

PREPARED BY



# HBCU FAIR ENGAGEMENT PACKET

## FROM AD99 SOLUTIONS STAFF

AD99 Solutions, founded by Pittsburgh native and NFL veteran Aaron Donald, is committed to empowering young individuals to reach their full potential. Your presence at the Steel City HBCU Fair shows your dedication to exploring post-graduation opportunities.

Choosing the right path after high school can be daunting. “Should I go to college? Or should I enroll in a trade program?” We understand these questions. That’s why we’ve prepared valuable resources to guide your decision-making process. Whether it’s college or a trade, remember, it’s an investment in your future. Choose wisely for the life you deserve and desire.

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# HIGH SCHOOL SENIOR

# CHECKLIST

- Start or continue to visit campuses.
- Create a “Top 10 College List,” using all the information that has been gathered from your college visits, interviews, and your own research to determine which schools you wish to apply to.
- Complete and submit FAFSA (**Typically accessible on October 1st**).
  - Completing the FAFSA form is the most important part of the financial aid process! Make sure that you make this priority number one if you plan on attending college after graduation.
- Apply to your preferred colleges within the deadline and provide the following required documents (**Fall/Winter**):
  - Transcript
  - Letters of Recommendation
  - Test Scores
- Apply for scholarships (**Fall/Winter**).
  - Remember the difference between need-based and merit-based scholarships within the university.
  - Apply for outside scholarships as well, there are many nonprofits, foundations, and companies that provide different options for scholarships based off their list of requirements.
- Review Financial Aid award letters and contact the institution’s financial aid office if you have questions (**Spring**).
- Make your selection (**Spring**).
  - Be sure that you understand the terms of the school’s financial aid package. Be aware of details related to student loans.
  - When you make your decision, notify that school of your decision and submit any final documentation including a financial deposit. Many schools require these final steps by May 1st.

Source: Scholarship 360, High School Checklist: Freshman Through Senior Year

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# CONSIDERATIONS WHEN SELECTING AN INSTITUTION

Selecting a college or trade program is a deeply personal choice. It's a decision that requires thoughtfulness and reflection.

When selecting a college or trade school, consider the following factors:

- Geographic location
- Environment and culture
- Majors and trades
- Academic rigor
- Class size
- Extracurricular activities
- Student support services
- Cost

Below are questions to ask when considering enrolling into a college or trade school.

### 9 QUESTIONS TO ASK BEFORE ENROLLING IN A COLLEGE

1. What am I interested in?
2. Are the admission standards higher for certain majors?
3. Are the school's demographics a right fit for me?
4. What health and counseling services are available?
5. What type of on-campus housing is available and how much does it cost?
6. What extracurricular activities are offered on campus?
7. At what annual rate has the tuition been rising at your institution in recent years?
8. What is the average amount of debt that students graduate with?
9. What is the college's graduation rate?

### 9 QUESTIONS TO ASK BEFORE ENROLLING IN TRADE SCHOOL

1. What vocational field interests me the most?
2. What vocational programs are available?
3. Is the program part-time or full-time?
4. Are classes offered during the evenings and/or on weekends?
5. Are online classes an option and if so, are the class \*synchronous or \*asynchronous?
6. Does the trade school offer job placement assistance?
7. How many of your graduates are employed in their chosen fields?
8. Does the trade school accept financial aid?
9. How much debt will I likely incur?

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# FINANCIAL GLOSSARY

### ANNUAL PERCENTAGE RATE

Annual percentage rate, or APR, is the yearly interest rate charged on borrowed money. The rate is expressed as a percentage and indicates how much interest the borrower will pay over the course of a year.

### ASSET

An asset is any resource (tangible or intangible, owned or controlled) that holds value. In other words, assets contain value that can be converted into money. An individual, company, or country can own or control assets, which include things like cash, investments, cell phones, technology, real estate, and intellectual property.

### BUDGET

A budget is an itemized list of expenses (or estimated expenses) for a given period, such as a monthly budget. A budget can be a helpful tool when you want to get a better handle on where your money is going or make changes to your spending habits.

### CREDIT

Credit is a financial arrangement in which money is borrowed for a purchase and paid back at a later date. It allows consumers to make purchases that they wouldn't be able to afford if they had to pay the full price in one installment. By spreading the cost over time, credit enables borrowers to make big-ticket purchases such as homes and vehicles. Common forms of credit include loans and credit cards.

### CREDIT SCORE

A credit score is a three-digit number that represents how likely a borrower is to repay a debt. It is calculated based on the information in a borrower's credit report and ranges from 300 to 850. Borrowers with higher scores are viewed as more likely to repay debt obligations and are thus more likely to be approved for credit and receive lower interest rates.

### DEBT

Debt is the money that a borrower owes to a lender. It can be accrued through any form of borrowing—student loans, credit cards, mortgages, personal loans, and auto loans among others.

### EMERGENCY FUND

An emergency fund is money set aside for big, unexpected expenses such as job loss or large medical bills. It provides a financial buffer that shields against accruing unwanted debt.

### FAFSA

FAFSA stands for Free Application for Federal Student Aid. All students who are interested in applying for federal aid, such as grants, loans, and work-study must complete FAFSA. FAFSA helps determine student eligibility for assistance.

### GRANT

A grant is a type of financial aid award that you don't need to repay, as long as you meet the eligibility requirements.

### INTEREST

Interest is the percentage of a loan principal that lenders charge borrowers. There are two primary kinds of interest: simple interest and compound interest. Simple interest is calculated exclusively on the initial amount of money borrowed, while compound interest is calculated based on the loan principal plus the interest that accumulates each period.

### LOANS

Loans are the more commonly-used type of financial assistance. The difference between loans and a grant or scholarship is that they're not "free" and need to be repaid, with interest. However, they often have fewer requirements to qualify and are in greater supply, so they're accessible to a broader range of people.

### NEED VS. WANT

One of the most basic concepts of personal finance is being able to differentiate between needs and wants. A "need" is defined as an essential expense, such as food or housing. A "want" is an expense that would be nice to have but isn't essential, such as designer clothing.

### PRINCIPAL

Principal is the amount of money due on a loan before interest.

### SCHOLARSHIPS

Scholarships are another great free source of money for college that are offered by many companies, schools, non-profits, and other organizations. The main difference between a scholarship and a grant is that scholarships are merit-based and awarded to students based on their academic achievements, extracurricular activities, field of study, and more.

#### Sources

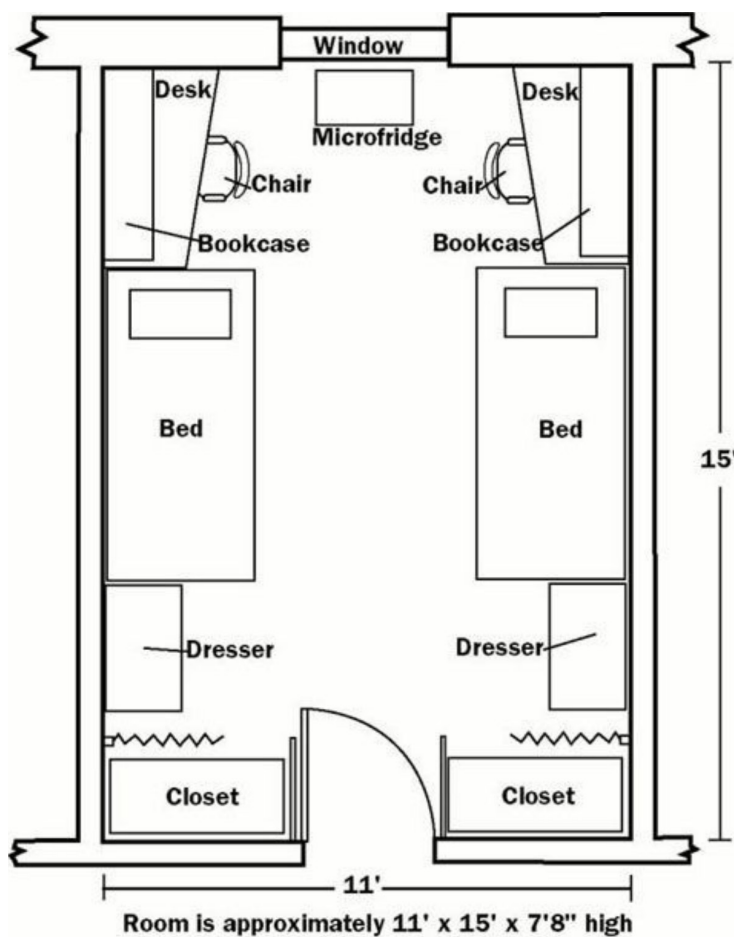
Northwestern Mutual, Financial Glossary of Terms

Federal Student Aid, Types of Financial Aid: Loans, Grants, and Work-Study Programs

Drexel University School of Education, Grants, Scholarships, and Loans: What's the Difference?

# GUIDE TO COLLEGE DORMITORY

College dorm room layouts and furniture vary from institution to institution, which means the structures of the dorm will be different. When you register for housing, it's likely that you will select your preference for room type.



## TYPES OF ROOM LAYOUTS

- Double Rooms. In a double room you have one roommate.
- Triple Rooms. In a triple room you live with two roommates.
- Suite-Style Rooms. In a suite a single or double room shares amenities like a bathroom and shower with another room.
- Single Rooms. In a single room you will not have a roommate.

The image is of a traditional two person suite. Each room will come with furniture and students will be provided with their own Twin XL bed, wardrobe space, desk, and desk chair.

Before purchasing dormitory items, identify the type of college dorm that you'll reside in. This information will guide your dorm purchase list.

If you have a suite style room, which is similar to an apartment, the institution will provide furniture like a couch and end tables.

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# GENERAL COLLEGE DORMITORY CHECKLIST

BED	ROOM	BATH	CLEANING SUPPLIES
Comforter Bed sheets Blankets Mattress pad Pillows (2) Pillowcases (2)	Alarm clock Desk lamp Desktop organizer Decor (lights, posters) Waste basket	Bath towels (2) Washcloths (2) Bathrobe Shower caddy Shower shoes	Disinfecting wipes Broom Dustpan Swiffer WetJet (starter kit)
FOOD	LAUNDRY SUPPLIES	KITCHEN	OTHER
Chips Cereal Bottle water Granola bars Soups Crackers	Laundry detergent Fabric softener Clothes hangers Laundry hamper/bag Quarters	Cups (2) Utensils Bowls (2) Plates (2) Plastic food containers (4)	Toilet paper Paper towels First aid kit Pain reliever Cough drops Sanitary products Prescription medication Eyeglasses/contacts Contact lens solution
MISCELLANEOUS	TOILETRIES	SCHOOL SUPPLIES	IMPORTANT DOCUMENTS
Power surge protector Extension cords (2) Flashlight Batteries Headphones/earbuds Lightbulbs Fan Heater *if permitted Sewing kit Handheld clothes steamer Television Mini refrigerator Under bed storage Video game Video game consoles Laptop/ipad Book light Rug	Soap/body wash Razors Shaving cream Tissues Toothbrush Toothpaste Mouthwash Dental floss Q-tips Cotton balls Deodorant Shampoo Conditioner Other hair products Lotion Tweezers Nail clipper Nail File	Backpack College ruled notebooks Pens Highlighters Stapler Staples Tape Scissors Post-its Post-it flags Ruler Glue Paper clips Expanding file folder	State ID/driver's license Student ID Medical insurance card Social security card Birth certificate Bank info Debit/prepaid card Financial aids forms Class schedule



AD99 Solutions is a Pittsburgh based nonprofit founded by Aaron Donald, veteran player for the Los Angeles Rams. The mission of the organization is to change the trajectory of under-resourced youth by providing education and resources in supportive and safe environments so they are empowered academically, socially, and athletically.



If you have questions or would like advice on your path after high school, please reach out to our knowledgeable and college educated Directors of Programming.

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