

2014-2015 School District of Osceola County College Resource Guide

For Juniors and Seniors

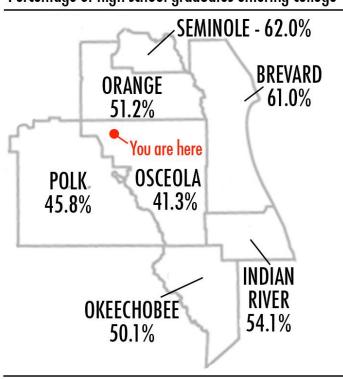


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Got College is an initiative the School District of Osceola County has newly implemented to help our students navigate through the college application and admissions process. The program came about as community leaders, business partners and Osceola County School District leaders met on April 30, 2013 to discuss a critical issue involving Osceola County having the lowest percentage of students (in the central region) pursuing a post-secondary education. Our selected panel of leaders discussed the history of our high school students and their post-secondary plans, our current plans of what the School District is doing in preparing our students, along with the challenges we face today in providing college access to our community. We then discussed how we would overcome these challenges to help increase our percentage rate of students pursuing a post-secondary education. Below is a data showing the percentage of high school graduates entering college.



Percentage of high school graduates entering college

Average in the state of Florida : 52.6%

In 2009, a program called "Reach for the Stars" RFTS was created to increase the number of our students who apply to college – get accepted into the top-tier colleges and universities. This program works with the top 10% of the students in their graduating class at each high school. The RFTS program continues, but "Got College" now targets the students below the aforementioned 10% that do not get enough of the services needed to help them in the College application and admissions process. "Got College" will help with these plans. Our goal is to raise the number of students entering college in Osceola County. Together we will all make a difference.

2014	-2015 SAT Test & Registration Dates
Test Dates	Registration Dates
10/11/2014	9/12/2014
11/8/2014	10/9/2014
12/6/2014	11/6/2014
1/24/2015	12/29/2014
3/14/2015	2/13/2015
5/2/2015	4/6/2015
6/6/2015	5/8/2015
	SAT website: www.collegeboard.com

2014-2015 ACT Test & Registration Dates

Test Dates	Registration Dates
9/13/2014	8/8/2014
10/25/2014	9/19/2014
12/13/2014	11/7/2014
2/7/2015	1/9/2015
4/18/2015	3/13/2015
6/13/2015	5/8/2015
	ACT website: <u>www.actstudent.org</u>

Sign up for Bright Futu	resDecember 1 st	www.floridastudentfinancialaid.org	
Sign up for FAFSA	January 1 st	<u>www.fafsa.ed.gov</u>	
AP tests	May 4, 2015 – May 15, 2015	Register by mid-March	
FCAT 11-12 RetakesOctober6-17, 2014 and March 23 – April 10, 2015			
End of Course (EOC) Assessments 8-12April 20, 2015 – May 22, 2015			

CEEB Test Codes:		
Celebration High School (CHS)	100228	
Challenger Learning Center	102223	
Gateway High School (GHS)	100856	
Harmony High School (HHS)	100847	
Liberty High School (LHS)	102104	
Osceola High School (OHS)	100860	
Osceola County School of the Arts (OCSA)	100842	
Professional and Technical High School (PATHS)	100864	
Poinciana High School (PHS)	100861	
St. Cloud High School (SCHS)	101485	
Zenith School	102024	

Dear Students and Parents,

As you begin to think about life after high school, you will be faced with many decisions. One of the biggest decisions will be where to attend college. What are your plans? It all starts early as far as selecting the right classes, getting good grades, getting involved in extra-curricular activities and test preparation.

The college selection process can be overwhelming and sometimes intimidating, but hopefully the important facts, procedures, and suggestions presented in this college planning guide can help ease some of the stress involved in the process.

It should be noted that the college selection process is just that – a process. Early planning is an important part of the process. By following a structured process, s student and family will be better prepared in making a final decision, and reducing the levels of stress that may come with it.

The SDOC College Resource Guide should be used as a resource to supplement the work you do with the High School College and Career Specialists and High School Counselors at your school. As with any resource, the only way to utilize the knowledge it contains is to <u>read it</u>. You are strongly encouraged to read through this guide and write down questions as they arise. In addition, you will find a glossary of terms in the last section of this manual if you are unsure what something means. There is also a list of sources for further information if you have questions that are not answered in the college planning guide.

Parents, you should be aware of the decisions facing your son or daughter. Whatever your child decides, you should be involved in the process, as your input will be important. Try to prevent yourself from making the final decision for him or her, but offer encouragement and helpful advice. Having your support will make his or her decision-making process much easier and more comforting. As a parent, you are the number one influence on your child and the decision he or she will make.

Good luck with the process and eventually the decision that you make. Please do not hesitate to contact the College and Career Specialist at your child's school for further assistance. Thank you.

Osceola County High Schools	College and Career Specialist	Contact Information
Celebration High School	Kate Jacobs	321-939-6600
Gateway High School	Dr. Tiana Coleman	407-935-3600
Harmony High School	Cathy A. Barton	407-933-9900
Liberty High School	Jennifer Rosse	407-933-3910
Osceola High School	Lynette Barton	407-518-5400
Osceola County School for the Arts	Karen Gill (Part-time)	407-931-4803
Professional and Tech High School	Karen Gill (Part-Time)	407-518-5407
Poinciana High School	Amanda Lopez	407-870-4860
St. Cloud High School	Amanda Tattoli	407-891-3100
Zenith School	Carolyn Konieczny	407-846-3976
New Beginnings	Cathy Porter	407-348-4466
District College Specialist	Gladys Justiniano	407-870-4600

Ms. Gladys Justiniano, District College Specialist

A Planning Guide for Juniors

THE SUMMER BEFORE

- Read interesting books no matter what you go to college for, you'll need a good vocabulary and strong reading comprehension skills. Reading is also one of the best ways to prep for college entrance exams.
- Get a social security number (SSN) if you don't already have one you'll need it for your college applications. If you have a SSN, memorize it if you haven't already.
- Think about yourself. What are your goals? What are you curious about? What are you good at? What do you like to do in your spare time? Knowing the basics about yourself will help you make the right college choices.
- Talk to your family and friends about college and your goals. They know you best and will have good insights.

SEPTEMBER

- Meet with your school counselor to make sure you are taking the courses that the colleges are looking for.
- Get the BEST grades you can this year!! The payoff will be more colleges to choose from and a better chance for scholarship money.
- You should receive the "Official Student Guide to the PSAT / NMSQT" from your Guidance office or Teacher. Take the practice test. (You'll take the real test in October.)
- Get involved in an extra-curricular activity.
- Find out if your school will have a college night.

OCTOBER

- Take the PSAT / NMSQT
- Attend a College Fair
- Begin looking at Colleges. Start a preliminary list of colleges that might interest you.
- Start to learn about financial aid. Attend a family financial aid night at your school or in your area, and use the Financial Aid Easy Planner and Net Price Calculator at <u>www.collegeboard.org</u> to estimate how much aid you might receive.

NOVEMBER

- Begin to research scholarships use the Scholarship Search on <u>www.collegeboard.org</u> to find out about deadlines and eligibility requirements.
- Learn about the SAT. Go to <u>www.collegeboard.org</u> Also, pick up the official bulletins and study guides at your Guidance Office.
- Learn about the ACT. Go to <u>www.actstudent.org</u> Also, pick up the official bulletins and free study guides at your Guidance Office.
- If you are planning to major in the arts (drama, music, fine art), ask your teachers about requirements for a portfolio or audition.

DECEMBER

- Review your PSAT / NMSQT Score Report with your school counselor or Classroom Teacher. Check out Score Report Plus and My College Quick Start on <u>www.collegeboard.org</u>
- Spend time over the holidays to think about what kind of college you want. Big or small? Far away or close to home?
- Make a list of the college features that are important to you.
- Begin preparing for the SAT. Visit the SAT practice section on <u>www.collegeboard.org</u>

JANUARY

- Meet with your school counselor to talk about the colleges you are interested in, what entrance exams you should take, and when you should take them.
- Start thinking about what you want to study in college. Use resources <u>www.mymajors.com</u>
- Register for the SAT in you want to take it in March.
- Register for the ACT if you would like to take it in February

FEBRUARY

- Think about which teachers you will ask to write letters of recommendations for you.
- Ask your counselor or teacher about taking the SAT Subject Tests in the spring. You should take them while course material is still fresh in your mind.

MARCH

- Register for the SAT and/or SAT Subject Tests if you want to take them in May.
- Register for the ACT Test if you want to take it in April or June.
- Narrow your college list to a reasonable number. Explore the college's websites, read their brochures and catalogs, and talk to your family and friends about it.
- Practice the SAT. Ask your school counselor for the "Getting ready for the SAT" study guide. It's free and has a full-length in practice test; you can download a free test from <u>www.collegeboard.com</u>
- Practice the ACT. Ask your school counselor for the "Getting ready for the ACT" study guide. You can also go to <u>www.actstudent.org</u>

<u>APRIL</u>

- Register for the SAT and/or Subject Tests if you want to take them in June.
- Plan your courses for Senior year. Make sure you are going to meet the high school course requirements for your top-choice colleges.
- Plan campus visits. It's best to go when classes are in session. Start with colleges that are close.

MAY

- Talk to your coach and your counselor about NCAA requirements if you want to play Division I or II sports in college.
- Start looking for a summer job or volunteer work the good ones go fast.
- AP exams are given STUDY HARD!

JUNE

- Ask your counselor about local scholarships offered by church groups, civic associations, and businesses in your community.
- If you are considering military academies or ROTC scholarships, contact your counselor before leaving school for the summer.
- Have a GREAT summer!!

A Planning Guide for Seniors

THE SUMMER BEFORE

- Register for the SAT and/or SAT Subject Area Tests if you want to take them in October or November.
- Register for the ACT (with writing) Tests if you want to take them in September or October.
- If you want to play a NCAA Division I or II sport in College, register with the NCAA Eligibility Center (www.ncaa.org)
- Visit Colleges on your list. Call ahead for the campus tour schedule
- Begin working on your college application essays.
- Prepare / Update your resume (accomplishments, activities, and work experiences) to help you with your college applications.
- If you are applying to a visual or performing arts program, work on your portfolio or audition pieces.

SEPTEMBER

- Meet with your HS College & Career Specialist or HS Counselor to finalize your list of colleges. Be sure your list includes "safety", "reach", and "match" schools.
- Start a checklist of all application requirements, deadlines, fees, etc. Each school's website should have these listed.
- If you cannot afford application fees, your counselor can help you request a fee waiver if applicable.
- Set up campus visits and interviews; attend open houses at colleges that interest you.
- Find out if there will be a family financial aid night at your school, or elsewhere in your area this fall, and put it on your calendar and/or smartphone calendar.

OCTOBER

- Register for the SAT and/or SAT Subject Tests if you want to take them in December or January.
- If you are going to apply under an Early Decision or Early Action plan, get started now. Some Colleges have October deadlines.
- Ask for letters of recommendations from your counselor, teachers, coaches, employers, and/or community service volunteer coordinator(s).
- Write first draft of your college essays and ask your parents and teachers to review them.
- If you need to fill out the CSS/Financial Aid Profile, you can register on <u>www.collegeboard.org</u> starting October 1st.

NOVEMBER

- Finish your application essays. Proofread them rigorously for mistakes.
- Apply to colleges with rolling admission (first-come, first-served) as early as possible. Keep hard copies.
- Make sure your test scores will be sent by the testing agency to each one of your colleges. (Fees may apply)
- Give your school counselor the proper forms to send transcripts to your colleges in plenty of time to meet deadlines.
- Get PINs for the FAFSA for both yourself and one of your parents from <u>www.pin.ed.gov</u>

DECEMBER

- Try to wrap up college applications before winter break. Make copies for yourself and your school counselor
- If you applied for Early Decision, you should have an answer by December 15th. If you are denied or deferred, submit applications now to other colleges.
- Apply for scholarships in time to meet deadlines
- Start gathering what you need to complete the FAFSA. Visit FAFSA on the web for a list of needed documents.
- Contact the financial aid office at the colleges on your list to see if they require any other financial aid forms.

JANUARY

- Complete and submit your online Free Application For Federal Student Aid (FAFSA) as soon as possible after January 1st, 2013 at www.fafsa.ed.gov
- Your deadline date "goal" should be February 14, 2013. Remember, the sooner you apply for FAFSA, the more money, grants you get -- if eligible.
- Submit other financial aid forms that may be required -- such as PROFILE or the college's own forms. http://student.collegeboard.org/css-financial-aid-profile.
- If the college wants to see your mid-year grades, request a transcript to be sent to the college -- by visiting the Guidance Department.
- If you have any new honors or accomplishments that were not in your original application, let your colleges know.

FEBRUARY

- Continue to apply for local scholarships
- Correct or update your Student Aid Report (SAR) that follows the FAFSA.
- If any special situation or circumstances affect your family's financial situation, alert each college's financial aid office
- File income tax returns early. Some colleges want copies of your family's returns before finalizing financial aid offers.
- Start preparing for your AP exams.

MARCH

- Admission decisions start arriving. Read everything you receive carefully, as some may require prompt action on your part.
- Revisit colleges that accepted you if it's hard to make a choice.
- Send copies of your FAFSA to any scholarship programs that require it as part of their applications
- **DON'T get senioritis**!!! Colleges want to see strong second semester grades.

<u>APRIL</u>

- Carefully compare financial aid award letters from the colleges that accept you it might not be clear which is the better offer. If you have questions, contact the college's financial aid office or talk to your counselor.
- If you don't get enough aid, consider your options, which include appealing the award.

- Make a final decision, accept the aid package and mail a deposit check to the college you select before May 1st (the acceptance deadline for most schools).
- Notify the other colleges that you won't be attending (so another student can have your spot).

<u>MAY</u>

- AP exams are given. Make sure your AP grade report is sent to your college.
- Study hard for final exams. Most offers of admission are contingent on your final grades.
- Thank everyone who wrote you recommendation letters or otherwise helped with your college applications.

JUNE

- Have your counselor send your final transcript to your college choice.
- If you plan on competing in Division I or Division II college sports, have your counselor send your final transcript to the NCAA Eligibility Center.
- Think about summer job options. The more money you make, the easier it will be to finance college and have some fun during the school year.
- Enjoy your Graduation!!
- Have a GREAT summer!!

*Monthly Planning Guides were sourced from the "<u>Get it together for College</u>" – 2^{nd} Edition book, College Board.

The College Selection Process



College and University Types

COLLEGE or UNIVERSITY

A COLLEGE is an institution that offers educational instruction beyond the high school level in a two or four year program.

A UNIVERSITY is an institution that grants degrees in a variety of fields and is composed of a number of schools or colleges, each of which encompass a general field of study. Universities are typically much larger than colleges. In most cases, students apply to an individual school or college within the university.

PUBLIC or PRIVATE

PUBLIC institutions are supported primarily through funds from the state in which that school resides. The taxpayers of that state support them. Therefore, you will pay more to attend a public institution that is not in your state of residence.

A PRIVATE college is primarily funded through tuition and money raised from private resources (i.e. Alumni, Corporations, foundations, etc.). You pay the same tuition price whether you live in the state or not. These schools have the same admission criteria and requirements for all applicants. These requirements are determined by the school faculty, administration, and governing board.

JUNIOR / COMMUNITY COLLEGES

These two-year institutions provide academic programs that lead to an Associate's Degree. Students can then transfer to a four-year institution to get their bachelor's Degree if they so choose.

TECHNICAL SCHOOL

This two-year institution offers terminal occupational programs intended to prepare students for immediate employment in the field. These schools may also offer one-year certificate programs in certain crafts, trades, and clerical skills. There are also schools that offer specialized training in specific work fields such as cosmetology, computer technology, medical or dental technology, culinary arts, or drafting.

MILITARY

Federal branches that prepare student graduates for the Navy, Army, Air Force, Marines, and US Coast Guard.

Choosing a College

With nearly 3,800 colleges in the United States, it can be overwhelming to search and narrow your focus to just a few colleges of your choice. But once you realize that there is no such thing as one perfect college for you, with rather a slew of colleges that would be a pretty good fit, you can begin to relax and begin your search. One recommended site to use is: https://bigfuture.collegeboard.org/college-search

Here are some factors you should consider:

- <u>Decide on how near or far to look</u> setting geographic parameters is the easiest way to cut your search down to size. Do you want to live close to home or live far away? Being close to home can hinder your ability to experience independence, but being too far away may make you feel lonely.
- Size of school Do you learn better in a smaller learning community or would you like to be in a large lecture hall? Small schools will offer you more personal involvement, a community atmosphere, and smaller classes, whereas the larger schools tend to be more impersonal, make it easier for you to be anonymous, and have much larger classes.
- 3. <u>Location</u> Urban, suburban, or rural? Do you want to be in the heart of a large city, or at least have access to a large city, or prefer a country style setting?
- 4. <u>Programs, Academic, and Majors</u> Consider the majors, academic support services or honors programs each school has to offer. As a high school junior or senior, are you sure of your college major now? A good list of resources for researching your interests and majors are:

http://www.mymajors.com/

My Majors website is an online assessment that matches interests and strengths, and suggests majors that may be a good fit for you.

http://www.flchoices.org/

Florida Choices is a career-planning program that uses questionnaires to connect your personal interests to possible careers.

- 5. <u>Admissions Criteria</u> Do you have the required standardized test scores (ACT / SAT) and grade point average (GPA) needed for admission? What is the percentage of students admitted? What courses are required or strongly recommended for admission?
- 6. <u>Cost</u> Public and Private College and Universities vary in college expenses. There are five main categories of expenses to think about when figuring out how much your college education is really going to cost: tuition and fees, room and board, books and supplies, personal expenses, and transportation. A good resource to use is: http://netpricecalculator.collegeboard.org/
- 7. <u>Scholarships and Financial Aid</u> These are sources that can help with the cost of paying for college. For financial aid, every student should apply yearly on January 1st at: <u>www.fafsa.ed.gov</u>

 For Scholarships, the following websites are recommended:

 www.floridastudentfinancialaid.org (Bright futures)
 www.fastweb.com

 www.scholarships.com
 http://www.foundationosceola.org/scholarships
 www.studentaid.ed.gov

Special Considerations

Many students have additional factors that are primary considerations for them in the college process.

These factors include the following:

- 1. Athletics
- 2. The Fine and Performing Arts
- 3. Learning and Physical Disabilities
- 4. Military Academies and ROTC

If you are considering or find yourself in any of the categories listed above, you are encouraged to speak with your HS College and Career Specialist / HS Counselor. We have more detailed information that is pertinent to each of these areas. Below are some general guidelines for your information.

ATHLETICS: Refer to the "For The Student Athlete" section in this booklet. Your College and Career Specialist and/or High School Counselor will also provide you with a copy of the "For The Student Athlete" booklet with more detailed information.

THE FINE AND PERFORMING ARTS: If you plan on studying a fine or performing art in college or wish to compete for a scholarship in the fine or performing arts, you will need to be prepared to present either an audition or a portfolio. The following tips will help you showcase your talents and skills when preparing for an audition or a portfolio review.

Music Auditions – you are strongly encouraged to create a recorded tape and a short document outlining your past musical achievements at your high school and elsewhere. Creating a tape and resume will showcase your musical abilities and help to set you apart from many other applicants. Please check carefully about each school's audition procedure. The earlier you register, the better, as spaces will quickly fill up.

Dance Auditions – At many four-year colleges, an open class is held the day before auditions. A performance piece that combines improvisation, ballet, modern, and jazz is taught – and the students will be expected to perform the piece at the audition. Dance programs vary, so check with the college of your choice for specific information. **Theater Auditions** – Most colleges do not require that a student audition to be accepted into the theater department, unless the college offers a Bachelor of Fine Arts (BFA) degree in theater. Although colleges and universities differ, generally those students who are auditioning for Theater should:

- Prepare 2 contrasting monologues
- Prepare pieces that do not exceed 5 minutes
- Take a theater resume and photo to the audition
- Choose a monologue where you play only one character
- MEMORIZE your selection

Check with the college to ensure you are aware of their audition procedures.

ART PORTFOLIOS: The pieces you select for your portfolio should demonstrate your interest and aptitude for a serious education in the arts.

- Make your portfolio as clean and organized as possible.
- Some colleges differ, but most will be looking for a selection of **slides** documenting your work, usually no more than 20 submitted in a slide file page.
- Slide portfolio should be presented in a standard 8 ½ x 11 plastic slide sleeve.
- You should include a brief artist statement
- It is important to protect your work, but make sure the package you select is easy to handle and does not interfere with the viewing of the artwork.
- Label each piece with your name, address, and high school.

LEARNING AND PHYSICAL DISABILITES:

A student is considered to have a disability if he or she meets at least one of the following conditions:

- The student must have a documented physical or mental impairment that substantially limits one or more major life activities, such as walking, seeing, hearing, speaking, learning, working, or performing manual tasks.
- Have a record of such impairment

Physical Disabilities: Impairments of speech, vision, hearing, and mobility

<u>Learning Disabilities</u>: An array of biological conditions that impede a student's ability to process and disseminate information. A learning disability is commonly recognized as a significant deficiency in one or more of the following areas: oral expression, listening comprehension, written expression, mathematical calculations, problem solving, sustained attention, time management, or social skills



Military Academies and ROTC

Our State Senator Marco Rubio is looking to nominate young men and women from Florida to represent our state at our nation's service academies. If you consider yourself a leader of character and want to serve your country in the Army, Navy, Air Force, Marine Corps or Merchant Marines, it is encouraged you apply for Admission to the U.S. Service Academies.

<u>Checklist</u>

- ____ Complete the online application form at <u>www.rubio.senate.gov</u>
- _ Take the SAT / ACT during your junior year
- Senator Rubio's SAT code is 5287
- Senator Rubio's ACT code is 7117
- _ Apply to the Service Academy of your choice

The following items should be mailed together in one packet to the address below:

- ____ Academic Recommendation Form
- ____ Two Letters of Recommendation
- ____ High School Transcript
- ____ SAT / ACT Score Sheet
- ____ Photo of the applicant with the name on the back of the photo

For more information, you can go to:

http://www.rubio.senate.gov/public/index.cfm/academy-nominations

Address: Senator Marco Rubio P.O. Box 10627 Tallahassee, FL 32302 (850) 599-9100

The **United States service academies**, also known as the **United States military academies**, are <u>federal academies</u> for the undergraduate education and training of <u>commissioned officers</u> for the <u>United States Armed Forces</u>.

There are five U.S. service academies:

- The United States Military Academy (USMA) in West Point, New York, founded in 1802
- The United States Naval Academy (USNA) in Annapolis, Maryland, founded in 1845
- The <u>United States Coast Guard Academy</u> (USCGA) in New London, Connecticut, founded in 1876
- The United States Merchant Marine Academy (USMMA) in Kings Point, New York, founded in 1943
- The United States Air Force Academy (USAFA) in Colorado Springs, Colorado, founded in 1954.



Match, Reach and Safety Schools

There is no rule that dictates how many colleges you may apply to.

If you're willing to pay the application fees, you can apply to dozens. But that's a poor strategy. Take the time to research and you'll be able to work your initial list down to a manageable number of schools.

Once you know what you're looking for, you can start crafting a list of colleges that fit your specifications. Don't include a school on your list that you wouldn't be willing to attend. As your list takes shape, include schools that fall into one of the following three categories: match, reach and safety.

A **MATCH** school is one where your academic credentials fall well within (or even exceed) the school's range for the average freshman. There are no guarantees, but it's not unreasonable to be accepted to several of your match schools.

A **<u>REACH</u>** school is one where your academic credentials fall below the school's range for the average freshman. Reach schools are long–shots, but they should still be possible. If you have a 2.0 GPA, Harvard is not a reach school–it's a dream.

A **<u>SAFETY</u>** school is one where your academic credentials fall above the school's range for the average freshman. You can be reasonably certain that you will be admitted to your safety schools.

Apply to a few schools from each category. It is recommended applying to 2 reach schools, 2 match schools and 2 safety schools. Of course, applying to more or fewer schools is perfectly fine. If you are fine with paying college applications fees, then applying to more than just a few would help. Make sure to see your Guidance Counselor or Career Specialist to see if you qualify for a college application fee waiver to select schools.



Where to find information about Colleges

- 1. <u>Read what colleges send you</u> At this point you're probably receiving tons of information about colleges by way of brochures, posts, and e-mails. Looking through this material will help you begin to learn about specific colleges and it may also show you options you didn't know you had.
- 2. <u>College Fairs</u> This is a good way to gather information and talk to admission representatives. Every year the School District of Osceola County holds a district fair at one of our participating high schools. The National Association for College Admission Counseling (NACAC) also sponsors a national fair in Orlando every year. This fair is normally the 2nd Sunday in October and is held at the University of Central Florida (UCF). Normally between 350-400 institutions are present. See your High School Guidance Counselor or Career Specialist for this information.
- 3. Research the colleges on your wish list Check out a college's profile by simply visiting their website. Or you can go to <u>www.collegeboard.org</u> and select the "college search" option to get all the basic information about the college / university, such as majors and sports offered and admission requirements.
- 4. Visit a campus nearby Go to a college that's close to home or one that a friend or family member already attends. It doesn't even have to be one that you're interested in attending. Visiting will help you focus on your preferences and may even make you think of needs you didn't know you had. Can't get to a campus? Take a virtual tour on the school's website, or at: <u>www.ecampustours.com</u>
- 5. Meet with your High School College and Career Specialist He or she has experience matching students to colleges that could be a good fit. They also have great resources and information about the colleges.



The Campus Visit



The Campus visit is an essential part of the college selection process. As you begin to identify schools you are interested in, you should attempt to visit as many of those schools as possible. These visits should help determine if this institution is someplace you can picture yourself for the next four (or five) years of your life.

When making an appointment for a college visit, you should keep the following things in mind:

- 1. When do I want to visit?
- 2. What particular day can I visit?
- 3. Who do I want to go with me? Do I want to go by myself, with my parents, or with my friends?
- 4. Plan how much time it will take you to get to the school in order to make an appointment at a convenient time for you.
- 5. Consider staying on campus overnight if that option is available. Eating in the cafeteria, sleeping in the residence halls, and attending some classes will give you a better sense of what it is like to be a student on that campus.
- 6. If you are going to visit more than one school in the same day, in the same vicinity, make sure you allow enough time to see the schools without feeling rushed.
- 7. You should call the admissions office a few days in advance to confirm your appointment, especially if it was made several weeks in advance.
- 8. If you run into delays or get lost, call the Admissions Office to let them know you are going to be delayed and how long it may be before you arrive.
- 9. Ask that directions or a map be sent to you. Sometimes directions will be on the college's website.
- 10. If you will not be able to make your appointment, contact the Admissions Office to let them know. Many times, they will be able to reschedule with you at the time.

You should contact the Admissions Office at least two weeks prior to when you want to visit. This should give them ample time to get everything set up for you.

You may want to schedule two visits, perhaps at a different time of the academic year. The summer is usually much more relaxed in providing accommodations for you.

It is best to avoid unscheduled visits or "drop-ins" to an Admissions Office. Many times they are booked and are unable to meet with you and a tour may not be available.

Most colleges have "visit days". They allow you to take a tour of the campus, see an admissions presentation, possibly meet with professors in major areas you are considering, and meet current students. These types of visits are a good way to get a general overview of a campus.

Questions to ask on a campus visit



Five Questions To Ask the Admissions Counselor

- 1. What services are available to help students make a successful transition to college life?
- 2. Are most freshman classes taught by professors or by graduate students? How many students are likely to be in my first-year and introductory classes?
- 3. What kind of financial aid do most students receive? What scholarship, work-study, and grant programs am I eligible for?
- 4. What makes this college different from [a similar or competing college]?
- 5. Do most of the college's students get good jobs after graduation? Do many apply to graduate school? Do they have a high acceptance rate?

Five Questions to Ask Your Tour Guide or Other Students

- 1. What do students do on the weekends? Do most students go home, or are there lots of activities to participate in?
- 2. Do you feel that your professors really care about you and the other students? Can you get help when you need it?
- 3. Where else did you look when you were applying to colleges, and what made you choose this one?
- 4. Is there anything you don't like about this school? What do you like best?
- 5. What are the top three issues that concern students here?

Five Questions to Ask a Professor

- 1. What is a typical workload of homework, papers, and tests in your classes?
- 2. How are you accessible to students? Are you only available during office hours, or do you interact with students outside of class?
- 3. What are the main differences I can expect between a high school and a college class?
- 4. Do students have the opportunity to assist with faculty research? Are students encouraged to pursue their own research?
- 5. What do you like most about teaching here? Why did you decide to teach at this school?

Five Questions to Ask Yourself

- 1. Will I fit in with the students I've seen and met during my visit?
- 2. Will the academic programs challenge me and prepare me for a career?
- 3. Are there clubs, activities, and organizations that interest me?
- 4. Did I feel welcomed by the staff and students?
- 5. Can I picture myself living here for four or more years?

Nine Questions Your Parents Would Ask

- 1. What is college campus safety like? Can students request escorts to their dorms late at night? Are there emergency call boxes throughout campus? What kind of training do campus security personnel receive?
- 2. What security measures are in place in the dormitories? How is access to the dorms controlled?
- 3. Can students have overnight guests? Are there rules about visitation by members of the opposite sex? Are there any single-sex dorms? How about substance-free dorms?
- 4. What academic and emotional support systems are available to students? Do you have a counseling center? Is there tutoring help available?
- 5. What medical services are available on campus? Where is the nearest hospital? How are students billed for medical services? Is student health insurance available?
- 6. Is there much partying on campus? Are there certain activities that are grounds for expulsion? Will I be informed if my child does something illegal?
- 7. How are roommates chosen? What is the process for handling conflicts or incompatibility between roommates?
- 8. What is the return rate for second-year students? What are some of the reasons students leave or transfer?
- 9. What is a typical financial aid package like? Do most students receive financial aid? Can you help us with the financial paperwork? Under what conditions might my child lose financial aid?

From: Edu Guide

http://www.eduguide.org/search/?q=college+visit+questions

College Admissions Testing





<u>PSAT</u> - The Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT) is a program cosponsored by the College Board and <u>National Merit Scholarship Corporation (NMSC)</u>. It's a standardized test (held in October) that provides firsthand practice for the SAT[°]. It also gives you a chance to enter NMSC scholarship programs and gain access to college and career planning tools. *****Ask your Guidance Counselor or College & Career Specialist about signing up for the exam in August*****

<u>SAT Reasoning Test –and- SAT Subject Tests</u> - The SAT and SAT Subject Tests are tools designed to assess your academic readiness for college. These exams provide a path to opportunities, financial support and scholarships, in a way that's fair to all students. The SAT and SAT Subject Tests keep pace with what colleges are looking for today, measuring the skills required for success in the 21st century. <u>www.collegeboard.org</u>

- <u>SAT</u> The SAT is the most widely used college admission test. Learn what it tests and how you can best prepare. The SAT and other College Board tests are offered several times a year. Most students take the SAT for the first time during the spring of their junior year and a second time during the fall of their senior year
- <u>SAT Subject Area Tests</u> The SAT Subject Tests offer you an additional opportunity to show colleges what you know and what you know you can do. Many colleges use the SAT Subject Tests for admission, for course placement, and to advise students about course selection. Some colleges specify the SAT Subject Tests that they require for admission or placement; others allow applicants to choose which tests to take.

<u>ACT Assessment Tests</u> – The ACT college readiness assessment is a curriculum- and standards-based educational and career planning tool that assesses students' academic readiness for college. Test scores reflect what students have learned throughout high school and provide colleges and universities with excellent information for recruiting. <u>www.actstudent.org</u>

<u>Advanced Placement Examinations (AP)</u> – The AP exams are designed to provide a measure of academic competence that allow students to move ahead in college by taking advanced courses in high school in an attempt to earn college credit. The tests are administered in May during the regular school day.



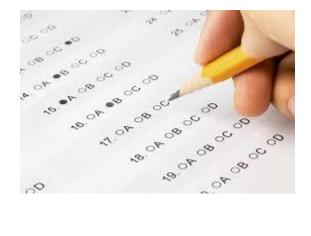
- The SAT and ACT are two very different college entrance exams. Both are nationally administered and are used to help colleges evaluate applicants.
- The ACT is an achievement test, measuring what a student has learned in school. The SAT is more of an aptitude test, testing reasoning and verbal abilities.
- The ACT has up to 5 components: English, Mathematics, Reading, Science, and an optional Writing Test. The SAT has only 3 components: Critical Reasoning, Mathematics, and a required Writing Test.
- The College Board introduced a new version of the SAT in 2005, with a **mandatory** writing test. ACT continues to offer its well-established test, plus an **optional** writing test. You take the ACT Writing Test only if required by the college(s) you're applying to. Although it is strongly recommended you take it.
- The SAT has a correction for guessing. That is, they take off for wrong answers. The ACT is scored based on the number of correct answers with no penalty for guessing.
- The ACT has an Interest Inventory that allows students to evaluate their interests in various career options.
- Many colleges will accept either test or both exams. Some colleges require one (typically the SAT).

SAT vs. ACT Comparison Chart

The chart below will help you understand the structure and content of the SAT and ACT.

	SAT	ACT	
Length	gth 3 hours, 45 minutes		
Sections	10 Sections: 3 Critical Reading, 3 Math, 3 Writing (including Essay), 1 Experimental (not scored)	4 Sections (plus optional Writing Test): English, Math, Reading, Science, Writing	
Subjects	Critical Reading	English	
	Math	Math	
	Writing	Reading	
		Science	
		Writing (optional)	
Reading	Reading passages with questions pertaining to comprehension and sentence completion		
Science	N/A Science (analysis, knowled problem solving)		
Math	Arithmetic, geometry, algebra, and algebra II	a, and Arithmetic, algebra, geometry, and trigonometry	
Essay	Required Optional (final section)		
Score Composition	¹ / ₃ Math	¼ English	
	¹ / ₃ Reading	1/4 Math	
	¹ / ₃ Writing	1/4 Reading	
		1/4 Science	

Scoring	Aggregate score 600 - 2400 based Composite score 1-36 based on on total of 3 scores 200- 800average of 4 sections (English Math, Reading Science)	
	Score of 0-12 for Essay	Score 0-12 for Optional Essay.
Penalties	Penalties (typically ¼ point deducted) for wrong answers	No penalties for incorrect answers
Sending Scores to Colleges	Currently entire score history is sent. Starting with the March 2009 test date, students can select ("op in feature") which will allow them to choose specific test date(s) – $3/09$ and forward - and all scores from the selected test date(s) will be sent.	t- 0
Additional Information	www.collegeboard.com	www.actstudent.org



ACT and SAT Concordance Table

ACT Score	Estimated SAT I Score	SAT I Score	Estimated ACT Score
36	1600	1600	36
35	1580	1560-1590	35
34	1520	1510-1550	34
33	1470	1460-1500	33
32	1420	1410-1450	32
31	1380	1360-1400	31
30	1340	1320-1350	30
29	1300	1280-1310	29
28	1260	1240-1270	28
27	1220	1210-1230	27
26	1180	1170-1200	26
25	1140	1130-1160	25
24	1110	1090-1120	24
23	1070	1060-1080	23
22	1030	1020-1050	22
21	990	980-1010	21
20	950	940-970	20
19	910	900-930	19
18	870	860-890	18
17	830	810-850	17
16	780	760-800	16
15	740	710-750	15
14	680	660-700	14
13	620	590-650	13
12	560	520-580	12

A RESOURCE LIST FOR TEST PREPARATION SERVICES

A number of ACT and SAT prep courses are held prior to each national test date. A list of test dates can be found on page 3 of this resource manual. All prep services involve a fee for the program. Several area programs are listed below. The School District of Osceola County does not endorse any one program over the other.

FREE test prep with College Board & Khan Academy https://www.khanacademy.org/sat

> FREE ACT test prep www.march2success.com

Max The Test, Inc. <u>www.MaxTheTest.com</u> Test prep and College Admissions help 2600 Barker Road, St. Cloud, FL 34771 (407) 497-1102

> Kaplan Test Prep www.kaptest.com (800) KAP-TEST

The Princeton Review www.princetonreview.com 4700 Lincoln Ave, Orlando, FL -or-

541 N. Virginia Avenue, Winter Park, FL (888) 955-3701

Huntington Learning Center http://drphillips.huntingtonhelps.com

5060 Dr. Phillips Blvd. Grand Oaks Village Shopping Center, # 102 Orlando, FL 32819 (800) CAN LEARN

Sylvan Learning Center <u>http://tutoring.sylvanlearning.com/SylvanKissimmee/index.cfm</u> 2701 Michigan Ave, Suite D Kissimmee, FL 34744 (407) 944-9661

The Application Process

IMPORTANT NOTE: It is the student's responsibility to know and meet all the requirements and deadlines of the colleges and universities to which he/she is applying!!

Getting Organized

Once you have your list of schools of which you are going to apply, you should create some kind of organizing plan (for example, computer spreadsheets, using a folder system, index cards, etc.) that works for you.

What is required from each application?

***sourced from college board: <u>https://bigfuture.collegeboard.org/get-in/applying-101/quick-guide-</u> <u>the-anatomy-of-the-college-application</u> ***

• <u>Application Forms</u> - To fill in all the blanks on the application form itself, you may have to dig up documents or get answers from your parents. Most students use online applications, but paper applications are usually available too. There are also services that let you complete one application online and submit it to several colleges.



• <u>Application Fees</u> - College application fees vary, but generally it costs from \$35 to \$50 to apply to each college. Fees are non-refundable. Many colleges offer fee waivers (that is, they don't require the fee) to students who can't afford to pay. If you need application fee waivers, speak with your HS College and Career Specialist or High School Counselor for more information.



• <u>Your High School Transcript</u> - The record of the classes you've taken and your grades is one of the most important parts of your application. Your high school should send your transcript, along with a school profile, directly to the colleges you are applying to. Ask your counselor or principal how to arrange for this. And be sure to check the transcript for errors before it's sent.



• <u>Final Transcript</u> - At the end of your senior year, your high school will send a final transcript to the college you've decided to attend. This shows your college what classes you took and whether you kept your grades up during your last year in high school.



• <u>Admission Test Scores (SAT / ACT)</u> - Some colleges require or recommend that you send scores from tests such as the SAT or ACT. Colleges accept scores only from the testing organizations themselves. Visit the testing organization's website for more information. And learn more about the role of testing in college admission.



• <u>Letters of Recommendations</u> - Many colleges require letters of recommendation from teachers or other adults who know you well. Ask your references well in advance of the deadlines to write you a recommendation. You may want to give them a short written summary of your achievements to help them write about you.



• <u>Essays</u> - Your essays are a chance for you to give admission officers a better idea of your character and strengths. Remember to proofread your essays carefully before you send them in.



• <u>Auditions and Portfolios</u> - If you're applying to music, art or theater programs, the colleges may want to see samples of your work. This means you may need to audition or send portfolios or videos showing your artistic ability as part of your application.



• <u>Interviews</u> - It's a good idea to ask for an interview, even if it's not required. It shows you're serious and gives you a chance to connect with someone in the admission office. Even if a college is far away, you may be able to interview with a local alumnus. Read "What to Do Before and After Your College Interview" to prepare at:

https://bigfuture.collegeboard.org/get-in/interviews/what-to-do-before-and-after-your-collegeinterview-admissions



The Common Application



The **Common Application** (informally known as the **Common App**) is an undergraduate college admission application that applicants may use to apply to any of **488** member colleges and universities in the United States and various other countries. See your High School College and Career Specialist or School Counselor for a list of participating schools. Its mission is to encourage the use of "holistic admission" a process that includes subjective factors gleaned from essays and recommendations alongside more objective criteria such as class rank and standardized testing. For a list of the 488 members, go to this link: <u>https://www.commonapp.org/CommonApp/Members.aspx</u>

College Admission Essays



When you apply to college, you'll need to complete an essay as part of your application. This is your opportunity to show admission officers who you are and to provide information about yourself that didn't fit in other areas of your application. The essay also reveals what you can do when you have time to think and work on a writing project.

The number one piece of advice from admissions officers about your essay is "Be yourself." The number two suggestion is "Start early." Check out these other tips before you begin.

Choose a Topic That Will Highlight You

Don't focus on the great aspects of a particular college; the amount of dedication it takes to be a doctor or the number of extracurricular activities you took part in during high school.

Do share your personal story and thoughts, take a creative approach and highlight areas that aren't covered in other parts of the application, like your high school records.

Top two tips: Be yourself and start early

Keep Your Focus Narrow and Personal

Don't try to cover too many topics. This will make the essay sound like a résumé that doesn't provide any details about you.

Do focus on one aspect of yourself so the readers can learn more about who you are. Remember that the readers must be able to find your main idea and follow it from beginning to end. Ask a parent or teacher to read just your introduction and tell you what he or she thinks your essay is about.

Show, Don't Tell

Don't simply state a fact to get an idea across, such as "I like to surround myself with people with a variety of backgrounds and interests."

Do include specific details, examples, reasons and so on to develop your ideas. For the example above, describe a situation when you were surrounded by various types of people. What were you doing? Whom did you talk with? What did you take away from the experience?

Use Your Own Voice

Don't rely on phrases or ideas that people have used many times before. These could include statements like, "There is so much suffering in the world that I feel I have to help people." Avoid overly formal or business-like language, and don't use unnecessary words.

Do write in your own voice. For the above example, you could write about a real experience that you had and how it made you feel you had to take action. And note that admission officers will be able to tell if your essay was edited by an adult.

Ask a Teacher or Parent to Proofread

Don't turn your essay in without proofreading it, and don't rely only on your computer's spell check to catch mistakes. A spell-check program will miss typos like these:

- "After I graduate *form* high school, I plan to get a summer job."
- "From that day on, Daniel was my best *fiend*."

Do ask a teacher or parent to proofread your essay to catch mistakes. You should also ask the person who proofreads your essay if the writing sounds like you.

One final piece of advice: **PROOFREAD, PROOFREAD, And PROOFREAD!!**

For SAMPLES OF ESSAYS go to: https://bigfuture.collegeboard.org/get-in/essays/sample-college-application-essay-1

and https://bigfuture.collegeboard.org/get-in/essays/sample-college-application-essay-2

Adapted from The College Application Essay by Sarah Myers McGinty.

***sourced from College Board: <u>https://bigfuture.collegeboard.org/get-in/essays/tips-for-writing-an-effective-application-essay-college-admissions</u> ***

What Happens Next?



You have applied to your chosen colleges and universities and completed all of the admissions requirements. Now what? It is time to sit back and wait.

Many schools have online systems where you can track your application status. Take advantage of this!

Below are some factors to consider while waiting on admission decisions:

- 1. Make sure to find out <u>when</u> and <u>how</u> decisions are made. Many schools operate on a rolling admissions basis, meaning that an application file will be reviewed as soon as it is complete and a decision will be made within a few weeks. Other schools operate on a single decision date, meaning that all decisions are held until a date determined by the Admissions Office.
- 2. You may want to visit the school(s) again during the waiting period. Some campuses have "Open Houses" for admitted students.
- 3. Be aware of when you need to let a school know your decision of attending or not. This is VERY important!! Many schools use the <u>May 1st</u> Candidate Reply Date – which is a National deadline date for accepting admission and financial aid packages. It is your (the student's) responsibility to know these deadlines.
- 4. Once you have made your decision, inform the school of your decision to attend in writing or by sending in a required tuition deposit. For the colleges you have decided <u>not</u> to attend, it is important you ALSO let them know of your decision in writing.

Other options other than acceptances include:

<u>Waiting List</u> – You were not chosen as one of their top prospects but they have not denied you. If students, who were accepted, opt not to attend the college, then you may be accepted.

<u>Deferment</u> – When students choose to defer admission for a semester or even a year.

<u>Denial</u> – If you were denied, all is not lost. You can always contact the Admissions Office to inquire. If you are truly interested, ask about the appeal process or possibility of transferring.



Financing Your Education

Merit – Based Aid – Scholarships:

Many colleges award money to students based exclusively on some kind of special merit, academics, athletics, musical ability, etc. This money is not based on a family's financial circumstances. Merit-Based money may be awarded by colleges or by independent groups. All students are strongly encouraged to seek scholarships through the schools they are applying to and through independent sources.

Need-Based Aid:

This applies to a family who requires assistance in paying for a child's education. It is critical to identify the necessary paperwork to be filed and the deadlines to meet.

1. Application Forms

FAFSA (Free Application for Federal Student Aid) – The FAFSA is the form required to qualify for all federal and state financial aid programs. All colleges will require this form. This form calculates your family's contribution to your education. This calculation creates what's known as the Expected Family Contribution (EFC). This EFC will be used by colleges to award your financial assistance to pay for your education. The FAFSA may be filed any time after <u>January</u> <u>1st</u>. The website is <u>www.fafsa.ed.gov</u>

CSS Profile – This form created and managed by the College Board is an additional information form required by select schools. It gathers additional financial information from your family that is not gathered on the FAFSA. This form will revise your EFC for the schools that use PROFILE. PROFILE is available after <u>October 1st</u> of your senior year. You must obtain the form by registering on-line at <u>www.collegeboard.com</u>

Institutional Forms – Some colleges have their own forms. You should consult with each school your applying to for their financial aid application requirements.

Supplements – Some families will be asked to submit supplemental forms to the FAFSA and/or CSS PROFILE. These forms are the <u>Divorced-Separated Parents Statement</u> and the <u>Business/Farm Supplement</u>.

Additional Information – You may be asked to submit additional information such as copies of your taxes. Submit all information requested of you in a timely manner.

2. <u>How Colleges Award Aid</u>:

Calculating the Cost of Attendance (COA) – Financial assistance is awarded by subtracting the estimated family contribution (EFC) from the total cost of attendance (COA). The COA is <u>NOT</u> the bill you will be expected to pay.

Financial Aid Packaging – A financial aid package will be sent to you by each school you file assistance for <u>and</u> at which you have been accepted to. Each school's financial aid package will be different as each school's COA will be different <u>and</u> each school will view your EFC differently. **Each financial aid package should contain the following**:

- Your parental contribution
- Your student contribution
- Gift moneys These are funds that are awarded without any expectations that they will be repaid. <u>Scholarships</u> and <u>grants</u> fall into this category. NOTE: Merit-based money will be considered as part of this category even if they were awarded without regard to your family's financial circumstances
- Self-help moneys These are funds that are awarded with some kind of "repayment" obligation. Loans and work-study fall into this category. NOTE: All need-based financial aid packages will include self-help moneys
- 3. Calculating Your Real Costs:

Analyze your financial Aid Package – Be sure to read all of the information that is included with your financial aid package. You want to understand what your final bill will be after your financial aid is subtracted.

Compare Multiple Offers - See which schools give you the better deal.

Contact the Financial Aid Office – If you have questions, have concerns, and need clarification about your aid package. Some schools will change the financial aid package if you present additional information that warrants a change.



Federal Grants and Loans

GRANTS do not require repayment. Not all grants are renewable. Some people get grants and scholarships confused. Grants are need-based, whereas Scholarships are merit-based. Grants are awarded from many sources, including the state and federal government. Grants may be available through the college or other sources. Some grants may be available based on the student's major, interests and academic progress.

TYPES OF GRANTS

- <u>Federal Pell Grant program</u> awarded to eligible undergraduates pursuing their first baccalaureate or professional degree. The maximum award amount is \$4,050 per year which is based on COA, EFC, and enrollment status.
- <u>Federal Supplemental Educational Opportunity Grant (FSEOG)</u> awarded to eligible undergraduates pursuing their first baccalaureate or professional degree. This grant is awarded annually. The award amount is typically between \$100 and \$4,000 – determined by the college.
- <u>State Grants</u> Some states offer their own grant funds. For the state of Florida visit <u>http://www.floridastudentfinancialaid.org/SSFAD/home/uamain.htm</u> for more information.

LOANS are administered by the U.S Department of Education and included Stafford, PLUS (Parent Loan for Undergraduate Students), and Perkin Loans. These loans generally have lower interest rates <u>and</u> more favorable repayment terms for borrowers - when compared to other private loans. The types and amounts of federal loans offered to each school are based upon the information provided on the FAFSA.

<u>Stafford Loans</u> – There are two types of Stafford Loans: Subsidized and Unsubsidized. To qualify for either one, a student must have completed and submitted the FAFSA, be enrolled at least half-time, and maintain satisfactory academic progress, be a U.S. Citizen or permanent resident, not be in default on a federal education loan, and meet Selective Service requirements. The borrowing limit increases throughout the college years. For example, the borrowing limits for 2005-2006 are \$2,625 for year 1, \$3,500 for year 2, and \$5,500 for years 3 and 4. The interest will vary, but is capped at 8.25%. Repayment begins six months after the student graduates or drops below half-time enrollment.

- **Subsidized Stafford Loans** are for students who demonstrate financial need. The federal government pays the interest while the student is in school at least half-time, during the six month grace period, and during deferment periods.
- Unsubsidized Stafford Loans Are available to all students regardless of financial need. Students are responsible for the interest that accrues during the time they are in school and during the six month grace period. Upon entering repayment, the accrued interest is added to the loan amount.

<u>Federal Perkins Loan</u> – are need-based loans available through the school. Eligible undergraduate students can borrow up to \$4,000 per year. The interest rate is 5% and is fixed for the term of the loan. Repayment begins nine months after the student graduates or drops below half-time enrollment status.

<u>Federal PLUS Loans</u> – are credit based loans that parents can use to help pay for their child's educational expenses. Typically, parents borrow PLUS loans to cover any school costs that remain after all financial aid (such as grants, scholarships, and other student loans) are taken into account. Parents may borrow up to the cost of education minus financial aid awarded to the dependent student. The interest rate will vary, but is capped at 9%. Repayment begins within 60 days of the final disbursement (these loans are typically disbursed in two or more smaller payments) of the loan.

Apply for federal loans by submitting the FAFSA. In addition, the financial aid offices (at the colleges your student is considering applying to) will help walk you through the loan process.

3 Steps to Getting Financial Aid

	Step 1: Submit the FAFSA.	Step 2: Find out if other financial aid forms are required.	Step 3: Search and apply for private scholarships.
Why it's important	Completing the FAFSA allows you to be considered for the greatest amount of financial aid from federal, state and college sources — and it's free to fill out.	Many colleges also award aid from their own funds — money from donations and gifts from alumni. Not all colleges require extra forms, so be sure to find out if yours does.	While many private scholarships may only award a few hundred dollars, this money can help you pay for books or living expenses.
What types of aid this step could get you	The FAFSA is the key to being considered for the most types of aid, including: -Grants -Scholarships -Work-study jobs -Loans	Aid from colleges can include: -Grants -Scholarships -Loans	Aid typically consists of: -Grants -Scholarships -Internships
When you can begin applying	The FAFSA is available online Jan. 1.	CSS/Financial Aid PROFILE®: Available online Oct. 1. Your college's own forms: Ask the financial aid office or check the college's website.	Check with specific organizations.
When to submit application	Check college and state grant deadlines and submit the form by the earliest date to receive the most aid possible. You can request your FAFSA be sent to several colleges. And remember to reapply every year.	Each college sets its own deadline. Be sure to meet the priority deadline to be eligible for the most aid possible.	Each scholarship program sets its own deadline. Remember to read applications carefully and follow the instructions.
Where you can find applications	FAFSA website: <u>www.fafsa.ed.gov</u>	CSS/Financial Aid PROFILE website Your college's financial aid office or website	Contact specific organizations directly, or use a search tool, such as Scholarship Search
Where you can find helpful resources	How to Complete the FAFSA: https://bigfuture.collegeboard. org/pay-for-college/financial- aid-101/how-to-complete-the- fafsa Free Webinar at College Board : Completing the FAFSA	How to Complete the CSS/Financial Aid PROFILE: <u>https://bigfuture.collegeboard.or</u> <u>g/pay-for-college/financial-aid-</u> <u>101/how-to-complete-the-css-</u> <u>financial-aid-profile</u> Free Webinar at College Board: Completing the PROFILE	How to Apply for a Scholarship: https://bigfuture.collegeboard.o rg/pay-for-college/grants-and- scholarships/how-to-apply-for-a- college-scholarship

FINANCIAL AID AND SCHOLARSHIP WEBSITES

Financing your education after high school is a reality that most families must prepare to face. Along with financial aid, scholarships, grants, loans, etc., the following websites are useful in helping a family figure out how to pay for college:



FAFSA <u>www.fafsa.ed.gov</u>

Florida State Bright Futures Scholarship Program www.floridastudentfinancialaid.org

Education Foundation of Osceola County http://www.foundationosceola.org/scholarships/

U.S. Department of Education <u>www.studentaid.ed.gov</u>

Fast Web www.fastweb.com

Sallie Mae www.salliemae.com

Other Resources

www.collegenet.com www.zinch.com www.cappex.com www.apiasf.org www.blackexcel.org www.latinosincollege.com www.scholarships.com

The Student Athlete







See your Guidance Counselor or College & Career Specialist to get a free copy of the "For the Student Athlete" booklet for more information about NCAA.

Student athlete's high school four-year plan

A. Freshman Year

- 1. Talk to your counselor about core class requirements.
- 2. Get to know all the coaches in your sport.
- 3. Work on your grades.
- 4. Attend sports camps.
- 5. Start thinking about a realistic analysis of your ability.
- 6. Start thinking about your academic and career goals.
- 7. Start a sports résumé.
- 8. Know the NCAA rules, regulations, and academic requirements for playing sports.

B. Sophomore Year

- 1. Keep your grades up.
- 2. Take the PSAT/NMSQT[®].
- 3. Talk to your coaches about your ability and your ambitions.
- 4. Check on NCAA requirements and admissions requirements and plan your high school academic schedule accordingly.
- 5. Register with the NCAA Clearinghouse at the end of your sophomore year
- 6. Research and make preliminary inquiries about colleges that interest you.
- 7. Update your sports résumé.

C. Junior Year

- 1. Talk with your counselor about career goals and core course requirements.
- 2. Ask your coach for a realistic assessment of which college level you can play.
- 3. Attend college and career fairs.
- 4. Take the PSAT/NMSQT and the SAT[®] or ACT.
- 5. Refine your list of possible college choices. Know the colleges' entrance requirements.
- 6. Update your sports résumé.
- 7. Produce a skills video with the assistance of your coach.
- 8. Send a letter of interest to college coaches with an unofficial transcript of your grades.
- 9. Return completed questionnaires to college coaches.
- 10. Obtain letters of recommendation.
- 11. Attend sports camps (your last chance).
- 12. Make sure you have registered with the NCAA Clearinghouse.

Handout 10A page 2 of 2

Senior Year

- 1. Make sure you will complete all graduation requirements and core courses.
- 2. Make sure you have registered with the NCAA Clearinghouse.
- 3. Read the NCAA *Guide for the College-Bound Student-Athlete* available at www.ncaa.org.
- 4. Retake the ACT/SAT in the fall, if necessary, either to satisfy NCAA eligibility or to improve your chances of receiving an academic scholarship.
- 5. Attend college/career center nights and financial aid workshops.
- 6. Narrow your college choices to a manageable list.
- 7. Make sure your applications for admission and transcripts are sent to the colleges in which you are interested.
- 8. Apply to at least one school that will meet your needs if you don't participate in athletics.
- 9. Follow recruiting rules regarding campus visits.
- 10. Send in the Free Application for Federal Student Aid form (FAFSA) for analysis.
- 11. Make copies of all forms.
- 12. Sit down with your parents or guardian and coach and list the pros and cons of each school you are considering.
- 13. Send an updated letter of interest (with your athletic résumé and the season schedule) to coaches.
- 14. Be sure of your final choice before signing any papers.
- 15. Let coaches know when their school is no longer in the running. Thank them for their help.

Sources: Adapted from materials provided by Rich East High School, Park Forest, Illinois, and Deerfield High School, Illinois

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What exactly is the NCAA?

The NCAA (National Collegiate Athletic Association) is one of the largest and best known athletic organizations. It is critical for the student athlete to understand and abide by the eligibility requirements for NCAA.

If you wish to participate in NCAA Division I or II athletics, you need to be certified by the NCAA Eligibility Center. You need to qualify academically and you will also need to be cleared as an amateur student-athlete.

You are responsible for achieving and protecting your eligibility status!

Checklist for College-Bound Student-Athletes



Register at the beginning of your sophomore year at www.eligibilitycenter.org.



Ask your high school counselor to send your transcript to the NCAA Eligibility Center at the end of your junior year.

Take the ACT or SAT and use the code "**9999**" to have your official scores sent directly to the NCAA Eligibility Center.

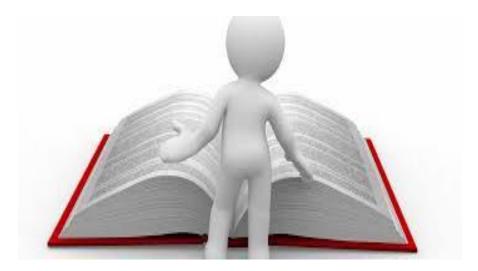
Check with your high school counselor to make sure you are on track to graduate on time with your class and are taking the required amount of NCAA-approved core courses.

Request final amateurism certification during your senior year (beginning April 1).

Ask your high school counselor to submit your final transcript with proof of graduation.

You should also check the following other 2 organizations for eligibility:

- National Association for Intercollegiate Athletics (NAIA) <u>www.naia.org</u>
- National Junior College Athletic Association (NJCAA) <u>www.njcaa.org</u>



THE COLLEGE APPLICATION PROCESS A glossary of terms

Sourced by: <u>www.firstinthefamily.org</u> | <u>www.whatkidscando.org</u> Winter 2012

The college application process is filled with special terms, forms, deadlines, requirements, standardized tests, college "searches" and visits—and more. It is daunting, especially for students who are the first in their family to go to college. On these pages, we offer a list of terms and definitions students, parents, and community mentors will encounter along the way.

We have grouped the terms, alphabetically, in these categories:

- Applying
- College Entrance Exams
- Types of Post-Secondary Institutions
- College Acceptance Terms
- Some College Lingo
- Types of Post-Secondary Degrees
- The Financial Aid Process
 - Scholarships
 - Loans
 - Grants

<u>APPLYING</u>

Applicant: Any student who has completed the college application process at a particular institution.

Application: A college application is part of the competitive college admissions system. Admissions departments usually require students to complete an application for admission that generally consists of academic records, personal essays, letters of recommendation, and a list of extracurricular activities. Most schools require the SAT or ACT. Deadlines for admission applications are established and published by each college or university.

Application Deadline: The date, set by college admissions offices, after which applications for admission will not be accepted.

Advanced Placement (AP): AP courses are college-level classes taught in the high school following guidelines and covering material that will instruct students in AP subject areas and should prepare them to take Advanced Placement tests offered by The College Board.

"Best Fit": The college search is not about getting into the *best* college. There is no school that is best for all students. Some students do best at large public universities; others excel in small liberal arts colleges; still others want to study far from home. If you want to make the most of college, don't just apply to the big-name schools or the ones your friends are excited about. Do your own research to find schools that are the best fit for *you*.

Campus Interview: This is a personal, face-to-face interaction between an admissions applicant and an institutional representative (admissions officer, alumnus, faculty, etc.). Interviews are rarely required.

Campus Visit/Tour: A service by the college admissions office for prospective students, allowing them to visit various campus buildings, meet key institutional personnel, and get a firsthand look at campus life.

Catalogue: A catalogue is a comprehensive publication that provides a detailed overview of an institution, including its mission, programs, costs, admissions requirements, faculty and administration, etc.

College Essay: A brief composition on a single subject, required by many colleges as part of the application process for admission.

College Fair: An event at which colleges, universities, and other organizations related to higher education present themselves in an exposition atmosphere for the purpose of attracting and identifying potential applicants.

College Rep Visit: This is when a college or university admissions representative visits a high school or community site for the purpose of recruiting students for admission to the institution.

College Search: These are the steps you take in the early phases of college planning in order to identify, locate, and investigate college-level programs that meet your individual interests, abilities, and needs as a student.

Common Application: The Common Application (informally known as the Common App) makes it possible for students to use one admissions application to apply to any of 488 member colleges and universities. There is a Common Application for First-Year Admission and a Common Application for Transfer Admission. Both versions allow the application to be filled out once online and submitted to all schools with the same information going to each.

Demonstrated Interest: This includes a student's expression of his or her desire to attend a particular college through campus visits, contact with admissions officers, and other actions that attract the attention of college admissions personnel. While not all institutions use this as a factor in accepting students for admissions, studies have shown that more than half of schools do consider demonstrated interest in their admissions decisions.

Extracurricular: Extracurricular activities are simply anything you do that is not a high school course or paid employment (but note that paid work experience is of interest to colleges and can substitute for some extracurricular activities). You should define your extracurricular activities in broad terms—many applicants make the mistake of thinking of them solely as school-sponsored groups such as yearbook, band or football. Not so. Most community and family activities are also "extracurricular."

GPA (Grade Point Average): Quantitative measure of a student's grades. The GPA is figured by averaging the numerical value of a student's grades. It is cumulative, starting freshman year: grades count every year. A poor GPA in ninth grade can drag down the overall average, despite, for example, good grades junior year.

Honors Classes: The difference between a regular class (such as English 1) and the honors class (English 1 Honors) is not necessarily the amount of work, but the type of work required and the pace of studying. Honors courses are not advanced in the same sense that high school Advanced Placement and International Baccalaureate courses are. Rather, honors courses are enriched; they offer the same material in greater depth and with a faster pace.

Instate (Resident) Student: A student whose permanent residence is in the same state as the college or university he or she attends or hopes to attend. In-state students pay lower tuition than do out-of-state students.

Prospective Student: Any student who is a potential applicant for admission, particularly those who have shown interest in attending the institution or in which the institution has shown interest.

Out-of-State (Non-Resident) Student: Student whose permanent residence is in a different state than that of the college or university which he or she attends or hopes to attend. Out-of-state students generally pay higher tuition than do instate students.

"Reach School": A college or university that you have a *chance* of getting into, but your test scores, GPA and/or class rank are a bit on the low side when you look at the school's profile. The top U.S. colleges and top universities should *always* be considered reach schools.

Recommendations: Statements or letters of endorsement written on a student's behalf during the college application process.

"**Safety School":** A college or university where you clearly meet the admission requirements: minimum GPA, test scores, etc. It's important, though, that the school also be one that you would want to attend, should you not gain admission to more selective colleges.

School Profile: This is an overview of your high school's program, grading system, course offerings, and other features that your school is submits to admissions offices along with your transcript. For better or worse, admissions offices use this information to weigh your GPA, placing a student's GPA against the academic reputation of the school she or he attends.

Selectivity: Selectivity is the degree to which a college or university admits or denies admission based on the individual student's record of academic achievement. In general, a highly selective school admits 25% of applicants, a very selective school admits 26% to 49% of applicants, a selective school admits 50% to 75% of applicants and a school with open admission admits applicants based on space availability.

Transcript: This is the official document containing the record of a student's academic performance and testing history. The school at which a student is or has been officially enrolled must issue the transcript, certified by the signature of an authorized school administrator. The school's official seal or watermarked school stationery may also be used to authenticate the transcript.

Virtual Tour: This is an online feature offered by some colleges and universities to allow prospective students to view various aspects of campus life without visiting the institutions in person.

COLLEGE ENTRANCE EXAMS



ACT: A two-hour-and-55-minute examination that measures a student's knowledge and achievement in four subject areas -- English, mathematics, reading and science reasoning -- to determine the student's readiness for college-level instruction. There is also an optional writing test that assesses students' skills in writing an essay. The ACT is scored on a scale of 1 to 36 for each of the four areas. The four subject area scores are averaged to create a Composite Score.

PLAN Test: This test is usually taken in the sophomore year to prepare the student for the ACT.

PSAT Test: This exam prepares students for the SAT and is used to qualify students for the National Merit Scholarship semifinals and other academic awards.

SAT: This is a widely used college entrance examination program. This includes the SAT Reasoning Test, which assesses students' critical thinking skills as they relate to the ability to manage college-level instruction. It is a 3-hour exam measuring verbal and mathematical skills, as well as grammar/conventions and the ability to write a brief essay. Students may earn a total of up to 2400 points on the three-hour exam (up to 800 points in each of the exam's content areas: verbal, math, and writing).

SAT Subject Test: SAT subject tests (also known as SAT II tests) are offered in many areas of study including English, mathematics, many sciences, history, and foreign languages. Some colleges require students to take one or more SAT subject tests when they apply for admission.

TYPES OF POST SECONDARY INSTITUTIONS

Art School (Arts College, Art Institute, Conservatory): An institution specializing in the visual, performing, and/or creative arts.

College: An institution of higher learning, often referred to as a "four-year" institution, which grants the bachelor's degree in liberal arts or science or both.

Community College: Community colleges, sometimes called **junior colleges**, **technical colleges**, or **city colleges**, are primarily two-year public institutions providing higher education and lower-level courses, granting certificates, diplomas, and associate's degrees. Many also offer continuing and adult education. After graduating from a community college, some students transfer to a four-year liberal arts college or university for two to three years to complete a bachelor's degree. **Graduate School:** Usually within universities, these schools offer degree programs beyond the bachelor's degree.

Historically Black College: Historically black colleges and universities (HBCUs) are institutions of higher education in the United States that were established before 1964 with the intention of serving the black community. There are 105 HBCUs today, including public and private, two-year and four-year institutions, medical schools and community colleges. Almost all are in former slave states.

Liberal Arts College: A degree-granting institution where the academic focus is on developing the intellect and instruction in the humanities and sciences, rather than on training for a particular vocational, technical, or professional pursuit.

Private Institution: This is a college or university funded by private sources without any control by a government agency. The cost of attending a private institution is generally higher than the cost at a public institution.

Proprietary Institution: This is a term used to describe postsecondary schools that are private and are legally permitted to make a profit. Most proprietary schools offer technical and vocational courses.

Public Institution: A college or university that receives public funding, primarily from a local, state, or national government that oversees and regulates the school's operations is considered a public institution.

University: A "post-secondary institution" that consists of a liberal arts college, a diverse graduate program, and usually two or more professional schools or faculties, and that is empowered to confer degrees in various fields of study.

Vocational or Technical School: This type of institution is similar to a community college in that it offers specific career-oriented programs that last from a few months to a couple of years. Most are specialized and offer intense training in one specific skill area.

Religion-Based Institution: These are colleges and universities established by and currently operating under the sponsorship of a church, synagogue, or mosque; a denomination; or a particular religion.

Single-Sex (or Single-Gender) College: This is a college that accepts either women only or men only.



COLLEGE ACCEPTANCE TERMS

Acceptance: The decision by an admissions officer or committee to offer the opportunity for enrollment as a student at a particular institution.

College Selection: The act of choosing and making the decision to enroll in and attend a particular higher-education program.

Deferred Admission: A category of admission used in conjunction with early (action, decision, notification, or acceptance) plans to indicate that a student has not been admitted early but will remain in the applicant pool for reconsideration during the review of applications for regular admissions.

Deferred Enrollment: This is a category of admission available at some institutions for fully accepted students who wish—for a justifiable reason—to take a semester or year off before enrolling in college.

Denial: The decision by an admissions officer or committee to not offer a student admission to a particular institution.

Early Action: Early action is when a prospective student applies for admission by early deadline (before the regular admission deadline) and receives notice of acceptance, denial, or deferment with no obligation to the university to enroll, if accepted for admission.

Early Admission: Through this program, qualifying high school juniors with outstanding academic records may forego their senior year in high school and enroll in a college or university.

Early decision: Through this program offered by many post-secondary schools, students willing to commit to a school if accepted submit their application by a date well before the general admission deadline. If accepted, the student must enroll in that school, so students should only apply early decision to their first choice school.

Gap-Year Programs: Year-long programs designed for high school graduates who wish to defer enrollment in college while engaging in meaningful activities, such as academic programs, structured travel, community service, etc.

Notification Date: The date by which applicants who are accepted for admission are expected to notify the institutions of their intent to enroll and make enrollment deposits. That date is often on or around May 1st.

Rolling Admissions: This is a practice used by some institutions to review and complete applications as they arrive, rather than according to a set deadline.

Waitlist: An applicant is put on the waitlist when an admissions officer or committee decides to offer the applicant the opportunity to enroll in the institution only if there is space available in the incoming class after fully admitted students have responded to their offers to enroll. This category of admissions is reserved for students whose profiles are strong, but who are marginally qualified in comparison to the overall strength of others in the pool of applicants.

SOME COLLEGE LINGO

Alumni: This is a group of people who have graduated from a college or university.

Audit: To attend a class without receiving credit for the class.

Course Numbers: Numbers assigned to specific classes.

Credit (or Semester) Hour: Credit given for attending one lecture hour of class each week for 15 weeks or equivalent. Most college classes are three credit hours, meaning their total meeting time for a week is three hours.

Developmental Education: Instructional and support activities designed to keep unprepared students in college and help them improve their basic skills so that they can successfully complete a program and achieve their educational goals.

Enrollment: The action of enrolling or being enrolled. The number of people enrolled, typically at a school or college.

First-Generation Student: A student whose parents have no college experience.

First-Year Student: A college freshman.

Matriculation: The payment of deposits, tuition, fees, and other charges to enroll in a program of studies at an educational institution. A university might make a distinction between "matriculated students," who are actually accumulating credits toward a degree, and a relative few "non-matriculated students" who may be "auditing" courses or taking classes without receiving credits.

Major: A student's concentrated field of study.

Minor: A student's secondary field of study.

Placement Tests: Colleges and universities use these examinations to place students in courses—most often mathematics and foreign languages—that match their proficiency. In some cases, a student's level of competency on the test may exempt them from having to take a course required for graduation.

Prerequisite: A course that must be taken prior to enrollment in another course.

Registration: Enrollment in classes.

Residence Halls: Dormitories, apartments, houses, and other living quarters provided for students by the college or university in which they are enrolled.

Student Persistence: This is the act of working, progressing, and earning credits toward graduation in an academic environment.

Student Retention: This is the degree to which students remain enrolled as members of the college or university community and persist toward graduation.

Undergraduate Student: A student enrolled in a 4- or 5-year bachelor's degree program, an associate's degree program, or a vocational or technical program below the baccalaureate.



TYPES OF POST-SECONDARY DEGREES

A.A.: This stands for an "associate of arts" degree, which can be earned at most two-year colleges.

A.A.S.: This refers to an "associate of applied science" degree, which can be earned at some two-year colleges.

B.A. or B.S.: B.A. stands for "bachelor of arts," and B.S. stands for "bachelor of science." Both degrees can be earned at four-year colleges.

Graduate Degrees: These degrees are earned beyond the bachelor's degree when the student completes graduate school curriculum requirements. Common examples include the MA (master's degree), PhD (doctoral degree) MBA (master's degree in business administration), MD (medical doctor).

Certificates: In an economy that increasingly rewards specialization, more and more institutions are offering certification programs, typically a package of five or six courses, for credit or not, taken over three to 18 months. Some cost a few thousand dollars, others much more.



THE FINANCIAL AID PROCESS

The financial aid terms offered here are intended for high school students, their families, and mentors. Applying for financial aid for college may seem overwhelming, like a maze. But the payoff can be substantial. Ask for help from those who know the process. Keep an eye out for free workshops—at school and in the community—where you can get hands-on assistance filling out the FAFSA.

SOME BASICS

Award Letter: An award letter from a school states the type and amount of financial aid the school is willing to provide the student, if s/he accepts admission and registers as a full-time student.

Cost of Attending College: This is the total cost of going to college, including tuition, room and board, books, transportation, fees, and personal expenses.

Demonstrated Need: This is the difference between the cost of attending a college and your expected family contribution.

Expected Family Contribution (EFC): The EFC is the amount of money you and your family could be expected to pay for one year of college costs, based on the data gathered from the FAFSA and determined by a federal formula applied to that data. This figure often differs from the actual amount you will be required to pay.

FAFSA: This is the Free Application for Federal Student Aid, a federal form required as the application from all students who wish to apply for need-based financial aid, including grants, loans and work-study awards.

Fees: These are charges that cover costs not associated with the student's course load, such as costs of some athletic activities, clubs, and special events.

Financial Aid Package: The total amount of financial aid a student receives. Federal and nonfederal aid—such as grants, loans, or work-study—are combined in a "package" to help meet the student's need. Using available resources to give each student the best possible package of aid is one of the major responsibilities of a school's financial aid administrator.

Need-Blind Admission: Full consideration of an applicant and his or her application without regard to the individual's need for financial aid.

Tuition: This is the amount of money that colleges charge for classroom and other instruction and use of some facilities such as libraries.



SCHOLARSHIPS

A scholarship is a sum of money given to a student for the purposes of paying at least part of the cost of college. Scholarships can be awarded to students based on students' academic achievements or on many other factors. Scholarships do not need to be repaid.

Academic Scholarships: Academic scholarships are based upon academic achievement as reflected in your college application.

Athletic Scholarships: These scholarships are based upon athletic ability and your prospective college's departmental needs. Division I, II, and III college athletic scholarships are very difficult to receive because of fierce competition.

Corporate Scholarships: These scholarships are awarded to help employees and their families, show community support and to encourage future job seekers toward a career in the company's area of business. Corporate scholarships are much less competitive than other types of scholarships because of geography, employment and the relatively low number of applicants. Start with your family's employers, check out the newspaper and see which companies in your area are awarding scholarships, and then contact these businesses to find out how to apply.

Private Organization Scholarships: These scholarship opportunities number in the millions. Places of worship, labor unions, school districts, chambers of commerce and philanthropic organizations are all excellent sources for college scholarships. Sit down with your family and make a scholarship search list of potential sources (you may be amazed at what's right in your own backyard).



LOANS

A loan is a type of financial aid that is available to students and to the parents of students. An education loan must be repaid. In many cases, however, payments do not begin until the student finishes school.

Federal Perkins Loans: These loans are similar to Stafford loans in that no interest accrues while you are in college. The interest rate is lower, and the repayment grace period is longer than that of a Stafford subsidized loan. The need-based standards are more stringent for the Perkins loan and funds are awarded based on the FAFSA Student Aid Report.

Institutional Loan: Any student loan administered by the college or university using the institution's funds as the source of funding. Perkins Loans may also be considered institutional loans.

PLUS Loan: The Federal Parent Loan for Undergraduate Students (PLUS) allows parents, regardless of income, to borrow up to the total cost of education minus the amount of any other financial aid awarded by the institution or the government.

3

Stafford Loan: This is a federal student loan for college students used to supplement personal and family resources, scholarships, grants, and work-study. A Stafford Loan may be subsidized or unsubsidized, depending on whether it is need-based.

Subsidized Loans: These loans are need-based loans with interest paid by the government and payments deferred as long as the student is enrolled in a post-secondary program of studies.

William Ford Direct Loan Program: The William Ford Direct Loan Program is administered by the U.S. Department of Education to provide loans that help students pay for their postsecondary education.



GRANTS

Grants, like loans and most scholarships, are based on financial need. A grant may be provided by federal or state governments, an institution, a foundation, or some other nonprofit funding source and does not have to be repaid.

Federal Pell Grant: This grant is a form of financial aid provided by the Federal government to students whose FAFSA indicates a high level of financial need.

Institutional Grant: This is a need-based grant provided by an institution and offered to students whose families are unable to pay the full cost of college. Institutional grants do not have to be repaid.

Merit-Based Grant: A form of gift aid (does not require repayment) based upon your grade point average, academic excellence and extracurricular involvement with some attention to your financial need.

Need-Based Grant: This grant is offered, as a part of the financial aid package, when a student and his or her family are unable to pay the full cost of attending an institution. The grant does not need to be repaid.

WORK-STUDY PROGRAMS

Most colleges offer work-study programs. They allow students to work part time during the school year as part of their financial aid package. The jobs are usually on campus and the money earned is used to pay for tuition or other college charges.

<u>LINKS</u>

College Goal Sunday

www.collegegoalsundayusa.org

This free on-site service for filling out the FAFSA service typically takes place in January / Friday, in cities and towns across the country.

4

FAFSA (Free Application for Federal Student Aid)

www.fafsa.ed.gov

Learn all about the FAFSA, the Free Application for Federal Student Aid, usually the first step in seeking financial aid for higher education.

Fast Web

www.fastweb.com

This free service from Monster.com allows users to search over 1.3 million scholarships worth more than \$3 billion.

The Student Guide

www.studentaid.ed.gov

Available in English and Spanish, the Student Guide is a comprehensive resource on student financial aid from the U.S. Department of Education.

<u>References</u>:

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- Rockwood School District: College Planning Guide <u>http://www.rockwood.k12.mo.us/announcements/Documents/College%20Planning%20Guid</u> <u>e.pdf</u>
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