# Financial ald myths

Have you heard any of these financial aid myths and misconceptions? Make sure you know the facts so that you can help your student get the aid they need.

### MYTH: WE MAKE TOO MUCH TO BE CONSIDERED FOR FINANCIAL AID.

More than half of all college students receive financial aid in the form of grants, loans, scholarships, and work-study jobs, and family income is only one factor considered in the process.

### MYTH: THE "AVERAGE" STUDENT CAN'T GET SCHOLARSHIPS.

There are thousands of scholarships that don't have a thing to do with athletic or academic abilities. Subscribe to a free, comprehensive scholarship database, such as www.fastweb.com or www.finaid.org, to get scholarship listings.

## MYTH: IF I'M NOT PAYING FOR MY CHILD'S COLLEGE, MY INCOME WON'T BE A FACTOR.

Most schools require students to complete the Free Application for Federal Student Aid (FAFSA), which determines aid eligibility using income information for both dependent students and their parents. Visit **www.fafsa.gov** to use the FAFSA4caster. This tool estimates the federal aid your student may qualify for.

## MYTH: THERE IS NO ADVANTAGE TO APPLYING EARLY FOR FINANCIAL AID.

Most funds are distributed on a first-come, first-served basis.

## The REAL Cost of College at DSU

As average college tuition continues to soar nationwide, DSU is taking measured steps to ensure affordability for all students.



#### Five Tips for Paying for College

#### THINK AHEAD

Begin considering possible sources of aid as early as sophomore year and stick closely to an established time line throughout the process.

#### THINK FEDERALLY

Complete the Free Application for Federal Student Aid (FAFSA) at **www.fafsa.gov**. This form estimates the portion of college tuition that your family will be expected to contribute.

#### THINK LOCALLY

Enlist the help of a guidance counselor in narrowing down those scholarships offered by local businesses that your student is eligible for.

#### THINK CATEGORICALLY

Visit websites such as www.CollegeView.com, www.fastweb.com, and www.finaid.org to browse thousands of scholarships for students with skills and attributes beyond sports and academics.

#### THINK CORPORATELY

After you have checked with your own employer and other local businesses for scholarship opportunities, start thinking creatively about larger corporations that could benefit from funding your student's academic future.

## DSU DEGREES AND OUTCOMES

Want variety? Check.

Career support? Got it.

Local and national opportunity? Covered.

At DSU we offer more than 50 programs of study, and our numbers practically speak for themselves with a whopping 97 percent graduate job-placement rate. DSU provides flexible learning options in two- and four-year degree programs, as well as extended learning opportunities.

Our graduates go on to exciting careers in the military, to nationally noted grad schools, and to top positions with well-known companies. And according to the U.S. Department of Labor, North Dakota achieved the lowest unemployment rate of any state at 2.6 percent (based on seasonally adjusted monthly unemployment rates for states for May 2014).

Learn more about Dickinson State by visiting www.dickinsonstate.edu

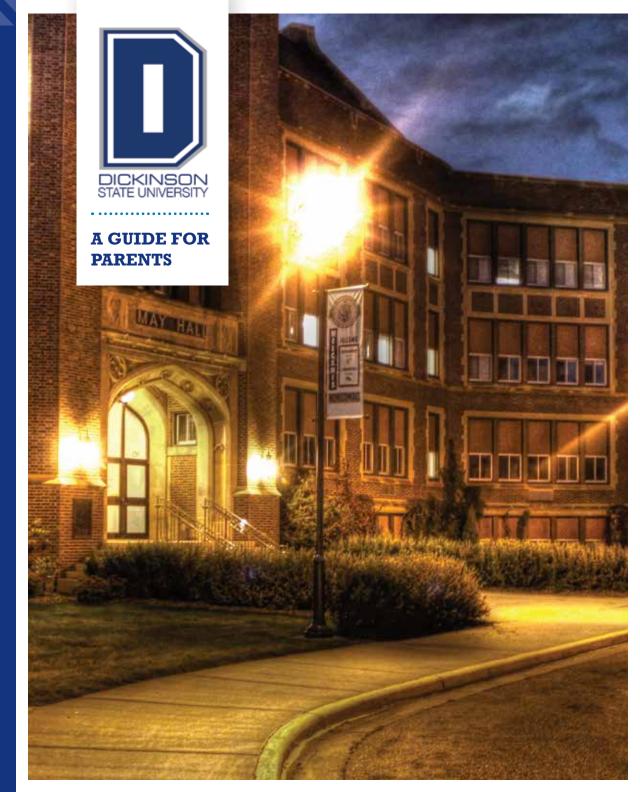












## STEP-BY-STEP college search

As graduation nears, your focus is naturally shifting to helping your son or daughter choose the right college. Though the process can seem overwhelming, following these tips will ease this important transition.

- Stay in frequent contact with your son or daughter's high school counselor throughout the process. They can provide you with valuable information.
- Make sure that you and your student are in agreement about their "ideal" school. Try the SuperMatch search engine at www.CollegeView.com, which allows students to rank search criteria to find their top matches.
- Virtual tours and Web resources are handy, but nothing beats visiting
  campus in person. Visiting Dickinson State provides the perfect
  opportunity to meet faculty and students face-to-face while getting
  a feel for the campus. Divide your time equally between guided tours
  and independent exploration of DSU and the surrounding communities.
  Take our virtual tour (dickinsonstate.edu/visit) and then visit us in
  person.
- Find out which admissions tests your student will need to take, and then plot a time line for registering for and completing the tests.
   Creating a VIP page at dickinsonstate.edu/vip will help you keep track of important deadlines—failing to get forms in on time could delay entry for your student.
- Seek help from a DSU financial aid representative in finding scholarships for your student. Again, adhering to deadlines is crucial in securing funds.
- It's sometimes easy to lose focus in this process. Help your student to stay on track by emphasizing the lifelong benefits that come with choosing the right school.

This is an exciting time for both you and your student—enjoy it!

Being proactive and organized will serve you well, but don't forget to have fun. too.

## Blue Hawk Parents Get Involved!

As a DSU parent, you can make a big difference in your student's college experience. Our Alumni Association is a great resource for keeping up to date with campus events, connecting with other parents, and helping acclimate families with the larger Dickinson community, giving them access to the exciting opportunities available to students—both during college and after graduation. Visit **dsufamily.com** to get started today!





## FINDING THE right fit

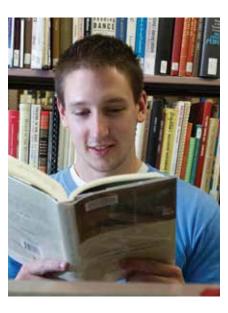
With so many options, what factors should be foremost in your student's search for the right college? Start by taking a look at some of these vital factors:

- LOCATION AND SIZE. Would your student rather live far from home or be able to visit on the weekends? Similarly, some students learn best in small, intimate classes as opposed to large auditoriums. Help your child to establish realistic criteria that reflect their needs.
- STUDENT LIFE. Comfortable social interaction is a must. Visit various campuses and let your student get a feel for the surroundings. Also, you can help them prepare for the rigors of college life by checking into clubs and activities offered by the school.
- COST. While college can be pricey, there is relief to be found. Scholarships, grants, on-campus employment, student loans, and paid internships are just a few ways to ease the burden on your pocketbook.

#### **Safety is Top Priority at DSU**

DSU and Dickinson and the areas surrounding campus enjoy some of the nation's lowest crime rates. Our annual campus safety report is available online at dickinsonstate.edu/safetyreport. On campus, DSU helps ensure students' safety by offering:

- Keyed access to dorms and common spaces
- Well-lit entryways, footpaths, and outdoor spaces
- Routine security patrol
- Transport/escort service on request
- Low annual number of on-campus incidents



## GET YOUR ACT together

You can be a major help to your student in deciding how best to approach college entrance exams for maximum success. The ACT and SAT, the most widely accepted college tests, gauge an applicant's potential and are frequently used in determining eligibility for financial awards. Check out a few ways you can help your student get the score they need to get out in front of the college search.

• CHOOSE THE RIGHT TEST While most four-year colleges accept either score, check each school's requirements to be sure. Knowing which exam(s) to take is important if your student is still deciding on a school to attend, as they'll likely want to avoid taking both. Dickinson, for example, prefers the ACT, but also accepts SAT scores.

While the SAT and ACT have some similarities, the tests differ in how they reflect the abilities of each student. Read up on both tests (ACT: www.actstudent.org; SAT: sat.collegeboard.org) and take advantage of the free sample questions that are offered by both.

• PROVIDE DIRECTION Encouraging your student to take college-preparatory courses throughout high school will help them to excel on college entrance exams. Be a resource for your student as they complete practice tests, and remind them to carefully evaluate their testing strengths and weaknesses if the need arises to retake either test for a better score.

#### **Know the Difference**

You can also help your student prior to test time by identifying the similarities and differences between the exams:

#### ACT:

- Consists of English, math, reading, science, and writing (optional)
- Covers math up to trigonometry
- Offered six times yearly
- Reports scores on a scale from one to 36

#### SAT:

- Consists of writing, critical reading, and math
- Covers math up to ninth grade basic geometry and algebra II
- Offered seven times yearly
- Reports scores on a scale from 200 to 800 for each section (total maximum score of 2400)