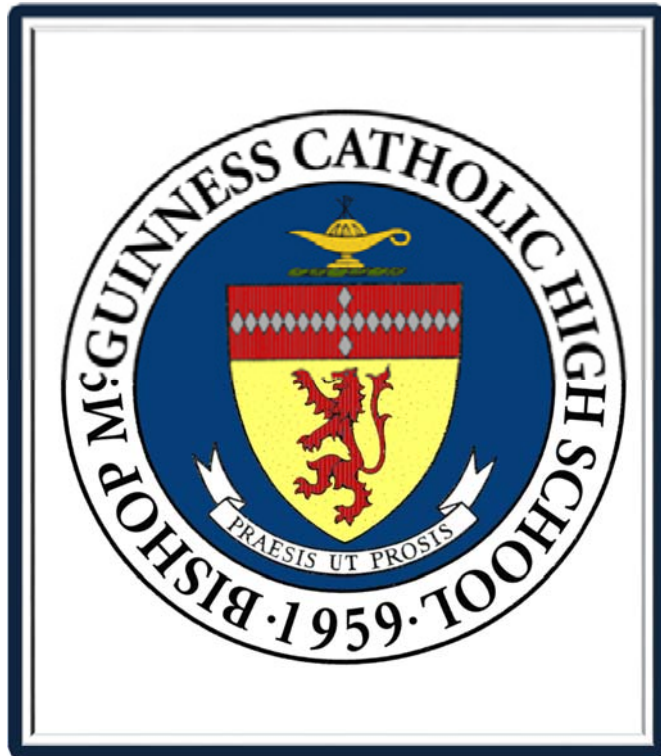


JUNIOR INFORMATION

FOR STUDENTS & PARENTS



BISHOP MCGINNESS CATHOLIC HIGH SCHOOL

1725 NC Highway 66, South

Kernersville, NC 27284

336-564-1010

Counseling Center: 336-564-1004

JUNIOR YEAR INFORMATION

FOR STUDENTS & PARENTS



Digital Booklet www.bmhs.us

(News & Events - Counseling Center Announcements)

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Junior Year - College Counseling Calendar

September

- Begin to familiarize yourself with resource materials in the Counseling Center & *Naviance/Family Connection*. (www.connection.naviance.com/mcguinness)
- Attend college admissions counselor visits to Bishop McGuinness for those colleges that interest you. Watch announcements for information and be sure to sign up in the Counseling Center at least one day in advance.

October

- Take the PSAT/NMSQT (this is given to all juniors at BMCHS).
- Attend your local College Night.
- Continue attending college admissions counselor visits for those colleges that interest you.
- Make an appointment for a “Junior Interview” with a guidance counselor to review your academic record.
- Schedule College visits to tour the campus and talk to admissions officers.

November

- Create a CFNC Account.
- Practice for the SAT & ACT for free at CFNC.org.

December

- Register for the January SAT I at www.collegeboard.com – **BMHS CEEB Code 344463**
- Continue attending college admissions counselor visits for those colleges that interest you.

January

- Take the SAT I
- Register for the February ACT (if you think you may need to improve on your SAT scores).

February

- Register for the April SAT I
- Work on preparation for the SAT – sign up for SAT classes if you plan to take one.
- Continue to attend college rep visits in the Counseling Center.

March

- Continue preparing for SAT I.
- Register for May SAT I.
- Register for April ACT (if you plan to attend a school that requires it).

April

- Discuss college options and costs with your family.
- Take the SAT I and/or ACT

May

- Take the SAT I
- Register for the June SAT I and/or ACT
- Check out the college websites, talk to college representatives, and utilize Naviance resources.

June

- Take the SAT I and/or ACT
- Make a list of what you think you would like to study and do in college. Rank the items in order of importance to you now. Refer to this list as you explore colleges in more detail. Keep the list up to date.

July-August

- Plan to visit colleges that you think you are interested in.
- Begin to narrow your list of “Colleges I’m Thinking About” in *Naviance/Family Connection*
- Build your resume in *Naviance/Family Connection*
- A good time to work on college essays for the application. Any work that is completed during the summer means less work and stress after your senior year begins.
- Find a summer job or internship in your field of interest.
- Complete Senior Career Project summer requirements.

Senior Year - College Counseling Calendar

September

- Review resource materials. Make final college choices and “Move to Application List” from “Colleges I’m Thinking About” in *Naviance/Family Connection*.
- Register for October SAT or ACT.
- Schedule college visits.
- Ask teachers for a recommendation if the college requires one.
- Watch announcements about scholarships.

October

- Begin completing college applications. If college accepts the Common Application you **must** use it.
- Continue college visits.
- If you are applying for “Early Decision” or “Early Action”, prepare to meet application deadlines.
- Complete college applications as early as possible.
- Apply for scholarships.

November

- Take SAT/ACT if you need to improve your scores.
- Continue to study hard because your first semester senior year grades are very important and will be requested by the colleges to which you have applied.
- Be sure college applications are completed and transcripts requested through *Naviance/Family Connection*.

December

- All applications should be complete and submitted.
- Parents should attend the Financial Aid Workshop held at BMHS.

January

- Request necessary financial aid forms from the CRNC.org or the Counseling Center.
- File Financial Aid forms.
- Meet all deadlines!!!

February

- Make sure you have filed all necessary forms and applications.

March

- Wait

April

- Receive acceptance and rejection notices.
- Update *Naviance/Family Connection* with any action from the colleges.
- Notify colleges of your decisions.

May

- Finalize your agreement with the college of your choice.
- Make sure you understand all financial obligations.
- Most colleges expect the student to help pay for college costs while in school. Use this summer to earn money for college.

Do not hesitate to come to the Counseling Center if you have any questions or concerns.

Naviance/Family Connection

College Application Process for Students

All transcripts and teacher recommendations will be requested online using the Naviance/Family Connection website.

- Log into Naviance: <http://connection.naviance.com/mcguinness> with your user name and password from the Student Performance System. (Ignore the request for an email address. Your Student Performance ID goes here.)

ABOUT ME TAB:

Profile Link

- Edit your profile with any address/phone/e-mail changes
- Your name **must** be your legal name: first, middle, and last

COLLEGES TAB:

Colleges I'm Applying To:

- **Update** your list to the schools you are seriously considering applying to now.
- Look at the schools: If the school uses the Common Application, you must apply through the Common Application. If the "Common App" section is blank, you will need to apply on the schools website or through CFNC.org
- **APPLY:** Complete the appropriate application for each school according to their specific directions. It is your responsibility to file your application, know the type of application admission decision you are applying for and any deadlines that apply to each application. Types of Application Decisions:
 - Early Decision: a binding decision that binds a student to attend that school if accepted Early Decision. All other applications must be withdrawn.
 - Regular Decision: most common; submit by a certain date and decisions will be released by a certain date.
 - Rolling Decision: colleges make and send out decisions as applications get processed.
 - Early Action: If a student applies "early" by a set deadline the decision is rendered early, by a set date; it is not binding.
 - Restrictive Early Action: The college sets certain restrictions; students must read the application/type of application guidelines very carefully to make sure they understand how they are applying and the rules they must follow.

Completing Common Application:

- Go to www.commonapp.org and set up your account.
- Write down your Common App. Username and Password (try to use the same username and password for all college needs).
- Go back into Naviance/Family Connection and sign the Common App Waiver and enter your Common App username and password.

Other websites for applications:

- CFNC.org: applications for NC colleges that don't accept the Common Application.

On the "Add Colleges to which I am Applying List" page:


- **Select type** of application from drop down menu
- Check box to **request transcript**
- **Check box** indicating you have submitted the application
- **Click on Add Application(s)**

- Bishop McGuinness and the Common Application require students waive their right to view any recommendations. Completing the Privacy Notice for Common Application (FERPA waiver) and a BMHS “Official Transcript Release Form” **is required** for **ALL** Students. No transcripts or recommendations will be sent until we have this form on file in the Counseling Center. Teachers and counselors will not complete recommendations if you do not waive your right to access them. Colleges can see the choice you make with respect to the Common App.
 - Be sure that Bishop McGuinness Counseling Center has a signed “Official Transcript Release Form” on file.
 - Complete the Common Application FERPA waiver on their website.
 - Link your Common Application to Naviance/Family Connection by entering your Common App user name and password or else the process will not be successful.
 - **Submit.**
- If you did not request your transcripts or indicate that you had submitted your application before adding colleges to the “Colleges I’m Applying to Link” then you **must complete those steps in order for the transcripts be sent.**

Transcripts:

- Once you **click** the “request transcript” or “add request” the transcript request is sent online to the Counseling Center. **Please allow 10 working days for your request to be processed.** When the Counselor has sent the transcript, it will be marked as **Sent**. You will be able to keep track of your application materials through this website. Please allow 4 weeks for colleges to show a record of receiving your transcript on their website.
- If your college requires a mid-year transcript (their website application directions will tell you), please check that on Naviance. Do not request it if they do not require it.
- **Requesting Other Transcripts:** (Scholarships, NCAA, etc.)
 - Colleges Tab: *left side*: Click Transcripts
 - Click “Request transcripts for scholarships or athletics”
 - Complete all information on the form
 - Scroll to the bottom and click : “Add Transcript Requests”

Decisions from colleges:

-  When you receive an admission decision (Accepted, Deferred, Waitlisted, Denied, January admission, etc.), **click** the “pencil” icon under **Actions** to update your **Status** (accepted, deferred, etc.)

Other Notes:

- **SAT & ACT Scores:** Students **MUST** request scores directly from the testing agency. Bishop McGuinness does **NOT** report standardized test scores on the transcript.
- Your GPA can be found in Naviance.
- GPA is on a 4.0 scale
- GPA is weighted
- Your semester classes are .5 credit
- **College Visits:** College visits are announced through Family Connection and on the daily announcements. “View all upcoming college visits” can be found under the “Colleges” tab in Family Connection. You can sign up on-line through Family Connection or in the Counseling Center but you must do so no later than the end of the previous day.
- Pay close attention to application deadlines.
- If a college requires the SAT II, take the test in January or March
- Parents should attend the Financial Aid Workshop at Bishop McGuinness in December.

Counselor Letters of Recommendation:

- Before a letter of recommendation can be sent, students must input their resume under Resume tab, and parents should return a Brag Sheet to the Counseling Center. (Brag Sheets are mailed home over the summer. Copies are available in the Counseling Center.)
- No letters of recommendation will be sent without students waiving their right to access the records.
- Secondary School Reports for individual schools are not necessary with Naviance. BMHS has developed a form for this purpose that will be sent with all of your transcripts.
- It is not necessary to request a letter of recommendation from a Counselor. It is our policy to include a Counselor recommendation with all college application transcripts.

Teacher Letters of Recommendation:

- Only request teacher recommendations if they are required.
- Ask the teachers, in person, **at least 3 weeks in advance**.
- Be sure the colleges are up-to-date in the “Colleges I’m applying to” in Naviance.
- Complete the Teacher Recommendation Questionnaires in **About ME** in Naviance.
- Once the above 3 steps are completed you may then “Request Teacher Recommendation” in Naviance. The teacher(s) will receive the request and be able to complete them (Remember: no teacher will complete a letter of recommendation without you waiving your right to access the records).
- Once you see the teacher has submitted the letter of recommendation, follow-up with a “*Thank You*” note to show your appreciation.
- Do not request Counselor recommendations through this portal.

1 Research, Preparing to Apply and Applying

Plus Tips
& Tricks

RESEARCHING:

Selecting the right college takes time, and it's important that parents and students discuss their preferences as a family. Dialogue and active listening about these decisions is important. Students should take ownership of the college search process; however, it's important for parents/guardians to play a supportive role.

Here's how to begin:

STUDENTS: WHAT ARE YOU LOOKING FOR?

Prioritize in importance to help target your research and applications

- Location? Near home or far away?
- Major?
- Financial aid options?
- Athletics?
- Social activities?

RESEARCH POSSIBLE COLLEGES

There are many sites that allow students to search for colleges based on the factors they determined were most important. Start by checking out www.CollegeBoard.org and www.CFNC.org.

CONTACT THE COLLEGE

Found a college that might be a match? Go online and subscribe to their mailing list or email the admissions office with specific questions.

COLLEGE FAIRS

College Fairs are held at high schools, in the community, or online. They provide the opportunity to speak with an admissions officer and pick up materials from many different schools. Attend as many college fairs as possible.

VISIT

Visiting the college (either on a visitation day/open house or for a campus tour) provides opportunities for students and families to speak directly with admissions and financial aid officers, and current students. Many colleges also offer summer programs for high school students that may be tied to an academic interest or leadership program. Some programs allow students to stay overnight on campus, which helps them get a feel for the college.

PARENTS:

WHAT IS YOUR STUDENT LOOKING FOR IN A COLLEGE?

- Academics – Does the college have their major or area of interest? If they are undecided on a major, does it have a variety of programs?
- Location – Is it close to you or far away? Is it urban, suburban or rural?
- Programs – Do they want to study abroad? Interested in student government, Greek life or athletics? Is community service important, or participating in the arts, or both?
- Size – Large university vs. small liberal arts college?

WHAT ARE COLLEGES LOOKING FOR IN YOUR STUDENT?

- Have they met the general admission requirements?
- What extracurricular activities are they involved in?
- How have they demonstrated they are ready to attend a 4-year college?
- Keep in mind that when considering activities and involvement colleges want to see quality not quantity.
- Students should consider involvement in two or three activities that would be considered quality in the eyes of an admissions office.

PREPARING TO APPLY: APPLICATION & DECISION DEADLINES GLOSSARY

Early Decision (ED) – Colleges offer an early deadline (usually in the fall or early winter) that allows students to receive the school’s admission decision earlier than applicants who apply as Regular Decision. ED is “binding,” which means if accepted, the applicant is required to withdraw applications from other colleges and sign a contract that states they will attend in the fall.

Early Action (EA) – Early Action is similar to ED, but is “non-binding.” This means a student is not required to withdraw other college applications or sign a contract, but they do receive the school’s admission decision earlier than applicants who apply as Regular Decision.

Regular Decision – Decision deadlines will vary by college, but students have until May 1st to decide which college they will attend. Colleges with “Rolling Admissions” will send out admissions decisions within a few weeks to a month of receiving the completed application.

MINIMUM COURSE REQUIREMENTS FOR APPLICATION

As a rule of thumb, always check the individual requirements of each college. The private and public colleges, for the most part, have similar minimum requirements for core classes considered for admission.

Minimum Course Requirements for the UNC System and several NCICU colleges

- English – 4 units
- Foreign Language – 2 units of the same language
- Math – 4 units (Algebra I, Geometry, Algebra II, and one course where Algebra II is a pre-requisite)
- Science – 3 units (1 biological science, 1 physical science, 1 laboratory science)
- Social Science/History – 3 units (1 must be US History)

With careful planning, students may meet these qualifications before their senior year. To be competitive, take a full course load senior year – making sure to take both English and Math.

HONORS/AP/IB

If your school offers these classes, ask your guidance counselor which of these courses would be right for you! Taking AP and IB exams can help you earn college credit and save money on college courses in the long run.

DUAL ENROLLMENT

If your school offers Dual Enrollment courses at the local community college, take advantage of these. These courses may be transferable to the college of your choice, giving you a head start!

ACADEMIC CLASSES AND GPA

- Classes in core subject areas: English, Math, Science, History/Social Sciences, and Foreign Language.
- Weighted GPA – Grades are averaged with the additional weights from Honors, AP and IB courses.
- Unweighted GPA – Grades are averaged without the additional weights from Honors, AP and IB courses.
- Academic GPA – GPA based only on your grades from the “Academic Classes” listed above. This GPA can be weighted or unweighted.

APPLYING: THE APPLICATION PACKET

Now that you've decided as a family where to apply, it's time to get the application in order! An application for admission is broken into two general parts: the application itself and the additional information. The Application consists of information that most colleges require, and the additional materials vary from college to college.

1. APPLICATION

The Application is where colleges seek personal information, extracurricular activities, and a character statement if the college requires one.

Paper Applications vs. Online Applications

If applying on a paper application, make sure that it is the current and correct application. Many colleges will not accept an old application. New applications will typically be available in late summer before the senior year.

To apply online, visit the college's website. For colleges in North Carolina, visit College Foundation of North Carolina, www.cfnc.org, where you can fill out one basic application and submit it to many North Carolina colleges at once. Saves time and money!

For colleges both inside and outside of North Carolina, visit the college's website or visit the Common Application, www.commonapp.org, which allows you to submit one application to many member colleges. Remember: when applying online, make sure to send in any additional materials by mail (called "supplements" on the Common Application, additional files or materials on CFNC applications). Your application for admission will not be considered complete without these additional materials.

QUICK LINKS: ONLINE FEE WAIVERS

- **College Board:** www.collegeboard.org
- **NACAC:** www.nacacnet.org
- **College Foundation of NC:** www.cfnc.org

2. APPLICATION FEE OR WAIVERS

College application fees are usually non-refundable and can range from \$0 - \$100, and sometimes more. But don't panic! There are a few ways that application fees are waived...

- **SAT Fee Waivers** – If you qualified for an SAT Fee Waiver, you can send in an Application fee waiver with your application. You can get the Application fee waiver from your high school guidance counselor.
- **NACAC Fee Waivers** – A form is available from the National Association for College Admissions Counseling. The form can be downloaded from their website (www.nacacnet.org) and must be signed by a guidance counselor.
- **Alumni Vouchers** – Some colleges offer alumni and college employees the chance to send in a voucher to waive the application fee of an interested student. Contact the college for details.
- **CFNC Week** – The College Foundation of North Carolina sponsors a college application week in November. Many North Carolina schools will waive the application fee for students who apply online during this week. Check with your guidance counselor for details.
- **Campus Visits** – Some colleges waive the application fee if you have visited the college. Ask the Admissions Office for details.

3. TRANSCRIPTS, TEST RESULTS AND CHARACTER STATEMENT

Official Transcripts/Test Results

Colleges will only accept transcripts and test results that are “official.” Transcripts should be sent in sealed envelopes directly from the high school office. Transcripts that have been opened are no longer considered “official” and will not be accepted by colleges for your application. Test scores should be sent directly from the testing agency (ex. College Board or ACT) unless otherwise stated by the college.

Standardized Tests

Most colleges and universities require standardized test scores as part of the application package. You will need to take one of two tests before you apply to college. Be sure to sign up early!

- **SAT (Scholastic Assessment Test) - www.sat.org**

The SAT involves three sections (Critical Reading, Math, and Writing) and is scored out of 2400 total points. Many colleges base their SAT averages on only two sections (Critical Reading and Math), so be aware of which sections colleges count when looking at their averages.

- **ACT (American College Testing) - www.act.org**

The ACT involves four sections (English, Math, Reading, Science) and is scored out of a possible 36. Most colleges require you to take the optional writing test for your ACT scores to count, so make sure to sign up for “ACT plus Writing.”

Test Fee Waivers

Standardized tests can be expensive – between \$40 to \$50 each time you take the test – and it’s not uncommon for students to take these tests more than once. The good news is test fee waivers are available for eligible students for both the SAT and ACT. All test fee waivers are available through your high school guidance counselor. They do not cover late registration fees, so be proactive: ask for the waiver and sign up for the test early!

Test scores can be automatically sent to colleges students are applying to by filling out the School Code (a four digit code unique to each College/University) in the appropriate box on the test. School codes are entered at the end of each test. If the college of choice is unknown, scores can be sent after testing, but additional fees may apply.

Example: Meredith College SAT Code: 5410
Meredith College ACT Code: 3126

Studying for the Tests

There are many free ways to study and take practice tests to get familiar with the SAT and ACT. High school guidance offices and local libraries have guidebooks available that offer practice tests free of charge. For free online practice tests, check out www.number2.com and the College Board website.

Character Statement

The character statement is the student’s promise that there is no false information on the application. Make sure it is signed and know that colleges with character statements look at lying on your application like classes look at plagiarism. Honesty is important.

4. SECONDARY SCHOOL REPORT

Also known as the “Guidance Counselor Recommendation.” This informs colleges of the high school’s grading scale, the student’s class rank, and lets the Admissions Staff know the applicant is in good standing and intends to graduate on time. Many colleges require materials in addition to the application. Each college has different requirements, so make sure to send exactly what that college asks for.

Possible Additional Materials/Supplements Colleges May Ask For:

Teacher Recommendations – Many colleges ask for 1-2 teacher recommendations. These recommendations should be from teachers who taught the student in 11th or 12th grade, and taught an academic core subject.

Essay/Personal Statement – An Essay is a writing sample on a specified topic. A Personal Statement is usually on any topic chosen by the applicant. For example, applicants will use it to explain a challenge they faced in a subject area and how they overcame it. At some colleges, these are required; at others they are “highly encouraged.”

Interview – Some colleges require an interview with either an Admissions Officer or Alumni as part of the application review process. If required, schedule this interview as soon as possible because interview timeslots can fill up quickly. This can be taken care of by a simple call to the Admissions Office.

SAT/ACT Scores

SAT Subject Tests – Required by some highly selective colleges. They are administered by the College Board, just like the SAT. Speak with your guidance counselor to sign up for these tests early – they are not administered as often as the SAT.

Portfolio/Audition – If you are applying for an arts, theatre, or music program, some colleges require a portfolio or an audition submission at the time of application. Contact the college to inquire about setting up an audition time, or for specifics on portfolio submissions.

For more information about Meredith College, visit www.meredith.edu/admissions or call us at 1-800-MEREDITH.

Tips & Tricks

for students

TEACHER RECOMMENDATION

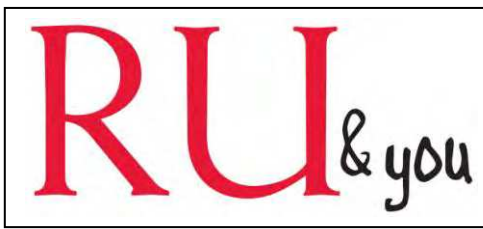
When asking a teacher to write a recommendation, ask them early in the fall semester of your senior year so they have time to write a thoughtful letter and are not swamped with other requests. You want the teacher to be able to shine the best possible light on your application!

If English is not your first language, and you took ESL classes in 9th or 10th grade, have one of your teacher recommendations be from your 11th or 12th grade English teacher – this proves to the college that you’ve worked hard at mastering the language and succeeded.

ESSAY/PERSONAL STATEMENT

When writing an essay on an assigned topic, make sure that you answer the question that is asked! If time allows, ask your English teacher to look over your essay for grammar and punctuation. Make sure to give them enough time in advance, just as you would a teacher recommendation.

When choosing a topic for a Personal Statement, don’t write about information you already listed in the application (such as a list of activities you’re involved in). Colleges already have a handle on your day-to-day activities from the application. Instead, write about something that they wouldn’t know about you by just reading the transcript. Were you sick with pneumonia and your grades suffered one semester? Why do you want to attend this college or major in a certain field? What is an interesting fact about you or an experience that you’ve had that the admissions office would find interesting or unique?



The College Search Handbook

Written by Mr. Jim Jump

Director of College Counseling, St. Christopher's School
(Richmond, VA) and President, National Association of
College Admissions Counseling

Research

The second step in the college selection process is what might be called the research phase, in which you gather information in order to learn what college options are available. When you begin meeting individually with your guidance counselor in the spring of your junior year, you will be asked to think about the characteristics you want (or don't want) in a college. You might also want to work through a computerized college-selection software program with the goal of identifying a preliminary list of 10-25 colleges you might want to consider.

Once you have done this, you need to spend some time gathering information about different schools. The more time you spend carefully comparing what different colleges have to offer, the more likely you are to make a good final decision. Unfortunately, this is the part of

the selection process most students don't devote enough time and attention to.

There is a lot of information available about colleges, some of it good and some of it bad. Not only do colleges employ sophisticated marketing techniques to encourage your interest, but information and advice about college admissions has become a growth industry. Magazines such as U.S. News and World Report and Money devote entire special issues (their biggest-selling issues) to college admissions, and at many bookstores only the "True Crime" section takes up more space than the section devoted to college guidebooks. The more research you do and the more information you gather, the better and more objective the picture you will form about what a given college is like, and the better consumer you will become.



Sources of Information

“Junk Mail” from Colleges

One of the hidden benefits of being a prospective college student is that the amount of mail you receive will increase dramatically. The source of this additional mail is something known as the Student Search Service.

When you take the PSAT in grades 9-11, you will be asked to indicate if you would like to receive information from colleges interested in students like you. If you check “yes”, your name will appear on mailing lists that can be purchased by colleges.

Requesting Information from Colleges

If you don't receive unsolicited mail from a college in which you are interested, you should contact the college for information. Every college and university is anxious and willing to send you literature (you generally will not be placed on a college's mailing list before the spring of your junior year), and requesting info is simple. You may request info by visiting the college home page, by mail, or by phone.



How should you deal with this junk mail? It is probably worth taking a few minutes to look at each piece. The fact that you received it indicates that the college which sent it is interested in students with your general characteristics. In addition, the more you familiarize yourself with the ways in which colleges sell themselves (there is no small college that doesn't feature personal attention), the better a consumer you'll be. If you receive mail from a college that looks interesting, even one you've never heard of, send back the reply card and learn more about it.

What should you request? The most valuable piece of literature you can get is a viewbook (sometimes known as a prospectus or candidate's guide). The viewbook is the fancy promotional brochure with all the color pictures, but it will provide you with the basic information you need as well as a feel for what the college thinks makes it distinctive.

You may also want to ask for a catalogue (because of the cost of printing catalogues, many colleges make the catalogue available only on-line), the official college or university listing of course offerings and regulations. Depending on your individual interests, you may also request information on financial aid, athletics, or specific academic programs.

Sample Inquiry letter

Your Address
Hometown, VA
Date

Office of Admissions
College of Hard Knocks
City, State Zip

Dear Sirs:

I am a junior at <insert high school name> and am interested in receiving information about <insert college's name>. Would you please place me on your mailing list and send me a catalogue, viewbook, application and information about financial aid?

Thank you for your help.

Sincerely yours,

Your name

College Representatives Visiting Your High School

Each fall admission representatives from numerous colleges and universities will likely visit your high school to meet with interested students. Juniors are encouraged to sit in on a couple of meetings, while seniors should meet with the representative from any college they are considering. Meeting with a member of the admission staff one-on-one or in a small group is not only a great opportunity to learn more about the college, but it may also prove beneficial in the admission process, as admission officers often have a significant role in evaluating applications from schools they visit.

College Nights

Each year representatives from many in-state and out-of-state colleges will attend local "College Nights" or "College Fairs." These programs provide an opportunity for students to collect information about a variety of college options and talk with representatives from schools to which they plan to apply.

Friends

Your friends, particularly those who are already in college, can be good sources of information about colleges. As with other sources of information, weigh the opinions of your friends and acquaintances against the other information you have. What is right for you may be very different from what is right for your friends. Don't rule out colleges based on information from friends you wouldn't trust to buy you lunch.

On-Line Resources

The web is rapidly becoming the best source of information about colleges. Almost every college has its own home page, and the information available from the home pages ranges from virtual campus tours to evaluations of courses and professors to e-mail addresses for students and faculty members to applications that can be downloaded. It takes some time, but surfing the web is the best way to research colleges other than visiting. In addition, there are a number of sites devoted to college admissions.



Guidance Office Tools

The guidance office in your high school should be a strong resource for your college search. Many times it will contain a full library of college reference materials for your use in researching colleges. These will vary from school to school, but often include:

Family Connection from Naviance – This online database will be available to assist students and parents through the college search and application process. At this secure site, you may research colleges, view the schedule of colleges visiting your school, and access many valuable college counseling resources

College Catalogues - The guidance office will likely contain catalogues from many colleges and universities. The bookshelf where the catalogues are kept should also contain viewbooks from many colleges.

College Files - In the guidance office you may also find a file cabinet with files on many colleges and universities. Typically, the files for each college will include applications, profiles, and other brochures.

College Guidebooks - The guidance office likely seeks to maintain a complete library of reference books related to college admission. The collection includes a variety of both

objective and subjective college guides as well as books about the admission process, campus visits and application preparation, SAT preparation, and scholarship and financial aid.

Comprehensive College Guidebooks – Any of these books contains listings with facts and figures on most colleges and universities. They are helpful if you are looking for basic information, but don't put the information in any kind of context. Most of them can, however, also be used for weight training.

- The College Handbook
- Peterson's Guide to Four-Year Colleges
- Barron's Profiles of American Colleges

Subjective Guidebooks and College Ratings – These books select a group of schools (usually 300-400) and do a several page write-up on each that attempts to reflect the flavor or personality of the school. They are based on a limited number of student opinions rather than comprehensive research, so you should treat these as a source of information but not as a definitive source of information. One author says he never visits campuses, but can tell exactly what a school is like if he gets two student questionnaires back. Another author calls college residence halls and asks the person who answers the phone what the college's best majors are. A third book relies heavily on quotations from students, and students have learned that the more outrageous the quote, the more likely it is to appear in print.

- The Fiske Guide to Colleges
- The Insider's Guide to the Colleges
- The Best 310 Colleges
- Cool Colleges
- Rugg's Recommendations on the Colleges
- Profiles of American Colleges

Recommended Reading about College Admission (compiled by Mr. Scott Mayer of St. Christopher's School, Richmond, VA)

The College Admission Mystique by Bill Mayher

Mayher is a former preparatory school counselor and has written a series of essays with a sensible approach to issues such as how to talk to your child about college and the importance of visiting colleges without thinking about how easy or hard they might be from an admission perspective. He also has essays on using the college counselor to the best advantage, finding financial aid, and managing the emotional issues involved with the college transition.

The Gatekeepers: Inside the Admissions Process of a Premier College by Jacques Steinberg

We think that this is the best of all of the books that "take you behind the scenes of the admission process." The book is based upon a series of articles that Steinberg wrote for the *New York Times* in which the author was permitted to be with the admission committee of Wesleyan University (CT) throughout the application process. The book provides a good description of how selective admission works and the details involved in the selection process. Its weakness lies in its "buy-in" to the myth that attending a prestigious college is

the sole path to success in life and its focus on the personal friendship between one admission officer and one high school counselor as part of the dramatic narrative.

The Chosen: The Hidden History of Admission and Exclusion at Harvard, Yale, and Princeton by Jerome Karabel

This book provides historical context for how college admission has evolved into a selection process that incorporates multiple objective and subjective criteria. While the book focuses on the “Big Three,” the example is representative in varying degrees to admission at any college with a selective process. Yes, it is over 600 pages of text, but it is a fascinating read with tremendous insight into why and how the admission process has changed over time and operates today.

Crafting a Class: College Admissions and Financial Aid, 1955-1994 by Elizabeth A. Duffy and Idana Goldberg

Like The Chosen, this book is likely more of an academic study about the admission process than most students and parents want to read. We’ve listed it because its basic premise helps to break what we think is one of the most commonly held myths about college admission: namely, colleges just seek to admit “well-rounded students.” The reality is that colleges want a “well-rounded *class*” that is composed of both well-rounded students and those that are a bit pointy. Meeting the needs of the institution’s overall goals while selecting a class that rounds out those priorities is what guides admission decisions.

Colleges that Change Lives: 40 Schools You Should Know about Even if You're Not a Straight-A Student and Looking Beyond the Ivy League: Finding the College that's Right for You by Loren Pope

Pope’s belief is that the small liberal arts college provides the most significant benefits for undergraduate education. He also emphasizes that the college search should be about finding the “right fit” and not selecting a school because of its name, perceived reputation or rank. Both books provide information about several different colleges and advice on how to find what the right fit for you will be. While some of the general information about the college admission marketplace and some of the specific school descriptions are a bit out-of-date (the books were written and revised in the 1990’s), the main themes and college suggestions are still very meaningful in helping students conduct a successful college search.

College Rankings Exposed: The Art of Getting Quality Education in the 21st Century by Paul Boyer

Boyer provides insights into really understanding what information rankings provide and why rankings are not necessarily a good measure in evaluating colleges. More importantly, this book helps students discover criteria other than rankings as they look to find the right fit in their college search. His chapters, *What Students Really Need to Learn*, *The Five Criteria to a Quality Education* and *Measures of a Quality Education* are not only helpful in the college search, Mr. Mayer has recommended these chapters to college freshmen as they make the high school to college transition and to help them get the most out of their college experience.

Playing the Game: Inside Athletic Recruiting in the Ivy League by Chris Lincoln

This book provides great insight into athletic recruiting at selective schools. The focus in the book is on the Ivy League and NESCAC (Div. III), but the information is representative

of athletics and the admission process at many selective and highly selective colleges and universities.

Letting Go: A Parents' Guide to Understanding the College Years by Karen Levin Coburn and Madge Lawrence Treeger

This book, now in its fourth addition, is regarded as one of the best resources in helping parents with children that are making the transition from high school to college. The authors are administrators in student affairs and student counseling at Washington University in St. Louis, MO.

Making the Most of College: Students Speak Their Minds by Richard Light

Over the past couple of years, many colleges have recommended or required all incoming students to read this book. Light's advice is based upon his experiences and research as an academic advisor and professor at Harvard University. While the research is based upon the experiences of Harvard students over a ten-year period, most of the findings and advice is useful to all soon-to-be college students.



Visiting Colleges

Of all the ways you can gather information about colleges, the best by far is visiting campuses. Visiting colleges is important for several reasons. Actually being on a campus will tell you things you couldn't possibly learn with any amount of reading, and you are likely to react very differently in person to schools that look identical on paper. Several years ago a senior planned to major in music until he went to visit his first choice school. Within ten minutes he realized that everyone at the school was much more serious about music than he was. The trip itself was expensive, but in the long run

saved him and his family both time and money. A second senior had a very different reaction. Every time he visited a campus, he found himself thinking more about the school he ultimately attended.

More importantly, the more colleges you visit, the better you will know what you want - and don't want - in a college. The more you visit, the better you get at it, and after several visits you will find yourself looking for specific things. Under no circumstances should you choose to attend a school you haven't visited.

Visits: How Many and When?

There is little agreement among experts regarding when is the best time to visit. Some believe that you should never visit during the summer, as you don't see a campus in all its ambiance, and yet others believe that summer is an ideal time to visit, because you can visit a number of schools in a short period of time.

In truth, there is not one "best" time to visit. It is generally preferable to visit when school is in session, but it can be hard to find the time. Colleges generally don't encourage juniors to visit before the spring, as members of the admission staff are busy reading seniors' applications. A number of parents have commented that spring break is a good time to arrange visits, and many colleges complete their academic years by early May. The demands of fall during the senior year, particularly for those participating in varsity athletics, do not leave much time for college visits. We recommend that every student visit at least 4-5 colleges before the beginning of the senior year in order to have several points of comparison.



What you get out of a campus visit depends on where you are in your own decision-making process. During the junior year, a campus visit focuses on college characteristics, while during the senior year you are doing comparison shopping, focusing on the culture or personality of the school. What this means is that visits done before the junior year are of little value, other than as a way of comparing different types of colleges (small vs. large, urban vs. rural, etc). It also means that you should take the time to do a formal visit even if you think you know a college well (i.e., you have been to football games since before you can remember or your sister went there or you live down the street). And it means that

you may want to think about a follow-up visit before you make your final decision. In order to hold on to your sanity, you should limit yourself to two campuses per day, and by all means avoid the 6-day,

15-college, “if it's Tuesday, this must be Bucknell” grand tour. Seeing too many colleges in too short a time will probably mean you remember none of them.

Setting Up a Visit

You should generally call the Admission Office at a college to set up a campus visit. Many colleges allow you to schedule visits on-line as well. Telephone numbers can be found in most general guidebooks. Calling saves you time if an appointment is not available, allows you to find out what kind of arrangements the college makes, and also allows you to ask questions and request relevant information to help you prepare for your visit. You should call at least two weeks prior to your planned visit.

Colleges deal with campus visits in different ways. Many smaller colleges will give you an individual appointment, including an interview, while other institutions prefer to conduct a group information session and tour several times a day. If you plan to visit on a weekend, you may have difficulty having a formal tour, as many college admission offices are not open at all on weekends, and those that are usually close Saturday at noon.

With or Without Parents?

Should you visit with parents or by yourself (for purposes of this section we shall consider visiting with a friend to be visiting by yourself)? There is no right or wrong answer to this question, and every family has to make the decision that's right for them. Please allow a bit of editorial opinion:

I was one of those jerky teenagers who thought my parents didn't know anything, and when it came time to look at colleges I wanted them to be uninvolved. Fortunately, they got smarter as I got older, and when I worked in college admissions (and especially when I became a parent) I realized what an important role parents can and should play in this process. I therefore think it's a good idea for parents to go along on visits other than the senior year, spend-the-night-in-a-dorm-and-go-to-classes visit. Parents provide an extra set of eyes, and you want them to feel invested in and comfortable with your college choice when you call them freshman year and ask them to send money. One good strategy is to split up once on campus in order to cover more territory.

What Should a Visit Include?

In one sense, choosing a college is choosing a place to live. You wouldn't buy a house without checking out the bedrooms, the kitchen, and the back yard, and likewise you should make sure when you visit a college campus that you check out all the facilities that might be important to your quality of life. A good college visit should last a minimum of three hours and should include some unscheduled time for wandering around.

Here are some of the things a good college visit should include:

Campus Tour

Regardless of what else your visit includes, you should arrange to do a formal campus tour (and group information session, if that's the alternative to a personal interview). Is the campus easy to get around? What is the mix of old buildings/new construction? Are the older buildings in good shape? Is the campus clean? Do you go in a lot of buildings or does the tour guide just point out things?

Visiting a Class

The reason you are going to college (presumably) is to be a student. Sitting in on a class in an area of interest will tell you a lot. Are most classes small or large lectures? How interested are the students in the class? How prepared are they? Does the professor (assuming it is a professor and not a teaching assistant) seem to know the students? Do students remain after class to ask questions?

Visit the Residence Halls

Are they coed or single sex? How many students per room, and are they organized by suites? Do most students live on-campus, and is housing on-campus available/required? Are the residence halls quiet enough to study in? Are they clean? Do they have laundry and kitchen facilities?

Eat a Meal

Food is very important to most college students. Is the food edible and/or plentiful? What options are available under the meal plan? Are special diets available? Do faculty members eat with students?

Check Out the Library

Because the library is one of the most valuable tools available to a college student, you should look it over carefully. Does the library maintain open stacks? What are the library hours (seeing how late the library stays open on Friday and Saturday nights is a good indication of how serious the academic program is)? How extensive are the journal and periodical collections? Is the library on-

line with other libraries? Are students studying in the middle of the day, and at night is the library quiet or a social center?

Academic Equipment/Facilities

Be sure to ask to see any academic facilities or equipment that are important to you. For example, you may want to see the telescope or the surface of the dance floor, or computer laboratories, or the foreign language center, or specific multimedia equipment, particle accelerators, etc. While you will have many experiences at the college or university you select, your primary goal is to receive an education. To the extent that particular equipment and facilities will enhance your pursuit of your education, you should be sure you are comfortable with the college's offerings.

Visit the Student Union

Do students hang out in the middle of the day? What kinds of souvenirs/personal items/books other than textbooks are available in the bookstore? What kinds of posters for clubs, organizations, and events are there?

Athletic Facilities

How extensive are the athletic/fitness facilities for students who are not varsity athletes?

Other

Depending on your particular needs and interests, you might also arrange to meet with individuals such as the Financial Aid Director, a coach, the Pre-med Advisor, or a professor in your area of academic interest.

Time to Wander Around

It was Yogi Berra who pointed out that "You can observe a lot just by watching", and that advice is particularly relevant when visiting college campuses. Perhaps the most valuable way to spend time is to walk around, observe, and engage members of the campus community in conversation.

After the Visit

As soon as you finish your visit, take some time to make some notes. What did you like, or not like, and why? What are your parents' reactions?

Sample Questions to Ask During a Visit

- What is the average class size in the freshman year? Largest?
- What is the average class size in upper-level major courses?
- How many courses are taught by professors? Graduate assistants?
- By the senior year, how many professors does the average student know well?
- What percentage of the faculty is part-time?
- What is the typical academic load for a student?
- How is registration handled? How difficult is it to get the classes you want?
- How good is the advising system? Who does the advising?
- When do you have to declare a major?
- What are the most popular majors? What are the strongest and weakest departments?
- How many hours per week do most students study?
- Are there research opportunities available for undergraduates?
- What foreign study programs are available? How many students pursue study abroad?
- How easy is it for the average student to get access to a computer? Is the campus networked? Wired? Wireless? To what extent do faculty utilize technology in the classroom?
- How many students per residence hall room?
- What percentage of students live on campus? Is housing guaranteed for four years? Are there kitchen and laundry facilities in the residence halls?
- Are the residence halls quiet enough to study in?
- How are roommates selected? Is it possible to change?
- What does the meal plan include? Are special diets available?
- Do students leave on weekends? What happens on a typical weekend?
- How would you describe Greek life at the college/university? What percentage of students participates in the Greek system? Are there social alternatives?
- How prevalent are drugs and alcohol on campus?
- What is the surrounding community like? Is there a good relationship between “town and gown?”
- What varsity/intramural sports are offered? How popular are athletics?
- What are the most active extracurricular organizations on campus?
- How safe is the campus? What security measures are available?
- What health facilities are available on campus?
- Is there an honor system? How does it work?
- Where do most students come from?
- What percentage of students enter graduate school in four years?
- How many freshmen do not return for the sophomore year?
- When students transfer out, why do they leave?
- What career planning services are available?
- Is there opportunity for internships? How does the program work?
- What percentage of graduates obtain jobs or are in graduate school six months after graduation?
- What are some of the things that make this college or university stand out from similar institutions?
- What do people like best? Least?
- What are the big issues on campus?
- What is the political mood on campus?
- How diverse is the campus?
- How much has tuition increased during the past four years? What is the projected increase during the next couple of years?
- Is admission need-blind?
- How is financial aid packaging done? Does the college meet 100% of demonstrated need?
- Are there non-need scholarships available?
- How easy is it to find a job on campus or in the community?

Things to Look For

- How clean is the campus?
- Is there a good mix of old and new buildings? Are the old buildings well maintained?
- Are people friendly?
- Do professors know their students?
- How crowded is the library in the middle of the day?
- How crowded is the student center in the middle of the day?
- What kinds of information about concerts, lectures, etc, do you find?
- What do people talk about?

Tips on Interviewing

- The personal interview is not as important in the college admission process as it once was. Many institutions, particularly large ones, do not give personal interviews, and those that do interviews usually treat them as informational rather than evaluative. Nevertheless, an interview can be a wonderful opportunity to learn more about a college and to leave the interviewer with a sense of the qualities that make a student special.
- The best interviews most resemble a normal conversation. You should approach an interview as if you are interviewing the college as well as it interviews you.
- Be on time.
- Dress neatly but comfortably. You need not wear a coat and tie if it makes you uncomfortable, but don't wear army fatigues unless you are actually in the armed forces and on maneuvers.
- Do your homework. Read through the college catalogue and other admission materials so you won't ask questions like whether the college has an English major. Use your research to put together a list of follow-up questions.
- Have an agenda. You should approach an interview with an idea of what you want to learn about the college and what you want the interviewer to know about you.
- Most interviewers will not deliberately go out of their way to make you "sweat" with difficult questions. They may, however, ask questions to make you think on your feet or defend your opinions. If you talk about your leadership, you shouldn't be surprised to be asked to define leadership, and you may be asked a question to determine if you follow current events. If asked a tough question, don't be afraid to pause while you think through your answer or even to say, "I don't know," but whatever you do, be sincere and don't try to BS.
- Don't hesitate to ask the interviewer how strong a candidate you are for admission (don't expect anything more than a rough estimate). You may want to take an unofficial copy of your transcript to the interview.
- Before you leave, make sure you have the name of the interviewer and after you return home write a thank-you note.

Thoughts about Financing a College Education

The only issue related to college admissions that will cause more anxiety for your parents than where you will go to college is how they will pay for it. A college education is the second biggest investment (after a house) made by any family, and there are few parents who can write \$50,000 checks without feeling it.

One of the myths about college is that “there are millions of dollars in unclaimed college scholarship claims every year.” Unfortunately, this is not the case. It is true that there are a few “exotic” scholarships that are hardly ever used, but 90% of the scholarship funds available each year are need-based and are controlled by colleges and by the government.

I make no claim to be an expert on financial aid (and given that it changes every year, no one may be an expert), but here are some general tips on applying for financial aid and looking for scholarships:

- You should not fail to consider any college because of cost. The more expensive the school, the more likely you are to qualify for help. You should have a frank conversation with your parents early in the selection process to determine if there are financial limitations. In deciding where to apply, you may want to have several financial “safeties” just as you have admissions “safeties”.
- Your eligibility for need-based financial aid depends on your family's ability to pay, as determined by a formula incorporating family income and assets. In general, the amount of aid you will qualify for is the difference between your family contribution and the total student budget for the college. If your family contribution is \$20,000, you will receive no aid at a public university costing \$20,000 and \$30,000 in aid from a university costing \$50,000 (assuming that the institution has the funds available to meet 100% of a student's need). Every year there are some students for whom it is less expensive to attend a private institution than a public university.
- There are two forms you may be required to fill out in order to apply for need-based financial aid. The Free Application for Federal Student Aid (FAFSA) is the application for all federal financial-aid programs, and is the primary form most colleges will require you to fill out. Approximately 250 colleges, most of them private, require the PROFILE form produced by the College Scholarship Service. The PROFILE allows colleges to ask for more complete information in determining eligibility for institutional financial aid funds. Both forms can be picked up in the Guidance Office. The PROFILE is usually available in early October and the FAFSA in early December. Some colleges may require you to fill out institutional forms as well.
- Timing is important. You should complete both forms as soon as possible, as financial-aid is given “first-come, first served” at most institutions. The PROFILE may be completed with estimated tax information during the fall (you must supply actual tax information at the end of the year), while the FAFSA should be completed as soon as

possible after January 1. Submitting the FAFSA on-line will save 5-7 days of processing time. Both forms should be completed by February 1.

- If you qualify for aid, you will receive a letter from the college with a financial-aid package. A typical package includes some grant money, some loan (to be paid back after graduation), and possibly some work-study funds. Any scholarship monies you win from outside sources will generally count against the institutional funds.
- Your best source of information about financial aid is the financial aid office at any college. A particularly good book providing an overview of how financial-aid works is Don't Miss Out: The Ambitious Student's Guide to Financial Aid (Octameron Publishers).
- There are a number of non-need scholarships available every year. The majority of these are small in amount and tied to essay contests or other competitions, but an ambitious student can identify and apply for a number of these if he spends time researching them during the summer after the junior year. There is not one good source of these scholarships, but there are several books listing scholarships that may be in your guidance office. In addition, a website called FastWEB (www.finaid.org) contains the largest database of non-need scholarships available. Many colleges, particularly private colleges, offer scholarships that are not need-based. Traditionally these have existed to attract the very top students, but many institutions now offer sizable grants to help equalize the cost of public and private education.
- Any Virginia resident who attends a private college in Virginia qualifies for the TAG grant from the State Council of Higher Education. The TAG program provides a grant of approximately \$2500 to every state resident attending a Virginia private college. Contact the college financial-aid office for details.
- Many families will be contacted by for-profit scholarship search services offering to identify sources of scholarship aid for a fee. It is recommended that you steer clear of such firms, for it is unlikely that they will identify any aid sources you can't find with a minimum of effort. The Financial Aid administrators' website (www.finaid.org) includes information about scholarship scams.

Top 20 Catholic Colleges and Universities in America

In Topic : Top 20 Colleges

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Top 20 Catholic Colleges and Universities in America

Listed by School, Acceptance Rates, Enrolment Rates, SAT Scores and location. (Arranged by SAT scores high to low).

Top 20 Catholic Colleges and Universities in America

	School	Acceptance Rate	Enrolment Rate	SAT score	Location
1	University of Notre Dame	29%	50%	2118	South Bend, Indiana
2	Georgetown University	19%	45%	2093	Washington D.C
3	Boston College	30%	25%	2015	Chestnut-Hill, Massachusetts
4	Villanova University	46%	27%	1923	Philadelphia, Pennsylvania
5	Thomas Aquinas College	78%	71%	1905	Santa Paula, California
6	Fordham University	50%	15%	1860	Bronx, New York
7	Loyola University-New Orleans	58%	33%	1843	New Orleans, Louisiana
8	Saint Louis University-Main Campus	71%	23%	1829	St. Louis, Missouri
9	University of Dallas	92%	33%	1825	Irving, Texas
10	Santa Clara University	58%	21%	1824	Santa Clara, California
11	University of San Diego	49%	20%	1824	San Diego, California
12	Iona College	58%	19%	1784	New Rochelle, New York
13	Loyola University-Chicago	78%	15%	1775	Chicago, Illinois
14	Marquette University	66%	17%	1775	Milwaukee, Wisconsin
15	University of Portland	74%	16%	1769	Portland, Oregon
16	Gonzaga University	78%	28%	1769	Spokane, Washington
17	Rockhurst University	76%	26%	1764	Kansas City, Missouri
18	Loyola Marymount University	59%	25%	1759	Los Angeles, California
19	Providence College	60%	19%	1755	Providence, Rhode Island
20	Creighton University	82%	27%	1754	Omaha, Nebraska



EDUCATION



5 College Visit Tips You Haven't Heard Before

By [JULIE MAYFIELD](#), [LINDSEY MAYFIELD](#)

October 23, 2012

A lot of [tips on visiting colleges](#) are repeated often, but here's some advice on visiting schools that may be a bit more unexpected.

JULIE:

When visiting schools with Lindsey, we tried to take advantage of the common [college visit wisdom](#): Have your student sit in on a class, eat in a dorm cafeteria, and ask [lots of questions to your tour guides](#). Some of the things that we discovered, however, we hadn't heard before, so we're talking about them here.

1. Drive, don't fly: If you're visiting a destination that's far from home, get a feel for the real distance at least once by driving, not flying. This is particularly helpful if trips home from college will happen by car, even if it's just part of the time.

A car trip not only gives the student an opportunity to see just how far from home that distance really is, but the rides to and from will provide an opportunity to discuss the upcoming visit and the pros and cons of the college you've just seen.

[Consider what to do if you [can't afford a college visit](#).]

2. Visit during less-desirable weather: A Wisconsin campus will have a completely different feel in the summer than in the throes of winter. While that's easy to process intellectually, a student from the heart of Texas should probably experience just what that means. Similarly, a Florida campus will likely have great appeal to a native Minnesotan in January, but the heat and humidity may feel oppressive in August.

Take the weather when you visited into account when comparing colleges. If you visited college A during the winter when the ground was frozen and students were scurrying from building to building, keep that in mind when comparing it to college B, which you visited in late Spring, when the bulbs were blooming and the students were sunbathing between classes.

[See [which colleges have warm weather all year](#).]

LINDSEY:

College visits can be a great time to see the best aspects of a school. They can also be opportunities to see some of the less appealing parts and how well you can handle them. Here are some of the ways to make your college visit worth the time, money, and effort.

1. Ask to see another residence hall: Colleges likely show their shiny, recently renovated rooms on housing tours. That's great if you know you'll get into the ideal hall, but chances are you won't be living in the absolute nicest room on campus.

Do your best to finagle your way into a tour of the residence hall you'd actually be living in, if possible. That goes for dining hall tours, too!

2. Break away from the tour: It may sound counterintuitive to venture away from the person assigned to tell you everything about campus, but you're not obligated to stay on a tour the entire time. If you're not loving your tour guide, or you see something that looks interesting to you, don't be afraid to leave the main group and catch up later.

[Use [10 tips for an effective college visit](#).]

Sometimes, you can learn a lot more from an on-campus event or a candid conversation with a current student than you can from a scripted tour.

3. Explore the peripheral areas: College campuses can be so beautiful and full of activity that it can be easy to forget the importance of the town or



Make sure to explore a college's surrounding area, too.

city in which they are located. Make sure to explore the edges of campus and the surrounding areas.

[Check out [10 great college towns](#).]

Is the campus next to a rough part of town, a bustling city, or a suburban area? You likely won't spend all your time on campus, so make sure to look into external factors, especially if they aren't so desirable.

Tags: [colleges](#), [parenting](#), [travel](#), [students](#)

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College Planner

With all the details and dates to remember, applying to college can be a major organizational challenge. This planner can help. You can print this page and then fill one out for each school you're considering. Your comments will allow you to compare characteristics of different schools—and remind yourself of interesting facts down the line.

SCHOOL: _____

LOCATION	COMMENTS
Region	
Setting (urban, suburban, rural)	
Distance from home	
ACADEMICS	
Rigor of coursework	
Choice of majors	
Class size and student/faculty ratio	
Academic facilities	
Quality of professors	
Access to professors	
CAMPUS LIFE	
Size of student body	
Diversity of student body	
Student attitudes about the school	
Social life	
Extracurricular activities	
Housing options	
Atmosphere	
COSTS	
Affordability	
Access to grants/aid	
CAREER PREPARATION	
Range of internships	
Quality of career services	
OTHER FACTORS	

CAMPUS VISITS: QUESTIONS TO ASK

Once you've decided on a shortlist, it's key to visit the campuses, if possible. You'll be overwhelmed with information, but don't forget to ask questions, too. Current students are one of the best candid sources of information. Talk to a few different ones, not just the tour guide. Consider these questions and add a few of your own.

SCHOOL: _____

QUESTIONS FOR STUDENTS: What do you like most about this college? What's the worst thing about it? _____

What do you wish you had known when you were making your own decision? _____

What are the classes like? Lots of small discussion groups? Mostly large lectures? _____

Do graduate students or professors teach introductory classes? _____

How often in the last semester have you participated in class or met with a professor outside of class? _____

Where do students study? Where do students hang out on campus? Off campus? On the weekend? _____

How central are fraternities and sororities to campus social life? What about sports? _____

QUESTIONS FOR ADMINISTRATORS: What percentage of students go on to graduate or professional schools? _____

What percentage of students graduate in four years? What percentage of first-year students return for sophomore year? _____

What was the average tuition increase over the past five years? _____

When must you declare a major? Can you design your own major? _____

(If applicable) Can you take classes at other schools in the area? _____

Who serves as a student's adviser? Do advisers change each year? _____

What are the living options on campus? Off campus? _____

What percentage of students study abroad at some point during their four years? _____

Additional questions: _____

Contact information (names, phone numbers, E-mail addresses) for students and administrators I met: _____

APPLICATION ORGANIZER

With this organizer you can always see at a glance what's done, what needs to be done, and when it has to happen. At the top of each column, write the name of the school you are applying to. Note the deadlines for the application and financial aid forms. Then just check off the squares as you complete each item for each school.

	SCHOOL NAMES									
	1	2	3	4	5	6	7	8	9	10
APPLICATIONS										
Application deadline										
Application form completed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Essays completed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Application mailed or E-mailed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RECOMMENDATIONS										
Gave form to <input type="text" value="NAME HERE"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Writer mailed form or returned it to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sent thank-you note	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gave form to <input type="text" value="NAME HERE"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Writer mailed form or returned it to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sent thank-you note	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gave form to <input type="text" value="NAME HERE"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Writer mailed form or returned it to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sent thank-you note	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TRANSCRIPTS										
Gave transcript form to counselor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Form mailed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gave midyear report form to counselor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Form mailed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TEST SCORES										
Requested that score reports be sent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SAT I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SAT II	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AP exams	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FINANCIAL AID FORMS										
Financial aid application deadline										
FAFSA form submitted (<i>by March 1</i>)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If needed, state aid form submitted	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If needed, CSS PROFILE form submitted	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If needed, college's form submitted	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

MY PERSONAL PROFILE

Filling out a personal profile will help you complete the application process more quickly and easily. You can use it as a cheat sheet as you complete your college applications, and give copies to the people who are writing your letters of recommendation. If you haven't thought of that perfect essay topic yet, a thoughtfully completed profile should give you some good ideas.

Name:	Phone number:
Address:	E-mail address:
High school counselor's name:	Phone number:
Colleges I'm applying to:	

SCORES	ACT:	High school GPA:
SAT I (subject, score):	SAT II (subject, score):	AP (subject, score):
SAT I (subject, score):	SAT II (subject, score):	AP (subject, score):
SAT I (subject, score):	SAT II (subject, score):	AP (subject, score):

HIGH SCHOOL COURSES (Attach a transcript.) List your favorite courses and a few words about why they interested you.

_____	_____
_____	_____
_____	_____

AWARDS List award, date received, and description.

_____	_____
_____	_____
_____	_____

ACTIVITIES Include jobs, volunteer work, and extracurricular activities. List the dates you participated and/or hours per week, and any leadership positions you held. On a separate sheet, you can summarize what you did and why it was meaningful.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

PERSONAL INFO Are you the first member of your family to attend college? Did you have an extraordinary childhood? Do you breed show turtles for fun? Outside of individual awards, activities, and courses, what is most interesting about you? What makes you stand out as a college applicant? Using the space below, write down a few ideas and continue brainstorming on a separate sheet.

The New York Times

The Choice

Demystifying College Admissions and Aid

JUNE 11, 2012, 5:57 AM

How to Make the Most of a College Visit

By **BRENNAN BARNARD**

Brennan Barnard is the director of college counseling at The Derryfield School in Manchester, N.H. He recently wrote our June college checklist for rising seniors, which details what the members of the class of 2013 should be doing as they prepare for college. In this essay, Mr. Barnard provides more in-depth advice about visiting college campuses this summer. — Tanya Caldwell

In this age of Google, GPS, virtual college tours, electronic guidebooks and private college tours, there is still no match for [the gut feeling one gets](#) when stepping on a college campus and talking face-to-face with the people who make that community what it is. The campus visit is one of the most important and enjoyable parts of the college application process.

Summer is an ideal time to set out on an adventure and create family memories while exploring colleges. Students can use this time to begin to clarify their criteria by visiting schools of all shapes and sizes, and develop a better sense of what their “negotiables” and “non-negotiables” are. Parents can see firsthand what they will be getting for their investment, while secretly dreaming that they themselves were having these opportunities.

Here is some advice to help you make the most of your college visits:

Bring an Inquisitive Mind

Be sure to arrive at the college visit [armed with a host of questions](#) that will allow you to assess the academic programs and campus life. Avoid inquiries that can easily be found on the Web site. [College admissions officers cringe](#) at questions like, “Do you have a psychology major?” Ask thoughtful questions about research opportunities, career paths for graduates, available internships and tough questions about social life and campus culture.

Ask About the Free Food

Most admissions offices have complimentary tickets to eat a meal in the dining hall. Make time to enjoy lunch or dinner on campus; it is a great way gauge the student culture. Is it an “eat and run” community? Do the students have their heads in a book as they devour their meals? Or do students sit for two hours over coffee and discuss philosophy and the meaning of life? If food options are important to you, find out if there are kosher, gluten-free and organic options available, and whether the school has a commitment to locally produced food.

Take Advantage of ‘Recommended’ Interviews

If a college admissions Web site recommends an interview, this should be read as “required.” These are perfect opportunities for you to learn more about the college and for you to share information that might

be harder to convey on paper. In an age of “fast apps” and increasing applicant pools, interviews also allow you to show the college that you are legitimately interested.

Stop by During Office Hours

If you know (or think you know) what you plan to study in college, stop by the department and see if you can talk to a professor or two. This is the best way to get a pulse on the type of scholarly work and research being conducted. It might also give you an idea of the accessibility of the faculty members.

Network With College Employees

Try to meet coaches and music directors while you are on campus. An e-mail or phone call a few weeks before your scheduled visit is wise, but at the very least, stop by their offices and introduce yourself. These relationships have the potential to play a significant part in your candidacy.

Break Loose From the Official Tour

I strongly recommend signing up for an official campus tour and information sessions, as it will earn you points in demonstrating interest. While you’re on campus, however, be sure to go off the beaten path a bit after the admissions office spiel and do a behind-the-scenes look for yourself.

Talk to Strangers

Walk into whatever serves as the campus hub (this may be the student center, quad or dining hall) and stop a random student to ask his thoughts about the college. These unfiltered encounters often shed light on the campus culture.

Read the Paper

Pick up a copy of the student newspaper while you’re on campus. It generally offers an uncensored take on the issues facing students and the college as a whole.

Pretend You’re Lost

One of the best tips I have ever heard comes from Joe Greenberg, a regional director of admissions at George Washington University. The best way to get a sense for the culture and community at a college, he said, is to stand in the middle of campus with a map in hand, looking completely bewildered. It is very telling to watch how passers-by respond to a stranger who looks lost.

Spend a Night on the Town

If your schedule permits, spend the night in the town to get a better idea of the area. While chances are you will spend most of your college days on campus, you will want to know about life outside the gates, and the opinions that the townspeople have of students.

Take Time to Reflect

You will thank yourself if you take 10 minutes after each visit to record your thoughts. After about three college visits, your experiences will start to meld together in your mind and it will be hard to recall what you did and did not like about each institution. A quick list of pros and cons will be helpful as you talk with your counselor and discern your college preferences.

Remember to Say Thank You

A follow-up thank you note to your interviewer or host is always a good idea. (An e-mail is appropriate, but remember to keep a formal tone throughout your note and in all communication with the admissions office —do not use shorthand or text language.) Be sure to articulate specific aspects of the college and your visit that you appreciated.

Don't forget to have fun! Allow yourself to get excited about what lies ahead, while also living in the moment and enjoying time spent with family and friends as you tour schools. Some of my fondest memories with my mother were created as I explored colleges and we laughed, bonded, got lost and found some impressive institutions. Load up the car, turn off the GPS, power down the cellphone and create some memories.

Readers of The Choice have suggested some helpful questions that visitors should ask when they arrive on campus. If you have more advice about campus visits, please share them in [the comments box below](#).



The College Search Handbook

Written by Mr. Jim Jump

Director of College Counseling, St. Christopher's School
(Richmond, VA) and President, National Association of
College Admissions Counseling

Self-Evaluation

The first step in choosing a college is evaluating yourself, your strengths and weaknesses, your likes and dislikes, what you want and need out of college. Who are you? How do you learn best? Why are you going to college, and what do you want to gain out of the college experience?

Choosing a college is in one sense choosing a place where you will live during the next few years. You should therefore

take into consideration the things that are truly important to your lifestyle in looking at colleges. If you can't stand cold weather, you probably shouldn't go to college in Minnesota or Maine. If you don't want to be known by your social security number, you might be more comfortable in a small college than in a large university. And if playing a sport is truly important to you, you should take that into consideration in your choice of college.



Some Questions to Help Evaluate Yourself

- What values are most important to you? What do you care about?
- How do you define success? Are you satisfied with your accomplishments to date? What do you want to accomplish in the years ahead?
- What kind of person would you like to become? Which of your unique strengths and talents would you most like to develop? What would you most like to change about yourself?
- What are your academic interests? Which courses have you enjoyed the most? Which courses have been most difficult for you?
- How do you learn best? Is there a certain type of teaching style you particularly enjoy?
- What do you like best about your high school? Least? What would you change or keep if you had the power?
- Is your high school record an accurate reflection of your ability? Are your SAT scores? Are there outside circumstances that have impacted your academic performance? What is the best indicator of your potential for college work?
- Which of your extracurricular activities (either at or away from school) mean most to you? Why?
- What accomplishment are you proudest of? Why?
- How would others describe your role in the school community?
- How would you describe the environment in which you've grown up? How has it affected your thinking? How has it helped/hindered you?
- What books have you read that changed the way you think?
- If you had a year to go anywhere and do whatever you wanted, how would you spend that year?
- Are you a self-starter, or do you prefer structure and direction?
- How important are the opinions of your parents, teachers, and friends to your decision making?
- What kinds of surroundings are essential to your well-being? Do you prefer a fast-paced environment where something is happening most of the time, or are you happy in a more relaxed environment?
- How would you feel about going to a college where other students were very different from you? Would you find it exciting or intimidating?
- What balance of study, activities, and social life suits you best? Are you turned on by intellectual things: books, ideas, issues, and discussion?
- Do you want an academic program where you must work hard and think hard, or would you prefer to make good grades without knocking yourself out?

- How well do you respond to academic pressure and competition? Is it important to you to be at the top of the class, or would you be satisfied to be in the middle or bottom of your college class?
- Do you prefer a school that consists of undergraduates only or do you want to attend a university that also includes graduate students?

Some Factors to Consider

Size

Probably no other factor will affect the kind of college experience you have as the size of the college you attend. Small colleges and large universities provide fundamentally different kinds of educational experiences (that is not to say that either is better, just different). Small colleges offer small class sizes, the chance to get to know professors and students on a more personal basis, and the opportunity to take leadership roles in campus organizations. They can also be stifling environments for some students. Large universities offer better facilities, more courses and extracurricular opportunities to choose from, and big-time intercollegiate athletics, but also large lecture classes and anonymity. Nationally,

the majority of colleges have under 2,000 students.

The very first decision some students make concerns size; for others, it is the last decision they make. Some students try to find the best of both worlds by looking for “medium-sized” schools out there, but they are few and far between, and most of them are very competitive for admission. Most people attracted to a medium-sized school as the best of both worlds assume that medium-sized schools are large enough to have good facilities and small enough to provide personal attention. It is entirely possible, however, that a medium-sized school may instead be small enough to have inadequate facilities and large enough to be impersonal.

Location

Location is important in two different respects. One is what part of the country you want to go to attend college. This involves answering questions such as how far away you want to be from home, how important climate is to you (if you want to go to college to play golf, you probably shouldn't go to college up north, because the course will be covered with snow for most of the school year), and whether you want to go to college with people from different or similar backgrounds. Many Virginia students want to remain in the Southeast for college. What they find is that there are a limited number of options in the entire Southeast if you want a certain type of school. For instance, there are as many

good liberal-arts colleges in Ohio as there are in the entire Southeast. There is also an argument to be made for going to college in a different part of the country in order to get a broader educational experience.

The second respect in which location is a consideration is the kind of community the college is located in. Do you want an urban campus with access to all the benefits (and negatives) offered by a city? Do you want to go to school in a “college town” where the college or university is the major employer and source of culture? Or do you want a college with an idyllic campus separated from civilization?

Campus Life

This covers a number of intangibles which combine to give each college its unique flavor. Do you want a school where most of the students are interested in ideas and learning, a school where most students are grade-conscious and work extremely hard, or a school where most students do enough to get by and are primarily interested in having a good time? Do you want a college or university where most students live on campus, or do you want the freedom to live in an apartment off-campus after the freshman year? Do you want a school that is politically conservative? Politically correct? Politically apathetic? Do you want to know most of the other students on

campus, or would you prefer some anonymity? Do you want a place where most people remain on weekends, or a place that offers lots of opportunities to leave campus at the end of the week? Do you want a college where Greek life is important? Do you want a school where varsity athletics are important?



Reputation

Too many students and parents put too much emphasis on reputation, thinking that college selection and admission is ultimately a matter of buying a name-brand diploma. "I want to go to the best college I can get into." A college education is an experience rather than a brand name, and the best college is the one that is the best fit for your interests and your abilities, not the one with the biggest name. Reputation is worth paying attention to, but you



probably haven't heard of some of the finest undergraduate colleges in the United States. College reputations tend to run ten years behind reality, and you should be careful not to let someone else's opinion of a college substitute for your own judgment. Don't let someone you wouldn't trust to order your lunch convince you that a certain school is good or bad. Likewise, don't put too much heed in books and magazines that purport to rank the "best" colleges in America.

Cost

With the cost of a college education being the second biggest investment most families make after the cost of a home, there is no way that cost can't be a factor. With private college tuitions in the \$40,000-\$50,000 range, even families with the resources to afford such costs must ask if a college education is worth that much. That question is particularly relevant in Virginia, a state with unusually good public college options. The prevailing wisdom has always

been that a family should not rule out colleges solely on the basis of cost, that decisions about affordability should be made later in the process rather than sooner. If cost is going to be a factor, it is recommended that parents and students have a serious conversation about finances early in the decision-making process, and that a student think about having economic "safeties" as well as admission "safeties" on his/her list of college choices.

Major

Contrary to what many people think, choosing a college based on whether it offers a particular major program is relatively unimportant. You may be one of those rare individuals who knows exactly what he wants to do with the rest of his life (if so, congratulations, maybe you can give the rest of us some pointers), but no one should be expected to know what they plan to do with rest of their life at age 18 (or 22, for that matter). Most students who know what they plan to major in before they go to



college end up changing their minds several times. In addition, with very few exceptions (Engineering, Accounting, Pharmacy, Nursing, Elementary Education, among others) your major in college will not directly prepare you for a career. You can probably major in whatever you want and still prepare yourself for a career in medicine, law, or business. So be careful about putting too much emphasis on potential majors.



Advice For Athletes

If playing a sport has been an important part of your high school experience, you should think about whether you might want the opportunity to continue participating in college. Not only can participating in a sport significantly enhance the college experience, but athletic talent can be a boost in the admissions process at even the nation's most selective colleges.

Here are some guidelines for athletes regarding the college search process:

- Being an athlete should not change significantly the way you approach the college search process. Regardless of whether or not you are being heavily recruited for a Division I scholarship or are interested in walking on at the Division III level, you should factor athletics into the larger issue of what is the right kind of college environment for you. Don't sit back and wait to see what colleges show interest in you: determine which schools you are interested in attending and contact coaches at those institutions.

- Playing a sport in college, even in Division III, requires a more serious commitment than playing in high school. Be realistic about how important playing a sport is as part of your overall college experience.
- Similarly, be realistic about your own abilities. Several years ago, one of my students became convinced that he could play basketball for Dartmouth. When I asked him if he was good enough to start for the local public high school, he replied, “Of course not.” As bright as he was (he ended up going to Washington & Lee, where he didn't make the basketball team), he didn't realize how good the athletic competition is in the Ivy League. If you are not sure if you are good enough to play in college, talk to your coaches. In addition, look at athletes you've competed against who are playing in college. How do you compare?
- Once you determine that you have the talent and interest to play in college, think about what your ultimate athletic goals are. How important is winning a scholarship as opposed to having the opportunity to attend an institution to which you might otherwise not be admitted? Would you be happier making an ACC-level team but never playing, making a Division I roster with a chance to play junior or senior year, or being a Division III All-American?
- As a prospective college athlete, you may receive unsolicited letters of interest from college coaches. If you do, you should be flattered, but don't let your head swell too much. A college coach friend of mine says that letters and phone calls from coaches are meaningless, that it is only when a coach comes to see you play that the interest is serious. If you receive a letter with a questionnaire from a school you are interested in considering, you should fill it out and return it.
- You should not wait for coaches to contact you. You should take the initiative to contact the coach at any school you are interested in attending in the spring or summer of your junior year. Send a short letter expressing your interest along with an “athletic resume” listing your academic and athletic awards and credentials. Most college athletic departments now have a prospective student-athlete questionnaire on their website. You may also want to talk with your coach about contacting colleges on your behalf.
- If you want to play in NCAA Division I or Division II, you must be certified by the NCAA Initial-Eligibility Clearinghouse. To be eligible to compete you must have a grade-point average of 2.0 in 16 academic core courses and have a combined score of 1010 or higher on the SAT. (Your SAT score can be lower if your GPA is higher.) In order to be certified, you must fill out an NCAA Student Release Form after the end of your junior-year. This form is available from the Guidance Office, as are two publications from the NCAA, [Making Sure You Are Eligible to Participate in College Sports](#) and the [NCAA Guide for the College-Bound Student-Athlete](#). Send one copy directly to the Clearinghouse and give the other two copies to the Guidance Office so it can send your transcript to the Clearinghouse.
- How much being an athlete benefits you in the admissions process varies depending on the institution and where you rank on a particular coach's recruiting list. In Division I, the more a coach wants you, the less competitive you need to be academically. If you are

good enough to earn a scholarship, you will probably be admitted if it is judged you can successfully do the work. Even in the Ivy League, athletes compete for admission with other athletes rather than against the overall applicant pool. In Division III, the situation may be a little different. Athletic excellence may not get you admitted if you are not competitive for admission, and so many Division III coaches attempt to bring in as many players as possible in hopes that some of them will be admitted and capable of contributing.

- Being an athlete can make the admissions process easier in some respects and harder in other respects. Every college that fields intercollegiate teams, whether in Division I or Division III, is looking for students capable of playing, and a number of student-athletes have found that being an athletic recruit has earned them admission to more selective colleges than their academic record alone might make possible. Being an athletic recruit can be difficult in that you're rarely sure where you stand, because your chances of admission depend on your value to the college coach. A baseball player was admitted to a Division I school because he was a right-handed hitting catcher from Virginia, and a tennis player was admitted to an ACC school only because the coach was willing to invest scholarship money in him rather than ask him to walk on. The use of Early Decision programs for athletes at Ivy League and other strong academic institutions can also force a decision without the ability to know what all your options might be.



A Sampling of Small Colleges: Fewer Than 2,500 Students

South

Birmingham Southern	Hampden-Sydney	Presbyterian	Stetson
Centre	Hendrix	Randolph-Macon	Transylvania
Davidson	Lynchburg	Rhodes	Trinity U.
Eckerd	Millsaps	Roanoke	VMI
Emory and Henry	New College (FL)	Rollins	Washington and Lee
Guilford	Oglethorpe	Sewanee	Wofford

North East

Allengheny	Dickinson	Haverford	Skidmore
Babson	Drew	Hobart	Swarthmore
Bard	Franklin and Marshall	Lafayette	Trinity
Bates	Gettysburg	Middlebury	Union
Bowdoin	Goucher	Muhlenberg	Vassar
Clark	Grove City	St. John's (MD)	Washington College
Colby	Hamilton	St. Lawrence	Wheaton (MA)
Connecticut	Hampshire	St. Mary's	Williams

Midwest

Albion	Earlham	Lake Forrest	Wabash
Beloit	Grinnell	Lawrence	Wittenberg
Carleton	Kalamazoo	Macalaster	Wooster
Denison	Keynon	Ohio Wesleyan	
DePauw	Knox	Rose-Hulman	

West

Cal Tech	Harvey Mudd	Pitzer	Whitman
Claremont McKenna	Lewis and Clark	Pomona	Whittier
Colorado College	Occidental	Reed	Willamett

A Sampling of Medium Colleges: 2,500 to 5,000 Students

South

Elon	Loyola (LA)	Morehouse	Richmond
Furman	Mary Washington	UNC-Asheville	Samford
High Point	Mercer	Rice	Wake Forest

East

Brandeis	Columbia	Johns Hopkins	Princeton
Bucknell	Dartmouth	Lehigh	Rochester
Catholic	Emerson	Loyola (MA)	Tufts
Clarkson	Fairfield	MIT	Weslyan
Colgate	Holy Cross	Naval Academy	West Point

Midwest

Butler	Chicago	Kettering	St. Olaf
Case Western Reserve	Gustavus Adolphus	Oberlin	

West

Air Force Academy	Pacific	Puget Sound	
Denver	Pepperdine	Santa Clara	

A Sampling of (larger) Medium Colleges: 5,000 to 10,000 Students

South

Charleston	Miami (FL)	UNC-Wilmington	Tulane
Duke	Ole Miss	Radford	Vanderbilt
Emory	UNC-Greensboro	Southern-Methodist	William and Mary

East

American	Drexel	Harvard	Rensselaer Polytech
Boston College	Fordham	Hofstra	Vermont
Brown	George Washington	Ithaca	Villanova
Carnegie-Mellon	Georgetown	Penn	Yale

Midwest

Northwestern	Notre Dame	Washington U
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West

Stanford

A Sampling of (smaller) Large Colleges: 10,000 to 20,000 Students

South

Alabama	Clemson	Kentucky	Virginia
Appalachian State	East Carolina	UNC – Chapel Hill	VCU
Arkansas	George Mason	North Carolina State	
Auburn	Georgia Tech	South Carolina	
Baylor	James Madison	Tennessee	

East

Boston University	Massachusetts	Northeastern	Syracuse
Cornell	New Hampshire	Rochester Inst. Of	
Delaware	NYU	Technology	

Midwest

Iowa	Kansas	Miami (OH)
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West

Cal-Santa Cruz	Oregon	Southern California
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A Sampling of Large Colleges: More than 20,000 Students

South

Florida	Georgia	Texas
Florida State	Louisiana State	Virginia Tech

East

Maryland	Penn State
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Midwest

Illinois	Michigan	Minnesota	Purdue
Indiana	Michigan State	Ohio State	Wisconsin

West

Arizona	Cal-Berkley	UCLA
Arizona State	Colorado	Washington

Apply Online to College

Apply online to North Carolina colleges and universities. College applications generally require enrollment information, name, address, military history, high school information, education history, family information, and activities. Refer to a college's admissions application for specific requirements.

A **CFNC Account** is required to complete college applications online. Choose **Create My CFNC Account**, located at the top of each page on **CFNC.org** and follow the three easy steps to create an account.

Please keep your account name and password private.

CFNC Account Name: _____

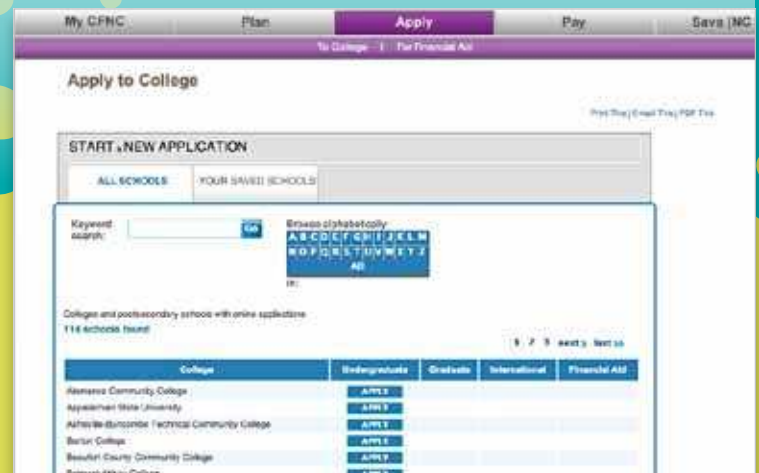
CFNC Password: _____

Apply to a North Carolina College or University!

1. Go to CFNC.org.
2. Sign in with your CFNC account.
3. Choose **Apply**.
4. Choose **To College**.
5. Choose **College Applications** to access your **Application Manager**.
6. **Start a New Application**
 - Choose the **All Schools** tab.
 - Enter the name of a college in **Keyword search** or search by 1st letter of the college name to find a school of interest.
 - Click Apply to start a new online application.
 - Once the application is complete, select Submit Your Complete Application and follow the required prompts.

Utilize your Application Manager:

1. Continue a Saved Application
 - Select the **Resume** button in the Applications in Progress section.
2. Access your Submitted Applications
 - View or Print your confirmation page and complete application at any time.



I am interested in applying to these colleges:

I need to have these items when I start my application:

- Personal information including your name(s), address history, and parent(s) names
- Education History (high school and /or college)
- Current Courses
- Complete **Your Plan of Study** to save time when applying

Helpful Hint:

Familiarize yourself with the online college application by completing a Practice Application.

- Go to CFNC.org.
- From the Apply To College screen, choose Complete a Practice Application to begin the example.

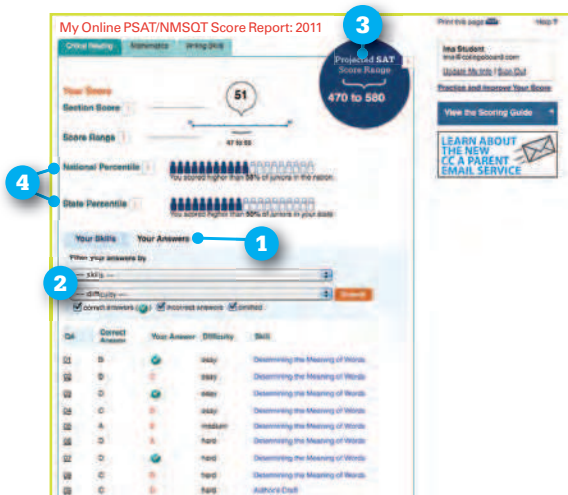


Helping Students Look Beyond Their Scores

My College QuickStart™ is an online, personalized college and career planning kit available free of charge to all students who take the PSAT/NMSQT®. This tool uses their responses on the PSAT/NMSQT to generate personalized information in five main areas.

For complete lesson plans, visit www.collegeboard.org/quickstartresources.

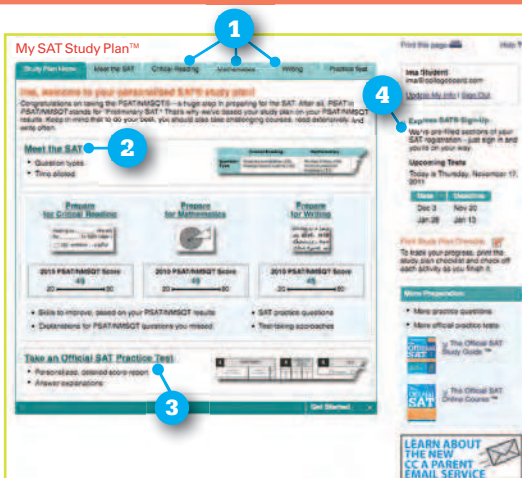
Step 1: My Online Score Report



Students can:

- 1 View test questions, their answers, and the correct answers with answer explanations.
- 2 Sort questions by various criteria, such as questions answered incorrectly or omitted, as well as by difficulty and skill type.
- 3 See their respective projected SAT® score ranges.
- 4 View state and national percentiles to see how their scores compare to those of other students.

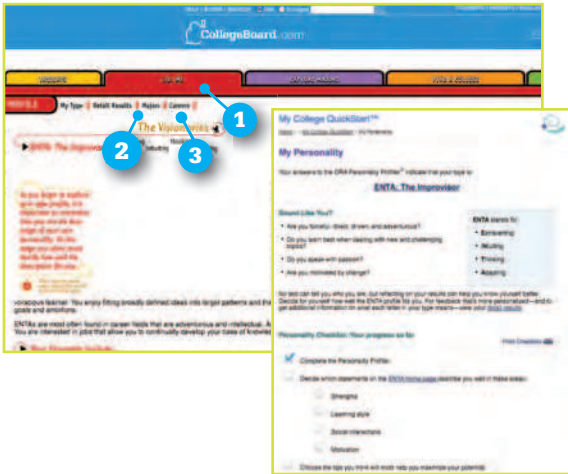
Step 2: My SAT Study Plan™



Students can:

- 1 Get a customized SAT study plan, based on their respective PSAT/NMSQT performance, that highlights skills for review and practice.
- 2 Get acquainted with the format of the SAT and learn test-taking approaches.
- 3 Take an official SAT practice test and sign up for The Official SAT Question of the Day™.
- 4 Register for the SAT using the express SAT sign-up.

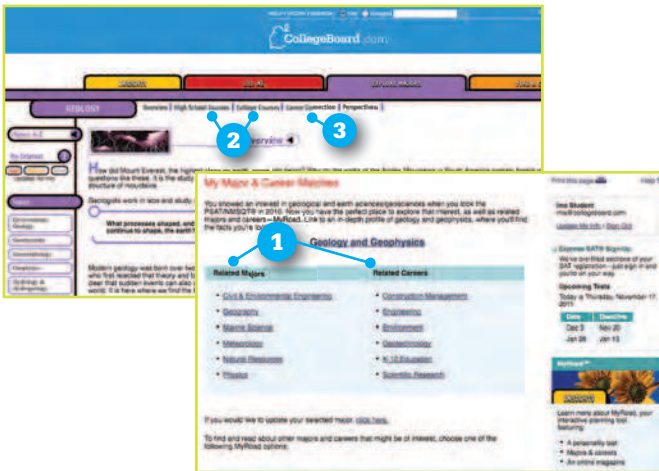
Step 3: My Personality



Students can:

- 1 Complete the Personality Profiler and learn about their respective personality types and strengths.
- 2 Explore the majors that appeal to them, and those recommended for their respective personality types.
- 3 Research careers that interest them, and ones suggested based on their personality test results.

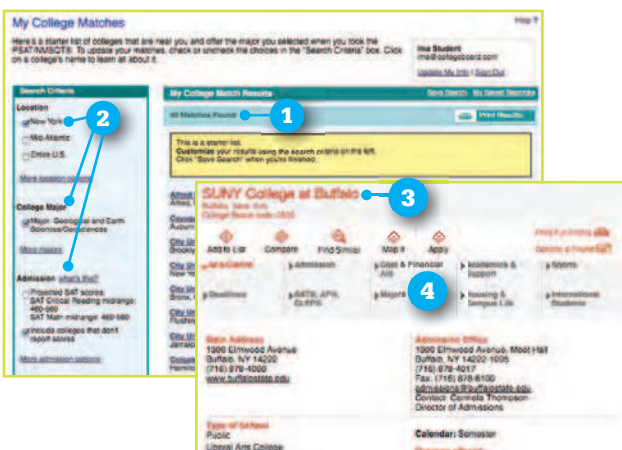
Step 4: My Major & Career Matches



Students can:

- 1 See a full profile of the respective majors they chose when they took the test, as well as lists of related majors and careers.
- 2 Learn ways to prepare for a given major while still in high school and view a list of courses they can expect to take in college.
- 3 Read about possible careers associated with different degree levels.

Step 5: My College Matches



Students can:

- 1 Get a starter list of colleges based on their respective home states and selected majors.
- 2 Refine their college lists further by location, college major, admission criteria and college size.
- 3 View complete profiles of all colleges on their lists.
- 4 Research tuition and financial aid information, and do a side-by-side comparison.

Accessing My College QuickStart

Starting in December, My College QuickStart is available to all students who take the PSAT/NMSQT. The necessary access code is printed on their PSAT/NMSQT Score Report *Plus*.

Visit Often

My College QuickStart is accessible throughout high school, so encourage your students to take advantage of the resources it provides for each step of the college planning process.



Impact your future

Get Set for College

Make plans
with good advice
from ACT.

1. THINK
2. CONSIDER
3. COMPARE
4. APPLY
5. PLAN
6. DECIDE

ACT[®]

1. Think

THINK ABOUT YOURSELF AND YOUR COLLEGE NEEDS

- Do you start things on your own or do you need others to motivate you?
- Do you like large groups or do you prefer to be on your own or in small groups?
- Is it important to be close to home?
- Do you want to participate in extracurricular interests and activities?

Knowing what's important will help you select a college that's right for you.

WHY COLLEGE?

- Do you want to increase your earning power?
- Do you want new learning opportunities?
- Do you want to meet interesting people?

Statistics show that people with four-year college degrees more than double their

earning power over someone who holds a high school diploma. High school graduates have a lifetime earning power of about \$1.3 million compared to college graduates, who can expect to earn \$2.2 million or more during their careers.

Think about what you want for the future.

PREPARING FOR COLLEGE IS PREPARING FOR THE ACT

The ACT tests what you've learned in high school core courses. So use what you know to get into college.

Many colleges use ACT results to make decisions about college admission, course placement, career counseling, and scholarship awards.

Take the ACT in your junior year so you can meet deadlines for admission and scholarships. Your test results may influence which courses to take in your senior year to improve your readiness for college. You'll also have time to retest if you feel your scores don't accurately reflect your ability.

HIGH SCHOOL COURSES ACT recommends

Courses

English
Mathematics
Science
Social Studies
Other

ACT Recommends

Four years
Three years (including Algebra I, Geometry, and Algebra II)
Three years (including Biology, Chemistry, and Physics)
Three years
Foreign language, visual and performing arts, computer science, etc.

Check with the colleges you are interested in to see if they require additional courses. Colleges will look at your performance in high school core courses when you apply for admission.

- If you are the first person in your family to attend college, the *Family Firsts* booklets (www.act.org/education/family.html) will give you and your family additional information to navigate the college planning process.

- The ACT measures knowledge and skills in English, math, reading, and science. ACT also offers an optional Writing Test. Check the ACT student website at www.actstudent.org/writing to see if your preferred college requires the Writing Test.

- Sign up for your ACT student web account early to prepare for college, explore career options, and more at

www.actstudent.org

2. Consider



CONSIDER COLLEGE CHARACTERISTICS

Going to college involves a lot of time and money. Think carefully about the type of academic program and majors that interest you. Then rank other factors based on your personal preferences and needs. Decide what matters the most to you so you identify colleges with the best fit—location, size, academic programs, activities, cost, etc.

TYPES OF SCHOOLS

A college offers curriculum leading to a four-year bachelor of arts or bachelor of science degree. A university usually has four-year degree programs and often has graduate programs in liberal arts, business, engineering, education, medicine and other fields.

Community and technical colleges offer two-year career/technical education programs. They also provide transfer programs that are similar to the freshman and sophomore offerings at four-year colleges and universities.

Area career centers (vocational-technical schools) offer career-oriented postsecondary programs that may last from a few months to a couple of years.

ADMISSION REQUIREMENTS

Understanding admission requirements will give you some idea of how likely you are to be accepted.

Admission policies range from Open (all high school graduates are accepted until the school's enrollment is at capacity; average ACT score is 16–21) to Highly Selective (the majority of freshmen who are accepted are in the top 10 percent of their high school graduating class; average ACT score is 25–30). Look for the admission standards on the college websites or talk to the admissions office staff.

COST

If cost is a concern for you, don't automatically pass over an institution that appears too expensive. Check into available financial aid and scholarships.

Keep your options open. If you are undecided about your major or career direction, look for colleges that provide flexibility and options to change your mind. Get advice from your parents, school counselors, or other advisors. Compare notes on schools with your friends.



LARGE COLLEGES may offer—

- more areas of specialized study
- more courses in each area
- more anonymity
- greater range of extracurricular activities
- larger libraries
- more laboratory facilities
- graduate programs

SMALL COLLEGES may offer—

- more personal atmosphere
- small classes, more discussion, and fewer lectures
- greater chance for participation in athletics, clubs, leadership positions
- less distance between students and faculty
- more flexible programs

3. Compare



COMPARE COLLEGES

Identify colleges where you want to apply for admission. Gather information from as many sources as possible. The more information you have, the more likely you are to make a good decision. These resources can help.

- www.actstudent.org
- College websites and college reps
- High school counselors
- Family
- Professionals in your field of interest
- College fairs

PLAN A COLLEGE VISIT

Fill out a form on the college website or contact the school's admissions office to schedule a visit. Try to make arrangements in advance so you can talk to as many people as possible. See if you can meet with faculty, coaches, or students involved in your areas of interest—both academic and extracurricular.

Timing for your visit is crucial to get an accurate impression of the school. For example, if you plan your trip during a college break or a big event like homecoming, you probably won't experience the typical campus atmosphere.



CHECKLIST for a campus visit

- Meet with an admissions counselor.
- Ask about admissions requirements. Does the school require or recommend the ACT and the ACT Writing Test?
- Discuss your chances for success in certain programs.
- Find out how to apply.
- Ask about costs, financial aid, and scholarship opportunities.
- Meet with faculty in the department of your intended major.
- Ask questions about academic requirements/offerings.
- Ask about housing and transportation options.
- Attend a class to get an idea of typical size, teaching style, and academic atmosphere.
- Ask about the career placement record for graduates in the field you plan to study.
- Identify career planning services for undergraduates.
- Tour the campus and check out the residence halls, dining options, and library resources.
- Talk to students about the environment and the amount of studying necessary for success.
- Find out about student activities, campus life, and social activities.
- Meet with coaches, music directors, and other faculty and staff about your areas of interest.

NOTE ABOUT COLLEGE MAJORS It's ok to be undecided about a major—most colleges provide services to help students select a major during the first or second year.



4. Apply



APPLY FOR ADMISSION AND MEET ALL DEADLINES

Narrow your college choices. Consider each school's educational programs, your likelihood of getting admitted, and the possibilities for financial aid. If your first-choice college fits your financial resources and there is no doubt about your admission there, you may need to apply only to that school. If this is not the case, you will want to apply to one or more second-choice colleges. If possible, include at least one that's a "sure thing" for you in terms of admission standards and costs because you probably won't receive a definite decision on a financial aid package until the spring of your senior year.

Know the application process, deadline, and fee schedule for each school you're considering. Complete the applications and return them to the admissions offices as early as possible. Keep copies for your records.

Ask your counselor to have all necessary transcripts, records, test scores, and applications sent to the schools. If a college asks you to identify references (teachers, counselors, principal, employers), select people who know you well and always get their permission to use them as references.



TOP COLLEGE application mistakes

- Misspellings and grammatical errors
- Applying online, but not submitting the application
- Forgotten signatures
- Not reading carefully
- Listing extracurricular activities that aren't activities
- Not telling your school counselor where you've applied
- Not giving references much time to submit letters of recommendation
- Using an email address that friends might laugh about, but colleges won't
- Not checking your email regularly
- Letting Mom or Dad fill out the application for you



5. Plan



PLAN TO PAY FOR YOUR EDUCATION

For most students, college costs are a big factor in the planning process. Check out college websites or contact their admissions or financial aid office to get estimated costs for attendance.

- Calculate direct costs (tuition and fees, room and board)
- Determine indirect costs (books and supplies, transportation, clothing, laundry, and entertainment)
- Add up your estimates, but don't panic when you see the totals. Remember that many colleges offer financial aid and scholarship funds.

WAYS TO FINANCE YOUR EDUCATION

You may have already started saving for your college education with money from part-time or

summer jobs, family gifts, and other resources. But it's likely you are going to need more help. Talk with your family about their willingness and ability to pay some college costs. And remember that many students receive financial aid and merit-based scholarships. Don't assume that you're ineligible for funds. Explore all your options.

FUNDING SOURCES

SCHOLARSHIPS—Awards based on merit or merit plus need that you don't repay.

GRANTS—Awards based on need that you don't repay.

LOANS—Funds available through private lending institutions, colleges, and the federal government that must be repaid.

WORK-STUDY PROGRAMS—Jobs funded by the school and often related to a student's program of study.



FREE FINANCIAL AID RESOURCES on the Web

www.studentaid.ed.gov

Federal Student Aid Homepage

www.ed.gov/finaid.html

US Department of Education's comprehensive resource on student financial aid

www.fafsa.ed.gov

FAFSA—Free Application for Federal Student Aid

STEPS TO APPLY for financial aid

1. Apply for admission as well as financial aid.

Many colleges require both an application for admission and for financial aid before your financial aid eligibility can be determined. Deadlines vary, so develop a calendar of important dates and meet all deadlines for admissions and financial aid.

2. Submit required financial aid forms.

File all forms for the colleges you are considering, including the FAFSA (Free

Application for Federal Student Aid). Go to www.fafsa.ed.gov to fill out the form or request a paper version.

Note: You only need to complete one FAFSA, which includes a section for you to list colleges that should receive your information. In your senior year, complete the FAFSA as soon after January 1 as possible. The FAFSA calculates your Expected Family Contribution (EFC) and determines your eligibility for federal Pell Grants, other federal financial aid programs, and many state programs.

3. Apply for scholarships and grants.

Ask about state scholarship, grant, and loan programs. Also look for institutional, community, foundation, and corporation program funds.

4. Keep track of progress.

Monitor the information you receive from colleges regarding fees, payment schedules, etc. Include this information in your college planning.



6. Decide



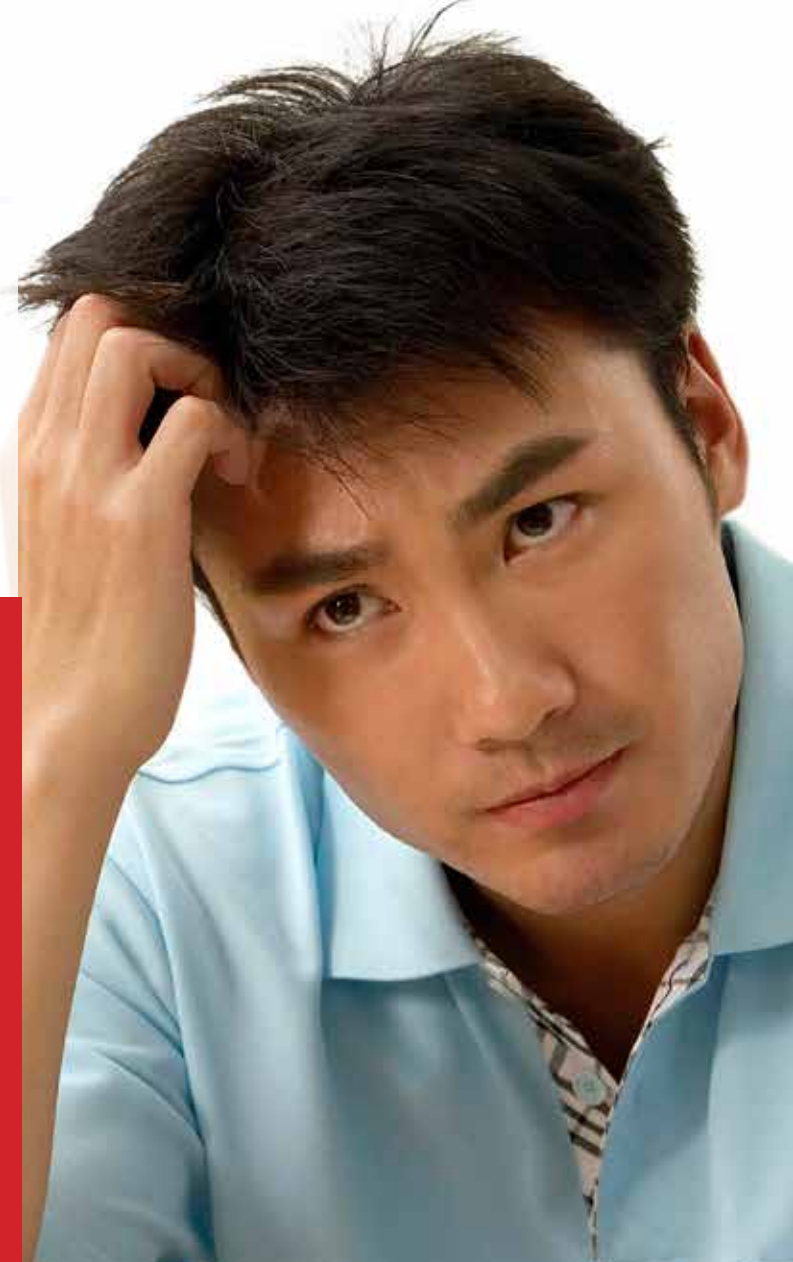
DECIDE WHAT YOUR FUTURE HOLDS

As you move through your senior year, you will have to make a final college choice. Talk more with the people you trust for advice and weigh your options.

Once you make a decision, and your college confirms your enrollment, notify all the other colleges you applied to that you will not

be attending so they are not holding a place for you.

Start thinking about the many opportunities college will offer you. Look to the future with enthusiasm! Curiosity, hard work, and perseverance will make the difference as you enter an exciting new phase of your life.



Additional College Planning Websites

www.ed.gov—US Department of Education's website with information for students and parents.

www.bls.gov/ooh—Department of Labor's Occupational Outlook Handbook—includes employment training, earnings, projections, publications, etc.

www.actstudent.org/college—The ACT guide to planning for college and career.

www.ed.gov/gearup/—Resources from GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) to help low-income students prepare and succeed in postsecondary education.

Sources for your financial assistance:

- the federal government
- private foundations
- professional and service organizations
- colleges and universities
- state agencies



GET SET FOR

College



A Guide for Parents

ACT[®]

Why should your child go to college?

Sending a child to college is a big step. You and your child need to research colleges, discuss the information, and work together to decide which college is the right choice. This brochure is meant to help you prepare for the opportunities and challenges ahead and make planning for college a little easier.

The financial rewards

A college education is more important than ever before. College graduates have far more job opportunities. Over a lifetime, a person with a four-year degree will make nearly \$1 million more than someone with only a high school diploma.

Education pays

Median annual income by educational attainment

Professional Degree	\$79,997
Doctorate Degree	\$73,575
Master's Degree	\$53,716
Bachelor's Degree	\$42,783
Associate's Degree	\$32,602
Some College	\$27,361
High School Graduate	\$21,569
9th to 12th Grade	\$10,996

(Source: U.S. Census Bureau American Community Survey 2006–2008)

The choice of jobs

College opens doors to more jobs and better working conditions. College graduates find new jobs more easily than nongraduates. Studies have shown that college graduates are healthier, live longer, are smarter consumers, have more varied interests, and have higher status than those who don't go to college.

The sense of accomplishment

College provides the satisfaction of personal growth. Students can explore new subjects, meet many different types of people, and participate in activities they might not otherwise experience. A stimulating college environment can enrich a student for a lifetime.

How do you find the right college?

By junior year of high school, your child should develop a list of schools he or she might want to attend. This can seem like an overwhelming task. How can you help your child with this?

Focus on finding the best fit—a place where your child will feel comfortable and supported. If possible, visit all the campuses on the list and help your child decide which school seems the best.

You should consider:

- ◆ Urban or rural area
- ◆ Large or small school
- ◆ Two- or four-year degree program
- ◆ Majors offered
- ◆ Distance from home
- ◆ Admissions selectivity
- ◆ Public or private affiliation
- ◆ Cost

Questions you should ask colleges:

- ◆ What majors do you offer?
- ◆ What activities are available?
- ◆ Do most graduates get a job in their field?
- ◆ What is the faculty-to-student ratio?
- ◆ What is the average class size?
- ◆ What academic and social support is available?
- ◆ What programs are available for parents?
- ◆ What percentage of students graduate?
- ◆ What types of payment options and financial aid do you offer?

What can you do to support your child?

Your child will need lots of support. In fact, you can help make the difference between success or failure, depending on the amount of support you provide.

Don't forget—you are part of the team that will help your child get into college and graduate. Start by getting involved in your school's parent-teacher organization. Talk with high school counselors, teachers, and the principal. They can offer ideas about how you can support your child's college plans.

- ◆ Be sure he or she takes the classes in high school that are needed for success in college. The courses required to graduate from high school are usually not enough to prepare for college.
- ◆ Make sure your child has a quiet study area free from distractions.
- ◆ Find after-school or summer enrichment programs your child can attend.
- ◆ Ask counselors and college admissions officers about tutoring, counseling, mentoring, and other kinds of support your child may need.
- ◆ Help your child find a mentor—someone to take a personal interest in his or her success.
- ◆ Offer encouragement and support.
- ◆ Try not to make demands that interfere with your child's schoolwork.
- ◆ Help your child learn about colleges, how to apply, and how to get financial aid.

Where will the money come from?

Don't let the cost of college keep your child from applying. Financial aid programs are set up to help students who can't pay the full cost. Help your child to first concentrate on being admitted, and then on finding financial aid. Most students will qualify for some sort of financial aid.

Federal and state governments offer many loans, grants, and scholarships. Colleges have scholarships, other aid packages, and work-study programs. Community groups, churches, and enrichment programs also offer scholarships.

Start reading and asking questions about financial aid. Talk to your child's high school counselor and with the admissions offices of the colleges you are interested in as soon as your child begins applying for admission.

Here are some websites that can help you learn about paying for college:

www.actstudent.org/finaid—Explains how financial aid works and offers links to other websites about financial aid.

www.studentaid.ed.gov—A list of federally funded scholarships, fellowships, grants, and internships geared to high school, undergraduate, and graduate students, created by the U.S. Office of Personnel Management.

www.act.org/fane—A financial aid need estimator.

www.ed.gov/fund/landing.jhtml—The U.S. Department of Education financial aid website.

www.fafsa.ed.gov—The Free Application for Federal Student Aid website. This is where you start when you are ready to apply for financial aid.

www.finaid.org—Features a free scholarship search function as well as information on loans, savings programs, and military aid.

www.hsf.net—A Hispanic Scholarship Fund website that features scholarships for Hispanic students and research reports on the education of Hispanic students.

www.studentaidalliance.org—Student success stories, descriptions of need-based financial aid programs, lobbying tools, and legislative updates.



The New York Times

The Choice

Demystifying College Admissions and Aid

SEPTEMBER 17, 2012, 2:30 PM

Tip Sheet | 5 Ways To Find Your College Fit

By *MIM L. RUNEY*

Mim L. Runey is president of the Providence Campus and chief operating officer of Johnson & Wales University.

Helping my daughter identify the right college this past year was daunting at first, but I quickly learned that finding the perfect fit would be easier than I thought. I just had to play a dual role as mother and administrator.

To navigate the process, we examined each potential college with a few basic questions in mind, focusing on affordability, academic quality and support services.

Is It Affordable?

For most families, cost is an important factor. Tuition, housing, books and supplies add up, as do fees for computers, activities, graduation, orientation and specialized labs — most of which are often not included in tuition.

You may calculate these costs by year and over four years' time (including projected tuition increases) using [College Navigator](#).

Remember to explore opportunities for financial aid. For need-based aid, determine your eligibility by filing the [Free Application for Federal Student Aid](#). You may qualify for federal grants, loans and scholarships, and schools can provide their own need-based aid as well as merit aid, but be sure to determine if the institutional aid you receive will be awarded each year and under what conditions.

Don't over-borrow for daily expenses, and consider a part-time job during college. The [Federal Work-Study Program](#), a form of aid, offers students who qualify opportunities to work on campus.

Will the Academic Program Help Your Career?

A quality program is supported by engaged faculty members. Notice if faculty members are involved in the admissions process.

Some schools will allow you to sit in a class as a part of your visit. Observe their interactions with students and find out what students are saying about professors. Engaged faculty members offer support outside of the classroom and often share networking ideas and opportunities.

Faculty members' credentials are important, but effective college teachers also have experience in the industry.

As you consider the support that you could receive from the faculty members, keep in mind that your intended major should help you reach your career goals. Ask how the degree programs at your prospective university will help prepare you for the types of careers that you're interested in.

To find out more about how your prospective college or university might prepare you for the work force, visit the [United States Bureau of Labor Statistics](#), which can give you information about the future demand for jobs in the fields that interest you.

Are There Opportunities for Experiential Education?

An internship or study-abroad opportunity can be a valuable hands-on experience, and can help you land a full-time job after graduation. (This is a major focus of our programs at Johnson & Wales University, so it was an area of high importance to me when I was going through the college admissions process with my daughter.) These experiential education programs are generally for-credit work experiences and some offer compensation or stipends.

How Does the School Look?

While the appearance of a campus is no guarantee of quality in the classroom or of the services the school provides, well-maintained buildings, an inviting landscape and attention to detail can be a reflection of overall quality. At a minimum, the people you meet should demonstrate pride in their work and enthusiasm toward the school.

How Does It Feel?

This is the final test. You will very likely find a couple of colleges that will make the cut, from cost and quality perspectives. The determining factor boils down to how comfortable you feel in the campus environment. My daughter's short list included universities of equal cost and quality. In the end, her final choice was the one that "just fit right."

We'd like to continue this discussion with you. Do you have experience and advice that you'd like to share about navigating the college admissions process? Please feel free to do so in the comments box below.

Choosing the Right College

Confused about college? Here's your outline of college and education options

Four-Year Colleges and Universities

- Generally, students are enrolled for four years and graduate with a Bachelor's degree.
- Four-year colleges offer a wider variety of academic courses and give students time and opportunities to explore their interests.
- Many larger universities attract the top professors and offer modern facilities and a wealth of academic resources.
- Students acquire and develop skills needed to succeed in the workplace.

Community, Junior Colleges or Two-Year Colleges

- Associate's degrees can be attained in two years while non-degree certificates in specific areas can take less than two years.
- Credits earned can sometimes be transferred to a four-year college so be sure to verify if the credits will transfer if you are interested in doing so.
- Tuition at community colleges is typically less expensive compared to four-year colleges.
- Course schedules are flexible, with day and evening classes offered for working students.
- Community college courses are also available to high school students to get a head start on college and to adult students to further professional development.
- For more information, visit the American Association of Community Colleges at: www.aacc.nche.edu.

Online Schools

Opportunities to study online grow each year. Before signing up, ask yourself the following questions:

- Is it an accredited institution with your program of interest? Demonstrating that your degree is from an accredited institution is important when you're looking for a job or applying to another school.
- What is the graduation rate of the institution?
- What financial aid is available? Ask the school and check out Fastweb for scholarships: www.fastweb.com
- Do they use full-time faculty?
- What are students doing after graduation? Look for a college that has alumni in established careers.
- How is the program structured? Find out how much interaction there is between student and teacher.
- Is the program run through a traditional college or university? Additional financial aid may be available through the college directly.

Vocational, Technical and Career Schools

- Students enroll in courses for one or two years to learn the skills needed for a specific career.
- Vocational and technical colleges offer certificate or degree programs a four-year college may not.
- Do your research before enrolling by calling the school and asking for proof of accreditation and job placement.

Armed Forces Service Academies

- Qualifications for admission are very competitive. They include rigorous physical and academic requirements.
- Students receive a full scholarship upon admission.
- Service time is required upon graduation from the academy (most branches require at least five years of active service).

List of U.S. Military Branch Academies:

Army	U.S. Military Academy	www.usma.edu
Navy	U.S. Naval Academy	www.usna.edu
Merchant Marines	U.S. Merchant Marines	www.usmma.edu
Coast Guard	U.S. Coast Guard Academy	www.cga.edu
Directory	Assoc of Military Colleges and Schools	www.amcsus.org



Interim Programs

- Explore your interests in a program that takes place in the interim between the end of high school and the start of college.
- Focus on what you want to do in college.
- Develop independence while working on your own.
- Build your resume before you get to college.
- Create a network base of varied contacts.
- Check out www.interimprograms.com and ask your high school counselor for more information.

Standardized Test *Secrets*

Confident. Prepared. Relaxed. Well rested. These are the traits of successful test-takers. How can you ensure that your high schooler does his best on standardized tests? Share these answers to the most common questions teens ask before, during, and after tests.

.....



Before:

Why do I have to take standardized tests?

Standardized tests are designed to give schools a standard for gauging the performance of their individual students and the success of their academic programs. Because all students take the same test, schools can compare their test results with those of other high schools across the country. College entrance exams (another form of standardized tests) provide admissions officers with a way to compare applicants.

What do the tests cover?

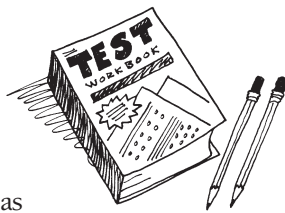
There are two main types of standardized tests. Achievement tests measure your ability to apply what you've *already learned* in specific subjects, like reading comprehension, English, math, and science. Aptitude tests demonstrate your *ability to learn* and can predict future performance. These tests measure verbal, math, mechanical, and reasoning skills, as well as creativity.

When should I take college entrance exams?

It's usually a good idea to take the tests in your junior year. If you need to raise your scores, you can take them again early in your senior year. Your guidance counselor can help you figure out which tests to take and when they're scheduled.

How should I prepare?

Chances are your teachers will give you practice exercises in class. They may also suggest ways you can study at home. For college entrance exams, you can use commercial test prep materials from companies such as the Princeton Review and Kaplan. Check your school and community libraries for their workbooks. Ask your teacher or school counselor for recommendations. *Remember:* You can't cram for these tests. Allow yourself plenty of time to become familiar with the format and to practice the skills.



How can I feel my best on test day?

While it may seem obvious, a good night's rest and a healthy breakfast are keys to success. Plenty of sleep will help you feel sharp. A well-balanced breakfast will give you energy. The menu might include cereal and milk, or eggs and toast, plus fruit or juice. Be careful not to eat more food than normal—being too full can make you sluggish.

During:

What should I take?

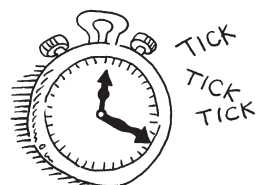
Be sure you have several new #2 pencils (avoid very sharp pencils, which break easily), a calculator (if allowed) with plenty of batteries, and a watch. For added energy, a snack of raisins, grapes, or granola bars is great for breaks. For college entrance exams, you may also need an admission ticket and a valid form of photo identification.

What if I don't understand the directions?

Read all directions slowly and carefully. If you can write in the test booklet, circle or underline important words. If you're confused about what to do, ask the teacher or test administrator right away. It's a good idea to familiarize yourself with instructions by taking practice exams.

How can I manage my time wisely?

Most standardized tests are divided into timed sections. At the beginning of each section, scan all the questions to get some idea of how much time to spend on each. One simple method is



continued



to divide both the amount of time and the number of questions in half. For instance, you may have 30 minutes to answer 20 questions. In the first 15 minutes, you should do at least 10 questions.

How do I complete a bubble answer sheet?

It's best to use firm, up-and-down pencil strokes to fill in the bubbles (circles). Be sure to completely erase answers you change and to avoid stray marks. To keep your place on the answer sheet, cover it with a piece of blank paper. Slide the paper down to reveal one row of answers at a time. From time to time, check to make sure the numbers of the questions and answers match.

Should I guess?

On most standardized tests, it's better to guess at an answer than to leave it blank. Cross off answers you know are wrong to improve your chances of guessing the right answer. Avoid spending too much time on difficult questions. If you have no idea at all, make your best guess and move on.

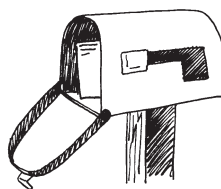


What if I finish before time is up?

If you reach the end of a section with time left over, go back and check your answers. Some students circle difficult questions as they go so they can easily find them later.

After:

When will I receive my scores?



That depends on the type of test you take. Some scores will be sent to your school and others directly to your home. Be sure to ask the test administrator when and how your scores will be delivered. Your guidance counselor can help you interpret them.

What if I don't do as well as I hoped?

Remember, all teens have skills and abilities that standardized tests cannot measure. Also, many factors can affect your score on a particular test (if you weren't feeling well or were especially nervous, for example). Avoid making major decisions about your future based on the results of one test. Consider your entire school history, your grades, and your activities and interests when weighing education and career goals.

Tests for college-bound students

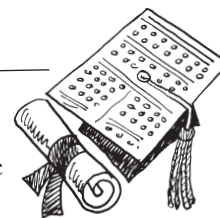
Here is a description of the most common college entrance exams and where to go for more information. Your guidance counselor can also help determine which tests will be most useful for your future.

PLAN: This is the pre-ACT test taken in a student's sophomore year. www.act.org/plan, 319-337-1029

Preliminary Scholastic Assessment Test (PSAT):
A practice version of the SAT taken in the sophomore or junior year. www.collegeboard.com, 866-433-7728

Advanced Placement Test (AP): This test measures subject-matter knowledge. High scores often can be applied toward college credit. (Not all high schools offer Advanced Placement courses and tests.) www.collegeboard.com, 888-225-5427

ACT Assessment (ACT): A college entrance exam that tests English, math, reading, and science knowledge and offers an optional writing test. www.act.org, 319-337-1270



Scholastic Assessment Test (SAT) Reasoning Test:
A college entrance exam that measures critical-reading, writing, and math skills. www.collegeboard.com, 866-756-7346

Scholastic Assessment Test (SAT) Subject Tests:
These college entrance exams measure knowledge in specific subjects. www.collegeboard.com, 866-756-7346

Editor's Note: In order to have results in time for college admission deadlines, the AP, ACT, and SAT tests should be taken in the early fall of a student's senior year or earlier.

High School Years

Test Security Is Your Security



This fall, the College Board will introduce important changes to help ensure everyone has a fair chance on test day. Below are some highlights.

Effective with the October 2012 test:

- ▶ You will be prompted to provide an **acceptable photo** during registration. The photo will appear on your Admission Ticket.
- ▶ You must present your Admission Ticket with your acceptable photo ID to enter your test center. **No ticket, no ID, no admission!**
- ▶ Standby test-takers will not be admitted. (Online requests for **waitlist status may be possible** until about five days before the test.)
- ▶ **Changes** to test center, test date or test type **will not be permitted on test day**. They will have to be submitted about two weeks prior to test day.

Effective with the March 2013 test:

- ▶ You will be required to provide a photo in order to register for the SAT[®] and SAT Subject Tests.[™]

For important information, read the back of this notice.

Admission Ticket Photo Guidelines

You are responsible for providing an acceptable photo when you register. To be acceptable, it must:

- ▶ Be clear, properly focused and correctly exposed
- ▶ Be taken in full-face view, directly facing the camera
- ▶ Match how you will look on the day of the test and in your photo ID

You will be turned away if your photo does not meet the requirements.



Example 1 of an acceptable photo.



Example 2 of an acceptable photo.



Example 3 of an unacceptable photo because it is too dark.



Example 4 of an unacceptable photo because it contains multiple people.

See above for some examples of acceptable and unacceptable photos.
(These photos are not to scale.)

These guidelines are just some of the points you need to know. Be sure to carefully review the complete list of photo and identification requirements given online at sat.org/test-day or in The Paper Registration Guide.

Bring these items on test day

- Your acceptable photo identification
- Your photo Admission Ticket
- No. 2 pencils and a soft eraser
- Acceptable equipment (calculator/CD player)

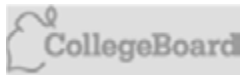
Photo identification requirements

To be acceptable, your identification must be:

- School- or government-issued
- Original and valid (unexpired)
- In good condition and exactly matching the information you provided at registration

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Score Reporting and Score Choice

Put your best foot forward by choosing the scores you send.

How to Send Your Scores with Registration

1. Choose four score recipients for FREE during registration

You can make updates to your score recipients for up to nine days after your test date. To make updates, [log in to My SAT](#).

2. Send additional scores

Four score sends are included free with your registration. If you choose to send more than four, or to send scores outside the registration time period, you will be charged \$11.25 per score send. If you are a fee-waiver-eligible student, you may have additional score report credits.

[Learn more.](#)

How Score Choice™ Works

Select which scores you want to send to your score recipients

Score Choice gives you the option to choose which scores (by test date for the SAT and by individual test for SAT Subject Tests™) you send to colleges — in accordance with an institution's stated score-use practice.

If you decide not to use Score Choice, all of your scores will be sent to your recipients. You should still feel comfortable sending all scores, since most colleges consider a student's best score.

Sending scores to college and university systems

For certain college and university systems, once you submit your score to one school, other schools within that system will also have access to your score. Please note, however, that if you are applying to more than one school within a college or university system, it is still important for you to send your SAT scores to each individual school. If you are not sure whether the specific school you are applying to is part of such a system, contact the school's admissions office.

Participating in the Student Search Service®

If you decided to participate in the Student Search Service, colleges and universities may identify you to provide you with materials about college admission and financial aid. Student Search Service does not report your course grades, test scores, phone numbers or social security number to these organizations, but organizations can request student information based on a variety of criteria which may include score range, or other variables such as geographical location or expressed interests.

Score Reports and Score Sending

- Sending official SAT score reports is the only way to ensure that colleges receive your scores.
- Four SAT score reports are included free with your registration.
- Sending scores with your registration is the fastest way to send scores to colleges and scholarship programs.
- Many colleges view receiving your scores early as a demonstration of your interest.
- SAT Program recommends that students send all of their scores if they are unsure of which scores to send

Resource Links

[NextStepU Blog](#) 🔗
Additional articles

[Next Step Academy](#) 🔗
Life skills courses

[Simpletuition](#) 💰
Financial solutions

[Dormco](#) 📦
Dorm supplies

[2013 Calendar](#) 📅
See this year's events

[Advertise with NextStepU](#)

SAT and ACT tips

With these testing tips, you'll be able to show your stuff with confidence



What makes some people better test-takers than others? The secret isn't just knowing the subject, it's knowing specific test-taking strategies that can add up to extra points. Learn how test-makers think, what they're looking for and how to use this knowledge to your advantage. Smart test-

takers know how to use pacing and guessing to add points to their scores.

Tip 1: Pace yourself and keep moving

Knowing that the scored sections of the SAT contain 78 verbal questions to be answered in 75 minutes means that you have nearly a minute to answer each question. But if you use less than a minute to answer the easier questions, you'll have extra time to answer more difficult ones. Questions usually go from easiest to most difficult, so work your way through the earlier, easier questions as quickly as you can.

Don't spend too much time on a question before you've tried all the questions in that section. There may be questions later on in the test that you can answer easily, and you don't want to miss out on points just because you didn't get to them.

Tip 2: The easy answer isn't always best

Some answers may look complex, but could just contain extra material to throw you off. Read each choice carefully and really think about what the question is asking. The most obvious answer isn't always the best choice.

Tip 3: Don't read the directions

By the time you actually sit down to take the SAT or ACT, you've read this magazine, you've taken all the practice tests you could find, and you've read enough test directions to fill a library. So when the exam clock starts ticking, go directly to the first question.

Tip 4: Bring a watch

If you're going to pace yourself, you need to keep track of the time. It's a good idea to bring a watch to the test. A word of warning: Don't use a watch with an alarm, or your watch will end up on the proctor's desk.

Tip 5: Get ready for the test the night before

The last 24 hours before the SAT or ACT is not the time to cram—it's actually the time to relax. The tests measure how you think and your grip on general high school curriculum, not what you can learn in one evening. Last-minute cramming can be more confusing than illuminating.

There are, however, plenty of steps you can take in the final 24 hours. For one thing, don't do anything too stressful. On the night before the big day, find a diversion to keep yourself from obsessing about the tests. Maybe stay home and watch some of your favorite television shows, or go out to an early movie. Just make sure you get plenty of sleep.

You should also prepare the following items before you go to bed:

Registration ticket: You should have received one in the mail.

Identification: A driver's license is preferable, but anything with your picture will do.

Pencils: Make sure you bring at least three #2 pencils; those are the only pencils that the scoring machines can read.

Calculator: Bring the calculator with which you're most comfortable with, but don't take a calculator that produces a paper tape or makes any noise at all. You won't be allowed to use it.

Layered clothing: By dressing in layers, you can adapt to extreme heat or cold.

Wristwatch: Your classroom should have an operational clock, but if it doesn't, you want to be prepared. Again, don't wear a watch that makes noise.

Snack: You're not allowed to eat during the test administration in your test room, but you are given a break. Bring a fortifying snack that you can eat quickly out in the hallway.

This article was taken from The Next Step Magazine Checklist Edition in conjunction with Peterson's, a part of The Thomson Corporation.

Test dates

Still have to register for these standardized tests?

Check out www.collegeboard.org for registration deadlines, information and test dates. National tests this school year are Oct. 11, Nov. 1, Dec. 6, Jan. 24, March 27, May 1 and June 5.

This school year's dates for the ACT are Sept. 27, Oct. 25, Dec. 13, Feb. 7, April 3 and June 12. Register online at www.act.org. Looking for more studying tips? Check out our online SAT prep program!



The College Search Handbook

Written by Mr. Jim Jump

Director of College Counseling, St. Christopher's School
(Richmond, VA) and President, National Association of
College Admissions Counseling

Parent versus Child

It happens in the best of families.

What is "it"? Tension between parents and children arising out of the college admissions process. This tension is definitely not one of the highlights of the process, but it exists, sometimes overtly and sometimes under the surface, and recognizing that it is present is the first step in dealing with it.

This tension manifests itself in many ways. There was the mother who asked her daughter to do her a favor, surprising the daughter by handing her a college brochure to read rather than asking her to clean her room. Another mother annoyed her child by reading college catalogues every afternoon just as the child arrived home from school. I have heard of a father who waited until his child had been admitted to his first-choice school to tell him that the family couldn't afford to send him. I have witnessed families argue in my presence, and I have had parents call me to find out where their son was applying because he wouldn't talk

to them. And the best story I've heard is about the student who spent a Sunday afternoon reading a book for pleasure to spite his mother after she pressed him to finish his application essays.

Some conflict between parents and children regarding college selection is perhaps inevitable. Most juniors and seniors think of themselves as adults, and want the freedom and responsibility that goes with adulthood, and yet unfortunately don't always demonstrate that responsibility. Most students take care of their responsibilities with regard to college selection and admission, but may not do it as fast as parents (particularly mothers) would like, and if other people are willing to call colleges, fill out test registrations, and type applications, they are perfectly willing to let them. In addition, one of the ways teenage boys attempt to control their parents is by controlling information, i.e. not telling them what they are thinking or doing with regard to college.



Parents

The ultimate responsibility for college selection and admissions should rest with the student, as he or she is the one going to college. The college selection process is developmental in nature, with every student having his own internal clock, and until he is ready to face the decision there is only so much that you or anyone

can do. When he wakes up on a dreary Monday morning in October of his freshman year and asks himself, "How did I end up here?" you want his only answer to that question to be, "Because I chose it."

At the same time, you have a vested interest in this decision (given that you are probably footing the bill), and you have an important role to play. This process will be one of your final opportunities to exercise direct positive influence on your child's

Students

The college selection and application process is a good measure of your readiness for college itself. If you are unwilling or unable to take responsibility for making the decision, that may be a sign that you are not ready for college.

Your parents' primary concern is your happiness and success. If you demonstrate that you are taking ownership for the decision by meeting

life. The process may be more stressful for your child than he/she may let on, so he/she needs your support, understanding, confidence, and advice (he/she may also need your nagging, but won't appreciate it). You should not hesitate to accompany your children on campus visits, particularly initial visits, but you may want to split up once on campus. If there are limitations on his college options, address those up front, and anything you can do to get him to articulate what

with your guidance counselor and giving the process the time and attention it deserves, even the most anxious parents will respect that. If, however, you don't demonstrate responsibility or communicate with them, they will be tempted to intervene.

Take advantage of your parents' wisdom and experience. Like Mark Twain, you may find that the older you get, the smarter they become.

he/she thinks and what he wants (okay, so this is optimistic advice) is desirable. Don't relieve him/her of responsibilities (registering for SATs, ordering applications, etc.) unless you can't help yourself, and don't hesitate to call the guidance office whenever you have a question or concern.

Above all, don't let the tension arising from this process become a point of contention that affects your relationship.

They're on your side as well as your back, so seek their input and advice. When you call home to ask for money (and you will), you want your parents to feel good about your choice of college.

By necessity, this process involves parents and students growing apart. That's healthy. Done right, it can also involve growing together, and starting a new, more mature relationship.

Admissions Guide and Timeline

Junior Year

- € Start to think about your college choices. Make an appointment with your guidance counselor to talk about your options. Conduct a free college search at www.fastweb.com.
- € Take the ACT and/or SAT in the spring. High scores increase your chance of winning scholarships. You may want to take the tests again in fall to try for a higher score.
- € Talk to your parents about college costs. Visit: www.fafsa4caster.ed.gov and www.finaid.org/calculators/.
- € Request applications and brochures from your top college choices and visit their websites.
- € Visit prospective colleges over the summer. Ask college friends about their college experiences.
- € Include a "financial aid safety school" which is a safety school (a college that will definitely admit you) where you could attend even if you did not receive financial aid.
- € Consider the out-of-pocket cost (cost of attendance minus any scholarships or grants) as opposed to net cost (cost of attendance minus the financial aid package) when evaluating college costs. Net cost counts loans, which need to be repaid, while out-of-pocket cost tells you how much the college is really going to cost you.

Senior Year - Fall

- € Organize applications, create files for each of the schools you are interested in. List all requirements and deadlines.
- € Retake the ACT and/or SAT if you are looking to improve your score.
- € Request letters of recommendation as soon as possible from teachers, counselors and community leaders (at least one month before the application due date).

- € Visit www.fastweb.com to find scholarships. Check out www.finaid.org and www.fastweb.com/financial-aid/ to learn more about financial aid and paying for college.
- € To save money on application fees, consider applying early action to a college where you have a good chance of being accepted early, so you avoid the need for a safety school
Note: Early decision requires a decision and early action does not require action.

Senior Year - Winter

- € Work on your college applications. Many applications are due in early January, unless early decision.
- € Register for a PIN so you can complete and sign the Free Application for Federal Student Aid (FAFSA) online at: www.pin.ed.gov.
- € File the FAFSA: www.fafsa.gov, ASAP after January 1st.
- € Check with your prospective schools about additional financial aid application forms, deadlines & requirements.

Senior Year - Spring

- € Check email/mail regularly for admissions decisions (generally late March/early April); a thin letter does not necessarily mean you are rejected.
- € Compare your admissions offers. Ask your guidance counselor and parents to help you weigh your options.
- € Review your Student Aid Report (SAR) for any mistakes and report them to your prospective school. Your SAR You should receive your SAR in 1-3 days if you filed electronically (paper filing: 2-3 weeks).
- € Time for a decision! Most schools ask that you choose your school by May 1st, unless early decision
- € Check college's deadlines for housing, financial aid, etc.

Glossary: Key Terms You Will Encounter

Award Letter: A notification telling you what financial aid your college is offering to you (including estimated costs, financing information, types of aid, amounts offered, specific program information, etc.). You may choose to accept some or all of what is offered. Unfortunately, colleges do not increase the grants in the financial aid package if you turn down the loans.

Credit/Unit (or Credit Hour): A unit of measurement for fulfilling course requirements. Most colleges require that you complete a certain number of credits/units in order to graduate.

Cost of Attendance: Includes all costs associated with attending college: tuition & fees, room/board, books, supplies, transportation, personal computer, and personal expenses. Ask the school about increasing your cost of attendance if you have dependent care or disability-related expenses.

Enrollment Status: Indicates you attend school full-time or part-time. In general, you must attend at least half-time to qualify for financial aid.

Expected Family Contribution (EFC): Amount a student and his or her family are expected to contribute financially toward the cost of attendance each year.

Free Application for Federal Student Aid (FAFSA):

Students must fill out the FAFSA each year to find out how much federal/state aid they are eligible for - www.fafsa.gov.

Open Admissions: Students are admitted regardless of their academic qualifications. Most community colleges have an open admissions policy.

Out-of-State Students: Generally applies to students attending a public university outside of their home state. Out-of-state students must pay a higher tuition rate unless they establish legal residency for the state where they attend school or a reciprocity agreement is in place with the state they live and the state of the school.

Rolling Admissions: There is no set admissions deadline date; qualified students are accepted until classes are filled.

Student Aid Report (SAR): This notifies you that your FAFSA has been processed. Your EFC also appears on the SAR.

Think About Your Future: College and Beyond

What Will I Do For the Rest of My Life?!

One day, you'll have to select a college major and/or a career. Whether you're thinking about your academic major at college or prepping for a career, there are things you can do now to help you make a decision.

Target Your Interests

- What subjects or classes have you enjoyed in school?
- Write down extracurricular activities or job tasks that you have enjoyed.
- Brainstorm academic majors or jobs that seem interesting to you.
- Take a personality test to find out what academic major or occupation might suit you.
- Take a look at a prospective college's course catalog. What course topics catch your interest?
- Talk to your high school counselor, friends and family!

Discover Your Values

- Do you want to study a broad topic that will apply to many jobs or an academic major that will prepare you for a specific career?
- Consider what you want to accomplish in the long term.
 - Is it related to money? Status? Power?
 - Giving back to the community at large?
 - Helping people?
 - A job that will allow you work/life balance?
 - Advance the development of your field?

Expand Your Knowledge

- Talk to people who work in your fields of interest. Ask about their day-to-day experiences in those fields. How did they choose their careers or majors (if they went to college)?
- Ask your teachers, parents and parents' friends about their careers. What should you expect if you major or get a job in one of their fields?
- Ask if you can "job-shadow" a parent or family friend at his or her workplace.
- Check out [Monster's Career Snapshots](#). It enables you to learn about qualifications, skills and duties regarding specific jobs.

Discover an Academic Major

Confused about choosing a major? Just curious to know what's out there? Consider using a decision matrix like the one shown below. You can also use colleges' departmental websites to discover information about possible majors.

How do I find this information?

1. Go to the college's website.
2. Look for links such as "Current Students," "Academics," "Degrees," etc. Different colleges may use different wording. Click on one of these links.
3. After clicking the link from Step 2, select the academic major you want to learn about or study.
4. Try to find the course selection list in the course catalog. You may find it in either the "Prospective Student" or the "Current Student" section.

What do I do once I find this information?

- Many college websites will list their classes, course materials and videotaped lectures online. Do those courses sound interesting to you?
- Does the academic page in your field of interest have an "Events" or "Calendar" link? You can check out many extra activities a college offers for students in that academic major.
- Does the site have access to newsletters or other announcements and events within the department? Look for a sense of the academic atmosphere in that major. Is it interesting to you?
- You might be able to find information on what the college/department is currently researching. Do those programs and projects excite and motivate you?

Decision Matrix: Rank each major based on the factors important to you using a scale of 1 (low) to 5 (highest). The major with the highest total will be the best fit based on the factors important to you.

Major	Interesting	Money	Happiness	Status	Power	Community (Help Others)	Hours (Work/Life Balance)	TOTALS
Possible Major 1								
Possible Major 2								
Possible Major 3								

Admissions and Financial Aid Guide Timeline

Junior Year

- Start to think about your college choices. Meet with your guidance or college counselor to discuss your academic goals.
- Take the ACT and/or SAT in the spring. High scores improve your chance of winning scholarships. You may want to take the tests again in the fall to try for a higher score.
- Talk to your parents about college costs. Visit: www.fafsa4caster.ed.gov and www.finaid.org/calculators.
- Request applications and brochures from your top college choices and visit their web sites.
- Visit prospective colleges over the summer. Ask college friends about their college experiences.
- Include a “financial aid safety school” which is a safety school (a college that will definitely admit you) where you could afford to attend even if you did not receive financial aid.
- Visit www.fastweb.com to find scholarships and to learn more about financial aid and paying for college.
- Consider the out-of-pocket cost (cost of attendance minus any scholarships or grants) as opposed to net cost (cost of attendance minus the financial aid package) when evaluating college costs. Net cost includes loans, which need to be repaid, usually with interest, while out-of-pocket cost tells you how much the college is really going to cost you and your family. All colleges must now provide a net price calculator on their web sites. These calculators estimate the out-of-pocket cost. Some calculators may highlight a net cost figure in addition to a net price figure; don’t confuse the two. There may be differences in accuracy from college to college. Net price calculators can be used to evaluate whether a college is inside or outside the ballpark of affordability, but the results for different colleges may not be comparable.

Senior Year – Fall

- Organize applications; create files for each school you are interested in attending. List requirements and deadlines.
- If required, complete the CSS / Financial Aid PROFILE form available at profileonline.collegeboard.com.
- Retake the ACT and/or SAT to improve your score.
- Request letters of recommendation as soon as possible from teachers, counselors and community leaders (no later than one month before the application due date). Provide recommenders with list of your accomplishments, academic achievements and your career goals.
- To save money on application fees, consider applying early action or early decision to a college where you have a good chance of being accepted early to avoid the need for a safety school
Note: Early decision requires you to enroll at the college if admitted, while early action does not.
- Register for a PIN at www.pin.ed.gov so you can complete and sign the Free Application for Federal Student Aid (FAFSA) online. Students and parents must have their own PIN’s. Be prepared to enter your name, Social Security number, date of birth and a challenge question.

Senior Year - Winter

- Work on your college applications. Many applications are due in late December and before early January.
- File the FAFSA at www.fafsa.ed.gov as soon as possible after January 1. Some states and colleges have very early deadlines. Do not wait until you’ve filed your federal income tax returns or have been admitted.
- Check with your prospective schools about additional financial aid application forms, deadlines and requirements.

Senior Year - Spring

- Review your Student Aid Report (SAR) for any mistakes and report them to your prospective school(s). You can also update your SAR online. You should receive your SAR in 1-3 days if you filed electronically (paper filing: 2-3 weeks).
- Check email and postal mail regularly for admissions decisions (generally late March/early April); a thin envelope does not necessarily mean you are rejected.
- Compare your admissions offers. Ask your guidance counselor and parents to help you weigh your options.
- Compare your financial aid award letters based on net price at: www.finaid.org/calculators/awardletter.phtml where you will find the Award Letter Comparison Tool. Find out more with the Financial Aid Award letter quick reference guide found at: www.finaid.org/fafsa/FinancialAidAwardLetters.pdf.
- Time for a decision! Most schools ask that you choose your school by May 1st, unless early decision.
- Check college’s deadlines for housing, financial aid, etc.

** Remember to notify your recommenders about your decisions and the schools where you were accepted*

FAFSA: Step-by-Step

What is it? FAFSA stands for Free Application for Federal Student Aid. The federal government uses this form to determine your eligibility for federal financial aid for college, which may include grants, scholarships, work-study and loans.

Why fill it out? The FAFSA is used to apply for financial aid from the federal and state government(s) and from most public and private colleges. Private colleges may have their own supplemental forms in addition to the FAFSA for awarding their own aid funds. For example, about 250 private colleges require an additional form called the CSS/Financial Aid PROFILE. The FAFSA is a prerequisite for the unsubsidized Stafford and Parent PLUS loans, which do not depend on financial need.

EFC stands for Expected Family Contribution.

According to the government's calculation, you and your family should be able to contribute this amount in the coming academic year to your college costs. The EFC is a harsh assessment of you and your family's ability to pay for college. It does not consider the impact of consumer debt on a family's financial strength.

How does it work? The college you plan to attend will try to meet your demonstrated financial need with a package of different types of aid from multiple sources, including federal, state, school and private sources.

You can do the following on www.fafsa.ed.gov:

- § Electronically sign your FAFSA
- § Check the status
- § Make corrections
- § Add additional colleges and universities
- § Fill out an online renewal FAFSA next year
- To obtain a PIN, eligible students AND parents should visit www.pin.ed.gov (students and parents should get their own PINs). Click on "Apply for PIN" near the top of the page and be prepared to enter your name, social security number, date of birth and a challenge question. Allow 3-4 hours for the PIN to be emailed.
- Do not reveal your PIN to anyone. The PIN allows you to electronically sign federal student aid and loan documents and access your confidential FAFSA information.

Quick Tip: Fill out the FAFSA as soon as possible after January 1, and each subsequent year once you're in college. Early submission maximizes your chances of receiving aid.

FAFSA Process: 1-2-3!

Step 1: Assemble forms needed to complete FAFSA

You and your parents (if you are dependent) need the following to fill out the form:

- Social Security Number
- Current bank and brokerage account statements
- Driver's license (if any)
- Current mortgage and investment records (if any)
- Alien registration card (if not a U.S. citizen)
- 2012 federal tax return (estimates are OK on tax questions, if you or your parents haven't filed yet)
- 2012 untaxed income records (if any)
- 2012 W2 and 1099 forms and other record of money earned
- Parents' 2012 income tax return (if dependent)
- PIN

Step 2: Complete the FAFSA

- Download, print and complete the FAFSA on the Web worksheet.
- Complete FAFSA on the Web at www.fafsa.ed.gov. The online version is used by over 99% of the applicants since it includes skip logic to avoid asking you unnecessary and redundant questions. Processing is quicker and more efficient with built-in edit-checks to reduce errors on the form.
- In order to maximize the amount of aid, fill out the FAFSA as soon as possible after January 1.
- Once finished, print the FAFSA summary as well as the "Submission Confirmation" page (or write down your confirmation number and date). If you complete the paper version, make a copy for your records.

Step 3: Review your Student Aid Report (SAR)

The SAR is proof that your FAFSA was received. You should receive your electronic SAR in 1-3 days if you filed electronically (paper filing: 2-3 weeks).

What if I find errors on my Student Aid Report (SAR)?

- Report errors immediately to your financial aid office. You can also make corrections online using your PIN at www.fafsa.ed.gov.
- If you don't receive your SAR in 3-4 weeks, call 1-800-433-3243 (1-800-4-FED-AID) or visit www.studentaid.ed.gov.

Student Aid Report (SAR) and Expected Family Contribution (EFC)

What is the Student Aid Report (SAR)?

The SAR is a summary of the information you entered on the Free Application for Federal Student Aid (FAFSA). It tells you how much federal student aid you might be eligible to receive, and how much the government thinks you and your family can reasonably pay for your school expenses. The SAR also notifies you if you are eligible for a Federal Pell Grant. You will receive a SAR in 1-3 days after you filed an Electronic FAFSA or 2-3 weeks after you filed a paper version. Check immediately for your EFC (on upper right on page 1) and any mistakes or errors (pages 5-8).

What is the Expected Family Contribution (EFC)?

The EFC is the amount you and your family will be expected to pay for the coming academic year based on your financial situation. Some colleges do not satisfy the student's full demonstrated financial need, leaving the family with unmet need (a gap). Some need may be met with loans, which need to be repaid, usually with interest.

How is the EFC calculated?

The U.S. Department of Education uses the Federal Methodology (FM) to calculate your aid eligibility. The FM takes into account your family's income, the number of family members, in college, net value of assets and your enrollment status, among other factors. To estimate your EFC, utilize the Expected Family Contribution Calculator: www.finaid.org/efc.

What happens after I receive my SAR?

Look for mistakes or errors. Any colleges you listed on your FAFSA will also receive an electronic copy of your SAR. If you find an error notify your school's financial aid office immediately to let them know. Errors can also be corrected online using your PIN at <http://www.fasfa.gov>.

What if I find mistakes on my SAR?

Make sure to let your college know. Then, on the Web and using your PIN: Go to www.fafsa.ed.gov and under "FAFSA Follow Up," click "Make Corrections to a Processed FAFSA." You will be able to check the items you want to change and make corrections accordingly. On paper: Flip to the last pages of the SAR and find your original FAFSA info. Make changes in the spaces provided. Only fill in the areas that need to be changed and/or corrected. Once finished, you and your parents must sign and mail the corrected FAFSA to the central processor or send to each school to which you are applying to for admission and financial aid.

Highlights of each page in your SAR:

Page 1	Intro: Tracks the aid process for you. If there is an asterisk next to your EFC, you have been selected for verification (see below)*.
Page 2	Confidentiality information, including: reminders.
Page 3	EFC, other info: EFC is listed at the top, along with other information, such as any issues with aid eligibility.
Page 4	Summary of loans: Refer to your records and make sure your totals are accurate.
Pages 5-8	FAFSA summary: Review the summary. Make corrections or changes in the spaces provided. You can also make changes online at: www.fafsa.gov .

SAR Information Acknowledgement: If any information is wrong, you can correct it on pages 5 through 8 of the SAR or online.

When do I receive my financial aid?

Once your college reviews your SAR and verifies your eligibility, it will create and notify you of your aid eligibility and send an award letter. You do not need to accept all of the aid that's offered to you; accept only the aid you want. Rejecting one form of aid, however, will not result in increases in the other forms of aid. Federal aid will first be applied to certain school charges, such as tuition, fees, room and board. Excess may then be disbursed to the student or credited to his or her student account.

*Why is there an asterisk next to my EFC?

An asterisk (*) means you have been selected for verification. You must provide documents to your college to verify that information submitted on the FAFSA is correct. Even if there is no asterisk next to your EFC, your school may still select your FAFSA for verification. If your college asks for verification documents, send them as soon as possible to avoid a delay in the aid process. The US Department of Education has switched to a targeted verification process. About a third to half of all FAFSAs will be selected for verification. Some colleges verify 100% of their aid applicants because they find that this increases the accuracy of the information used to award financial aid. It helps to ensure that the most deserving/needy students receive financial aid.

What if I don't receive my SAR?

Call 1-800-4-FED-AID (1-800-433-3243) or visit www.studentaid.ed.gov if you do not receive your SAR in 3-4 weeks after submitting the FAFSA.

Glossary of Key Terms

Award Letter: The financial aid award letter is a notification telling you about the financial aid offered to you by your college (including estimated costs, financing information, types of aid, amounts offered, specific program information, etc.). You may choose to accept some or all of what is offered. Unfortunately, colleges do not increase the grants in the financial aid package if you turn down student employment and/or loans.

Credit/Unit (or Credit Hour): A credit hour is a unit of measurement for fulfilling course requirements. Most colleges require that you complete a certain number of credits/units in order to graduate.

Cost of Attendance: The cost of attendance includes all costs associated with attending college: tuition & fees, room/board, books, supplies, transportation, personal expenses and a personal computer. Ask the school about increasing your cost of attendance if you have dependent care or disability-related expenses.

CSS/Financial Aid PROFILE: The PROFILE form is used to apply for financial aid at about 250 colleges. It calculates the student's expected family contribution (EFC) under the Institutional Methodology (IM). It is used to apply for the college's own financial aid funds and does not affect eligibility for government aid. It is filed online at profileonline.collegeboard.com.

Demonstrated Financial Need: Demonstrated financial need is the difference between the cost of attendance and the expected family contribution.
(Financial Need = COA – EFC)

Enrollment Status: Indicates you attend school full-time or part-time. In general, you must attend at least half-time to qualify for financial aid.

Expected Family Contribution (EFC): Amount toward the cost of attendance each year a student; and his or her family are expected to contribute from their own financial resources.

Financial Aid Package: A financial aid package is a combination of multiple types and sources of financial aid. It may include money from the federal government, state government, the college itself and private sources.

Free Application for Federal Student Aid (FAFSA):

The Free Application for Federal Student Aid or FAFSA is a national form used to collect demographic and financial information from applicants for Federal, state, and some institutional financial aid programs. The form collects information from the student (and family, if applicable) such as prior year income, current net value of assets, family size and the number of children who will be enrolled in college on at least a half-time basis in the coming academic year.

Net Cost: The net cost is the difference between the cost of attendance and the need-based financial aid package. (Net Cost = COA – Financial Aid)

Net Price: The net price is the same as the out-of-pocket cost, the difference between the cost of attendance and just grants. The net price is the amount the family pays, earns or borrows to cover college costs.
(Net Price = COA – Grants)

Open Admissions: Students are admitted regardless of their academic qualifications. Most community colleges and for-profit colleges have an open admissions policy.

Out-of-State Students: Generally applies to students attending a public university outside of their home state. Out of-state students usually pay a higher tuition rate unless they establish legal residency for the state where they attend school or a reciprocity agreement is in place between the student's state and the state of the school.

Rolling Admissions: There is no set admissions deadline date; qualified students are accepted until classes are filled.

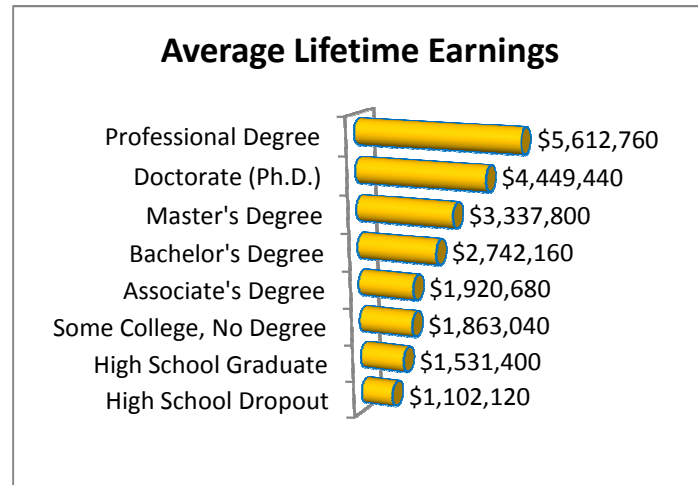
Student Aid Report (SAR): The Student Aid Report lists the data elements submitted on the FAFSA, some intermediate calculations, the student's expected family contribution along with other information such as the graduation rates of the colleges being considered.

Unmet Need: The unmet need, sometimes called a gap, is the difference between the full demonstrated financial need and the student's need-based financial aid package. (Unmet Need = Financial Need – Financial Aid)

A College Education Opens Doors to a Better Job and Many Other Benefits

Why Should You Go To College?

College graduates earn more money and get better jobs



Stay in school. High school *graduates* earn \$430,000 more over their lifetimes than high school *dropouts*.

You can earn even more by going to college.

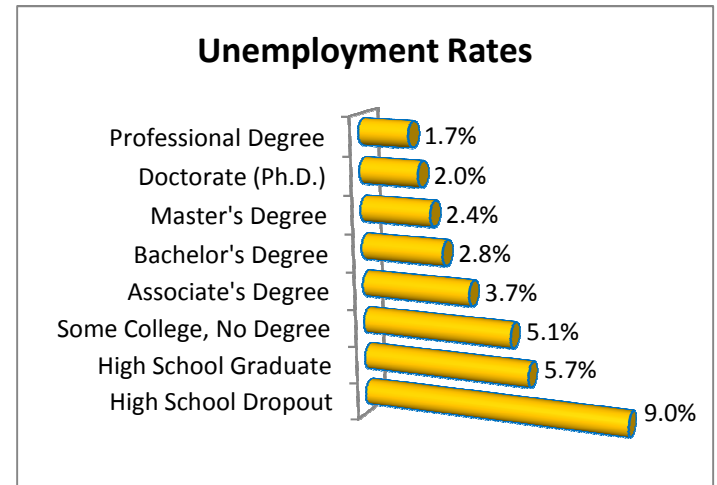
- An Associate's degree is worth \$390,000 more than a high school diploma.
- A Bachelor's degree is worth \$1.2 million more than a high school diploma.
- A Doctorate (Ph.D.) is worth \$1.7 million more than a Bachelor's degree.
- A Professional (law or medical) degree is worth \$2.9 million more than a Bachelor's degree.

You can double your income by graduating from college. All of the highest paying jobs require a college degree. Jobs for college graduates also include better benefits, such as health insurance and retirement plans.

In a global economy where the most valuable skill you can sell is your knowledge, a good education is no longer just a pathway to opportunity – it is a prerequisite.

– President Barack Obama

Unemployment rates are lower for college graduates



College graduates have half the unemployment rates of high school graduates and better job security. It is also easier to find a job because there are many more jobs available for college graduates than high school graduates.

College will help you help your family

- You will be able to support your family with a larger salary.
- You will pave the way for your brothers and sisters and other relatives to go to college.
- You will be able to help your children with their homework and give them a better life. As a result, they will be more likely to attend college.

College is the pathway to success and a better life

- College opens doors to opportunity and expands your horizons. You will experience new points of view.
- Graduating from college will be a source of pride because it is a great accomplishment.
- You get to follow your dreams and determine your future!

College is a lot of fun!

- You get to do amazing things and to train for a job you will enjoy. There are many activities on college campuses.
- You will meet smart and interesting people and make lifelong friends.
- At college, it is cool to be smart. You will learn how to think and express yourself more clearly and solve important problems. You will become more confident.

A Who's Who of Famous College Graduates

- Kareem Abdul-Jabbar (Basketball Player) – UCLA
- Kofi Annan (Secretary-General of the United Nations) – Macalester College, MIT Sloan School of Management
- Angela Bassett (Actress) – Yale College
- Barry Bonds (Baseball Player) – Arizona State University
- Bill Clinton (US President) – Georgetown University, Oxford, Yale Law School
- Hillary Clinton (US Secretary of State) – Wellesley College, Yale Law School
- Natalie Cole (Singer) – Univ. of Massachusetts at Amherst
- Bill Cosby (Comedian) – Temple University
- Geena Davis (Actress) – Boston University
- David Duchovny (Actor) – Princeton University
- Gloria Estefan (Singer) – University of Miami
- Patrick A. Ewing (Basketball Player) – Georgetown Univ.
- Jodie Foster (Actress) – Yale University
- Louis Gossett, Jr. (Actor) – New York University
- Matt Groening (Cartoonist "The Simpsons") – Evergreen State College
- Bryant Gumbel (TV Journalist) – Bates College
- Hugh Hefner (Magazine Publisher) – UIUC
- Rev. Jesse Jackson (Civil Rights Activist) – North Carolina A&T
- Magic Johnson (Basketball Player) – Michigan State Univ.
- James Earl Jones (Actor) – University of Michigan
- Tommy Lee Jones (Actor) – Harvard College
- Michael Jordan (Basketball Player) – UNC Chapel Hill
- John F. Kennedy (US President) – Harvard College
- Martin Luther King Jr. (Civil Rights Activist) – Morehouse College, Crozer Theological Seminary, Boston University
- Lisa Kudrow (Actress) – Vassar College
- Spike Lee (Film Director and Producer) – Morehouse College, New York University

In our democracy every young person should have an equal opportunity to obtain a higher education, regardless of his station in life or financial means.

– President John F. Kennedy

Education is our passport to the future, for tomorrow belongs to the people who prepare for it today.

– Malcolm X

- Jay Leno (TV Host and Comedian) – Emerson College
- David Letterman (TV Host and Comedian) – Ball State Univ.
- Lucy Liu (Actress) – University of Michigan
- Eva Longoria (Model and Actress) – Texas A&M at Kingsville
- Toni Morrison (Author, Nobel Laureate) – Howard University, Cornell University
- Edwin Moses (Olympic Track & Field Medalist) – Morehouse College, Pepperdine University
- Paul Newman (Actor, Auto Racer and Entrepreneur) – Kenyon College, Yale University
- Bill Nye (Science Educator and TV Host) – Bridgewater State College
- Shaquille O'Neal (Basketball Player) – Louisiana State Univ.
- Barack Obama (US President) – Occidental College, Columbia University, Harvard Law School
- Natalie Portman (Actress) – Harvard College
- Colin Powell (Four-Star General and US Secretary of State) – City College of New York, George Washington University
- Ronald Reagan (US President) – Eureka College
- Condoleezza Rice (US Secretary of State) – University of Denver, University of Notre Dame
- Bill Richardson (Governor of New Mexico) – Tufts Univ.
- J. K. Rowling (Author) – University of Exeter
- Arnold Schwarzenegger (Governor of California, Actor) – Santa Monica College, University of Wisconsin at Superior
- Jimmy Smits (Actor) – Brooklyn College, Cornell University
- Sonia Sotomayor (US Supreme Court Justice) – Princeton University, Yale Law School
- Howard Stern (Radio Personality) – Boston University
- Julia Stiles (Actress) – Columbia University
- Clarence Thomas (US Supreme Court Justice) – College of the Holy Cross
- Denzel Washington (Actor) – Fordham University
- Sigourney Weaver (Actress) – Stanford University
- Oprah Winfrey (TV Host) – Tennessee State University

How Do You Pay for College?

Student financial aid helps you pay the college bills

College isn't as expensive as you might think. Newspaper headlines focus on the most expensive colleges for the shock value. Most students attend colleges that are much less expensive.

There's a lot of money available to help you pay for college. Student financial aid will help you bridge the gap between college costs and what you and your family can afford to pay. This includes money from the federal and state government, money from the colleges themselves, and scholarships from foundations and companies.

Five types of student financial aid

There are five main types of student financial aid to help pay for college.

- Gift aid, such as grants and scholarships, which is free money that does not need to be repaid.
- Student employment, such as part-time work-study jobs, which is money that you earn as you learn.
- Student loans, which is money that is repaid over several years, usually with interest.
- Education tax benefits, such as the Hope Scholarship tax credit, which is money you get by filing a federal income tax return. You can get a rebate of some of the money you paid for college costs even if you don't owe any taxes.
- Military student aid, such as ROTC and the GI Bill, where you earn money for your education in exchange for service in the United States Armed Forces.

Grants and scholarships are better than student loans because they are like getting paid to go to college and do not require repayment.

Some grants and scholarships are awarded based on financial need (the difference between the total cost of college and ability to pay) and some based on academic, artistic or athletic merit, and others based on unusual criteria, such as creating a prom costume out of duct tape, a scholarship for left-handed students or a scholarship for a student with a last name of Zolp.

Scholarships are about more than just money

The organizations that award scholarships are focused on more than just giving away money. They want to eliminate barriers to college success. Many try to build a community of their scholarship recipients. You will meet people just like yourself and make lifelong friends. You get someone to talk to, someone you can trust.

Education costs money, but then so does ignorance.

– Sir Claus Moser

How do you find scholarships?

One of the easiest ways to find scholarships is to use the www.FastWeb.com web site, and it's free! It takes about half an hour to complete a personal profile of your background, such as your grades, test scores, interests, hobbies and activities. This profile is matched against a very large database of scholarships, and you get an immediate list of all the scholarships that match your profile. You will see only those scholarships for which you are qualified.

The FastWeb database is updated daily. Whenever a new scholarship is added that matches your profile, you will get an email message to tell you about it. The web site also has a lot of news, information and advice.

You can also find scholarships in books in your local public library or bookstore. Your guidance counselor might post information about scholarships outside his/her office or on the school web site. Some guidance counselors publicize scholarships in the school bulletin or distribute scholarship booklets.

Start searching for scholarships as soon as possible. There are scholarships with deadlines throughout the year, so the sooner you start searching, the more scholarships you will find. There are even scholarships for children in the grades K-8 in addition to scholarships for high school students in grades 9-12.

How do you apply for scholarships?

After you locate the scholarships, you will need to submit an application to each scholarship. Many scholarships require short essays. That may sound like a lot of work, but after you've submitted your first few scholarship applications you'll find that you can reuse many of your essays on other applications. Some will ask for a letter of recommendation from your teacher and a copy of your high school transcripts. If you become a finalist, some will conduct an in-person interview.

The scholarship sponsor reviews the applications it receives and then chooses the winners. You might get a call or email or letter to tell you that you won. Sometimes the winners are announced at an award dinner. It can be incredibly exciting.

The scholarship sponsor will hold the money until you have enrolled in college. They will then send a check to you and/or to the college to help you with your college costs.

Some scholarships are renewable, which means you get money every year you are in college. Often you will need to get good grades to keep the scholarship and send a short progress report to the sponsor once a year. You might also need to get involved in community service or other activities.

The function of the university is not simply to teach bread-winning, or to furnish teachers for the public schools or to be a centre of polite society; it is, above all, to be the organ of that fine adjustment between real life and the growing knowledge of life, an adjustment which forms the secret of civilization.

– W.E.B. DuBois
The Souls of Black Folk

If a man empties his purse into his head, no one can take it from him. An investment in knowledge always pays the highest return.
– Benjamin Franklin

How do you apply for need-based aid?

Need-based grants, work-study and loans are available from the federal and state government and most colleges. To apply, submit the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov.

The FAFSA is used to calculate your “expected family contribution” or EFC, a measure of your family’s annual ability to pay for college. A lower EFC makes you eligible to receive more need-based financial aid, such as the Federal Pell Grant. The difference between the college’s Cost of Attendance and the EFC is your financial need. This is the amount of money you will need to help you pay for school. Students with a zero EFC (mostly students with family income less than \$30,000) have full financial need and qualify for more financial aid.

Pitfalls: Beware of scholarship scams!

Unfortunately, there are con artists who will try to scam you by posing as scholarship providers. Here are a few tips to avoid getting taken:

- Beware of scholarships that charge any kind of an application fee, even if it is just a few dollars.
- Don't invest more than a postage stamp for information about scholarships or to apply for scholarships.
- If you have to pay money to get money it is probably a scam.
- Nobody can guarantee that you will win a scholarship.
- Don't give out your Social Security number, bank account number or credit card number to any scholarship providers.



- HOME
- COLLEGES
- SCHOLARSHIPS
- SWEEPS AND PROMOS ^{NEW}
- FINANCIAL AID
- CAREER PLANNING
- EDUCATORS**

- Order Free Materials
- Download Free Materials
- Links to Fastweb
- Financial Aid Information
- Advisory Board



Online **Student** Resources to download and print

High School Bulletins

- [Student Loan Info **NEW!**](#)
- [Scholarship Scams **NEW!**](#)
- [Web Resources Guide **NEW!**](#)
- [Admissions & Financial Aid Guide Timeline](#)
- [Dollars and Sense](#)
- [Think About Your Future](#)
- [Summer Planning Guide](#)
- [Take A Gap Year](#)
- [Scholarship Guide](#)
- [Choosing a College](#)
- [Quick Guide to Financial Aid Terms](#)
- [College Power Bulletin](#)

Quick Reference Guide

- [Financial Aid Wisdom](#)
- [Top 12 Tips on Winning a Scholarship](#)
- [Evaluating Financial Aid Award Letters](#)
- [Choosing Student or Parent Loans](#)
- [Repaying Student Loans](#)

College Bulletins

- [Student Loan Info **NEW!**](#)
- [Scholarship Scams **NEW!**](#)
- [Web Resources Guide **NEW!**](#)
- [FAFSA: Step by Step](#)
- [Prepare for Career](#)
- [Money Management Tips](#)
- [Avoiding Student Loan Default](#)
- [Community College Transfer Guide](#)
- [Scholarship Guide](#)
- [Quick Guide to Financial Aid Terms](#)
- [College Power Bulletin](#)

Spanish Resources

- [College Power Bulletin](#)
- [College Admissions Bulletin](#)
- [FAFSA Bulletin](#)
- [Financial Aid Guide Bulletin](#)
- [SAR Bulletin](#)
- [Financial Aid Award Letter Bulletin](#)

What Are Colleges Looking For?

Increase Your Chances of Admission

Highlight On Your Application:

Grades and test scores Obvious? Yes. But these marks are one of the first things colleges consider. Make sure you do what you can to get these as high as possible.

Extracurricular activities Have you taken a leadership role in your activities? What have you accomplished? Think: quality over quantity.

Rigorous course schedule Schools want to see challenging courses that will help you grow academically. Talk to your counselor about opportunities for advanced courses, such as Advanced Placement (AP) level.

Strengthen Your Application Essay

Show, do not tell Do not just list your attributes. Be specific! For example, saying that you are helpful is not as interesting as writing about your experiences volunteering.

Creativity counts Avoid standard essay topics. Try an original idea, something an admissions office has not read a million times before. The essay is your opportunity to show your prospective college what makes you *you*.

Check for spelling errors Make sure to proofread your writing, then ask a parent or teacher to look it over for spelling or grammar errors.

Prepare for Your Interview*

Know the logistics Find directions to where the interview will be held ahead of time so you do not arrive late. Call the college admissions office and ask what the appropriate dress code is for interviews.

Be natural Admissions officers want to know you as a person, so highlight your accomplishments in a meaningful way. Sounding like you are reading off of a cue card will not leave them with a strong memory of you. Remember that the interview should be a conversation. Be confident and optimistic about your future college career.

Ask questions Come prepared with questions or impressions you have about the college to demonstrate your interest in the school. Place less emphasis on your plans after graduation and more on what you want to learn and accomplish as a college student. Make sure to follow up your interview with a thank-you note.

**Not all colleges require an interview for admission. For those that do, a successful interview can help you (and your application) stand out from the applicant pool.*

FastTip: College admissions costs can include test fees for the ACT and/or SAT, non-refundable application fees (between \$10 for community colleges to \$75+ for some private colleges), and processing fees for additional copies of your high school transcripts.

Application Dos and Don'ts

DOS

+ **DO follow the rules** If an application asks you to choose one essay, do not answer them all. Read the application directions completely before answering any questions.

+ **DO include everything** Verify all forms have been signed and that you have included all essays and recommendations. Double check that you have not left out anything important. Make copies for your records.

+ **DO pay attention to deadlines** Submit your application with plenty of time to spare. You may want to send your application via certified mail or request an email receipt if you applied online, for added assurance that it arrived on time.

DON'TS

- **DON'T procrastinate** Letting things wait until the last minute might mean leaving something out or making mistakes on the application. You want to take as much time as possible on your application.

- **DON'T leave anything out** Be careful to not treat an online application like an instant message (IM) or e-mail. An admissions office does not want to see smiley faces or IM slang. Treat an online application with the same seriousness as you would a paper one.

**Need money for college?
Search 1.3 million awards
worth over \$3 billion!
www.fastweb.com**

FastTip: Remember that college selection is all about matching. There are no "good" or "bad" schools, only schools that are "good for you" or "bad for you." So be yourself!

ADDITIONAL ON-LINE RESOURCES

THE FOLLOWING TOPICS AND MORE AT FASTWEB! - WWW.FASTWEB.COM:

Admissions: Defining Key Terms
Final Decision: College Choice
Scholarship Essay Guide
Scholarship Scams Tip Sheet
Resume Writing
Top Ten Rules for Selecting a College or University

WRITING YOUR COLLEGE ESSAY

10 Tips for Writing the College Application Essay
www.usnews.com/education/blogs/professors-guide/2010/09/15/10-tips

The College Application Essay: Tips and advice from the experts at Essayedge.com
www.essayedge.com/files/teachers/essayhelppacketshort.pdf

RESUME WRITING

The College Board, Resume Writing 101
www.collegeboard.com/student/plan/high-school

SCHOLARSHIPS & FINANCIAL AID

FAST Web Scholarship Search	www.fastweb.com
College Foundation of NC	www.cfnc.org
National Assoc. of Student Aid	www.nasfaa.org
FinAid SmartStudent Guide	www.finaid.org
College Scholarships	www.collegescholarships.com
FAFSA on the Web	www.fafsa.edu.gov
VA Benefits	www.gibill.va.gov
The College Board	www.collegeboard.com
School Soup Scholarship	www.schoolsoup.com
Dept. of Education	www.ed.gov/finaid.html
FinAid SmartStudent Guide	www.finaid.org
Saving for College	www.savingforcollege.com
National Co-op Scholarships	www.waceinc.org
Learning Disabilities	www.college-scholarships.com/learning_disabilities.htm

OTHER SCHOLARSHIP INFORMATION

www.college-scholarships.com: information about college admission, college life, career schools, scholarships, and financial aid.

www.college-scholarships.com/north_carolina.htm: lists North Carolina colleges, community colleges, and career schools.

www.college-scholarships.com/free_scholarship_searches.htm: list of more than 60 no-cost scholarship search sites.

www.college-scholarships.com/learning_disabilities.htm: list of colleges with comprehensive programs for students with learning disabilities.

www.college-scholarships.com/online_college_gpa_calculator.htm: an instant online GPA calculator.