

WELCOME!

11th GRADERS: What You Need to Know to Pay
for College



ANNOUNCEMENTS



4 Ways to stay updated

1. akebsw.org to access this deck
2. Email help@akebsw.org
3. Follow “AKEB Southwest” on Instagram, Facebook, and/or Twitter
4. Follow the hashtag #AKEBSWSecondary



Apollo 12

Sign up for information on monthly sessions that are relevant to your application journey over the next year

Receive personalized support from a mentor, including essay feedback!

Be on the lookout for registration, opens in February! Links will be posted on AKEB social media and website.



FINANCIAL AID PLANNING

11th GRADERS: What You Need to Know to Pay
for College



Your Education **is an**
investment
in your *Future*

*“I am sure that all of you here today will agree that we live in a time of rapid change—change that is often not predictable, and not always positive. The best way to manage change, whether positive or negative, is to anticipate it and prepare for it. On the basis of my experience with development as an observer and a practitioner—that now spans more than forty years—I **have come to the conclusion that there is no greater form of preparation for change than education. I also think that there is no better investment that the individual, parents, and the nation can make than an investment in education of the highest possible quality.**”*

—Mowlana Hazar Imam, Speech at the Opening ceremony of the Aga Khan School in Osh (2002)

BRAINSTORM!

**WHAT ARE SOME ITEMS TO
CONSIDER AS YOU PLAN THE
COST OF ATTENDING
COLLEGE?**



Budgeting for College is More Than Tuition

	RESIDENT WHO LIVES ON CAMPUS OR OFF CAMPUS	RESIDENT WHO LIVES WITH PARENTS
Tuition	\$10,858-\$13,576	\$10,858-\$13,576
Room and Board	\$12,768	\$4,088
Transportation	\$1,542	\$1,542
Books and Supplies	\$724	\$724
Personal / Miscellaneous	\$3,002	\$3,002
Total Cost of Attendance	\$28,894-\$31,612	\$20,214-\$22,932

- Do your research on tuition costs for your target university. Universities post sample budgets like this on their websites!
- This is a sample budget. What does this budget **not** include?



BRAINSTORM!

**WHAT ARE SOME SOURCES
OF FUNDING YOU MAY BE
ABLE TO USE TO HELP PAY
FOR COLLEGE?**



Example Sample Funding Source List

****Total Cost of Attending the University of Texas at Austin for 1-year = \$31,612**

Funding Source	Amount	Definition
Scholarships/ Grant	\$5,000	Scholarships/Grants are direct payments to you or the university on your behalf from an organization or the government for the payment of your educational costs. They are awarded based on merit or need or both. Do not need to be paid back.
Work Study	\$10,000	Work Study programs are available through some universities allowing college students to work part-time to pay for educational costs, generally in their field of major.
TASFA Loan	\$12,500	The Texas Application for State Financial Aid is a program for Texas residents where the State provides loans and grants to families based on economic need. Loans must be paid back with interest after graduating typically.
Savings	\$4,112	Use savings as the plug for how much you must contribute after taking into accounts other forms of funding.

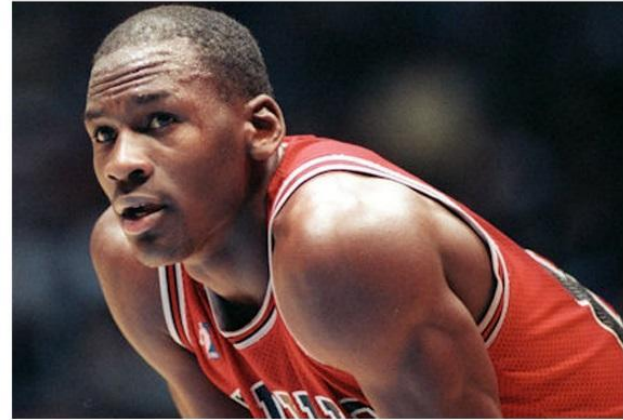


BRAINSTORM!

**WHAT CAN YOU DO NOW TO
PREPARE FOR THE FINANCIAL
COST OF GOING TO A TOP
UNIVERSITY?**



I can accept failure.
Everyone fails at
something. But I
can't accept not
trying.



Michael Jordan



IN SUMMARY...

- Your education is an investment in your future - know the costs, but don't be scared by it.
- Apply to scholarships! Every shot you don't take is potential funding you're losing out on!
- Be prepared to apply to FAFSA/TASFA and EFAS

Your Turn

- Research scholarships and aid that you would like to apply to.
- This is a shared document - you can see everyone's research and benefit from it! Feel free to create an individual version to use as well.



Financial Aid Tracker Demo - Tab 1

WELCOME TO YOUR VERY OWN SCHOLARSHIP TRACKER!

The goal of this is to keep track of all of the funding sources you apply to. Hopefully you'll earn a lot of money throughout the process too. Here's how to use it:

Step 1: Check out the links in the "Funding Sources" tab.

Step 2: Search through the thousands of scholarships and funding sources available to you! Be conscious of deadlines and eligibility requirements

Step 3: When you find a scholarship you're eligible for and are interested in, copy the relevant information from the website onto the "Tracker" tab.

Step 4: Start applying to all of the ones you listed!

Step 5: Repeat steps 2-4 regularly (recommended once a week)!

Financial Aid Tracker Demo - Tab 2

Funding Source	Web Link
AKEB SW Local Scholarships	https://tinyurl.com/AKEBSWScholarsh
AKEB National Scholarships	tinyurl.com/A12scholarships
List of Free/Reduced Tuition Colleges	https://www.forbes.com/sites/zackfried
Scholar Me	https://www.scholarme.co/
Scholarships	https://www.scholarships.com/scholars
Fastweb	https://www.fastweb.com/
Collegeboard	https://bigfuture.collegeboard.org/scho
Chegg	https://www.chegg.com/scholarships
AKEB EFAS Program (apply in 12th grade)	https://efas.theismailiusa.org/
TASFA Information (apply in 12th grade)	https://reportcenter.highered.texas.gov

Financial Aid Tracker Demo - Tab 3

Name of Funding Source	Topic	Eligibility	Deadline	Amount	Applied?	Accepted?	Link
Sample: Prudential Spirit of Community Awards	Volunteering		November 08, 2022	\$5,000.00	Yes	No	https://spirit.prudential.com
Sample: Scout of the Year Award	Volunteering	Must be in scouts	March 01, 2022	\$5,000.00	Yes	Yes	https://www.vfw.org

STANDARDIZED TESTS

11th GRADERS: What You Need to Know to Test



Kahoot!

- **Go to Kahoot.it**
- **Use the game pin _____**
- **Enter an appropriate name**
- **Keep the game friendly and on task**

Testing Overview

SAT	The SAT is a standardized test out of 1600 points administered by the College Board
SAT Subject Tests <i>(this has been discontinued for US based students)</i>	SAT subject tests are shorter exams administered by the College Board which focus on specific topics.
ACT	The ACT is a standardized test out of 36 points, similar to the SAT, but administered by a different organization and still accepted by colleges.
AP/IB	AP/IB tests are examinations that can generally be taken after taking courses at your high school. For AP tests, you are often given college credit, but attempting and scoring well also exhibits college readiness in your application.



/ SAT/ACT: What does test optional mean?

- Many colleges will remain ‘test optional’ for the 2022-2023 cycle (and possibly beyond), leaving decision to you as to whether or not you want to send SAT/ACT scores to a school
- **Play it safe** - if you have the confidence and ability to test well, you may consider the test, especially if you’re not sure which schools you’ll be applying to. Check colleges’ admissions websites for their testing guidelines.
 - College Board (SAT) has asked colleges to extend deadlines for receiving scores and to equally consider students for admission who are unable to take the test due to COVID
 - Your test score can function as a “meaningful differentiator” if you do well
 - Important to **keep monitoring colleges’ admissions pages and policies** if they change from test-optional
- Standardized test scores could be required for scholarships, transfers, and special programs
- **Implications for not taking a test** - other components of your application are weighted more heavily



SAT/ACT: *Potential* Scenarios

Scenario 1: Student has taken the SAT/ACT and scored well

- You can proceed to apply as normal
- Don't neglect other parts of your application just because you are submitting test scores

Scenario 2: Student has taken the SAT/ACT, but did not score in the competitive range for the college(s) to which they are applying

- If there is a significant discrepancy between your test score and that of the incoming class of the desired college(s), (i.e., test score falls below 25th percentile of school's average), omit test scores at your own discretion and focus on enhancing other aspects of your application

Scenario 3: Student has not yet taken the SAT/ACT

- If possible, take the test if you feel confident that you can perform successfully on the test (for those applying for Fall 2023 enrollment, this should be no later than October 2022)
- If testing is not an option, focus on essays and enhancing other aspects of your application



/ SAT/ACT during COVID-19

- Health and safety precautions should be in place at test centers in the U.S. Bring a mask, and check College Board & ACT websites requirements for other items to bring on test day.
- SAT Optional Essay section was discontinued in June 2021, except for states that require it for the SAT School Day program.
- SAT Subject Tests were also discontinued in the U.S. in the summer of 2021 for US applicants
- You should regularly check the College Board and ACT websites and/or follow the accounts on social media for updates. **This situation will continue to be monitored and may continue to change so don't miss important deadlines and notifications.**
 - <https://pages.collegeboard.org/sat-covid-19-updates>
 - <https://www.act.org/content/act/en/products-and-services/the-act/help.html#covid>



Standardized Testing Strategies

- **Practice, practice, practice.** Taking practice tests *under realistic testing conditions* helps to decrease test anxiety, helps with pacing on timed tests, lets you experience different instructions for different sections of the test, and gives you experience with the question types
- **Make use of online resources.** Visit ACT & SAT websites for tips + free practice
 - Books at your local library or bookstore: *The Official ACT Prep Guide* and *The Official SAT Study Guide*; also consider Princeton Review, Barron's, etc.
 - Quizlet, Magoosh and YouTube have free content and strategy tips
- **Allot enough time between attempts on tests.** Give yourself ample time to review your scores and what you could've done better, come up with new strategies, and evaluate which testing options work best for you and the schools that you want to apply to.
- **Try to complete testing before applications open in August.** Don't panic if this isn't possible, but the more you can focus on one part of the application at a time, the less stressful the process will be for you.



Submitting Your Scores

The Common Application allows you to self-report your scores, but you will officially submit your scores to universities through the College Board and/or ACT website. You should check to make sure that you are submitting all the necessary scores if a school requires them, plus any other scores that may strengthen your application if the schools you are applying to will consider them.



/ IN SUMMARY...

- **Plan ahead** for taking the SAT/ACT. Understand which scenario you fall into and prepare accordingly.
- **Take the exam ideally before August 2022** so that you are free to focus on college application the fall of your senior year.
- **Do your research!** Understand the average and top percentile scores for your university. Create goals based on what your university is looking for.
- Understand that **not taking the SAT/ACT will result in the other parts of your application being weighed more.**



Your Turn

- **Register for Khan Academy.** Khan Academy has many practice tests and materials for the [SAT and ACT](#). Use this time to register for this resource and [practice some problems](#).
 - There are other free and paid resources as well. Princeton Review, TestMasters, Barons
 - The College Board even has [free exams](#) that were actually administered in previous years!
- **Know Your School's SAT Averages.** This is typically notated as the score range for the middle 50% of student who were admitted to that school. Use a resource like [this](#) to do some research on your own for your schools.
- **Create Your Testing Plan.** If you haven't taken the SAT/ACT yet or want to retake the test. Check the college board website and find a test date and create a schedule for practicing for the exam.



AP/IB TESTING

11th GRADERS: What You Need to Know to Test
for College Credit



Advanced Placement and International Baccalaureate Exams

AP Exams

- Tests will be administered as a paper format this year in school during the weeks of May 2-6 and May 9-13 and will be approximately 2-3 hours long
- Exams with digital portfolios have specific guidelines to follow:
apstudents.collegeboard.org/exam-calendar

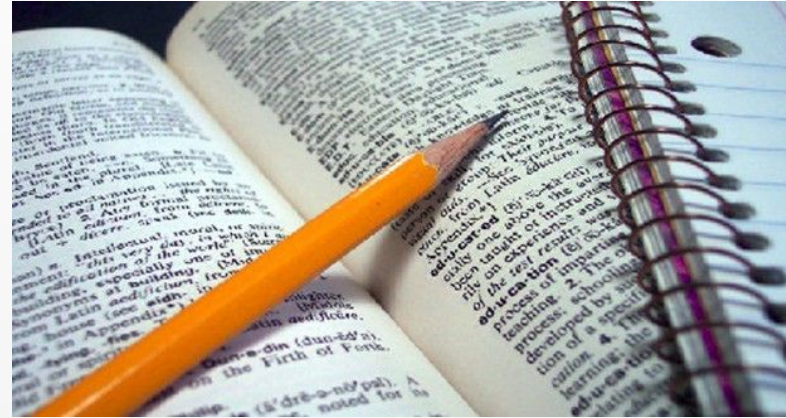
IB Exams

- Two pathways will be considered (used as recently as Nov 2021 milestone)
 - Written examinations administered safely in school
 - Or an alternative route using a combination of internal assessment coursework and teacher predicted grades



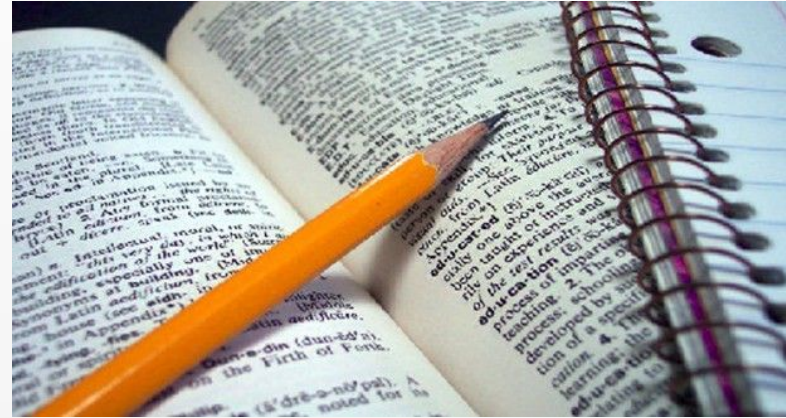
Learning in the Context of Islam and College

- The Prophet Muhammad (peace be upon him and his family) is reported to have said that, ***“Seeking knowledge is the duty of every Muslim, male or female.”***
- In his address during the foundation laying ceremony of the Aga Khan Academy in Dhaka, Bangladesh, Mawlana Hazar Imam spoke of the intersection of education and faith. He said that, ***“The Holy Qur’an sees the discovery of knowledge as a spiritual responsibility, enabling us to better understand and more ably serve God’s creation.”***
- So what does this have to do with AP/IB Testing and College Readiness?



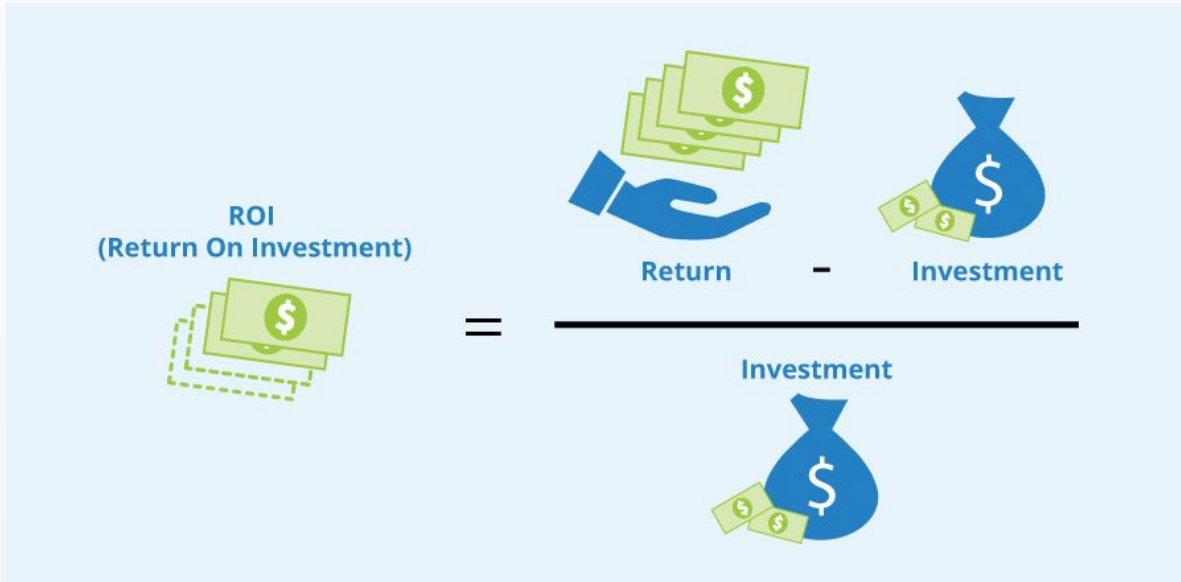
Learning in the Context of Islam and College

- **So what does this have to do with AP/IB Testing and College Readiness?**
 - AP/IB classes challenge us to better learn about concepts and Allah's creation
 - AP/IB Tests provide college credits for foundational courses that may be a part of your major
 - AP/IB Tests help us master subjects that will be useful to us in the future



Return on Investment (ROI) of AP/IB Testing

Return on Investment is a calculation used to understand how much benefit you receive for how much money, effort, or time you put in.



Return on Investment (ROI) of AP/IB

Testing

- AP/IB Exam costs **\$96 - \$200 per class** with an average of **\$120 per exam**.
- The average cost of a college class for a Texas resident is **\$935** at a public Texas 4yr University. **ROI = 679%**
- The average cost of a college class for an out-of-state is **\$1470** at a public Texas 4yr University. **ROI = 1125%**
- The average cost of a college class at a private university is **\$3277**. **ROI = 2630%**
- The average cost of a college class at community college is **\$338**. **ROI = 182%**



Return on Investment (ROI) of AP/IB Testing

Bottom Line:

**No matter where you decide to go to school,
AP/IB Exams are a cost and time saving
alternative to taking that same class again at
University or Community College!**

ROI
(Return On Investment)

$$= \frac{\text{Return} - \text{Investment}}{\text{Investment}}$$

The diagram illustrates the ROI formula using icons. On the left, a stack of green bills is labeled 'ROI (Return On Investment)'. In the center, an equals sign is followed by a horizontal line. Above the line, a hand holding a stack of green bills is labeled 'Return', and a blue money bag with a dollar sign and two coins is labeled 'Investment'. Below the line, another blue money bag with a dollar sign and two coins is labeled 'Investment'.



Work Smarter Not Harder: the Approach to Taking AP/IB Exams

- 1** **HOW MANY EXAMS:** Decide **how many** AP/IB exams you want to take. Take into account your extracurricular and academic responsibilities and balance them to find the right number of exams for you. ***Remember you don't have to take the class in order to register and take the AP exam!***
- 2** **RESEARCH CORE CLASSES:** Research which core classes are **required by your university** and see if you can test out through AP/IB. Most Schools have a conversion chart between AP/IB scores and course credit. ***If you don't know which school you're attending choose your top 3.***
- 3** **RESEARCH MAJOR CLASSES:** Research which exams will place you out of classes for your respective major or area of study you're thinking of pursuing at University. This will get you ahead in completing your degree faster. ***Again if you don't know what you want to study, that's okay! Pick your top 3 majors!***
- 4** **CHECK:** Cross exam the few majors you've picked to see which exams will place you out of common classes across different degree plans. Rank the exams based on which exam has the greatest overlap.
- 5** **REGISTER & STUDY:** Sign-up and register for the AP/IB Exams that you've selected and begin preparing!



BRAINSTORM!

**WHAT ARE SOME THINGS TO
CONSIDER WHEN DECIDING
HOW MANY EXAMS TO TAKE
TAKE?**



/ 1 - Pro Tips!

1. For AP Exams, you **DO NOT** need to take the class in order to sit for the exam. You can prepare and take any AP Exam test!
2. If you do well on some AP Exams (Score of 5) you can get **credit for 2 or more college courses!** *Example: Biology AP Exam with a score of 5 gives you credit for Biology 1 and Biology 2 classes at UT.*
3. If you are planning on going on to Medical or Nursing School, or a graduate level STEM education, you will most likely be required to take Biology, Chemistry, Organic Chemistry, Physics, and Psychology at the college level so **claiming AP Credit for these classes might not be the most beneficial for you.**



+

+

YOUR TURN!

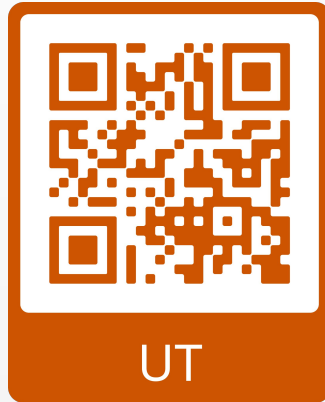
**FIND THE CORE CLASS
REQUIREMENTS AND AP/IB
CONVERSION CHARTS FOR
COLLEGE YOU'RE THINKING
ABOUT**



2 - Researching Core Classes

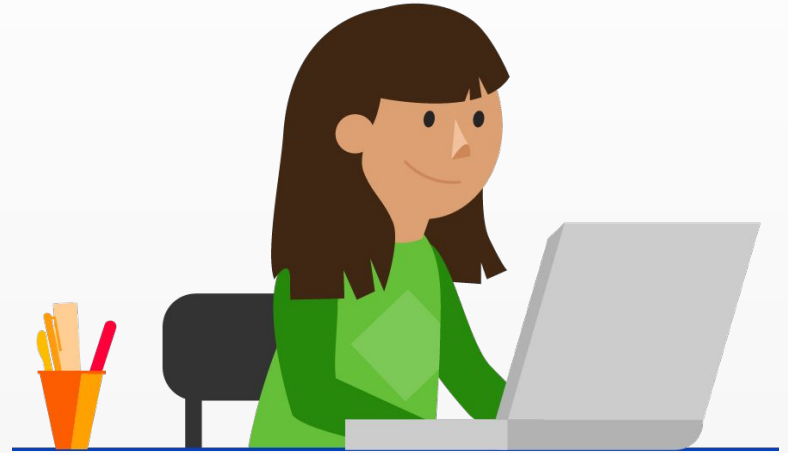


Core classes are a requirement of many universities. They require students to take courses outside their major curriculum to provide a well rounded education. Core classes many times can be claimed for credit with good AP exam scores. Start by researching core classes at your target university.

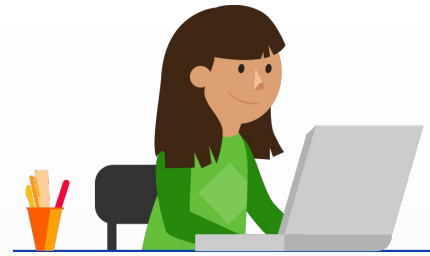


/ Meet Asma

Asma is a **junior in high school just starting her Spring Semester**. She doesn't know exactly where she wants to go to college yet but knows one of her choice schools is the University of Texas at Austin. Asma is on the girls basketball team at school and on days where she doesn't have practice she babysits her younger brother Ahsan after school.



Meet Asma



She's also not sure what she wants to study in college but has narrowed down her choices based on things she likes. Asma would love to work with influencers and advocates on social media and thinks **Advertising** might be a good choice for her, she's also passionate about design and architecture (she did decorate her own room in her house) so she thinks **Interior Design** might also be a good choice for her, and finally she loves sports and exercise and thinks maybe she might want to pursue a career in Medicine as a Orthopedic Surgeon and thinks she might want to get a degree in **Human Development and Family Sciences** as a precursor to medical school.

Asma wants to ensure she gives enough time towards studying in her other classes and preparing for AP/IB Exams and wants to create a list of which exams she should consider taking.



/ 2,3,4 - Comparing Classes Across Majors

Asma begins to jot down courses that she can test out of that are required by her selected majors. She uses the tracker to collect the list of AP classes by University and Major. This is her list for University of Texas.

Advertising
English I
English II
Statistics

Interior Design
Art History
Physics 1
Physics 2
Calculus I

Human Development & Family Science
Chemistry I/II
Biology I/II
Physics 2
Psychology
Statistics
English I
English II





/ 3 & 4 - Comparing Classes Across Majors

Asma looks at the chart she has made. She utilizes the tracker to figure out that English I is an AP course that she can test out of for all 3 of her major choices at UT. She will prioritize English I and then will prioritize English II, Physics, and Statistics which overlap over 2 majors. The other classes are last on her prioritization list.

Advertising
English I
English II
Statistics

Interior Design
Art History
Physics I/II
Calculus I
English I

Human Development & Family Science
Chemistry I/II
Biology I/II
Physics I/II
Psychology
Statistics
English I
English II

-  Classes same across 3 majors
-  Classes same across 2 majors



YOUR TURN!

**WHAT MAJORS ARE YOU
INTERESTED IN? FIND THE
COURSE SCHEDULES FOR
YOUR MAJOR ON YOUR
COLLEGE WEBSITE.**



PRO TIP!

**CALL AN ACADEMIC
ADVISORS FROM YOUR
CHOICE UNIVERSITY TO GET
MORE INFORMATION ON
YOUR MAJOR!**



/ IN SUMMARY...

- Know **how many** AP/IB tests make sense for you academically, mental healthwise, and timewise.
- **Do your research!** Know which tests make sense for your **potential universities** and **majors**.
- **Prepare** and so that you can **achieve the target scores** needed to claim college credit.



Take The Survey

Fewer than 2 minutes to provide your feedback:



APPENDIX

11th GRADERS: What You Need to Know to Test
for College Credit



/2 - Researching Core Classes



Asma know's UT is one of her top schools and offers great programs in all her selected majors. She goes on their website and finds out what are the core classes **all Longhorns have to take regardless of major** in order to graduate. She finds the following list below. She uses the [AP Exam converter](#) on UT's website to find the list of exams and score she needs for each area.

Core Component Area	High School Class Equivalent
English Composition and Core Writing	AP English Writing (3-5 or ACT essay score over 9)
Government	AP Government (3-5)
US History	AP US History (3-5)
Mathematics	AP Statistics (3-5) College Algebra AP Calculus AB (3-5) and/or AP Calculus BC (3-5)
Natural Science & Technology Part 1 (pick 1)	AP Biology/I/II, AP Chemistry/I/II, AP Physics I/II (all are 3-5)
Natural Science & Technology Part 2 (pick pt 2)	AP Biology/I/II, AP Chemistry/I/II, AP Physics I/II, AP Environmental Science



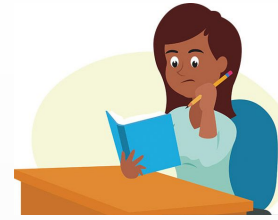
/ [PLACEHOLDER]

This space to be used for any locally-organized efforts for the remainder of the session:

- Practice tests
 - Strategy sessions
 - Tips and tricks for standardized tests
 - Other
 - AKEB SW Local Scholarships: <https://tinyurl.com/AKEBSWScholarships>
 - AKEB National Scholarships: tinyurl.com/A12scholarships
 - EFAS- AKEB Scholarship: <https://efas.theismailiusa.org/>
 - TAFSA: <https://reportcenter.highered.texas.gov/agency-publication/blank-forms-templates/texas-application-for-state-financial-aid-tasfa-2021-22/>
 - List of Free/Reduced Tuition Colleges: <https://www.forbes.com/sites/zackfriedman/2018/11/27/colleges-no-student-loans/?sh=637d3b1f6156>



/2 - Researching Core Classes



Asma learns that in some courses a **higher AP score results in more credits**. For example, in Biology if she gets a 3-4 on the exam she can get credit for one class, BIO 311C (introductory biology I). If she scores a 5 however, she gets credit for BIO 311C and BIO 311D. **That's two class for the price of one exam!** She also reads that that if she decides to go with a degree in Biology or STEM (like Human Development) she might want to take the course at the college level to go in depth on some material she might not have covered in high school. **This is also true if planning on applying to Medical/Nursing School.**

Exam	Cut Score Information		
AP Exam in Biology	UT Austin Courses	Score Range	
	BIO 311C, 311D	5	
	BIO 311C	4	Students who are considering majoring in any field of Biology are strongly advised not to use credit by exam for BIO311C.
	BIO 311C	3	Students who are considering majoring in any field of Biology are strongly advised not to use credit by exam for BIO311C.