



Transition Newsletter

Feb 2025



Financial Information for Post-Secondary Schooling

If you are thinking about college or university after high school, you will most likely need some financial aid. Once you start touring post-secondary schools, you will find out that it can be expensive! If you are planning to attend in the Fall 2025, you should begin the process of filling out a Free Application for Federal Student Aid (FAFSA®) form. It's highly recommended that you fill it out as soon as you can to ensure that you don't miss out on available aid.

RESOURCE TO CONSIDER

South Dakota Board of Regents Scholarship Portal
bit.ly/SDscholarshipportal



1. Don't wait for the last minute to apply for scholarships.
2. Don't let others do your work, the application needs to be an authentic portrait of you so do the work yourself.
3. If something sounds too good to be true, it probably is.
4. If an application asks for money, walk away.
5. Never share your bank or credit card information, and you should never have to pay to apply for a scholarship. Legitimate scholarships do not require any payment to apply. Don't avoid a scholarship just because you have to write an essay.
6. Don't reuse essays without updating the information.
7. Don't count out small scholarships. They can add up quickly!
8. Don't get discouraged. There are \$50 billion in scholarships given out each year, there's an award for you!

Changes to FAFSA Application Process

The 2025 Free Application for Federal Student Aid (FAFSA®) is available with many important changes for students and families. These include:

- Both students and parents must create an account on StudentAid.gov.
- The application is shorter and simpler, with direct data transfer from the IRS.
- More students will qualify for Pell Grants.
- Families with multiple children will no longer receive a discount.
- Updates to the formula may affect financial aid eligibility.

These changes aim to streamline the process and increase access to financial aid.

What types of financial aid are available?

Education loans— borrowed from the federal government or private lenders such as banks and/or credits unions. Federal loans are typically the first choice since usually it's lower interest rates and have more flexible repayment plans.

- ⇒ **Subsidized loans** based on financial need and if you qualify, interest is not charged before graduation or leaving school
- ⇒ **Unsubsidized loans** are NOT need-based and interest IS charged from the time you receive the money until it's paid in full.

Grants and Scholarships—grants are typically based on financial need, while scholarships are because of academic and/or extracurricular merit.

At times, there may be stipulations or payback requirements so make sure you ask questions to best understand any stipulations before you accept them.

Work-Study Program— provides jobs (often on-campus) to students who demonstrated financial need vis FAFSA. You can learn more from the school you are planning to attend.

For more information on the new FAFSA changes and further guidance, visit: southdakota.mappingyourfuture.org or bit.ly/ourdakotadreamsfasfa. Many high schools also offer Financial Aid nights so talk to your guidance counselor to see if your school has one scheduled. You can also ask me about eligibility requirements for financial assistance through VR funding, so contact me and I'll explain how that might look for you!

contact me



Name:

Phone:

Email:

DHS.SD.GOV



Post-Secondary To-Do List...

SCHEDULE TOURS — Vocational colleges, universities, and 18-21 Transition Programs encourage tours from high school juniors and seniors to get a first hand glimpse of what the new environment will feel like. Many schools will have scheduled visit days or you can always schedule individual tours as well. If visiting vocational colleges and universities, be sure to ask/learn about:

- **Disability Services**—assists students with disabilities with full and equal access to all programs, classes, and activities.
- **TRIO Services**—support services (academic guidance, tutoring, and more) to help students achieve their academic goals.

Students must contact these offices to learn more about what's available and to see if they qualify for these services.

APPLY FOR SCHOLARSHIPS — Reach out to your high school guidance counselor to learn about local scholarships that can help pay for post-secondary schools, if awarded. You can also look at the websites posted in this newsletter for more scholarship opportunities and tips when applying for them. You can also go to: doe.sd.gov/scholarships/

ASK ABOUT DUAL-CREDIT CLASSES — Dual credits are available to SD high school students who meet admissions standards to enroll in public SD postsecondary institutions and simultaneously earn credits for both their high school diploma and postsecondary degree or certificate.

ourdakotadreams.com/high-school/dual-credit-2/

STUDY EVERY DAY — There is no question that studying every day is going to help you succeed. If you are not already doing this in high school, start forming this habit now. It is a habit you will need to practice in college and it will certainly help you in high school.

bit.ly/improveyourstudyhabits

CHALLENGE YOURSELF — The most satisfaction comes from goals that are hard to accomplish. Get in the habit of taking the more difficult classes or taking on difficult projects. There may be a time in college that you are required to take on something challenging. When that happens, you will already have the experience of testing yourself, and know you can succeed!

You're off to
GREAT PLACES!

Today is
YOUR DAY!

Your mountain
IS WAITING

So...get on
YOUR WAY!

-Dr. Seuss-

SD Scholarship Portal

The new SD Scholarship Portal simplifies the application process for high school students by matching you with eligible scholarships, including both local and statewide opportunities. After submitting your information, you can review scholarship descriptions and upload the required documents. Visit sdcommunityfoundation.org/scholarships and click on the Scholarship Tab to explore all available scholarships.

