Professional Development Institute

Financial Aid Advising for Student Postsecondary Success

#PDI

ST. LOUIS GRADUATES

educationplus

MASFAP

September 13, 2019
Welcome & Introductions

Dr. Beth Bender  
Associate Superintendent of College & Career Readiness, St. Louis Public Schools  
Chair, St. Louis Graduates Professional Development Committee
Welcome & Introductions

James Myers, Associate Vice President for Enrollment Management and Director of Financial Aid, Webster University

Kayla Klein, Financial Aid Advisor, University of Missouri, Columbia and Chair, MASFAP Early Awareness Committee
Components of Financial Aid

Dr. Beth Bender
Associate Superintendent of College & Career Readiness, St. Louis Public Schools
Chair, St. Louis Graduates Professional Development Committee
FAFSA Overview and What Happens Next

Teresa Steinkamp
Advising Director
The Scholarship Foundation of St. Louis
FAFSA:
The what, why, when, how, and what happens next

Teresa Stock Steinkamp, LMSW
The Scholarship Foundation of St. Louis
What is the FAFSA?
Why FAFSA?
When do students file FAFSA?
How do I support students filing FAFSA?
FAFSA Assumptions
WHO'S MY PARENT WHEN I FILL OUT MY FAFSA®?

Dependent students are required to report parent information on the Free Application for Federal Student Aid (FAFSA). For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).

The following people are not your parents unless they have legally adopted you:

- Widowed Stepparent
- Grandparents
- Foster Parents
- Legal Guardians
- Older Brothers or Sisters
- Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

If you're not sure whether you are a dependent student, go to StudentAid.gov/fafsa/filling-out/dependency

Federal Student Aid
An Office of the U.S. Department of Education

PROJ SPONSOR of
THE AMERICAN MIND®
How and where does the FAFSA fail?
Hoop #1: Verification
Hoop #2: Dependency Overrides
Hoop #3: Professional Judgment Review or Special Circumstances Appeal
Hoop #4: Additional Paperwork & Applications
Teresa Stock Steinkamp, LMSW
Advising Director
The Scholarship Foundation of St. Louis
6825 Clayton Ave, Suite 100
St. Louis, MO 63139
(314) 932-6932
teresa@sfstl.org
Financial Aid Packages: Interpreting and Comparing Financial Aid Offers

Alex Miller, Director of Financial Aid, Stephens College

James Green, Director of Financial Assistance/ Federal Work-Study, Harris-Stowe State University

Jessica Key, Assistant Director of Financial Aid, Webster University

Kayla Klein, Financial Aid Advisor, University of Missouri, Columbia and Chair, MASFAP Early Awareness Committee

Samantha Matchefts, Senior Associate Director of Financial Aid, UMSL

Valerie Totso, Scholarship & Financial Aid Coordinator, Ranken Technical College
Financial Aid Offers can look very different. For first time students, it can be a challenge to really understand what is being offered.

- Some common language used:
  
  • Cost of Attendance (COA) - Tuition, fees, books and supplies, transportation, room and board, and personal expenses
  
  • Direct Costs - Tuition, fees, and room and board (for on campus students)
  
  • Direct and Indirect Costs
Financial Aid Offers– Common Language

- Estimated Family Contribution (EFC)
  - Generated by the FAFSA
  - Measure of the family’s financial strength,
  - Determines eligibility for need-based financial aid

- Financial Need or Unmet Need
  - COA minus the student’s EFC

- Gift Aid (FREE MONEY!)
  - Scholarship
  - Grants

- Self Help Aid
  - Loans
  - Student Employment
Financial Aid Offers


Guidance includes:

- Avoid calling your financial aid offer an “award” and avoid calling it a “letter.”
- Avoid issuing a financial aid offer that does not include cost of attendance.
- Avoid listing the cost of attendance without breaking it down into clear components.
- Avoid listing grant and/or scholarship aid, loans, and work-study together.
- Avoid listing student loans without clarifying the source (federal, state, institutional, or private).
- Avoid listing Parent PLUS loans with student loans.
- Avoid issuing a financial aid offer without CRITICAL next steps.
- Avoid issuing a financial aid offer without net cost calculated.
# College Cost Worksheet

It's important to consider costs when choosing the right college for you. Use this chart to compare tuition rates, fees and your financial aid offers before making a final decision.

<table>
<thead>
<tr>
<th>School</th>
<th>School 2</th>
<th>School 3</th>
<th>School 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>School Name</strong></td>
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</tr>
<tr>
<td><strong>Federal School Code</strong></td>
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<tr>
<td><strong>Cost of Attendance (CTA)</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Tuition and fees</td>
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<tr>
<td>Room and board</td>
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<tr>
<td>Books and supplies</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscellaneous/personal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total cost of attendance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Estimated Financial Need</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expected family contribution (EFC)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Total financial need</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Estimated Financial Aid (grants, scholarships and tuition assistance)</strong></td>
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<tr>
<td>Federal Pell Grant</td>
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<tr>
<td>Federal SEOG Grant</td>
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<tr>
<td>Federal TEACH Grant</td>
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<tr>
<td>Institutional aid</td>
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<tr>
<td>Missouri State aid</td>
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<tr>
<td>Institutional scholarships</td>
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<td></td>
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<tr>
<td>Various educational benefits</td>
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<tr>
<td><strong>Other</strong></td>
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<tr>
<td>Federal Work Study</td>
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<td></td>
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<tr>
<td><strong>Other</strong></td>
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</tr>
<tr>
<td><strong>Loans</strong></td>
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<td></td>
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<tr>
<td>Federal Direct Subsidized Loan</td>
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<tr>
<td>Federal Direct Unsubsidized Loan</td>
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<tr>
<td>Federal Direct PLUS Loan</td>
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<tr>
<td>Institutional Loan</td>
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<tr>
<td>Perkins Loan</td>
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<tr>
<td><strong>Total financial aid</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>Estimated cost-of-pocket cost</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total cost of attendance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Total financial aid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>= Total cost-of-pocket cost</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Student Experience Navigating the Financial Aid Process

Waiel Turner
Student, Harris-Stowe State University

Cheyenne Parker
Student, Webster University
Professional Development Institute

Financial Aid Advising for Student Postsecondary Success

#PDI
Melissa Findley
Executive Director
Missouri Scholarship & Loan Foundation
Missouri Association of Student Financial Aid Personnel

Ellen Vietor
Scholarship Central Manager
St. Louis Graduates
Financing the Gap

- Institutional Scholarships
- Outside Scholarships
- Free college plans offered by schools
- Federal Direct Loans (usually included on the financial aid award)
- Tuition Payment Plans
- Federal Parent Loan (PLUS)
- Private Student Loan and Private Parent Loan
Institutional Scholarships

• Scholarships from the school the student is attending sometimes automatically awarded with admissions

• For others, students must seek out and apply

• Deadlines are much earlier, often before December 1
This scholarship has been a tremendous help to me achieving my academic goals. In my first two years of college, I struggled to have a job that would allow me to balance school and work that also provided a substantial amount of income. Though I still work during the school year, I have more time to focus on school and extracurricular activities that aid in my professional development. The spring 2019 semester was one of my best academic semesters in college. This scholarship has been a great help. Thank you!

I wouldn’t have had enough money to pull through without this scholarship — it’s been tight a tight squeeze even with it — so it’s really a saving grace. Looking back over the year, university has been the best thing to happen to me thus far. The community here is amazing and I feel that I am reaching my potential here.
Scholarship Resources

- Scholarship Central - Missouri and Metro Area Illinois students
- MDHEWD - Apply-to opportunities
- Community Foundations across Missouri
- Employer - student or parent
- UNCF
  - Supports Hispanic American, Asian/Pacific American and Native American students as well as African American students
  - Cedric "The Entertainer" Scholarship - St. Louis students
Scholarship Central

• **Student-focused** regional resource

• 58% need-based, 9% merit-based with race or ethnicity criteria and 33% merit-based

• **FREE and EASY** for:
  ◦ Applicants, Scholarship providers, Recommenders
Scholarship Central

• Over 100 scholarship and interest-free loan program opportunities
• Scholarship providers set their own criteria & deadlines, select recipients and disburse funds
• Many will fund technical or trade programs
Students access via www.myscholarshipcentral.org
Complete the General Application
Click “Opportunities” then “Recommended”
  Most open Jan - April
2019-2020 Academic Year

- Scholarship Providers using Scholarship Central:
  - **Almost 2000 awards**
  - **Over $8.2 million awarded**
Scholarship Central Help

• Need help with Scholarship Central?
  • Students: support@myscholarshipcentral.org
  • Staff: ellen@myscholarshipcentral.org

• Please help us grow
  • Scholarship providers we should contact?
Should students who are going to college for “free” apply for private scholarships?

• Yes! Some of the free programs in Missouri are tuition/fees only
• Some include room & board
• Most private scholarships will fund up to Cost of Attendance
Tuition Payment Plans

Terms vary by school

Pros:
• Utilizes current family income and/or college or other savings plans
• Pay tuition in manageable monthly payments using household income
• May provide an interest free funding option

Cons:
• Some plans have fees or other charges
• May incur penalties for late payments

Note: Families must understand that a semester balance must be paid before the student can register for the next semester. Unpaid balances become back balances.
Federal Direct Loans

- Subsidized (need-based) and Unsubsidized
- Student is the borrower
- NOT credit-based
- Fixed interest rate of 4.53% for undergraduate students
- 1.062% origination fee deducted from each loan disbursement
- Funds sent each semester to school
- Repayment begins 6 months after graduation or student falls below half-time attendance
- Deferments and Forbearance provisions, as well as numerous repayment options available
<table>
<thead>
<tr>
<th></th>
<th>Direct Subsidized Loan</th>
<th>Direct Unsubsidized Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much can a dependent student borrow?</td>
<td><strong>$3,500</strong></td>
<td><strong>$5,500</strong>*</td>
</tr>
<tr>
<td></td>
<td>*Less any borrowing of the Direct Subsidized Loan</td>
<td></td>
</tr>
<tr>
<td>Is it based on need?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>What is the interest rate?</td>
<td>Fixed 4.53% (for 2019-20)</td>
<td>Fixed 4.53% (for 2019-20)</td>
</tr>
<tr>
<td></td>
<td>Origination fee: 1.062% deducted from disbursement</td>
<td>Origination fee: 1.062% deducted from disbursement</td>
</tr>
<tr>
<td>When does repayment begin?</td>
<td>6 months after graduation or below ½ time status</td>
<td>6 months after graduation or below ½ time status</td>
</tr>
<tr>
<td>Future Amounts</td>
<td>$4,500 for SO Year</td>
<td>$6,500 for SO year*</td>
</tr>
<tr>
<td></td>
<td>$5,500 for JR Year</td>
<td>$7,500 for JR year*</td>
</tr>
<tr>
<td></td>
<td>$5,500 for SR Year</td>
<td>$7,500 for SR year*</td>
</tr>
<tr>
<td></td>
<td>*Less any borrowing of the Direct Subsidized Loan</td>
<td></td>
</tr>
</tbody>
</table>

Maximum total Federal Direct Loan is $5500 for a first year dependent student!
# Federal Direct Loans

<table>
<thead>
<tr>
<th>Initial Principle Balance</th>
<th>Number of Payments</th>
<th>Standard Monthly Payment</th>
<th>Estimated total repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7,500.00</td>
<td>120</td>
<td>$86.31</td>
<td>$10,357.20</td>
</tr>
<tr>
<td>$8,500.00</td>
<td>120</td>
<td>$97.82</td>
<td>$11,738.40</td>
</tr>
<tr>
<td>$10,500.00</td>
<td>120</td>
<td>$120.83</td>
<td>$14,499.60</td>
</tr>
<tr>
<td>$11,000.00</td>
<td>120</td>
<td>$126.59</td>
<td>$15,190.80</td>
</tr>
<tr>
<td>$13,500.00</td>
<td>120</td>
<td>$155.36</td>
<td>$18,643.20</td>
</tr>
<tr>
<td>$16,000.00</td>
<td>120</td>
<td>$184.13</td>
<td>$22,095.60</td>
</tr>
<tr>
<td>$27,000.00</td>
<td>120</td>
<td>$310.72</td>
<td>$37,286.40</td>
</tr>
<tr>
<td>$30,000.00</td>
<td>120</td>
<td>$345.24</td>
<td>$41,428.80</td>
</tr>
<tr>
<td>$31,000.00</td>
<td>120</td>
<td>$356.75</td>
<td>$42,810.00</td>
</tr>
<tr>
<td>$35,000.00</td>
<td>120</td>
<td>$402.78</td>
<td>$48,333.60</td>
</tr>
<tr>
<td>$40,000.00</td>
<td>120</td>
<td>$460.32</td>
<td>$55,238.40</td>
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<tr>
<td>$50,000.00</td>
<td>120</td>
<td>$575.40</td>
<td>$69,048.00</td>
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<td>$57,500.00</td>
<td>120</td>
<td>$661.71</td>
<td>$79,405.20</td>
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<td>$60,000.00</td>
<td>120</td>
<td>$690.48</td>
<td>$82,857.60</td>
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<tr>
<td>$65,500.00</td>
<td>120</td>
<td>$753.78</td>
<td>$90,453.60</td>
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<tr>
<td>$80,000.00</td>
<td>120</td>
<td>$920.64</td>
<td>$110,476.80</td>
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<tr>
<td>$90,000.00</td>
<td>120</td>
<td>$1,035.72</td>
<td>$124,286.40</td>
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<tr>
<td>$100,000.00</td>
<td>120</td>
<td>$1,150.80</td>
<td>$138,096.00</td>
</tr>
<tr>
<td>$138,500.00</td>
<td>120</td>
<td>$1,593.86</td>
<td>$191,263.20</td>
</tr>
</tbody>
</table>
Parent PLUS Loans

- Some schools list on the award letter
- Borrower is parent of dependent undergraduate student
- May borrow up to the COA, less other aid awarded
- Fixed interest rate of 7.08%
- 4.248% origination fee
- Credit approval required
- If parent is denied PLUS loan, student is eligible for additional Unsubsidized Federal Loan
- Repayment begins 60 days after full disbursement or may defer payments until after the student has graduated/withdrawn
Private Student Loans

- Credit-based
- Loan in the student’s name, and students with little credit typically need a co-signer
- Interest rate is either fixed, or variable and based off a rate index such as LIBOR or Prime
- Rates and fees vary by lender
- Less repayment provisions
Private Parent Loans

- Credit-based
- Loan in the parent’s name
- Interest rate is either fixed, or variable and based off a rate index such as LIBOR or Prime
- Rates and fees vary by lender
- Less repayment provisions
# Federal PLUS Loan/Private Student Loans

<table>
<thead>
<tr>
<th>Who is the borrower?</th>
<th>Federal Parent Loan (PLUS)</th>
<th>Private Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent</td>
<td>Student/Parent/Other</td>
<td></td>
</tr>
</tbody>
</table>

| What is the interest rate? | 7.08% fixed AY19/20 | Variable & Fixed Varies by lender. Tied to Libor and Prime. |

| Is there an origination fee? | 4.248% Disbursed prior to October 1, 2019 | Typically 0% Varies by lender |

| When is the loan repaid? | 60 days after disbursement Options may be available to defer payments | Typically 6 months after graduation or enrolled less-than half-time Varies by lender |

| How much can I borrow? | Up to the cost of attendance minus other aid received | Up to the cost of attendance minus other aid received Aggregate limits may apply |

| Do I need a co-signer? | No | Possibly, but not always |

| Is the loan based on credit? | Yes If denied, the student is awarded $4,000 Unsubsidized Loan | Yes |

Graphic source: Sallie Mae
Contact Info

Ellen Vietor
Scholarship Central, Scholarship Central Manager
Email: ellen@myscholarshipcentral.org
Phone: 314.880.4954

Melissa Findley
Missouri Scholarship & Loan Foundation, Executive Director
Email: Melissa.Findley@moslf.org
Phone: 636.733.3716
Lunch and Conversation
Updates, Tools and Resources from MDHEWD

Ashley Heidbreder
Program Coordinator
Missouri Department of Higher Education and Workforce Development (MDHEWD)
Updates
On August 28, 2019 the Missouri Department of Higher Education, the Division of Workforce Development, and the Missouri Economic Research and Information Center transformed to become one department.

New Name
Missouri Department of Higher Education & Workforce Development

New Vision
Every Missourian empowered with the skills and education needed for success
How will the New Department Empower Missourians?

• Providing high school students with information about planning and paying for college.
• Helping individuals understand they can afford college and access funds to help pay for school until they graduate.
• Helping students efficiently persist until they graduate.
• Supporting people who are unemployed or underemployed, are veterans, or are affected by a disability get support as they work toward credentials.
• Providing Missourians with opportunities to earn and learn through on-the-job training and apprenticeships.
Financial Assistance for Adults

- Fast Track Workforce Incentive Grant
  - Designed to address workforce needs
  - For adults seeking industry-recognized credential, certificate, or a degree in a designated high-need program
  - Need based on AGI
  - Application available through the Student Portal
  - Award (last dollar)

- Marguerite Ross Barnett
  - Program phase out to begin in 2019-2020
  - Coincides with Fast Track implementation
  - Renewal students only
Participating in the FAFSA Completion Project

- Available to public and private high schools
- Agreements can be sent in anytime
  - Step 1: Superintendent completes FAFSA Data Access Agreement
  - Step 2: Authorized user registers for user ID/password
- Update users
  - Amended Attachment B
- Data is available October - June
- Must sign in at least once in 12 month period
Value of the FAFSA Completion Project

- Student-specific High School FAFSA Report
  - Complete FAFSA
  - Errors
  - No Signature
  - Selected for Verification

https://dhewd.mo.gov/fafsa-completion/

Kelli Reed – KelliReed@dhewd.mo.gov
Journey to College Programs

**Journey to College**

- **Appel-Missouri**
  - Helping students find their best fit and apply to college.

- **Decision Day**
  - Helping students file the FAFSA to secure financial aid for college.
  - Celebrating seniors’ plans for after high school graduation.

**Journey to College**

- **FAFSA Frenzy**
Hosting FAFSA Frenzy

- Sites requesting volunteers are added to Volunteer Registration Form as soon as the date and times are provided
- Available pool of FAO volunteers
- Volunteer T-shirts
- FAFSA Frenzy scholarships – NEW process
- Ordering supplies
  - dhewd.mo.gov/publications.php
  - Select “Site Coordinator”
<table>
<thead>
<tr>
<th>Activity</th>
<th>Description</th>
<th>MDHEWD will provide</th>
<th>Audience</th>
</tr>
</thead>
<tbody>
<tr>
<td>College day</td>
<td>Invite college mascots to school for an assembly, etc., have teachers wear college shirts</td>
<td>- Free promotional items&lt;br&gt;- Photo booth props&lt;br&gt;- A list of postsecondary mascots and contact info</td>
<td>Elementary students</td>
</tr>
<tr>
<td>Dress for success day</td>
<td>Encourage students to dress appropriate to their desired career</td>
<td>- Free promotional items&lt;br&gt;- Photo booth props&lt;br&gt;- Information about MoSCORES and how it can be used to research careers</td>
<td>Elementary students</td>
</tr>
<tr>
<td>Career day</td>
<td>Invite a variety of career oriented people to speak in classrooms or an assembly</td>
<td>- Free promotional items&lt;br&gt;- Photo booth props&lt;br&gt;- During the Pilot, MDHE will make every effort to send a staff person to assist</td>
<td>Elementary students Middle schoolers</td>
</tr>
<tr>
<td>Create a resume</td>
<td>Ideal for a classroom project, assignment, or exercise</td>
<td>- Examples or other materials to help teachers prepare&lt;br&gt;- Scoring rubric for assisting with grading assignments</td>
<td>Older elementary Middle schoolers</td>
</tr>
<tr>
<td>Interview an adult</td>
<td>Ideal for a classroom project, assignment, or exercise</td>
<td>- An interview worksheet to help students ask questions and record answers</td>
<td>Elementary students Middle schoolers</td>
</tr>
<tr>
<td>The Bean Game</td>
<td>Play this “game of life” individually or in groups within the classroom</td>
<td>- The Bean Game printouts</td>
<td>Middle schoolers</td>
</tr>
<tr>
<td>MoSCORES</td>
<td>Ideal for a classroom project, assignment, or exercise</td>
<td>- Information about MoSCORES and how it can be used to research careers</td>
<td>Middle schoolers</td>
</tr>
</tbody>
</table>

Journey to College

Ashley Heidbreder
573.522.1318
Ashley.Heidbreder@dhewd.mo.gov
State Financial Aid Portal
NEW Student Workspace
College and Degree Search

Plan for college:

College and Degree Search

Compare colleges by school type, location, cost, and other criteria. You can select multiple options for your search.

Search options

- Area of interest/career
- College
- Location
- Program delivery
- Degree level
- Degree type
- Cost
- CIP

Area of interest/career

Find colleges that meet your needs. Search by name or type. Leave blank to search for all.

College

Search by name:

or

Select type:
- Public 4-Year Schools
- Public 2-Year Schools
- Independent 4-Year Schools
- Independent 2-Year Schools
- Professional and Technical Schools
- Theological Schools
- Proprietary Schools
- Out-of-State Public Schools

Clear
Course Transfer Tracker

Use the Course Transfer Tracker to see how the general education courses you’ve completed will transfer to other public colleges and universities in Missouri.

The tracker is based on Missouri’s CORE 42 Curriculum – a block of at least 42 credit hours that will transfer as equivalent credit at all public higher education institutions in the state.

More than 2,000 courses – in five knowledge areas – are included in the CORE 42.

The CORE 42 curriculum streamlines the transfer of college credit and reduces the need to retake courses you have already completed at another school, helping you earn a degree in less time and at less cost. To get started, select your school and the courses you’ve taken to see how they will transfer to other public colleges and universities in Missouri.

Based on the information you select, you can also track your progress on your way to earning all 42 credit hours and completing your general education requirements.

Minimum GPA, grade requirements, prerequisite, or major requirements may apply, per institutional policy. Students will need to work closely with their advisor to review your academic plan and identify appropriate course options.

<table>
<thead>
<tr>
<th>Course</th>
<th>Credit Hours</th>
<th>Type of Transfer</th>
<th>Course</th>
<th>Credit Hours</th>
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<tbody>
<tr>
<td>MTH 121</td>
<td>3</td>
<td>CORE 42: Humanities &amp; Fine Arts</td>
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<td>MTH 120</td>
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<td>CORE 42: Humanities &amp; Fine Arts</td>
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<tr>
<td>MTH 161</td>
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<tr>
<td>ENG 101</td>
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<td>CORE 42: Natural Sciences</td>
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</tbody>
</table>
Contact Us

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THANK YOU for joining us!

Please complete your evaluation sent via e-mail