



National Association for
College Admission Counseling

Guide to the

COLLEGE ADMISSION PROCESS





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CHAPTER I

A LOOK AT THE COLLEGE ADMISSION PROCESS

You are entering a very exciting period of your life. Perhaps you already have some firm ideas of where you would like to go to college. Maybe you've even started to eliminate some possibilities. But, before you go further, this point must be made: whatever your financial resources, don't allow the cost of a college education to cut short your educational pursuits. There is substantial financial aid available for you and your family as you work together to meet college costs. To prove the point, we've dedicated an entire chapter to the subject of financing college, but that comes later.

Whatever your financial resources, don't allow the cost of a college education to cut short your educational pursuits.

The transition from high school to college is filled with challenge, opportunity and decisions. The process of selecting, applying to and gaining admission to college can be difficult and confusing, but it will have its rewards—if you work at it.

Remember that the college admission process has a beginning, a middle and an end. Approaching college selection with this perspective in mind will lead to smooth transitions and sound decision-making.

Because the process of selecting a college is very personal, it begins with self-reflection. You must consider many things about yourself: your goals, strengths, weaknesses, and reasons for going to college. Then, consider the many criteria you will use in choosing which colleges to explore.

When you are thinking about yourself, be realistic. Dream, but keep one foot on the ground. Consult your

parents and others about your future, but keep in mind that it is your future and that you must eventually make the decisions. You don't have to find the answers to all of your questions, but you do need to consider questions about the future as you approach the process of applying for admission to college.

Throughout the process, one of your best resources is your school counselor. Your counselor knows the various steps in the admission process and can help you establish and keep an admission schedule. Just as important, your counselor can help you better understand yourself, your interests and your needs.

Even before you speak with your counselor, begin to draw up a list of questions that will affect your plans.

Make a list of what's important to you and discuss it with your counselor.

- Why do I want to go college? What are my long-term goals?
- Am I interested in a liberal arts institution, or do I want to specialize in a career or major, such as business, engineering or nursing? Do I want a two- or four-year institution?
- Do I want to stay near home, or am I prepared to visit my family only a few times each year? Am I interested in a certain area? Urban, small town or rural?
- Do I want to attend a small or large institution? Am I interested in a diverse student body? Coed or single-sex school?
- Have my grades been good enough to be considered by a very selective school? What is my current class ranking? Do I want a demanding academic environment? Do I plan to go to graduate school? Am I comfortable with a curriculum that offers a great deal of independent study? Do my study needs require specialized facilities?

- Do I prefer on- or off-campus housing? Am I interested in fraternities or sororities? How important are intramural or intercollegiate sports? Do I want a campus that offers many cultural events?
- How important will costs be in my final choice? What kind of financial assistance will I need? Are opportunities for part-time jobs important? What qualifications do I have for scholarships?
- Is there a special area of study that I'm particularly interested in or do I want to pursue more general studies?

Feel free to add and consider your own questions. Remember that you are beginning the process of selecting your college. Don't be reluctant to express your true feelings. Perhaps you think you're not ready to go away to school, or you really are unsure about some of the questions and answers. It's OK to be apprehensive. Not everyone knows exactly what he or she wants at this time. This is when your counselor becomes a valuable resource.

Throughout the process, one of your best resources is your school counselor.

Discuss your questions and the answers with your high-school counselor in relation to your academic "profile" (grades, rank-in-class, test scores, activities, and course levels). Using the information from these discussions, you and your counselor should begin to develop a list of colleges that meet your criteria. Your counselor will help you get started.

The next step in the process is to obtain information about the colleges on your list. You can get the URL addresses of colleges by searching the Web. Simply email the college or university and request more information. If you don't have access to the Internet, you can either call the admission office or send a plain postcard to request information about the college. Don't forget to give them your name, return address and year of graduation from high school. You don't need to send a lengthy letter or email message at this point in the process.

Most school guidance offices are equipped with Web and print information you can use to acquire lots of good information very quickly. But remember that the material sent to you by a college will definitely be up-to-date, while information obtained from any general source (handbook or computer search) may be a little out-of-date.

While you are looking for colleges, the colleges are looking for you. Colleges obtain lists of students from the Student Search Service of The College Board and from the Educational Opportunity Service of ACT and use them to initiate contact with the students. When registering for the ACTs or the SATs, you may indicate whether or not you want to take part in Student Search or Educational Opportunity Service. If you participate, you should count on receiving literature from many colleges in which you may or may not be ultimately interested.

As literature from the colleges arrives at your home, you should read the material thoroughly. You may find it helpful to summarize the information in a notebook or on index cards or set up a college information file in your computer. The key to sorting out college options at this point is being organized. (See Chapter 5 for details on using literature.)

Take advantage of college visits to your school. Admission representatives from the colleges that you're interested in might be visiting. Talk to your counselor and watch for lists of upcoming college visits. When you sit down with a representative, remember to ask questions and not to take the meeting lightly—the representative whom you meet at the school may be a member of the admission committee that reviews your folder for a decision.

As your junior year of high school concludes, you may have already made some decisions about colleges on your initial list. You can eliminate the colleges that don't fit your needs and look further into the colleges that appeal to you. At this stage of the process, gathering good information is the goal.

You might want to visit some of the colleges that interest you during the summer between your junior and senior years. College visits are the best way of assessing schools.

As the summer progresses and as you make visits and read about colleges, you will find your preferences falling into place. You should approach your senior year by narrowing your list of colleges.

College visits are the best way of assessing schools.

Early in the fall of your senior year, if the colleges you have developed interest in have not already sent application materials to you, you'll want to contact the colleges that you have decided to apply to and request application forms. Be aware of deadlines and be certain to file applications well in advance of the deadlines. If you are applying for financial aid, you should note that some financial aid deadlines differ from admission deadlines.

The stage is set. The paranoia inherent in the senior year begins to take hold! Depending on the timetables and policies of the colleges, applicants will be notified of the admission decisions at various times. The greatest source of consolation to you and your parents during the entire process comes from the fact that it's all over by May, and, relative to life itself, it's a very short time.

Self-assessment, evaluation, patience, persistence, organization, and above all, good humor and perspective are the elements of a happy transition from high school to college.



GET SET FOR ACTION— YOUR JUNIOR YEAR

During your junior year, most of the college admission process centers around preparation for choosing colleges and actually filing applications in the fall of your senior year. As a junior, you are in control; you are doing the research and selecting the colleges that meet your needs. As a senior, once you narrow the list of choices to those institutions that really appeal to you and you send in the applications, you hand the control of the process to the colleges. For now, though, it's all up to you. It's time to get started.

Good decisions are made by gathering good information and by being organized. Much of your time during your junior year will be devoted to gathering information about colleges, options, procedures, and yourself.

There's much to be done, but you have a whole year to work at it. Consult the Prep for College Calendar and set up a plan. (See Appendix D for the Prep for College Calendar).

PSATs in October, ACTs, SATs later in the year...check diploma requirements to be sure you're in the right courses... get to work in all courses to be sure that your grades are good as you approach your last year in high school.

**Good decisions are made by
gathering good information
and by being organized.**

Yes, your plate is full, but remember that your family, teachers and counselors are all available to help. Start with your parents. They have much to offer in advice and guidance. The process of selecting and gaining admission is clearly yours, but your parents' opinions are important. The basis of a good relationship with your parents during the college process centers in mutual respect.

Ask for their advice, listen to what they say—and ask that they listen to you in return. You can also turn to professional assistance:

- Your high school counselor can provide you with reference materials, information and advice. The counselor can help you determine which courses you should take in order to achieve the goals you have established, and which tests you should take. In most cases, the guidance office is also responsible for sending your transcript with courses, grades, grade point average (GPA), and class rank on to the colleges you apply to. Consult your counselor early in the process, and keep reporting on your progress.
- An independent counselor can put in a lot of time and attention to your college quest, which helps explain the growing popularity of such counselors among students and their families. If you decide to consult an independent counselor, take the time necessary to research that person's credentials. Try to talk to former clients and college admission officials. Ask up front what the fee will be—usually ranging from \$1,000 to \$4,000. If the charge is particularly low, there may be reason to be suspicious; however, there are programs that offer independent counseling to low-income students for little or no cost. Be aware that independent counselors are paid to offer advice and help only; they should not try to fill out your application, write your essays or promote one institution over another.
- Without the aid of counselors or parents, you can start to think about potential college choices and check local bookstores, libraries and Web sites for reference books and computer programs that may help you determine a list of colleges that can meet your needs.

As you develop your list and begin to decide which colleges are of interest to you, it's time to ask the colleges for information. Do not be reluctant to inquire about more colleges than you plan to have on your application list; the information you receive will help you make good decisions as the process unfolds. A simple email, like the following, will do:

Dear Sir or Madam:

I am interested in finding out more about your college. Please send me information and an application.

Thank you.

Robin Student
10 Main Street
Everytown, NJ 00000

Send the email to the Undergraduate Admission Office. You'll find the proper address in your guidance office or on the college's Web site.

Then make sure you're well organized before the response comes. Here's what you'll need:

1. A simple notebook to keep notes on the colleges and a list of things to do in. Allow several pages in your notebook for each college. Use dividers to keep the colleges separate. You could also set up your notes in a data file in your computer.
2. Folders or files, to hold all the material you'll be receiving. Keep the colleges separate.
3. A long-term calendar, one that gives you a lot of room to write notes in.

When a college sends you the information you requested, read through the material and in your notebook:

- Note deadlines for applications, test scores and interviews.
- Set up columns of likes and dislikes, pros and cons for the different criteria you determined earlier.
- Take particular note of special programs and requirements. For example, is there a language requirement for the degree? Does that appeal to you, or is it something you'd want to avoid?

Don't feel obligated to read the material all at once and form an opinion immediately—that's why you're taking notes. Try to resist the temptation to form opinions based only on photographs. Take your time. Read and think about each school as carefully as possible. When you have read the material from several colleges, you can then review your notes and form a list of your common likes and dislikes. Your list of colleges should be taking shape as you apply your criteria and make decisions. Don't be afraid to eliminate colleges once you have determined that the choice doesn't fit your needs.

It's important to keep resources and maintain complete and accurate records.

Keep a separate file on each school. Keep all the materials they've sent to you, all the notes and research you've done on them, all together for easy reference. Resist the temptation to throw things away. The process generates a lot of paper that you might not think important, but which may be needed later on. It's important to keep everything and maintain complete and accurate records. You should also keep copies of everything you send.

Your calendar can be a vital tool to help you keep track of all your important deadlines and dates, including:

- Meetings with your counselor
- College fairs
- College representative visits to your school
- College application deadlines—they vary from school to school
- Deadlines to sign up for tests, and test dates
- Deadlines for your teachers to get in their recommendations
- College interviews and visits.

In addition, you should use your calendar to record the dates when you send in your various forms. For help in mapping out your schedule, refer to the Prep for College Calendar in Appendix C.

THE COLLEGE VISIT AND THE INTERVIEW

Visiting a college campus is the best way to determine whether or not you might want to spend several years there. You should plan campus visits at the end of your junior year, during summer months or early in your senior year.

Make an appointment for a visit by calling the admission office. Writing a letter to make an appointment is often too time-consuming and doesn't allow for making changes in date and time without needless correspondence. You don't need to speak with an admission officer to make an appointment; the office secretary usually arranges visits.

WHEN YOU VISIT A CAMPUS:

- Take a tour, check facilities, including dormitories.
- Talk to students, a very useful source of information about a college; but remember that students' personal opinions must be considered with care.
- Visit a class: talk with a faculty member if possible.
- Have a meal on campus.
- Visit the coffee shop, snack bar or pub as a place to meet students.
- Read the campus newspaper as a means of finding out what the issues are on campus during your visit; check the bulletin boards in the student union or cafeteria.
- Ask questions. Don't be bashful!

If you visit the campus of a college that offers personal interviews, be sure to set up an appointment when you call to arrange the visit.

WHEN YOU HAVE YOUR INTERVIEW:

- Be prompt.
- Be neat: appropriate dress is still an easy way to make a good impression.
- Be well-prepared: read the catalog or visit the college's Web site prior to your interview and prepare questions based on what you read. Here are a few examples of good questions:
 - What percentage of students come back after freshman year?
 - Could you tell me some details about a program/major?
 - What makes a program/major a good one?
 - What social options are available if I don't join a fraternity/sorority? (for colleges with Greek systems)
 - What campus issues are students talking about this year?
 - How involved are students in extracurricular activities? Do most students stay on campus during the weekends?
- Before the interview, think about how you'd answer the following questions.
 - What are your goals?
 - How does this college fit in with your interests and talents?
 - What majors are you interested in, and why?
 - What are you passionate about?
 - Why do you want to attend college? Why this college?
 - What extracurricular activities are important to you?
 - What academic or intellectual topics interest you?
 - What types of books do you enjoy reading?
- Answer questions to the best of your knowledge and ability: don't be afraid to admit that you don't know something.

- Be ready to volunteer information: know your scores, rank-in-class, latest grades, and what courses you carry.
- Be yourself—don't pretend to be something or someone you are not.
- Don't be concerned if your interviewer is someone other than the dean or director of admission. If the interview is an important part of the admission process at a college, all interviews given on campus have equal weight. All interviewers are trained and prepared to represent the institution. An interview with a senior staff member is not essential.
- Above all, relax. Interviews are meant to be informative to both parties. Try to get as much out of an interview as you provide for it.
- When you get home, consider writing a thank-you note to your interviewer and tour guide.

GROUP INFORMATION SESSIONS

Many colleges that have great numbers of prospective students visiting their campuses each year have eliminated the personal, on-campus interview from their admission process. Instead, these colleges have instituted group information sessions to provide accurate information to several students and parents at the same time. Combined with campus tours, group information sessions are excellent resources to use in researching and evaluating colleges. In spite of being part of a group, don't be bashful about asking the questions you want answered in group sessions. Remember that if a college does not offer personal interviews, you need not be concerned about trying to arrange one. Rather, if you have something personal to convey to an admission office and cannot get an interview, use the essays of the application or write a letter to accompany your application.

Combined with campus tours, group information sessions are excellent resources to use in researching and evaluating colleges.

A LAST WORD ABOUT THE CAMPUS VISIT

If you don't have an interview or group information session, but you do visit a campus, it may be wise to let the admission office know that you saw the campus. Taking the time to see the campus is one indication of your interest. Conversely, if you live only a few hours from a campus and don't visit, it may be assumed that you are not very interested in that institution.

ALUMNI INTERVIEWS

Some colleges have developed elaborate alumni networks throughout the nation and use these well organized alumni groups to interview applicants. Several colleges even require alumni interviews, regardless of whether or not you have had a campus visit or interview. If you are unable to have an interview on campus with an admission officer, and if you feel that you have something to gain from an interview, you might write to the college and inquire about the possibility of having an alumni interview in your area.



CHAPTER 3

TERMS YOU NEED TO KNOW

The following list of definitions and explanations should serve as a handy reference of the many terms and often-used abbreviations in the college admission process.

I. TESTS AND TESTING

Colleges vary in their emphasis on standardized tests, but surveys regularly reveal that admission officers consider your test scores to be the second-most important piece of information you submit. Your grades in upper-level classes are most important, and your overall GPA usually ranks third. Many colleges also use your test scores to determine what courses you should be placed in after you're admitted. A few colleges sponsor their own admission test, but the vast majority want you to take either the SAT or the ACT.

Remember that test requirements vary among colleges.

The College Board—A nonprofit organization governed by college and secondary school members. The College Board is the oversight agency for many tests and services connected with the college admission process, including the SAT.

ETS—Educational Testing Service. A nonprofit agency employed by The College Board to produce its tests.

PSAT/NMSQT—Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test. The PSAT/NMSQT is a practice test, designed to prepare juniors for the SAT. Further, it is used in the selection of the top scholars in the country for the National Merit Scholarship Corporation's (NMSC) scholarship programs. The test is divided into two categories: critical reading and math. The critical reading section includes short and long reading passages and sentence completion questions. The math section tests concepts from Number and Operations,

Algebra and Geometry. The minimum score to receive national recognition varies from year to year. PSAT scores are not usually used by colleges as admission criteria.

SAT—Originally, SAT was an acronym for the Scholastic Aptitude Test. Now known simply as the SAT, this test is usually taken in the junior year and again in the senior year and is a required test for admission to many colleges. A multiple-choice examination designed to test a student's reasoning aptitude in an academic context, the SAT is divided into three sections; each section is scored on a scale of 200–800, with two writing subscores for multiple-choice and the essay. Low scores are not indicative that a student is unable to do competitive work in college, merely that someone with higher scores may be able to do the same work with more ease. Before you take the SAT, you should read and study The College Board booklet, *Taking the SAT*, available in your guidance office.

SAT Subject Tests—Often taken at the end of the junior year and possibly at the midpoint of the senior year, SAT Subject Tests are administered in a variety of academic subjects and are designed to test the level of knowledge of a student in particular academic disciplines in relation to other students throughout the country. Some colleges use the Subject Tests only for placement in various levels of freshman courses; some use them as additional supporting information in the admission process.

AP—Advanced Placement Tests. Designed for strong students who have completed college level work in high school, APs are given in specific subject areas and are used in determining whether or not a student may gain advanced standing in college. If you think that you may be interested in AP coursework and testing, see your school counselor.

CLEP—College Level Examination Program. Somewhat like the SAT Subject Tests and AP, CLEP is designed primarily for the individual who has not been in school for some time but who may have acquired considerable knowledge through a job or experience. Some colleges have incorporated CLEP into testing programs for entering freshmen.

TOEFL—Test of English as a Foreign Language. The TOEFL, a computer-based test, is designed for students for whom English is not a native language and whose scores on SAT would obviously be affected by the language difference. Generally, students take TOEFL in addition to other standardized testing such as SAT or ACT.

ELPT—English Language Proficiency Test™. The intended testing group are students whose best language is not English; who attend U.S. high schools or who have studied in an international school where courses are taught in English; have completed two to four years of English language instruction in an English as a Second Language program or in English enrichment courses; and/or students who speak a language other than English at home or work.

ACT, Inc.—A nonprofit organization that designs and administers tests for college admission and course placement and provides programs for college searches, online application and financial-aid estimates.

EXPLORE—A program from ACT Inc., a set of four tests, that measure academic achievement. It can help eighth and ninth graders plan their high school courses, prepare for the ACT or choose a career direction.

PLAN—PLAN, from ACT Inc., is meant for all high school sophomores, both those considering college and those considering other options. PLAN will familiarize you with the ACT Assessment and tell you what steps you need to take to get the ACT score you want. It will also help you think about your college major and career interests, and it will provide your teachers with information about your academic and career-planning needs.

ACT Assessment—The ACT includes four curriculum-based tests prepared by the ACT, Inc. ACT scores are used throughout the country by college and university admission offices. The multiple-choice tests measure your skills in English, mathematics, reading and science. Each test is scored on a scale of 1 (low) to 36 (high), and the four tests are also averaged to provide a composite score. The ACT also has an optional writing component. Most colleges and universities allow you to submit results

from either the ACT or the SAT to meet admission requirements. You should check with the school first, though, as some prefer one test over the other. Some colleges ask you to submit ACT scores or else scores from a combination of the SAT and two or three SAT Subject Tests.

Before you take the ACT, you should study the booklet, *Preparing for the ACT Assessment*, available in your guidance office. You should also visit the ACT Web site, www.act.org, where you can practice with sample questions and answers, order test-preparation materials and register to take the test.

IBO—The International Baccalaureate Organization’s Diploma Programme, created in 1968, is a demanding pre-university course of study that leads to examinations. College credit may be awarded, based on the examination results. It is designed for highly motivated secondary school students aged 16 to 19. The grading system is criterion-referenced: each student’s performance is measured against well-defined levels of achievement consistent from one examination session to the next.

The programme is a comprehensive two-year international curriculum, available in English, French and Spanish, that generally allows students to fulfill the requirements of their national or state education systems. Internationally mobile students are able to transfer from one IB school to another. Students who remain closer to home benefit from an international curriculum.

Low scores do not indicate that a student is unable to do competitive work in college, merely that someone with higher scores may be able to do the same work with more ease.

II. ADMISSION TERMS AND PROCESSES

Highly Selective College Admission Calendar—Many college admission office timetables call for applications to be filed during the fall or early winter of the senior year. Supporting data (standardized test scores, high school records and recommendations) are sent to the college at

the student's request. Members of the admission office or admission committee retreat from late February to late March to read applications and to make decisions. Decisions are mailed to applicants from early to mid-April, and accepted applicants are required to notify the college that they choose or decline the offer to attend no later than May 1 (the CRD or Candidate's Reply Date).

Non-Restrictive Application Plans—Students are not restricted from applying to other institutions and have until May 1 to consider their options and confirm enrollment.

Regular Decision—Students submit an application by a specified date and receive a decision in a clearly stated period of time.

Rolling Admission—Institutions review applications as they are submitted and render admission decisions throughout the admission cycle.

Early Action (EA)—Students apply early and receive a decision well in advance of the institution's regular response date.

Restrictive Application Plans—Students are responsible for determining and following restrictions.

Early Decision (ED)—Students make a commitment to a first-choice institution where, if admitted, they definitely will enroll. The application deadline and decision deadline occur early.

Restrictive Early Action (REA)—Students apply to an institution of preference and receive a decision early. They may be restricted from applying ED or EA or REA to other institutions. If offered enrollment, they have until May 1 to confirm.

IMPORTANT NOTE: Familiarize yourself with each college's requirements. Talk with your counselor and ask questions if you don't understand the program completely.

Common Application—Allows a student to fill out one application form (the Common Application) and photocopy the

application and recommendation forms for filing at more than one college. You should check with the admission office to see if a college will accept the common application and if any supplements are required. This application form is available from your school counselor or online, at www.commonapp.org, where you can either download the form or submit your applications electronically.

January (Spring Term) Admission—Some colleges admit freshmen to begin study in the middle of the academic year. January admission may be an option worthy of investigation for students who might graduate a term or semester early from high school.

Deferred Admission—Many colleges offer an opportunity for a student who has been admitted to delay or defer enrollment for a year or a semester. Students who defer an offer of admission may choose to work for a while to earn money for college or to travel or to pursue special programs. A deposit is often required by the college to hold a place in the next entering class, and it is the college's right to expect the student to be able to account for the time spent between graduation from high school and actual matriculation at the college. The student who defers admission to a college cannot attend another college during the time off, unless the college is notified in advance and agrees to the plan.

Open Admission—Some colleges do not practice selective admission and offer admission to virtually all students who apply. Such colleges usually have extensive programs designed to provide remedial or developmental help to students who enroll with academic deficiencies.

Tuition Deposit—Also known as the admission deposit, commitment deposit, or commitment fee. A college usually requires a student who has been admitted to verify intention to enroll by submission of a deposit or fee to be applied (usually) to the student's tuition charges for the upcoming academic year. Colleges that are members of the National Association for College Admission Counseling (NACAC) agree to allow accepted applicants the opportunity to learn the decisions of all colleges they have applied to before requiring tuition deposits, provided that all decisions are made before May 1. The student, in turn,

is obligated to submit a tuition deposit to only one college before its required deadline (usually May 1).

Colleges view dual or multiple deposits by students as serious violations of trust and may revoke a previous offer of admission from any student who is found to have sent tuition deposits to more than one college.

Wait List—This is an admission decision option utilized by institutions to protect against shortfalls in enrollment. Wait lists are sometimes made necessary because of the uncertainty of the admission process, as students submit applications for admission to multiple institutions and may receive several offers of admission. By placing a student on the wait list, an institution does not initially offer or deny admission, but extends to a candidate the possibility of admission in the future, before the institution's admission cycle is concluded.

OF SPECIAL NOTE: You should be familiar with the NA-CAC Statement of Students' Rights and Responsibilities in the College Admission Process found in Appendix A. You should pay particular attention to a college's or university's policies concerning application fees and tuition and housing deposits before you complete the application.

Colleges may revoke a previous offer of admission from any student who is found to have sent tuition deposits to more than one college.

III. HIGHER EDUCATION TERMS

College—An institution at which students study toward two- or four-year undergraduate degrees after completion of secondary school.

Concurrent Enrollment or Dual Enrollment—A plan that allows students to take courses at nearby colleges while completing high school.

Private College—An academic institution financed primarily by tuition and endowments.

Public College—An academic institution financed primarily by tuition, endowments and state or local taxes. Tuition for in-state students is reduced and programs and policies are state-regulated.

Transfer Program—A two-year program which results in an associate degree. It is designed for students who intend to continue their studies at a four-year college.

University—An institution which may be the same as a college, but which usually offers graduate degrees in addition to undergraduate degrees.

Undergraduate Degree—Two-year (associate) or four-year (bachelor's) degrees.

Associate Degree (A.A., A.S.)—A two-year degree that generally prepares the student for further study. Some associate degree programs are sufficient training for certain careers, but many students in two-year colleges intend to complete their studies at four-year colleges.

Bachelor's Degree (B.A., B.S., B.F.A.)—A four-year degree in a specified subject.

Graduate Degree—A degree completed by study after the bachelor's degree.

Master's Degree (M.A., M.S., M.F.A.)—One or two years of study in a specific subject after completion of the bachelor's degree.

Doctoral Degree (Ph.D., J.D., M.D.)—Three or four years of study in a very specific subject after completion of a bachelor's and/or master's degree.



NATIONAL COLLEGE FAIRS

The National Association for College Admission Counseling (NACAC) is a nonprofit association of institutions represented by school counselors and college admission and financial aid officers. NACAC's major purpose is to improve the admission process for students and their families.

Many NACAC services are geared directly to school counselors and admission officers and benefit students indirectly. But one is offered to benefit thousands of students directly each year: the National College Fairs.

Annually, NACAC sponsors National College Fairs in major cities throughout the country. Fairs provide high school students, parents, and adult students with free access to information about college programs, financial aid, admission, tests, and campus life. Admission representatives from 175–400 (depending on the location of the fair) colleges and universities are at each fair to provide information about their respective institutions and programs. NACAC National College Fairs are open to the public free of charge.

A high school or community may have a college day or college night program, or a state/regional affiliate of NACAC may sponsor regional college fairs, but the concept is the same for all: to provide information to you, your parents and your counselors.

Fairs provide high school students, parents and adult students with free access to information about college programs, financial aid, admission, tests, and campus life.

Before attending any type of college fair program, you must do some homework.

1. Establish some criteria for choosing colleges you wish to see at the fair. Think about majors, the size of the colleges and their locations.
2. Once you have determined your criteria, meet with your school counselor to decide which colleges represented at the fair best fit your needs. You and the counselor together can make a list of colleges to explore at the fair. If you can't meet with your school counselor before the fair, there are qualified counselors available for consultation at every NACAC National College Fair.
3. Be organized at the fair. Obtain a fair newsletter as soon as you arrive and take a few minutes to determine the booth locations of the colleges on your list. Using the newsletter, check off the colleges you wish to see and note their booth locations. Form a plan that will allow you to meet with all the representatives on your list. If you don't have a list when you arrive, make the counseling center at the fair your first stop.
4. Next, research the colleges on your list and note questions to ask the representatives at the fair.

When you attend a college fair, take your college list and your questions. Be prepared to take advantage of the opportunity to gather important information about your colleges. Take a notebook and jot down the answers to your questions so that you can analyze the information after the fair.

Remember, National College Fairs are there to provide information for you, so don't be afraid to ask questions.

Your parents are welcome to attend the fair. In addition to providing a chance to receive information about specific colleges, National College Fairs offer many other services. At the fair, representatives of the financial aid offices from nearby colleges present excellent information sessions about all facets of financial aid for college. Parents and students find these sessions extremely useful and informative. Representatives of ACT and The College Board are usually available at the fairs to answer questions about testing.

PERFORMING AND VISUAL ARTS COLLEGE FAIRS

NACAC also sponsors Performing and Visual Arts College Fairs—free events for college and high school students interested in pursuing undergraduate and graduate programs in the areas of music, visual arts, dance, theatre, graphic design, and other related disciplines.

At the Performing and Visual Arts College Fairs, students can discuss admission requirements, financial aid, portfolios, audition and entrance requirements, and much more with representatives from colleges, universities, conservatories, festivals, and other educational institutions with specialized programs in the visual and performing arts.

Call 800/822-6285 or visit www.nationalcollegefairs.org to learn more about the National College Fairs and the Performing and Visual Arts National College Fairs, including dates, locations, directions, and exhibiting colleges.

**The National College Fairs
are for you, so take advantage
of them!**



CHAPTER 5

COLLEGE PUBLICATIONS

Colleges publish a vast array of information from which you can gain valuable insight. Visiting the college Web site and reading the college literature will not substitute for a day or two spent at a college, but both are excellent resources for the initial screening process and are important for learning about a college that you cannot visit before the application process begins.

The catalog or bulletin is an important source of information about a college. Catalogs contain the definitive listing of courses offered, rules and regulations of the college, faculty listings, various requirements, and general information. Some colleges will not send you a catalog unless you specifically ask for it, so be sure to request the catalog of each college that you apply to, if a copy has not been sent to you. You also might be able to download it from the college's Web site.

A view book may be used in place of the official catalog as the initial piece of literature sent to a prospective student. View books, as the name implies, are not as detailed, contain more pictures, and are less tedious to read than the catalogs.

The college Web site is the best place to find up-to-date information about the school. It contains a lot more information than a typical view book, or even a college catalog. You'll find pages for the admission office, academic departments and individual faculty members, as well as links to student organizations, and news about what is going on at the school.

There are three sources of information that are not automatically mailed by the admission office or always available on the college's Web site, but are frequently very helpful in gaining insight into the different areas of a college: the student newspaper, the alumni magazine and the literary or scholarly publications.

The student newspaper is a great way to discover what student life is like at a college. Take editorial comment with a large grain of salt, and read the college newspaper with an eye toward what is going on at the college and in the community around the college.

While the student newspaper reflects current student life, the alumni magazine is an interesting way to discover what the college's graduates are doing.

Many colleges publish scholarly journals within various departments; if you have a particular interest in English, for example, you might request a copy of the English department's literary publication (most colleges have one). If you are interested in one of the publications, contact the admission office.

In evaluating a college through its admission literature, be methodical; look for specific information; and READ—don't merely skim or look at pictures. Watch for the following:

Admission Requirements—Check the courses and tests required for admission; check deadlines and make a note if they differ from deadlines of other colleges.

Degree Requirements—Once you get in, what are the requirements to get out?

Academic Programs—Check the course offerings by department; look for diversity of courses in your intended major area. Watch for required courses within departments.

The Faculty—An advanced degree does not guarantee a good teacher. In looking at a faculty list, pay attention to the colleges and universities where the faculty members were educated. Seek diversity in the background of the faculty, especially in your intended area of major.

The Calendar—College calendars are extremely varied. The calendar may be an integral part of a college's programs, so make certain that the calendar suits you. You may lose a great summer job opportunity if your college calendar conflicts with the dates of employment.

Costs and Financial Aid—The section of the Web site dealing with costs is the first page consulted by most parents. During the initial process of selecting colleges, don't let cost become a determining factor. Your choice may be greatly influenced by cost, but until you have explored all financial aid resources, don't allow cost to sway your choice.

Living Facilities—If possible, find the percentage of students who live off-campus; it may be an indicator of the quality of on-campus life. Investigate the types of accommodations: houses, dormitories, single rooms, doubles, triples, and coed or single-sex dormitories. Does the college guarantee on-campus housing for all four years?

Student Services—What opportunities exist for counseling? Is there a placement office to assist students in finding jobs after graduation? A career planning office? What health services are available?

Student Activities and Athletics—What sorts of clubs, student government and committee opportunities exist for students? Are there intercollegiate and/or intramural athletic programs? If so, in what sports?

Special Programs—Explore the availability of such opportunities as foreign study, cross-enrollment in courses at nearby colleges or independent study.

General Information—You may want to investigate library size and policies, total enrollment, whether or not cars are allowed, campus alcohol and security policies, and other matters of particular interest to you.

**Don't forget: read, take notes
and be organized when you
check out a college's Web site.**



CHAPTER 6

THE PARTS OF AN ADMISSION FOLDER

When you apply to college, the college admission office collects a folder of information to consider as it makes a decision about you. There are five main areas of an applicant's "folder."

1. **Application**—The application includes simple biographical information such as your birthday, family members and addresses. Frequently you will need to write essays, which are intended to acquaint the admission committee with your experiences, strengths and weaknesses, and writing ability. Check out the section "The Personal Factor" later in this chapter for advice about essays.

A WORD ABOUT ELECTRONIC APPLICATIONS:

An ever-increasing number of colleges are turning to advances in technology to make the application process easier. When you access a college's Web site, you will usually find two ways to complete the application:

- Download and print out the application, to be completed by hand and mailed.
- Complete the application online and submit it electronically (via the college's Web site).

If you fill out the application and submit it online, be sure to print out a copy of what you send, and follow-up with a telephone call or email to confirm that your application has been received and processed properly.

2. **Academic Record**—Regardless of a college's admission policy, the most important factor in an applicant's folder is the academic record in secondary school. Your curriculum, your specific courses, and the grades you received are aspects of the record admission officers consider in appraising a transcript (another term for the academic record). When your record is compared with your classmates' records, you may be

assigned a class ranking relative to the others in the class. Class rank is important as a means of showing the admission officer the level of competition you have encountered and how well you have achieved relative to the competition. Some high schools do not compute class rank for a variety of reasons. Those schools that do not compute rank generally make provisions with colleges that require rank so that their students are not adversely affected in the admission process. Usually, high schools calculate students' grade point averages (GPA) as a step in preparing class rank; many schools use the GPA instead of class rank as a means of presenting a summary of a student's overall academic record. Most colleges require class rank and/or GPA to assist the admission office in making decisions.

A WORD ABOUT ACTIVITIES:

Although your academic credentials are the primary factors in determining admission, your record of involvement in activities can be a significant supporting credential. Mere membership is not the important factor; it is, rather, the level of involvement and accomplishment that is important. It is better to be involved in one activity and to be a significant contributor to that activity than to be involved superficially in several organizations.

- 3. Test Scores**—Standardized testing has come under a great deal of scrutiny and criticism in recent years. Many colleges have stated that an applicant's test results are only a small part of the entire application package; a few have even made submission of test scores optional. However, any college that requires the tests will use the scores in its admission process. How much emphasis is placed on test results depends on the college's policy; as a general rule, the larger the college, the greater the emphasis on pure statistics (test scores and class rank) in determining admission. It is important to remember that test scores are a part of the total applicant profile, and, at most institutions, test scores alone do not exclude a student from admission, nor do scores alone guarantee admission.

A WORD ABOUT STANDARDIZED TEST PREPPING:

Because your high school record is the single most important part of your admission folder, don't forget that

good grades in demanding courses are more important than standardized test scores. Don't spend so much time trying to improve these scores that your grades and involvement in school suffer.

4. **School Recommendation**—The official recommendation or statement prepared by the school for you is also a very important part of the folder, but it is not as critical as your record itself.
5. **Teacher Recommendations**—These tell the readers of your application about your classroom performance in terms that are not represented by grades. Teachers may comment on the type of contributions you make in class, the written and oral work you have presented, and your potential for studying at a particular college.

THE PERSONAL FACTOR

While it's true that the greatest emphasis is placed on your courses, grades, and, in some cases, your standardized test scores, colleges also want to know about you, the person. What are you like when you're not being a student? How do you spend your free time?

Everything you do has some importance—sports, clubs, jobs, working on your computer, reading for your own enjoyment, writing prose or poetry, taking photographs, volunteering, baby-sitting, or anything else that you choose to do. The application usually contains questions that allow you to list or explain your activities, honors and use of "free time." The application essay, too, gives you a chance to share some valuable insights into who you are and what you consider important. Your uniqueness as an individual does have an impact on the admission decision.

THE DECISION-MAKING PROCESS IN COLLEGE

When considering how decisions are made and what influences admission decisions, the level of selectivity at the college in question is important. The more applicants a college has for each place in its entering class, the more selective that college can be and is. At the highly selective colleges (more than three applicants for every place in the class), virtually all of the application folders contain outstanding credentials. Consequently, the applicant

whose folder contains some weaknesses in relation to the general qualities of other applicants will stand out on the basis of weakness rather than on strength. At such colleges, the “personal factor” often plays a major role in the admission decision.

When a college has many more academically qualified applicants than places in the class, the emphasis in admission decisions often shifts to more subjective, personal factors. Activities, leadership experience, special talents, family traditions, or outstanding academic skills (in particular, good writing) may make an application stand out above others. Well-written essays which complement carefully prepared applications may help your chances for receiving a favorable decision. As the degree of selectivity decreases, the admission criteria generally are geared toward whether or not the student can be successful.

Your uniqueness as an individual does have an impact on the admission decision.

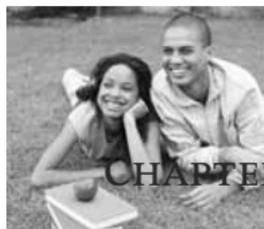
Large public institutions and community colleges are likely to have different admission policies. Some large schools determine admission by entering applicant data (i.e., GPA, rank-in-class, test scores) into a computer formula. The computer recommends what students to admit and deny; the admission committee then studies the applications and the computer recommendations before making decisions. On the other hand, some large institutions read applications and determine admission in the same way that smaller schools do.

There may be different admission standards for individual colleges within one university, in which case your application will be considered with others for the same college (i.e., liberal arts, engineering, business, or nursing schools). Keep in mind that some state schools give preference to state residents and in some cases must admit state residents if they apply by a certain date.

Most community colleges have open admission; that is, any resident of the community college district and some out-of-district residents are able to attend.

In these instances, the application process is relatively simple, usually including only biographical data. Some of these schools have specific programs that practice selective admission and require test scores and essays. All programs will require proof of high school graduation or its equivalent.

Regardless of the type of college, the admission offices have one thing in common: each is charged with the responsibility of assessing the qualifications of applicants to meet the admission criteria that its institution has established. No one likes to think that someone doesn't want them, but a college's admission decisions are based on comparisons—of applicants with other applicants and of applicants' qualifications with the college's needs. If your credentials satisfy a college's needs, you are usually admitted. In some cases, you may be disappointed, but don't let a college's admission decision have a negative impact on your life. There are lots of colleges and many paths leading to the same goal. The important thing is to set goals and work toward them. If you are denied admission to a college, don't take it personally and feel that you've failed. Take a deep breath, turn your attention to the other options available, and get on with your education—on your path to a rewarding life.



FINANCIAL AID FOR COLLEGE

AN INTRODUCTION

The unsettling news is that a year at most colleges, especially if living costs are included, starts at about \$9,000 and can exceed \$40,000. The good news is that if you need financial aid to help meet college costs, you are likely to receive it. So, this advice is worth remembering: cost should never be a deterrent in choosing the colleges to which you will apply.

There are no guarantees, of course, but there is a staggering amount of federal, state, institutional, and local financial aid available every year. The fact is, most of the students who apply for aid and who need it do receive all or part of what they need to attend their first-choice college. And the likelihood of receiving aid becomes greater as the cost of the college increases. The most expensive schools often have the most aid to give. During the application process, it is only good common sense to pick colleges with a range of costs, including some that are within your reach financially, but you should never eliminate the college you really want on grounds of cost alone.

Another point to keep in mind: the admission decision and the financial aid decision are made separately and independently of each other, typically in different offices on the campus. The admission decision comes first and it usually makes no difference whether or not you are a candidate for financial aid.

The cost shouldn't deter you in choosing the colleges to which you will apply.

It is only after you are admitted that the financial aid staff will review your aid application and make its own aid decision. A favorable admission decision will not guarantee you financial aid, and your status as an aid candidate rarely jeopardizes your chances for admission.

But, at colleges with limited resources, the most qualified applicants generally get the scholarship aid awards first. Therefore, if you are applying for financial aid, keep your grades up.

The kind of financial aid we're discussing here is the specified amount of money that is offered to a student to help handle educational expenses. Most financial aid is given because the student has demonstrated need for it, and the amount of that aid is limited to the student's calculated need. Simply stated, a student's need is determined as the difference between the cost of attending the school, sometimes referred to as the cost of attendance, or COA, and the amount the student and his or her family is expected to pay, also known as the Expected Family Contribution (EFC).

COA – EFC = Student Need

The Expected Family Contribution is made up of:

- the amount the student's parents can pay from their income and assets;
- the amount the student can contribute from earnings, plus savings account(s); and
- any amount that is being contributed as a non-repayable gift from any source.

The student and parents are responsible for paying what they can; financial aid is intended to supplement such efforts, not substitute for them.

In fact, financing a higher education can be thought of as a partnership among the family, the federal and state governments, and the college or university.

This chapter deals with financial aid as an aspect of the admission process. Before making any decisions about college selection, read this chapter and talk to your counselor, who has access to the latest and most complete information about financial aid programs.

THE TERMINOLOGY OF FINANCIAL AID

PART I. THE APPLICATION PROCESS

FAFSA—Free Application for Federal Student Aid. A detailed form that is the first step in applying for federal aid, offered by the US Department of Education. The FAFSA is available online (www.fafsa.ed.gov), or if you have limited access to the Internet, you can log in at colleges, your high school and public libraries. Only one FAFSA needs to be completed each year, even if you are considering several different colleges. You may be able to use the FAFSA to apply for state and college aid as well. Contact your state agency and financial aid administrator to find out whether you can use the FAFSA to apply for state and college aid, and to learn what types of aid may be available to you.

If you complete a paper FAFSA, you will mail it directly to the application processor listed on the FAFSA. If the school you plan to attend participates in the Department of Education's electronic application system, you can give your completed FAFSA directly to the school. The school enters your FAFSA information into its computer system and electronically transmits the data for you to the Department of Education.

When you apply electronically for federal student aid, you complete the application at the FAFSA Web site, www.fafsa.ed.gov or studentaid.ed.gov. The site also contains useful information about the electronic process and what to expect after completing it. Be sure you keep your pin number to check back later on the status of your aid.

CSS Financial Aid PROFILE—A supplemental need-analysis document used by some colleges and private scholarship programs to award their non-federal aid funds. Early in your senior year, participating colleges may ask you to file a PROFILE so that a predetermination can be made of your financial aid eligibility at that school. The PROFILE does not replace the FAFSA—you must still file a FAFSA in order to be considered for federal student aid. You should file a PROFILE only for those colleges and programs that request it. PROFILE registration forms, which are processed by the College Scholarship Service (CSS), are generally available from high schools or colleges.

Financial Aid Package—Describes the total amount of aid that a student receives. A package generally consists of several parts: grants/scholarships, loans and jobs. Grants and scholarships are considered “gift aid.” Loans and jobs are considered “self help.”

PART II. APPLYING FOR FINANCIAL AID

To be considered for financial aid, you are required to file a Free Application for Federal Student Aid (FAFSA). The FAFSA is the only application that makes you a candidate for all federal student aid, including:

- The Federal Pell Grant*
- The Federal Supplemental Educational Opportunity Grant (FSEOG)*
- The Federal Perkins Loan*
- Federal Direct Loans*
- Federal Work-Study employment (FWS).*

* See Part IV for definitions.

Many states use the FAFSA for state grant or scholarship consideration. The FAFSA may also be used for institutional aid, although colleges may require an additional institutional aid application, or the CSS Financial Aid PROFILE, for their own funds.

The instructions that accompany the FAFSA and all other financial aid applications are very explicit. Read these instructions carefully and preview the entire form before completing any parts. Follow the instructions, step by step, and begin early enough to allow for some inevitable delays as you seek answers to your questions. Be thorough and organized. Be aware of deadlines for filing financial aid forms and applications, especially because some institutions often have earlier deadlines than the deadline for the submission of the FAFSA.

Do not delay filing the FAFSA form until the IRS 1040, 1040A or 1040EZ is submitted. You can use estimated

data on the FAFSA if necessary. Many financial aid offices require a copy of the Federal Income Tax forms filed by the family and/or student, as confirmation of FAFSA data. If there are significant differences between the tax return data and the data on the FAFSA, your original financial aid offer may be revised.

The financial aid application process can seem complex and confusing, but the reward of an education is too great not to give the process a chance. Help is available. Your high school guidance counselor can answer questions. Financial aid administrators at schools and colleges can also help. Finally, you can call the federal government's help line, at 800/4-FED-AID, with questions about what to report on the FAFSA or to check on the status of your FAFSA. Think of your college education as an investment that will repay its cost to you many times over during your lifetime. And remember, it's worth the effort.

PART III. TYPES OF FINANCIAL AID

Grants and Scholarships—Money given to a student that carries no stipulation of repayment is known as a scholarship or a grant. Scholarships and grants can originate from the federal or state government, private sources or the college itself. Grant eligibility tends to be based on need; when need is high, the grant aid tends to be high as well. Scholarship eligibility is often based on financial need, academic achievement, particular talents or skills, or a combination of one or more of these factors. In some cases, the terms “grant” and “scholarship” are used interchangeably.

Loans—Any program described as a loan requires repayment, usually with interest, to the source of the funding. Loans often come from the institution or private lender. Generally, the greater the financial need, the larger the loan. A variety of repayment options are usually available, and sometimes permit payment to be deferred while the borrower is enrolled in school. The time frame for loan repayment can be as little as two to three years, or as long as twenty years. Federal loans made to students may be repayable through the Income-Based Repayment (IBR) program, depending on debt and income levels post-graduation.

Work study—On-campus employment for hourly wages during the academic year. In some cases, the jobs are designed to complement the student’s field of study. Students can also work off-campus at non-school jobs. Employment may also be called “self-help” aid.

PART IV. FEDERAL STUDENT AID PROGRAMS

Eligibility for federal student aid programs, except the Federal PLUS loan and unsubsidized Federal Stafford Loan, which we’ll describe later, is primarily based on financial need. Families demonstrate need for federal student aid by completing and filing the Free Application for Federal Student Aid (FAFSA), available from colleges, high school guidance counselors, public libraries, and/or the Internet at www.fafsa.ed.gov.

Federal Pell Grant—The largest single aid program. Grants are awarded to students demonstrating high financial need and are not required to be repaid. Using FAFSA data, financial need is determined according to the Federal Methodology, a formula established by Congress to assess the family’s ability to contribute to the student’s educational costs. For each eligible student, the Department of Education forwards funds to the school, which are then delivered to the student’s account at the school, or are paid directly to the student. The maximum award varies annually, according to the level of federal funding. For 2010–2011, the maximum Pell Grant is \$5,550.

Federal Perkins Loan (formerly National Direct Student Loan)—A federally funded campus-based loan that is administered by the college aid office. Students do not apply separately for the Federal Perkins Loan—it is awarded to eligible students as part of an aid package at the college. A five percent interest rate is charged annually after completion of studies, and a grace period is specified in the promissory note. The maximum Federal Perkins Loan that most colleges can award to an undergraduate is \$5,500 per year. In order to distribute limited funds to as many students as possible, most schools make awards that are smaller than the maximum.

Federal Supplemental Educational Opportunity Grant (FSEOG)—A federal campus-based grant awarded to stu-

dents who demonstrate significant financial need. Like Federal Perkins Loan, students do not apply separately for FSEOG—it is awarded to eligible students as part of the aid package at the college. The maximum FSEOG that most colleges can award is \$4,000 per year. However, due to extremely limited funding in this program, awards are frequently smaller than this amount.

Federal Work-Study (FWS)—A part-time work program awarding on- or off-campus jobs to students who demonstrate financial need. FWS positions are primarily funded by the government, but are also partially funded by the institution. FWS is awarded to eligible students by the college as part of the student’s financial aid package. The maximum FWS award is based on the student’s financial need, the number of hours the student is able to work, and the amount of FWS funding available at the institution.

Federal Direct Stafford Loan—A long-term, low interest rate loan administered by the Department of Education. The maximum amount a dependent borrower can receive is \$5,500 to \$31,000 annually, depending on the grade level, and total cost of attendance. For all Stafford Loans first disbursed on or after July 1, 2006, subsidized undergraduate loans carry a fixed interest rate of 6.0 percent, while for unsubsidized loans, the interest rate is fixed at 6.8 percent. Students can borrow Federal Stafford Loan funds regardless of financial need. However, if financial need is demonstrated, the federal government may subsidize part or all of the interest while the student is in school and during grace and deferment periods. If the student does not demonstrate financial need, part or all of the loan will be unsubsidized—that is, the student, rather than the federal government, is responsible for the interest during in-school, grace and deferment periods. An additional cost of borrowing is an origination fee up to 4 percent deducted from the loan.

Federal Direct PLUS Loan—Like Federal Direct Stafford Loans, Federal Direct PLUS loans are administered by the Department of Education. There is no set limit on the amount of Federal Direct PLUS funds that a parent may borrow; however, the maximum loan cannot exceed the student’s portion of the cost of education minus any other

aid the student receives. Federal Direct PLUS loans are not subsidized, and eligibility is not based on financial need. Repayment usually begins immediately after the entire loan is disbursed. Federal Direct PLUS Loans include a fee of 4 percent that is deducted from the loan. For PLUS Loans disbursed on or after July 1, 2010, the interest rate is fixed at 7.99 percent for direct PLUS loans and 8.5 percent to Federal Family Education Loan (FFEL) Loans.

PART V. INSTITUTIONAL AID

Institutional Scholarships and Grants—Non-federal gift aid programs administered by the college. Institutional grants are generally based on financial need. Institutional scholarships are often awarded based on particular abilities or skills in areas such as athletics, music or academic achievement. These scholarships are often renewable for each college year, usually contingent on the student continuing to engage in the activity that prompted the award, or, in the case of academic achievement, maintaining a certain grade point average. Unfortunately, there are relatively few scholarship awards available through institutions. In many instances, it is the college that controls the scholarship process, inviting only certain students to become candidates.

Institutional Loans—Non-federal loan programs administered by the college. These loans usually bear low-interest rates and have favorable repayment terms. In many cases, loan payments are deferred while the student is enrolled in school. Colleges have individual application requirements for institutional loans. Applicants should contact the college to learn the types of loans that are available, the criteria that must be met to qualify, and the terms and conditions of the available loans. Note that institutional loans given by for-profit institutions do not have low-interest rates or favorable terms.

Institutional Student Employment—On- or off-campus employment programs, similar to the Federal Work-Study program. These positions may be awarded based on financial need, the student's job qualifications or a combination of the two. In some cases, these positions may be related to the student's field of study. The financial aid

office should be contacted to learn what types of student employment are available through the school.

PART VI. STATE AID PROGRAMS

Various states have different financial aid programs for residents of their own states. To determine the programs available in your state, consult your guidance office or email the department of education in your state.

PART VII. PRIVATE AID SOURCES

Private Scholarships—Non-federal scholarships that originate outside of the college, and generally require the student to file a separate application. Although academic standing or financial need may be conditions for some private scholarships, these funds may also be awarded based on such qualifiers as field of study, religious affiliation, ethnic background, leadership skills, place of residence, or other criteria. Because these scholarships are from private funding sources, the criteria can reflect whatever qualities their benefactors wish to reward or encourage. You should seek out and apply for as many of these awards as you can. High schools, Dollars for Scholars, churches, local businesses, and civic service organizations frequently have scholarship programs. So may the company where a parent works. Information about private awards, including how to apply for these funds, is now provided by the Department of Education at: <https://studentaid2.ed.gov/getmoney/scholarship/v3browse.asp>.

Private Loans—Like private scholarships, private loans originate outside of the college and usually require a separate application. Some private loans are awarded based on the same factors as private scholarships. Others, particularly those offered through commercial lenders, are approved according to the family's ability to repay the loan. Non-federal loans through commercial lenders are often available only to the student's parents. Amounts, interest rates and repayment terms, and application procedures vary according to the individual loan program. Before considering a private loan, students should be certain they understand their rights and responsibilities under the loan program, including how interest is as-

sessed, when repayment begins, and what repayment options are available.

PART VIII. THE STEPS OF THE FINANCIAL AID APPLICATION PROCESS

Step 1. You apply for admission before the admission application deadline.

Step 2. Next, you can get an early estimate of eligibility for federal student aid financial aid by visiting the FAFSA4caster:

<https://fafsa.ed.gov/FAFSA/app/f4cForm>. In addition to the FAFSA4caster, you can also use a net price calculator that Title IV institutions are now required to have on their Web sites. Effective October 29, 2011, according to the Higher Education Opportunity Act of 2008, all postsecondary institutions that provide Title IV student aid programs must have a net price calculator on their Web site. The Department of Education has one at:

<http://nces.ed.gov/ipeds/netpricecalculator>.

Then, you apply for financial aid in accordance with stated deadlines, but as soon as possible. Students should try to file their financial aid form(s) as soon as possible after January 1 in their senior year. Although the FAFSA is made available before January 1, students cannot file the application before the first of January. Keep in mind that it is to each student's advantage to get his or her application in early, because:

- most colleges have limited aid to award;
- the aid package is determined soon after the candidate is accepted; and
- late applicants run the risk of finding that aid funds are gone.

Step 3. The admission committee meets and grants admission.

Step 4. Once notice has been given that an applicant has been accepted for admission, the college or university financial aid office reviews the application carefully, first to judge whether need does, in fact, exist, and second to determine how much aid should be offered. The five critical elements in the need analysis are:

- the cost of education
- family income
- family size
- the number of family members who are in college or graduate school at the same time
- family assets.

There is no sure way to predict how a family will be affected. The formula is simple enough to understand in its essentials, but the elements can be complicated if family circumstances themselves are complex. This is especially true when a business or farm is involved or, for some families, when parents are separated or divorced.

Step 5. The financial aid office, after determining how much aid in various forms is available for distribution, awards packages of aid to applicants according to need and within limits of the resources at hand.

Step 6. Candidates are notified by the admission office of acceptance and, either at the same time or shortly thereafter, by the aid office of its award.

SOME CONCLUDING ADVICE

If you need aid to meet the cost of college, you must be realistic, hopeful and organized. Remember that it is possible for a college to offer admission to a student but not to offer financial aid. A college is not obligated to provide financial assistance to all accepted students, so it is a good idea to apply to at least one college whose cost is within reach of your resources without substantial aid.

You may need to explore alternative educational plans, such as beginning your study toward a four-year degree at a less expensive two-year community college and then transferring to a four-year college or university to complete the degree. You might also check out colleges with cooperative education programs in which students can combine work with study as they advance toward a degree. There are many ways to finance an education.

Seek help from your counselor or the financial aid office of a college that you are applying to. Don't procrastinate. The reward will far outweigh the effort you exert to meet the cost of your education through financial aid.

The following outline shows the types of aid—categorized in the terms of the financial aid office—and indicates the application needed for each. The packages are created in the financial aid office, but securing those types of aid that are not campus-based is your responsibility.

FINANCIAL AID APPLICATION SOURCES

Grant	Campus-Based	Application Form*	Source of Application
Institutional Scholarship or Grant	Yes	FAFSA/Institutional Aid Form	Counseling office/College
Federal SEOG	Yes	FAFSA	Counseling office
Federal Pell Grant	No	FAFSA	Counseling office
State Scholarship	No	FAFSA/State Application Form	Counseling office/College
Self-Help			
Institutional Loan	Yes	FAFSA/Institutional Aid Form	Counseling office
Federal Perkins Loan	Yes	FAFSA	Counseling office
Federal Direct Stafford Loan	No	FAFSA	Counseling office, college and/or lending institution

FWS job	Yes	FAFSA	Counseling office
Student employment (on- or off-campus jobs sought by the student)	No	Depends on the job	Student
Parent Loans	No	Federal Direct PLUS Application	College

* In order to become a candidate for all types of federal aid and most state scholarship aid, students must submit a FAFSA, the Free Application for Federal Student Aid. In addition, colleges may require their own institutional aid form or the Profile Form.

Some suggested, inexpensive sources of information about financial aid:

- The NACAC Basic of Borrowing Webinar: www.nacac-net.org/EventsTraining/Webinars/archives/Borrowing/Pages/Borrowing.aspx
- Cash for College. The National Association of Student Financial Aid Administrators (NASFAA), 1129 20th Street, NW, Suite 400, Washington, DC. Available online, at: www.nasfaa.org/EntrancePDF.aspx?id=3304
- Your high school guidance counselor
- The financial aid office at your college(s) or career school(s) of choice
- State departments of higher education: Call the Federal Student Aid Information Center (FSAIC) at 800/4-FED-AID (800/433-3243) or visit www.ed.gov/Programs/bastmp/SHEA.htm
- The US Department of Education: www.studentaid.ed.gov
- www.finaid.org offers comprehensive student financial aid information, advice and tools

- www.ibrinfo.org offers information about new federal student loan payment and forgiveness programs
- www.projectonstudentdebt.org offers advice for understanding borrowing to pay for higher education and how it affects families



CHAPTER 8

YOUR SENIOR YEAR—APPLY YOURSELF

When the soul-searching, information-gathering, campus-visiting, and college-selecting are finished, you (now a senior) must begin the last and most crucial stage of the process: filing the applications. Throughout the fall, as you are completing applications, you may be visiting colleges and having interviews. Colleges will also be sending representatives to high schools to talk with you and other prospective students. All of these events occur during a crazy, hectic period of three or four months. And, if you've chosen courses properly, you still have a challenging academic load to bear. There's a lot to think about and even more to accomplish.

The following pages contain some hard and fast rules and some helpful hints. Abiding by the former and heeding the latter should make the process endurable. Just remember:

Organization is the key!

LET'S GET STARTED

You don't need to wait for senior-year test scores or for first-term grades to apply to most colleges. Once you have sent the application form, a college opens a "folder" for the needed information. Senior-year grades, test scores and recommendations will be sent to as many colleges as *you* request, but they need a "home" when they get to the colleges. Provide that home by not waiting until the last minute to apply.

FILLING OUT APPLICATIONS

(See the Application Checklist in Appendix B)

The single most important step in completing a college admission application is also the simplest: read the instructions before filling out the form. Read the entire form carefully, too. Colleges expect you to be able to read and follow directions; accomplishing this can set the stage for a favorable decision.

For paper applications, it's a good idea to make a couple of photocopies of each application before you start. Use the copies as worksheets in preparation for actually completing the final application. Typing the final application is usually preferable, but whatever you do, be sure to be neat and legible. You should also make certain that your grammar and spelling are correct. Remember that how you present your application makes a statement about you. Taking pride in your application will reflect well on you and may ultimately affect the admission decision. Before you submit an application, proof and reproof. Copy the finished application and keep it in your files.

Most colleges now provide online applications. If you complete your applications online, be sure to use spell check, but don't forget to proofread whatever you send to the colleges yourself (or have someone else do the proofreading), because spell-checking software doesn't catch incorrect words that are spelled correctly. Also, when you use the electronic medium for the application process, remember that you need to take the same care in preparing the forms as you would if you were assembling the information by more old-fashioned methods.

Don't send anything off in the mail or by way of the Internet without making a hard copy for your records.

THE APPLICATION ESSAYS

Many colleges require essays as part of the application. Think of the essay as a vehicle for conveying your "personal factor" to the college. Your essay is a chance for you to "talk" with anyone who reads your application and makes a judgment about you.

If the essay is to be about you, write about yourself as clearly and succinctly as possible. Avoid flowery words that may seem pretentious. Avoid using superlatives that can seem pompous or insincere. Try to find something to write about that distinguishes you from other students.

Steps in preparing essays:

1. Make a rough draft of each.
2. Make sure your essays answer the questions, but interpret the topics in your own style.

3. Check for errors.
4. Have someone check your work over before entering the essay on the application form, but don't let someone else write your essays.

PROVIDING SCORE REPORTS

It is your responsibility to have results of standardized tests (SAT, SAT Subject Tests, ACT) sent to the colleges to which you are applying. Although the scores are usually part of the transcript sent by the high school to the colleges, official scores are sent directly to the colleges by The College Board or ACT. Find out if your high school includes scores on your transcripts and if colleges require official score reports. When you register to take the tests in your senior year, use the blanks provided on the registration forms to notify The College Board or ACT of the colleges to receive scores.

If you need additional test score report forms, they are available from your guidance office. Be careful in filling out additional report request forms to specify all of the information exactly as it appeared on the original test registration forms. Consult your score reports for all necessary information. If you don't duplicate information exactly, the correct scores may not be reported to colleges.

PROVIDING THE SECONDARY SCHOOL REPORTS

Also called high school records or transcripts, the academic reports sent from the school to the college are the heart of an applicant's folder. High schools usually have procedures for issuing secondary-school reports and for filing college applications. Check with your counselor if you have any questions. Depending on the policy of the colleges and your school, follow one of these required procedures:

1. If there is a specific school report form—completed by the school or your counselor—to be sent to the college, put your name on the form and give it to the guidance office. Be sure you are applying to the college before giving such a form to your guidance office.

2. If there is no form, but if the instructions require that the school send a transcript, see your school counselor and request in writing that the transcript be sent.
3. If there is no form and if the application instructions state that the college will contact the school directly for the transcript, be certain to inform your school counselor so that the records will indicate that you have applied to that college when the request comes.
4. If the college requires that a school report be attached to your application forms, complete the application form and turn it in to your school counselor so that he/she may attach the report.

OBTAINING TEACHER RECOMMENDATIONS

Many colleges do not require individual teachers' recommendations. Read the instructions that come with the application to find out if you need to obtain teacher recommendations.

Don't confuse teacher recommendations with counselor recommendations. If there is a form to be completed by a teacher, type your name on the form and give it to the teacher personally. Don't leave it on the teacher's desk or in the faculty mailbox. Attach a stamped, addressed envelope. If there is no form but a teacher recommendation is requested, ask for the recommendation in person and provide a stamped, addressed envelope. Make requests for teacher recommendations early in the year and be certain that you follow through and apply to the colleges you have sought recommendations for. Keep track of whom you have asked to write to each college.

Be thoughtful. Keep teachers informed about your college applications and let them know the results. They're interested, too.

KEEP RECORDS

During the entire process, it's extremely important that you not throw things away. Test score reports, application instruction sheets, information from colleges, correspondence with colleges—all of these "pieces" are examples of material commonly lost by applicants who

aren't organized. Keep complete and accurate records of everything associated with the process. Record for future reference the dates on which you send the applications, when recommendation forms are submitted to teachers (and what teacher gets what form for what college), when secondary school reports are given to the guidance office, when you visited a college, and the name of the interviewer (if you had a personal interview). The "Application Checklist" (Appendix C) at the back of this guide can be useful as you set up a record-keeping system.

PLAN AHEAD—USE A CALENDAR

Avoid last-minute scrambling to meet deadlines for testing, financial aid and college applications. Record all deadlines to be met on a calendar and consult it frequently. As you apply to colleges, record the deadlines that are unique to a particular college.

GRADES ARE IMPORTANT

Although standardized test scores may influence a college's decision about your application, you have little control over that aspect of your profile. The most important part of your total application package is the secondary school record, and, fortunately, it is the part that you exercise the most control over.

Plan your academic schedule wisely. Remember that colleges care about what courses you take almost as much as they care about how you do in them. Senior year courses count.

Academic grades are very important in the junior year. A poor performance in the junior year sets the stage for an uphill battle in the first half of the senior year, as you attempt to make up for past mistakes. In general, colleges prefer a steady rate of performance over inconsistent spurts of good and bad; but if the entire record cannot consistently be at the best possible level of performance, the next best record shows steady improvement from year to year.

KEEP YOUR SCHOOL COUNSELOR INFORMED

If you decide to withdraw an application from consideration, or if you decide not to apply to colleges in which you had previously been interested, tell your counselor. As

you receive decisions, you should inform the counselor, regardless of the outcome.

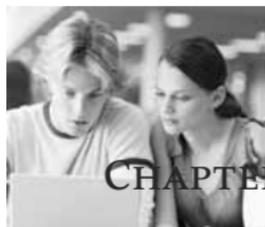
Make requests for teacher recommendations early in the year, and be certain that you follow through and apply to the colleges for which you have sought recommendations.

CHOOSING THE COLLEGE YOU WILL ATTEND

If you have completed the admission process carefully and have chosen colleges you like with a clear understanding of how your credentials compare to those of other applicants, you will be faced with the following decision at the end of the process: what college do you choose now that you have been admitted to more than one of those to which you applied? Don't panic! Trust your instincts and return to the list of criteria that you put together to begin your search. Choose the one college that you like best, and send in the deposit. Once you determine that a college that has offered you admission is no longer a school you will attend, notify that college of your decision, so that they are able to offer your place to someone else.

CONCLUSION: GOLDEN RULE OF THE COLLEGE ADMISSION PROCESS

Don't file an application for admission to a college that you would not gladly attend if offered the chance. If you follow this rule, you will not make any bad decisions about colleges.



FOR PARENTS—

SOME ADVICE AND ENCOURAGEMENT

There is great temptation to want to step in and do many things for your child during the college admission process, but resist it. Realize that the college admission process has real potential as a learning experience, as it gives your child the opportunity to make decisions and develop a valuable sense of responsibility. Discuss any of your concerns up front, but remember that you are not the one going to college—it's your child taking this important step toward responsible adulthood.

Open, honest communication between you and your child is critical to the success of the process.

In preparation for your child's college education, oversee academic course selection, and be sure your child is acquiring sound academic skills in reading, writing and logical thinking. Encourage your son or daughter to take on challenging programs and explore his or her potential. As the college process approaches, you can serve your child well by becoming informed about today's college admission procedures, so you can be a valued resource.

As you see your child through the college admission process, try to:

- help your child find the best possible environment for pursuit of an education;
- preserve your child's sense of self-esteem, confidence and responsibility;
- put yourself in a position to help your child make good choices—but remember that those choices may not necessarily be your own.

Keep in mind that the key word here is “encourage,” not “push.”

Encourage your child to apply to the school that's the best fit for him/her. The college that your child chooses should be a good match for him/her, rather than a prize to be won.

The college admission process can be stressful. Your child may feel uncertain about the decisions she or he must make, fearful of rejection from colleges, or anxious about meeting deadlines for both college applications and her school work. Over the course of the search process, your child may change her or his mind (more than once) about her career aspirations, academic goals or what she wants in a college. All of this is normal. Parents can help their college-bound child by offering plenty of encouragement, a listening ear and gentle guidance. And don't forget to celebrate each step along your child's journey from high school to college.

Yes, you can play an important role in this entire process. Most important of all: be there for your child.



CHAPTER 10

PLAN B—

WAIT LISTS AND REJECTION LETTERS

After all of the time, energy and effort you've put into the college application process, the last thing you want to think about is not getting into the schools you've chosen.

However, as there are no guarantees—and admission committees make their decisions for all kinds of reasons—a wait list or a rejection letter may be something you have to face.

Whatever you do when faced with such undesired results, do not despair. There are still many options for you. You can still go to college—and to a college of your choice. There is always Plan B.

THE WAITING GAME

It's finally arrived—the envelope from your first-choice college. Nervously, you open it. It's not a denial. But it's not an acceptance, either. You've been wait-listed. What do you do now?

Colleges use waiting lists as insurance. Applicants who are qualified for a college but don't make the “cut” may be wait-listed. If enough accepted students enroll for freshman year, the college won't accept anyone from the wait list. If the college ends up with open spaces in the freshman class, it may accept a few or many students from its wait list.

Unfortunately, colleges often can't predict whether they will go to the wait list or how many students from the list they will need. And you may not receive a final acceptance or denial until late in the season—July or even August.

YOUR INSURANCE POLICY

Because the wait list is so unpredictable, it's not wise to count on moving from the wait list to acceptance.

If you're wait-listed at your first choice, your first task is to look at the colleges that did accept you. Carefully compare your options and decide on a second-choice college. If you haven't heard anything from the wait-list college by the May 1 deposit deadline, make a deposit at your second-choice college to insure your spot in its freshman class.

GETTING THE SCOOP

Different colleges use wait lists differently. To assess your chances of acceptance from the wait list, call the admission office. Ask what your position is on the list (if the list is ranked). Another important piece of information is what percentage of students have been accepted from the wait list in recent years. If a college hardly ever goes to its wait list, or accepted only a few wait-listed applicants last year, that trend is unlikely to change this year. But you can ask if the admission officer knows yet if the college will go to the wait list this year.

Your high school counselor can also help you get a sense of the strength of your application compared to the statistics for accepted students.

Some colleges give these statistics in the wait-list letter. Otherwise, you or your counselor can try asking the admission office for this information.

The goal in gathering this information is to figure out your chances of eventually being accepted. At this point, if you'd be just as happy going to your second-choice college, you may want to forget about the wait list and focus on getting ready for college.

IMPROVING YOUR CHANCES

If the college that wait-listed you is still your heart's desire, there are some ways to improve your chances.

If your wait-list school is clearly your first choice, let them know that. Colleges like a sure thing, so if they end up using the wait list, they'd rather offer acceptance to the students who are most likely to enroll.

If anything has changed for you since you applied, inform the college of those changes. For example, if your senior grades were stellar or you won a prize for your performance in the regional spring forensics competition, a college may have more incentive to admit you.

However, although it's important to strengthen your application if you can, bugging the admission office won't win you any points. In other words, one call or email says you're interested, ten says you're a pest.

The best strategy, then, is to work with your counselor to:

- choose and make a deposit at a good second choice;
- get as much information from the wait-list college as you can;
- let the admission office know that the college is your first choice; and
- strengthen your application, if possible.

Then, sit back, cross your fingers and...wait.

WHAT IF YOU'RE NOT ACCEPTED TO COLLEGE?

It's every student's greatest fear—being denied by all of the colleges to which you applied. This situation is rare (especially when students include at least one “safety school”), but it does happen. The good news is that you still have options.

LATE OPENINGS

First, see your high school counselor, who can give you some answers as to why you weren't successful. Perhaps you aimed too high, didn't include a safety school, or just faced a more competitive pool of applicants than expected.

But don't lose hope. After May 1, the National Association for College Admission Counseling maintains a list of colleges that still have openings. Your counselor can help you decide on which of these colleges you should apply to.

Just because you're not accepted at one college doesn't mean you wouldn't be another college's first choice.

NONTRADITIONAL ADMISSION OPTIONS

Some colleges may have nontraditional admission options. For example, you might be able to enter college for the winter semester rather than starting in the fall. Or you could be admitted conditionally or on probation until you prove your ability to handle college work. Talk to your counselor about these options or call the admission office of the colleges that interest you.

COMMUNITY COLLEGES

Community colleges and some other two-year colleges have open admission policies. That means that all qualified applicants are accepted. Often, students who excel at a community college can then transfer to the college of their choice after a year or two. In addition, community colleges often offer a more personalized approach to education—smaller classes and in-depth academic and career counseling. Many community colleges have extensive resources for students who need a little extra help, and a growing number have honors programs. Plus, community colleges tend to be much less expensive than four-year colleges, which can help you save money.

If you go the community or two-year college route, look for a college that routinely sends students to the four-year college you ultimately want to attend, and work closely with your academic advisor to make sure that you take the courses you need to transfer.

A YEAR OFF

If you're a bit unsure whether you're ready for college at all, consider taking a year off. You can use that year to work, explore career options, travel, volunteer, or participate in any of hundreds of programs for young people.

If this option appeals to you, begin by researching possible activities for the year. As attractive as it may seem right now, hanging out in front of the TV gets old fast—and it doesn't help you with your college or career

decisions. Talk to your counselor and your family about options for a year off. You may find yourself teaching English in a foreign country, living in a kibbutz in Israel, studying endangered species in a remote area, or building houses in an economically disadvantaged area. Your experience may even make you more attractive to your first-choice college—or change your mind about what college you wish to attend.

The good news is that you still have options.



EASE INTO THE TRANSITION

Moving on to college means a lot of things will be different for you. The academic work will be more rigorous and demanding. The college or university environment differs greatly from that of high school. Residence-hall living will be a dramatic change from life at home. What's more, you'll be surrounded by a whole lot of new people—new friends, new classmates, new teachers. But possibly the most significant difference will be the new independence you will find as a college student.

Students who go away to school will find the greatest changes, as you will experience independence for the first time. No more orders to clean up or study. No more curfews. Nor more bells or buzzers directing you from English class to physics.

In college, you'll be in charge of your schedule.

What you do, when you do it and how things get done will be up to you. It means new responsibilities and challenges. Here's a sample of what you can expect at college.

ON THE ACADEMIC FRONT

College schedules will be less structured than those you experienced in high school. Some classes meet every day, others two or three times a week, others may only meet once a week. You may also have evening classes for the first time.

Classes are often longer and more intensive. The forty-five minute classes of high school will give way to sessions that are considerably longer, with science and computer labs often running as long as two hours.

Classes will be larger. Some lecture-oriented subjects may be taught in an auditorium setting, with over a

hundred students in attendance. This environment obviously reduces the attention that your professor can give to you personally.

The volume of work that is required by instructors may be significantly greater than what you are accustomed to in high school. In addition, your out-of-class requirements may require an unexpected amount of time.

The academic challenges—what you must do to be a successful student will be increased. Higher education is just what the title implies—higher standards, more difficult subject matter and greater expectations of you as a student.

Can you make it? Yes. Remember, you are admitted to the college or university based upon an appraisal of your ability. If you weren't capable of meeting the academic challenges, you wouldn't be there.

Budgeting time and establishing priorities are among the most difficult challenges to new college students. You must learn to arrange your work schedule in such a way that it allows for an appropriate amount of time for leisure and rest.

Budgeting time and establishing priorities are among the most difficult challenges.

There will be many people and resources at the college or university available to assist you with your academic pursuits or with the other concerns that you may have during your early campus experience. Be certain that you present any problems or questions you are having about your classes to your professors or their teaching assistants. Locate the library during your first week of school and learn how to use the many resources that exist there. Seek the assistance of the professionals in the counseling center, health center, or student services department if you are experiencing any difficulty in making the adjustments to school. Every college provides support services. Make sure you know what services are available and how to use them.

ON THE HOME FRONT

A dormitory room or apartment will be your home away from home for the next four years. In fact, your senior year in high school may be the last lengthy period that you will spend with your family in the living space that you have become accustomed to over the past eighteen or so years. A number of things will be different. You will probably have to be more economical with your space. Dorm living offers little beyond your specific living and studying area—space you will share, in most instances, with your roommate.

Tied in with this limitation on space is the responsibility that you share with your roommate for keeping a certain order and maintaining an environment that is comfortable for both living and studying. You will be extremely fortunate if you find a roommate who shares your philosophy of neatness and taste, one who operates according to a clock and calendar similar to yours. Many freshmen go in expecting their roommates to become their “best friends.” Sometimes it happens, often it doesn’t. Try to develop a positive living relationship, one built on open communication, trust and tolerance.

While many high school students complain about their lack of privacy due to intrusion by brothers and sisters, college dormitory living can also present its privacy problems. Only the number of potential intruders is multiplied by the number of dorm mates who might “pop in” on you at a time when you are trying to study or get some rest.

Cafeteria meals will probably not measure up to what you’re used to at home. Not only will you need to get used to cafeteria menus, but you must also adjust to the college meal schedules. No more rolling out of bed late and getting breakfast cooked to order.

Making new friends is a vital part of your transition from high school to college. You may be going to a college with some high school acquaintances. You may have relatives or friends who are upper-class students. Or you may be starting at zero, and begin making friends all over again.

Realize that your social standing will be different as you move from being a senior to a freshman, from being the oldest student to being the youngest student, from being a leader to being a follower. If you are an assertive or outgoing student, this should be a short-lived experience, as you will find a number of avenues to become socially active and make the right connections. If your personal style is not aggressive, you will simply have to watch for opportunities to work your way into the social scheme of the college. Remember that leadership roles are most often awarded to the active individuals who display the characteristics of commitment and dependability. It's important to remember that your quest for new friends is one that you share with just about all of the other freshmen. A little bit of initiative on your part is likely to be appreciated and will result in the creation of new relationships.

Student organizations including sororities, fraternities and special interest groups such as drama, religion and athletics offer opportunities for you to meet people with similar interests and expand your social contacts beyond your roommate and dorm mates.

Watching the dollars is another responsibility you'll be taking on. If you've had summer and part-time jobs, you have been exposed to the process of earning, saving and spending. Now you will be put to the test of managing your spending over time, making sure that you allocate your money for the things you need first, as well as conserving an amount for nonessential items and leisure pursuits.

By taking charge of the changes that lie ahead, you will eliminate or minimize pressures and go forward with confidence.

Get as much practice as you can with money management while you're still in high school, including the handling of a checkbook and/or check or credit card. Before you go off to school, make sure you know the things (books, supplies) that you will need to pay for on a regular

basis. Like the monitoring of your time, management of your money will require a specific discipline.

You'll get off to a successful start if you approach your freshman experience with enthusiasm, anticipation, and willingness to adapt. It's an exciting time in your life, one you won't forget as you'll be experiencing many new and different things. By taking charge of the changes that lie ahead, you will eliminate or minimize pressures and go forward with confidence.

The key to success in college is preparation for the myriad of transitions that you will face. With sound preparation, you will be able to anticipate the areas of adjustment that will require your personal attention, and make this new experience one of the most exciting times of your life. Have a great freshman year and a great college career!

Approach your freshman experience with enthusiasm, anticipation and willingness to adapt.



APPENDIX A

STATEMENT OF STUDENTS' RIGHT AND RESPONSIBILITIES IN THE COLLEGE ADMISSION PROCESS

An outgrowth of NACAC's Statement of Principles of Good Practice, the Students' Rights Statement makes clear to entering college students those "rights" that are only alluded to by the Principles of Good Practice. It also spells out the responsibilities students have in the admission process.

WHEN YOU APPLY TO COLLEGES AND UNIVERSITIES, YOU HAVE RIGHTS.

Before You Apply:

- You have the right to receive factual and comprehensive information from colleges and universities about their admission, financial costs, aid opportunities, practices and packaging policies, and housing policies. If you consider applying under an early admission plan, you have the right to complete information from the college about its process and policies.
- You have the right to be free from high-pressure sales tactics.

When You Are Offered Admission:

- You have the right to wait until May 1 to respond to an offer of admission and/or financial aid.
- Colleges that request commitments to offers of admission and/or financial assistance prior to May 1 must clearly offer you the opportunity to request (in writing) an extension until May 1. They must grant you this extension and your request may not jeopardize your status for admission and/or financial aid.
- Candidates admitted under early decision programs are a recognized exception to the May 1 deadline.

If You Are Placed on a Wait/Alternate List:

- The letter that notifies you of that placement should provide a history that describes the number of students on the wait list, the number offered admission, and the availability of financial aid and housing.
- Colleges may require neither a deposit nor a written commitment as a condition of remaining on a wait list.
- Colleges are expected to notify you of the resolution of your wait list status by August 1 at the latest.

WHEN YOU APPLY TO COLLEGES AND UNIVERSITIES, YOU HAVE RESPONSIBILITIES.**Before You Apply:**

- You have a responsibility to research, and to understand and comply with the policies and procedures of each college or university regarding application fees, financial aid, scholarships, and housing. You should also be sure you understand the policies of each college or university regarding deposits you may be required to make before you enroll.

As You Apply:

- You must complete all material required for application and submit your application on or before the published deadlines. You should be the sole author of your applications.
- You should seek the assistance of your high school counselor early and throughout the application period. Follow the process recommended by your high school for filing college applications.
- It is your responsibility to arrange, if appropriate, for visits to and/or interviews at colleges of your choice.

After You Receive Your Admission Decisions:

- You must notify each college or university that accepts you whether you are accepting or rejecting its offer. You should make these notifications as soon as you have made a final decision as to the college you wish to attend, but no later than May 1. It is understood that May 1 will be the postmark date.

- You may confirm your intention to enroll and, if required, submit a deposit to only one college or university. The exception to this arises if you are put on a wait list by a college or university and are later admitted to that institution. You may accept the offer and send a deposit. However, you must immediately notify a college or university at which you previously indicated your intention to enroll.
- If you are accepted under an early decision plan, you must promptly withdraw the applications submitted to other colleges and universities and make no additional applications. If you are an early decision candidate and are seeking financial aid, you need not withdraw other applications until you have received notification about financial aid.

If you think your rights have been denied, you should contact the college or university immediately to request additional information or the extension of a reply date. In addition, you should ask your counselor to notify the president of the state or regional affiliate of the National Association for College Admission Counseling in your area. If you need further assistance, send a copy of any correspondence you have had with the college or university and a copy of your letter of admission to:

National Association for College Admission Counseling
1050 N. Highland Street
Suite 400
Arlington, VA 22201

Phone: 703/836-2222

800/822-6285

Fax: 703/243-9375

www.nacacnet.org

Students applying to college have the right to certain information about colleges and universities, and about how much it costs to go to college. The US government requires that colleges and universities provide prospective students with the following information.

Most colleges and universities post this information on their Web sites. In addition, campuses are required to dedicate at least one staff member as a “customer service” information provider. College admission offices will be able to direct you to that staff member to answer your questions.

COLLEGES MUST PROVIDE:

General:

- The cost of attending an institution, including tuition, books and supplies, housing, and related costs and fees
- Requirements and procedures for withdrawing from an institution, including refund policies
- Names of associations that accredit, approve or license the institution
- Special facilities and services for disabled students.

Academics:

- The academic program of the institution, including degrees, programs of study, and facilities
- A list of faculty and other instructional personnel
- A report on completion or graduation rates at the college
- At schools that typically prepare students for transfer to a four-year college, such as a community college, information about the transfer-out rate.

Financial Aid:

- The types of financial aid, including federal, state and local government, need-based and non-need based, and private scholarships and awards
- The methods by which a school determines eligibility for financial aid; how and when the aid is distributed
- Terms and conditions of campus employment, if financial aid is delivered through a work-study aid program.

For more information about student financial aid, visit www.studentaid.gov.

Campus Security:

- Procedures and policies for reporting crimes and emergencies on campus, as well as the system of adjudication
- The number and types of crime reported on and around campus
- The school's drug offense policy, as well as descriptions of the school's drug awareness and drug use prevention programs.

To compare campus crime statistics for different colleges, visit <http://ope.ed.gov/security>.

For more information, visit www.studentaid.ed.gov.



APPENDIX B

COLLEGE ADMISSION “APPLICATION CHECKLIST”

The following list of important steps is intended as a handy checklist for you as you complete college applications. If you file more than one application, you might copy this blank form for completion with each application. Not all items apply to all applicants and all application forms.

Application Checklist for _____
institution

- Read the directions thoroughly before filling out any form. Follow the directions carefully.
- Complete all factual information. Print or type neatly. Consult your school counselor with any questions.
- Complete rough draft of essay(s). Refine and proofread.
- Type or copy essays neatly on the form provided and/or additional pages.
- Submit requests for recommendations to teachers (when required by colleges).

Teacher's name _____

Date given to teacher _____

Teacher's name _____

Date given to teacher _____

- Submit the counselor recommendation form and secondary school report form to your school counselor.
- Give report form to _____;
counselor

date

NOTE: If no secondary school form is provided with an application, or if no instructions are given about submitting high school records, do not submit the application until you have talked with your school counselor about the proper procedure.

- Enclose check for application fee.
- Check for proper postage on the envelope and be certain to print return address on the envelope. Be sure parents' signatures are on appropriate forms.
- Sign, date and mail the application _____ .
date
- Request that standardized test scores be sent to the college _____ .
date
- Submit FAFSA/FAF and/or other financial aid applications on _____ .
date
- Visit campus on _____ and have
date
interview with _____ .
name of interviewer



APPENDIX C

THE PREP FOR COLLEGE CALENDAR

FRESHMAN YEAR—It is never too early to plan for the future!

- Build strong academic, language, mathematics and critical thinking skills by taking challenging courses.
- Study hard and get excellent grades.
- Strengthen your vocabulary by increasing your reading.
- Become involved in co-curricular activities.
- Meet your high school guidance counselor and discuss your plans for the next four years.
- Browse through college literature or surf the Web to get an idea of what kinds of schools may be of interest to you.
- Check out what high school courses colleges require.
- Know NCAA (National Collegiate Athletic Association) requirements if you want to play sports in college.
- Keep an academic portfolio and co-curricular record.
- Research career possibilities.
- Begin saving money for college.

SOPHOMORE YEAR—Concentrate on academic preparation and continue to develop basic skills and co-curricular interests.

September • Consult your guidance counselor about taking the PSAT in October. The PSAT is a preliminary test that will prepare you for the SAT. • If you plan on taking the ACT, talk to your guidance counselor about taking the PLAN this fall. The PLAN is a preliminary standardized test that will give you some preparation for the ACT. PLAN does not have national testing dates, so ask your guidance counselor about test dates offered by your school. • You need to register several weeks in advance for the PLAN and the PSAT, so consult your guidance counselor early in September. • Take NCAA-approved courses if you want to play sports in college.

October • Take the PSAT for practice. The results will not be used for college admission. • Sign up, if you have not

done so already, for co-curricular activities that interest you. The level of involvement and accomplishment is most important, not the number of activities. • Keep a record of your co-curricular involvement, volunteer work and employment (all year).

November • Make sure you are “on top” of your academic work. If necessary, meet with your teacher for additional help. • Save your best work in academic courses and the arts for your academic portfolio (all year).

December • Receive results of PLAN and/or PSAT. Read materials sent with your score report. Consult your guidance counselor to improve on future standardized tests and courses to discuss which may be required or beneficial for your post-high school plans.

January • Keep studying! • Volunteer—a great way to identify your interests and to develop skills.

February • It is never too early to start researching colleges and universities. Visit your guidance office to browse through literature and guidebooks or surf the Web and check out college and university home pages.

March • Research SAT prep programs (optional).

April • Continue to research career options and consider possible college majors that will help you achieve your career goals.

May • Plan now for wise use of your summer. Consider taking a summer course or participating in a special program (e.g., for prospective engineers or journalists or for those interested in theatre or music) at a local college or community college. Consider working or volunteering.

June • If you work, save some of your earnings for college.

July • During the summer, you may want to sign up for a PSAT/SAT prep course, use computer software, or do the practice tests in books designed to familiarize you with standardized tests.

August • Make your summer productive. Continue reading to increase your vocabulary.

JUNIOR YEAR—Begin college selection process. Attend college fairs, financial aid seminars and general information sessions to learn as much as you can about the college application process. Make sure you are meeting NCAA requirements if you want to play Division I or II sports in college.

September • Register for the October PSAT. Meet with your guidance counselor to review your courses for this year and plan your schedule for senior year. • Continue to save samples of your best work for your academic portfolio (all year).

October • Junior year PSAT scores may qualify a student for the National Merit Scholarship Competition and the National Achievement and the National Hispanic Scholars Programs. So, even though these scores will not be used for college admission, it is still a good idea to take the PSAT. The more times you take standardized tests, the more familiar you will become with the format and the types of questions asked. If you wish to receive free information from colleges, indicate on the PSAT test answer form that you want to participate in the Student Search.

November • Junior year grades are extremely important in the college admission process, because they are a measure of how well you do in advanced, upper-level courses. Grades also are used to determine scholarships and grants for which you may be eligible. So put in the extra effort and keep those grades up! • If you will require financial aid, start researching your options for grants, scholarships and work-study programs. Make an appointment with your guidance counselor or do research on your own on the Internet.

December • During December you should receive the results of your PSAT. Read your score report and consult your school counselor to determine how you might improve on future standardized tests. The PSAT is excellent preparation for the SAT, which you will take in the spring. • If you plan to take the ACT, register now for the February ACT. Many colleges accept the ACT or the SAT.

When you begin to explore different colleges and universities, double-check to see if they prefer or require the ACT, the SAT and/or the SAT Subject Tests.

January • Begin to make a preliminary list of colleges you would like to investigate further. Surf the Internet and use the college resources in the guidance office or library. • Ask your parents for your Social Security number (required on many college applications). If you were never issued a Social Security number, contact the closest Social Security office as soon as possible to obtain a number.

February • Meet with your guidance counselor to discuss your preliminary list of colleges. Discuss whether your initial list of colleges meets your needs and interests (academic program, size, location, cost, etc.) and whether you are considering colleges where you are likely to be admitted. You should be optimistic and realistic when applying to colleges. • Register for the March SAT if you have completed the math courses covered on the SAT. If not, plan to take the SAT and/or Subject Tests in May or June. Prepare for the SAT or ACT by signing up for a prep course, using computer software, or completing the SAT/ACT practice tests available in the counseling office or at bookstores. But don't spend so much time trying to improve standardized test scores that grades and co-curricular involvement suffer.

March • Email, telephone, use the Internet, or write to request admission literature and financial aid information from the colleges on your list. There is no charge and no obligation to obtain general information about admission and financial aid.

April • When selecting your senior courses, be sure to continue to challenge yourself academically. • Register for the May/June SAT and/or the May/June SAT Subject Tests. Not all SAT Subject Tests are given on every test date. Check the calendar carefully to determine when the Subject Tests you want are offered. Register for the June ACT if you want that test. • Continue to evaluate your list of colleges and universities. Eliminate colleges from the original list that no longer interest you and add others as

appropriate. • Look into summer jobs or apply for special summer academic or enrichment programs. Colleges love to see students using their knowledge and developing their skills and interests.

May • Attend a college fair to get more information about colleges on your list. • NACAC sponsors college fairs in cities across the country during the fall and the spring. Visit NACAC's Web site (www.nacacnet.org) to check out the schedule for the National College Fairs and the Performing and Visual Arts College Fairs. • Get a jump start on summer activities—consider enrolling in an academic course at a local college, pursuing a summer school program, applying for an internship, working, or volunteering. • If you work, save part of your earnings for college. • Begin visiting colleges. Phone to set up appointments. Interviews are always a good idea. Many colleges will tell you they are optional, but an interview will show interest, enthusiasm and initiative on your part and provide an excellent opportunity to have your questions answered. Do a practice interview with your counselor, teacher, employer, or a senior who has had college interviews. Set up interviews as early as possible—interview times become booked quickly! • Take the SAT and Subject Tests.

June • After school ends, get on the road to visit colleges. • Take SAT, the SAT Subject Tests and/or the ACT.

July–August • Visit colleges, take tours and have interviews. • Continue to refine your list.

SENIOR YEAR—Apply to colleges. Make decisions. Finish high school with pride in yourself.

September • Make sure you have all applications required for college admission and financial aid. Email, phone or use the Internet to request missing information. • Check on application and financial aid deadlines for the schools to which you plan to apply. They may vary, and it is essential to meet all deadlines! • Meet with your guidance counselor to be sure your list includes colleges appropriate to your academic and personal record. Review your transcript and co-curricular records with your school counselor to ensure their accuracy. • Register for the October/November SAT and/or SAT Subject Test, or September/October ACT. • If

the colleges require recommendations, ask the appropriate people to write on your behalf. At least three weeks before the due date, ask your counselor and teachers, employers or coaches to write letters of recommendation. Provide recommendation forms, any special instructions and a stamped, addressed business envelope to the people writing your recommendation. Be thoughtful! Write thank-you notes to those who write recommendations and keep them informed of your decisions. • Plan visits to colleges and set up interviews (if you didn't get to them during the summer or if you want to return to a campus for a second time). Read bulletin boards and the college newspaper. Talk with current students and professors.

October • Attend a regional college fair to investigate further those colleges to which you will probably apply. • Go to College Fairs on NACAC's Web site (www.nacacnet.org) to view the schedule for NACAC's National College Fairs and the Performing and Visual Arts College Fairs. • Mail applications in time to reach the colleges by the deadlines. Check with your guidance counselor to make sure your transcript and test scores have been/will be sent to the colleges you are applying to. • If applying for early decision or early action, send in your application now. Also, prepare applications for back-up schools. Remember, if you are accepted under the early decision option, you are expected to enroll at that college and to withdraw all other applications. Submit financial aid information if requested from early decision/action candidates. • Register for the December/January SAT and/or SAT Subject Tests, or December ACT if you have not completed the required tests or if you are not happy with your previous test scores and think you can do better. • Have official test scores sent by the testing agency to colleges on your list.

November • Take the ACT, SAT and/or SAT Subject Tests if appropriate. Don't forget to have test scores sent to colleges on your list. • Be sure your first quarter grades are good. • Continue completing applications to colleges. Make copies of all applications before mailing the applications. • If you need financial aid, fill out the FAFSA (Free Application for Federal Student Aid) form online at www.fafsa.ed.gov (recommended). You can request a paper version of the FAFSA form by calling 800/4-FED-AID. Check to see if the colleges to which you are ap-

plying require any other financial aid form. Register for the CSS Profile if required and obtain the college's own financial aid forms, if available. • Keep all records, test score reports and copies of applications for admission and financial aid. Do not throw anything away until at least the end of your first year in college. Having detailed records will save you time and effort should anything be lost or should you decide to apply in the future to other colleges and scholarship programs.

December • Have official test scores sent to colleges on your list if you have not done so. • Consult your school counselor again to review your final list of colleges. Be sure you have all bases covered. It is a good idea to make copies of everything before you drop those envelopes in the mail. If for some reason your application gets lost, you will have a back-up copy. File your last college application. • If you applied for Early Decision, you should have an answer by now. If you are accepted, follow the instructions for admitted students. If the decision is deferred until spring or you are denied, submit applications now to other colleges.

January • Keep working on your grades! Courses continue to count throughout the senior year. • Request that your counselor send the transcript of your first semester grades to the colleges to which you applied. • Parents and students, complete your income tax forms as soon as possible. You will need those figures to fill out the FAFSA. Complete and return your FAFSA as quickly as possible after January 1. Check to make sure your colleges or state does not require any other financial aid forms. If they do, consult your guidance counselor or contact the college's financial aid office.

February • Remember to monitor your applications to be sure that all materials are sent and received on time and that they are complete. Stay on top of things and don't procrastinate; you can ruin your chances for admission by missing a deadline. • If you completed a FAFSA, you should receive your Student Aid Report (SAR) within four weeks after submitting the FAFSA. Review the SAR carefully and check for any inaccuracies. If necessary, correct any items on the SAR and return it to the FAFSA processor (if a college transmitted your data directly, no-

tify the college of any change). • If more than four weeks have passed after sending in your FAFSA and you have not received an acknowledgment, contact the Federal Student Aid Information Service at 319/337-5665 or toll-free, at 800/433-3243. To identify you, they will need your name, social security number, address, and date of birth exactly as it was written on your FAFSA. • Complete scholarship applications. You may be eligible for more scholarships than you think, so apply for as many as you can. • Enjoy your final year in high school, but don't catch senioritis!

March • Stay focused and keep studying—only a couple more months to go!

April • Do not take rolling admission applications for granted. (Some colleges do not have application deadlines; they admit students on a continuous basis.) These schools may reach their maximum class size quickly—the earlier you apply, the more availability there may be. • Review your college acceptances and financial aid awards. Be sure to compare financial aid packages in your decision-making process. If you are positive you will not enroll at one or more of the colleges that accepted you, please inform those colleges you have selected another college. Keeping colleges abreast of your plans might enable those colleges to admit someone else. If you know which college you will attend, send your tuition deposit and follow all other instructions for admitted students. You must decide which offer of admission to accept by May 1 (postmark date).

May 1 • By May 1, decide on the one college that you will attend. By May 1, send in your tuition deposit to the college you will attend. Notify the other colleges that accepted you that you have selected another college. • BE PROUD—you have completed a difficult task. • If your first-choice college places you on their waiting list, do not lose all hope. Some students are admitted off the waiting list. Talk with your counselor, and contact the college to let them know you are still very interested. Keep the college updated on your activities. • Take Advanced Placement examinations, if appropriate, and request that your AP scores be sent to the college you will attend.

June • Request that your counselor send your final transcript to the college you will attend. Notify the college of any private scholarships or grants you will be receiving. • Know when the payment for tuition, room and board, meal plans, etc., is due. If necessary, ask the financial aid office about a possible payment plan that will allow for you to pay in installments. • Congratulations, you've made it through high school! Enjoy your graduation, and look forward to college.

July • Look for information from the college about housing, roommate(s), orientation, course selection, etc. Respond promptly to all requests from the college.

August–September • Ease the transition into college. Accept the fact that you'll be in charge of your academic and personal life. What you do, when you do it and how things get done will be up to you. You'll have new responsibilities and challenges. Think about budgeting your time and establishing priorities. Take charge of the changes that lie ahead and eliminate or minimize pressures. Go forth with confidence and enthusiasm, willingness to adapt and determination to succeed academically and personally. • Pack for college. Don't forget to include things that remind you of friends and family. Be prepared for the new opportunities and challenges. Have a great freshman year!

Applying for **Financial Aid**

in **7** Easy Steps



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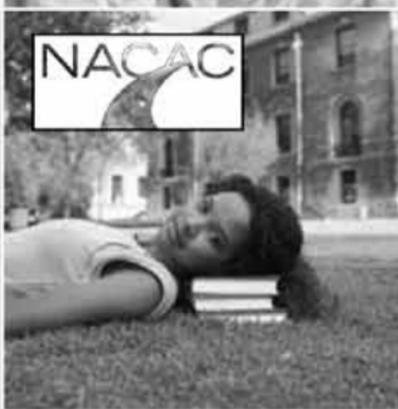


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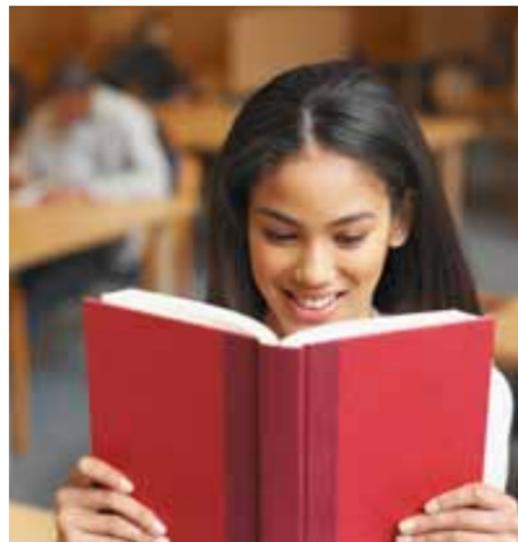
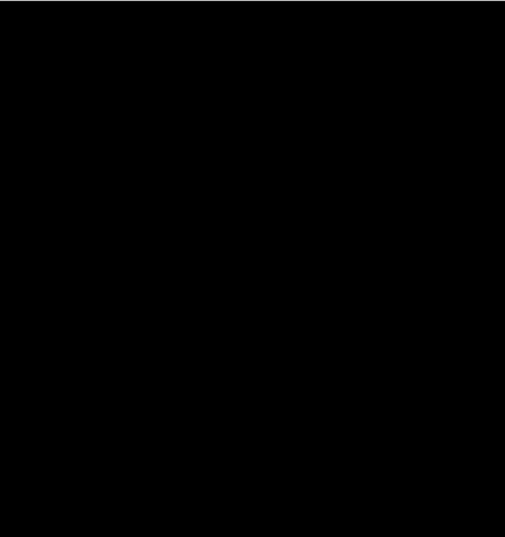


National College Fairs AND **Performing & Visual Arts College Fairs**

Make plans to attend a NACAC College Fair...

Free and open to the public, the fairs allow students to interact with admission representatives from a wide range to discuss course offerings, admission and financial aid requirements, college life in general, and other information pertinent to the college selection process.

To find a fair in your area, visit
www.nationalcollegefairs.org



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