

March 2020

Killeen High School GEAR UP Newsletter



School Information:

Killeen High School
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Killeen, TX 76543

GEAR UP Facilitator

9th Grade Facilitator:
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KHS Principal:

Kara Trevino

Understanding College Costs

Often the greatest fear about pursuing an education after high school is the cost of college. The main expenses include **tuition and fees, room and board, books and supplies, personal expenses, and transportation**. These costs can be controlled to some extent.

The cost of college depends a lot on the choices your child makes. There's something else you should know: **The published price of attending a college is not usually what students actually pay**. They often pay less, thanks to financial aid.

Financial aid is money given or lent to your child to help pay for college. It may be awarded based on financial need alone, or based partly on factors such as proven academic or athletic ability. **Most full-time college students** receive some form of financial aid.

The actual, final price (or **net price**) students pay for a specific college is the published price (tuition and fees) to attend that college, minus any grants, scholarships and education tax benefits for which they may be eligible.

The difference between the published price and the net price can be considerable. While the prices published on college websites can be discouraging, many students will find that the net price for them is actually lower.

Colleges are now required to post a tool called a **net price calculator** on their websites. You can also go to the **U.S. Department of Education's Net Price Calculator Center**: <https://collegecost.ed.gov/net-price>

DID YOU KNOW?

Grants are a kind of **gift aid** — financial aid that doesn't have to be paid back if students successfully complete the courses in which they were enrolled. Grants are usually awarded based on financial need.

Upcoming Events and Announcements

- **March 4:** Texas A&M University Visit
- **March 9-13:** Spring Break
- **March 17 :** Dr. Adolph Brown Assembly
- **March 27:** Youth Congress Trip

GEAR UP Social Media

Like us on Facebook: GEAR UP Killeen ISD

Follow us on Twitter @ R12GearUp

Follow us on Instagram: r12gearup

Student Checklist:

- Work with one of your parents to estimate your financial aid using [FAFSA4caster](#) and be sure to save for college.
- Get involved in school- or community-based activities that interest you or let you explore career interests. Consider working, volunteering, and/or participating in academic enrichment programs, summer workshops, and camps with specialty focuses such as music, arts, or science. Remember—it's quality (not quantity) that counts.
- Use the U.S. Department of Labor's [career search tool](#) to research your career options.
- Start a list of your awards, honors, paid and volunteer work, and extracurricular activities. Update it throughout high school.
- Explore [reasons to consider college](#), and don't be afraid to ask for help from your parents, school counselor, and older students as you prepare.

Parent Checklist:

- Talk to your child about college plans as if he or she will definitely go to college.
- Keep an eye on your child's study habits and grades—stay involved.
- Encourage your child to take [Advanced Placement](#) or other challenging classes.
- Add to your child's college savings account regularly; and make sure you are fully aware of the provisions of the account.
- Address your concerns about [whether your child can or should go to college](#).
- Read "[Parent Power](#)" to access ideas for remaining involved in your child's progress.

Source: <https://studentaid.gov/resources/prepare-for-college/checklists/9th-grade>

Myth Buster

MYTH: Saving for college will hurt my student's chances of getting financial aid.

REALITY: Any money you and your child are able to save probably won't appreciably affect chances for aid.

Here's why: Under the federal financial aid formula, what matters most is the parents' income. Only a small percent of savings will be counted when determining financial aid.

Parental savings typically have little impact in the government calculation of expected family contribution (EFC).

Your EFC is a measure of your family's financial strength. It is calculated using information you give about your family's circumstances when your child applies for financial aid.

