NOVEMBER 2021

7 Things You Need Before Filling Out the 2022–23 FAFSA® Form

1 Your FSA ID~ If you haven’t done so already, create an FSA ID, which is your account username and password.

2 Your Social Security Number ~ You can find your Social Security number (SSN) on your Social Security card.

3 Your Driver’s License Number ~ You’ll need to enter your driver's license on the FAFSA form.

4 Your Federal Income Tax Return ~ On the 2022–23 FAFSA form, you (and your parents, if you are a dependent student) will report your 2020 income.

5 Records of Your Untaxed Income ~ The FAFSA questions about untaxed income, such as child support, interest income, and veterans’ noneducation benefits may apply to you.

6 Records of Your Assets (Money) ~ This section includes savings and checking account balances, as well as the value of investments, such as stocks, bonds, and real estate

7 List of the School(s) You Are Interested in Attending ~ Be sure to add any college you’re considering, even if you haven’t applied or been accepted yet.

Even if it’s only a slight chance you’ll apply to a college, list the school on your FAFSA form—Ready to start?

Once you’re ready, you have several ways to complete the FAFSA form, including the fafsa.gov website or the myStudentAid mobile app. Using the app, you can fill out the FAFSA form safely and securely from your mobile device. The app also allows you to manage your account, view your federal student aid history and loan information, and more. The myStudentAid app is available from both the Apple App Store (iOS) and Google Play (Android).
Here is the link to apply for Upward Bound on line—share with your friends & family and help to reach everyone in your school!

If you need a hard copy email Geri at gnauck@concord.edu

https://botform.companisol.com/20225108960852
History of November. November was originally the 9th month of early versions of the Roman calendar and consisted of 30 days. It became the 11th month of the year with a length of 29 days when the months of January and February were added. During the Julian calendar reform, a day was added to November making it 30 days long again.

Social rules:

Easy to have good manners – These basic rules of proper etiquette are mostly common sense with a healthy dose of the Golden Rule thrown in for good measure. Be on time – No one likes to wait for others who are chronically late. However, there are times when being late is out of your control.

Personal space – When you see someone squirming as you step closer back off a bit. Every culture has different comfort levels of personal space, so before you travel, find out how close you can get to people without being rude.

Men’s manners – This one is simple: All you have to do is be a gentleman. Rudeness is never manly.

- Women’s manners – You can be a lady and still show strength. Times have changed, and some rules have become outdated, but it's always appropriate to be mannerly.

Teens’ manners – Show everyone how grown up you are by demonstrating good manners. Chances are, if you exhibit proper etiquette, you'll earn respect and maybe even more privileges.

Children’s manners – Be the kid everyone wants to play with. Even grownups will want to be around you if you're polite.

Host and Hostess Gift - Never show up empty-handed when you're a guest in someone's home.

Dealing with a Flaky Friend - It's difficult to deal with someone who is always late, forgets to show up, or can't be relied on.
4 Easy Ways To Save Money While Attending School

Tip #1: Transportation
Choosing between using a car or public transportation can impact you by thousands of dollars. According to the American Public Transportation Association, choosing to use public transportation instead of a car can save you an average of $10,000 per year. In addition to the financial benefits of using public transportation, it’s also safer, less stressful, and better for the environment according to an article written by Heather Levin on “How to travel cheap by using public transportation (Bus &Train).”

Tip #2: Housing
Housing is another big factor that plays into your cost. If the option of living with your parents rent free or with subsidized rent is available, that would be a huge advantage in savings. But if this is not an option for you, then renting may be the next best thing. The average cost of renting a one bedroom apartment in the United States is $1,078 per month and the average cost for a two bedroom apartment is $1,343 per month. With the rising cost of rent, having a roommate can help curve your lifestyle expenses making living more affordable. Sharing the cost with one roommate in a two bedroom apartment would save an average of $8,058 per year.

Tip #3: Food
The next thing to be mindful of is how you purchase food while attending college. Eating out or buying a coffee everyday can add up really fast. Purchasing your food from the grocery store can be a huge money saver. Eating out can easily cost $10 per meal. Spending about $30 per day eating out can cost you an estimated $10,920 per year. If you have a budget to spend $500 per month at the grocery store for your breakfast, lunch, and dinner, that would easily save you an estimated $400 per month than if you were eating out every day. That’s $4,920 per year in savings.

Tip #4: School Supplies/Books
While completing your program, you’ll probably need to routinely grab school supplies such as notebooks, folders, and pens. Usually around July and August, you’ll start to see advertisements for school supplies at really great discounts. For example, college ruled notebooks have gone on sale for as little as $0.15 a piece. There is usually a limit to the number of items you can get since the deals only happen once per year and are extremely discounted. Starting in July, keep an eye out for school supply discounts at stores that carry office supplies, such as Walmart, Office Depot, and Staples.

When it comes to getting your school books, you’ll probably have the option of renting or owning them. Unless you plan to hold onto your books and use them for the coming years, then renting may be the most economic option. Sometimes, your school’s bookstore will offer you the option to rent your books. Another option would be to check out Chegg Books online to rent or own your books at a discount. Keep in mind, anytime you use a third party to get your school books, make sure to enter the ISBN of the book you need to make sure you are getting the correct book for your class.

All of these tips will help keep your budget to be the most affordable for you and help minimize the amount of funding needed to pay for school.
APPLY TO:
Concord University
UPWARD
BOUND