

HIFE CPP REQUIREMENTS:

- ◆ Must have a minimum GPA of 2.5
- ◆ Must seek to attend an accredited institution
- ◆ Must be willing to complete the assigned homework provided by the HIFE Coach

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HIFE CPP Declares December As "National College Planning Awareness Month - Do College Right"



In an effort to help many families prepare for their children's college education and career goals, the Heartland Institute of Financial Education's College Planning Program (HIFE CPP) has dedicated December as **"NATIONAL COLLEGE PLANNING AWARENESS"** month.

While many parents and students are aware of the need to **plan for college**, many forget to take the necessary steps or are overwhelmed by the amount of time that is needed to plan and prepare themselves for college. HIFE CPP is making great strides and efforts to highlight the importance of college planning and educate Americans on how to establish and maintain college planning habits, thus teaching them how to **"Do College Right"!**

The Heartland Institute of Financial Education (HIFE) is a national 501(c)(3) non-profit organization based out of Denver, Colorado. The HIFE CPP's mission is to help young Americans obtain a college education.

Over the last several years, the HIFE CPP **team** has certified over 2,000 college consultants nationwide to help **(removed us)** enroll students in the HIFE College Planning Program.

"We believe we can make a great difference in helping students be better prepared for college and eventually inspire them to reach their career goals. We challenge all leaders in the local communities, organizations, corporations, teachers, parents and students to join us on this great crusade in making sure that **'No Student Is Left Behind,'**" according to HIFE Founder & CEO, Mr. Alan Gappinger.

Visit our **website:**
www.hife-usa.org

Message From The Dean - Bob Fulcomer

As we head into the holiday season, it is easy to lose focus on the importance for high school juniors to pay attention to preparing for and taking the college entrance exams (SAT/ACT). Most colleges require one of these tests for admissions and have minimum

scores that will be acceptable. These students should also be researching what schools are best suited for them and those that offer the major of their choice. Further, waiting until the last minute to investigate these tasks can cause additional anxiety when

deadlines are missed or paperwork is not completed correctly. These are areas with which HIFE CPP coaches can assist and help to reduce stress in making these important decisions.

Our HIFE College Planning Program



How are you getting ready for College?



The HIFE College Planning Program (CPP) has helped many students nationwide in preparing for the college that best **fits** their needs.

Our great success is attributed to the holistic and comprehensive approach that we have developed which addresses the five major components in college planning: Career Development, College Preparation & Guidance, College Admissions Assistance, College Selection, and Financial Aid.

1. Our HIFE Career

Development Platform:

- ◆ Helps students assess, explore, plan, and transition.
- ◆ Delivers simple content customized by developmental level.
- ◆ Provides a reliable foundation for career exploration with research-based assessments.
- ◆ Helps students navigate career options and make relevant connections between coursework and the world of work.
- ◆ Supports high school completion and confident college choices with flexible education planning tools.
- ◆ Promotes effective career preparation by introducing students to lifelong portfolio development.
- ◆ Improves accountability, quantifies program success, and eases reporting requirements.

2. Our College Preparation & Guidance Program:

- ◆ Assists students in selecting the proper courses to take from their freshmen year up to their senior year to align with their career choice.
- ◆ Provides assistance in monitoring and taking the required proper entrance exams for colleges.
- ◆ Helps students in determining whether to pursue advanced placement courses or take equivalency exams.
- ◆ Directs students to participate in school's clubs and organizations.
- ◆ Encourages students to volunteer actively in their church **and/or** community.
- ◆ Guides students on how to attain Letters of Recommendation.

3. Our HIFE College

Admissions Platform:

- ◆ Advises students on the timeline of the admissions process.
- ◆ Guides students through the college application process.
- ◆ Verifies updated college entrance requirements to help students prepare for the application process.
- ◆ Ensures that the students submit all the required documents for their selected colleges (transcripts, SAT/ACT scores, resume, essays and letters of recommendation).
- ◆ Reviews students' essays prior to submission to

select colleges to ensure proper grammar, spelling and objective.

- ◆ Directs students in developing the proper resume to **accentuate** their strengths and accomplishments.
- ### 4. Our College Selection Platform:
- ◆ Helps students select the "right college" based on their skills, interests, work values, and admission profiles.
 - ◆ Researches the colleges and universities that align with the students academic goals, social needs and financial affordability.
 - ◆ Advises students on programs available that may pertain to their needs such as research studies, co-operative programs, honors programs, volunteer opportunities, **etc.**
 - ◆ Prepares and equips students with information needed as they visit their selected colleges.
 - ◆ Provides strategic tips on choosing the right college based on the financial aid offered, degree selection, as well as other factors that are key components in making the final college selection.
- ### 5. Our HIFE Financial Aid Platform:
- ◆ Guides students through the entire financial aid process.

(continued on page 4)

Factors In Considering The “Right College”

Many high school seniors face one of the toughest decisions in their **lives** - choosing the right college to attend the next 4-5 years.

Here are some factors to consider in **helping choose** the “right college”:

1. ADMISSION PROFILE - SAT/ACT Test scores, GPA, student ranking. This is very important in order to find out your chances of getting accepted to your desired college before wasting money on college application fees.

2. ACADEMICS - Major offered, Accreditation, Special requirements & School's ranking are areas you should consider carefully.

3. SIZE - Do you prefer a large or small campus size/ population? This will also affect the faculty to students

class ratio.

4. COLLEGE EXPENSES - Tuition/fees, room & board, percentage of students receiving financial aid, scholarships and estimated total budget. Knowing this ahead of time can help you plan for the financial impact it may have on you or your parents.

5. LOCATION - Do you prefer a school setting situated in an urban or rural area? The east, west **coast**, **mid-west** or the south?

6. ENVIRONMENT - Co-ed, male to female ratio, ethnic mix, as well as weather environment.

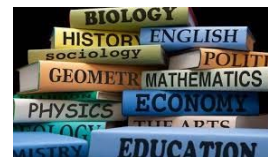
7. ACTIVITIES - Clubs, Organizations, Athletics, Intramural sports, Greek Life.

8. HOUSING - Residence Hall,

Off-campus housing, Types and sizes, Food/Meal Plan. It is important to ask students currently enrolled on **campus** **their** opinion on the housing life.

9. JOB PLACEMENT - Many schools are offering statistics **on the employment rates of their graduating students once they have completed their college career.** Be sure to ask each school for this.

10. REPUTATION - Some schools have a better reputation than others depending on the major or career **being pursued.** Be sure to survey different companies and **organizations** to see what type of reputation the school **has** for that particular field.



High School Seniors: Things To Do In December

December is a very busy month for many high school seniors as they prepare for their semester exams and school projects before **the holidays.**

Here are some reminders of what you need to do in preparation for your college planning process before the end of the year:

1. Learn about your financial aid options (scholarships, grants, loans, work-study

programs). Discuss with your parents about how to pay for college.

2. If necessary, register to retake the SAT and/or ACT exams. Verify the deadlines for submission for financial aid forms and applications for each school.

3. Follow up with your teachers, employers and community leaders to ensure that they send the letters of recommendation.

4. Focus on your studies in order to maintain or increase your GPA.

5. Be sure to sign up both you and your parents for a PIN for the FAFSA on-line application.

6. Encourage your parents to prepare their tax filing as soon as possible.

7. Keep an eye **out** for the early admissions notices from your selected colleges.



HIFE



COLLEGE PLANNING PROGRAM

Our HIFE College Planning Program (cont.)

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Check us out on the web:
www.hife-usa.org

- ◆ Reviews the FAFSA applications to help reduce or eliminate errors.
- ◆ Reviews the Student Aid Report (SAR) to ensure information is accurate to determine how we can help parents/students in lowering the Expected Family Contribution (EFC).
- ◆ Compares different financial aid packages available or offered by each school selected to minimize out-of-pocket expenses.
- ◆ Assists in the appeals process when a financial award is offered in order to maximize the amount of aid available for the student.

Most importantly, the HIFE CPP assigns each student a dedicated Coach who will assist the student throughout the college planning process.

Our Coaches are well experienced in the educational field and have devoted their entire lives in helping students go to college. Our Coaches are equipped with the latest tools and resources needed to provide the proper guidance for each student enrolled in our program.

According to the HIFE Dean Of Education, Mr. Bob Fulcomer, "the success of our program relies heavily on the commitment level of each

participating student and their parents to follow through with the assigned tasks provided by the Coach. For the right student, the HIFE CPP can be an incredible asset in helping students achieve their college career."

NOTE: To learn more about our HIFE College Planning Program, be sure to tune into our "National Live Webinar" broadcasted twice a month.

Simply go to our **website:** www.hife-usa.org and click on the link "**HIFE CPP National Live Webinar**" and register for the next class.

Coach's Corner

FAFSA - What do many high school seniors think about this acronym? If it comes up in conversation, they may look bewildered. They might know it is important, and it deals with financial aid; but, that's likely about it. Both seniors and their parents might be concerned or anxious when hearing about it.

Here is some basic information: FAFSA stands for *Free Application for Federal Student Aid*, and the forms are available for completion January 1st each

year. Some financial aid is awarded on a first come, first served basis. Therefore, completing the FAFSA as close to January 1st may make the difference in the amount of monies awarded.

If families fill it out prior to completing their current federal income tax return, they should estimate these numbers based on the previous year's tax return. If this occurs, the FAFSA needs to be updated after completing the current year's tax return.

All students need to complete the FAFSA each year as it is required to be eligible for government grants and loans. Additionally, many schools require it for a student to be considered for college specific financial aid.

As families work through the FAFSA, they will most likely have questions. When this happens, encourage them to stay calm. Remind them their HIFE College Planning coach is available to guide them through the process.