



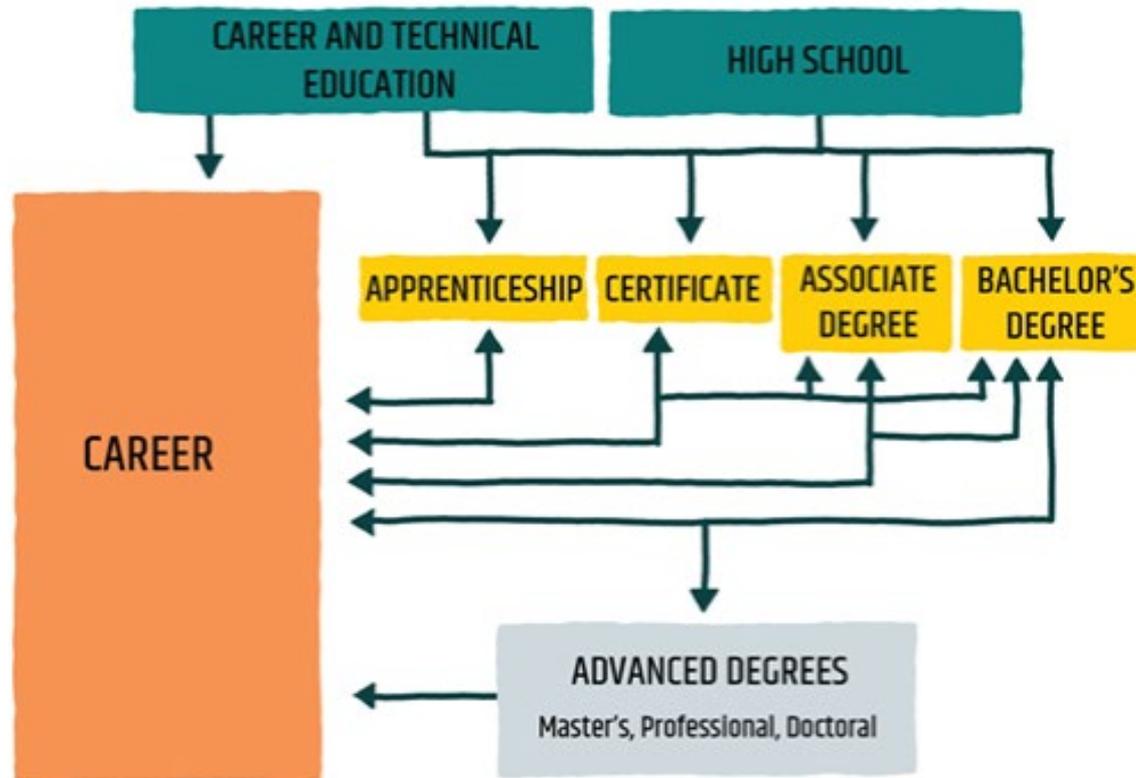
Paying for Education After High School

College&CareerPathways2026

You Can Get There from Here



Multiple Paths



**from myfuturevt.org/types-of-education/*

Multiple Paths – An Example

REGISTERED NURSING (RN)

- + HS Diploma → 4-year college →→ Bachelor of Science in Nursing (BSN), **RN**
- + HS Diploma → 1-year LPN Cert → employment → 1-year PN to ADN program → **RN**
- + HS Diploma w/LNA through CTE Program → employment → LPN cert while working → 1-year LPN to ADN program → **RN**
- + HS Diploma → LNA → employment → Phlebotomy cert → Medical Assistant cert → nursing prep at CCV while working → LPN cert while working → 1-year LPN to RN program → **RN**
- + HS Diploma → Medical Assisting → Surgical Technical cert → Nursing prep at CCV → BSN, **RN**

Multiple Paths – Another Example

CONSTRUCTION MANAGEMENT (CM)

- + HS Diploma → 4-year college →→ Bachelor of Science, **CM**
- + HS Diploma → 5 weeks carpentry bootcamp training → employment → part-time courses while working → Associate of Applied Science, **CM**
- + HS Diploma w/CTE Program → Registered Apprenticeship (less than 1 year) → employment → part-time courses and additional certifications while working → Bachelor of Science, **CM**
- + HS Diploma → 2-year program → Associate of Applied Science **Construction Management** → employment → additional training certifications → part-time courses while working → Bachelor of Science, **CM**

Advertised college price

	Cost —1 yr full-time	All years
NE expensive college	\$89,000	\$356,000
University of Vermont	\$37,000	\$148,000
Vermont State University	\$33,300	\$133,200
Community College of VT	\$14,200	\$28,400 (2 years)
Vermont trade school	\$35,000	\$35,000 (6 months)

Net price

$$\begin{array}{r} \text{Cost of attendance} \\ \text{(minus) —} \quad \text{Gift aid you receive} \\ \quad \quad \quad \text{(grants \& scholarships)} \\ \hline \text{(equals) =} \quad \text{What you need to pay} \end{array}$$

Average net price

	Cost —1 yr full-time	Net price
NE expensive college	\$89,000	\$22,900
University of Vermont	\$37,000	\$22,000
Vermont State University	\$33,300	\$21,300
Community College of VT	\$14,200	\$10,100
Vermont trade school	\$35,000	\$24,300

Type of financial aid



“But I’m not planning on attending college – is there any help for training?”

- VT Advancement Grant
- VT Trades Forgivable Loan
- Curtis Credential of Value Scholarship
- Registered apprenticeships
- Program/provider funds*
- Scholarships*
- Military – current service or parent transfer of Post 911 GI Bill*
- Workforce Innovation & Opportunity Act (WIOA)*



*May also be available for degree programs

Financial aid applications

- Free Application for Federal Student Aid (FAFSA)
- Vermont grants
 - Vermont Grant
 - Vermont Advancement Grant
- College/School financial aid forms
 - CSS Profile
- Scholarship applications
 - VSAC-assisted scholarships
 - VSAC forgivable loans
 - Local/school scholarships
- Loan applications



How & when to apply — Federal and state aid

Applications open each Fall – usually October 1

Free Application for Federal Student Aid (FAFSA)

- Required for ALL federal aid, some institutional aid and the Vermont Grant
- Asks for student and parent income and asset information as well as how many people in your family
- Fill out the application for the year you want financial aid – Juniors – 2027-2028
- Need to apply each year you want financial aid

Vermont Grant application

- Required to determine Vermont Grant eligibility
- Vermont Grants are portable – can be used in- and out-of-state

Generally, **October 1** is the *first* date federal and state applications are available for the following fall's financial aid

- First date available – NOT the deadline
- Deadlines set by colleges/universities/trade schools



How & when to apply — Other financial aid applications

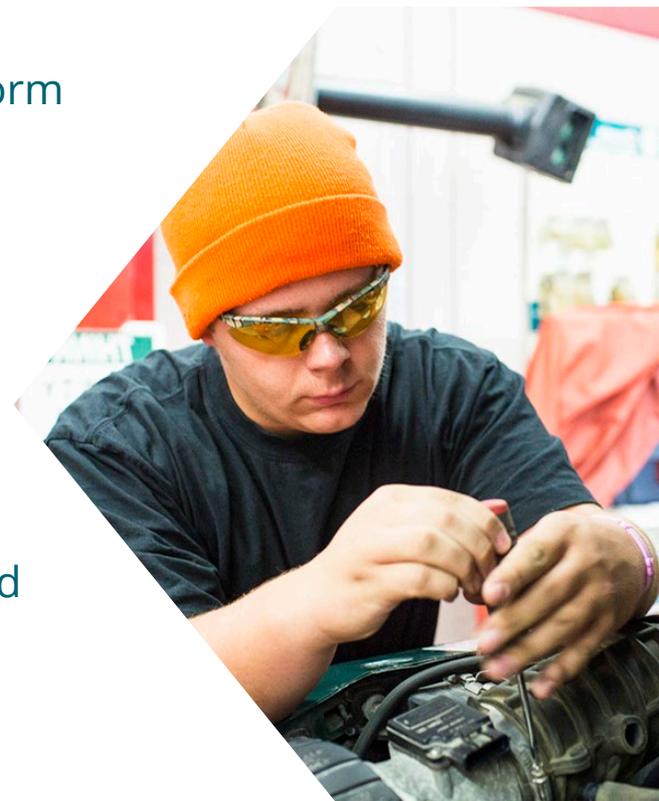
Applications open each Fall – usually October 1

College Scholarship Service (CSS) Profile

- Only some institutions require this form
- CSS maintains a list of institutions that require the form
- Deadlines can be found on colleges' websites
 - Earlier deadlines for Early Action/Early Decision applicants
- Requires more information than FAFSA

VSAC-Assisted Scholarships Application

- VSAC administers more than 140 scholarships and forgivable loans
- Uses ONE application for them all – called the Unified Scholarship Application (USA)
- Deadline to get all required documents in is mid-February



Maximizing financial aid

- Do well in school.
- Challenge yourself.
- Increase school & community involvement.
- Communicate special circumstances to financial aid offices and VSAC.
- Research scholarships.
- **Apply** for scholarships – through VSAC, your high school/career center and **complete** applications.



Ways to reduce costs

- Dual enrollment/Fast forward*
- Early college
- Advanced Placement
- NEBHE – tuition break*
- Consider attending local and commuting.
- Start at a school that costs less, then transfer
 - CCV Vermont Transfer Guarantee
- Consider service*
- Take advantage of employer-provided education assistance/reimbursement*

* *Can also be used for short-term and trades training.*



Ways to pay

Past income

- Savings
- College savings plan

Present income

- Payment plans
- Tax credits
- Scholarships

Future income

- Parent PLUS loan
- Additional student loans
- Private loans
- Other borrowing options

Next steps for junior and senior year

- **Explore resources**, such as VSAC's junior and senior year checklists for combined admissions and financial aid timelines.
- **Begin family conversations** about plans for after high school – maybe include other important family members, mentors, school counselors when considering career interests and education paths.

- What education and training is required and available to pursue career goals?
- How long does it take to earn the credential or degree and what does that cost?
- What family resources are available and what can the family – parent(s) and student – afford?


PLANNING FOR COLLEGE & TRAINING



Junior Year Planning Checklist

For Students & Parents

September

- Review your courses and grades with a school counselor** to be sure you're on track for graduation and college admissions/career training requirements. Are you taking challenging math and science, plus a foreign language?
 - Talk about work-based learning and job shadow opportunities.
 - Consider taking a dual enrollment course in the spring or enrolling in early college senior year.
- Register for the October PSAT.** Top scorers of this SAT prep test may qualify for the National Merit Scholarship Program. Find free practice quizzes and videos at kaptest.com/sat.
- Research and attend college fairs.** Visit the National Association of College Admission Counseling (NACAC) website at nacacnet.org to find out how you can attend college online or in person. For college fairs in New England, visit the New England Association of College Admission Counseling (NEACAC) site at neacac.org.

October

- Take the PSAT this month or whenever your school is offering it**, even if you aren't last year (only junior-year scores are used for the National Merit Scholarship competition). Visit kaptest.com/satprep for free practice quizzes and videos.
- Explore your interests & careers.**
 - myfuturevt.org — explore careers in Vermont, learn about statewide education programs, and find resources and support for your career search
 - mynextmove.org — find tasks, skills, salaries, and more for 900+ careers, browse industries that employ different types of workers, and use the OPNET Interest Profiler
 - bis.gov/sooh — find info on hundreds of different careers and occupations
- Begin to research colleges & identify schools** or training programs you may want to attend.

November

- Check in.** How is the year going so far? If you need help with study strategies, test-taking strategies, or organization, talk to your teachers now so you won't fall behind.

TOLL FREE 800-642-3177

ONLINE vsac.org

EMAIL info@vsac.org

[f](#) [x](#) [@](#) [in](#)

Vermont Student Assistance Corporation 10 East Allen Street PO Box 2000 Winooski, VT 05440


PLANNING FOR COLLEGE OR TRAINING



Senior Year Planning Checklist

For Students & Parents

August

- Research colleges & identify schools** or training programs you may want to consider. At vsac.org/compareprograms, download VSAC's comparison chart to start building a wish list of schools.
- Explore college costs** at collegenavigator.gov once you've started your college list. Find info on tuition and fees, housing, admission, graduation rates, campus safety, and more.
- Get a head start on your college admissions essay.** At commonapp.org, find essay prompts for the Common Application; and for essay-writing tips, visit vsac.org/essays.

September

- Meet with your school counselor** to talk about your college options.
 - Review college admissions and financial aid applications.
 - Develop a résumé and talk about doing a job shadow.
- Register for standardized tests (SAT, ACT)**, if required, at collegeboard.org and act.org.
- Attend college fairs & career fairs** this month. At neacac.org you'll find a schedule so you can plan to attend the site closest to you.
- Work on the Common Application** at commonapp.org. Add schools to your "My Colleges" list and review the supplements to identify additional info you may need to send.
- Ask for recommendation letters.** For suggestions, visit vsac.org/recommendations.
- Create a file folder** for each college you're applying to. Look at websites for virtual tours and chats.
- Prepare for financial aid and FAFSA.** Financial aid is money that a student receives to help pay for college or career training, including grants and scholarships (that don't have to be paid back), work-study, and loans. The Free Application for Federal Student Aid (FAFSA) is used by colleges, universities, and VSAC to provide financial aid. Learn about it at vsac.org/fafsa-first.
 - Gather documents to apply for a list; visit fafsa.ed.gov/help/before03.htm.
 - Create FSA IDs at fsaid.ed.gov. The student and one parent will each need their own ID to sign the FAFSA electronically.
 - Print out our checklist at vsac.org/financialchecklist to keep you on track through the entire financial aid application process.
- Know your deadlines for admissions and financial aid.** At college websites:
 - check whether you need to submit the CSS Profile or other financial aid applications.
 - identify financial aid application deadlines.

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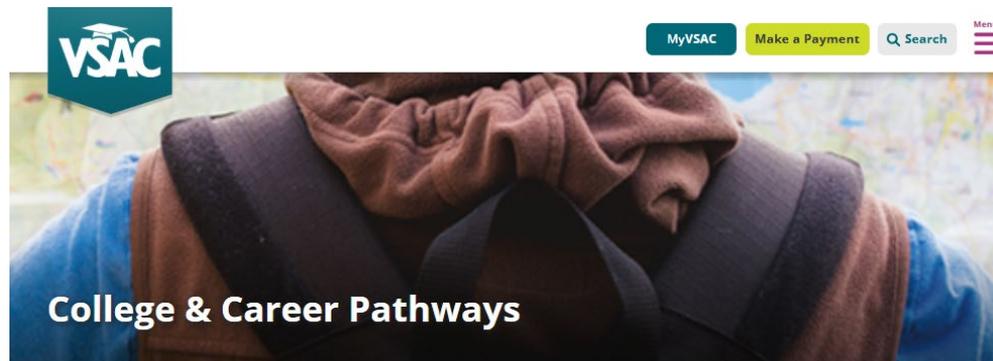
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VSAC resources

VSAC website: vsac.org/pay-resources

College & Career Pathways workshop
resources:

vsac.org/ccp



College & Career Pathways

Free events for families to plan for education
and training after high school!

WHAT ATTENDEES
HAVE TOLD US

This conference is a great

**Remember: for your education and training after high school,
VSAC is here to help!**

Let's play . . .

