



# Financing for College 101



**CAMPUS TOURS**

**Questions All Parents Should Ask**



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# Early College Credit

**HB 505** Addresses the number of DC courses or hours a student can enroll in and grade levels (9<sup>th</sup>-12<sup>th</sup>). .....*A rule may not limit:*

*(1) the number of dual credit courses or hours in which a student may enroll while in high school; (2) the number of dual credit courses or hours in which a student may enroll each semester or academic year; or (3) the grade levels at which a high school student may be eligible to enroll in a dual credit course.*

*SECTION 2. Section 130.008(f), Education Code, is repealed.*

Note:

- Does not speak to college-credit only courses & ISD pre-requisite structures still apply

**HB 18** Addresses the number of DC courses or hours a student can enroll in but, does not discuss the grade levels (9<sup>th</sup>-12<sup>th</sup>) as in HB 505.

*“A rule may not limit the number of dual credit courses or hours in which a student may enroll while in high school or limit the number of dual credit courses or hours in which a student may enroll each semester or academic year.”*

# Early College Credit

**HB 2812** Repeals the limitation on the number of junior college courses in which a high school student can enroll for dual credit. Also provides that a student's qualified off-campus instructional activities (e.g., a community college course for which the student is receiving high school course credit) will also count toward attendance for the school district's funding purposes.

**HB 1992** *Subsection (c), an institution of higher education may not require a score of more than three unless the institution's chief academic officer determines, based on evidence, that a higher score on the examination is necessary to indicate a student is sufficiently prepared to be successful in a related, more advanced course for which the lower-division course is a prerequisite.*

## **AP Credit Policy Search**

Find colleges and universities that offer credit or placement for AP scores. Begin your search by entering the name of the institution below. For the most up-to-date AP credit policy information, be sure to check the institution's website.

# Early College Credit

**Tuition Rebate Program** The purpose of this program is to provide a financial incentive for student to complete a bachelor's degree efficiently, taking as few courses outside the degree plan as possible. The program's goal is minimizing the number of courses taken -- saving money.

Note:

- Every course counts.
- First 9 credit hours do not count as hours attempted. Additional credit earned exclusively by examination will still count.
- Dual credit course credit does NOT count into the determination of a student's eligibility to receive the tuition rebate.
- Sample: **Texas State University**

Klein ISD Class	Lone Star-UP Course
English III*	ENGL 1301 & 1302
English IV*	ENGL 2322 & 2323
U.S. History*	HIST 1301 & 1302
U.S. Government*	GOVT 2305
Economics	ECON 2301
Sociology	SOCI 1301
Psychology	PSYC2301
Art History*	ARTS 1303
<b>Indep.Study/Math*</b>	<b>MATH 1314</b>
Pre-Calculus*	MATH 2412
Biology*	BIO 1406 & 1407
Anatomy & Physiology*	BIO 2401 & 2402
Correctional Services*	CRIJ 2313
Court Systems & Practices*	CRIJ 1306

## 529's

- Named after Section 529 of the Internal Revenue Code which created these types of savings plans in 1996.
- 529 Plans can be used to meet costs of qualified colleges nationwide.
- Unlike Roth IRAs and Coverdell Education Savings Accounts, 529 plans have no income limits, age limits or annual contribution limits.
- Considered “parental asset” on FAFSA.
- <https://www.texascollegesavings.com/>

## Texas Tuition Promise Fund

- Lock in tomorrow's college tuition costs at Texas public colleges and universities at today's prices.
- Texas law requires all Texas two- or four-year public colleges and universities to accept Texas Tuition Promise Fund<sup>®</sup> Tuition Units as payment for the applicable portion of tuition and required fees.

## Coverdell ESA's

- A savings account that is set up to pay the qualified education expenses of a designated beneficiary.
- Any beneficiary who is under age 18 or is a special needs beneficiary can have a Coverdell and it can be opened in the US at any bank.
- For purposes of Coverdell ESAs, an eligible educational institution can be either an eligible postsecondary school or an eligible elementary or secondary school

# Benefactor Programs

- Military Tuition Assistance
- Segal AmeriCorps Service Award
- Work/Study Programs
- Public Service Loan Forgiveness Program
- Federal Teacher Loan Forgiveness

## Grants/Scholarships/Awards

### Award Letters

- Outlines your financial aid package from the college(s) to which you applied
- Note: sometimes impt info is missing!

### Grants

- Free Money!
- Must complete the FAFSA.

### Scholarships

- Much like a grant
- Usually connected to academic success
- Can be need-based

How many fast food places are there?

What is there to do during free time?

How many fast food places are there?

Is there a curfew?



Do we get free wi-fi?

Can I bring my car?

Are the dorms co-ed?

How many fraternities/sororities are there?



- Competitive or Supportive?  
Determine the right campus atmosphere that will meet the student's need.
- Small college or large university?
- Look at schools research component and “Honors” programs. High ability students tend to gravitate to collegiate environments that offer a seminar approach to coursework, and independent research opportunities.

# Site Selection

- Look at colleges that match interests, career, and/or accept already earned collegiate credit.
- Look at colleges that offer strong students “combined programs”, i.e BA-MD, BA-JD, BA-MBA.
- Look at schools that provide post-baccalaureate opportunities or support for scholarships like Fulbright, Rhodes, Gates-Cambridge, Goldwater, and Marshall.

# Brochures & Tours

- Brochures tend to be glossy, general, and highly edited.
- Remember tour guides are only one-in-a-thousand. They are trained to present in a positive light.
- The ultimate tour experience: An overnight stay.
- Before you leave:
  - What is the 1<sup>st</sup>-to-2<sup>nd</sup> year retention rate?
  - What is considered the on-time graduation rate?
  - GO ROGUE! and visit areas off the campus tour and speak to students in the library or cafeteria.

# Appeals & Disputes

- What is the appeals policy?
- Some campuses strictly adhere to FERPA. Find out their policies about sharing information with parent.
  - Note: a school may disclose information from an “eligible student’s” education records to the parents, without the student’s consent, if the student is a dependent for tax purposes. The age of the student & the parent’s status as a custodial parent is irrelevant. 34 CFR §

## Residential Life

- How many freshmen are in a dorm room?
- Is housing guaranteed?
- Is there financial assistance for students living off-site?
- What are dining hall hours? Convenience store hours?
- Are upperclassmen in separate housing?

## Safety & Security

- Is there a security app for night class attendees?
- What precautions are taken to ensure dorm security? Campus security?
- Are security logs open for review?
- What is the frequency of crime on campus? Is this open record?
- How many cases did the college's judicial committee handle last year?

- What is the percentage of adjunct faculty on campus?
- What is the course cancellation policy?
- What is considered a “small class”?
- How is the registration of classes handled?
- What is the grading policy?
- What is the policy on book rentals?/ Will student be allowed to use a textbook app on an IPAD to download books?
- How many students typically study abroad? Are there internships?
- Do you have a career center? Does it provide placement services?

