



FINANCIAL AID

The Johnson Consulting Services Newsletter: Schooling, Auditing, and Signing Services

July 2021

Paying for College

One of the most important decisions in life happens in high school: how to select a college. A high school graduation is a place of honor and esteem, but it is only the first step towards a college education. For those graduating in 2022—2023, it is important to know that AWARDS season begins July 1, 2021 so now is the time to begin the final stages of a plan towards paying for college fully, starting with scholarships and grants (also called gift aid). Ms. Johnson of Johnson Consulting Services LLC recently trained in new FAFSA procedures so that her company can now offer you expertise in navigating the financial aid process, academic planning, and finding money for school that is not loans. Learn all about the new changes to the FAFSA starting for 2022 graduates, and what you can do NOW to maximize your chances of receiving gift aid (scholarships, grants, and fellowships) to pay for college because ***no family should go into DEBT to pay for college***. Visit the web site, www.detroitjcs.com and sign up at register@detroitjcs.com.

How Families Pay for College

AY 2019—2020

Q: What percentage of families borrowed money (loans)?

A: Parents borrowed a total of 44 percent to pay for college.

Q: What is the current average student loan debt?

A: The average student owes over \$37,000 and pays almost \$400/month.

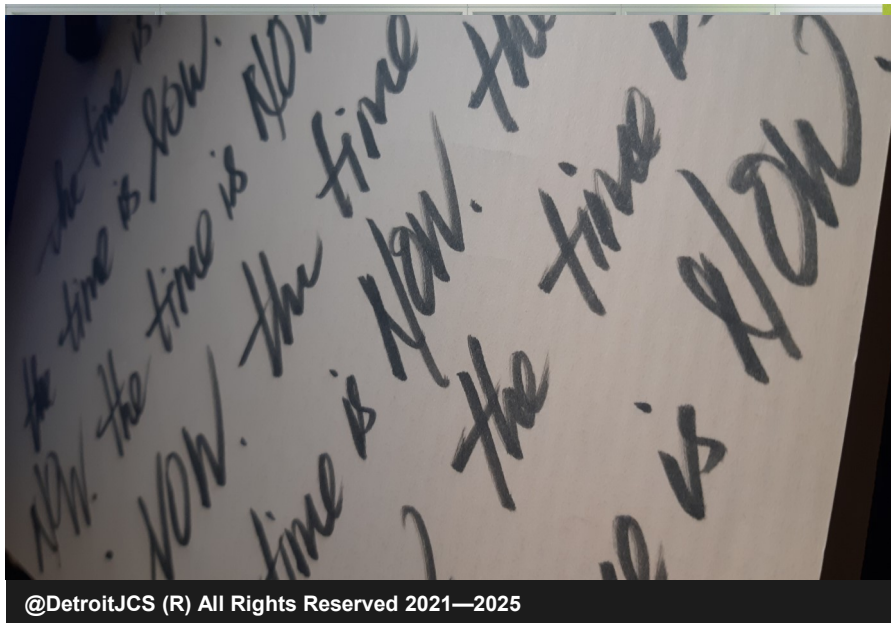
*When it comes to
paying
for college,
parents foot
the lion's share of
the bill. ..."*

- Sallie Mae



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How to Pay for College

Everyone has a story.

Your own story can be used to help you pay for college.

The college essay, and any request from a college financial aid office to submit “documentation” is but one way a student in college can get a second review of their family circumstances.

Let Johnson Consulting Services LLC (@DetroitJCS) walk you through how this is done. We can meet virtually or in person, and you can be confident knowing that you have the information you need going forward to make an informed decision. Contact today!



Completing the FAFSA

It has been reported that many students (families) do not bother to complete the FAFSA, and alarmingly, that number is decreasing¹ year after year.

There are many reasons to turn down the application, and no one reason fits all families. Some students begin the application and do not complete it due to other family responsibilities. Some families do not want to report their income, for some reason or another. Others feel that their parents make too much income to be considered, while still others are unsure how to complete it.

Sadly, this is just leaving **FREE MONEY** on the table.

The FAFSA, for all its faults, is still the single most reliable way to get an idea of what money is available to you/r family to pay for college. There are tools that will help you/r family understand how income affects college planning. Johnson Consulting Services LLC is here to consult with you—**one-on-one**—to discuss your family’s unique circumstances and how this free application can assist in obtaining federal, private, or gift aid towards completing a college degree.

More importantly, if you are in metropolitan Detroit, there are a number of local scholarships and grants that go unclaimed. Johnson Consulting Services introduces you to a wide variety of tools and resources to assist you/r family in getting the funding needed to pay for a college education, because no family should go into DEBT to pay for college!

Call or visit today!

Speak to a local, former STEM scholar who paid for her education with scholarships and grants, and learned about the financial aid process firsthand. If you/r student is a first generation college student, Ms. Johnson is able to assist you/r family with understanding the process and how to proceed forward.

Scholarships + Grants >>>> Loans

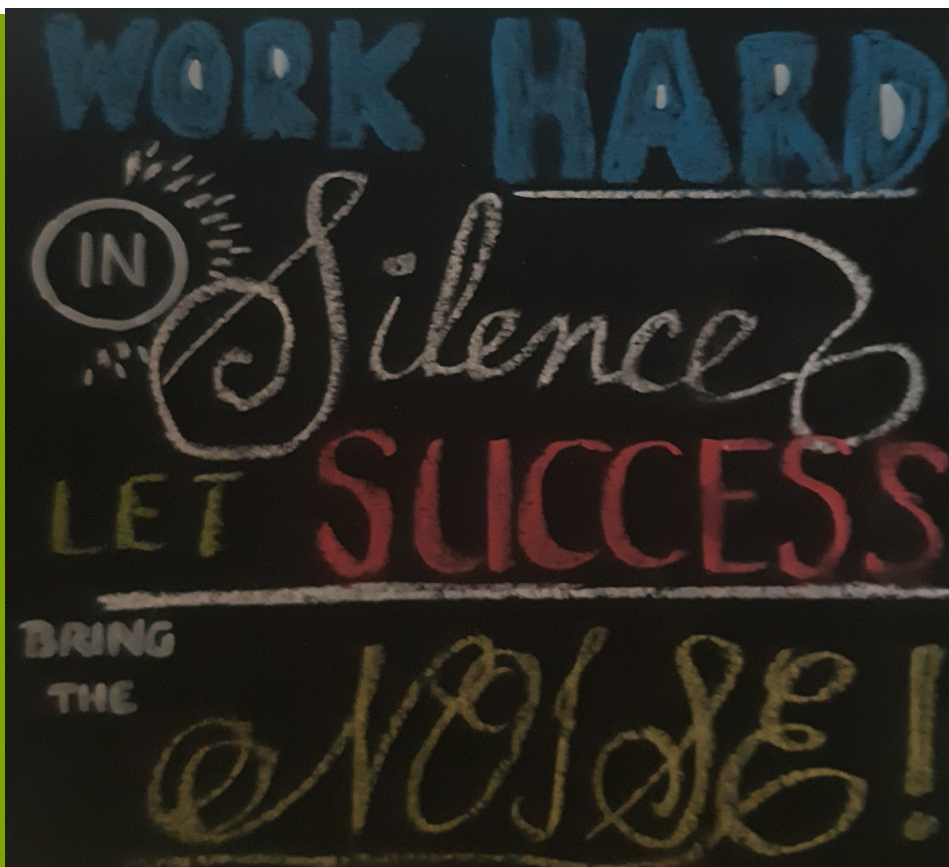
¹ [How America Pays for College 2020 | Sallie Mae](#) p18 of 93.

What is Award Season?

High school is a time of making lifelong friends, preparing for college, and choosing a career. The classes taken in high school prepare one for the academic rigor needed to compete against others in your chosen field of study. Both grades and extracurricular activities, particularly in leadership roles, will set you apart from others.

For others, their life story and home life set them apart from others. Everyone has a story, from a valedictorian to a student who is not in the top of the class. Either way, your story matters and can influence a financial aid office to award you additional money for college.

Award season for upcoming seniors graduating in 2022 begins July 1st. From July 1st - next Spring, various institutions, states, and funding organizations will begin accepting applications to award funds to deserving students. Sign up for the AFTER THE FAFSA course today to find out how to maximize your chances to receiving the bulk of the costs for a college education through gift aid.



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The Student Loan Crisis

There are four main reasons why you should care about the student loan (debt) crisis...

1. It is **not enough** to be a good student. All scholarships and fellowships are not merit based.
2. It is not enough to perform extracurricular activities.
3. Senior year of high school is often too late to **BEGIN** searching for college funding. The search for college funding should begin your search during award season of your freshman, sophomore, or junior year of high school...NOT senior year.
4. Funds in the FAFSA may not be enough to FULLY pay for college! Your financial aid award letter is generated from the FAFSA and it is likely not aligned with college choices.

If you do not know what happens if you/r student drops a class or if your family situation (or income) changes, then register for the course today—**register@detroitjcs.com**.

Being On Time Matters

Imagine that you were going to purchase a bag of chips from a convenience store. You grab a bag off the shelf, stand in line, and you pay for the bag. Before you leave the store, however, the clerk stops you. They ask for your bag, open it up, and take out a few chips to eat in front of you. Now, they hand you the bag of chips, now opened and eaten. How would you feel?

This is how it feels to an employer when you show up late for work.

All things being equal, no manager wants to pay an employee to show up to work late. Everyone they hire is qualified. Everyone they hire gets along with the customers and can do the work. The only thing separating five employees is that one always shows up late. It is now EASY to see why, if there is any downturn in sales, that employee will be the one to be let go.

The same concept applies to scholarships and grants. Award season for the high school class of 2022 begins in a few short weeks (July 1st) and for those students / parents in-the-know, this is a GOOD TIME. They will know before next summer that their efforts and work have paid off because college is fully paid. A completed late application will not be considered. DON'T BE LATE. SIGN UP FOR THE 'AFTER THE FAFSA' COURSE TODAY.

REGISTER FOR THE AFTER THE FAFSA COURSE...

Contact Us

Please call now—during award season—for more information about our dedicated professional consulting services for college or college-bound students.

**Johnson Consulting
Services LLC**

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