



INSPIRED  
PATHWAYS



# Fall Newsletter

INSIDE / SEPTEMBER 2023

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- *What they don't tell you about four-year college price tags*
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# Four-year College Price Tags Don't Tell the Whole Story



It is no secret that the cost of four-year colleges has skyrocketed over the last decades. Many of the most selective private schools now have a cost-of-attendance over \$80,000, more than double the average full-time salary within the United States. Because of this, many students and families have all but given up on the idea of attending one of these colleges, even if the student is academically qualified.

Fortunately, some of the very best colleges and universities in the country are aware of this issue and have made a commitment to make their college affordable for any student capable of gaining admission. These schools, known as "Full-Need Met" colleges, are now telling students, 'If you can get in, we guarantee that we will make sure you can afford to attend.'

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## \$104K

**Average cost to attend college and live on campus at a public four-year in-state institution according to the Education Data Initiative.**

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Each year more of the top colleges join this group, and now nearly 100 colleges and universities across the nation make this promise. Grinnell, Carleton, Macalester, and all of the Ivy League universities guarantee they will work with families to ensure their school is affordable.

Importantly, unlike many public universities and community colleges that have different tuition rates for in-state and out-of-state students, Full-Need

Met colleges don't make this distinction. It doesn't matter if you live down the street or across the country from your dream school. If you get accepted, you'll receive the same great financial aid package.

To learn more about all of the Full-Need Met colleges and other types of financial support available, attend our upcoming presentations on Financial Aid & Scholarships.

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*Inspired Pathways has been a big jumpstart for us*

**Dat Dang**, Hormel Inspired Pathways Scholarship Recipient

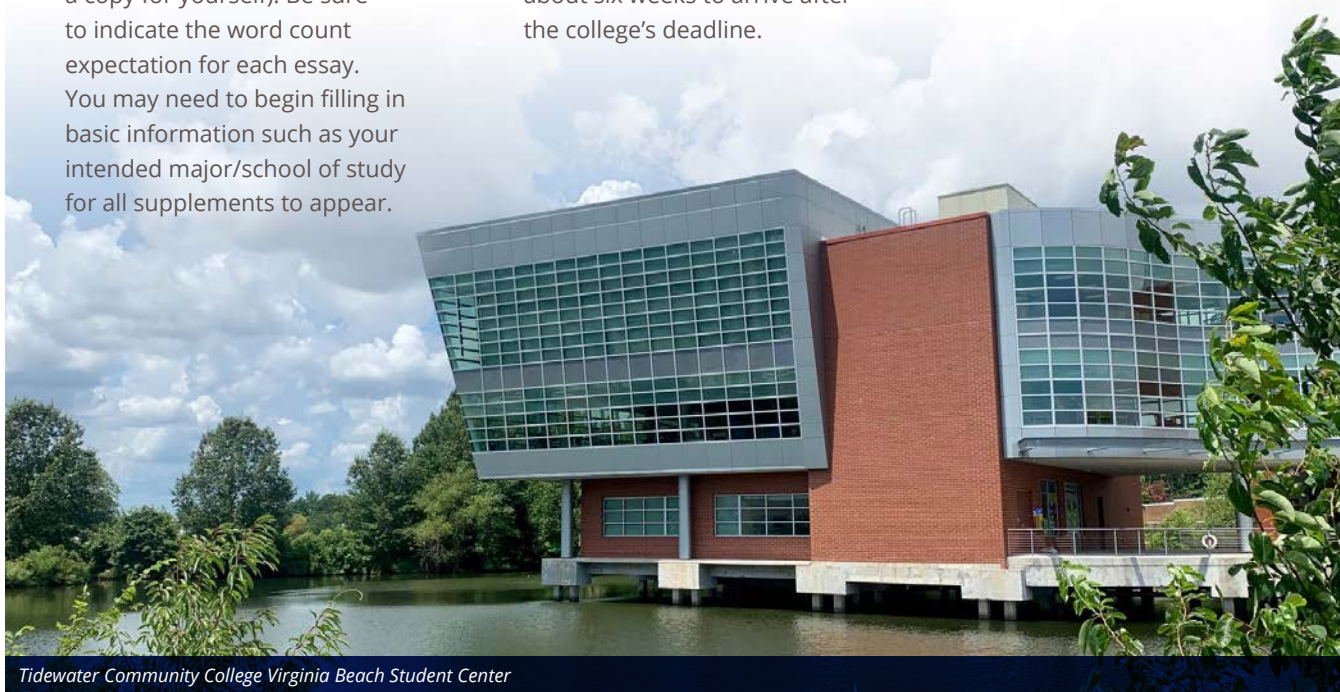
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# Applying to Four-year Colleges

As you begin fall of senior year, it is important to get started on your four-year college applications. These applications have a number of components and can take some time to complete. The vast majority of colleges — with a notable exception being the University of California schools — have two deadlines: the first around November 1 and the second in January.

- Set up your [Common App account](#). This is the account you use to apply to four-year colleges, community colleges can be applied to through their school's website.
- Complete your Common App essay. This essay will go to all four-year colleges. The essay is 650 words long and the questions can be found by Googling "Common App Prompts."
- Look for each school's supplemental essay(s) in the Common App and cut and paste them into the application supplement schedule (make a copy for yourself). Be sure to indicate the word count expectation for each essay. You may need to begin filling in basic information such as your intended major/school of study for all supplements to appear.
- Complete the activities and honors worksheet. This follows the structure of the Common Application, so it makes it very easy for you to copy/paste your information from this worksheet into the application. This also provides examples of well-written activity descriptions.
- Finally, you must individually submit each of your applications to the colleges. Once you've finished filling out a college's section on the common application, it will ask you to "Review and Submit." This is the final step.
- Admissions decisions usually take about six weeks to arrive after the college's deadline.

Community Colleges on the other hand operate on a rolling basis, so you're able to apply any time between now and the end of your senior year in high school, although we strongly advise that you take care of this by April so that there aren't any issues when it comes to applying your financial aid or scholarships. To apply to community college, you must go to that college's website, find Admissions, and fill out the application they have posted on their website. As long as you have graduated from high school or received a GED, you will be admitted.



Tidewater Community College Virginia Beach Student Center

# Why Get Support from an Inspired Pathways College Advisor?

College Advisors are a valuable resource for students and can provide a variety of benefits to students seeking to gain admission to both two- and four-year colleges. When students get support from a college advisor, they greatly increase their chances of being admitted to their goal college and ensure that they maximize their financial aid package.

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The Inspired Pathways advisors have first-hand work experience within a wide array of college and university admissions offices. Any child of a Hormel Foods team member can participate. Below are some of the areas that our advisors can support you on your college journey.

## Financial Aid

Our advisors support students in a variety of ways when it comes to financial aid, including:

1. Guidance on how to fill out the financial aid application forms including FAFSA and CSS Profile.
2. Identifying colleges with the best financial aid programs. For example, many families don't realize that a family of four with an income of \$80,000 can receive as much as \$75,000 in grants and scholarships PER YEAR from any one of the Full-Need Met colleges.
3. Locating additional funding opportunities. Whether its through negotiating with the financial aid office, or identifying independent scholarships the student qualifies for, an advisor can help ensure you maximize your award. The high school class of 2022 left nearly \$3.6 *billion* dollars of grants and scholarships unclaimed.

## Choosing Colleges

Our advisors understand the unique admissions requirements for hundreds of different colleges and have a strong understanding of the types of students those colleges are looking for. By working with an advisor, you can build a college list that will maximize both your chances of admission and gaining the full amount of financial aid that you're eligible for.

## Writing Essays

There are many misconceptions within the public about what colleges are looking for from their applicants. This results in many students choosing essay topics that do not help, and often hurt the students' chances of admission. By working with an advisor, you will be able to choose the topic that's best for you and learn how colleges want you to write and structure your essays.



# 1774

*Total number of people who received advising from the Inspired Pathways program as of September 2023.*



# Study Smarter Not Harder

This guide is meant to help you develop the study skills and habits that will help you find success in college.

The study skills needed for college are different from those required to be successful in high school. The professors are less involved with individual students than teachers, classes are larger, and there are fewer assignments so each carries much more weight.

## Reading Is Not Enough

Reading and re-reading texts alone is not studying. Think of reading as an important part of pre-studying, while learning requires actively engaging with the material. Active studying does not mean highlighting or underlining text, re-reading or rote memorization, it is using the material in your own way.

### Ideas for active studying include:

- Create a study guide by topic. Formulate questions and problems and write complete answers. Create your own quiz.
- Become a teacher. Say the information aloud in your own words as if you are the instructor and teaching the concepts to a class.

- Derive examples that relate to your own experiences.
- Develop symbols that represent concepts.
- For non-technical classes (e.g., English, History, Psychology), figure out the big ideas so you can explain, contrast and re-evaluate them.
- For technical classes, work the problems and explain the steps and why they work.
- Study in terms of question, evidence and conclusion: What is the question posed by the instructor/author? What is the evidence that they present? What is the conclusion?

## Get Organized

Organization is key to being successful in college. There will be no teachers reminding you of your assignments. You'll want to collect all your syllabi and create a semester-long plan that indicates when each assignment is due and how long you will need to complete it. You can do the same with materials before a test. Make sure you

gather and organize the test materials as outlined in the syllabus so you know exactly what needs to be studied prior to the test.

## Don't Procrastinate

In college many of the assignments will all be due around the same time, often in the middle and the end of the semester. The most effective practice is to work a short time on each class every day. The total amount of time needed to learn the material will be less than if you do a couple all-night cramming sessions right before the test. The important thing is how you use your study time, not how long you study.

So, it is critical that you're organized and have a study plan. Having a consistent time and place where you know you'll be working each day will help you stay on top of your assignments, keep the amount of work manageable, and greatly reduce your stress. A couple dedicated hours of time in the library each day should be all you need to easily stay on top of your work. Remember, in college you'll likely be spending only three or so hours a day in the classroom, and professors expect you to spend an equal amount of time studying outside of it.



In addition to learning the material better, spacing out your work and having a consistent schedule helps you stay mentally fresh and keeps procrastination at bay.

### Find a Study Spot That Works for You

The silence of a library may work for some, but not all. Some students do best in an environment like the dining hall or student union where the background noise helps them concentrate. Because of this, one of the most important things you need to do as a college student is identify *HOW* and *WHERE* you study best.

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# 40%

**The amount multitasking has been shown to reduce productivity in some studies**

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This may change based on the type of work you're doing. Maybe you remember what you're reading better in a quiet environment, while you have an easier time with math equations

when you have the opportunity to take a break and interact with friends between each problem. Whatever the case may be, it is important that you're honest with yourself and figure out what works best for you personally.

### Multitasking Is Not Effective

Almost all research indicates that multi-tasking does not help and may actually hinder study.

With proper organization and a dedicated time to study each day, you will provide yourself ample time to work on one thing at a time. It is important to use this time wisely, because social media, web browsing, game playing, texting, etc., will affect the quality of your studying. So, put the phone away and if you need to, disconnect your computer from Wi-Fi so you can focus solely on what you're working on.

### Take Breaks, but Make Sure They're at the Right Time.

Easy weeks on your syllabi often seem like a cause for celebration, but this is most likely the calm before the storm of tests and project due dates. Instead of taking easy weeks easy, use them to get ahead. That way you'll be able to sit back and relax with little or no pressure as your classmates scramble

through all-nighters trying to simultaneously study and complete that 20-page research paper they should have started a month ago.

### Become a Teacher

It's long been known that teaching materials helps you learn it better. You can do this in a study group, with a study partner or on your own. Saying the material aloud and in your own words will point out what you don't understand and will help you retain the information that you do.

Creating your own examples and making connections between concepts (just as a teacher does) is one of the best ways to actively engage with the material. Instead of just reading it, you'll be figuring out how it can be broken down into simple, easy to grasp components in words that you understand.

Creating a test for yourself will help you think like your professors. Make study guides and think of ways questions could be asked about the material. Identify the questions that you don't know and quiz yourself on only those questions. By doing this, you'll feel confident opening up your test booklet because there won't be anything unexpected.

*Inspired Pathways not only offers post-secondary education to dependents of Hormel employees, it also provides a unique resource to the students: a professional and highly experienced team to assist the student and families through the difficult process of attaining a secondary education.*

*There are numerous examples of the team assisting in applications, working with the institutions to attain financial aid and attaining scholarships. Inspired Pathways is more than financial support for the families, the process also provides the critical support to navigate the complexities and eliminate the roadblocks to assure the student's greatest possible success.*

**Jim Sheehan**, Hormel Inspired Pathways Board Member

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## Financial Aid Award, Not the Final Answer

Between March and April, high school seniors are sent Financial Award Letters by all the colleges they were admitted to. These letters give a detailed breakdown of the total costs of the university, along with a description of the various scholarships, grants and loans being offered to the student.

The official-looking nature of these documents leads many to believe that they are set in stone. However, this is not the case, as there are legitimate reasons why a family can and should work with the college to try to increase the amount of aid being offered.

Because these legitimate reasons are rarely publicized by the colleges—they don't want to give out more money if they don't have to—it can be very helpful to work with an Inspired Pathways advisor to find out just how you may be able to increase your award. Here are a few examples of how we've helped students in the past. (Note: for privacy reasons, we have removed any distinguishing details.)

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# \$82,000

By assisting with the appeal process, we helped students increase their college scholarships by up to \$82,000 over four years.

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### Change of Circumstances

FAFSA uses a family's "prior, prior tax information," meaning that for students planning to start college in the fall of 2024, they will use financial aid information from the 2022 tax year.

For families whose financial status has changed over those two years, it is important to submit a Change of Circumstances form, which can vary by college, to get your information updated and ensure you maximize your aid. This is one of the most common ways we've successfully helped students increase their award and we've successfully done so for students attending both two- and four-year schools.

**Students receiving support from Inspired Pathways have increased their Federal award by as much as \$14,000 over two years by submitting a change of circumstance form.**

### Appeal the Award

Appeals can be submitted for any reason the family wants, but are by far most effective when being used for one of the two following reasons:

1. All of the information that the school has is correct, however there are other aspects of the student's life that have not been taken into account.
2. The information they have is incorrect.

### Request Increase Due to Better Offer

When a student has a better offer at a college that is not their top, the student can reach out to their top choice college and see if they're willing to match the offer from the other institution. While this route does not always work, colleges do very much want to bring in students that view them as their top choice because those students are much more likely to stay throughout the course of the four years. **By requesting their top college choice match a better offer, Inspired Pathways students have increased their college scholarship by as much as \$16,000 over four years.**

# Fall Webinars at a Glance

Go to [HormelInspiredPathways.com/schedule](https://HormelInspiredPathways.com/schedule) to view / join all Hormel Inspired Pathways online workshops.

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## How Inspired Pathways can help you and your student

We'll discuss everything you need to know to receive the Inspired Pathways Scholarship, and how Inspired Pathways Advising services can help you.

**19 SEPTEMBER - 5:30 pm CT**

**10 OCTOBER - 5:30 pm CT**

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## Must-know Info: Applying to four-year colleges and universities

The four-year college application process is more complicated than that of two-year colleges. We'll cover all parts, and teach you how to maximize your chances of gaining admission to your top-choice colleges.

**26 SEPTEMBER - 5:30 pm CT**

**17 OCTOBER - 5:30 pm CT**

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## Tips and Tricks: Financial Aid and Scholarships

College Financial Aid is complicated and varies greatly from student to student. We'll discuss what everyone needs to know, and teach you ways to help ensure your child receives all the aid they qualify for.

**3 OCTOBER - 5:30 pm CT**

**24 OCTOBER - 5:30 pm CT**

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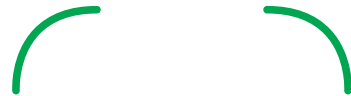
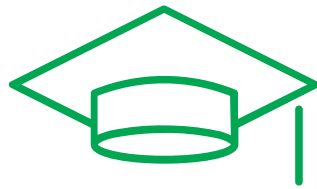
## How to use Inspired Pathways + Financial Aid and Scholarships

For those that can't make our weekday sessions, we'll give an overview of both the Inspired Pathways Scholarship process and how to maximize financial aid at four-year universities.

**1 OCTOBER - 11:30 am CT**

**4 NOVEMBER - 11:30 am CT**





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