

Killeen High School GEAR UP Newsletter



School Information:

Killeen High School
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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

- **October 9:** CTC Visit
- **October 10:** Temple College Visit
- **October 21:** Parent Night 6:00-7:00 PM (Financial Literacy/Aide Night)
- **October 22:** Get Financially Fit (GEAR UP Event)
- **October 29:** UMHB College Vistt

GEAR UP Social Media

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Follow us on Twitter @ R12GearUp

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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.

Student Checklist

- Ask questions** and participate in class.
- Find leadership opportunities.**
- Study and read every day.** People who read more know more. This habit will pay off when you take tests with timed reading sections, like college admission tests.
- Get involved.** Getting ready for college isn't all work. Find something you really like doing, and then dive into it.

Family Checklist

- Encourage your child to explore leadership opportunities** in school or in after-school activities.
- Make a plan to check in regularly about schoolwork.** If you keep up with your child's tests, papers, and homework assignments, you can celebrate successes and head off problems as a team.
- Talk about extracurricular activities.** Getting involved in clubs and other groups is a great way for your child to identify interests and feel more engaged in school.
- Help your child set goals for the school year.** Working toward specific goals helps your child stay motivated and focused.

