



# Project SOAR

Students + Opportunities +  
Achievements = Results

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## Education Navigator Handbook

November 2017





## Welcome

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### What is the purpose of this handbook?

This handbook is designed to provide you with general tips, information, and resources that will help you to be successful in your role.

### What is Project SOAR?

We are excited that you have decided to be a part of this initiative. Project SOAR (Students + Opportunities + Achievements = Results) program is funded by the Department of Housing and Urban Development (HUD) to help young people plan for, enroll in, pay for, and succeed in post-secondary educational programs.

### Why is Project SOAR important?

Post-secondary education takes many forms, from 4-year colleges, to 2-year schools, to career and technical programs. Some students may choose to pursue a 4-year degree while others may decide on a short-term certificate program. No matter the career path, education beyond high school is valuable. Full-time workers age 25 with an associate's degree earn about \$10,000 more per year than those with a high school diploma, while those with a bachelor's degree earn almost \$15,000 more per year.<sup>1</sup>

### What is your role?

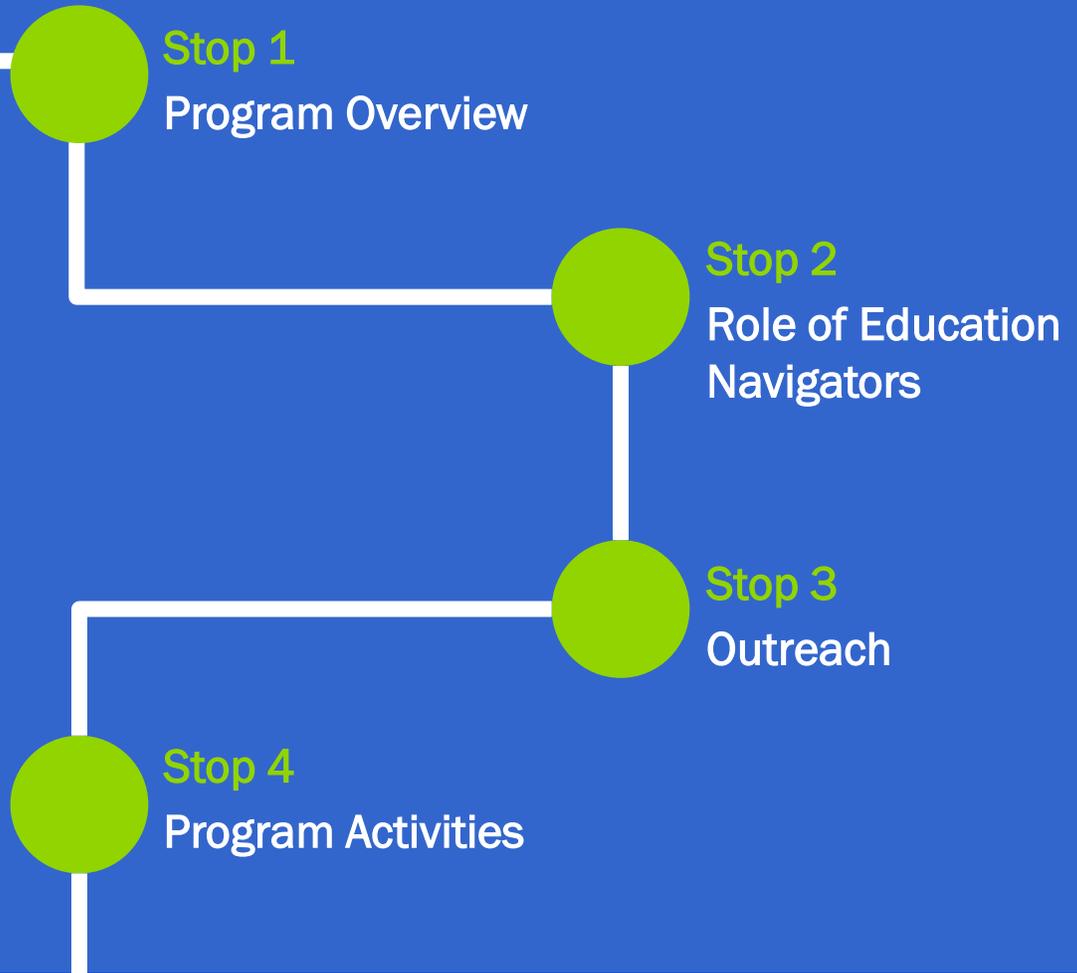
We don't expect you to know EVERYTHING about student aid and going to college. But you CAN help students by asking the right questions, and helping them find the answers. Your goal as an education navigator is to help program participants complete the Free Application for Federal Student Aid (FAFSA), explore different post-secondary educational opportunities, and connect them with resources and other support to empower their success on the path they choose. While you will be able to help them complete some discrete tasks, we are not expecting you to be an expert college counselor. When you do not know the correct answer, you should know of resources, including other people, who you can direct the program participant to for help.

1. Ma, J., Pender, M., and Welch, M. (2016). Education pays. *The College Board*.



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## Stop 1: Program Overview

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### Project SOAR

Project SOAR is a program reflecting HUD's commitment to expand educational opportunities to youth living in HUD-assisted housing. Research shows there are large gaps in college attendance by family income that are not driven by level of preparation. A key barrier to college attendance is that low-income youth are least likely to complete the Free Application for Federal Student Aid (FAFSA) even though they are most in need of financial aid.

The program provides grant funding to Public Housing Authorities (PHAs) to deploy education navigators who will provide individualized assistance to youth between the ages of 15-20 living in public housing and their families. As part of your job, you will provide assistance completing the FAFSA, improving financial literacy and college readiness, applying to post-secondary programs, and understanding the post-acceptance process.

### Eligibility Requirements

It is important that you only serve those who meet the requirements of the program. There are only two conditions for receiving assistance:



#### Key Takeaway: Eligibility Criteria

1. The person must be between 15 and 20 years old.
2. The person must live in one of the Asset Management Projects (AMPs) selected for services.

## Stop 1: Program Overview

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AMPs can take several forms. They could be a single residential building, a group of buildings, or a group of individuals in scattered-site units. Your PHA will provide you with a list of eligible program participants and AMPs.

After you have verified the person is eligible, remember to document your encounter after you are done. The process for documenting your interactions is described in “Stop 5.”

If someone who is not on the list of eligible program participants approaches you for services, please take down their information and direct them to the resident services coordinator, who will be able to assist them. If you are ever unsure whether a person is eligible or not, take the person’s information and contact your supervisor.



### Key Takeaway: Your Role

Project SOAR is a newly funded HUD program, with awarded grants totaling \$2.5 million across nine PHAs. In order to improve and continue the Project SOAR program, it is important to understand how well it works.

One of your responsibilities as an education navigator is to help provide good evidence to support the program. Supporting a strong evaluation is easy!

#### Remember the two most important rules:

1. Always follow the eligibility requirements
2. Always document your activities

## Stop 1: Program Overview – FAQ's

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### Why can't I help everyone?

As we mentioned earlier, you are helping us pilot the navigator program – we don't know how the use of navigators like yourself will impact outcomes such as increased applications to FAFSA, college applications, and college attendance. With the initial level of funding, we are able to pilot this program with just a small number of public housing residents in the area. To give all residents an equal chance at being eligible for these services, the Department of Housing and Urban Development randomly selected a group of AMPs to be eligible for services. This is similar to a lottery process and is a fair way of choosing who can be served.

In order to learn how well the program is working, HUD will compare the experiences of those who are offered services to those who were not. It is important not to offer services to residents in the 'control' developments so we have a strong comparison between those who have the support of navigators and those who have other sources of local support, like school counselors.

### What if people move?

If you begin helping a program participant while he or she is living in one of the eligible AMPs then the participant moves to another place – which could be a control development or even someplace outside of public housing – you can continue to help that person up to his or her 21st birthday.

## Stop 1: Program Overview – FAQ's

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### **What if the person is almost 15 or just turned 21?**

Unfortunately, you cannot help anyone before they turn 15 or after they turn 21 .

For those about to turn 15, get their contact information and let them know you will be in touch soon to help them set up a plan. When they turn 15, wish them a happy birthday! And also schedule a time to meet with them.

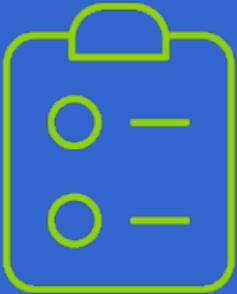
Refer those who just turned 21 to other resources in the community, such as an academic advisor at their post-secondary institution if they have one.

### **What if I started helping the person before they turn 21?**

Plan for the fact that you will no longer be able to assist the program participant after his or her 21st birthday. Help the program participant create a plan for the next few months or the next year, discuss some behaviors that will help him or her stay on track, and help prepare a list of useful resources.

## Stop 1: Program Overview – Checklist

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### Checklist: What you need to remember from this section

- The eligibility criteria for Project SOAR
- Why it's important to only provide services to certain people

## Stop 2: Role of Education Navigators

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### Help program participants plan

Most of your time will be helping program participants navigate the path to a post-secondary education. Thinking about everything you have to do to prepare for and complete a post-secondary education can be overwhelming. There are tests and applications to worry about. Plus you have to deal with the ongoing stress of completing high school and having to support your family. Not to mention there is an ever present question about how you will pay for it all!

Your job is to help program participants navigate through all of those steps. Even though the process requires a lot of planning and follow through, it is more manageable – and much less overwhelming – if you help program participants think in terms of *small tasks* that are easier to complete. Instead of focusing on a goal like getting into college, break it out into discrete tasks like asking a teacher for a letter of recommendation, or scheduling a time to take a test. Even tasks like writing a personal essay can be broken down into smaller, less intimidating tasks like creating an outline or writing the introductory paragraph.

While it is helpful to think about the big picture at times, your main focus should be on helping program participants to plan for small tasks and help them follow through and complete those tasks.

### Help program participants act

Once you and the program participant have a plan of action in place, your job is to help the program participant check items off the list. Easier said than done! As humans, we all have the tendency to procrastinate. It is easy to put off a task that is boring or difficult when you could be having fun with your friends. You can help program participants overcome procrastination with a few tips and tricks.

## Stop 2: Role of Education Navigators

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### Key Takeaway: Make a plan

We all make plans that we never get around to – like forgetting to cancel the gym membership you never use. But we can improve our chances of success with simple planning. Multiple studies show that when people develop concrete plans for completing a task – like where and when – they are more likely to complete it.

In one example, researchers assigned college students to complete an essay assignment over winter break.<sup>2</sup> Some of the students were asked to indicate where and when they would write the essay and some were not. Of those who made a plan, half completed the essay, while only one-third of the other participants did.

**Pro Tip: Asking your students to write down a plan will help them stay on track! When they set a task, have them tell you where and when they will complete it.**

### Be a navigator not an expert

There will be many times you will need to direct them to other resources and information to help them figure out what they need to do. We do not expect you to know everything! At other times we will provide you the training to help program participants complete discrete tasks, like completing the FAFSA. You will be successful if you provide program participants with the resources that allow them to progress through items on their plan.

2. Gollwitzer, P. and Brandstatter, V. (1997). Implementation intentions and effective goal pursuit. *Journal of Personality and Social Psychology*, 73, 186-199.

## Stop 2: Role of Education Navigators

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### **Make things easier on yourself**

As an education navigator, you will be asked to serve a large number of program participants. Having excellent organizational skills and time management will be crucial to your success. Make use of scheduling tools and calendar reminders so you can stay on top of your various check-ins and commitments. Also, remember that the same tricks you use with program participants can help you – break your responsibilities each day into smaller tasks that are manageable and work on finishing one task at a time.

There is more than one way to provide assistance. You will have to learn what work best for you. However, some general tips may help you to be more efficient:

**Use quick methods of communication to check in or answer a question.** Sending a quick text reminder can help keep program participants on track without taking up much of your time. Save the in-person meetings for bigger tasks or more infrequent check-ins.

**Organize your interactions with program participants.** Given the number of program participants you will interact with, you will not be able to remember what you said or did the last time you met. Take notes of your interaction, especially the program participant's planned next steps, and refer back to those notes the next time you meet. Set reminders for yourself to check in with program participants right after you are done meeting.

**Avoid unorganized tools like sticky notes and notes scribbled in random notebooks.** Use resources that are easy to find wherever you go. Consider something that you can access online – there are many free project management and to-do-list applications available.

## Stop 2: Role of Education Navigators

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**Vary the times you contact people.** If you are having difficulty getting ahold of them, it could be that something in their schedule has changed. Try a different day of the week or time of day to see if you have better luck.

Set aside one day each week to catch up on outreach, follow up with program participants and their parents, and complete any remaining documentation and administrative responsibilities.

**At the end of each week, review your plan for the next week.** Look at your schedule for the next week's activities and think about the workload compared to previous weeks. Did you schedule too many in-person meetings the past week? Did it take you longer than expected to complete certain tasks? Make a note, and adjust your future scheduling accordingly.

**Use a contact management database.** Keeping track of your interactions with program participants is important so you can jump into relevant tasks each time you meet. It may be helpful to sort people into different groups so you can keep track of them. For example, you can create a group of high school seniors, and use it to remind them about FAFSA open season. Grouping in contact systems like email can be helpful if you have a message that applies to many people. Just remember that when using email or text for groups, address all participants using the blind copy field (bcc) so you do not violate anyone's privacy.

## Stop 2: Role of Education Navigators – Resources

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### Links to Bookmark

#### FAFSA Completion

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FSA ID	<a href="https://fsaid.ed.gov">fsaid.ed.gov</a>
Fill out the FAFSA	<a href="https://fafsa.gov">fafsa.gov</a>
Basic FAFSA information	<a href="https://studentaid.gov/fafsa">studentaid.gov/fafsa</a>
Determining dependency status	<a href="https://studentaid.gov/dependency">studentaid.gov/dependency</a>
Determining which parent's info to report	<a href="https://studentaid.gov/fafsa-parent">studentaid.gov/fafsa-parent</a>
How aid is calculated	<a href="https://studentaid.gov/how-calculated">studentaid.gov/how-calculated</a>

#### Other Financial Aid Resources

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Federal Student Aid portal	<a href="https://studentaid.gov">studentaid.gov</a>
Information on costs for different schools	<a href="https://collegecost.ed.gov/netpricecenter.aspx">collegecost.ed.gov/netpricecenter.aspx</a>
General scholarship information page	<a href="https://studentaid.gov/scholarships">studentaid.gov/scholarships</a>
NCAN helpful pages	<a href="https://collegeaccess.org/websites_low_income_students">collegeaccess.org/websites_low_income_students</a>
Dell Foundation scholarship search	<a href="https://ScholarSnapp.org">ScholarSnapp.org</a>
Department of Labor scholarship search	<a href="https://careeronestop.org/toolkit/training/find-scholarships">careeronestop.org/toolkit/training/find-scholarships</a>

#### College Search and Applications

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Tool for college search materials	<a href="https://bigfuture.collegeboard.org">bigfuture.collegeboard.org</a>
Central application for many colleges	<a href="https://commonapp.org">commonapp.org</a>
College comparison tool	<a href="https://collegescorecard.ed.gov">collegescorecard.ed.gov</a>
College comparison tool	<a href="https://nces.ed.gov/collegenavigator">nces.ed.gov/collegenavigator</a>

#### Tests and Assessments

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Free test prep resources	<a href="https://khanacademy.org">khanacademy.org</a>
SAT test dates and deadlines	<a href="https://collegereadiness.collegeboard.org/sat/register/dates-deadlines">collegereadiness.collegeboard.org/sat/register/dates-deadlines</a>
ACT test dates and deadlines	<a href="https://act.org">act.org</a>
Accuplacer information and practice	<a href="https://accuplacer.collegeboard.org/student/practice">accuplacer.collegeboard.org/student/practice</a>

#### Tools for you

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Navigator training resources	<a href="https://hudexchange.info/programs/fss/#3-case-managementcoaching">hudexchange.info/programs/fss/#3-case-managementcoaching</a>
Department of Education financial aid toolkit	<a href="https://financialaidtoolkit.ed.gov">financialaidtoolkit.ed.gov</a>
General NCAN resources for advisors	<a href="https://collegeaccess.org/Advisor_Toolbox">collegeaccess.org/Advisor_Toolbox</a>
Department of Education material ordering	<a href="https://orders.gpo.gov/FSA/FSABulkPubs.aspx">orders.gpo.gov/FSA/FSABulkPubs.aspx</a>

## Stop 2: Role of Education Navigators - Checklist

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### Checklist: What you need to remember from this section

- Be ready to help on the spot as a navigator, not as an expert. Always bring your tablet or laptop with you so you can complete tasks online. For example, you can help the participant sign up for an account at Khan Academy to practice for the SAT or start searching for colleges at College Scorecard.
- Know several tips for helping participants complete tasks:
  - Set clear, manageable tasks for the participant to complete before your next check in.
  - Make a detailed plan for completing tasks. Have the participant make a plan for when and where he or she will complete the task. Also have the person come up with a plan for what to do if he or she gets stuck.
  - Get a commitment. Ask the participant to verbally commit to you to complete the task. Be sure to set up a time to check in with the program participant to see if he or she completed the task.
- Have a strategy for managing your time, and find some tools that work well for you
- Bookmark helpful websites

## Stop 3: Outreach

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### Recruitment

One of the most important actions will be to let eligible residents and their families know that you can help. Make an effort to engage eligible residents and their families in the targeted developments and start a relationship. Because this is a new program, residents will not be aware of the program and will not know what to expect. One of your goals will be to increase the general visibility of the program and let people know that you are an available resource.

When you go, take informational materials to leave behind. You should leave behind a flyer with a description of the program and your personal info. Take some time before going to handwrite your name on your contact card to give it some personalization.

The first contact is also an important time to verify contact information you already have for residents and get additional contact information. Ask the person how they would prefer you contact them, for example by text, email, Facebook, Twitter, or some other method – be sure that they provide you with the information you will need to follow up with them. Make a note of the program participant's grade level or general educational interests, so you know which resources may be of most use.

At different points throughout the year, the PHA will provide you with updated lists of eligible residents that will reflect who has moved, who is now old enough for you to help, and who is too old. Make a point of reaching out to newly eligible residents when you become aware of them.

Also remember that people's interests change. Just because someone does not require your assistance the first time you reach out to them, does not mean they will not be interested in the future. Before each new FAFSA season you should reach back out to even families who were not interested the previous year.

## Stop 3: Outreach

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### Key Takeaway: Recruitment To-Do's

- Involve the parent(s)
- Verify the program participant's age (year in school) and eligibility
- Ask for program participant's contact info
- Ask how the program participant prefers to communicate
- Make some general notes about the program participant's academic/career interests
- Set a plan for follow up

### Methods of Communication

Try to communicate with the program participant's preferred means of communication. That could be text, email, over the phone, through social media, video chat, or in person. In-person contact can take up a lot of your time, especially if you need to drive somewhere to meet. Try to reserve face-to-face meetings for key activities, like FAFSA completion. For general check-ins, you may want to try other forms of communication that allow you to more effectively manage your time. Of course, assisting the program participant is most important. Use your best judgment on which methods are best given the situation.

Remember your online tools if you are meeting in person – bring a wireless hotspot and laptop/tablet so you have all of your resources at your fingertips. You should only meet with program participants in a public place when a parent is not present.

## Stop 3: Outreach

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You may find yourself sending a lot of text messages in quick succession. If you need to send multiple text messages with similar content, consider trying to use an online version of the app so you can more efficiently type messages, copy and paste, and send to multiple program participants with ease (e.g., Whatsapp web).

If using email or text, be careful about sending to groups. Make sure program participants cannot see each other's information. We take the privacy of all residents seriously and will not share their information without permission.

### **Meeting with program participants**

Before you meet with a program participant, make sure you have a plan. Go over any notes you have for that person and remind yourself where he or she is in the process. Whenever possible, try to meet the program participant and his or her parents where it is convenient for them. Be as accommodating of their schedules as you can.

## Stop 3: Outreach

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### Key Takeaway: Meeting with a Program Participant

1. **Review any notes** before the meeting to make sure you are prepared. Review any commitments you or the program participant made that you should follow up on.
2. **Confirm the time and place of the meeting** with the participant.– and his/her parents, if necessary – the day before.
3. **Develop a list of activities that may be relevant.** Look at the Federal Student Aid College Preparation Checklist for examples. Remember that there are activities for parents, too!
4. **Make a concrete plan for follow up before leaving.** Have the program participant add a reminder to his/her phone calendar and add the appointment to your own calendar.
5. **Document your interaction in the tracking database.** You should include the date, method of interaction (for example, in person, over the phone, text, etc.), and activity type.

\*Often, the most effective help you can provide is to help the program participant complete an action on-the-spot.

## Stop 3: Outreach – FAQ's

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### **Am I responsible for paying for my text messages?**

Yes. There are multiple free texting platforms available that can reduce or eliminate costs if you plan to communicate via text.

### **Can I get reimbursed for gas?**

Compensation for travel is provided as part of your salary. You will not have to submit travel documentation.

### **Is it okay for me to meet someone in his/her home?**

Only if a parent is present. You should never meet the program participant in his/her home unless the parent is present. If the parent will not be there, consider a public place close by, like a PHA community facility or library, at which to meet with the participant.

## Stop 3: Outreach - Checklist

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### Checklist: What you need to remember from this section

- The importance of participant outreach
- How to prepare for meetings with participants
- What you should do for all participant meetings

## Stop 4: Program Activities

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### FAFSA Completion

While your job involves several activities, none is more important than completing the Free Application for Federal Student Aid (FAFSA). Financial barriers are one of the primary causes of students abandoning their plans for post-secondary education. Fortunately, there are a lot of resources to make education affordable. The FAFSA is the first step towards unlocking many sources of funding.

All program participants need to complete the FAFSA each year. That is true both for high school seniors who will be transitioning into a post-secondary program for the first time, for program participants who are midway through their current program, and for adult program participants who are thinking about returning to school.

You already received in-depth training on FAFSA completion provided by the Department of Education. This handbook highlights some of the quick references introduced in the training. If you run into FAFSA questions that you are not sure about, contact your Department of Education representative.



#### Making it Happen: Steps to Complete FAFSA

1. Create FSA ID at [fsaid.gov](https://fsaid.gov)
2. Identify at least 3 schools to send the FAFSA
3. Determine which parent (if any) needs to sign the FAFSA
4. Complete FAFSA at [fafsa.gov](https://fafsa.gov)
5. Send FAFSA to at least 3 schools

*If a parent must sign the FAFSA and is not present, have the student save the FAFSA. The parent can go back to sign it later.*

## Stop 4: Program Activities

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### FAFSA Completion

#### Required Information

Prior to your meeting, ask the program participant to gather a few pieces of information. If they have everything ready, it should only take about 30 minutes to complete the FAFSA:

1. The program participant's Social Security Number, and the program participant's parent's (parents') SSN(s) if the program participant is dependent. If the program participant is not a US citizen, then an Alien Registration Number is okay.
2. Information on savings, investments, and business assets for the program participant – and the program participant's parent(s) if the program participant is dependent
3. Information on income – if the program participant and parent(s) filed taxes the previous year, this information can be transferred from the IRS to the online FAFSA

#### Setting up the meeting

The process of completing the FAFSA is most easily done online. The online version of the FAFSA allows program participants and parents to transfer tax information directly from the IRS. It also includes skip logic so that they will not have to answer questions that are unnecessary. Be sure to bring your laptop or tablet with you so the program participant and parent(s) can complete the FAFSA online.



#### Key Takeaway: Determining Info Required

Find out 2 pieces of information before continuing: **(1) is the participant independent or dependent**, and if the participant is dependent, **(2) which parent's or parents' information should the program participant report?**

## Stop 4: Program Activities

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### FAFSA Completion

#### Are you an independent student?

Many of the program participants you work with will be dependent program participants and will need to report the financial information for one or both parents. However, you may also encounter program participants who are considered independent program participants. Independent program participants do not have to report any parental information on the FAFSA. Familiarize yourself with common situations that indicate independent program participants.

The program participant may be independent if any of the following applies:

- He/she is on active duty in the armed forces or a veteran
- He/she has children who receive more than half their support from him/her
- He/she has other dependents who live with him/her and receive more than half their support from him/her
- He/she is married or separated but not divorced
- He/she will be studying for a master's or doctorate degree
- Since age 13, his/her parents were both deceased or he/she was in foster care or a ward of the court
- He/she is an emancipated minor or in a legal guardianship
- He/she is homeless or self-supporting and at risk of being homeless

## Stop 4: Program Activities

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### FAFSA Completion

#### Dependent Students: Who is the correct parent?

Most program participants you work with will be considered dependent and will have to include one or both parents' financial information on the FAFSA. A parent also will have to sign the FAFSA with his or her own FSA ID.

A parent is not always the person who raises or lives with the program participant. The Department of Education defines parents as biological or adoptive parents and step-parents (legally married to a biological or adoptive parent). Parents are **not** grandparents, foster parents, legal guardians, or other family members.

Common situations:

- The program participant lives with both parents. Report information for both parents.
- The program participant lives with one parent or splits time between parents. Report information for the parent the program participant lived with most in the previous year. (If that parent has remarried, also report information for the step-parent.)
- The program participant does not live with either parent. Report information about the parent who provides the most financial support.



#### Making it Happen: Practicing FAFSA

The Department of Education hosts a demo site navigators can use to complete a sample FAFSA form, make corrections, or check the status of the application.

WEBSITE: [fafsademotest.ed.gov](https://fafsademotest.ed.gov)

USERNAME: eddemo

PASSWORD: fafsatest

## Stop 4: Program Activities

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### FAFSA Completion

#### Verification

In some cases, a program participant will be asked to provide more information to the institution in order to finalize an aid package. In many cases, a program participant will not understand that he or she needs to provide more information or may not understand how to fulfill the verification requirements. Not completing the verification process can result in the loss of financial aid, so make sure to address it as soon as possible.

You can see if the program participant has been selected for verification by looking at the top right corner of the Student Aid Report sent by the Department of Education. There will be an asterisk next to the program participant's Expected Family Contribution (EFC) if he or she is selected for verification and a notification in the acknowledgment letter. The institution may also contact the program participant independently.

If the program participant is selected, he or she should immediately contact the institution to understand what documentation is required to complete the process. In some cases, the PHA will be able to provide a record of the parent's most recent annual recertification with verified income information. That information may fulfill the requirements – but the program participant needs to check with the institution directly. Do not provide materials to the Department of Education.

## Stop 4: Program Activities

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### Financial Planning

#### Making Education Affordable

Some program participants may not think a post-secondary education is feasible because of its cost. Although the sticker price for college and other post-secondary education has continued to skyrocket, there are many sources of aid that can make college affordable. Part of your job is to help your program participants understand the basics of financial aid and help them think through some of the choices they have to make when considering the costs of a program.

#### How much does college cost?

One of the first steps in planning for a post-secondary education is to understand the true costs of the program. Net costs are calculated as the sticker price of the college, minus the different types of financial aid that are available. While this is the money that the program participant can be expected to pay out of pocket up front, you should help the program participant understand that loans have to be paid back at a later point and are not cost free.

There are several websites that help program participants estimate the costs of different programs and break out the costs into different components like tuition, books and supplies, room and board, and personal expenses. These tools are a good starting point to think about the range of possible costs, but each program participant's particular costs may be different than the estimates.

The Department of Education has a tool that directs you to different institutions' net price calculators at: [collegecost.ed.gov/netpricecenter.aspx](http://collegecost.ed.gov/netpricecenter.aspx) You also can go directly to an institution's website and search for a net price calculator if it is not included on the Department of Education's tool.

## Stop 4: Program Activities

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### Financial Planning

#### Types of Financial Aid

There are many sources of financial aid. These include the federal government, states, and institutions, but there are also many scholarships made available by private and not-for-profit organizations. Private companies also offer loans that may have different terms than those from the federal government.

The main types of financial aid fall into four categories:

- 1. Grants:** Grants are money that does not have to be paid back. Many grants are awarded based on financial need. One of the most common grants is the Federal Pell Grant, which many of your program participants will qualify for based on their income. States are another common source of grant money.
- 2. Scholarships:** Like grants, scholarships do not have to be paid back. Scholarships can be given by institutions and states, but they also are commonly provided by private organizations. They can be awarded based on many factors including academic excellence, ethnic heritage, or career interest. Scholarships may come with some requirements for funding, such as maintaining a certain grade point average, or making a presentation to the funding organization.
- 3. Work study:** Work study is a federally funded program that pays the salary for some students. Many times, work study jobs are directly related to the program participant's career interests and can help the program participant gain relevant experience and work with professors or experts in the field. The pool of money for work study is limited, so it is important to apply for work with the program participant's institution study as early as possible.

## Stop 4: Program Activities

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### Financial Planning

4. **Loans:** Loans are not free money. They must be paid back, even if the program participant does not finish the program or find a job. Loans are provided both by the federal government and private companies. Federal student loans have more favorable terms than private lenders, including options for more flexible repayment plans and possible loan forgiveness after certain requirements are met.

### Maximizing aid: Scholarships

Scholarships are often overlooked as a source of funding because they can be for smaller dollar amounts. But program participants can apply for multiple scholarships, and the money can add up quickly.



#### Making it Happen: Getting Scholarships

Remember that scholarships do not have to be paid back, so encourage your program participant to apply for at least 3 different scholarships. The resources below are good places to begin the search:

- School counselors are a great source! As are local libraries. Just ask the librarian for help.
- <https://studentaid.ed.gov/sa/types/grants-scholarships/finding-scholarships>
- <https://bigfuture.collegeboard.org/scholarship-search>
- <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>
- <https://www.scholarsnapp.org/>

## Stop 4: Program Activities

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### Financial Planning

#### Financial Aid Packages

Each institution will determine the aid package it will offer the program participant. If a program participant is accepted to multiple programs, it is likely the award packages will be different. You can help program participants compare the offers by looking at the different types of aid. Aid packages that provide more money in grants and scholarships are generally better than those made up primarily of loans. Subsidized loans are better than unsubsidized loans. The government makes interest payments on subsidized loans as long as the student is enrolled whereas the student is responsible for the interest on unsubsidized loans.

The decision to take on debt is difficult. The program participant should understand the possible benefits of education including potentially higher paying, more fulfilling career options compared to the costs of paying back the loan. If the program participant decides to take out a loan, it is smart to borrow only what is needed to be successful in the program. Aid packages represent the maximum amount of aid the institution is offering, which in some cases may be more than the program participant needs. While program participants should always take the full amount of grants and scholarships, they should borrow only what they need in loans. Participants should prepare a budget before deciding how much to borrow. At most institutions, the program participant can decide to change his or her borrowing amount midway through the year.

The Department of Education's Responsible Borrower pamphlet is a good resource. Download the pamphlet and hand it out to participants.

<https://studentaid.ed.gov/sites/default/files/responsible-borrower.pdf>

## Stop 4: Program Activities

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### Program Applications

#### Creating a List of Schools

Some program participants may be set on attending a particular program or institution. In some cases, that is enough. However, in most cases, you should encourage program participants to apply to multiple programs. Applying to multiple programs allows program participants to compare aid offers, and it also may encourage them to apply to a “reach” program that they may have been hesitant to apply to. Remember that with fee waivers, the cost of applying to multiple schools may be zero.

1. Create a list with at least 4 programs. Think about a list with 1 safety school, 2 match schools, and 1 reach school. Safety schools are the ones the program participant should get into without a problem. Match schools are schools at which the program participants have similar grades and the program participant has a good chance of getting in. Reach schools are the dream schools that a program participant may have less of a chance of getting in.
2. Consider what is most important. Use the College Scorecard ([collegescorecard.ed.gov](http://collegescorecard.ed.gov)) to compare cost, graduation rates, earnings, location, career paths and other things that make schools different.
3. Look at likely costs. Use net price calculators to get more detailed estimates for the cost of attendance.
4. Apply!

#### Completing Applications

There are many pieces to a post-secondary application. It can be overwhelming if everything is left to the last minute. After the program participant has generated a list of programs, look at the application requirements for each and start to set up a schedule for completing each of the tasks.

## Step 4: Program Activities

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### Program Applications



#### Making it Happen: Application Content

Items that program participants will frequently need to complete a college application include:

- Writing a personal statement or answering essay questions
- Getting teacher recommendations
- Sending an unofficial or official high school transcript
- Sending SAT/ACT test scores, or scheduling a placement test
- Filling out certain personal information on the application form

Online resources can help program participants to store their college application documents in one place. Some examples are:

- General college search: [bigfuture.org](http://bigfuture.org)
- College applications: [commonapp.org](http://commonapp.org)

#### Fee Waivers

Many of the activities in the process cost money, including taking tests and submitting college applications. Most organizations provide fee waivers for low-income program participants, and many of your program participants will automatically qualify for a fee waiver as a recipient of federal housing assistance. Make sure you are familiar with the process for getting fee waivers:

## Stop 4: Program Activities

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### Program Applications

- SAT fee waivers allow you not only to take the SAT twice for free, but also to apply to four (participating) colleges for free. Students must get the fee waivers from their high school counselors and may be asked to provide proof of residence in public housing.
- ACT fee waivers allow you to take the ACT twice for free and send the reports to four schools. You also receive free access to Kaplan online test prep resources. Another form can be used to get fee waivers for college applications. Students should contact their high school counselor for a fee waiver.
- CommonApp fee waivers allow you to apply to over 700 colleges for free. Program participants can request a fee waiver on the Profile screen in the Common Application Fee Waiver section. CommonApp will submit the request to each school, but it is up to each individual school to determine if they will accept the request.



#### Key Takeaway: Figure Out Deadlines First

Make sure you are aware of important deadlines. Make sure participants schedule time to complete all necessary steps before applications are due. Colleges are not flexible with late applications!

## Stop 4: Program Activities

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### Program Applications



#### Making it Happen: Taking Tests

Many programs will require students to take a standardized test of some kind. Community colleges may require program participants to take the Accuplacer or another placement exam. Four year colleges likely will require the program participant to take the ACT or SAT. If the program participant needs to take an exam, help them complete a few tasks to prepare:

- Get a fee waiver from a high school counselor.
- Find out when tests are offered.
- Register for the test. Make sure the program participant sets a calendar reminder. Also set one yourself so you can check in with the program participant before the test.
- Study! There is free SAT test prep online at Khan Academy. Free ACT test prep resources are available with a fee waiver.
- Rock the test!

## Stop 4: Program Activities

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### Summer Melt Prevention

Once a student is accepted to a program, there is a tendency to think that everything is done. However, programs require students to complete various forms and tasks in order to confirm their enrollment. A large number of students who are accepted to college – between 10 and 40 percent – fail to enroll because of missed deadlines and confusion. This phenomenon is sometimes called “Summer Melt.”<sup>3</sup> Research has shown that timely text message reminders to complete specific tasks over the summer can be effective at increasing enrollment.

As a navigator, it will be incredibly exciting when a program participant you have worked with is accepted to a program. But your work does not end there! Make sure the program participant reviews the acceptance documents and understands the tasks required for enrollment. Next, similar to your work helping them apply, work with the participant to develop a plan for completing each task.



#### **Making it Happen: Enrolling and GOING!**

Setting up calendar reminders for each task will help them stay on track. While the timing for each individual may be different, a general timeline of tasks a typical college student can expect to complete can include:

- Logging on to the institutional web portal (early July)
- Registering for orientation (early July)
- Registering for placement tests (mid-July)
- Completing housing forms (mid-July)
- Researching tuition payment plan options (late July)
- Going over health insurance options or getting a waiver, if applicable (early August)

3. Castleman, B. & Page, L. 2015. Beyond FAFSA completion. *Change: the magazine of higher learning*, 47(1): 28-35.

## Stop 4: Program Activities - Checklist

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### Checklist: What you need to remember from this section

- How to complete the FAFSA online
- How to contact your Department of Education person with questions
- The main types of financial assistance available
- How to help participants estimate the costs of programs
- Where to search for scholarships
- How participants can get fee waivers for applications and tests
- Key deadlines and tasks students must complete before enrolling

## Stop 5: Program Documentation

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### Interaction Tracking

To support its evaluation of the ROSS for Education/Project SOAR program, HUD will collect participant-level data from grantees. These data will capture what interventions each Project SOAR participant received during each quarter and some of the outcomes of that assistance. The time period covered by each quarter is as follows: Quarter 1 (July 1 – September 30), Quarter 2 (October 1 – December 31), Quarter 3 (January 1 – March 31), and Quarter 4 (April 1 – June 30).

There are two ways Project SOAR grantees can share participant level data with HUD on a quarterly basis:

1. Fill out the Interaction Tracker spreadsheet
2. Submit data extracted from the PHA's case management system in an Excel or .csv file.

The case management system should at a minimum provide data equivalent to the fields in the Interaction Tracker.

The interaction tacker captures data for each personal interaction between each navigator and each participant as a separate entry. A separate record should be created in the tracker for each participant in individual interactions and group interactions. This applies to both in-person and electronic communications with individual participants. For groups of participants, however, interaction records are needed only for in-person communications (e.g., to document attendance). Electronic communications to groups through AMP-wide literature mailings, listserv communications, social media blasts or postings, and similar broadcast communications can be documented in quarterly reports rather than with individual interaction records.

## Stop 5: Program Documentation

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### Primary Information

Primary information must be captured by navigators relating to every interaction. Interactions relating to multiple students should be recorded once for each Case ID.

#### **Case ID – A unique identifier for an individual program participant.**

This field identifies an individual participant without containing personally identifiable information (PII) such as date of birth or partial social security numbers. A Case ID may be a preexisting unique identifier or newly generated for these purposes. All transaction entries must be linked to a Case ID. All sites must separately and securely provide a crosswalk to HUD that allows HUD to personally identify participants associated with case IDs.

#### **Date – The date when the specific interaction took place.**

Interactions that take place over multiple days should have separate, complete interaction records for each day.

#### **Interaction Information – A description of the interaction.**

This field contains 5 subfields that categorize navigator/converser interactions. For specific definitions of the variables please refer to the data dictionary.

1. Converser(s) – The individual(s), related to the Case ID, with whom the navigators interacted during the activity
2. Medium – The general mechanism of communication for the interaction
3. Mode – The specific means of communication or interaction
4. Topic – The subject or goal of the interaction with the converser
5. Purpose – The category of action performed by the navigator in relation to the topic
6. Duration – The amount of time (roughly) that the navigator and the conversant interacted or the duration of an event both attended. This information will help measure dosage effects.

## Stop 5: Program Documentation

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### Participant Tracker Elements

The participant tracker acts as a roster for each participant and allows for at a glance sorting of program participants. Participant level records document the status of participants and the achievement of program goals.

### Secondary Information

Secondary information must be recorded relating to each participant but need not be entered for every interaction. Secondary information should be available and retrievable using a Case ID.

- Navigator identifier – Readily identify navigators related to a given Case ID
- Participant’s Name – Readily identify the student related to a given Case ID
- Academic Information – Readily identify a given participant’s academic institution
- Participant Progress – The status of the participant relative to personal and programmatic goals:
  - Status of specific program goals including college action plans
  - Status of important submissions and enrollments (FAFSA completion or submission, college applications, admissions, and enrollments, and post-secondary success programs)
  - Status of consent agreements



### Key Takeaway: Good Data is Critical

To continue to grow Project SOAR we need to know how well it works! The only way we’ll be able to show how important the critical work you are doing is if we have data to support this. Documenting your activities help us show your success to others.

