

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

Time To Apply For College



This is a busy time for our high school seniors. It's time to apply for college!!! At this time of year, high school seniors need to focus on the application process. This

includes completing applications, writing essays, ordering transcripts and setting up references. All of this takes time and is critical for students to do. Coaches are very busy working with the students to get everything done.

To help, consultants can encourage their students to work on the application process and to work with their

HIFE Coaches. In addition, if they know of other high school seniors considering the HIFE College Planning Program, now is the time to enroll.

We want to help all of the students as much as we can. It is an exciting time for students, parents, consultants and HIFE Coaches. If we all support the seniors, we can help them reach their education goals.

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Message From The Dean - Bob Fulcomer

This is a critical time for high school seniors going into their final year of high school. The deadline to apply for some colleges is as early as October. In order to be prepared to apply to colleges, they need to be evaluating the schools they are considering as well as deciding on their major and looking at the best school to match their needs. They need to review admission requirements to determine if they qualify before they pay the application fee.

Many times, students will apply to 4 or 5 schools where they are at the bottom of the list for meeting the minimum requirements for acceptance;

and, even if they do get accepted, they do not receive any financial aid from the college. In order for our HIFE Coaches to help students who are seniors this fall, it is critical they start as soon as possible. Although it is never too late to start, time is of the essence.

It is also critical for the parents to heavily consider how they are going to pay for college, if they haven't already, as well as which colleges will be most cost effective while providing a quality education for the child.

As the student debt continues to climb, many students are finding themselves in a career that just doesn't have the

income potential to pay off the student loans. This is where the students need to evaluate their options when choosing a career.

Although it is critical for a student to choose a career they will enjoy, they also need to evaluate the employment growth as well as the income potential.

deadlines,
deadlines,
DEADLINES!

A Parent's Concerns About Student Loan Debt



One of the things a parent wants most for their child is to see them thrive. We want them to receive a quality primary and secondary education so they can continue on to college which will then hopefully lead to a good job where they are happy, valued and can make positive changes to our world. But let's not forget what else we want as we age - we want to see this cycle continue on to our grandchildren. As a parent of two youngsters, I've noted some causes for concern that impact a great deal of Americans.

The current numbers on the topic of student loan debt are frightening: The average loan debt is estimated to be \$25,000 - \$30,000 per student. Some studies indicate the average loan to be as high as \$33,000 per student. Americans owe over \$1 trillion dollars in student loans altogether. That's larger than the entire country's credit card debt!

These numbers are not shrinking and families are contributing less and less to rising college costs:

In 2010, families contributed 47% of overall college costs. In 2014, that rate has fallen to 36%.

What might be more frightening for folks carrying this debt are the lasting impacts student loans can have on their future financial health. The average American

with student loans is committing 4% of their overall monthly income to pay them back. That's 4% that could be spent on retirement investments, savings for a down payment on a new home, or - you guessed it - planning for their child's college expenses.

Since 2010, many families have had to "tighten up their belts," so to speak. We need to apply this same practice in the search for college. It's time families begin to educate themselves on ways not only to save up for college costs but most importantly, how to reduce them in the first place.

One way to reduce college cost is for students to choose the major that suits them as an individual. Did you know only 41% of college students graduate in four years? When a student enters college without a plan, it costs time and whole lot of extra cash. It's very important that students know their strengths, interests and potential post-college career opportunities that meet those qualities before shelling out thousands of hard-earned dollars toward a major that may not best suit them personally.

Another way to shrink college costs is to choose the right school. Now, while this may seem like an extremely vague statement, there is quite a bit of logic behind it. Consider the following:

Assume you've narrowed

down your college search to two schools, both of which suit your unique needs academically, social, etc.

College A: \$20,000/year
College B: \$30,000/year

No-brainer, right?

Most families would choose College A due to cost. What many fail to consider though is how much financial aid each school is willing to dole out. Your student may be in the top 10% of enrollees at College B and that school may be willing to work your out-of-pocket expenses down to \$5,000 per year. Talk about avoiding a costly mistake! But you have to research these kinds of things.

The path to college requires knowledge, research and time. It's imperative that parents take part in the process of selecting a college for their children.

No parent wants to see their child struggle to make rent each month because of student loan burdens.

Or worse, come back to live with you ...

*Author: Ryan Vaughn
College Planning Division*

College Scholarships With October Deadline

October is one of the busiest months of the college admissions process, and many applicants are so preoccupied with their college applications that scholarships aren't on their radar. They should be. Many scholarship opportunities expire in October.

Remember, the more scholarships you go after, the better your chances of bringing in extra dollars for your college education. Below is a sampling of 13 scholarships with October deadlines. The eligibility and entry criteria vary significantly, so read through the list to see which ones might be a match for you. The awards range in value from \$250 to \$22,000.

1. Build U Scholarship

- **Award:** \$2,000
- **Deadline:** Oct 1, 2014
- **Description:** Applicants must be majoring in product design, interaction design, engineering, or computer science.

• *Administered by Buildium*

2. Jack Kent Cooke Young Artist Award

- **Award:** \$10,000
 - **Deadline:** Oct 1, 2014
 - **Description:** Applicants must be classical musicians, vocalists, and/or composers.
- *Administered by From the Top*

3. Students with Heart Scholarship

- **Award:** \$500 - \$6,000
- **Deadline:** Oct 1, 2014

• **Description:** Applicants must have cardiac disease or a cardiac deformity.

• *Administered by the Students with Heart Foundation*

4. Benjamin A. Gilman International Scholarship

- **Award:** \$3,000 - \$8,000
- **Deadline:** Oct 7, 2014
- **Description:** Applicants must be studying abroad.

• *Administered by the Institute of International Education*

5. MyProjectorLamps Scholarship

- **Award:** \$500
- **Deadline:** Oct 13, 2014
- **Description:** Applicants must submit an essay on the use of multimedia and data visualization in the classroom.

• *Administered by MyProjectorLamps.com*

6. HotelsCheap General Scholarship for Higher Learning

- **Award:** \$1,500
- **Deadline:** Oct 15, 2014
- **Description:** Applicants must answer four personal, open-ended, and thought-provoking questions.

• *Administered by HotelsCheap.org*

7. Future Engineers Scholarship Program

- **Award:** \$5,000
- **Deadline:** Oct 15, 2014
- **Description:** Applicants must be majoring in engineering.

• *Administered by Kelly Services*

8. National Collegiate Cancer Foundation Legacy Scholarship

- **Award:** \$1,000
- **Deadline:** Oct 15, 2014
- **Description:** Applicants must have lost a parent or guardian to cancer.

• *Administered by the National Collegiate Cancer Foundation*

9. CIA Undergraduate Scholarship Program

- **Award:** \$18,000
- **Deadline:** Oct 15, 2014
- **Description:** Applicants must commit to working at the CIA in Washington, D.C., on summer breaks and after college graduation.

• *Administered by the Central Intelligence Agency*

10. La Unidad Latina Foundation Scholarships

- **Award:** \$250 - \$1,000
 - **Deadline:** Oct 15, 2014
 - **Description:** Applicants must be Hispanic students currently enrolled in an eligible degree program.
- *Administered by La Unidad Latina Foundation*

11. Williams-Mystic/Joseph Conrad Ocean Essay Contest

- **Award:** \$500
 - **Deadline:** Oct 24, 2014
 - **Description:** Applicants must submit an essay about a given ocean-related topic.
- *Administered by Williams-Mystic*

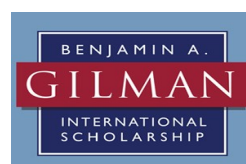
- **Deadline:** Oct 25, 2014
- **Description:** Applicants must demonstrate critical



JACK KENT COOKE
FOUNDATION



Students with Heart Foundation



KELLY
SERVICES

NATIONAL
COLLEGIATE
CANCER
FOUNDATION



CENTRAL
INTELLIGENCE
AGENCY

LULF
La Unidad Latina
FOUNDATION



HIFE



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College Scholarships With October Deadline

12. Horatio Alger National Scholarship Program

- **Award:** \$22,000
- **Deadline:** Oct 25, 2014
- **Description:** Applicants must demonstrate critical financial need and have faced and overcome great obstacles in their lives.



- *Administered by Horatio Alger Association of Distinguished Americans*

13. Coca-Cola Scholars Program Scholarship

- **Award:** \$10,000 - \$20,000
- **Deadline:** Oct 31, 2014
- **Description:** Applicants



must be current high school or homeschooled seniors.

- *Administered by the Coca-Cola Scholars Foundation*

Source: Allen Grove

HIFE College Planning Program

The Heartland Institute of Financial Education College Planning Program (HIFE CPP) is a college planning, coaching and funding program, the purpose of which is to help students and parents successfully navigate the complex college preparation, selection and funding process.

HIFE CPP offers:

- ◆ Certified Consultants Nationwide
- ◆ College Funding Strategies
- ◆ College Selection Assistance
- ◆ Application Process Assistance
- ◆ ACT/SAT Preparation Assistance
- ◆ FAFSA Guidance

- ◆ GPA Enhancement Assistance
- ◆ Curriculum Planning Assistance
- ◆ Career Planning Assistance

HIFE Coaches

Our Coaches work directly with students and parents to establish an action-plan for college selection and funding. We help the student develop a personal "resume" that will aid them in competing for valuable student loans, awards, grants and other forms of assistance that can help offset their college education costs.

Our Coaches Provide:

- ◆ College Assessment

- ◆ Resume Guidance
- ◆ Job/Career Research & Comparison
- ◆ College Selection
- ◆ College Application & Admission
- ◆ Essay Review
- ◆ Lesson Plans & Analysis
- ◆ Free Application for Federal Student Aid (FAFSA) Verification
- ◆ Financial Aid Comparisons
- ◆ Expected Family Contribution (EFC)
- ◆ Verification of Student Aid Report (SAR)
- ◆ College Scholarship Service (CSS) Profile
- ◆ Student Loans, Scholarships & Grants Guidance
- ◆ College Planning Checklist
- ◆ Scholarship Coaching
- ◆ Appeals Process Guidance