

SAVING MONEY IN COLLEGE JUST MAKES “CENTS”

SHANNA MEYER

ENROLLMENT SERVICES SPECIALIST

JEFFERSON COLLEGE

DIFFERENCE BETWEEN A COMMUNITY COLLEGE, A FOUR-YEAR COLLEGE AND A UNIVERSITY

- COMMUNITY COLLEGE IS WHERE YOU RECEIVE YOUR ASSOCIATE'S DEGREE.
 - ASSOCIATE OF ARTS
 - ASSOCIATE OF ARTS IN TEACHING
 - ASSOCIATE OF SCIENCE
 - ASSOCIATE OF APPLIED SCIENCE
- FOUR-YEAR COLLEGE ONLY OFFERS UNDERGRADUATE PROGRAMS
 - BACHELOR'S DEGREE
- UNIVERSITY OFFERS BOTH UNDERGRADUATE AND GRADUATE PROGRAMS
 - BACHELOR'S DEGREE
 - MASTER'S DEGREE
 - DOCTORATE DEGREE

WHAT IS A CREDIT HOUR?

- COLLEGE CLASSES ARE MEASURED BY CREDIT HOURS
 - ENGLISH COMPOSITION I = 3 CREDIT HOURS
 - YOU ARE IN THIS CLASS FOR APPROXIMATELY 3 HOURS PER WEEK
- FULL TIME STUDENT = 12 CREDIT HOURS
 - YOU ARE IN CLASS APPROXIMATELY 12 HOURS PER WEEK. THIS IS A LOT LESS COMPARED TO YOUR HIGH SCHOOL SCHEDULE.
 - YOU NEED TO BE PREPARED FOR AT LEAST 2 HOURS OUTSIDE OF THE CLASSROOM FOR EACH CLASS. EX, HOMEWORK, READING, LABS, PAPERS, RESEARCH, ETC...
- ASSOCIATE OF ARTS DEGREE, ARTS IN TEACHING AND SCIENCE
 - TYPICALLY 62 CREDIT HOURS
- ASSOCIATE OF APPLIED SCIENCE DEGREES
 - VARY FROM 65 – 72 CREDIT HOURS
- BACHELOR'S DEGREE
 - TYPICALLY 120 CREDIT HOURS

EXAMPLE OF A 12 CREDIT HOUR SCHEDULE

- ENG 101 3 CREDIT HOURS MWF 8:00 – 8:50 A.M.
- HST 103 3 CREDIT HOURS MWF 9:00 – 9:50 A.M.
- ART 101 3 CREDIT HOURS MWF 10:00 – 10:50 A.M.
- CIS 125 3 CREDIT HOURS MWF 11:00 – 11:50 A.M.
- ENG 101 3 CREDIT HOURS TR 8:00 – 9:15 A.M.
- HST 103 3 CREDIT HOURS TR 9:30 – 10:45 A.M.
- ART 101 3 CREDIT HOURS TR 11:00 – 12:15 P.M.
- CIS 125 3 CREDIT HOURS TR 12:30 – 1:45 P.M.

CLASS SETTINGS AND SEMESTERS

CLASS SETTINGS

- REGULAR CLASS SETTING
- HYBRID CLASS SETTING
- ONLINE CLASS SETTING

SEMESTERS

- FALL SEMESTER
 - AUGUST – DECEMBER
- SPRING SEMESTER
 - JANUARY – MAY
- SUMMER SEMESTER
 - JUNE - JULY

WHAT IS FINANCIAL AID?

- SCHOLARSHIPS
 - DIFFERENT TYPES
 - VARY IN AMOUNTS
 - CAN BE GIVEN BY DIFFERENT GROUPS AND ORGANIZATIONS
- PELL GRANTS
- STUDENT LOANS

WHAT IS FINANCIAL AID?

- PELL GRANT
 - A NEED BASED GRANT, BASED ON INFORMATION SUBMITTED ON YOUR FAFSA.
 - DEPENDENT STUDENTS MUST USE THEIR PARENTS TAX INFORMATION.
 - MOST STUDENTS WILL BE A DEPENDENT STUDENT UNTIL THEY HAVE REACHED THE AGE OF 24.
 - PELL GRANT IS FREE MONEY FROM THE FEDERAL GOVERNMENT.
 - CURRENTLY IS \$5,730 FOR AN ACADEMIC YEAR. THIS IS \$2,865 PER SEMESTER FOR A FULL TIME STUDENT.
 - PELL GRANT REMAINS THE SAME AMOUNT NO MATTER WHERE YOU ARE ATTENDING.

WHAT IS FINANCIAL AID?

- STUDENT LOAN
 - MUST BE PAID BACK 6 MONTHS AFTER THE STUDENT GRADUATES OR DROPS BELOW 6 CREDIT HOURS.
 - MAX AMOUNT FOR DEPENDENT FRESHMAN STUDENTS IS \$5,500.
 - FRESHMAN STUDENT IS ANY STUDENT UNDER 30 CREDIT HOURS COMPLETED
- SUBSIDIZED AND UNSUBSIDIZED LOANS
 - SUBSIDIZED LOANS
 - NEED BASED LOANS
 - THE GOVERNMENT PAYS THE INTEREST ON THESE LOANS WHILE YOU ARE ENROLLED FOR 6 OR MORE CREDIT HOURS
 - THE MAX AMOUNT OF SUBSIDIZED LOAN FOR A DEPENDENT FRESHMAN IS \$3,500.
 - UNSUBSIDIZED LOANS
 - INTEREST ACCRUES WHILE YOU ARE IN SCHOOL AND IN REPAYMENT
 - THE MAX AMOUNT OF UNSUBSIDIZED LOAN FOR A DEPENDENT FRESHMAN IS \$2,000.

LET'S MEET OUR STUDENTS

RON BURGANDY



Graduated from University High School
Dependent Student
Major is Journalism
Eligible for full pell grant

PUBLIC UNIVERSITY IN MISSOURI

- LIVING ON CAMPUS
- COSTS FOR THE 2014 – 2015 ACADEMIC YEAR
 - TUITION \$10,286
 - ROOM AND BOARD \$9,640
 - BOOKS \$1,114

VERONICA CORNINGSTONE



Graduated from Excelsior High
Dependent Student
Major is journalism
Eligible for full pell grant

JEFFERSON COLLEGE

- COSTS FOR THE 2014 – 2015 ACADEMIC YEAR
 - COSTS FOR LIVING AT HOME
 - TUITION \$2,716
 - TECHNOLOGY FEES \$84
 - LAB FEES (AVERAGE) \$265
 - BOOKS (AVERAGE) \$ 915
 - COSTS FOR LIVING ON CAMPUS
 - HOUSING \$3,466
 - MEAL/BOARD \$2,178
- (SOURCE WWW.JEFFCO.EDU)

BRICK TAMLAND

PRIVATE UNIVERSITY IN MISSOURI

- COSTS FOR THE 2014 – 2015 ACADEMIC YEAR
 - LIVING AT HOME
 - TUITION \$24,694
 - FEES \$1,190
 - BOOKS \$1,140
 - LIVING ON CAMPUS
 - TUITION \$24,694
 - FEES \$1,190
 - BOOKS \$1,140
 - HOUSING \$7,684
 - MEAL/BOARD \$2,288



Graduated from Newton South High School
Dependent Student
Major is journalism
Eligible for full pell grant

HOW MUCH DO YOU OWE?



HOW MUCH DO YOU OWE? RON BURGANDY

- 1 YEAR
 - \$15,310
 - MONTHLY PAYMENTS \$176.18
 - INCOME NEEDED \$26,428
- 2 YEARS
 - \$30,620
 - MONTHLY PAYMENTS \$352.37
 - INCOME NEEDED \$52,856
- 4 YEARS
 - \$61,240
 - MONTHLY PAYMENTS \$704.75
 - INCOME NEEDED \$105,712



HOW MUCH DO YOU OWE? VERONICA CORNINGSTONE

- 1 YEAR @ JEFFERSON COLLEGE
 - YOU GET \$1,750 IN YOUR POCKET!
- 2 YEARS @ JEFFERSON COLLEGE
 - YOU GET \$3,500 IN YOUR POCKET!



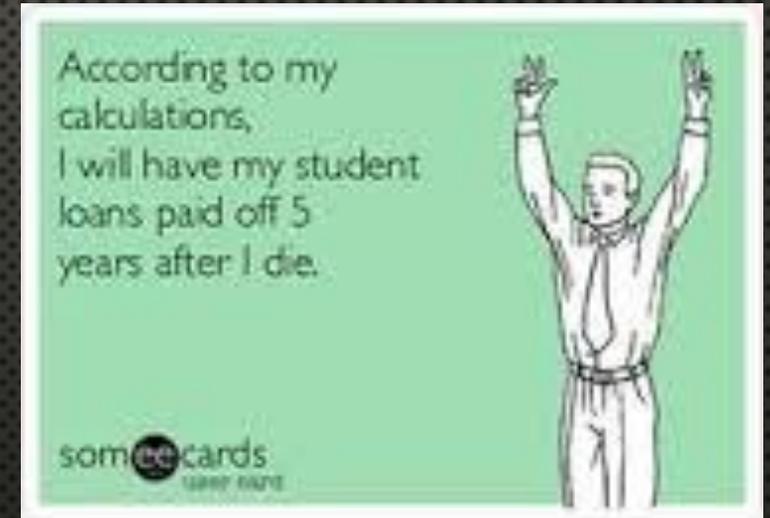
HOW MUCH DO YOU OWE? BRICK TAMLAND

LIVING AT HOME

- 1 YEAR
 - \$21,294
 - MONTHLY PAYMENT \$245.05
 - INCOME NEEDED \$36,757
- 2 YEARS
 - \$42,588
 - MONTHLY PAYMENTS \$490.10
 - INCOME NEEDED \$73,515
- 4 YEARS
 - \$85,176
 - MONTHLY PAYMENT \$980.20
 - INCOME NEEDED \$147,031

LIVING ON CAMPUS

- 1 YEAR
 - \$31,266
 - MONTHLY PAYMENT \$359.81
 - INCOME NEEDED \$53,971
- 2 YEARS
 - \$62,532
 - MONTHLY PAYMENT \$719.62
 - INCOME NEEDED \$107,943
- 4 YEARS
 - \$125,064
 - MONTHLY PAYMENT \$1,439.24
 - INCOME NEEDED \$215,886



US NEWS 100 BEST JOBS AND SALARIES (2012)

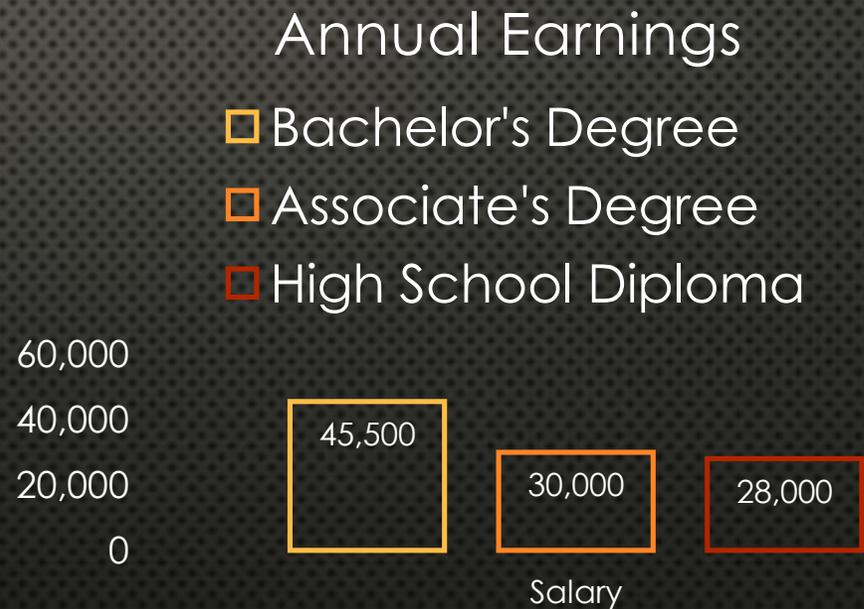
- WEB DEVELOPER
 - AVG SALARY \$62,500
- NURSE
 - AVG SALARY \$65,470
- EMT/PARAMEDIC
 - AVG SALARY \$31,020
- VET-TECH
 - AVG SALARY \$30,290
- RADIOLOGY TECHNICIAN
 - AVG SALARY \$54,340
- SCHOOL PSYCHOLOGISTS
 - AVG SALARY \$67,650
 - REQUIRES MASTER'S DEGREE & ADDITIONAL 3 YEAR PROGRAM
- ENROLLMENT SERVICES SPECIALISTS – TEACHING YOU HOW TO SAVE MONEY IN COLLEGE
 - AVG SALARY \$PRICELESS

GET EDUCATED

ANNUAL EARNINGS

CENSUS BUREAU

- ANNUAL EARNINGS
 - BACHELOR'S DEGREE \$45,500
 - ASSOCIATE'S DEGREE OR SOME COLLEGE \$30,000
 - HIGH SCHOOL DIPLOMA \$28,000



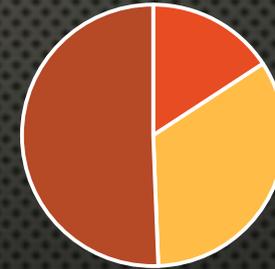
GET EDUCATED

UNEMPLOYMENT RATES

CENSUS BUREAU

- UNEMPLOYMENT RATES
 - BACHELOR'S DEGREE 3.8%
 - ASSOCIATE'S DEGREE OR SOME COLLEGE 8.1%
 - HIGH SCHOOL DIPLOMA 12.2%

Unemployment Rates



- Bachelor's Degree
- Associate's Degree
- High School Diploma

GET EDUCATED

BENEFITS OF A COMMUNITY COLLEGE

1. IT'S AN EASY TRANSITION FROM HIGH SCHOOL.
2. YOU'LL SAVE TENS OF THOUSANDS OF DOLLARS.
3. THERE'S MORE TIME TO THINK ABOUT YOUR CAREER PATH.
4. IT WILL BOOST YOUR CONFIDENCE.
5. WE OFFER EXCELLENT STUDENT SUPPORT SERVICES.
6. WE HAVE SMALL CLASS SIZES.
7. YOUR COURSE CREDITS WILL TRANSFER TO UNIVERSITIES.
8. SNOW DAYS!

STAY CLASSY!

SHANNA MEYER

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