

GHAA College & Career Planning Packet



COLLEGE ENTRANCE EXAMS

- Most colleges require a standardized test score, SAT or ACT.
- More competitive colleges may require 1-3 SAT Subject Tests, or the ACT.
- Register on-line for prompt confirmation of your site and ease in getting your scores early.
- Be sure to list the school code 070275 so scores are sent to GHAA.
- Sophomores and juniors should take the PSAT in Oct. to prepare for the SAT.
- Juniors should take the SAT in the spring of the junior year and retake in the fall of senior year if desired
- It is recommended that students not take a test, such as SAT, more than two times.

Most colleges require students to submit the results of some form of entrance examination. There are two major tests that colleges use, the SAT Reasoning Test administered by The College Board, and the ACT. The SAT Reasoning is the most widely known exam but in some areas of the United States, the ACT is more frequently the exam of choice. Most colleges accept either test. As in other parts of your college planning process, it is always best to review the information from each college to determine their preference.

The SAT Reasoning



Many colleges and universities use the SAT Reasoning as one indicator, among others such as class rank, high school GPA, extracurricular activities, personal essay, and teacher recommendations of a student's readiness to do college-level work. Each section of the SAT Reasoning Test is scored on a scale of 200-800 and is typically taken by high school juniors and seniors. The test is administered several times a year, October through June.

The SAT Reasoning Test consists of three sections: critical reading, math, and writing. The test takes 3 hours and 45 minutes. The writing section includes multiple-choice questions on grammar and usage and a 25-minute essay handwritten by the student in response to a specific prompt (very similar to the CAPT writing section). The essay counts for 30 percent of the writing score; the multiple-choice questions count for the remaining 70 percent. The essay prompts are general enough to be comprehensive to all students, but specific enough to ensure that students can't write their essay ahead of time.

For more information on the SAT Reasoning, go to the College Board website, www.collegeboard.com and look for a link to the SAT. Online registration is the fastest way for students to register, allowing them to receive immediate confirmation and online Admission Ticket. Consider completing the section to have scores sent directly to four of your college choices for no fee. Be sure to input the **school code (070275)** so that scores will be sent to the high school. A credit card is required for online registration. Students registering by mail will receive a paper Admission Ticket in the mail several weeks before the test.

The best preparation for the SAT is the PSAT offered the third Saturday in October each year. Sophomores may take the PSAT, especially if they have completed Geometry. ALL JUNIORS are strongly encouraged to take the PSAT to use their score report to strengthen weak areas before taking the SAT. It is not recommended that students take the SAT more than twice, especially if the scores are similar.

The SAT Subject Tests

The SAT Subject Tests are a series of Subject Area Tests administered by The College Board and is used to determine a student's mastery of a specific school subject. The results of the SAT Subject Tests are used by a fairly small number of colleges and universities so students need to know what the colleges in which they are most interested require. A safe recommendation is to take the SAT Subject Tests at the conclusion of a course in which the student has been successful. Colleges may require one or more exams. Refer to the college for the specifications for required or recommended exams. Once again, speak with your counselor who will be able to help you make this decision.

To be sure that you are doing what is required by each of the colleges you are considering, you should review their literature or call them directly to determine what their policy will be.

The ACT

What is the ACT?

The ACT is a universally accepted for college admission. It is curriculum-based and is not an aptitude or an IQ test. Instead, the questions on the ACT are directly related to what students have learned in high school courses in English, mathematics, and science.

The Act is a four-part test without the Writing Test, including administration instructions and breaks. Actual testing time is 2 hours and 55 minutes, broken down as follows:

English: 45 minutes

Math: 60 minutes

Reading: 35 minutes

Science: 35 minutes

The ACT Writing Test adds 30 minutes to the testing time. It is optional but many colleges want the writing test so check with your colleges or plan to take it.

The ACT is different from the SAT Reasoning and Subject Tests in many ways. It is scored on a 1-36 range with 36 being the highest score. Your score report will have 4 individual scores from each section of the test as well as a composite score. Some students have found the ACT a better indicator of their success as a student than the SAT exams. Some colleges accept the ACT in place of SAT Subject Tests.

More information on the ACT can be found at their website [**www.act.org**](http://www.act.org).

THE COLLEGE SEARCH

- The search process for colleges can begin as early as the sophomore year with the development of a list of criteria the student wants in a college.
- A computer-based search can provide an efficient method of narrowing down the 3,000 college options.
- We recommend applying to 4-8 colleges with “reach”, “target”, and “likely” options.

The *Search Process* is one that can be both exciting and challenging. It is clearly exciting because you will be taking the first formal steps that will help you find the college you will be attending next year. It is challenging because there are more than 3,000 schools to choose from. There are many steps to this process that will be identified in this section.

The first step in looking for colleges is to take an inward look at yourself. In order to gain a real understanding of the kind of person and student you are.

To find appropriate colleges, it is critical to your success and happiness in college that you examine your interests, abilities, how you learn, and what you would like to study or in college terms, your “major” while in college. Colleges offer many alternatives and it is possible that some might be more to your liking than others might be. This is often referred to as the “right fit.” Before you can examine what colleges offer, you have to examine yourself. Below are some of the questions you may wish to explore before you begin. These questions are usually found in a computer search for colleges and those that your counselor is likely to ask as well.

1. **How far from home do you want to be?** It is time to deal with the reality of who you are and if you should really be closer to home or further away. A guide you may wish to use is: up to 2 hours from home; 2-4 hours from home; 4-8 hours from home; a plane trip from home. Each distance changes your contact with home and your parents’ ability to visit you while you are in college. This may be especially important if you would like them to see you in an athletic event or in a stage performance. It also affects how frequently you can go home. You should consider the ease and cost of arranging for transportation to and from home.
2. **Have you identified a major, a career direction, or general area of study?** If you have not, that should be a critical question to answer. Most computer searches and a number of printed sources have lists of colleges with your preferred field of study. Some lists of college majors such as English, may last several pages while others, such as Pharmacy, may have relatively few colleges. Some colleges and universities offer special programs for students who have an interest in medicine, dentistry, law, and several other fields. In these programs, you are admitted to the undergraduate college and the professional school at the same time. An undecided or Liberal Arts major may be an option.
3. **Think in terms of urban, suburban, or rural environments.** When living in or close to a large city, the city may exert a powerful influence on you and your collegiate experience. Urban locations will probably afford you the opportunity to meet a diverse group of people, have easy access to the arts and cultural attractions of a large city, and make the use of mass transportation rather easy. Suburban locations may seem ideal as the balance between urban and rural but if you like to be in the woods or hills, they can still be quite a distance from you. At the same time, even in a suburban location, unless the college offers easy transportation from your campus, the city can be quite difficult to access. A rural environment is probably ideal for someone who wants to be away from external influences and may want to be close to the hills and woodlands they enjoy, but can be terrible for someone who needs the excitement, energy, and offerings of a major city. Think about what these choices mean to you and how they will affect your college experience.

4. **Academically, what degree of challenge is best for you?** How do you respond to “pressure-laden” environments? Are you looking for a school where you can participate in some activities or one where most of your time would be devoted to classroom work? Are you comfortable with the idea that you may be near the middle or lower part of your college class or do you prefer being near the top of your college class? These questions relate directly to the demands and intensity of a college situation. How you respond is important to your success academically and to your emotional well being over the next several years.
5. **Selectivity in the admissions process is a key consideration in formulating a final list of college applications.** There are degrees of selectivity in admissions with some colleges admitting 10%-15% of its applicants; on the other end of the spectrum, some colleges admit virtually all applicants. It is fine to apply to your *dream* school regardless of the degree of difficulty but be sure that you apply to some that have less rigorous admissions standards
6. **Are internships, study abroad, independent study, core curriculum, and required courses important to you?** If any of these are in your “must have” or “avoid” lists, make them part of your college search.
7. **Begin to think about diversity and what role it plays in your college plans.** Ask yourself if a racially, socially, religiously, or academically diverse population is one you must have or want to avoid. Do you want to replicate your current high school or community experience, or are you looking for something different?
8. **Cost is a concern for most families and each family must determine its own level of financial comfort.** It is vital that all families discuss financial limits early in the process. Select financial reach, target and likely schools. State schools cost less but private schools may offer more financial aid. It is important to recognize that financial aid is available and families should feel free to discuss their individual circumstances with college financial aid officers. For some families, the final family contribution may be the same at a college that costs \$10,000 or \$45,000.
9. **Sports, clubs, and activities may have been important to you in high school. Do you want to continue with those same activities or investigate some new interests?** What is available on each campus community that appeals to you? Would intramural sports satisfy your need to play sports or would you be satisfied only with intercollegiate sports? Do you want to be a part of theater productions, or sing or play in the college orchestra or band? Will those opportunities be available to you if you don’t major in that particular field of study? Have you always wanted to host your own radio program? Can you? These and other questions should be considered and don’t be afraid to ask them of college representatives. In the “Campus Visits” and “Interview” sections, you will be given clues on how to prepare yourself for these questions.
10. **As you make colleges choices, how important are the views of your friends, family, or others in your selections?** Realistically, they may be more concerned with name recognition, assumed prestige and/or reputation. You, however, may be more concerned about finding a place that will challenge you, yet allow you success; a place that will allow you to be engaged in other activities that make you human; a place that will allow you choices; a place from which you will graduate and be a healthy and productive adult.
11. **Learn to set priorities.** If you can find a place that has everything you want and need to be successful--and you can be admitted, that is wonderful. If such a place does not exist, then what are your priorities? List them in order of importance and see what other colleges will fit you and your plans.

The Guidance Department will have a college search with juniors by using the Naviance program. In addition to Naviance, there are several excellent search programs available listed below. Many students like the college search at www.collegeboard.com. By looking at the criteria and selecting from multiple-choice responses, students can develop an initial list of colleges to investigate. A computer-based search allows students to change their responses and to find new or other colleges. Ultimately *you* will find the colleges that “fit” you best. That is the final goal, finding a good “fit” or

“match”. Please make note that there are many colleges that can be a good fit for each student, not just one college.

At this point, you will be well on your way to developing a list of schools that makes sense for *you*. **Note the emphasis on the word *you*.** This list should represent you, your interests and needs. Arranging for campus visits, with possible interviews and information sessions, should take you to the point where you can work on creating what is often called your *short list*. By the end of your junior year, you should have a list of colleges and universities that have the characteristics that are important to you.

While it is easy to find colleges, it's a challenge to find colleges that have the features that are important to you. Once you have identified those colleges, the next step is to see where they fall in terms of admission standards. Remember that some colleges are very selective and others are less so. Be aware that a school that may be difficult for you to gain admission is called a "reach" school. A school where your credentials match those of recently admitted students can be called a "possible" and one where your credentials are stronger than most recently admitted students is often called a "likely" school. Some caution is needed here. First, using the word "likely" does not suggest that admission is guaranteed. It should more accurately be called a *likely* admission situation. Secondly, one student's "reach" school may be another student's "likely" school. It is vital to be realistic in this assessment. In the college section of the Naviance program, there are admission scattergrams. These scattergrams are an excellent tool to see how students from GHAA fared at colleges where 5 or more of our students have applied. Keep in mind that the scattergrams use GPA and SAT comparisons, which are important factors in the admission process but not the only factors to consider. Your counselor can also assist you in determining where the colleges on your list fall in terms of difficulty in admission for you.

College Search Websites

<http://connection.naviance.com>

GHAA uses this website with all students for college and career planning throughout their high school career. As part of the college planning process, juniors will do a college search through the Naviance program with the guidance department. At this website, students can connect directly to college websites, view admissions scattergrams of prior GHAA students, record colleges applying to, etc...

www.collegeboard.com

This is the most comprehensive college information site. It includes College Board tests, programs, and online registration, an SAT "Test Question of the Day", a searchable database of colleges, financial aid information (including a financial aid calculator), career planning information, a fee-based essay evaluation service, and more. More than 3,400 colleges are available in the database.

www.collegeview.com

College View is a free online college search service with profiles of 3,700+ college and university, virtual tours of selected schools, electronic applications, financial aid information, and career planning tools.

www.petersons.com

Known mainly for their comprehensive guide, it also offers a free Internet search. Peterson's Scholarship Search connects you with more than 1.6 million scholarships, grants, and awards worth nearly \$8 million.

www.princetonreview.com

Princeton Review online is an extensive college and career information site. Through this site, you can conduct a college search, find out more about standardized testing and test prep, explore careers, and learn more about financial aid and the process. Along with USA Today, Princeton Review provides annual college ranking based on a wide variety of criteria. Definitely worth checking it out.

www.usnews.com

College rankings, advice from high school counselors and financial aid experts, a comprehensive college search engine with college links galore.

CAMPUS VISITS

- A formal campus visit with a tour and information session best provides facts for comparison of options.
- Contact the Admissions Office by phone or on-line to make an appointment for a visit.
- Begin tours in the spring of junior year while classes are in session for the most accurate impression of campus life and activities.
- Sophomores can visit a private, a public, a small, and a large college in the spring to understand the process and reduce anxiety later in the process.
- Utilize the “College Visit Report” form to record impressions for later reference.

Campus visits provide the perfect opportunity to get a sense of the campus in the most direct way possible. You will have an opportunity to observe students on campus, to visit all the important facilities, to sit in on classes, and to meet with those people on campus who can provide information to help you make your best decision. In addition to specific features about the school, you will get a “feel” for the school to find out if it would be a good place for you to spend the next four years of your life. Much like any other major purchase you will make, a campus visit is a vital part of gathering information before you make a financial, as well as personal, commitment to a college.

Colleges encourage students and their families to visit their campus and gather first-hand information about their school. Making arrangements for a visit is a simple matter. Contact the admissions office by phone or online to arrange for an information session and campus tour. Usually offered weekends, many schools also provide these options on vacation weeks and holidays (i.e. Columbus Day, Veteran’s Day, etc.).

What may be more complex is arranging for a more complete tour of several colleges, often referred to as the “grand tour” of colleges. Early planning and the tips included in this section will help you make better use of your time and to get the most out of your visits.

Tip number 1: Be aware of how much you can reasonably accomplish during your visits. A good recommendation is to plan on **visiting 2 colleges each day**. The number of days you should use for college visits depends on the distance you will be traveling and how much time you have available. Consider a 3-4 day trip as a guide. With 2 colleges each day, you will be able to visit 6-8 colleges; that may be all you can handle without confusing one college with another. When making your plans, try to find the most efficient way to travel and focus on being able to get to each location comfortably.

Tip number 2: If you have some specific interests such as athletics, the arts, or a particular field of study, you should plan on **making contact with a coach or professor** in your area of interest. Most faculty members are interested in speaking with potential students who have interests similar to theirs. Again, you are making potentially great connections with the college or university. These faculty members could be advocates for you in the admissions office should you decide to apply.

Tip number 3: Try to **visit colleges when they are in session** and students are actively visible on campus. This may not always be possible based on you and your family’s personal, work, or school schedule, but it does create an opportunity to see what it is like to be a student there. What do the

students talk about when walking to class? Do they seem friendly? Did any of them stop to ask you if you needed help? Did they dress, talk, or act like you? Is that good or bad? How do you think you would fit in?

Tip number 4: Eat on campus. Ask if you can eat in the student dining facility. There is no better way to see the variety of meals available and to actually taste the food than by eating on campus. If you are a picky eater, this could be essential since this is the food you will be eating between home visits. Another benefit is getting a chance to find out what students are talking about and perhaps get a glimpse of what is happening on campus. More on this is found later in Tip number 9.

Tip number 5: Read the bulletin boards, posters and campus publications. This will give you a real “feel” for issues on campus and how students feel about them. The posters and other things on the bulletin boards will give you an idea of the kinds of clubs and activities that are available on campus.

Tip number 6: Ask questions. For example, remember the beautiful new swimming pool you saw? Is it available for student use or is it reserved for the swim team? The same question can be used for the gym. You may not want to play intercollegiate basketball but intramural sports have a real interest for you. Just as in athletics, if you are in the arts, ask these questions. Is there sufficient studio space for non-art majors to work and store their work or are those spaces reserved for art majors? The dance studio and performances you heard about, can you participate or again, are those only for the dance majors? In the same manner, find out if the chorus, band, and orchestra are open to everyone, even if only by audition. If you will need to work in a lab, are there late afternoon, evening, and weekend hours. This may seem picky but these are the issues that sometimes cause students to be unhappy with their college choice. Find out now and use this information to make an informed decision about each school.

Tip number 7: Take a good look at the quality of the facilities. Are they clean and in good repair? If you're in a warm climate, are the buildings air-conditioned? What about the grounds-are they well maintained? Your level of comfort with your surroundings is critical to your happiness and a happy student is more likely to be a successful student. Remember that it won't change after you enroll and are a student on campus. What you see is likely what you will experience as a student.

Tip number 8: Look at the dorms if you will be a resident student. How many students typically share a room? Are they spacious rooms with closets? If you have never shared a room with someone, remember that most dorm rooms house 2 or more students. Are the buildings clean and well maintained? Are there multiple options for other styles of living such as a dorm for students with common interests, one with suites or private rooms? Remember that what you see is what you will have when you enroll. Is housing guaranteed all four years or just for freshmen?

Tip number 9: Will you need special services? This list includes academic support services, health facilities or special food needs. Academic support services include general tutoring services, more intense services for students with learning disabilities, and accommodations for students covered by a Section 504 plan. Health facilities should include access to nurses, physicians, therapists, or other trained personnel to take care of your needs. Food concerns should include a review of available meals for students with specific needs.

Tip number 10: If possible, ask if one of the students you met on campus would be willing to let you email them with follow up questions or ask the admissions representative for a **student contact**.

Tip number 11: Xerox and **complete the form "College Visit Report"** in this section. Complete it as you leave the campus to help remember details later. Bring along a camera and note pad. Take pictures and make notes of what you see and hear. You may be hesitant to do this but you will never confuse or forget what you saw on each campus with a photo. Forgetting or confusing colleges and what you saw does happen because you are doing so much in a compressed amount of time.

Tip number 12: Will you be comfortable in your surroundings? Are there off-campus sites that you want or need to have close by? How far is it to the mall or other attractions such as movies? Before leaving town, take a drive around the perimeter of the college. **Take a look at your surroundings.** Then, drive a few blocks further away and drive around the neighborhood.

Commuting Options: What if I plan to live at home and go to college in the area? Many of the “tips” still apply to you. First, be sure you can get to the campus. As you think about commuting to college, plan on how long it will take to get there and how you will get there. Will you be driving or taking a bus? Will you try to get a ride from someone? Will you be able to buy a car if that becomes necessary? Where are commuter parking lots and what are the fees for parking? Arrangements for commuting can be made for most college locations.

Some of the “tips” above may apply to you so take advantage of the fact that you are actually on each college’s campus. Keep in mind that you would not buy a car for \$25,000 without reading about it, driving it, and asking others about it. In much the same way, being an informed consumer means “driving” to the college to see if you want to spend from \$20,000 to \$160,000 (over 4 years) on it. Is this the place where you want to spend 4 years of your life? Will you grow academically, intellectually, personally, and socially? Will you graduate as a healthy and productive adult? That’s why the campus visit is so important.

Academic Advising Program	1	2	3	4	5
Support Services (tutoring, etc.)	1	2	3	4	5
Honors Program	1	2	3	4	5
Career Services	1	2	3	4	5
Location/access to community resources	1	2	3	4	5
Parking	1	2	3	4	5
Food options and quality	1	2	3	4	5
Overall campus layout/design	1	2	3	4	5
Handicap accessibility	1	2	3	4	5
Security/Safety	1	2	3	4	5
Other Areas of Interest/Concern to You					
_____	1	2	3	4	5
_____	1	2	3	4	5

THE COLLEGE INTERVIEW

- Is an interview required or recommended by the college? If so, plan early to arrange the interview.
- There are three different types of interviews. Be prepared for the type you will experience.
- Take a copy of your transcript, activity resume and standardized test scores to the interview.

First, check with the college to determine if an interview is required, recommended, optional, or not available. Don't judge quality or appropriateness for you based on the type of interview or the lack of an interview opportunity. The college interview is a wonderful opportunity to discuss a specific college with a member of the admissions staff of the school. It is a time to find out more about the school and share information about yourself, your interests and your goals. Similarly, the college can gain a better sense about how you would fit into its community. Don't get stressed-out about the experience. Go into the interview prepared to discuss yourself, how you will be able to utilize the experiences at the college to grow, and how your involvement as a member of the community will benefit the college.

Interview Preparation

Preparation for the interview is critical. Take along a copy of your high school transcript, resume, and test score reports. Be prepared to discuss your test scores and your concerns, if any, about them. Read about the college in guidebooks, their college catalog or website, and discuss these with your school counselor. Nothing could be worse than talking with an admissions officer and telling the person that you want to major in electrical engineering when the school has no engineering major or opportunities to study related fields. While this may be an extreme example, it reinforces the need to be well prepared by doing your research before visiting a college. Other questions in an interview may include questions about your family, school and personal life. A good way to look at the dos and don'ts of an interview would be to talk and act the way you would with someone you respect. Another way to look at this is to think of this as a situation where you are using all of your social and intellectual skills. Appropriate questions can include some of the following:

This list is designed to get you thinking about what *you* should ask.

1. How does the college assist with study-abroad programs?
2. If I need academic support, is there a tutoring service on campus? Is it free?
3. How will I know about opportunities to join clubs or other activities?
4. Will you tell me what you think of my senior courses? Can you suggest other courses I should take in my senior year?
5. I am thinking about not taking (fill in the course(s), how would you react to that in evaluating my application?
6. If the college offers merit-based scholarship, you can ask how to apply for them.
7. Will designating a major help or hurt in the admissions process?
8. Is it difficult to change majors?
9. What is the typical class size? Students-faculty ratio?
10. Are courses taught by professors or teaching assistants? Are instructors fluent in English? Do instructors have office hours?
11. What type of housing is available and how are roommates matched?
12. What academic majors include internship or coop experiences?

13. How successful have graduates, in my intended major, been in getting jobs in their field and how soon after graduation are they employed?

If the interviewer asks something you can't answer or have trouble remembering such as books read in a recent course, the season record of an athletic team, don't worry or panic. Say that you need a little time to consider, and have a question about courses or athletics to throw in. No one will blame a student if you lack total recall. What may hurt you is obvious bluffing.

Finally, arrive on time, be early but *never* be late. Dress appropriately. This doesn't have to mean dresses for the women and suits for the men, but be neat, clean and presentable. Leave your jeans and T-shirts at home for another time and place. Don't be afraid to make some notes that you will take into the interview with you. **Remember to send a thank you note directly to the person who interviewed you (with correct name and title) when you return home.**

YOUR NEXT STEP

Gaining Admission to College

In evaluating the candidates for admission, the college considers the following (not necessarily in this order):

1. The student's transcript (academic record, rank and GPA) -THE MOST IMPORTANT FACTOR
2. Standardized Test Scores - SAT I, ACT, SAT II (Subject Tests)
3. Letters of recommendation
4. Participation in school/community activities and awards
5. Employment
6. Essay
7. Volunteer work
8. Interview

Narrowing Your List

- Narrow your list before applying to save time and money.
- Apply to colleges that you are willing to attend based on your criteria determined from the search process.
- We recommend applying to 2 "reach", 2 "target" and 2 "likely" as a guideline.

By this time, you will have found some colleges that will meet your needs, where you will be able to gain admission, and that you can find a way to afford. Most counselors and college advisors view student applications as fitting 3 categories: the *reach* school; the good match, often referred to as the *possible*, or *target* school; and the *likely* or *reasonable* school. You don't have to have the first two types of selectivity on your list, (*reach*, *possible/target*) but you should have at least 2 *likely* schools on your list. We recommend applying to 4-6 schools. Making application to more is generally a waste of time for all concerned. It requires additional time and money for you; it requires the high school to send out unnecessary additional transcripts; it complicates the admissions and selection process for those colleges involved; and it really doesn't help your chances. It makes more sense to do your own elimination process early and send to only those schools you are sincerely interested in and have a chance of being accepted to.

As you narrow your list to what is often called the "*short list*", you will need to remember several key considerations. First, every college on your list is potentially the one you will attend, so it must have the characteristics that are most important to you. All of the colleges should have a valid reason to be

on your list. For example, you may prefer a large university but because of a unique characteristic, you may also be sending an application to a small liberal arts college. This is a perfectly acceptable plan as long as it meets a need for you. Second, don't be swayed by well-meaning friends or family into believing that every college wants you and admission is a certainty. No one can predict what the admissions office is going to do **this year**. College admissions is changing dramatically, so what would have been true about a college even a few years ago, may not be true today. As the number of students graduating from high school continues to grow and with more of them seeking a college education, competition for space in the first year class is getting more difficult. This is especially true for the schools on your "reach" list but is also true for every other level of admission selectivity. Finally, remember that what is a "likely" school for you may be a "reach" school for another student and what is a reach for you may be another student's reasonable school. You are unique and your list of colleges should be tailored just for you.

All prospective colleges should be entered into the prospective college list in the college section of Naviance. This will allow your counselor and parents to see which school you are considering and your level of interest.

Reach Schools

A "reach" school can be defined as one where your credentials may not match those of the typically admitted student. Another way to define this category of school is to look at their admission percentage. Colleges that admit fewer than 25% of its applicants should be considered "reach" schools for all applicants, since there is little predictability in their choice of admitted students. You may have the credentials to fit their profile but when colleges admit so few students, other characteristics play an important role in the admissions process. These other factors include geographic distribution, special talents, and a family's history with that college. This last factor is known as *legacy*. These circumstances are beyond your control so do your best not to agonize over things that you cannot control.

Possible or Target Schools

In this category, your credentials match those of the typically admitted student. This category may have the largest number of schools for you and may, in fact, encompass some schools that are more selective than the others, but they represent a group of colleges from which you might legitimately expect some letters of admission. A number of publications will offer you a comparison of the admission standards of various colleges and universities. They may refer to them in different ways but they can help you identify colleges that fit each category described in this section.

Likely or Reasonable Schools

This category of colleges should represent those places where your credentials exceed those of the typically admitted student. It is strongly recommended that you select at least two schools from this group. While they may not represent your top choices, they should be colleges that have the most important characteristics on your list and which you would be content to attend. Two such applications are recommended because every year and in every high school, some students will attend their "likely" school. All students would like to make choices and this approach gives all students that opportunity.

You will note that the recommendation is for 2 likely schools and may ask why have 2 in this group when you may not feel that these are your favorite choices. Most counselors and college advisors suggest 2 reasonable schools because these are the colleges that are most likely to accept you and if you don't get into the more difficult admission colleges, you still want to make choices about where you will go to college. You will feel better about the college you attend instead of feeling like you are going to the only college that admitted you. Is there any chance that even a reasonable school is not really safe? The answer unfortunately, is yes. The word safe implies guarantees and no one can really guarantee admission. If you view these as likely admits, you will be dealing with what is the real admission situation of these schools on your list. Schools that were on someone's reasonable list a few

years ago may have gained in popularity so that even some of the students admitted several years ago would not be admitted in today's world of college admissions. The best way to deal with this is to be totally honest and get feedback from your counselor to guide you. Remember that you are still in control of where you apply to college.

As you try to categorize your college choices by level of admission difficulty, you can rely on a variety of resources available to you, especially the Naviance program and its scattergram information. The publications mentioned earlier such as Barron's Profiles of American Colleges or The College Handbook, along with other publications, can help you as you begin to narrow your list of colleges. You can directly access additional and useful websites under resources in Naviance as well. Your most important resource however, is your high school counselor. Your counselor knows your record and admission results at each college or university and can therefore assist you in making informed and realistic decisions.

A word of caution is always a good idea. You may hear information that is distressing. Your counselor is not reflecting a lack of confidence in you. Rather, your counselor is trying to help you deal realistically with college admissions. By doing so, you will be creating a "short list" that will allow you to have several letters of admission from which to choose. Don't become one of those students who are left with no choices on April 15th of your senior year. Nothing will make your counselor happier than having you walk in with a letter of admission from a college that is on your *reach* list.

YOUR COLLEGE APPLICATION

- Obtain applications on-line, at college fairs, in the guidance office, or on college visits.
- The common application simplifies the process and can be used as a rough draft for all applications.
- The essay allows you to demonstrate your writing ability and share important information unique to you.
- Request letters of recommendation early from only those people that you will use and always remember to send a written thank you.
- Be aware that some colleges and some majors require supplementary materials. Plan ahead to complete these early.

Getting Applications

The easiest way to obtain a college's application is on their website. The GHAA guidance department has a supply of applications for some colleges and, of course, you can always get an application at a college fair. When visiting, pick up an application. If it is not the latest version, use it as a draft. You can either complete the application online and submit it electronically, or download it and submit it by mail. Check with the College Admissions Office to see if they have a preference. You should also consider using the Common Application, an application that a large number of colleges are currently using. The Common Application is available at www.commonapp.org. It is also useful as a rough draft, especially during the summer before senior year.

Completing the Application

Although paper applications can still be downloaded and mailed, online submission of applications is most common. If using a paper application, always write legibly in ink. Follow the instructions and fill in all requested information. Much of the information on the application is easy. It asks for your

name, address, telephone number and information about your high school and family. Fill in the section that asks for *activities*. While some colleges will look at your resume, many look only at the application so be sure to fill in the activities section. You can always add a line at the end of this section of the applications referring the college reader to your resume for more information if you run out of space on the application itself. Some colleges ask you to write an *essay* (more on that below) as part of the application. Treat short answer sections of the application as though they were the essay themselves. Write carefully and re-write if necessary. Make sure an adult with a critical eye proofreads your application. Print out online applications for review **prior** to submission. It is easy to make a mistake that cannot be corrected once it has been sent.

It is important that you answer all questions fully and honestly. Misinformation on your application, if detected, will almost automatically rule you out. Be very sure that any essay answers on your application are entirely your own work, although parents or teachers can legitimately check spelling and punctuation for you.

There Can Be More Parts of the Application: Some colleges recommend or require....

Essay

Many colleges ask for an application essay. For some students, this may be the most challenging part of the application. Getting started seems to cause most of the problems for students so the first recommendation is to get started early. It's not too soon to begin putting some ideas on paper and even writing the essay during the summer before your senior year. Although essay topics tend to be the same from year to year, the new application may have a new question or set of questions that are different from the one(s) they had last year. You can always call the college to see if they have printed their new application or look for it on their website. If it is ready, you should be able to identify their current essay question(s).

One advantage of the Common Application is that once you have selected which topic to write about, you can use the same essay for each college. College application essays usually ask you to write about an important experience in your life, someone who has had a major impact on your life, or a book that you read that has made an impact on you or has influenced you in some way. The key to a successful essay is to write not only about the event, book, or person, but to reflect on what it has meant to you. Look at this as a writing assignment for one of your classes, for example, a history or English class.

Your essay should always fit the length that is asked for by the college, usually 250-500 words. Work hard to be sure that you meet the stated requirements. Remember, after you have written and re-written your essay, ask an adult to review it. If you ask, our English teachers will read your essays and conference with you prior to submission. Allow yourself plenty of time to complete this process. Chances are you will have to rewrite it again until you have achieved the essay that tells the college something about you and one that you can be proud of.

You may be able to use the same essay or a variation of the same theme for each of your colleges. Don't write one for each of you can simplify the process and still meet requirements.

A few more hints:

1. Don't try to create your own question in hopes that the college won't know or will accept it anyway. Don't take that risk with your college applications.
2. It must be well written and grammatically correct. No spelling errors are allowed here so don't just use spell check. Did you mean *their* when you wrote *there*? Spell check will not pick that up as an error.
3. Be concise. Don't use excessive or irrelevant words. Limit adjectives.

4. Ask a teacher, counselor, or parent to read your essay for clarity and to be sure that you answered the question.
5. Use humor carefully. What you and your friends' view as funny may not be humorous to the reader and you could offend someone. However, if you have reviewed it carefully with an adult such as a teacher and you both agree that it is well conceived and executed, use it. It could be just the ticket that makes you stand out.

.....Don't Stop-Colleges Want More Information!

Transcript and Test Scores

In order for colleges to act on your application, they will want to see the courses you took, the difficulty of those courses, and how you performed in your classes. This document is your high school transcript. They will look to see if you have challenged yourself and how you have grown as a student. Even if you got off to a slow start in high school, how much you have improved will be very important to the admissions office. **Senior year grades, especially first quarter or first semester, may be critical so don't slack off senior year.**

The GHAA Guidance Department will send your transcript once you have submitted a request. Read and follow the "College Application Procedures" instruction sheet (in the front of this book) carefully for providing us with the correct numbers of envelopes and postage for initial transcripts, first quarter grades, mid-term grades and final transcript. Please allow up to 2 weeks to process transcripts. A copy of the GHAA Profile for your class will be included with all transcripts sent to colleges. The profile gives colleges important information about GHAA in order to help them better understand our school and your transcript.

It is important to remember that colleges want official test scores.

It has been recommended by the College Board that high schools do not send out personal data to colleges and universities. **Therefore, all SAT and ACT scores will no longer be sent out by the CCC office.** Scores **must** be sent directly from the College Board to be considered official. When registering for the SAT or ACT, students can request that their scores be sent directly to up to 4 colleges with the basic registration fee.

What is Score Choice?

The College Board has introduced a **new** score reporting program called **Score Choice**. This new program will give students the option to choose to send SAT scores by one test date and SAT Subject Test. Score Choice is optional, and if students choose not to use it, all scores will be sent when a student requests a score. Students can send scores to up to 4 colleges directly with the cost of the test. Otherwise, you can request to send scores at a later date for a fee via the web or by calling the College Board customer service line. Score Choice will only affect scores submitted to colleges and universities. Students should still feel comfortable sending all their scores, since most colleges consider the student's best score anyway. Colleges will continue to set their own test requirement policies. So be sure you know what each college requires. Please include our school code 070683, so that SHS will still receive all your scores as well.

Letters of Recommendation

Many colleges require one or more letters of support for applicants called *recommendations*. There are some guidelines that are important to follow. First, read the college's instructions to see if they have a preference for who writes in support of students. Typically, they want a letter from a teacher

who teaches traditional academic courses. They also prefer teachers you have had in your junior or senior year of high school. Some require a counselor's recommendation.

Decide early which teacher(s) to ask and do so politely. You didn't have to earn an A in order for the teacher to write a supportive letter but you should have put in a good effort in that class. **Don't** ask for more recommendations than you need. **Two** teacher recommendations are usually sufficient. Discuss this with your counselor who can advise you as you make your decision. Attach your activity resume from Naviance. Give to the teacher at least **4 weeks** before needed. Remind the teacher about 2 weeks before mailing the application of your deadline and ask if any additional information is needed. After the teacher (or other person) has written your recommendation, be sure to **write them a thank note** for supporting your application.

Aside from classroom teachers and your counselor, you may also ask a coach, employer, or someone from outside of the school to write a letter to support your application for admission. Focus on a person who might be able to shed new light on you. For example, an employer might add insights about your work habits, ability to work independently, and take on responsibility.

After you make a final decision, take a moment to let those who wrote recommendations know which college you will be attending. It means a lot to them.

Supplementary Materials

Some students may decide or be required to send supplementary materials to the college(s). You may not be a future college athlete, artist, musician or writer but if you have a talent to showcase, send that information to the college. A portfolio of your best artwork, a tape of a game or performance may make you a more attractive applicant to a college. If you have written something that is truly outstanding, send a copy to the college as evidence of your writing skills. Discuss these ideas with your counselor to determine if they apply.

SUBMITTING YOUR APPLICATION

College Application Checklist

September/October

- Minimum 4 weeks before submitting application, request letters of recommendation using the form, which includes the activity resume.
- NCAA on-line registration (bring forms to Counseling and Career Center secretary)
- Minimum 2 weeks before submitting application, hand in signed transcript request form and any school reports to your counselor.

By Thanksgiving

- Submit your application directly to the college, on-line is usually preferred.
- Notify your counselor on the day an application is sent to be sure that transcripts are sent at that time.
- Send thank you notes for the letters of recommendation.

Fall

- Apply for PIN for FAFSA. Initiate PROFILE, if applicable for your college.

January

- Submit FAFSA. Check for other financial aid deadlines.

STUDENTS SHOULD SUBMIT THEIR APPLICATIONS **DIRECTLY** TO THE COLLEGE. THE COMPLETED "**TRANSCRIPT REQUEST FORM**" SHOULD BE GIVEN TO THE COUNSELOR A MINIMUM OF **TWO WEEKS BEFORE** THE DEADLINE TO MAIL TO ENSURE COMPLETION. FILL OUT THE TRANSCRIPT REQUEST FORM COMPLETELY INCLUDING DATE TO BE MAILED, COUNSELOR STATEMENT AND SECONDARY SCHOOL REPORT REQUIREMENTS, AND OTHER NECESSARY INFORMATION TO INCLUDE

GHAA counselors recommend that ALL applications be sent before the Thanksgiving holiday. Approximately 2 weeks after your application(s) have been sent to the admissions offices, you **SHOULD follow up** with a call to the admissions office, check the application status on line, or send an email to the college to find out if they have everything they want in order to process your application. If you have requested transcripts to be sent prior to first quarter grades, it is your responsibility to request first quarter grades from GHAA if needed and provide the stamped addressed envelopes. Keep copies of all such correspondence for your records, just in case something is missing, lost, or misplaced.

Most colleges are encouraging electronic applications. This can make applying easy. After you complete the electronic application, be sure to follow the same steps as if you were sending it in regular mail. That is, proof it, make sure it is complete with no misspellings, and only after you are certain that it is perfect, you should send it. Keep in mind that once you push that button, it is too late to make corrections. You may want to print it out first and proof read it before sending it. Keep a hard copy for your personal records and store the electronic copy in your computer files. As you look at the total application package, you will see that there still may be a few parts of the application left for you to distribute. Many colleges (not all) will include a mid-year report form. Give this form to your counselor.

Senior courses and grades are very important and colleges use them to determine if you are taking a **challenging program of studies**; if you are taking advance level courses; and to see if your grades are as good as or better than they have been in the past. When you get your letter of admission to a college, they will tell you that admission is based on successful completion of your senior year. The college you decide to attend will want a final transcript from your high school to verify that you did indeed complete those courses you said you were taking and to be sure that your performance has remained steady or has improved.

Common Mistakes:

- Applying well beyond your reach. Be realistic about what the applicant pool is and your chances.
- Missing deadlines. When you apply beyond deadline dates, you may not be considered for admission, or miss out on opportunities for scholarships.
- Being sloppy. Have all the *I*'s dotted and *t*'s crossed. Answer everything asked of you.
- Leaving out information. Do include the major you want to be considered for or the second SAT scores that should be considered in the final decision.
- Having your parents complete the application. If the student has simply signed the form, it indicates a lack of interest to the selection committee.
- Essays that don't address the topic. Including an essay already written for English class may not tell anything about the individual. The essay should be of the same quality expected in an English class.

WHEN TO APPLY

- We recommend that ALL applications be submitted before Thanksgiving of senior year.
- Rolling admissions are reviewed upon receipt so the sooner you submit, the sooner you have an answer.
- Early Decision may not allow applications to other colleges and a decision based on no financial aid information, so carefully use this option.

Before you begin, be sure to read all the information provided by the college or university admissions office. They will give you deadlines as well as recommendations for when to apply. They may, for example, tell you that their deadline is March 1 of your senior year but that they also begin reviewing applications as soon as they arrive in their office, perhaps as early as October of your senior year. In this case, be careful with dates because by March 1 they may have already accepted all of the students they will be admitting for the following September. GHAA counselors recommend filing all of your college applications before Thanksgiving of your senior year. You avoid the holiday mail rush, are able to enjoy the holidays, and concentrate on financial aid and scholarship applications in January.

Early Decision, Early Action, Rolling Admission, Regular Admission

Early Decision/Action plans have earlier admission deadlines and earlier decision notifications. The application deadlines for *early* applications typically begin on November 1 of the senior year of high schools and can extend for a month or more, depending on the college or university. Students know their admission decisions as early as December.

There are 3 distinct types of approaches that colleges use. First is the **binding Early Decision** plan. Under this plan, students may apply to only one college under an *early* plan and if admitted, are making a commitment to enroll in that college. You cannot apply to other colleges under any other early plan that commits you to attend another school. There are two types of **non-binding Early Action** plans. One is the single choice Early Action plan under which a student can apply early to only one *Early Action* College as well as any other colleges with regular decision. If admitted, the student has until May 1 of the senior year to commit to that Early Action College or another if so chooses. The other plan is also called Early Action but a student may apply to other *Early Action* schools. Students still have until May 1 of the senior year to decide which of the colleges they will attend. Be sure to read each college's definition to be sure that you are operating within the guidelines established by each college. You and your counselor should work closely to be sure that you have the right information and that you have followed all their directions. You want to be sure to submit all of your materials in a timely manner to your high school and to the college.

Students applying under an *early* plan should be sure that they protect their long-term interests. Have other college applications ready in case you are not admitted. If they are finished and you need them, you will be ready to submit them immediately. Keep in mind that if you are not admitted, you will not be in the best frame of mind to work on college applications and write essays. Get this done in advance. If you are admitted and will be attending that college or university, you can enjoy shredding or burning the extra applications. Always remember that colleges have deadlines so you may have to send some applications before you hear from the *Early Decision/Action* college.

If you are admitted to a binding Early Decision plan college, you must write to all other colleges where you have sent an application and notify them that you are withdrawing your application from consideration for admission. Your high school will not be able to send any mid-year reports to the other colleges to which you have submitted applications.

So, who should apply Early Decision? Although early decision applications have become more popular, students should be careful when they consider this option. Early plans should not be used as a tactic in college admission to gain an edge but rather, should be used when you, as the student, are absolutely certain that you want to attend a particular college or university. Finally, it is important to recognize that a lot may change during your senior year of high school. What you thought you wanted in September of your senior year may not be what you want in April. However, if after an intense and complete search and personal reflection you have found the right school for you, don't be afraid to apply early.

Rolling Admission plans are offered by some colleges. While some colleges have a deadline, under a rolling admission plan, you can submit your application early in your senior year and you will usually hear if you have been admitted within 4-6 weeks of the time your credentials are received in the admissions office. Other colleges may have a late deadline and will accept applications from students as long as they have spaces available. Colleges with late deadlines or a *rolling admission* plan may fill all of their spaces quickly so be sure you don't wait till it's too late to apply. The earlier the application is completed and sent, the better. You still have until May 1 (Candidates Reply Date) of your senior year to commit to a college by sending in a deposit.

Under a **Regular Admission** plan, a college will typically publish a deadline for mailing all of your credentials. This includes a completed application, application fee, transcript, test scores, and any other required documents such as recommendations. Students will begin receiving notification (hopefully admitting you) in mid-March but with some colleges it can be earlier or with other colleges, notification can extend until mid-April.

Colleges generally subscribe to what is called the Candidates Reply Date, which means you have until May 1 to send your deposit to the college you plan to attend.

KINDS OF DECISIONS

- The best decision is “Congratulations, you have been accepted”.
- The most disappointing decision is “We regret”, but the rejection is final so you can make other plans.
- The most conflicting response is the wait list. If this is from your first choice there are ways to advocate for yourself that can improve your chances of being selected off the wait list.

There are three kinds of letters that you can receive from colleges. The first of course, is the one you want. It usually starts with the word, “congratulations” and at some later date, you will read the rest of the letter but first, you have people to call to share this wonderful news. This is your letter of admission.

The second letter is the one that no one wants to receive. It usually starts with “I/we regret” and, after some agonizing, you will finish the letter. You will be disappointed or perhaps even angry but you must work hard to get back into a more positive frame of mind. Sure, you will have to tell those who ask that you didn't get in and that's not pleasant for anyone to do but the sooner you are able to deal with the disappointment, the sooner you will be able to enjoy the admission letters you will receive later. Remember, many colleges get more qualified applicants than they can accept, so a rejection doesn't mean you don't “have what it takes.” Recent studies have shown that nine in ten applicants get accepted to their first or second choice school.

What if you don't get into any of the schools you applied to? If you have done your research carefully this shouldn't happen, but occasionally it does. Re-evaluate the situation and remember it is not the end of the world. If circumstances such as test scores or grades have improved, notify the schools for possible reconsideration. Each May, New England colleges with openings are listed at the website

www.nebhe.org/vacancy. You may also consider attending community college and transferring later to the school of your choice.

Now, let's talk about *what if* situations. What if you were put on the *wait list* or didn't get enough financial aid? The *wait list* says that while you had the credentials needed to be successful at the college, there were other stronger candidates for admission. The *list*, as it is often called, may or may not be used by a college. Some of the students offered admission might decide to attend a different college. Colleges know this will happen and over-admit to compensate for this. However, in some years, more students than they thought would do so, decided to attend a different college. That's when colleges use the *wait list*. If you are put on a ***wait list*** and want to be considered for a space if it becomes available, you must notify the college that you still want to be considered if a space becomes available. If something has changed that could make you a more desirable applicant, tell the college. Are your third quarter grades better than they have ever been? Did you retake the SAT or ACT and have your scores gone up? Did you just win an award or been given an honor? Did you write a paper that your teacher thinks is sensational? These things could make a difference. Don't be afraid to write to the college telling them why you would be a great addition to their student body, and don't be afraid to ask for a new letter of support from a teacher you now have but didn't have first semester. Of course, do this only if your performance has improved or you have something that could help you get to the top of the *wait list*. Please disregard the "cute" suggestions that well meaning friends and relatives may offer, such as baking a batch of cookies or camping out on the front lawn of the admissions office. All of these have been done in the past with little hope for success.

The other *what if* is "*what if I only got into my reasonable schools?* Since you did read and follow through on the recommendation to apply to more than one *likely* school, you will have more than one college choice so it's time to get started thinking about which one is right for you. It is also possible that one of your *reasonable* schools is a better *fit* for you. Keep in mind that there is no one *right college* for any student. Rather, there are many *right colleges* and you have planned for that. Good work in the planning phase has earned you the right to make a good final choice.

CONGRATULATIONS! YOU'VE BEEN ACCEPTED... NOW WHAT?

After months of waiting and making daily runs to the mailbox, the day finally arrives when you get your first college response. The months between sending in your applications and getting your first admission letter are over. It's on to the final phase of the process.

While you may not get into every school to which you applied you will get into some and your first *admit* letter shows that you planned well. Now you can relax and wait for the other decision letters to arrive. How do you decide which school is the right school?

Factors to Consider

What happens if, after you have received your admission letters and compared the financial aid awards of each college, you're still not sure which school to attend? You can ask for suggestions from your family, friends, school counselors, and teachers but ultimately the decision is yours to make. Take another look at your personal school profile to try to determine the school with the *best fit* for you. Consider the following:

- Academic programs – Which school offers more of what you really want? Can you easily change your major if necessary?
- Faculty – Are they friendly and approachable?

- Opportunities-Do you think that one college offers more opportunities for you? In what area(s) are those opportunities and how important are they to you?
- Social life – Do you think you will enjoy yourself more at one particular college?
- Class size – Are you comfortable with the typical class sizes?
- Athletics – Will you be able to be involved?
- Campus – Is there one campus setting that is more appealing?
- Location – Do you have concerns about how close or far you will be from home?
- Intuition – Was it love at first sight at any of these colleges? Does one *feel* more *right* than the others?
- Affordability – Will you need to borrow money for college? Is your budget realistic? Keep in mind that you will have to pay off all your loans after college.

Revisit the schools if possible. Many colleges have “accepted-student days” when the school pulls out all the stops to convince students to attend. You worked hard to impress the college with your application. Now it is time for the college to work hard to impress you!

The final decision should be based on your needs and how closely each college or university comes to meeting those needs. Review your priorities and put them in rank order with your most important first and carefully ranking the others ending with the least important factor. You may find that your priorities have shifted and you may have some new and higher priorities that will drive your college choice. You want to be sure that you will be able to graduate from college and be a healthy, happy and successful member of society. Remember that there is no one perfect school. Statistics show that what you do while in college matters much more to future success than the name of the school on your sweatshirt.

- Choose an affordable college where you will be both comfortable and challenged and where you can work toward your goals productively.
- The deposit must be sent to your college of choice by May 1 and other colleges notified of your decision not to attend. Check with your 1st choice about deposits. Some colleges may suggest that you send your deposit earlier due to, for example, housing constraints. Be aware that the deposit is usually non-refundable.
- Complete housing applications and send the deposit by the deadline.
- Sign up for orientation.
- Input your final decision in Naviance and notify your counselor so a final transcript can be sent in June.

Don't try to hedge your bets by sending a deposit to more than one school. This is unfair to admission officials and wait-listed students. It can also result in an acceptance being rescinded. Some schools share e information and check for double depositing.

At last the acceptance letter goes in the mail or the acceptance is confirmed on-line. The other colleges should get short thank you notes declining their invitation to attend. Before you know it, the agonies of the college application process will be over and the adventure of freshman year begun. Good Luck.

WAIT...HOW AM I GOING TO PAY FOR COLLEGE?

- All students and their parents should complete the FAFSA in January for financial aid consideration.
- If your college requires a CSS PROFILE, begin that in October.

- There are many resources to help you through financial questions – your school counselor, the financial aid department of the college and private organizations such as Connecticut Student Loan Foundation.
- Merit based scholarships and local scholarships can help deter some of the costs.
- Consider other options to help with finances such as a part-time job, student loans, even a year at community college.

Well, you could just go to your parents and ask them for all the money. But what if they don't have enough to pay for college and all that information on Merit Scholarships just doesn't apply to you? That's where **financial aid** comes in. First, just like admission, you have to apply for financial aid to get it, and there are deadlines. There is one required form that all students and their parents must complete and file called the **FAFSA, the Free Application for Federal Student Aid**. You can't complete and send it *before January 1st* of your senior year. Some colleges also require another form called the CSS Financial Aid/PROFILE and some colleges also have their own unique forms for financial aid. It is important to find out what each college requires for financial aid and to follow their deadlines for financial aid. Please be aware that while you cannot file the FAFSA before January 1 of your senior year of high school, the other forms can be filed earlier so read all the information carefully. Always remember too, that colleges place the responsibility on you, the student, to know all the requirements.

The Financial Aid Night at GHAA can help you with the financial aid process. Most Connecticut Community Colleges offer free workshops. The Connecticut Student Loan Foundation (CSLF) through the Investing In Futures program can assist you and your parents with any of these forms at no cost. You can make an appointment to meet with their professional staff in Rocky Hill, CT or discuss your concerns or questions using email or by calling. You can reach Investing In Futures at the hotline 1-866PLAN4IF or by email at PLAN4IF@mail.cslf.org.

Now, you can relax a bit, wait for the letters of admission and financial aid offers, and fill out lots of local scholarship applications available guidance and online.

FINANCIAL CONSIDERATIONS

You should also look at colleges with cost in mind. Some students and families will have little concern for the cost of a college while students at the other end of the spectrum will have to consider costs very carefully. For all students and families, it is important to remember that college can be very expensive and this section will provide you with the information you need to be able to find a school and not only be admitted, but be able to pay for it. Decisions about financial aid should be made as a family.

College costs can range from those at a community college in Connecticut (about \$3,500) for a full-time student, to about \$50,000 for a full-time student at a residential private college or university. Perhaps a good way to look at financing your college education is to begin by creating 3 categories or 3 different ways to look at how to pay for college.

The first way is to apply to colleges regardless of total cost and apply for financial aid. You may have heard that students can sometimes attend a very expensive college and spend no more than if they attended a less expensive college. This is true for many students. The way colleges determine how much financial aid they will give to a student is by using a formula from the federal government that results in what is called, an *Expected Family Contribution (EFC)*, or stated another way, how much of the cost of college is a family's responsibility. This figure is subtracted from the total *Cost of Attendance (COA)*, which includes tuition, fees, room and board, books and personal expenses. By subtracting the *Family Contribution* from the *Cost of Attendance*, you get a result, called *Financial Need*. The college then tries to meet some or all of the *Need* for the student by awarding a *package* of

financial aid. The family's contribution remains the same regardless of the total cost of the college. More information on financial aid is found later in this guide.

A second approach is to determine how much your family can afford to pay for college and to find colleges that fit your budget. As a way to assist with college costs, consider some of these ideas:

- Find a job while in college to help offset your costs for and you and your family.
- Apply for a variety of scholarships through your school or by doing an Internet search using one of the websites located in the section on Financial Aid and Scholarship Resources in this section.
- Work at one or more jobs during the summer and school breaks.
- Look for loans for students or parents outside of the financial aid process.
- Consider attending a community college for one or two years and transferring to a 4-year college to complete your degree.

A third way to look at financing your education is to seek what are called *merit-based scholarships*. Merit-based scholarships are awarded regardless of financial need. Instead, it is based on some characteristic such as musical or artistic talent, athletic ability, academic achievement, standardized test scores, or some other skill or personal attribute you possess. Often, colleges use these scholarships to attract students to their campus; at other times, colleges will consider all admitted students for merit scholarships.

These different ways of looking at financing your education are not mutually exclusive. That is, you may use a combination of these methods as you search for colleges and make your final choices of where to apply and which college to attend.

If the financial part of college is important to you and your family, be sure to discuss this with each college you are considering. When you visit with a college representative at your school or on their campus, ask about financial aid, merit scholarships and other payment plans.

Also, ask these questions:

1. Does the college meet full financial need? This question refers to the financial aid process and gets at a major concern for all families. If you have a demonstrated need for financial aid (see paragraph 3 in this section) will the college meet all of your need or will they leave some of the need unfilled? This is called a gap and some colleges will not meet full need and leave a gap for you to fill.
2. What are your deadlines for applying for financial aid?
3. Does the college require the CSS/Financial Aid PROFILE?
4. Do you have other forms that must be completed?
5. If my need remains the same for future years in college, will you continue to meet full need?
6. If I am offered a work-study job on campus, how many hours per week will I be required to work? Note here that if you receive a work-study job as part of financial aid, it could mean working 8-10 or more hours per week and you get paid as you work. It isn't automatically deducted from the bill. How many hours you must work will impact the time available for schoolwork.
7. If you do not meet full need, what other assistance can you offer?
8. Do other scholarships I may receive affect my financial aid package? If so, how?

You may have other questions and should feel free to ask all of them. Resources include your school counselor, the Financial Aid Office of the college, and outside professionals. You are still in control of your applications so be sure that you are applying to the right schools for you.

Don't let the cost prevent you from applying to the colleges that are high on your list. By the same token, be realistic since a college education is a major expenditure. *Financial aid* may help make your dream college a reality with a combination of scholarships and grants, loans, and work-study. The time to prepare for this is in the fall of your senior year of high school. Make the cost of college part of your family conversations and look for colleges that you can afford in the event that you are not satisfied with your financial aid award.

Financial Aid Tips

1. Make sure to complete the FAFSA and CSS PROFILE (if applicable) needs analysis forms, regardless of how comfortable your income, how much you make, or whether or not your friend qualified for college financial aid when they completed their forms last year.
2. Document any unusual circumstance or information that may not be requested on the forms and immediately notify the college financial aid offices in writing if anything changes after you complete and mail or transmit your FAFSA or CSS PROFILE.
3. Complete and submit online the FAFSA and CSS PROFILE as soon as possible. Diligence, accuracy, neatness, and good record keeping will pay off. By the way, supplying false information on a college financial aid form is illegal.
4. Be sure to complete, sign, and return all forms by the designated deadline. An online signature page may be required.
5. You are not required to accept the entire aid package as offered. For example, some students decline a work-study amount or accept a loan for a lesser amount.
6. It's usually best not to pay for any college scholarship search service; no matter how great the promises sound or how complete the money-back guarantee. Avoid any scholarship competition that costs money to enter, and don't believe the old saying about millions of scholarship dollars going unused. There are thousands of legitimate scholarships available every year that don't cost a dime for you to apply!
7. Beware of sketchy free seminars. Although some hosting organizations are legitimate, a number are disguised sales pitches for fee-based scholarship searches or high-interest-rate loans.
8. Look in your own community for school, church, and community organization scholarships. Colleges, universities, foundations, political, cultural, religious, and other groups run merit scholarship competitions with large and small awards that may add up.
9. **Check the Guidance Office for lists of local scholarship information and availability.**

Financial Aid Forms Websites

www.collegeboard.com

This is the site you need to register for the SAT, plan your college search, explore scholarship opportunities and complete the **PROFILE application**.

www.fafsa.ed.gov

Go here to complete your FAFSA on the web. A worksheet for completing electronic submission of FAFSA is available in the Counseling and Career Center.

www.pin.ed.gov

This web site is your source for electronic signatures. You can learn more about the PIN, where you can use it and apply for one.

Financial Aid and Loan Websites:

www.finaid.org

This financial aid site features a comprehensive guide to every facet of financial aid complete with information on FAFSA, scholarships, grants, saving plans and loans. Includes links and tips about scholarships including obscure scholarships. (Have you heard about the duck calling scholarship?)

www.studentaid.ed.gov

The federal website for all you need to know about federal student aid including preparing, applying, choosing, funding, and repaying loans for college.

www.cslf.com

The Connecticut Student Loan Foundation is a good source of information for students, parents, schools and lenders. Check out the College Aid Calculator to estimate your expected family contribution and the projected cost of tuition. Learn about CSLF's First Rate loans, which feature reduced interest rates.

www.fastaid.com

This site boasts to be the World's largest and oldest private sector scholarship database. Students spend 15 minutes creating a profile in five areas: academics, organizations, personal, residential, and studies. They promise your information doesn't get sold. A quick summary is provided for each scholarship.

Scholarship Websites:

Local scholarships are listed and activated when available on the Naviance website at <http://connection.naviance.com>. Once logged on, go to the college tab, and then find the scholarship listing on the left side. Scholarship applications can be picked up in guidance.

www.collegenet.com

Students can choose from two different search methods in the Mach25 database. The keyword search gives you a quick way to narrow down to a particular scholarship or group of scholarships. Or students can complete a profile search to match to the database. The Mach25 database contains over 600,000 awards totaling over \$1.6 billion. The nice perk about this search is no advertisements and pop-ups.

www.ctdhe.org

This website lists Federal and Connecticut State aid including applications, deadlines and eligibility requirements for Federal Robert C. Byrd Scholarship, Capitol Scholarship program, Special Education Teacher Incentive grant, and minority Teacher Incentive Grant Program and GEAR Up Grant.

www.fastweb.com

Students may register for scholarship information on one of the largest free scholarship search sites with over 650,000 private awards, if you don't mind the online advertising that accompanies the site. Many personal questions are asked to create a profile that takes about 25 minutes. The nonprofit site uses your information to cast a wide net throughout the database-and the information is not for sale.

www.hfpg.org

The Hartford Foundation has a college scholarship on-line directory with listings of scholarship primarily available to Greater Hartford area students.

www.scholarships.com

This site requires you to create a personal profile that is used to match to their database. The search is then divided into categories (i.e. contests, grants, scholarships) or you can search a specific category against your profile. A nice perk is a custom application request letter for scholarships selected.

www.freschinfo.com

Fresch! The Free Scholarship Information Service allows students to browse or search scholarships while receiving advice and tips. No registration is required. Profile search is limited but has a lot of helpful links.

www.savingforcollege.com

This site contains a goldmine of information on tax-exempt college savings plans. Learn about the federal Coverdell Education Savings Account and compare state 529 plans to pick the right one for you.

www.ftc.gov/bcp/conline/edcams/scholarship/index.html

From the Federal Trade Commission, here is information about scholarship scams.



Connecticut Student Loan Foundation -Investing In Futures

525 Brook Street, Rocky Hill, CT 06067 | 1.800.237.9721 | www.cslf.com

THE BOTTOM LINE WORKSHEET

	School Name	School Name	School Name	School Name
A. DIRECT COSTS				
1. Tuition				
2. Fees (lab, activity, health, etc.)				
3. Room and board (if living on campus)				
B. INDIRECT COSTS				
4. Room and board (if living off campus)				
5. Books and Supplies				
6. Personal expenses (laundry, phone, etc.)				
7. Travel to and from school				
8. Educational loan fees				
9. Dependent care				
10. Disability expenses				
C. TOTAL COST OF EDUCATION (add items 1-10)				
D. FINANCIAL AID (Grants and Scholarships)				
11. Federal Pell Grant				
12. Federal SEOG Grant				
13. State grants and scholarships				
14. Institutional grants and scholarships				
15. Private scholarships				
16. Other gift aid				
E. SELF-HELP (Student Loans and Earnings)				
17. Federal Stafford Loan				
18. Federal Perkins Loan				
19. Federal Work-Study				
20. Other work and/or student loans				
F. TOTAL FINANCIAL AID (add items 11-20)				
G. NET COSTS (Line C minus Line F)				
H. SUPPLEMENTAL LOANS				
21. Federal PLUS Loan				
22. CT-FELP Loan				
23. Other Loans				

Other Considerations

1. Supplemental loans are generally available to credit-worthy families, even if not offered in the award letter from the school. In this worksheet, they reduce “Net Costs.”
2. Ask if awards are renewable and under what conditions (GPA requirements, reassessment of need, continuing in a specific major, etc.).
Ascertain each school’s policy on receipt of additional private scholarships. Determine each school’s procedures for re-applying for financial aid in subsequent years.

ARTISTS and OTHER SPECIAL CIRCUMSTANCES

Artists

This category is for students interested in all the arts including visual and performing arts. Students who have an interest in these fields as a possible major in college need to be aware that your interests may have other specific activities that you must address. First, as you begin to think about a major in the visual or performing arts, be aware that there is a dedicated College Fair that includes many colleges that offer majors in the arts. A listing of participating schools can be found on the NACAC (National Association for College Admission Counseling) website, www.nacac.com and click on College Fairs. The NACAC website also has an article written especially for students interested in the arts called [Tips for Visual and Performing Arts Students](#). A portfolio is usually required when applying. Obtain specific criteria early, as the portfolio can be time-consuming.

Students covered under Special Education or Section 504 of the Americans with Disabilities Act, ADA.

For students with an IEP or who are covered under Section 504, it is important to understand that you continue to have rights that protect you in the college planning and preparation process, and provide for some services in college. The federal government has published a brochure that might be a valuable resource for you. You should look at the following website for more information, <http://www.ed.gov/about/offices/list/ocr/index.html>.

High School services related to your disability include extended time on college admission tests, the SAT Tests and the ACT. Each test company has its own procedures for accessing modifications to the usual testing procedure. You, your counselor, case manager, and your parent(s) should discuss the implications of this information early on in your college planning activities.

As a college student who will need services while in college you should contact each college to determine how those services are offered and to be sure that what you need to succeed is available at your college choices.

Athletes

Students who are interested in participating in athletics in college need to consult the NCAA (National Collegiate Athletic Association) website (www.ncaa.org) for additional information. Student athlete specific information can also be found at www.ncaastudent.org. We have included the Quick Reference Sheet for NCAA Freshman- Eligibility Standards from the NCAA website on the following pages. In order to play college athletics, students **must register** at www.ncaaclearinghouse.net. Upon Registration, print out the transcript request forms and bring the two pages indicated to the Counseling and Career Center secretary so that your high school transcript can be sent to NCAA. Divisions classify college athletics, and there are three divisions of college athletics, Division I, II, and III. Each division is governed by a set of rules for eligibility for students. All students interested in participating in intercollegiate sports should discuss eligibility issues and procedures with their coach, school counselor, and look at the NCAA website for information.

www.ncaa.org/about/scholarship.html

Lists all schools that participate in NCAA scholarship programs, their athletic programs and contacts. Also lists other NCAA related scholarships and internship programs.

ALTERNATE ROUTES

- Four-year college is not the best option for everyone. Two year private college, community college, trade or technical school, or military can be considered.
- A community college program can be the best education for the money and provide a smooth transition from high school to four-year college.

If a four-year college doesn't seem right for you now, consider these alternate paths:

Two-year colleges/Community Colleges- Associate degree & certificate programs

Why a two year college after high school?

1. Education and training for the student who wishes to complete his/her formal schooling in two years.
2. General education to prepare youth for effective personal and community living.
3. Orientation and guidance to help the student discover his/her talents, find a direction in life, and prepare successfully for a vocation.
4. Courses equivalent to freshman and sophomore work in senior colleges leading to satisfactory accomplishment in further studies in liberal arts, education, science and engineering.
5. Opportunity to remove matriculation deficiencies. If a student's high school record does not meet the admissions standard of a particular four-year college, the student may prove himself/herself in a two-year program after which the four-year school may be willing to accept him/her.

Two types of Associate degree programs:

- A. Terminal - designed for students who will enter an occupation or assume home civic responsibilities immediately after graduation.
 1. General Education - Social Studies, English, the arts, languages, and literature
But not working toward a bachelor's degree.
 2. Vocational - designed to prepare for immediate entry into one of the semi-professional or technical fields.
- B. Transfer - to prepare for advanced study in a four-year or professional school. After two years at community college, a student may enter the junior year of a four-year college.

Admissions Requirements:

As with four-year colleges, admissions requirements to a two-year college vary widely from one school to another. The entire school record, test results, and references are evaluated. Be sure to check the admissions requirements of any schools you are particularly interested in. Generally speaking, entrance requirements for programs in the health field (dental hygiene, nursing, etc.) or computer technology are stricter than for admission into other programs.

Certificate programs

Local community colleges also offer a variety of **certificate programs** that are shorter in duration to the 2-year Associate degree programs and provide training for a specific field or skill. Some examples of programs include Manufacturing, Machine Technology, Early Childhood Education, Web Design, Radio Broadcasting, HVAC, Dental Assistant, Cosmetology, and much more. Many of these programs are also offered at Vocational/Training Schools (see below), but the community college is often a less expensive option.

A local community college will provide a less expensive post-secondary education. Tuition costs are lower than four-year colleges. Students live at home, saving room and board costs. Many community colleges offer transfer packages to make transition to the four-year college smoother after completing your associates' degree. Usually classes are smaller, professors offer plenty of office hours, and a wide range of course are available such as nursing, foreign languages, and computer technology. You will benefit from the diverse age range of students in your classes. Work closely with the counselor to ensure that courses will transfer later to a four-year college when you decide that community college is the next step.

Vocational/Technical Schools

These **hands on training programs** are usually one-year to eighteen months for training in a career field such as automotive technician, computer repair, food service and hospitality, and others. Check out the program before you start. Take a tour of the school, make an appointment with a counselor or representative to ask questions, and sit in on some classes and labs. Find out the graduation requirements and any licensing requirements for your chosen field. These programs can be costly but in a short time you are earning a significant wage. Be sure to ask about job placement opportunities and percentage of students with jobs at the time of graduation. These programs may also qualify for financial aid. See the financial aid office for the school for more information.

Military

For some students, the military is the right choice for them. The military offers a variety of options including the 5 different branches: **Army, Navy, Air Force, Marines, and Coast Guard**, as well as different levels of commitment required. The websites below can help you find the information you need to make an informed decision. By meeting with a recruiter early, you can learn the benefits and requirements of a career in the military. You may also want to talk with other enlistees for another perspective. The ASVAB (Armed Services Vocational Aptitude Battery) is required for enlistment. Results are used to determine job guarantees and enlistment eligibility. Military enlistees are eligible for benefits under the GI Bill, which can result in a free education. Before signing on the dotted line, be sure you know the commitment required to earn the benefits you seek from the military.

www.todaysmilitary.com - provides an overview of military options in today's military.

www.goarmy.com - provides information about the army, jobs available , questions to ask a recruiter, and more.

www.1-800-GO-GUARD.com - provides Army National Guard information.

www.goarmyreserve.com - provides information on the Army Reserve.

www.marines.com -provides information on the Marine Corps, specialties, and what is physically and mentally required to be a Marine. This site also provides information on the Marine Corps Reserves, and officer candidate guide.

www.navy.com- provides information to learn more about the Navy and its more than 60 career options.

www.navalreserve.com - provides information on the Naval Reserves.

www.airforce.com - provides information on Air Force careers, benefits, and what you can expect when you join.

www.GOANG.com - provides Air Force National Guard information.

www.afreserve.com - provides information on the Air Force Reserve.

Service Academy Appointments

Students who are considering attending any of the service academies need to start their application process earlier than most students planning to attend a public or private college or university. Prospective students should write to the academy of interest to request a Pre-Candidate Questionnaire during the spring of their junior year. To be considered for an appointment to a service academy, you must have a nomination from an authorized nominating source such as your Congressional Congressman or Senator.

Many of the academies have a “Summer Seminar” where prospective students can experience life at the academy for a week. This is an excellent experience for those planning to apply in the fall.

Students contact the school’s admissions office via e-mail in early spring of their junior year.

- United States Air Force Academy – **www.academyadmissions.com**
- United States Coast Guard Academy – **www.cga.edu**
- United States Military Academy – **www.usma.edu**
- United States Naval Academy - **www.usna.edu**
- United States Merchant Marine Academy – **www.usmma.edu**
-

Reserve Officers Training Corps (ROTC)

The United States Navy, Air Force, Army, Marine all subsidizes ROTC scholarships for students. ROTC scholarship pays for college tuition and other educational expenses. Scholarship recipients also receive a tax-free allowance each month.

Student interested in applying for the ROTC scholarships should begin the application process during the spring of their junior year.

ROTC information may be found at the following websites:

www.goarmy.com/rotc (Army)

https://www.nrotc.navy.mil (Navy)

www.afrotc.com (Air Force)

Currently, the United States Marine Corp only offers the ROTC program to a few schools in Connecticut and Massachusetts. More information can be found about the Marine Corp at **www.marines.com**.

Each branch may offer students scholarship money for education and a monthly stipend. In turn students have to commit to a specified number of years of service. Discuss these options with your parents or guardians. For more information, make an appointment with your school counselor.

Should You Take a Year Off?

Going to college immediately following high school may not be the best option for everyone. It is important to consider other options, including a year off, as well. This can be time to provide a rich life experience. No sitting around the house. Develop a plan of structured activities, paid or unpaid, with ground rules. A year full of mind-expanding experience or solid work can mean admission, even for a student with a poor high school records. Students with a year's experience are invariably more mature and more focused.

Any kind of experience – travel, work, volunteering – can help refocus priorities. A year trying to support yourself on a low-paying job can be strong encouragement to pursue further education. Some colleges will defer admission for six-month to a year for a student to explore other options.

Consider taking one or two courses at the local community college during a year off to keep your finger in the education pot. This can reduce the strain of a full time course load later and put those challenging core courses such as English or math behind you when you begin a full-time or four-year program.

GLOSSARY

ACT: One of two national standardized testing services for college admission. www.act.org

Award Letter: A letter sent by the college explaining your financial aid package. The letter will allow you to accept or decline any portion of the financial aid package.

Campus-Based Financial Aid Programs: The Federal Perkins Loan, Federal Work-Study, and Federal Supplemental Educational Opportunity Program (FSEOG). These programs are administered by a school's financial aid office. A student's financial aid package may contain aid from one or more of these programs.

Candidate Reply Date: A date by which a student must send a deposit to the college at which the student will enroll in the fall. May 1 of the senior year is considered the Candidates Reply Date.

Class Rank: Used by some high schools, class rank is a rank order, from highest to lowest, of all the GPA's in a graduating class. SHS rank is calculated based on the weighted value of the course, divided by the number of courses and the credit value of each course.

College Board: The organization that sponsors the SAT Tests, the PSAT/NMSQT and the Advanced Placement program, among other activities related to college. www.collegeboard.com

Combined Bachelor's/Master's Program: A program in which students are accepted for study at both the undergraduate and graduate levels. The program can usually be completed in less time than two individual programs.

Consortium: A group of colleges/universities within a given geographic radius which agree to share resources and opportunities, such as libraries, athletic facilities, course offerings (cross-registration) for no additional cost to the students attending those schools.

Core Curriculum: Requirement that students take a specified number of courses or credits in the humanities, social sciences, life sciences and/or physical sciences regardless of their major.

Cost of Attendance (COA): An estimate of the student's educational expenses for a period of enrollment. Includes tuition, fees, room, board, books, personal expenses, and transportation.

CSS/Financial Aid PROFILE®: A financial aid application from The College Board that many schools and scholarship programs require students to complete in addition to the Free Application for Federal Student Aid (FAFSA). Schools use the information collected on this form to award non-federal financial aid.

Common Application: A "generic" college application that is accepted by more than 255 colleges and universities. Many colleges use the common application exclusively and a full listing of colleges that accept the Common Application is included with the application. It can be completed and sent by regular mail or can be submitted electronically. All instructions and further information is at www.commonapp.org.

Cooperative Education: A college program in which a student alternates between semesters of full-time study and full-time employment in related work. The student is paid for his/her work at the prevailing rate. Typically, five years are required to complete a bachelor's degree under the cooperative plan, but the graduate has the advantage of having completed one year or more practical experience, in addition to his/her studies. Tuition may not be paid during coop experience.

CSS/Financial Aid PROFILE: The Financial Aid PROFILE Service (PROFILE for short) is offered by the College Scholarship Service (CSS). The PROFILE is used by some colleges, universities, and scholarship program to obtain additional information not supplied by the FAFSA to award their own private funds.

Deferred Admission: The practice of permitting students to postpone enrollment after acceptance, usually for a period of one academic term or one year. Two stipulations usually apply: that the student not enrolls in a degree program at another institution during that year, and the student must pay his/her commitment deposit before the deferral will be granted for the following year. The student does not have to re-apply for admission.

Early Action: A plan used in college admissions that allows a student to apply early in the senior year of high school and hear if she or he has been admitted, usually in the first semester of the senior year. Early Action usually means that a student may continue to be a candidate for admission at other colleges and have till May 1 to indicate a decision to attend.

Early Decision: A plan used in college admission that allows a student to apply early in the senior year of high school and hear from the admissions office within a specified period if she/he has been admitted. Early Decision usually means that the student may not continue as a candidate for admission at another college or university. It may also require a decision to attend without the financial aid award.

Expected Family Contribution (EFC): The amount a student and the student's spouse or family is expected to pay toward the student's cost of attendance. The Federal Need Analysis Methodology must be used to calculate the EFC.

Federal Work-Study Program: A Federal program that provides part-time jobs for students with financial need, allowing them to earn money to help pay education expenses.

Financial Need: The student's cost of attendance less the expected family contribution. In determining a student's eligibility for a Subsidized Stafford Loan and a FFELP borrower's total loan amount, the student's estimated financial assistance is also subtracted from the cost of attendance.

Free Application for Federal Student Aid (FAFSA): The form the student must complete to apply for Federal Title IV financial assistance, including Stafford Loans. The student must include financial information on the student's household so that the expected family contribution can be calculated.

Gap: The difference between the financial need of a student and the financial aid package given to that student. Also referred to as "unmet need".

Gift Aid: Money given to a student to cover college expenses that does not have to be repaid, such as grants and scholarships.

GPA: Grade Point Average is the average of a student's coursework in high school. It is represented by a number usually giving an A, a 4 point value, a B a 3 point value, a C, a 2 point value, and a D, a 1 point value. A student may have a B average and have a 3.0 GPA. Some high schools have alternative systems that are explained in the Course of Studies book of each high school. Somers High School has a 12 point system with A+ = 12 to D- = 1 and F = 0.

Grant: Money given to a student to cover college expenses that does not have to be repaid. Grants are awarded on the basis of financial need.

Honors Program: Programs within a college or university that offer greater challenges and opportunities for a select population of highly motivated and academically successful students. Honors may offer educational enrichment, independent study, acceleration, or a combination of these. Some colleges offer special housing (i.e. suites) for Honors students.

Independent Student: A student who meets one or more of the following criteria:

- An individual who is at least 24 years old by December 31 of the award year.
- An orphan or ward of the court.
- A veteran of the U.S. Armed Forces.
- A graduate or professional student.
- A married person.
- An individual with legal dependents other than a spouse.
- A student for whom the school's financial aid administrator determines and documents the student's independent student status based on the administrator's professional judgment of the student's unusual circumstances.

Liberal Arts: A program of general education for undergraduate students, which includes the Humanities, the Sciences, Math and Computer Science, and the Social Sciences.

Loan: Money borrowed for college costs. The loan must be repaid with interest.

NACAC: The National Association for College Admission Counseling, the professional association of high school counselors, college advisors, and college admissions officers

NCAA: National Collegiate Athletic Association is the governing body for college athletics. For students interested in playing in Division I or II sports, the group that determines student eligibility for participation.

Need Analysis: A standardized assessment of the ability of a student or of a student's family to contribute toward educational expenses.

Profile: Sometimes referred to as the *School Profile*, it is a statement about each high school that accompanies each student's transcript when it is mailed to the colleges' admissions offices. It usually

includes information about the high school, its grading system, the community, information about test scores, and what students do after high school graduation.

Rolling Admission: A college begins reviewing applications when received with all supporting information. A decision is sent to the student usually within 4-6 weeks. Although many *rolling admission* colleges have deadlines, students should be aware that the college might have filled its class well before the stated deadline. File these applications early in the senior year.

SAT Tests: The SAT Reasoning is the major college admissions test used in the Northeast. The SAT Subject Test is a test that measure success in school-based subjects such as mathematics, history, biology and others. More selective colleges usually require it.

Scholarship: Money given to a student to cover college expenses that does not have to be repaid. Scholarships are usually awarded to students based on merit or special abilities.

Student Aid Report (SAR): The student's need analysis report, which is generated by the Department's Central Processing System or MDE Processor. The SAR summarizes information that the student reported on the FAFSA. An electronic version sent to the school is called an Institutional Student Information Record (ISIR).

Transcript: A formal document that lists a student's courses, level of difficulty, grades, and credit assigned to each course. The transcript also includes the student's name, address, rank, GPA, and standardized test scores.

Transfer Program: An educational program in a two-year college that is offered primarily for students who plan to continue their studies in a four-year college.

Wait List: A list of students who meet the admission requirements but will only be offered a place in the class if space becomes available.