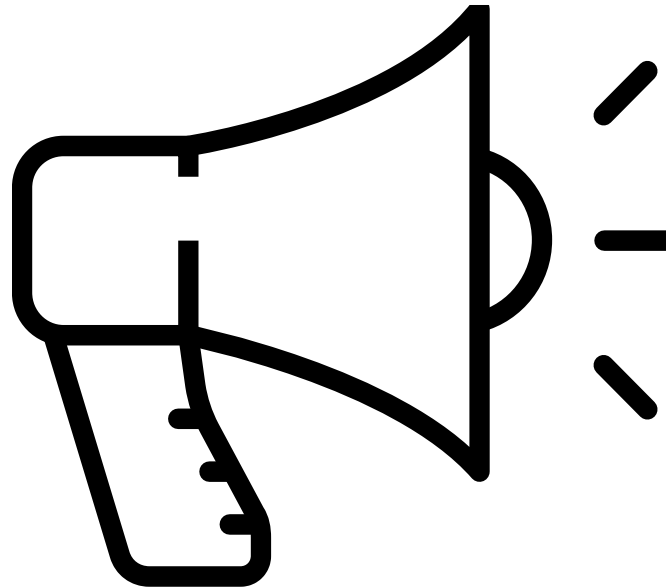


Hispanic Development Fund College Playbook



Bilingual Resource

<https://hdfkc.org/news/student-and-family-resources/19/19-2020-21-HDF-College-Playbook>

Scholarships...Free Money!

Students earn scholarships from:

- The **college** itself based on their GPA, CLASS RANK, and ACT Score
- The **college** by applying for specific scholarships (usually involve an essay)
- **Private organizations or businesses** (usually involve an essay)
- **Parent or student employers** may offer a scholarship



How to earn **AUTOMATIC** Scholarships from Colleges?

- Apply before the Scholarship Deadline (**Varies. Usually around Dec. 1**)
- Based on GPA, Class Rank, and ACT
- HDF College Playbook pages 16 – 21



**Kansas City Kansas
Community College**

How to earn **INSTITUTIONAL** Scholarships from Colleges?

HDF College Playbook pages 16 - 21



How to earn **PRIVATE** Scholarships?

HDF College Playbook pages 11 – 15



<https://hdfkc.org/network>



Other Scholarship Websites & Apps



Private Student Loans

- Loans financed by private companies (banks or credit unions) rather than the government
- Since interest rates and fees aren't capped by the government, **they cost more than federal loans.**
- **The more money you accept in private loans, the less federal financial aid you'll qualify for,** since it will appear to the government that you have more financial resources



***We do not recommend these loans if you are eligible for federal loans**

Student's College Savings

Your student needs to open
a **savings account dedicated
to college**



Student Savings Lead To Higher Graduation Rates

Families with less than \$50,000 annual income

Even having a small amount of savings designated for college can have a positive effect on low- and moderate-income children's persistence in college through graduation.

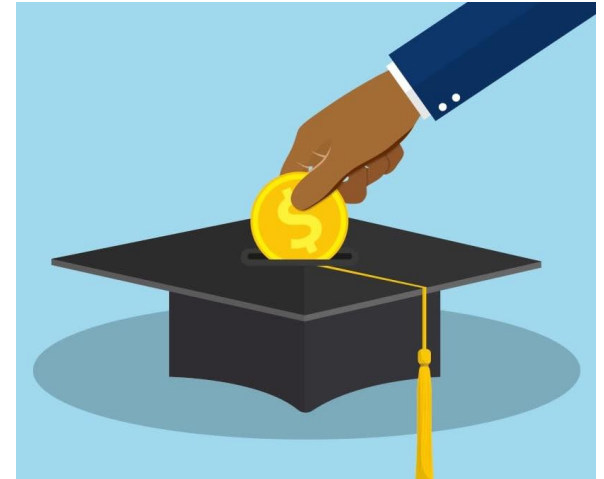
	Enrollment	Graduation
No college savings	45%	5%
\$1 to \$499 saved	65%	25%
\$500 or more saved	72%	33%

The Assets and Education Initiative (AEDI) Research Team University of Kansas School of Social Welfare

Parents' College Savings

There are several college expenses on the horizon besides tuition & fees:

- **Enrollment Fee** after your child has been admitted to a school and he/she commits to attend (\$300 at the University of Missouri)
- **Room & Board Deposit** \$350 at the University of Missouri this past year
- **Transportation Costs**
- **Online/Lab Fees**
- **Books** (estimate \$100 or more per class)
- **Spending Money**



Questions?



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THANK YOU!