

# STEP BY STEP: COLLEGE AWARENESS AND PLANNING

LATE HIGH SCHOOL CURRICULUM

Grades 11 and 12

#### INTRODUCTION

Guidance in the later years of high school can put students on a successful path to college attainment and graduation. At this stage, a counselor's role should include:

- Encouraging students to assess where they are in their college search and application process and what steps to take to reach their goal of choosing the college that best suits their needs
- Assisting the students in putting together a plan for standardized testing
- Helping students assess their career interests and aspirations and begin researching colleges to pursue those goals
- Guiding students through the process of completing and submitting an application for admission to the school of their choice
- Introducing students to the financial aid process





The following six-session curriculum lays a comprehensive foundation to address all of the above.



# 1

### Session I: Goal Setting: Taking Stock

The purpose of this session will be for the students to talk about where they are in the college search process (have they begun to think about college, started a search, taken an SAT/ACT)? Some individual time with the Workshop Facilitator and a college admission checklist for 11th and/or 12th grade should end the session.

#### Objectives:

By the end of this session students will have:

- created a personal definition/description of college
- completed a personal resume
- reviewed a college planning calendar for junior and senior years

#### Activities and Handouts:

Activity #1: Where are you?

Activity #2: College Means...How do YOU define college?

Handouts: How Do You Define College?

Considering College Types

Activity #3: Who are you?

Handout: College Counseling Resume and

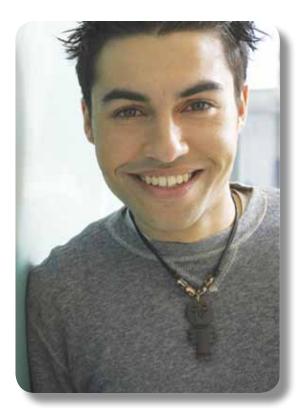
Questionnaire

Activity #4: What and when?

Handouts: Calendar/checklist

How to Use Your School Counselor

**Choosing Your Team** 





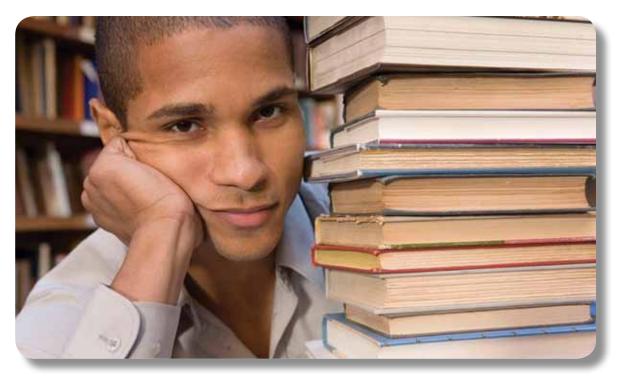
SESSION I: GOAL SETTING: TAKING STOCK

#### ACTIVITY #1: WHERE ARE YOU?

#### Opening Discussion:

At this point, students may be at very different stages in the college selection process. Using the following questions, generate a discussion about what steps they have taken so far in the college search. The purpose of the opening discussion is not only to discuss the following questions but also to have the students learn more about one another as they share their ideas. This discussion in many ways is an ice breaker.

- Why are you here? Ask students to make appropriate introductions depending upon setting and composition of group. Try to direct the students to talk about their goals for the session and goals for college attendance.
- What have you done if anything to prepare for college? This could be as sophisticated as doing a college search or as simple as taking college preparatory courses in high school, or talking to a next door neighbor.
- Have you visited a college? If so, what was the experience like?
- Have you taken the PSAT/PLAN and/or SAT/ACT? Discuss.
- Have you started the college search process? If so, what have you done?





SESSION I: GOAL SETTING: TAKING STOCK

# ACTIVITY #2: COLLEGE MEANS...: How Do You Define College?

#### Opening Discussion:

The purpose of this exercise is to determine how much the students know about colleges and how accurate their information is. Remember that "college" can include various forms of higher education including community college and vocational schools.

#### Activity/Handouts:

Definition Worksheet Considering College Types

#### *Instructions:*

- 1. Ask students to pair with a partner and then try to identify specific names of colleges among the categories of colleges listed in order to see what they know about different types of colleges.
- 2. Use this exercise to generate discussion about the variety of options in higher education and to give students an opportunity to interact with one another.
- 3. After answering questions, ask students to turn to "Considering College Types" and read it together or silently, circling or highlighting any facts that interest them or about which they have questions.
- 4. Answer questions once students have completed the reading.

#### How Do You Define College?

Two year
Four year
lvy League
Historically Black
Urban
Suburban
Specialized:
• Engineering
Culinary
• Art
Medical
• Fashion
Technology
International
Coed
Single Sex
Public
Private
Major Athletic Conferences
Religiously affiliated
Undergraduate
Graduate
Division III
Other

From: The College Board College Advising Basics Workbook

#### CONSIDERING COLLEGE TYPES

Colleges aren't all the same. Different colleges and universities have different missions (or functions, or goals). While no two are exactly alike, most fit into one or more of the following categories:

**Liberal Arts Colleges** focus on the education of undergraduate students. Classes are generally taught by professors who see teaching as their primary responsibility. Because most liberal arts colleges are smaller than universities, classes tend to be smaller and more personal attention is available. As opposed to gaining preparation for a specific career path, students who attend liberal arts colleges are exposed to a broad base of courses in the humanities, social sciences and sciences. In addition, they select at least one area of in-depth study which is their college "major." Many employers look for graduates of liberal arts programs, valuing their well-rounded preparation.

**Universities** are generally larger and include a liberal arts college, as well as some professionally-oriented colleges and graduate programs. Universities offer a greater range of academic choices than do liberal arts colleges. They will likely provide more extensive resources in terms of library, laboratory, fine arts and athletic facilities. At many large universities class size will reflect institutional size, with most introductory classes being taught in a lecture format. Some classes will be taught by graduate students. Professors at major universities will be involved in research which adds to the vitality of the academic community, but may also draw energy, focus, and resources away from undergraduate teaching.

**Technical Institutes and Professional Schools** enroll students who have made clear decisions about what they want to study. They emphasize preparation for specific careers, for example in music or fine arts, engineering or technical sciences. You will want to be quite sure of your future direction before selecting one of these options.

**Historically Black Colleges and Universities** find their origins in the time when African-American students were systematically denied access to most other colleges and universities. Students at HBCU's have a unique opportunity to experience an educational community in which they are a part of the majority. They find committed faculty mentors who encourage their expectations of success.

**Tribal Colleges** are similar to HBCU's, focusing on the needs and education of Native American students.

**Women's Colleges,** with their larger numbers of female faculty and administrators, offer college women confidence-building role models, greater opportunities to serve in a full range of student leadership positions, and a heightened awareness of career possibilities for women. Women's colleges graduate a high number of science majors, as well as students who continue on to graduate school and/or professional studies.

**Community or junior colleges** generally offer the first two years of a liberal arts education, in addition to specialized occupational preparation. An associate degree is awarded at the end of a two-year program of studies, following which many students continue their education at a four-year institution.

**Proprietary institutions** are considered for-profit companies that operate under the demands of investors and stockholders. They attract adult learners and part-time students in search of narrowly-focused professional training opportunities. These programs usually offer a non-traditional format; many for-profits also have classes solely available online.



**ACCREDITATION AND PARTICIPATION IN THE FEDERAL STUDENT AID PROGRAMS:** The goal of accreditation is to ensure that education provided by colleges and universities meets acceptable levels of quality. Accrediting agencies, which are private educational associations of regional or national scope, develop evaluation criteria and conduct peer evaluations to assess whether or not those criteria are met. To participate in the federal student aid programs, an institution must be accredited by an accrediting agency or state approval agency recognized by the US Secretary of Education as a "reliable authority as to the quality of postsecondary education" within the meaning of the Higher Education Act of 1965 as amended. This is all very technical, but the bottom line is if a college or university is unaccredited, it will not be able to offer federal student aid. You should be very cautious about considering a school that does not participate in the federal student aid programs.

**INSTITUTION SIZE:** The size of a college or university will have an impact upon many of your opportunities and experiences. The range of academic majors offered, the extracurricular possibilities, the amount of personal attention you'll receive, and the number of books in the library will all be influenced by size.

In considering size, however, it is essential that you look beyond the raw number of students attending. Consider instead, average class size for both first year students and upperclassmen. Investigate not just the number of faculty, but also how accessible faculty are to students. Perhaps you are considering a small department within a large school, or vice versa. Large schools may offer extensive support services for students with special needs or those who are experiencing difficulty. Smaller schools may not be able to fund similar programs. On the other hand, extra support may not be necessary if faculty work closely with individual students.

**LOCATION**: Distance from home may be important to you. Is it important to you to be able to visit home frequently, or do you see this as a time to experience a new part of the country? Some of you will prefer an urban environment with access to museums, ethnic food, or major league ball games. Others will hope for easy access to outdoor activities or the serenity and safety of a more rural setting.

**ACADEMIC PROGRAMS**: If you have a good idea of something specific you want to study in college or a career for which you want to prepare, look for well-respected academic departments in this discipline at the colleges you explore. Talk with professors and students in these departments. Research relative reputation by surveying adults already in the field and using printed resources which rank academic departments.

You should not limit your selection process to academic program issues alone. Studies show that a majority of college students change college major at least once during their college years. Therefore, it is important to pick a college or university that will offer you many appealing possibilities. Look for unique options such as study abroad, unusual academic calendars, or cooperative education plans which enable you to include several paid internships with your class work, as ways of enhancing your education.

If you are undecided, relax and pick an academically-balanced institution which offers a range of majors and programs. Most colleges offer expert counseling to help the undecided student find a focus.

**CAMPUS LIFE:** Be sure that you consider what your experience will be like at a college—beyond the classroom. In order to grow in all ways, you will want a reasonable balance between academic rigor and an active social life. Find out what is available in terms of extracurricular activities, athletics, special interest groups. Does the community surrounding the college offer attractive outlets for students? Are students truly welcomed by the community? Is there an ethnic or religious community in which you can participate? What influence, if any, do fraternities and sororities have on campus life?

Colleges will often require that you live in campus housing for one or more years. So, in considering social life, be sure to look carefully at the quality of life in the dormitories. Many colleges now offer residential-life

options such as substance-free dorms and special interest floors for students who share academic, recreational or community service interests. Others will offer dormitory-based study assistance, computer facilities, and counseling services. Ask if housing is guaranteed to returning students. If so, how are dormitory assignments made after the first year?

**COST:** Today's price-tag for a college education has made cost an important consideration for most students. At the same time, virtually all colleges work very hard to ensure that academically-qualified students from every economic circumstance can find the financial aid which will allow them to attend. In considering cost, look beyond the price-tag for available assistance. Decide the value of a desired educational experience and how much sacrifice (usually in terms of work and loan) you are willing to make to obtain your goals. Work closely with the financial aid officers at the colleges to which you apply.

Two factors which are less obvious to many students, but very important in predicting the kind of experience you will have in college are

**DIVERSITY:** You will learn much from your college classmates every day—in the classroom and in activities. Consider geographic, ethnic, racial, and religious diversity of the student body as ways of assessing your future learning opportunities.

**RETENTION AND GRADUATION RATES**: One of the best ways to measure the quality of a college or university and the satisfaction of its students is by learning the percentage of students who return after the first year and the percentage of entering students who remain to graduate. Comparatively good retention and graduation rates are indicators that:

- a college and a majority of its students are well-matched,
- sufficient classes and academic programs are available
- responsible academic, social, and financial support systems exist for most students.



From: CHARTING YOUR COURSE FOR COLLEGE (Copyright 2004: Mary Lee Hoganson)



SESSION I: GOAL SETTING: TAKING STOCK



#### Opening Discussion:

Now is a time to reflect on individual goals and accomplishments. Give a brief introduction of the "College Counseling Resume" and let students know that this information can help them find a college that is a good match. Students should also be encouraged to share this information with their high school counselor and family as they work together to research colleges.

#### Activity/Handout:

#### **Personal Resume**

#### **Instructions:**

- 1. Ask students to complete the "College Counseling Resume" and encourage them to ask questions.
- 2. Make sure to collect the questionnaires.
- 3. Try to allow time for individual Q&A with the students during this activity.
- 4. Use this interaction to help you determine the initial needs of this group and to plan future sessions.



#### College Counseling Résumé

#### Section I—Family:

	Father	Mother	Guardian	Siblings
Name(s)				
Educational Background (high school, post-high school, etc.)				
Occupation				

#### Section II—Academics/School:

1. Check the following:

	English	History	Language	Math	Science	Computer	Art	Other
Which subjects do you like the best?								
In which subjects have you done the best?								
Which subjects are more difficult for you?								

- 2. Your academic record: How would you describe your academic record? Are your grades above, below or consistent with your ability? Why?
- 3. Your finest academic moment: Describe that achievement or experience.



Activity Grade Level

	9	10	11	12	Beyon
hletics (sport and level [JV, varsity, etc.] and any awards)					
tracurricular Activities (clubs, organizations)	<u> </u>			l	
Mudumbului Adilvitios (diuss, digumzutions)					
nployment and Summer Activities				Ī	
nurch/Community Service	<u> </u>	-		Į	<u> </u>
ection IV—College/Career Interests:					
1. List the college majors that interest you.					
a b 2. Identify the profession(s) in which you see yourself working.					

#### Section V: FACTORS AFFECTING YOUR COLLEGE CHOICES:

- 1. Besides getting an education and preparing for a career, what are other reasons why you are going to college?
- 2. What type of college environment will challenge you to grow the most academically and personally?
- 3. What are your top 4-6 criteria in selecting a college?
- 4. In college, what extracurricular activities do you want to continue or begin?
- 5. What professions interest you the most?
- 6. List college majors that interest you
- 7. What pressures, if any, are you feeling from yourself or others about going to college?
- 8. What are your major concerns about attending college?
- 9. College Type: Single Sex\_\_\_\_ Coed\_\_\_\_ Either\_\_\_\_

#### STEP BY STEP: COLLEGE AWARENESS AND PLANNING: LATE HIGH SCHOOL

National Association for College Admission Counseling (NACAC)

10.	☐ Midwest (IL, IN, IA, MI, MN, MO, OH, WI) ☐ Southeast (AL, AR, FL, GA, KY, LA, MS, NC, SC, TN, VA, WV)
	☐ Mid-Atlantic (DE, D.C., MD, PA, NJ, NY)
	□ New England (CT, ME, MA, NH, VT, RI)
	☐ West (AK, AZ, CA, CO, ID, HI, KS, MT, NE, NV, NM, OK, OR, ND, SD, TX, UT, WA, WY)
	□ Canada, England, Scotland
	If you are interested in specific cities, list them here and explain why.
11	Community (check all that apply):
11.	small town
	□ large town □ near a city
	□ near a city □ near the mountains
	near the coast
	undecided
12.	College size (check all that apply):
	□ under 500-1000
	□ 1000-2000
	□ 2000-5000
	□ 5000-10,000
	□ over 10,0000
	□ no preference

#### Section VI—Final Thoughts:

Is there anything else you'd like to share about yourself?



SESSION I: GOAL SETTING: TAKING STOCK

## ACTIVITY #4: WHAT AND WHO?

#### Opening Discussion:

Remind students that even though the process can seem overwhelming, if they take it step-by step, it will be easier. They will feel as if they are in control of the process. Keeping a calendar of important dates and deadlines is absolutely essential throughout the college search and application process. Developing a solid relationship with the school counselor will be an additional source of support, as will recognizing the role of family, friends and community contacts.

#### Activity/Handouts:

Calendar/Checklist How to Use Your School Counselor Choosing Your Team

#### Instructions:

- 1. Hand out the calendar for the junior and senior year that will give students an idea of where they should be in the preparation for entering higher education.
- 2. Briefly go over the list letting students know that much of the information will be discussed in future sessions.
- 3. Ask students to check the appropriate boxes and keep the calendar in a safe, useful place.
- 4. Go over the handout on "How to Use Your School Counselor," pointing out to students the importance of using their counselor to help them through the application process.
- 5. Ask students if they have met with their counselor.
- 6. Hand out "Choosing Your Team" and ask students to identify at least one person who will be a support for them as they apply to college.
- 7. Ask the students to take home their checklist, resume, and questionnaire, to complete and bring them back for the next session.

### PREPARING FOR COLLEGE: JUNIOR/SENIOR CHECK LIST

#### **JUNIORS**

F	a	I	I	:

	Start your year off right by <b>talking with your guidance counselor about the year ahead.</b> Confirm that your courses will put you on the right track for college admission. Be sure to ask about test dates for the PSAT, ACT, and SAT. You'll need to register up to six weeks ahead of time.
	<b>Starting developing a résumé</b> —a record of your accomplishments, activities, and work experiences. This will be an important part of your college application.
	If you haven't participated in many activities outside of class, now is the time to sign up. Consider clubs at schools, team sports, leadership roles, or involvement in your religious or civic community group.
	<b>Take the PSAT.</b> Taking the test as a junior will qualify you for some scholarship consideration and identify you to colleges as a potential applicant. When you receive the results (usually in December), review them to learn more about your strengths and weaknesses. Discuss the results with your family and school counselor.
	<b>Begin to prepare for the ACT or SAT.</b> Free test preparation may be available at your school, your local community colleges, and community based programs; in addition, there are many free resources on the Internet. If you can't find the best Web sites, ask your counselor. You should plan to take at least one of these tests in the spring and again next fall during your senior year. <b>Ask your counselor if you qualify for a fee waiver.</b>
Janua	rry/February:
	<b>Meet with your guidance counselor again to develop your senior schedule.</b> Make sure that you will be enrolled in the most challenging courses for which you are qualified.
	<b>Register for a spring offering of the SAT and/or ACT.</b> Ask your counselor if you should take an SAT Subject Test this spring.
	<b>Ask your counselor about summer opportunities on college campuses.</b> These can be a great way to find out what college life is all about and make you a more attractive candidate for admission to colleges.

#### March/April:

	<b>Begin taking a more serious look at colleges and universities.</b> Make a file for each college in which you are interested and gather information about academics, financial aid, and campus life. Go to college fairs and open houses and learn as much as you can about colleges online.
	<b>Begin planning college visits.</b> Spring break is a good time to visit. Try to visit colleges near you. and include a large, medium size, and small campus
	<b>Develop a preliminary list of colleges that interest you.</b> Write or email to request a viewbook and additional information.
	Think about lining up a summer job, internship or co-op.
May:	
	<b>Take a look at some college applications</b> and consider all of the different pieces of information you will need to compile.
	Make a list of teachers, counselors, employers, and other adults whom you might ask to write letters of recommendation for your college applications.
Sumr	ner:
	Continue investigating colleges
	Begin thinking about your applications. Generally, colleges will have their applications online by the beginning of August. Work on the essay before you return to school!

#### SENIOR YEAR TIMELINE

#### August/September

fee waivers.

<b>Register for the SAT and/or ACT</b> if you didn't take it as a junior, or if you aren't satisfied with your score and want to take it again. (remember that your counselor can help you with fee waivers)
<b>Take a look at some college applications</b> and consider all of the different pieces of information you will need to compile.
The SAT test date most popular with high school seniors is this month.
Visit with your school counselor to make sure you are on track to graduate and fulfill college admission requirements. If you're ahead of schedule, consider taking courses at a local university or community college to get a jumpstart on college credit.
<b>Take every opportunity to get to know colleges:</b> meeting with college representatives who visit your high schools during the fall, attending local college fairs, visiting campuses (if possible). Ask your counselor if they know of special campus visitation programs.
<b>Narrow down your list of colleges</b> and begin to consider "safe," "reach," and "realistic" schools. Make sure you have the application and financial aid information for each school. Find out if you qualify for any scholarships at these schools.
Create a checklist and calendar to chart:
Standardized test dates, registration deadlines, and fees
College application due dates
Financial aid application forms and deadlines
Other materials you'll need for college applications (recommendations, transcripts, essays, etc.)
Your high school's application processing deadlines
Some schools require the CSS/Financial Aid Profile. Ask the colleges to which you are applying

for their deadlines. You can register as early as September. See your guidance counselor about

#### **October**

	<b>Some colleges will have deadlines as early as this month.</b> These would include rolling admission, priority, early decision, and early action deadlines.
	If you cannot afford the application fees that many colleges charge, <b>ask your counselor to help you request a fee waiver.</b>
	<b>Finalize your college essay.</b> Many schools will require that you submit at least one essay with your application.
	<b>Request personal recommendations from teachers, school counselors, or employers.</b> Follow the process required by your high school or provide a stamped, addressed envelope, the appropriate college forms, and an outline of your academic record and extracurricular activities to each person writing you a recommendation.
	<b>Research possibilities of scholarships.</b> Ask your counselor, your colleges, and your religious and civic groups about scholarship opportunities. There are also some good scholarship Web sites, including FastWeb (www.fastweb.com/) and The College Board (http://apps.collegeboard.com/cbsearch_ss/welcome.jsp). You should NEVER pay for scholarship information.
Nove	mber
	<b>Finalize and send any early decision or early action applications due this month.</b> Have a parent, teacher, counselor, or other adult review the application before it is submitted.
	<b>Every college will require a copy of your transcript from your high school.</b> Follow your school's procedure for sending transcripts.
	Make sure testing companies have sent your scores directly to the colleges to which you are applying.
	The FAFSA (Free Application for Federal Student Aid) will be available this month, but cannot be completed before January 1. This is the form you will complete to find out what financial aid you are eligible to receive from the government. Ask your guidance office for a copy or visit www.fafsa.ed.gov This form should be filed online if at all possible.
Dece	mber
	<b>Begin to organize regular decision applications</b> and financial aid forms, which will be due in January and/or February.
	Register for the January SAT (If needed). It is the last one colleges will be able to consider for a senior.



	have deadlines later in January and February. Keep track of and observe deadlines for sending in all required fees and paperwork.
	If necessary, register for the February ACT (some colleges will be able consider it).
	Ask your guidance office in January to send first semester transcripts to schools where you applied. At the end of the school year, they will need to send final transcripts to the college you will attend.
	It is time to file the FAFSA (no later than Feb 1). The sooner you complete it, the sooner you will have an idea of your financial aid options. Watch the mail for your Student Aid Report (SAR)—it should arrive four weeks after the FAFSA is filed.
Feb/N	/larch/April
	While most of your applications will be complete and you are waiting to receive admission decisions, <b>don't slack in the classroom.</b> The college that you do attend will want to see your second semester transcript. No Senioritis!
	<b>Acceptance letters and financial aid offers will start to arrive.</b> Review your acceptances, compare financial aid packages, and visit your final choices, especially if you haven't already.
May	
	May 1 is the date when the college you plan to attend requires a commitment and deposit. When you've made your college decision, notify your counselor and the colleges. Send in your deposit by the postmark date of May 1. If you've been offered financial aid, accept the offer and follow the instructions given. Also notify schools you will not attend of your decision.
	Make sure that you have requested that your final transcript be sent to the school you will be attending.
	If you are "wait listed" by a college you really want to attend, visit, call and write the admission office to make your interest clear. Ask how you can strengthen your application.

#### Summer

It's been a long journey through high school and to college. <b>Take time to enjoy your summer!</b>
<b>Getting a summer job</b> can help pay some of your college expenses and give you great career preparation.
<b>Make a list of what you will need to take with you for your dorm room.</b> The suggested list of items, room and furniture dimensions and many other questions can usually be answered by visiting your college's Web site and searching under 'Housing' or 'Residence Life' for further information.
You will most likely get a roommate assignment from your college. Call, write or email to get acquainted in advance. In your conversations and communication, you should be able to figure out who will bring what for your room.
<b>Some colleges will offer a summer orientation/registration.</b> Make sure to attend in order to meet fellow students and other important people on campus and to familiarize yourself with your new school. This is often the time you sign up for your fall courses.

#### HOW TO USE YOUR SCHOOL COUNSELOR

School counselors are one of the best ongoing sources of support for students who plan to go to college. They can be your friend throughout the entire college process. If you are lucky enough to have access to a counselor in your school, it is in your best interest to visit that person on a regular basis.

Start by making an individual appointment to introduce yourself to your counselor. If small-group college counseling or information sessions are offered, sign up. But don't only settle for a "group" meeting in which you will have to share time with other students. Make sure that you schedule an uninterrupted time for a private, one-on-one session. **Begin by introducing yourself and stating clearly that it is your definite goal to attend college.** Make sure your counselor realizes that this is IMPORTANT to you and that you are HIGHLY MOTIVATED!

Throughout your high school years, your counselor can help you:

- Plan classes that will prepare you well for college admission and success. Your counselor will know which high school classes are required for college admission.
- Review your academic record with you and suggest areas that need improvement. If you need to do some catching up, your counselor can suggest ways in which to do that.
- Begin the admission process by identifying the questions you should be asking—and finding honest answers. Questions such as: "Do I want to stay near home? Does the college have my major? How important is size?"
- Clarify and understand terms, ideas, and experiences for you that will encounter during research, campus visits, or meetings with college representatives. Your counselor will know where to find information; for example in books, catalogues, brochures, and CDs that deal either with the admission process or a specific college or university. In addition, your counselor will be able to point you to Web sites that offer RELIABLE and FREE information about college.
- Identify special opportunities that may maximize your chances for being a well-prepared and appealing candidate for colleges. These might include weekend or summer programs on college campuses (often free for first-generation students), internships, or community college classes open to high school students. Your counselor will know about local college fairs, opportunities to visit college campuses, and even overnight visits to colleges that may be offered.
- Familiarize yourself with everything you need to know about the required college admission tests. Your counselor can make sure that you get registered for the PSAT (the practice test for the SAT) and PLAN (the practice test for the ACT) tests. She/he can help you know which tests (SAT, ACT, SAT Subject tests, or TOEFL -Test of English as a Foreign Language) will be required by the colleges to which you may apply. Counselors know how and when to register for tests. She/he can even help with fee waivers if your family can't afford to pay for tests.
- Secure applications, identify application deadlines and prioritize in order to make sure that everything gets done carefully and ON TIME! Here also, if you do not have enough money to pay for application fees, your counselor can assist in asking colleges to waive application fees.
- Complete your applications and polish any required college essays so that the product you send to colleges will represent the best of your thinking and writing abilities. Make sure that you take a "rough draft" to your counselor early on. Leave plenty of time for revision and rewriting, prior to deadlines.
- Figure out how to PAY for college. First, your counselor can give you essential information about the "need-based" financial aid application process. He/she can help you understand how to complete the Free Application for Federal Student Aid (FAFSA), and, if required, other aid applications—such as those required by individual colleges or the College Board's "College Scholarship Service Pro-



file." Your counselor may also be able to help you research scholarships that are based on factors other than your ability to pay for college.

- Write a letter of recommendation to colleges or universities. Many colleges will require that you obtain recommendations from both a counselor and one or two teachers. In addition, counselors are often asked to complete "secondary school and mid-year reports" (included with applications).
- Compare offers of admission and financial aid after you have heard from all of your colleges. This can be an essential step in making a final decision. Your school counselor can help you decide which programs are best suited to your educational goals. She/he can also help you compare offers of scholarships and need-based financial aid that may be sent to you in very different formats from different colleges.

There are a few other very important things to remember about working with your school counselor.

- Most school counselors have many, many students whom they want to help. So make it as easy as possible for your counselor to help YOU.
  - Make appointments early and show up on time.
  - Submit any forms that require counselor completion well in advance of due dates.
  - Carefully follow any procedures that have been established by your school for turning applications and related forms or for securing transcripts.
  - Whenever possible, make copies of everything you mail or give to your counselor. Sometimes, with so much paper, things get lost. When you have a copy easily at hand, nothing is ever lost forever.
- Make sure that you keep your counselor "in the loop" in terms of what you are hearing from colleges.
  If there are any problems which arise, your counselor can act as your direct advocate with colleges.
- Whenever you have questions don't hesitate to return to your counselor for advice, especially if you feel you are being asked by a college to do something that doesn't seem "just right". Your counselor will know the rules of the game by which both students and colleges are supposed to play.
- If you think it would be helpful, try to schedule a meeting with your counselor AND your parent(s). There are parts of the college process for which you will need lots of help from them. This is particularly true when it comes time to completing the financial aid applications.
- Be sure to thank your counselor for assistance given. The counseling door is always open to students who show that they are appreciative of a counselor's time and effort.

Finally, when all is said and done, and you have made it successfully through the college selection and admission process—make sure that you take time to THANK your counselor one more time with a handwritten note (as well as any teachers who helped). If you have made good use of your counselor's knowledge and assistance, the thanks will be more than well-deserved. When the student-counselor relationship "clicks," your counselor will be able to offer the essential emotional support and encouragement that you will need during one of the most important times of your life. And your expression of gratitude will build a reservoir of good-will, should you need to return for further assistance at any time in the future.

#### CHOOSING YOUR TEAM

Content adapted from the book *In* by Mike Moyer.

Getting into college is a team effort. You are the captain of your application team, but you will need to surround yourself with individuals who can help make your college application shine. Like any ace squadron, your team needs members with different skills. Your team should include:

#### Counselors

They should provide: College information and academic advice. Counselors are great sources of information and can open your eyes to college possibilities. Don't be afraid to pick their brains about potential schools and if you might be a good fit. Nobody knows more than your counselor.

#### Family members

They should bring: Support and guidance. The best thing your parents can do is help you make the most of high school by providing a good environment for studying and by offering the encouragement you need during this stressful time. They should also support you in your college decision.

They should avoid: Making decisions for you about your activities and interests or ultimately running your college search. The right school for Mom and Dad may not be the right place for you.

#### Friends

They should bring: Support. Getting through high school and applying to college can be stressful. Lean on your friends for support, understanding and stress relief because they're probably going through the same process. Be cautious of turning your decisions over to friends.

#### References

They should bring: The ability to speak positively not just about your accomplishments, but about your passions and potential. These can be teachers or other adults who know you well. A reference might be someone you worked with on a volunteer project, an employer or church leader. They should be willing to contact a potential college on your behalf. Most colleges require letters of recommendation from at least one teacher so it pays to be in good standing. Do you have a class you like or a teacher that is particularly engaging? A good relationship with a teacher can lead to a good recommendation, and this can help open college doors for you.

#### My team

School/College counselor
Friends & Family
References
Don't forget: Send thank-you notes to everyone on your team!

For more tips, go to **www.Cappex.com/tips.** Plan © 2008, Cappex.com, LL



#### **SESSION 2: STANDARDIZED TESTING**

The goal of this session is to introduce students to the various tests that are used by colleges, to help them determine which tests to take, and to demonstrate how to register for the tests.

#### Objectives:

At the end of this session, students will:

- understand the different types of standardized testing
- know how and when to register for the different tests
- have reviewed sample questions and testing strategies

#### Activities and Handouts:

Activity #1: Understanding the Tests

Handout: Understanding Standardized Tests for

Juniors and Seniors

Activity #2: Test Registration

Handout: Guidelines and Timetable

Activity #3: Practice Session

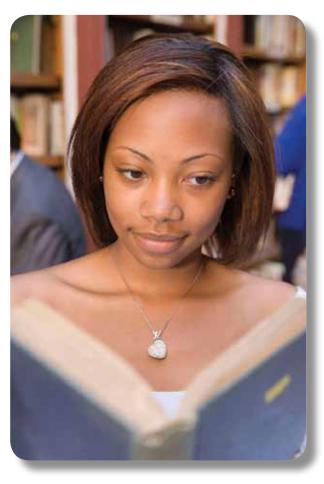
Handouts: Ten Brief Test Taking Tips

Sample Test questions
ACT Science Question and

**Explanations** 

Sample Prompts for Timed Writing

SAT Essay Scoring Guide





SESSION 2: STANDARDIZED TESTING

# ACTIVITY #1: UNDERSTANDING THE TESTS

#### Opening Discussion:

The majority of colleges require one of the two admission tests, the SAT or the ACT. Many colleges and universities give applicants the option of reporting scores from either of the two testing programs. Since students may have this option, they should take both the ACT and SAT at least once. Retakes may be needed in the senior year, since students do not always receive their highest score from their first sitting. However, applicants need to be aware that some institutions may have a stated preference for one test or the other. Bulletins describing the programs and practice tests should be available in high school guidance offices. For students who meet low income standards, test fee waivers are also available.

Students should develop the strongest testing profile possible. The first step is to have taken the PSAT. If the students have taken or will take the PSAT or PLAN, talk to them about reviewing the results as they prepare to take the PSAT. The best way to do well on these tests is to take the most difficult curriculum that is appropriate. Students should be strongly encouraged to continue in math, science and English for all four years of high school. While grades and coursework are more important in the admission process than testing, colleges that require the SAT or ACT do want to see strong scores.

Some colleges waive the ACT and or SAT tests for admission purposes but may require test scores for placement purposes. A list of over 750 test optional colleges can be found at **www.fairtest.org.** 

#### Activity/Handouts:

#### **Understanding Standardized Tests for Junior and Seniors**

#### *Instructions:*

- 1. Ask students what test(s) they have already taken and plan to take.
- 2. Give students a copy of the handout.
- 3. Walk the students through the handout, emphasizing the differences between the two tests. Answer questions about which test(s) might be appropriate.

### Understanding Standardized Testing for Juniors and Seniors

**PSAT and PLAN Tests.** You may have already taken the PLAN (offered by the ACT Company) and/or the PSAT (Preliminary SAT offered by the College Board) as a sophomore. Ideally, all students take the PSAT in the fall of the junior year. Taking the test as a junior will qualify you for some scholarship consideration and identify you to colleges as a potential applicant. Reviewing results of PLAN and PSAT tests will help you to prepare for the SAT and ACT exams. The results of these tests are not reported to colleges. They are for your benefit only.

SAT ACT

When is it administered?	Seven times per year	Six times per year
What is the test structure?	<b>Ten-section exam:</b> Three Critical Reading, three Math, three Writing, and one Experimental. The Experimental section is masked to look like a regular section.	Four-section exam: English, Math, Reading, and Science Reasoning. An Experimental section is added to tests on certain dates only, and is clearly experimental.
What is the test content?	Math: up to 9th grade basic geometry and Algebra II.  Science: none.  Reading: sentence completions, short and long critical reading passages, reading comprehension.  Writing: an essay, and questions testing grammar, usage, and word choice.	Math: up to trigonometry.  Science: charts, experiments.  Reading: four passages, one each of Prose Fiction, Social Science, Humanities, and Natural Science.  English: stresses grammar.
Is there a penalty for wrong answers?	Yes ¼ point off for incorrect answers	No
How is the test scored?	200-800 per section, added together for a combined score. A 2400 is the highest possible combined score.	1-36 for each subject, averaged for a composite score. A 36 is the highest possible composite score.
Are all scores sent to schools?	Yes. If a student requests a score report be sent to specific colleges, the report will include the scores the student received on every SAT taken.	No. There is a "Score Choice" option. Students can choose which schools will receive their scores AND which scores the schools will see.
Are there other uses for the exams?	Scholarship purposes. Some colleges may use scores for placement	Scholarship purposes. Certain statewide testing programs. Some colleges use scores for placement
Best time to register?	At least <b>six weeks</b> before the test date The earlier the better	At least <b>six weeks</b> before the test date The earlier the better
How to contact?	Educational Testing Service (ETS) www.ets.org The College Board www.collegeboard.com	ACT, Inc. www.ACT.org



**SAT Subject Tests:** These are one hour multiple choice exams given in specific subject areas (see <a href="http://sat.collegeboard.com/about-tets/sat-subject-tests">http://sat.collegeboard.com/about-tets/sat-subject-tests</a> for list of tests offered). Some of the most competitive colleges require one or more of these tests for admission and other colleges and universities use them for placement in courses in college. Students need to ask whether the colleges to which they are applying require the Subject Tests.

**Advanced Placement Exams:** AP exams are three-hour exams in specific subject areas and are designed to be taken upon the completion of an AP course or the equivalent. They are rigorous exams that include both multiple choice and essay sections. More than 1,400 colleges and universities accept AP credits. To learn more about AP exams go to **http://professional.collegeboard.com/testing/ap**. AP exams are scored on a scale of 1-5.

**TOEFL** (Test of English as a Foreign Language) tests a student's ability in English and is a test for students for whom English is not the first language. The test measures skills in reading, listening, speaking, and writing in English and requires the student to combine two or more of these skills to respond to a question. It is usually an internet based exam given by appointment designated test centers. Paper based tests are offered only in remote areas. For more information go to **www.ets.org.** 

Source: College Board Web site, www.collegboard.com



2

SESSION 2: STANDARDIZED TESTING

#### **ACTIVITY #2: TEST REGISTRATION**

#### Opening Discussion:

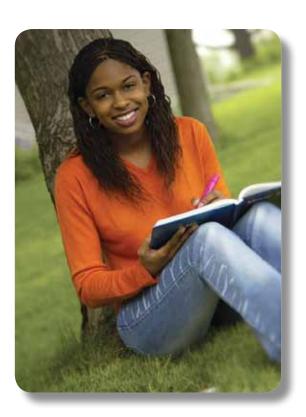
This activity will give the facilitator the opportunity to inform students that it is important for them to register independently, on-time and accurately, and that fee waivers, as well as accommodations for disabled students, are available.

#### Activity/Handout:

#### **General Guidelines and Testing Timetable**

#### *Instructions:*

- 1. Give each student a copy of "General Guidelines and Testing Timetable."
- Walk the students through the handout.
   Ask students to highlight when they might be able to take specific tests.
- 3. Discuss what must be brought to the testing center.
- 4. If computer access is available and there is sufficient time, log on to www.collegeboard.com or www.actstudent.org and walk through the registration process for each test. Have students complete as much information as possible.



#### GENERAL GUIDELINES AND TESTING TIMETABLE

#### Guidelines:

- SAT Tests are offered in Jan, March/April, May, June, October, Nov and Dec.
- ACT tests are offered in Feb, April, June, September, October, and December
- Registration deadlines for both tests are usually at least six weeks prior to the test date.
- Results for the tests can be obtained on-line usually within three weeks of the administration (extra fees may apply) or a paper copy of results may be sent within four weeks.
- Many students take these tests more than once. Two to three SAT or ACT scores are sufficient for colleges to have an accurate testing profile for a candidate. Scores tend not to vary appreciably after three tests. Students do not have the ability to select which SAT scores to send since colleges receive all scores and take the best combination of SAT scores from different test dates. Students have the option to send ACT score from a single test date.

#### Testing Timetable:

#### 11th Grade

- PSAT should be taken in October
- At least one SAT Reasoning Test and/or ACT should be taken in the spring semester
- SAT Subject Area Tests in May or June when appropriate for specific colleges
- AP tests in May if enrolled in AP courses

#### 12th GRADE

- Final ACT and SAT Tests First Semester (must be completed by the end of December)
- Latest date to take SAT Subject Tests
- AP tests in May if enrolled in AP courses

#### Helpful Hints for SAT/ACT Registration Procedure

- Register on time in order to avoid a late fee (fee waivers may NOT be used if you register late!)
- Use the same information each time (full name, address, birth date), otherwise a student may be considered to be two different people.
- The **test center code** is essential for the student to be able to take the test in the location desired. If the student registers late, he/she may not get the center requested.
- The **high school code** is necessary in order for the high school to receive the scores.
- The college codes should be included with registration once students know there is a good possibility they will be applying. When registering, a student can request, at no cost, for scores to be sent to four colleges; however, if scores need to be sent after registration, the student will be charged. Many colleges require that the scores be sent to admission offices directly. If scores are not sent to colleges, there may be a delay in making decisions and/or considering a student for scholarships.



- Fee waivers are available from the guidance office if a student shows financial need. For information, check: www.actstudent.org/faq/answers/feewaiver.html, http://sat.collegeboard.com/register/sat-fee-waivers
- Students with diagnosed learning or other disabilities should check with their high school guidance
  office about obtaining special testing accommodations, minimally several months in advance of the
  test date. (Special early application for registration required).

#### On the day of the test:

- Come well rested
- Arrive early
- Eat a good breakfast (these are long tests!)
- Bring with you: admission ticket, approved calculator, at least two #2 sharpened pencils, picture ID





SESSION 2: STANDARDIZED TESTING



#### Opening Discussion:

Understanding and practicing the types of questions asked on the SAT or ACT are absolutely necessary steps in the college process. Emphasize to the students that these tests measure critical thinking.

Research has demonstrated that test preparation improves scores on standardized tests for some students. This section will introduce students to sample questions and test taking strategies. ACT and SAT practice tests can be downloaded from their Web sites **www.collegeboard.com** and **www.act.org** and there are many books available with test questions.

#### Activity/Handouts:

Ten Brief Test Taking Tips
Sample Test Questions and Explanations
ACT Science Question Explanation
Sample Prompts for Timed Writing
SAT Essay Scoring Guide

#### *Instructions:*

- 1. Go over the "Test Taking Tips" with the students and remind them to keep the handout for a reference to review the night before taking any standardized test.
- 2. Simulate a testing environment by giving students several different test questions, asking them to complete the questions in a set amount of time (one minute per question).
- 3. Review the answers to the questions and use the discussion time to talk about the types of questions and strategies for answering them.
- 4. Go over the "ACT Science Question Explanation" and encourage them to go to the ACT Web site to review sample questions.
- 5. Give the students the writing prompts from both the SAT and ACT and give them time to brainstorm ways they might respond to the prompts.
- 6. Give students a copy of the SAT Scoring Chart and follow up with a discussion about how the essays are scored. Remind them that each essay receives two scores on a scale of 1 to 6 to receive a possible total of 12.



### TEN BRIEF TEST TAKING TIPS FOR STANDARDIZED TESTS

- 1. Be sure to read and pay careful attention to all directions.
- 2. Read every possible answer because the best one could be the last one.
- 3. Work as rapidly as possible, but don't work carelessly.
- 4. Eliminate answers that you are certain are incorrect.
- 5. Don't spend too long on any one question. Instead, skip difficult questions and move on. Mark questions in the test booklet to which you need to return. Be careful to skip that same question on the answer sheet. Return to these questions if time permits.
- 6. Make sure to record every answer in the correct place on the answer sheet. If you change an answer, be sure to erase changes completely.
- 7. The SAT test penalizes for wild guessing. (1/4 point subtracted for each wrong answer—no subtraction for blanks). But, if you can narrow the correct answer down to two possibilities, it is in your favor to make your best guess.

#### On the other hand . . .

- 8. Because the ACT test does not subtract points for incorrect answers, you should make an "educated guess" and not leave questions blank.
- 9. Use every minute of the time given for the test. If you finish early, go back and complete questions skipped, make sure you have not mismarked the answer sheet, and check your work.
- 10. Being familiar with testing format and procedures will help you do your best. Be sure to take some practice tests prior to test day.

#### SAMPLE SAT QUESTIONS:

#### Sentence Completion:

The sentence below has two blanks, each blank indicating that something has been omitted. Beneath the sentence are five sets of words labeled A through E. Choose the word or set of words that, when inserted in the sentence, best fits the meaning of the sentence as a whole.

Hoping to ----- the dispute, negotiators proposed a compromise that they felt would be ----- to both labor and management.

- (A) enforce . . useful
- (B) end . . divisive
- (C) overcome . . unattractive
- (D) extend . . satisfactory
- (E) resolve . . acceptable

#### Math Question #1:

A special lottery is to be held to select the student who will live in the only deluxe room in a dormitory. There are 100 seniors, 150 juniors, and 200 sophomores who applied. Each senior's name is placed in the lottery 3 times; each junior's name, 2 times; and each sophomore's name, 1 time. What is the probability that a senior's name will be chosen?

- (A) 1/8
- (B) <sup>2</sup>/<sub>9</sub>
- (C) <sup>2</sup>/<sub>7</sub>
- (D) 3/8
- (E) 1/2

#### Math Question #2:

|4x - 7| = 5

|3 - 8x| = 1

What value of x satisfies both of the equations above?

### SAMPLE SAT QUESTIONS EXPLANATIONS

#### Explanation of Sentence Completion:

One way to answer a sentence completion question with two words missing is to focus first on just one of the two blanks. If one of the words in an answer choice is logically wrong, then you can eliminate the entire choice from consideration.

- Look at the first blank in the example above. Would it make sense to say that "negotiators" who have "proposed a compromise" were hoping to enforce or extend the "dispute"? No, so neither (A) nor (D) can be the correct answer.
- Now you can focus on the second blank. Would the "negotiators" have proposed a compromise that they believed would be divisive or unattractive to "both labor and management"? No, so (B) and (C) can be eliminated, and only choice (E) remains.
- Always check your answer by reading the entire sentence with your choice filled in. Does it make sense to say "Hoping to resolve the dispute, the negotiators proposed a compromise that they felt would be acceptable to both labor and management"? Yes.

#### Correct answer: (E)

#### Explanation of Math Question #1:

To determine the probability that a senior's name will be chosen, you must determine the total number of seniors' names that are in the lottery and divide this number by the total number of names in the lottery. Since each senior's name is placed in the lottery 3 times, there are  $3 \bullet 100 = 300$  seniors' names. Likewise, there are  $2 \bullet 150 = 300$  juniors' names and  $1 \bullet 200 = 200$  sophomores' names in the lottery. The probability that a senior's name will be chosen is

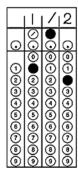
$$\frac{300}{300 + 300 + 200} = \frac{300}{800} = \frac{3}{8}$$

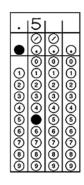
#### Correct Answer: (D)

#### Answer to Math Question #2:

OR Correct Answer:

 $^{1}/_{2}$  or .5





While the ACT is also a multiple choice standardized tests, there are some differences as noted in "Understanding Standardized Testing for Juniors and Seniors" from Session II. The most notable difference is found in the science section of the test. Following is a description of that section from the ACT Web site.

# **ACT SCIENCE TEST DESCRIPTION**

The Science Test is a 40-question, 35-minute test that measures the skills required in the natural sciences: interpretation, analysis, evaluation, reasoning, and problem solving.

#### You are not permitted to use a calculator on the Science Test.

The test assumes that students are in the process of taking the core science course of study (three years or more) that will prepare them for college-level work and have completed a course in Earth science and/or physical science and a course in biology.

The test presents seven sets of scientific information, each followed by a number of multiple-choice test questions. The scientific information is presented in one of three different formats:

- data representation (graphs, tables, and other schematic forms)
- research summaries (descriptions of one or more related experiments)
- conflicting viewpoints (expressions of several related hypotheses or views that are inconsistent with one another)

The questions require you to:

- recognize and understand the basic features of, and concepts related to, the provided information
- examine critically the relationship between the information provided and the conclusions drawn or hypotheses developed
- generalize from given information and draw conclusions, gain new information, or make predictions



# ACT – SAMPLE PROMPT FOR TIMED WRITING

Educators debate extending high school to five years because of increasing demands on students from employers and colleges to participate in extracurricular activities and community service in addition to having high grades. Some educators support extending high school to five years because they think students need more time to achieve all that is expected of them. Other educators do not support extending high school to five years because they think students would lose interest in school and attendance would drop in the fifth year. In your opinion, should high school be extended to five years?

In your essay, take a position on this question. You may write about either one of the two points of view given, or you may present a different point of view on this question. Use specific reasons and examples to support your position.

# SAT PROMPT FOR TIMED WRITING

Many persons believe that to move up the ladder of success and achievement, they must forget the past, repress it, and relinquish it. But others have just the opposite view. They see old memories as a chance to reckon with the past and integrate past and present.

—Adapted from Sara Lawrence-Lightfoot, I've Known Rivers: Lives of Loss and Liberation

**Assignment:** Do memories hinder or help people in their effort to learn from the past and succeed in the present? Plan and write an essay in which you develop your point of view on this issue. Support your position with reasoning and examples taken from your reading, studies, experience, or observations.

### ESSAY SCORING GUIDE

#### From www.collegeboard.com

Homepage Home > Testing > SAT Reasoning Test™ > Scores > Essay Scores > Essay Scoring Guide

#### A framework for scoring SAT Reasoning Test essays

The SAT Scoring Guide expresses the criteria readers use to evaluate and score the student essays. The guide is structured on a six-point scale. Since the SAT essay is scored holistically, readers are trained to use the SAT Scoring Guide in conjunction with anchor papers, which have been scored by consensus as representative examples. The language of the Scoring Guide provides a consistent and coherent framework for differentiating between score points, without defining specific traits or types of essays that define each score point.

#### Score of 6

An essay in this category demonstrates **clear and consistent mastery**, although it may have a few minor errors. A typical essay:

- Effectively and insightfully develops a point of view on the issue and demonstrates outstanding critical thinking, using clearly appropriate examples, reasons, and other evidence to support its position
- Is well organized and clearly focused, demonstrating clear coherence and smooth progression of ideas
- Exhibits skillful use of language, using a varied, accurate, and apt vocabulary
- Demonstrates meaningful variety in sentence structure
- Is free of most errors in grammar, usage, and mechanics

#### Score of 5

An essay in this category demonstrates **reasonably consistent mastery,** although it will have occasional errors or lapses in quality. A typical essay:

- Effectively develops a point of view on the issue and demonstrates strong critical thinking, generally
  using appropriate examples, reasons, and other evidence to support its position
- Is well organized and focused, demonstrating coherence and progression of ideas
- Exhibits facility in the use of language, using appropriate vocabulary
- Demonstrates variety in sentence structure
- Is generally free of most errors in grammar, usage, and mechanics

#### Score of 4

An essay in this category demonstrates **adequate mastery**, although it will have lapses in quality. A typical essay:

- Develops a point of view on the issue and demonstrates competent critical thinking, using adequate examples, reasons, and other evidence to support its position
- Is generally organized and focused, demonstrating some coherence and progression of ideas

- Exhibits adequate but inconsistent facility in the use of language, using generally appropriate vocabulary
- Demonstrates some variety in sentence structure
- Has some errors in grammar, usage, and mechanics

#### Score of 3

An essay in this category demonstrates **developing mastery**, and is marked by **one or more** of the following weaknesses:

- Develops a point of view on the issue, demonstrating some critical thinking, but may do so
  inconsistently or use inadequate examples, reasons, or other evidence to support its position
- Is limited in its organization or focus, but may demonstrate some lapses in coherence or progression of ideas
- Displays developing facility in the use of language, but sometimes uses weak vocabulary or inappropriate word choice
- Lacks variety or demonstrates problems in sentence structure
- Contains an accumulation of errors in grammar, usage, and mechanics

#### Score of 2

An essay in this category demonstrates **little mastery**, and is flawed by **one or more** of the following weaknesses:

- Develops a point of view on the issue that is vague or seriously limited, demonstrating weak critical thinking, providing inappropriate or insufficient examples, reasons, or other evidence to support its position
- Is poorly organized and/or focused, or demonstrates serious problems with coherence or progression of ideas
- Displays very little facility in the use of language, using very limited vocabulary or incorrect word choice
- Demonstrates frequent problems in sentence structure
- Contains errors in grammar, usage and mechanics so serious that meaning is somewhat obscured

#### Score of 1

An essay in this category demonstrates **very little** or **no mastery**, and is severely flawed by one or more of the following weaknesses:

- Develops no viable point of view on the issue, or provides little or no evidence to support its position
- Is disorganized or unfocused, resulting in a disjointed or incoherent essay
- Displays fundamental errors in vocabulary
- Demonstrates severe flaws in sentence structure
- Contains pervasive errors in grammar, usage, or mechanics that persistently interfere with meaning

#### Score of O

Essays not written on the essay assignment will receive a score of 0.





# 3

# SESSION 3: THE COLLEGE SEARCH

The purpose of this session is to familiarize students with the variety of college options open to them and ways in which to access college information. The emphasis should be on opportunity and access, not on the criteria for admission, which will come in a later session. Using Session I as a starting point, students will embark on a college search using counselor expertise, Web resources (if available), viewbooks/catalogues/guidebooks.

#### Objectives:

By the end of this session, students will:

- prioritize his or her criteria for finding appropriate schools
- understand the importance of finding a good match
- find relevant information about colleges
- learn how to make the most of a campus visit as a research tool

#### Activities and Handouts:

Activity #1: Making a Match

Handouts: Resume from Session I, Selection Criteria Chart

Activity #2: Researching Colleges

Handouts: Viewbooks, catalogues, guidebooks, list of Web sites

Activity #3: The Ultimate Test Drive: Making the Most of a Campus Visit

Handouts: Campus Visit Checklist

The College Visit

College Comparison Worksheet



SESSION 3: THE COLLEGE SEARCH

# ACTIVITY I: MAKING A MATCH

#### Opening Discussion:

This session focuses on how to search for the right "match" in a college. Based on the initial session's discussion of types of colleges, ask students what kinds of institutions they think they might want to consider. What majors might they want to pursue?

#### Activity/Handouts:

Resume from Session I Selection Criteria Chart

#### *Instructions:*

- 1. Ask students to review their personal resumes from Session I, looking especially at Section V.
- 2. Ask students to fill in the criteria column of the chart, using the items listed below the chart and referring to their resume. If they know of particular colleges, they can add them and fill in the blanks if they are able. They will be using this chart for the next exercise.



# SELECTION CRITERIA CHART

Primary Selection Criteria	College 1	College 2	College 3	College 4	College 5
1.					
2.					
3.					
4.					
5.					
Other Criteria					
6.					
7.					
8.					
9.					
10.					

#### **LOCATION**

Distance from Home School Setting (Urban, Rural) Location and Size of Nearest City

#### SIZE

Enrollment
Physical Size of Campus

#### **FNVIRONMFNT**

Co-ed, Male, Female

#### ADMISSION PROFILE

Average Test Scores, GPA, Rank

#### **ACADEMICS**

Your Major Offered Special Requirements Accreditation Student-Faculty Ratio Typical Class Size

#### COLLEGE EXPENSES

Tuition / Fees Room & Board Estimated Total Budget Percent Received Aid Scholarships

#### HOUSING

Residence Hall Types and Sizes Food Plan Fees On / Off Campus

#### **FACILITIES**

Academic Recreational Other

#### JOB PLACEMENT SERVICES

Availability

#### **ACTIVITIES**

Clubs Organizations Greek Life Athletics Intramurals Other

### CONTACT WITH PERSON WHO HAS ATTENDED THIS SCHOOL

Their opinion

#### TYPE OF SCHOOL

State university Private college Military Academy Community College Trade School



Session 3: The College Search

# ACTIVITY #2: RESEARCHING COLLEGES

### Opening Discussion:

Students need to examine a variety of sources so they can begin to see the similarities and differences among colleges and universities. They should not think about cost at this point, but rather, qualities and characteristics that colleges have to offer.

#### Activity/Handouts

Viewbooks, catalogues, guidebooks and list of Web sites (computers if available)
Criteria Chart from Activity #1
List of Resources

#### *Instructions:*

- 1. If there is internet access in the facility, show the students several Web sites (see attached suggestions) and guide them through a representative number, pointing out information about majors, residential options, and the admission/application site (which will be covered in a later session), and other aspects as you see fit.
- 2. Viewbooks and guidebooks should be on hand, too. Ask students to read a description of a college from a guidebook and talk about what they think they would like or not like about that school.
- 3. Have students look at resources independently and refer to their "Criteria Checklist" to develop a list of 4-6 schools in which they would be interested.
- 4. Once they have developed a list, they should return to the resource books or go to the college Web sites to learn more about whether "the match" is right for them.



# **INTERNET SITES FOCUSED ON COLLEGE EXPLORATION:**

#### COLLEGE INFORMATION

CSO College Center: www.CSOCollegeCenter.org
The College Board: www.collegeboard.com
KnowHow2Go: www.knowhow2go.org

Hobson's CollegeView: www.collegeview.com

Peterson's: www.petersons.com

The Common Application Online: www.commonapp.org

Colleges That Change Lives: www.ctcl.org

#### FINANCIAL AID AND SCHOLARSHIP INFORMATION

Federal Student Aid: http://studentaid.ed.gov

Free Application for Federal Student Aid (FAFSA): www.fafsa.ed.gov

College Goal Sunday FAFSA Completion Assistance: www.collegegoalsundayusa.org

FAFSA4caster: www.fafsa4caster.ed.gov

**CSS/PROFILE:** https://profileonline.collegeboard.com

The Smart Student Guide to Financial Aid: www.finaid.org

FastWeb: www.fastWeb.com
FindTuition: www.findtuition.com
Sallie Mae: www.salliemae.com

#### **TESTING**

**ACT:** www.act.org

ACT Fee Waiver Instructions: www.actstudent.org/faq/answers/feewaiver.html

**SAT:** The College Board: www.collegeboard.com

SAT Fee Waiver Instructions: www.collegeboard.com/student/testing/sat/calenfees/feewaivers.html

Preliminary SAT (PSAT): www.collegeboard.com/student/testing/psat/about.html

Free Test Prep from Number2.com: www.number2.com
The Princeton Review: www.princetonreview.com

Kaplan's Test Prep: www.kaptest.com

#### ASSOCIATIONS/ORGANIZATIONS AND RESEARCH/POLICY

National Association for College Admission Counseling: www.nacacnet.org

United Negro College Fund (UNCF): www.uncf.org

Hispanic Association of Colleges and Universities: www.hacu.net

National Association for Equal Opportunity in Higher Education: www.nafeo.org

First In The Family: www.firstinthefamily.org

#### **ATHLETICS**

NCAA Eligibility Center: www.ncaa.org Campus Champs: www.campuschamps.org

Athletic Aid: www.athleticaid.com

#### **CAREERS**

The Occupational Outlook Handbook: www.bls.gov/oco



SESSION 3: THE COLLEGE SEARCH

# ACTIVITY #3: THE ULTIMATE TEST DRIVE—MAKING THE MOST OF THE CAMPUS VISIT

#### Opening Discussion:

To introduce this activity, ask students to consider the following: People who want to buy a car often spend a lot of time test driving cars, but once they buy one and drive it off the lot, the car depreciates in value. The opposite is true of "test driving" a college: the time a student spends visiting a college can help him or her know if the school is a good match. Once the student enrolls in a college, the school never loses value. For students who may not have opportunities to visit college campuses, college fairs and visiting with college representatives who come to their high schools provide a reasonable substitute.

#### Activity/Handouts

The College Visit Checklist
The Campus Visit
College Comparison Worksheet

#### *Instructions*

Review the College Visit Handout

- 1. Go over the "The Campus Visit" allowing time for questions and discussion.
- 2. Give each student the "College Visit Checklist" and talk about how the list can also be useful if a student attends a college fair.
- 3. Describe what occurs on a tour and in an information session.
- 4. Talk about how students can possibly use the campus visit as a time to have an interview, if the college requires or allows one.
- 5. Emphasize the importance of filling in the comparison worksheet as soon after a visit as possible and securing the name and contact information of someone in the admission office.
- 6. Give students the names of four schools nearby and ask them to find out when the schools schedule tours and information sessions. Students should use the available resources to find this information.
- 7. Describe the differences among reach, target, and likely schools.

	To help you find the right col COLLEGE NAME	lege, fill out one	of these forms	each time you vi	sit a school.			
	CITY	STATE	SIZE	TUITION	ROOM & BOARD	FINANCIAL AII	O OPTIONS	
	ADMISSIONS CONTA	ACT						
	NAME		EMAIL			PHONE		
	TO-DO CHECKLIST  Talk to professors		☐ Talk to stu	udents		On a scale of 1		
	☐ Visit the library		☐ Visit stude			the best, rate to People	ne following	
	☐ Tour campus		Read bull			Social life		
	Sit in on a class			t recreational fac	cilities	Classrooms		
☐ Eat at a cafeteria				t student activitie	Dorms			
	☐ Talk to admissions office		☐ Tour the o	ity around camp	ous	Town		
	Read the college newspa	per	☐ Eat at an	off-campus stud	ent hang-out	Campus		
	☐ Check out computer labs		☐ Picture yo	ourself living her	e	Food		
	ASK A STUDENT			THE BEST	Γ PART ABO	UT MY VISIT	•	
	What is the best part ab	out this colle	ge?					
	What is the worst part?							
	What is a typical day lik	e?						
	What do the students do	at do the students do on the weekends?			THE WORST PART ABOUT MY VISIT			
How are classes structured?								
	Why did you choose this	college?						

# THE CAMPUS VISIT

One of the most important parts of your college research is the campus visit. Visiting the colleges on your list will give you a firsthand impression of the students, faculty, staff, facilities, and programs. On a visit you can learn what the admission office is looking for in its applicants, gain a feeling for the academic and social atmosphere, see the study/living/recreation facilities, talk with students, and get a sense of the surrounding community.

#### WHEN TO VISIT

- Admission offices are open all year, but visiting when classes are in session is best. If you visit in the summer, you can certainly learn about admission and get a general tour of the campus, but it might be hard to get a good sense of the atmosphere of the college.
- The best time to visit? Spring Break of your junior year can be ideal. Even if you are not certain where you might eventually apply, if you can visit one large, one medium size, and one small school, you will be better prepared to make final decisions about where to apply.
- Once you have narrowed your list in the fall of the senior year, you may want to make return overnight visits to schools to which you will be applying. On these visits, plan to go to classes and interact with students.
- If at all possible, try to visit colleges before you apply. You may discover the school is not at all what you had thought it would be based on the online research you had done. However, attending accepted students visit programs at the colleges you have visited previously can help you narrow down your choices.
- SPECIAL VISITATION DAYS: Some colleges will offer spring programs for juniors and fall programs for seniors. Check online or contact the admission office since you may need to make a reservation.

#### HOW TO PLAN A VISIT

- A good campus visit takes two-four hours, including time to get a sense of the surrounding town or area. Don't try to visit more than two schools in one day.
- Figure out an itinerary: where you want to travel, how you will travel, how far one school is from another
- Call the admission office at least two weeks ahead of time to schedule your visit. Admission offices have set times for tours and information.
- Think of all the things you want to do when you visit and ask what the admission office can help you with: talking with an admission officer, taking a tour, attending a class, meeting with a professor in an area that interests you, eating a meal on campus, talking with a coach or advisor of an extracurricular activity that interests you, etc.
- Research each college before you go visit so you'll have specific questions to ask.
- Contact students you might know at the school before you plan to visit.

#### WHAT TO DO WHEN YOU VISIT

- Focus on people, place and programs in your visit.
- Talk to as many people as you can: students, dining hall workers, tour guides, faculty.
- Look at a campus newspaper and check out campus bulletin boards.
- Wander through snack bars and student centers and observe how students interact with each other.



- Keep track of all names of people you talk with, especially in the admission office.
- Go to the admission session and take the official tour. Listen to the tour guide, but don't jump to a conclusion about a particular school based solely on your experience with a tour guide.
- If you are meeting or interviewing with an admission staff member, be on time, be yourself, ask questions that deal with your particular needs, make sure you mention anything about your background or achievements that you want the admission office to know.

#### AFTER THE VISIT

- Fill out the college comparison worksheet before you get to another campus.
- Send a thank you note to any admission person you meet.
- Look ahead to fall of the senior year to plan a follow-up, overnight visit.



When you visit a car  Look at Equipment  Are the facil  Is the equip  Is the library  Are the dorn  What is the How large of	isit Checklist  mpus, it is important that you ask the right t and School Facilities lities and equipment up-to-date and operated the similar to what you will be using on a y good for studying and research? ms quiet enough for studying? cafeteria like? or small are the dorm rooms? of furniture are provided/allowed?	ating?	Minnesota Office of Higher Education reach higher
☐ Are there ple ☐ Do students  Sit In on a Class or ☐ Do the instru	enty of computer labs? get free e-mail and Internet access? r Two uctors seem knowledgeable?		
☐ What kinds ☐ How large/s	dents participating in classroom activities' of work are the students doing? mall are the classes?	?	
How long hat Do they like Do they like What is thei Do the instructor How much t Have they hat do the	Students in the Program ave they been in school? the program? trning what they need to know to get a job r opinion of the instructors? uctors spend time with the students to be time is needed for studying and other wor ors available outside of class? and any problems with the school, the insi- by like most/least about the school/progra- by spend their free time?	e sure they understand the material? rk outside class? tructors or the classes?	
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☐ How do I ap ☐ When are th ☐ What are th ☐ What types	esions Counselor e admissions requirements at this college ply and which forms do I fill out? ne important deadlines for admissions? e housing requirements and parking rule of extracurricular activities are available? job placement rate of recent graduates?	s?	
☐ What financ ☐ Are there ar ☐ Which forms ☐ How is finan	ial Aid Counselor does it cost to attend the college (including it is also pitions are available? by special financial aid services offered by sold I need to fill out and what are the democial aid paid out? When will I receive it? School-specific scholarships available? Ho	y the college? adlines?	
August 2008	Source	www.getreadyforcolle	ege.org

# COLLEGE COMPARISON WORKSHEET

College Names	1st Choice	2nd Choice	3rd Choice
Location – contact information  • distance from home  • admission staff contact  • email/phone number			
Size     student enrollment     physical size of campus			
<ul> <li>Environment</li> <li>type of school (2 yr., 4 yr.)</li> <li>school setting (urban, rural)</li> <li>location &amp; size of nearest city</li> <li>co-ed, male, female</li> <li>religious affiliation</li> </ul>			
Admission Requirements     deadline     tests required     average test scores, GPA, rank     would it be "reach", "likely" or "target"?			
Academics			
College Expenses     tuition, room & board     estimated total budget     application fee, deposits			
Financial Aid			
Housing  • residence hall requirement • food plan			
Facilities			
Activities			



# SESSION 4: THE APPLICATION PROCESS (PART I)

The purpose of this session is to introduce the students to the various parts of a college application and to help them to understand the importance of taking responsibility for the completion of each component. Some high schools help students with the application process more than others, but students must recognize that, ultimately, they are the ones in control. Although not all colleges offer interviews and many students cannot get to campus, the advantages of interviewing will also be covered in this session.

#### Objective:

By the end of this session, a student will:

- recognize the importance of understanding the college application process at his/her high school.
- know what he/she is responsible for submitting to a college and what is sent by the school.
- have examined a college application and discussed the specifics of each section.
- know how to request a teacher recommendation.
- have practiced introducing himself/herself and answering one typical interview question.

#### Activities and Handouts:

Activity #1: Setting the Stage
Resource: Question prompts
Activity #2: The Application

Handouts: Parts of the Application Worksheet

The Common Application

Materials: Chalk board or chart paper, pens/pencils

**Activity #3: The Teacher Recommendation** 

Handouts: Who Will Write Your Teacher Recommendation worksheet

Teacher Recommendation Request Form

Teacher Recommendation form from Common Application

Activity #4: The interview

Handout: Typical College Interview Questions

Materials: Chalk board or chart paper



SESSION IV: THE APPLICATION PROCESS (PART I)

# ACTIVITY #1: SETTING THE STAGE

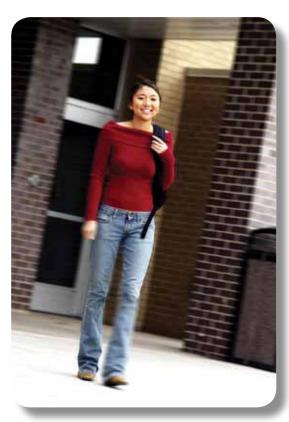
#### Opening Discussion:

In this activity, students will be learning "all they ever wanted to know" about a college application. It is important to emphasize the critical role of the high school in the college application process—in providing students with information and forms, writing recommendations, submitting transcripts, and meeting deadlines. It is critical that students know where in their school to go for help (probably the guidance department).

#### Some Questions to ask:

- 1. Does your school have counselors? If so, tell me about yours. How often have you had a chance to meet with him or her? Do you think your counselor knows you very well?
- 2. If there are no counselors, who at your school is responsible for helping students with college applications? (It could be an administrator, a career center director, volunteers, etc.) Where are their offices located?
- 3. How do students at your school request transcripts? Counselor Recommendations? Are there any fees associated with these requests? Any forms? Any deadlines? Are students supposed to supply envelopes and stamps?

To close the discussion, list on the board or on chart paper some concrete suggestions for locating this information and becoming better acquainted with the counselor.





SESSION IV: THE APPLICATION PROCESS (PART I)

# ACTIVITY #2: THE APPLICATION

#### Opening Discussion:

Completing an application can be daunting, but when looked at piece by piece, it can become a manageable process. It is important for students to be in charge of their college applications: making decisions and doing the work, but knowing to whom to turn for help.

#### Activity/Handout:

Parts of a College Application
Common Application
Secondary Report Form and Mid-Year Report Forms from the Common Application

#### *Instructions:*

- 1. Give each student The Common Application (or another application that you want to use) and the *Parts of a College Application* Worksheet
- 2. Emphasize the **Important Things to Remember** bullets at the beginning of the worksheet.
- 3. Using the worksheet and the sample application, go through the application, section by section. Most likely, there will not be time for students to complete the application at this time, but respond to any questions they might have so they can do so later, at home. *Emphasize that it is valuable to do a draft application before submitting a "real" one.*
- 4. Ask students to look at the activities section. Point out that when they completed the "College Counseling Resume" in Session I, they compiled most of the information necessary for this section. Students will need to put that information in the format required by each individual application. Emphasize that there are no "good" or "bad" activities—this section provides an opportunity to demonstrate how they have spent their time outside of class. *Note: Some applications allow students to send a resume or additional list of activities as a supplement to this section.*
- 5. Ask students to look at the **Secondary School Report Form.** Explain that this is the type of form that someone at the school, probably their counselor, will complete and send with the transcript. Ask them what surprises them about this form. Again, ask students about their relationship with their counselor. What is the policy at their school for requesting counselor recommendations?
- 6. Ask students to look at the **Mid-Year Report Form.** Explain that this is sent after the fall semester of their senior year. Explain to them that changes in their senior year curriculum must be reported to colleges. **SENIOR YEAR MATTERS!**

# PARTS OF A COLLEGE APPLICATION

Pat Walters, MEd, CEP, Retired Counselor, Texas

#### IMPORTANT THINGS TO REMEMBER:

- This list includes everything that could be required, but you might not be asked to submit everything on this list to every college. For example, there are many colleges that do not require students to write essays. There also are many colleges that do not require standardized test scores.
- **You,** the student, are responsible for following your school's policy for submitting applications and requesting transcripts and letters of recommendations. **KNOW WHAT YOU ARE EXPECTED TO DO!**

#### WHAT IS INCLUDED IN A COLLEGE APPLICATION?

- A. **Official Transcript:** This is normally sent directly from your high school to the college. Your transcript is the record of all the courses you have taken for high school credit, your grades, and credits earned. Other information that might be included: GPA, class rank, standardized test scores, courses in progress. If it is possible to do so at your school, request an unofficial copy of your transcript and make sure that it is accurate.
- B. Standardized Test Scores: If required by your college, you will request from College Board (www.collegeboard.com) and/or ACT (www.actstudent.org) that your official test scores (SAT, ACT, SAT Subject Tests) be sent directly to the college admission office. Even though you might be asked for your scores in the application and even though they might appear on your transcript, MOST COLLEGES REQUIRE THAT THEY COME DIRECTLY FROM THE TESTING SERVICE TO THE COLLEGE.
- C. The Application Form: The student is responsible for requesting an application form, completing it, and submitting it by the college deadline (by mail or online). You might be asked for the following information in the paper or online application:
  - Personal and Educational Data (i.e., name, address, phone number, e-mail, citizenship and residency information, high schools you have attended, college credits you have earned, parental information, senior year schedule, standardized test scores)
  - Honors and Awards
  - Extracurricular, Personal and Volunteer Activities
  - Employment, Internships, and Summer Activities (Some colleges allow you to submit a resume in addition to the activity section of their application.)



- Essays, both short answer and a longer personal essay
- Disciplinary information
- Application Fee
- Signature
- For certain majors, students might be required to audition, or you could be asked to submit a portfolio of your artistic work.
- D. Secondary School Report Form or Counselor Recommendation Form: This is not required by all colleges! If it is required, the high school is responsible for submitting this form to the college. However, you will need to request that it be sent. It is important to know and follow your school's procedures.

TIP: Usually the person at your school (probably your counselor) who is completing this form asks for information from students and parents ahead of time. If possible, meet with this person before he or she writes a letter of recommendation.

- E. Mid-Year Report Form: This form is not required by all colleges. If it is required, it will be submitted by your high school. However, you must request that it be sent. The purpose of the form is for the college to see your grades from the first semester of your senior year.
- F. **Teacher Recommendation Form: This form is not required by all colleges.** If it is, follow your school's policy for requesting and sending recommendations.

If in doubt, consult your counselor or call the college/university admission office to confirm application requirements.



# 2012-13 FIRST-YEAR APPLICATION

For Spring 2013 or Fall 2013 Enrollment

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E-mail			Telephone ( Area/0	) Country/City Code	Number	Fax (	) Area/Country/C		Numb	er
List all othe	er secondary schools you h School Name & CEEB/		ince 9 <sup>th</sup> grade, includir	ng academic sun Location (City, 9						school campus: ended (mm/yyyy)
lf your educ	any community program/or	upted, please ir	ndicate so here and pro	ovide details in th	e Additiona	I Information s				
high school	& Universities List all ( I campus, excluding AP/IB ( //University Name & CEEB/ACT (	(HS); taught onl		awarded (CR); tr	anscript av	ailable (TR); de		ate (DC).	ates Attended	JS (CO); taugnt or Degree Earne
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paid work experience instrument, employe	e separately r, etc.). <b>To al</b>	ur <b>principa</b> if you prefe low us to f	l extracu er. Use the ocus on	rricular, vo e space av the highl	LAR ACTIVITIES & WORK EXPERIENCE  lunteer, and work activities in their order of importance to you. Feel free to group y ailable to provide details of your activities and accomplishments (specific events, vars ghts of your activities, please complete this section even if you plan to attach a	ity letter, musica
Grade level or post-graduate (PG)	Approx time s		in the a	u participate ctivity?	Positions held honors was letters covered as anythere	lf applicable do you plan
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	WRITING
lease bi	iefly elaborate on one of your extracurricular activities or work experiences in the space below.
<b>ndicate</b> rades, t <i>ssay sh</i>	rite an essay of 250 – 500 words on a topic of your choice or on one of the options listed below, and attach it to your application before submission. <b>Pleas your topic by checking the appropriate box.</b> This personal essay helps us become acquainted with you as a person and student, apart from courses, est scores, and other objective data. It will also demonstrate your ability to organize your thoughts and express yourself. <b>NOTE: Your Common Application</b> ould be the same for all colleges. Do not customize it in any way for individual colleges. Colleges that want customized essay responses will ask for them ment form.
	Evaluate a significant experience, achievement, risk you have taken, or ethical dilemma you have faced and its impact on you.
	Discuss some issue of personal, local, national, or international concern and its importance to you.
	Indicate a person who has had a significant influence on you, and describe that influence. Describe a character in fiction, a historical figure, or a creative work (as in art, music, science, etc.) that has had an influence on you, and explain that influenc
_	A range of academic interests, personal perspectives, and life experiences adds much to the educational mix. Given your personal background, describe a experience that illustrates what you would bring to the diversity in a college community or an encounter that demonstrated the importance of diversity to you.
	Topic of your choice.
dditio	nal Information Please attach a separate sheet if you wish to provide details of circumstances or qualifications not reflected in the application.
	nary History
forwa	you ever been found responsible for a disciplinary violation at any educational institution you have attended from the 9th grade (or the international equivalerd, whether related to academic misconduct or behavioral misconduct, that resulted in a disciplinary action? These actions could include, but are not limited bation, suspension, removal, dismissal, or expulsion from the institution. O Yes O No
[Note	you ever been adjudicated guilty or convicted of a misdemeanor, felony, or other crime? O Yes O No that you are not required to answer "yes" to this question, or provide an explanation, if the criminal adjudication or conviction has been expunged, sealed, led, pardoned, destroyed, erased, impounded, or otherwise ordered by a court to be kept confidential.]
	wered "yes" to either or both questions, please attach a separate sheet of paper that gives the approximate date of each incident, explains the circumstances, an what you learned from the experience.
	plicants are expected to immediately notify the institutions to which they are applying should there be any changes to the information requeste oplication, including disciplinary history.
	SIGNATURE
Applic	eation Fee Payment If this college requires an application fee, how will you be paying it?
○ Onli	ne Payment O Will Mail Payment O Online Fee Waiver Request O Will Mail Fee Waiver Request
Requi	red Signature
man	ertify that all information submitted in the admission process—including the application, the personal essay, any supplements, and any other supporting terials—is my own work, factually true, and honestly presented, and that these documents will become the property of the institutions to which I am applying d will not be returned to me. I understand that I may be subject to a range of possible disciplinary actions, including admission revocation, expulsion, or occation of course credit, grades, and degree, should the information I have certified be false.
	cknowledge that I have reviewed the application instructions for each college receiving this application. I understand that all offers of admission are conditional nding receipt of final transcripts showing work comparable in quality to that upon which the offer was based, as well as honorable dismissal from the school.
ao	ffirm that I will send an enrollment deposit (or equivalent) to only one institution; sending multiple deposits (or equivalent) may result in the withdrawal of my mission offers from all institutions. [Note: Students may send an enrollment deposit (or equivalent) to a second institution where they have been admitted from a waitlist, provided that they inform the first institution that they will no longer be enrolling.]
Signatu	re Date
	mm/dd/yyyy
	mon Application member institution admission offices do not discriminate on the basis of race, color, ethnicity, national origin, religion, creed, sex



### 2012-13 SCHOOL REPORT

SR

For Spring 2013 or Fall 2013 Enrollment

via mail, please also give that school official stamp	oed envelopes addressed to	o each institution that requires	s a School Report.		○ Fema
egal Name	appears on official documents.	) First/Given	Middle (complete)	Jr., etc.	— O Male
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rth Date		ONID (COMMON APP ID)			
ddress					
Number & Street	Apartment #	City/Town	State/Province	Country	ZIP/Postal C
chool you now attend		CEEB/AC	T Code		
urrent year courses—please indicate title, level asses taken in the same semester on the appro		, etc.) and credit value of all	courses you are takin	g this year. Indica	te quarter
Full Year/First Semester/First Trimester	Second Seme	ster/Second Trimester	or additional first/seco	Third Trimester and term courses if mod	re space is need
IMPORTANT PRIVACY NOTE: By signing this form, Rights and Privacy Act (FERPA) so that my applica I further authorize the admission officers reviewin officials at my current and former schools should I understand that under the terms of the FERPA. a	ation may be reviewed by Tl ng my application, including they have questions about	ne Common Application memb seasonal staff employed for the the school forms submitted on	er institution(s) to which ne sole purpose of evalu ny behalf.	I am applying. ating applications,	to contact
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Background Information	
Class Rank Class Size Covering a period from to	How many cou
The rank is O weighted O unweighted. How many additional students share this rank?	If school policy l a given year, ple
How do you report class rank? quartile quintile decile	AP
Cumulative GPA: on a scale, covering a period from to	Is the applicant Are classes tak
This GPA is O weighted O unweighted. The school's passing mark is	In comparison of at your school,
Highest GPA in class Graduation Date	o most deman

to		How many courses does your school offer:  AP IB Honors  If school policy limits the number a student may take in a given year, please list the maximum allowed:  AP IB Honors					
to	y)	Is the applicant an IB Diploma candidate?  O Yes O No Are classes taken on a block schedule?  Yes No In comparison with other college preparatory students at your school, the applicant's course selection is:   most demanding   very demanding   demanding   average   below average					
					-		
at in terms of: Good (above average)	Very go (well ab	ove	Excellent (top 10%)	Outstanding (top 5%)	One of the top few I've encoun- tered (top 1%)		
			, , ,				
			sheet or another especially welcor				
amily situation	or respons	ibilitie	s, after-school wo	ork obligations, s	sibling childcare,		
mission comm	ittee should	explo	ore further.				

**Evaluation** Please provide comments that will help us differentiate this student from others. Feel free to attach an this student. Alternatively, you may attach a reference written by another school official who can better describe the st and encourage you to consider describing or addressing:

**Average** 

Good (above

- The applicant's academic, extracurricular, and personal characteristics.
- Relevant context for the applicant's performance and involvement, such as particularities of family situation or res or other circumstances, either positive or negative.
- Observed problematic behaviors, perhaps separable from academic performance, that an admission committee sl

Below

average

I cannot provide a written evaluation because (check one or both):

Percentage of graduating class immediately attending: \_

No basis

How long have you known this student and in what context? \_

Academic achievement Extracurricular accomplishments Personal qualities and character

**OVERALL** 

What are the first words that come to your mind to describe this student? \_

Ratings Compared to other students in his or her class year, how do you rate this student in terms of:

O I do not have sufficient personal knowledge of this student. O The demands of my counseling load do not afford me sufficient time.

- ① Has the applicant ever been found responsible for a disciplinary violation at your school from the 9th grade (or the international equivalent) forward, whether related to academic misconduct or behavioral misconduct, that resulted in a disciplinary action? These actions could include, but are not limited to: probation, suspension, removal, dismissal, or expulsion from your institution. ○ Yes ○ No ○ School policy prevents me from responding
- 2 To your knowledge, has the applicant ever been adjudicated guilty or convicted of a misdemeanor, felony, or other crime? ○ Yes ○ No ○ School policy prevents me from responding.

[Note that you are not required to answer "yes" to this question, or provide an explanation, if the criminal adjudication or conviction has been expunged, sealed, annulled, pardoned, destroyed, erased, impounded, or otherwise ordered to be kept confidential by a court.]

If you answered "yes" to either or both questions, please attach a separate sheet of paper or use your written recommendation to give the approximate date of each incident and explain the circumstances.

Applicants are expected to immediately notify the institutions to which they are applying should there be any changes to the information requested in this application, including disciplinary history.

O Check here if you would prefer to discuss this applicant over the phone with each admission office.

	I recommend this student:	○ No basis	$\bigcirc$ With reservation	O Fairly strongly	O Strongly	O Enthusiastically	
2012 The Common Applicati	on, Inc.						SR-2/ <b>2012-13</b>



### 2012-13 MIDYEAR REPORT

MR

For Spring 2013 or Fall 2013 Enrollment

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2012 The Common Application, Inc.				MF	-1/ <b>2012-1</b>



# 2012-13 FINAL REPORT

FR

For Spring 2013 or Fall 2013 Enrollment

TO THE A	APPLICANT			
After completing the information in this section, give this form to your school counse give that school official stamped envelopes addressed to all institutions requesting a		ifficial who knows you better. <b>If ap</b>	<b>plying via mail</b> , p	lease also
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IMPORTANT PRIVACY NOTE: In accordance with the Family Educational Rights reflects your choice to waive or not waive your right of access to all recommend including this one. You chose the following:  Yes, I do waive my right to access, and I understand I will never see this form  No, I do not waive my right to access, and I may someday choose to see this on my behalf to the institution at which I'm enrolling, if that institution saves	dations and supporting n or any other recomn s form or any other rec them after I matricula	g documents. That response applied nendations submitted by me or on commendations or supporting doc ate.	es to all subsequer my behalf.	nt reports,
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2012 The Common Application, Inc.			Е	D-1/2012-1



SESSION IV: THE APPLICATION PROCESS (PART I)

# ACTIVITY #3: TEACHER RECOMMENDATIONS

#### Opening Discussion:

Students need to know that they have some control over their teacher recommendations, depending on who they ask, how far ahead of time they ask, and the kinds of information they provide the teacher. The role play will provide practice that should help build the student's confidence in approaching a teacher.

#### Handouts:

Common Application Teacher Recommendation Form Teacher Recommendation Request Who Will Write Your Recommendation Worksheet

#### Instructions:

- 1. Give each student the three handouts.
- 2. Ask students what surprises them about the teacher recommendation form. Stress that, in essence, a teacher recommendation should answer the question: Why would a professor want to teach this student?
- 3. Ask students to identify at least two teachers whom they could confidently ask to write a recommendation—they should write the names on the worksheet.
- 4. Some schools have a specific procedure for requesting teacher recommendations. If theirs does not, the Teacher Recommendation Request form is something they could use. If a college does not ask for a teacher recommendation, it may be because they do not want additional information; however, if a student is deferred, a strong letter of recommendation could be sent at that point.
- 5. IMPORTANT POINT: Students cannot ask to see teacher recommendations, but they are able to help shape them by giving the teacher good information.
- 6. Role-Play: Ask students to turn to the handout, "Who Will Write Your Recommendation?" and the "Teacher Recommendation Request Form." Allow a few minutes to read those handouts and then pair students and ask them to practice asking a teacher for a recommendation.





# 2012-13 TEACHER EVALUATION

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For Spring 2013 or Fall 2013 Enrollment

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and all other recommendation  1. The institution does not say  2. You waive your right to acco  Yes, I do waive my right to  No, I do not waive my right	ve recommendations p cess below, regardless access, and I understa t to access, and I may s	ost-matriculation (see list a of the institution to which it and I will never see this form someday choose to see this	t www.commonapp.org is sent: or any other recomme form or any other reco	n/FERPA). endations submitted by m mmendations or supporti	e or on my behalf.	by me
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 $\circ\,2012$  The Common Application, Inc. TEACHER EVALUATION 1

AP-6/**2012-13** 

Ratings Compared to other students in his or her class year, how do you rate this student in terms of:

No basis		Below average	Average	Good (above average)	Very good (well above average)	Excellent (top 10%)	Outstanding (top 5%)	One of the top few I've encoun- tered (top 1%)
	Academic achievement							
	Intellectual promise							
	Quality of writing							
	Creative, original thought							
	Productive class discussion							
	Respect accorded by faculty							
	Disciplined work habits							
	Maturity							
	Motivation							
	Leadership							
	Integrity							
	Reaction to setbacks							
	Concern for others							
	Self-confidence							
	Initiative, independence							
	OVERALL							

**Evaluation** Please write whatever you think is important about this student, including a description of academic and personal characteristics, as demonstrated in your classroom. We welcome information that will help us to differentiate this student from others. (Feel free to attach an additional sheet or another reference you may have prepared on behalf of this student.)

o 2012 The Common Application, Inc. TEACHER EVALUATION 1

# WHO WILL WRITE YOUR TEACHER RECOMMENDATION? HOW DO YOU ASK FOR A RECOMMENDATION?

- The first step is to make sure that your colleges require teacher recommendations. You do this by carefully reading the applications.
- If recommendations are required, make sure that you have the forms the colleges require and that you know the deadline dates. Address and stamp an envelope for each college that requires a teacher recommendation.
- Find out if your school has a specific policy regarding teacher recommendations. If there is a policy, follow it. If not, you can use the information in this handout.
- The next step is deciding what teacher (or teachers, if your colleges require more than one) to ask.
- Think of the high school teachers with whom you have a good relationship, who know you best, and who would be enthusiastic about writing a recommendation for you.
  - o These teachers should be from academic subjects, preferably from junior or senior year.
- \_\_\_\_\_.

  Approach the teacher at least three or four weeks before the deadline date. You can say some-
- thing like this: I am applying to College XYZ, and that college requires a teacher recommendation. I think you know a lot about my strengths as a student. Would you be able to write a recommendation for me?
- If the teacher agrees, give them all the required college forms, stamped envelopes, and information about yourself as soon as possible. Again, they need at least three weeks notice! TIP: Use the TEACHER RECOMMENDATION REQUEST form in your handouts to provide personal information.
- If the teacher is not sure or says no, don't push it. Ask a different teacher. YOU WANT SOMEONE THAT WANTS TO WRITE THE LETTER!
- WRITE A THANK YOU NOTE TO THE TEACHERS WHO WRITE RECOMMENDATIONS FOR YOU!

# TEACHER RECOMMENDATION REQUEST

Stı	udent's Name	Today's Date:
Stı	udent's DOB:	
E-	mail Address / Phone # (in case of ques	tions)
Te	acher's Name:	
Сс	ourse(s) with This Teacher (i.e., English 3	3):
are a		letter of recommendation for me. I asked you because I think you an accurately evaluate my potential for academic success in cols you write the recommendation.
1.		
2.	b	
3.		•
4.	about me a b c	



5.	The specific things I hope you will discuss in this letter
	a
	b
	C
õ.	What I remember most about your class
7.	Additional information that might be helpful
•	(Students: You may attach a resume to this form if you wish. But remember that the teacher
	recommendation will focus on you as a student in this teacher's classroom.)

These are the schools I am applying to. I have attached any teacher recommendation forms they require, as well as stamped and addressed envelopes.

Name and Address of School	Official Deadline
	Postmark or Received by
	Postmark or Received by DateDate
	Postmark or Received by
	Postmark or Received by Date Date

Again, thank you. I know this is a big time commitment, and I appreciate your help.

Copyright, Pat Walters, MEd, CEP Retired High School Counselor



SESSION IV: THE APPLICATION PROCESS (PART I)



#### Opening Discussion:

Interviews are seldom required. Exceptions include a few highly selective institutions as well as some scholar-ship programs. However, a student should take advantage of the opportunity to interview on or off campus if possible. Students should know that meeting an admission representative "face-to-face," whether in an informal interview or at a meeting at their school or a college fair, can be helpful in the admission process. Students with "special needs" or with complicated family situations should be encouraged to make personal contact with an admission officer from the colleges to which they plan to apply. Making a good first-impression is important. In this session, students will find that role-playing allows them to make and correct mistakes in a "practice" situation.

#### Activity/Handouts:

Typical College Interview Questions Materials: Flip Chart or blackboard

#### *Instructions:*

- 1. Give the students a copy of "Typical College Interview Questions."
- 2. Ask each student to circle at least two questions he/she is prepared to answer.
- 3. Demonstrate an introduction: Firm handshake, good eye contact, introducing yourself
- 4. Ask students to work with a partner. One is the interviewer, one the student. The student should introduce himself/herself. Then the interviewer should ask a question (one of the ones his partner circled), to which the student responds.
- 5. Instruct students to switch roles.
- 6. Ask the students to make comments about what was effective in the interview exercise and write them on the flip chart or board.



### Typical College Interview Questions

If you have the opportunity for an interview with a college admission representative, take advantage of it. This is a chance for you to answer questions about yourself—your interests and accomplishments, your future goals, your reasons for applying to College XYZ, etc. It is also a great opportunity for you to ask questions. Remember, you are trying to decide if this college is a good match for you.

#### Some typical questions you might be asked:

- Tell us about yourself as a student. What are your favorite classes? What do you want to study in college?
- What are the extracurricular activities you have been most involved with during high school? What were your contributions?
- What do you see as your strengths and weaknesses? Your greatest accomplishments? How would your friends describe you?
- Why are you considering our college? What special programs are you interested in?
- What characteristics are you looking for in the college you will attend?
- Is there anything else you want us to know about you?
- DO YOU HAVE ANY QUESTIONS?

This last question is important—be prepared. Not only will you be able to get specific information about the things that interest you most, but you will show the interviewer that you have done your research.

#### Some topics to consider asking about:

- The admission process at that school
- Specific majors you are interested in
- Special programs such as freshman seminars, study abroad, etc.
- Social life—clubs and organizations, sororities and fraternities
- Dorm Life—types of housing, food
- Participation in activities such as music, drama, athletics, community service—who participates? How?
- School traditions?

#### BE YOURSELF!



## SESSION 5: THE APPLICATION PROCESS (PART II)

Making the final decision about where to apply can be confusing at best. Students will come away from this session with knowledge of terms as well as practices and processes required for the completion of college applications, including how to write a college essay.

#### Objectives:

By the end of this session, students will:

- understand that the college application process is challenging, but should not be feared.
- understand that attention to detail is required
- have set an individualized game plan for the college application process
- have outlined a possible college essay

#### Activities and Handouts:

Activity #1: Managing Expectations: Where am I applying?

Which admission plan is for me?

Handouts: Different Admission Plans

College Application Tracking Chart

Materials: College List from Session IV

Activity #2: The College Essay

Handouts: Common Application essay topics

NACAC's Top 10 Tips for a College Essay

The College Essay: Getting Started

Sample College Essays





SESSION V: THE APPLICATION PROCESS (PART II)

# ACTIVITY #1: MANAGING EXPECTATIONS

#### Opening Discussion:

Students should know why they are applying to each of their colleges. When students narrow their college list, they should keep a record of each college's admission requirements and deadlines. They should develop a realistic and practical plan for completing applications that can be adjusted as necessary. A student may also want to consider applying to his/her top choice through an "early" plan, if offered.

#### Activity/handouts:

Different Admission Plans
College Application Tracking Chart
College list from Session III homework

#### *Instructions:*

- 1. Hand out "Different Admission Plans" and discuss the different options, emphasizing pros and cons of each. Remind students that it is important to consider the financial implications of applying Early Decision: Would they be better served if they waited to receive several financial aid offers?
- 2. Ask the students to look at the "College Application Tracking Chart" and begin filling it out to the best of their ability at this point. Completing this chart will be an ongoing process as students determine exactly where they are applying.
- 3. Point out to students that some colleges track "interest"; therefore, it is beneficial for the student to correspond with the admission office through an occasional email, to try to attend a local college fair if the college of interest is there, and to let the college know if they visit. "Interest" is important to a college because it indicates how serious the student might be about attending that institution.

#### DIFFERENT ADMISSION PLANS

There are two main categories of admission options: **non-restrictive** and **restrictive**.

Non-restrictive application plans do not restrict students from applying to other institutions. You'll have until May 1 to consider your options and confirm enrollment. There are three application plans under non-restrictive:

- Regular Decision
- Rolling Admission
- Early Action—this is an "early" option.

**Regular Decision** means that you turn in your application by the college's deadline, and they let you know by a specified date.

For **Rolling Admission**, schools review applications as they're submitted and make decisions throughout the admission cycle (usually within four to six weeks of submission of the application). It is usually wise to send your application as soon as possible since some colleges will fill their class by early winter.

With **Early Action**, you send your application by the early deadline and the college sends you its decision earlier. Some colleges do have additional restrictions on their early action programs, though, so make sure to read carefully the instructions from each college.

There are two types of restrictive application plans:

- Early Decision
- Restrictive Early Action.

When you decide to apply **Early Decision**, you are committing yourself to going to that school. Early Decision is for those early-bird students who already have a clear first-choice college. If you're still comparing colleges and don't want to limit your choices yet, Early Decision is not for you. Why? Early Decision is a contract between you and the college. You agree that if the college accepts you, you'll withdraw all other college applications and attend the early decision college. Because of this commitment, you can apply Early Decision to only one college.

The other restrictive option is **Restrictive Early Action.** This one means that you apply to your school of choice and get a decision early. Be aware, though, that some schools restrict applicants from applying to any other early plans at other schools. If you go this way, you'll have until May 1 to confirm that you'll be attending.

■ These early options can be confusing—some schools even have more than one of theses options—so talk to your guidance counselor if there's anything you don't understand.

Colleges respond to early applications in one of three ways: acceptance, rejection or holding applications over to regular decision.



#### Are You Ready to Commit?

If several of your classmates are working on early decision applications, you may feel some pressure to do the same. But resist the temptation to apply early decision unless you truly are ready to commit to one college.

The only way you can be 100 percent sure is if you've done the work that leads to a good decision. Ask yourself these questions:

- Have I thoroughly researched this college and other colleges that may interest me?
- Have I visited this college while classes are in session and met with someone at the admission office?
- Have I explored my academic, extracurricular and social options at this college?
- Have I talked to a financial aid officer to get an estimate of college costs and to find out how Early Decision could affect my aid package?
- Have I discussed this decision with my family and/or guidance counselor?
- Is this a true first choice, or are there other colleges that still interest me?

If you're at all unsure about your first choice, applying Early Action (which does not require a commitment and allows you to apply to other schools), rolling, or regular decision is your best option. There is no need to limit your college choices this early, unless you truly want to.

#### Do Early Application Plans Affect Financial Aid?

If you need financial aid, you'll probably need to complete a CSS Profile or the college's institutional form at about the same time as the early decision application. The college financial aid office can then send you a tentative financial aid package (tentative until you can send the college your tax return and other supporting documentation). Each college does this a little differently, so check with the financial aid office or admission office of the college to be certain of their procedures.

What if your early decision college does not offer you enough financial aid?

"If the financial aid package is insufficient, we will release the early-decision-admitted student from the Early Decision obligation," says Richard C. Vos, vice president and dean of admission and financial aid at Claremont McKenna College (CA). "If the initial aid offer in mid-December is seen as inadequate, we encourage the family to have a conversation with our financial aid director. That process almost always resolves the problem."

However, Early Decision may not be the best choice if you want to compare financial aid packages between institutions until May 1. Early Decision requires an earlier commitment.

#### Advantage to Applying Early?

Many students make an effort to apply through one of the early application programs because they hope to beat the competition of regular decision. Although most colleges have a smaller number of applications in their early programs, whether it's easier to get accepted early than later depends on each college's policies.

One factor to consider is whether your academic record will be stronger later in your senior year. If you had stellar junior-year grades, this may not be a concern. But if you think that your application would be stronger with the addition of your grades for the fall of your senior year, waiting for regular decision may be the way to go.

A possible advantage to applying early, especially Early Action, is that you will receive admission decisions early. If you're accepted to one or several colleges, you may feel a bit less stress about the rest of the college admission process. (And if you're accepted Early Decision, your college search is over.) If your application is

declined at one or more colleges, you have some time to re-assess your college choices, if necessary. Colleges can also neither accept nor reject, but rather hold over your application to regular decision. If this happens, make sure to send updated information in time for the regular decision deadline (such as senior-year grades and activities) to bolster your application.

In the end, the decision of whether or not to apply early decision or early action is yours alone. Do your research, think about your options, look at your fall schedule, talk to your guidance counselor and family. And then decide for yourself.



### COLLEGE APPLICATION TRACKING CHART

College	Deadline date	Transcript sent	Test scores sent	Recommendations sent	Financial Aid Forms Filed



SESSION V: THE APPLICATION PROCESS (PART II)

### ACTIVITY #2: THE COLLEGE ESSAY

#### Opening Discussion:

The college essay stands as the last major hurdle to the application for many students. They may complete everything else, but the essay seems to be waiting for a stroke of divination. This activity is designed to help students kick start their essay. It is very important to have them fill out as much as possible in the session. The goal is for students to see the essay as an opportunity, not a chore. Having them do a prewriting gets them started in a concrete way.

#### Activity/Handout:

Handouts: The College Essay: Getting Started

NACAC's Top 10 Tips

Common Application essay topics (or essay from one of their applications)

Sample essays to Evaluate

#### *Instructions:*

- 1. Give each student a copy of "The College Essay: Getting Started" and ask them to complete the questions.
- 2. Read with them *NACAC's Top 10*, answering any questions as you go over the hints. (for more information, see www.nacacnet.org/PublicationsResources/steps/Articles/Pages/CollegeEssay.aspx.
- 3. Read the Common Application topics. Ask students which topic they would probably choose to write about. Have them circle it. *If they are already writing about other topics, list some of them on the board.*
- 4.. Stress that whatever the essay topic is, their purpose is to tell the admission committee something important about who they are.
- 5. To help them begin an essay, guide them through "College Essay: Getting Started." This complete activity, as well as other resources for essays, can be found at www.collegeboard.com/student.
- 6. Hand out the sample essays and ask the students to read them and decide what they like and don't like about them. Encourage them to base their decisions on how well the response answers the topic, how many specific "showing" details there are, and how well written the response is. Then read them the critiques from admission committees. Discuss.



### THE COLLEGE ESSAY: GETTING STARTED

College Board's *Recipe for a Draft: How to Kick-Start Your College Essay* (View this activity and other resources at www.collegeboard.com/student/apply).

Think about yourself. What are your best qualities? List several of them here:
Choose one of the qualities you listed above, one you'd like to convey to the college admission com-
mittee. Complete this sentence: "I am a very person."
Set a timer for 20 minutes (or 10, or 15). Pretend you're taking an exam at school and responding
to this prompt: <b>Tell a story about an experience or time when you showed you were a very</b>
person (using the characteristic identified above.) Write non-stop for the designated time.
Congratulational Voy have started a draft of a college application assay



(Read a more detailed discussion of each tip at www.nacacnet.org/PublicationsResources/steps/Articles/Pages/CollegeEssay.aspx).

- 1. **Start early.** The more time you have, the less stress you'll have.
- 2. **Be yourself.** One of the biggest mistakes students make is "writing what they think others want to hear."
- 3. **Be honest.** College admission officers have read hundreds—even thousands—of essays. They are masters at discovering any form of plagiarism.
- 4. **Take a risk.** Don't settle for the essay that everyone else is writing.
- 5. **Keep in focus.** Use the essay to help the admission officers get to know you as a person.
- 6. Write and rewrite. Don't try to write a masterpiece on your first try.
- 7. **Get a second opinion.** Even best-selling novelists ask other people to read their manuscripts before they're sent to the publisher.
- 8. Proofread.
- 9. **Don't confuse applying online with sending e-mail.** Make sure that you put as much effort into an online essay as you would if you were sending it snail mail.
- 10. **Don't expect too much from an essay.** The application essay is important, but it's not the only thing that is considered.



#### SAMPLE ESSAYS TO EVALUATE

Below are essays written in response to long and short essay topics. Read each essay once and evaluate whether or not it is effective. These are actual essays written by applicants applying to a major state university.

#### Essay #1—Describe a person who has had a significant influence on your life.

The person who has had the biggest influence on my life would be my twirling coach, Nicole. Not only is she a coach, but a friend and a role model.

Although some days at practice can be absolutely dreadful, I know that she only screams and pushes to make us better and I love that about her. Not only is she there for us as a coach, but also as a friend as well. Whenever someone has a rough day, she is the perfect person to talk to. She seems to have the answers to almost everything. She often sits us down as a team and has talks about being the better person in an argument, being a good leader, and most of all, being a good person.

Not a day goes by that I don't think about something that Nicole has taught me. Whether it is getting in a petty fight over nothing or just wanting to be lazy and not pick up by baton for an hour's practice, I often think, Nicole wouldn't be happy with my decision, or Nicole wouldn't do that. She seems to indirectly alter some of the decisions I make, which I believe are standards for a great role model.

If I would have never met my twirling coach, I don't know where I'd be today. So many of my decisions I make are influenced by things she says and her actions. She definitely has had a great amount of influence upon my life as a coach, a friend, and a role model.

Essays # 2 and #3 (same short answer topic; essays by two different students)- If you were to work with a professor to design and help teach a class, what topic would you choose and why?

#### Essay #2:

Like many young adults, I am constantly on the run trying to get to the next activity I have scheduled. The day never seems long enough, and there is always something left undone. School, for example, is a source of a lot of stress and anxiety. I often find myself getting distracted thinking about the Calculus test or the English paper, long after they have passed.

A year ago I went to a meditation retreat in the Catskill Mountains. Since then, I have been regularly practicing meditation, an ancient yoga practice independent of all religions. However, every religion utilizes the value of meditation in one form or another to achieve eternal bliss and peace of mind.

Although I am somewhat of a "beginner," I have already witnessed many benefits. I have found I am able to concentrate better and have an increased immunity to distractions. I find meditating helps to relieve much of my tension and enables me to work with much more zeal. Many nights I have to study for multiple tests or quizzes, so I meditate a few minutes before I start each new subject. Once I have done this, my mind is clearer and more responsive to the information it is fed.

At college, I would like to share the wonder of meditation with others to help them get through the tough times. The message of meditation transcends religious lines and can be beneficial to everyone. Working with more accomplished individuals, I would like to explore the therapeutic aspect of the practice; and, perhaps through statistical, historical, and spiritual date, support this ideology. The opportunity to work with a professor would help me structure and deliver the message better. Guest speakers as part of a club or college course would enhance the experience of meditation. I believe this course would be a great learning experience and benefit for interested students.

#### Essay #3:

If I were to work with a professor to design and teach a class, the topic for my new course would be a broad study of major modern day religions as Judaism, Christianity, Muslim, and Buddhism. Through education this class's objective would hopefully be to curb prejudice and increase tolerance of other religions. I feel that especially now during this time of crisis in our nation that to toleration can only further expound on the unity we now possess.

## Essay #4: Describe the environment in which you grew up and how it has shaped your personal goals.

I grew up in a brick house on Nottingham Drive, a place with old furniture and young faces, with small rooms that never seemed empty. I grew up with my pointy nose buried in books, wearing stretch pants and bows and listening to my father's new songs on the guitar. I sat at a dinner table as girlish voices made fun of that pointy nose along with my big ears, and I finally learned to laugh about them. I grew up with a big-nosed father who always had a joke on his tongue and a mother who always had an answer. I heard that as long as I worked hard enough, I could do anything.

I grew up eating fresh tomatoes from my grandpa's garden and later saw that same garden overrun with weeds. I grew up during summers at the lake, with cousins who couldn't read until fourth grade and could break every object in sight. I watched at a distance as relatives struggled through life, searching for paths to independence. I heard stories from the adults' fold-out table, of women abandoned by the men whom they had depended on. Somewhere amongst those stories, I made up my mind not to make their same mistakes.

I grew up with a determination to make something of myself, to stand apart from the crowd. I listened to seemingly endless stories about the Depression, wars and old friends. I wondered if I would ever get a chance to tell my stories. I wondered what type of stories I would have to tell.

I began to understand that I have a choice. I can choose the stories that I want to tell. I can choose whether or not I repeat others' mistakes. And I can choose what I make of myself. As to how I make these choices, I'm sure that all I have to do is remember the stories from when I grew up.



### Admission Counselors' Critiques of Essays

#### Essay #1

This essay does not work because it lacks depth. The writer just skims the surface and gives the reader vague details about the coach. She doesn't tell HOW her coach influences her life. The writer needed to take this essay to the next level. The writing also lacks sophistication. The word choice and sentence structure are very simplistic.

#### Essay #2

This is a good short answer response because it is a very specific topic and shares a personal experience. The writer uses clear details and writes well. This brief answer response also shows that the writer is open minded, curious, and motivated to work with others.

#### Essay #3

Even though this is a short answer response, the writer needed to go into more depth. The topic is too broad as presented and doesn't allow the writer to talk about the details. The writer also did not proofread carefully; there are words missing and other grammatical errors.

#### Essay #4

This essay is an excellent example of how concrete details can create a vivid story. The writer's strong observation skills and sensitivity to her family hold the reader's attention. Her reflections at the end are well supported by the story. The writer uses language well and shows a sense of style.



#### SESSION VI: FINANCIAL AID

For most students, an application is not complete without considering finances, so the primary goal of this session is to provide information to students and parents/families about the financial aid process. Since this is the final session, allow time at the end for the final "wrap-up" which will be the "Great Sorting Game" followed by a discussion and final evaluation.

#### Objective:

By the end of this session, students will:

- have a better understanding of the components of financial aid
- know what questions to ask as they move through the financial aid process

#### Activities and Handouts:

**Activity #1: Understanding Financial Aid** 

Handouts: Paying for College is a Family Affair

Student Bulletin: A Quick Guide to Financial Aid Terms Student Bulletin: Understanding Your Financial Aid Letter

Activity #2: Using the FAFSA4caster

Activity #3: Wrap-up

Handout: The Great Sorting Game

Activity #4: Evaluation

Handout: Final Evaluation





SESSION VI: FINANCIAL AID

# ACTIVITY #1: UNDERSTANDING FINANCIAL AID

#### Opening Discussion:

Understanding financial aid may seem to be a difficult task but, with help, it can be manageable and it is well worth the effort in the end. There are lots of opportunities for students to receive enough aid to attend even the most expensive college.

#### Handout:

Paying for College is a Family Affair

Student Bulletin: A Quick Guide to Financial Aid Terms Student Bulletin: Understanding Your Financial Aid Letter

How Financial Aid Works: Case Study Resources: Flip chart or board

#### Instructions:

- 1. Read "Paying for College is a Family Affair" with the students, answering questions as they arise.
- 2. Ask students to work in pairs with the "Quick Guide to Financial Aid Terms." One student will ask the other what he/she thinks the definition of the terms might mean. If the answer is correct, then they star (\*) the term. Student pairs should alternate asking/answering the questions. Once all sets of pairs have completed the exercise, then the facilitator can determine which group guessed the most "right" definitions of the terms. The students should be encouraged to take this handout home.
- 3. Next, give the students "Understanding your Financial Aid Letter." On the board or flip chart, write out the sample aid package from "How Financial Aid Works" which provides a case study for the information in the financial aid letter.
- 4. Instruct students to take all the handouts home and discuss them with their families. IF possible, they should try to get on at least one of the suggested Web sites and, if they are seniors, they should go to the FAFSA Web site or ask their guidance counselor for a paper copy.

## PAYING FOR COLLEGE IS A FAMILY AFFAIR AND HERE'S HOW IT WORKS

**THE SAD FACT** is that many students who earn admission to college never go because they do not complete the financial aid process.

**THE GOOD NEWS** is that there are lots of ways to pay for college and lots of information and help are available to students who honestly need financial aid assistance!!

#### FACTS WORTH NOTING:

- THE EARLIER YOU BEGIN TO THINK ABOUT PAYING FOR COLLEGE THE BETTER.
- MONEY IS AVAILABLE TO ALMOST EVERY STUDENT WHO ATTENDS COLLEGE.
- NO ONE GETS FINANCIAL AID BY WISHING! YOU NEED TO APPLY AND FOLLOW THROUGH.
- EVEN THE MOST AMBITIOUS STUDENT WILL NEED ASSISTANCE FROM THE ADULTS IN THE HOUSEHOLD IN ORDER TO COMPLETE THE FINANCIAL AID APPLICATION PROCESS.
- YOU DO NOT NEED TO PAY ANYONE TO HELP YOU APPLY FOR FINANCIAL AID! BEWARE OF ANYONE WHO OFFERS A SERVICE FOR A FEE.
- OFTEN THE MOST EXPENSIVE COLLEGES HAVE THE "DEEPEST POCKETS" AND CAN HELP THE VERY NEEDIEST STUDENTS MAKE COLLEGE AFFORDABLE.

In a perfect world, families begin thinking about college finances when their children are still in grade school. But we all know this is NOT a perfect world. So—the time for you to start thinking about paying for college is TODAY!

#### There is a lot of money available to students with need:

While it is true that college costs increase almost yearly, it is also true that there is more financial aid available than ever before—according to the federal government, more than \$199 billion. This money comes from the following sources:

- The US Department of Education's Federal Student Aid (FSA) program which provide \$146.5 billion a year in grants, loans and work-study assistance.
- State grant and loan programs.
- College and university grant, loan and scholarship programs.
- Scholarships given by foundations, corporations, and community organizations.

#### These are the sources of financial aid:

Grants and scholarships: Also called "gift aid," grants are based on financial need and do not need to be repaid. Scholarships are most-often awarded on the basis of strong academic achievement, a special talent or ability, or ethnicity.



- **Work-study:** This option gives students the opportunity for part-time employment ON CAMPUS to help them meet their financial need.
- **Loans:** These are offered to students or parents and must be repaid. Loans that are awarded based on financial need are low-interest loans, usually sponsored by the federal government. Interest on these loans is paid by the government for students with the greatest need. Repayment does not begin until 6 months after completion of the college program and may be deferred until a later date under some special circumstances.

## APPLYING FOR FINANCIAL AID IS TIME-CONSUMING, BUT NOT HARD! Here is how the need-based application process generally works:

- Every student must complete the Free Application for Federal Student Aid (FAFSA). This is the
  only application required by many colleges, and should be completed as soon possible after
  January 1st of the senior year. As the name says, this is free! The preferred method for completing
  this form is online, although a paper copy is available. The Web site is: www.fafsa.ed.gov
  (NOT .com which is a fee-based, unnecessary service)
- 2. A few colleges and universities also require that students complete a financial aid form specific to the institution, or the College Scholarship Service Profile application, which is offered through the College Board. There is a fee for this form, but fee waivers are available through school counselors and college financial aid offices.
- 3. Financial aid offices use the information provided through these forms to determine a family's ability to pay for college. This is called the "estimated family contribution" (EFC), and it is always the same, regardless of the cost of the college. That means that financial aid can help you afford even the most expensive college, if you qualify for admission.
- 4. In the spring of the senior year, colleges notify students of the amount and type of aid offered.
- 5. Students have until May 1st to compare offers of admission and financial aid in order to make one final college enrollment decision.

There are many people and resources who can help you find your way through the financial aid process. Your school counselor, your teachers, adults in your community or place of worship may all be available to advise you. At every college you consider, financial aid officers will be eager to help students and families understand and complete the financial aid process. Don't be afraid to ask for lots and lots of help.

If you are a good student and an active participant in school and community, you may qualify for scholar-ships offered by corporations, foundations, religious organizations, or community groups. Ask at your school about possibilities. Do some research online at **www.fastWeb.com** and **The College Board** (http://apps.colleg-eboard.com/cbsearch\_ss/welcome.jsp).

In the end, all of the work required to apply for financial aid is well worth the effort! In 2008:

- College graduates earned an average of \$55,700
- High School graduates earned an average of \$33,800

Over the course of your life and career that difference will make up for the cost of even the most expensive college—many times over!

For more information on financial aid visit: www.finaid.org and www.studentaid.ed.gov

## HERE IS HOW ONE STUDENT FINANCED A FIRST YEAR IN COLLEGE:

#### **Susan Smart**

Total Cost: \$21,120

(Tuition, Room and BoardBooks, Fees, Travel)

**EFC** \$3,241

(Estimated Family Contributions determined by FAFSA)

Financial need:	\$17,879
How she pays:	
Scholarship from college	\$4,000
Federally subsidized student loan	\$3,500
State scholarship	\$2,500
Federal Pell Grant	\$1,060
Federal Perkins Loan	\$2,400
Federal SEOG Grant	\$300
Federal Work Study	\$1,600
Scholarship from church	\$1,500
Summer earnings	\$1,019

#### STUDENT BULLETIN

Adapted from: www.fastWeb.com. Visit the site to search over \$3.4 billion in scholarships!

Volume 2

High School Edition

#### Quick Guide to Financial Aid Terms

A few weeks after submitting your FAFSA, you will receive a copy of your **SAR**, and your prospective college(s) will receive a copy as well. Using information taken from your SAR, each school you applied to will send you an Award Eligibility Letter, breaking down your Aid Eligibility. The aid offered in the letter will be based on your Financial Need, which is equal to your COA minus your EFC.

This can quickly get confusing. To better understand the financial aid process, here are the key terms YOU need to know:

**Free Application for Federal Student Aid (FAFSA):** This is the form used by the government to determine the amount of federal and state aid you are eligible to receive. For more information about how to complete the FAFSA, watch the four-minute FAFSA video at **www.fastWeb.com/financial-aid**.

**Student Aid Report (SAR):** This is the official notification sent to you that confirms your FAFSA has been processed. This document will include your Expected Family Contribution (EFC).

**Expected Family Contribution (EFC):** This is a measure of your family's financial strength based on income, assets, family size, etc., and gathered from information you submitted on the FAFSA. Your EFC represents the amount of money the federal government believes your family can contribute toward one academic year of college. The actual amount your family ends up paying could differ from the EFC figure, depending on which sources of aid are available to you.

**Aid Eligibility:** This is the total aid you are eligible to receive. It can include scholarships, grants, work-study and loans. Any aid that is offered is typically summarized in an award letter and sent to you by your prospective college(s).

**Award Eligibility Letter:** This is the list of aid that you are eligible to receive from your prospective college, including terms and conditions. You should be aware that you are not required to accept all the aid found in the letter. You could turn down loans, for example.

**Cost of Attendance (COA):** This figure includes the total price of tuition, fees, room, board, books, supplies, transportation and personal expenses for one year of college. This is also known at some colleges as the "Student Budget."

Financial Need: This is the difference between your Cost of Attendance (COA) and your EFC.

Now that you know these key terms, re-read the top paragraph of this bulletin. It should be much clearer to you! Please visit www.finaid.org for more information on the financial aid process.



**Federal Aid** is financial aid that comes from the government and is usually disbursed through your college. It can include:

**Grants** typically are based on financial need and do not need to be paid back. An example is the Pell Grant. Eligibility often depends on your FAFSA results.

**Scholarships** usually are based on achievement or talent and do not to be paid back. You can search for scholarships at **www.fastWeb.com**. FastWeb adds and updates scholarships every single day. Also, your prospective college(s) may offer scholarships based on merit and/or need. Call their financial aid office to find out which scholarships are available to you and how you can apply.

**Loans:** These funds must be paid back, usually with interest. There are federal student loans, federal parent loans, and private loans. The good news is that interest rates for federal student loans and parent loans are currently at historic lows. However, you must demonstrate financial need for some loans, like the Perkins Loan. To find out more about loans, visit **www.finaid.org/loans.** 

**Federal Work-Study:** This program provides part-time jobs for students with financial need. Jobs are usually available on and off campus and listed through the school's financial aid office.

#### Loan Terms

**Student loans** come in many varieties. The best loan terms are offered through the loan programs regulated by the federal government, such as Stafford and Perkins loans. Banks and other financial institutions also offer private loans, sometimes known as alternative or direct-to-consumer loans. Private loans are not regulated by the federal government and may offer unfavorable terms, such as high or ballooning interest rates and lack of flexibility for periods of financial hardship or unemployment. If you are offered a loan that is not regulated by the federal government, be sure to understand all the terms before you sign. If you have any doubts, ask a financial aid officer for advice.

**Interest:** A periodic charge for borrowing money, expressed as a percentage of the loan balance. Interest rates are either variable (the rate can change) or fixed (the rate will not change).

**Annual percentage rate (APR):** The overall cost of borrowing money, expressed as an annual percentage of the loan balance. The APR combines the interest rate with loan fees, and also includes the effects of compounding.

**Default:** Failure to repay your loan; it may lead to legal action to recover the money and can negatively affect your credit rating.

**Principal:** The full amount borrowed. During repayment, it refers to the portion of the original amount still owed (not including interest).

Loan Fees: One-time charges to originate or guarantee a loan, expressed as a loan balance percentage.



#### STUDENT BULLETIN

From: www.fastWeb.com. Visit the site to search over \$3.4 billion in scholarships!

Volume 2

High School Edition

#### Understanding Your Financial Aid Award Letter

Use this example as a guide to reading your financial aid award letter. Remember, you can choose to accept or decline any part of your financial aid package. Make sure to contact your prospective college's aid office immediately, if you have any questions.

#### Expenses (COA\*)

Tuition: \$7,334
Health and Fees: 176
Books/Supplies: 1,015
Room/Board: 5,204
Personal: 2,600
Transportation: 910

Total Expenses: \$17,239

#### Resources (EFC\*)

Family's Resources

Parent's Contribution:

From Earnings: \$2,500 From Assets: 112 Student's Contribution: 500

Other Resources

Total Resources: \$3,112

<sup>\*</sup> Cost of Attendance (COA): The total expenses (tuition, fees, etc) of one year's education. Your school may also include indirect costs (books, room and board, transportation, personal expenses, etc.). Our example includes both direct and indirect expenses.

<sup>\*</sup> Expected Family Contribution (EFC): Amount your family is expected to give per year, determined by FAFSA results (e.g., EFC is \$3,112 [2,500+112+500]). The amount you end up actually paying could differ from the EFC, depending on what resources are available at your college.



Award	Fall	Spring	Total	Accept √	Decline √
Pell Grant	\$625	\$625	\$1,250		
Direct Stafford Loan (Subsidized)	\$1,500	\$1,500	\$3,000		
Direct Stafford Loan (Unsubsidized)	\$1,938	\$1,938	\$3,876		
Total Direct Loans			\$6,876		

Total Financial Aid Package: \$8,126

(COA) - (EFC) - (Aid) = Unmet Need \$17,239 - \$3,112 - \$8,127 = \$6,000

Notice the choice to accept/decline each award

Federal Pell Grant (free money)

Federal Stafford Loan—Subsidized (interest-free until six months after graduation)

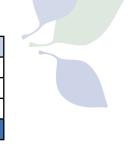
Federal Stafford Loan—Unsubsidized (interest accrues immediately after loan is disbursed)

If you have applied to other schools, compare this financial aid award with the others. Remember to search for scholarships at **www.fastWeb.com**! Scholarships will always be the best way to meet the costs of a college education.

#### Comparing Financial Aid Award Letters

You may receive award letters from different colleges. Keep the following in mind when making your final decision.

- Look carefully at your award letters: Letters from different schools will probably have their figures and costs in different formats. Compare award letters to see how their offers measure up. Ask if outside scholarships will affect your aid.
- Compare loan offers: Interest rates, how interest compounds, repayment terms and cancellation provisions can vary widely from loan to loan.
- Compare affordability of aid offers over time: Ask how your financial aid package will change over time. The aid package made available to you in your senior year may look very different from the one you were offered freshman year.
- Look beyond the "sticker price": The school with the lowest cost of attendance may not be the most affordable. The amount and type of aid offered will influence affordability.
- Don't accept an offer just because it has the lowest "unmet need": You may save more by accepting an offer with a higher unmet need, if the aid package offers scholarships, grants and work-study instead of loans.
- Compare like terms: How do the schools determine cost of attendance? Do they all include direct costs as well as indirect costs? How do they handle outside scholarships? What work-study options are available? What are wages like? Can you substitute work-study for a loan?





SESSION VI: FINANCIAL AID

# ACTIVITY #2: USING THE FAFSA4CASTER

#### Opening Discussion:

FAFSA4caster will help you get an early start on the financial aid process by:

- Providing you with an early estimate of your eligibility for federal student aid
- Giving you an experience similar to FAFSA on the Web
- Allowing you to transfer all of your FAFSA4caster data to FAFSA on the Web once you are ready to apply for aid
- Providing you with the option to apply for your Federal Student Aid PIN\*
- Increasing your knowledge of the financial aid process, and providing information about other sources of aid.

\*A PIN is a 4-digit number that is used in combination with your Social Security Number, name and date of birth to identify you as someone who has the right to access your own personal information on Federal Student Aid Web sites, such as FAFSA on the Web.

#### Resources:

- Computers with high-speed Internet access\* and supported browsers (see www.fafsa4caster. ed.gov/F4CApp/index/beforebrowser\_req.jsf for information on supported browsers)
- Financial aid officer from a local college

\*NOTE: If a computer with Internet access is not available, guide students through completion of the FAFSA Worksheet in preparation for completing the FAFSA on the Web.

#### *Instructions:*

Walk students through the FAFSA4caster at www.fafsa4caster.ed.gov OR the FAFSA Worksheet, which is available at www.fafsa.ed.gov/before012.htm.



SESSION VI: FINANCIAL AID

## ACTIVITY #3: WRAPPING IT ALL UP

#### Opening Discussion:

The Great Sorting Game engages students in an enjoyable mock-admission simulation. The purpose is to help students understand the many factors that are weighted in admission decisions. The game should generate discussion that will summarize many of the issues presented so far.

#### Activity/Handout:

#### **The Great Sorting Game**

#### *Instructions:*

1. Instructions and game materials are in the pages that follow.

### THE GREAT SORTING GAME

(Copyright 2003, Mary Lee Hoganson)

## A PARTICIPATORY DEMONSTRATION OF HOW SELECTIVE COLLEGE ADMISSION WORKS (SORT OF)

#### Getting started with play:

Find 9 volunteers to be admission candidates. Secure an additional volunteer to play the "Director of Admission." It will be that person who reads the qualities and tells students whether to move up or down in the competition. Hand out the GPAs in RANDOM order and then instruct volunteers to organize themselves in GPA order from highest to lowest. (This is generally a couple of minutes of comedy relief because players have trouble getting organized. This is part of the fun.)

#### Scenario of play:

The group of non-volunteers is told that they are the Admission Committee from "Highly Prestigious University" (or you pick a better and funnier name). The committee is at the very end of the admission cycle and still has 9 great applicants from which it can only admit 3 students. All have very appealing qualities, but there is simply not enough room in the class for all 9. Before them they see the candidates. Point out that they are in standing in GPA order from highest to lowest. Also emphasize that all are great candidates and so the committee will have to decide based upon personal qualities and qualifications. Point out that, if the committee were to decide only on academics, the three with the highest GPAs would get in.

The personal qualities/qualifications are then read and the volunteers are asked to exchange places (move up and down in the order) based upon what is read. (One very important note to make this work: if more than one student is moving down at the same time, the lowest student must move first and visa versa—if more than one student is moving up, the highest student must move first.) You may choose to alter the qualities/qualifications and the weight given to each.

Stop after each quality read in order to discuss why this helped or hindered the candidate. As an example: you may ask, "why do you think it might not be helpful to declare your major as pre-med or psychology?" After reading the "Greek Major" quality, point out that many selective colleges have Classics Professors who are covered with cobwebs and are really hoping to get a few kids in their classes. Stop after the Early Decision qualification to discuss how this may play into a decision by a college. In this way, it is more than reading the qualities. It is a way to generate discussion.

#### The ending:

After all qualities have been read and candidates have been "sorted", have the candidates turn their GPA sheets around to reveal the GPA to reveal to the audience. Read through the GPAs, pointing out the new order and note that the top three, new sorted, candidates are going to be admitted.

You might choose to have a small prize—like pieces of candy to thank the volunteers.



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- 1. IF YOU HAVE TAKEN AN EXCEPTIONALLY STRONG ACADEMIC PROGRAM +2
- 2. IF YOU PLAY THE OBOE OR VIOLA +1
- 3. IF YOU CLEARLY STATED THAT THIS COL-LEGE WAS YOUR FIRST CHOICE BY MAKING AN EARLY DECISION APPLICATION AND COMMITMENT +2
- 4. IF YOUR INTENDED MAJOR IS PSYCHOLOGY OR PREMED -1
- 5. IF YOUR INTENDED MAJOR IS GREEK +2
- 6. IF YOU DO NOT KNOW ANY OF YOUR TEACHERS WELL AND HAD TROUBLE FIND-ING SOMEONE TO WRITE YOUR COLLEGE RECOMMENDATION -2
- 7. IF, AS YOUTYPED YOUR COLLEGE ESSAY, YOU FORGOT TO CHANGE THE NAME OF THE COLLEGE YOU WERE APPLYING TO. -4
- 8. IF YOU ARE A LEGACY +2
- 9. IF YOU DID NOT WRITE THE OPTIONAL ES-SAY FOR YOUR COLLEGE APPLICATION -1
- 10. IF THE TOPIC OF YOUR COLLEGE ESSAY WAS "WHAT I LEARNED FROM PLAYING SPORTS" -1
- 11. IF YOU WROTE THE ESSAY OF THE YEAR—
  THE ONE THAT WAS PASSED AROUND THE
  ENTIRE ADMISSION OFFICE IT WAS SO
  REMARKABLE + 3
- 12. IF YOU PLAGERIZED AN AP AMERICAN HISTORY PAPER AND GOT CAUGHT—SIT DOWN, YOU'RE OUT OF THE COMPETITION ENTIRELY

- 13. IF YOU WILL BE FIRST IN YOUR FAMILY TO ATTEND COLLEGE +2
- 14. IF YOU PARTICIPATED IN AN ENRICHING SUMMER PROGRAM BETWEEN YOUR JUNIOR AND SENIOR YEARS +2
- 15. IF YOU HAVE PARTICIPATED IN NO EXTRA-CURRICULAR ACTIVITIES -3
- 16. IF YOU HAVE PARTICIPATED IN A SIGNIFI-CANT COMMUNITY SERVICE PROJECT +1
- 17. IF YOU ARE AN EAGLE SCOUT +2
- 18. IF YOU ARE A VARSITY ATHLETE +2, AND
  IF YOU ARE A VARSTIY ATHLETE AND TOOK
  SECOND-PLACE AT REGIONALS IN YOUR
  SPORT MOVE UP ONE MORE (A TOTAL OF 3)
- 19. IF YOU GOT A "D" IN AN ACADEMIC COURSE AT THE END OF YOUR JUNIOR YEAR -3
- 20. IF YOU CAME TO THE COLLEGE INFORMATION SESSION AND INTRODUCED YOURSELF TO THE COLLEGE REPRESENTATIVE (AND IN THE CASE OF THE STUDENT WHO JUST GOT THE "D", EXPLAINED THE EXTENUATING CIRCUMSTANCES) +1
- 21. IF YOU ARE A LEGAL RESIDENT OF IDAHO +3
- 22. IF YOU NEVER GAVE YOUR COUNSELOR ANY PERSONAL INFORMATION FOR USE IN WRIT-ING YOUR COLLEGE RECOMMENDATION -1
- 23. IF YOUR LAST NAME IS TRUMP—THE NAME ON THE COLLEGE LIBRARY IS TRUMP—AND IT'S NOT A COINCIDENCE, MOVE ALL THE WAY TO THE FRONT AND STAY THERE





- You did not write the optional essay for your college application
  - You have participated in no extracurricular activities
  - You are a legal resident of Idaho

- Your intended major is Pre-Med
- You wrote your essay on "What I learned from playing sports"
- You participated in an enriching summer program between your junior and senior years

- You have taken an exceptionally strong academic program
  - Your intended major is psychology
  - When you typed your college essay, you forgot to change the name of the college to which you were applying
    - You plagiarized an AP American History paper and got caught

- You play the viola
- You do not know any of your teachers well and had trouble finding someone to write your college recommendation
  - You did not write the optional essay for your college application
  - You never gave your counselor any personal information for use in writing your college recommendation

- You clearly stated that this college was your first choice by making an early decision application and commitment
  - The topic of your college essay was "What I Learned from Playing Sports"
  - You have been involved in a significant community service project or trip
- You attended the college information session at your high school and introduced yourself to the college representative

- You play the oboe
- You plan to major in Greek
  - You are a legacy
- You participated in an enriching summer program between your junior and senior years



- You are a varsity athlete
- You have taken an exceptionally strong academic program
  - You will be the first in your family to attend college
  - You have been involved in a significant community service project

- You wrote the essay of the year the one that was passed around the entire admission office it was so remarkable
- You are a varsity athlete and took second-place at regional competition in your sport
- You got a "D" in an academic course at the end of your junior year
- You attended the college information session at your high school and introduced yourself to the college representative (and offered an explanation of your "D" grade)



- You are a legacy
- You are an Eagle Scout
- Your last name is Trump—the name on the library is Trump—and it's not a coincidence



SESSION VI: FINANCIAL AID

# ACTIVITY #4: EVALUATION

### Handouts:

### **Evaluation form**

### *Instructions:*

- 1. Hand out the evaluation form and ask students to be honest, encouraging them to give helpful suggestions that might be useful to future workshops.
- 2. Hand out certificates and thank the participants.
- 3. Final instruction for facilitator: Please complete the evaluation for volunteers



7

# RESOURCES FOR LATE HIGH SCHOOL: PARENT/GUARDIAN WORKSHOP

### **Objectives**

- To introduce parents to the high school-to-college transition and the college application process.
- To encourage parents and guardians to engage in organized, step-by-step planning of their children's educational goals.

### Message

With more than 3,400 two- and four-year colleges in the United States, how will students pick the right one? Beyond taking the right courses and doing well, what steps will students need to follow to get into college? How can families help?

This section will focus on these questions and concerns by following the road to college. Preparing for college is an extremely exciting time in the life of the student, filled with challenge, opportunity and decision-making.

Because the process of selecting a college is very personal, it must begin with self-reflection. Students may wish to examine their goals, strengths, weaknesses, and reasons for going to college. Then, the student may want to determine what characteristics he or she will look for in deciding which colleges to explore.

While the student is going through this awareness or assessment period, it is important to be realistic. As one experienced counselor said about the college exploration process, "Dream, but keep one foot on the ground."

### Methods

Parents, guardians, and counselors can help in college exploration by encouraging the student to find the answers to a number of questions. It's extremely important to have the student—not the parent or guardian—answer the questions. The role of the family is to guide, not steer, the student through the exploration process. Parents should resist the temptation to impose their values and goals on the student's answers to these exploratory questions.





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#### **Introductions**

Any time you have a workshop for parents and families, it is a great idea to have an icebreaker. The "How Do You Define College" worksheet from Session I of the Late High School Curriculum is perfect for opening this workshop.

### Discussion Questions

This workshop affords the Step by Step presenter a number of opportunities to engage in dialogue with parents and participants. Some of the questions and discussion topics to interject are listed below:

- When discussing the questions a student should consider in choosing a college, the Step by Step presenter can compliment the message by citing specific examples of colleges that fit the various questions.
- When discussing the college application process and admission folder, it might be useful to distribute sample applications and display an admission folder with an actual transcript or other school records. Be certain to protect the anonymity of the subject.
- Ask parents to consider appropriate support roles after the college responds to the application. How should parents respond to admit, deny, or wait list decisions?

#### **Activities**

- Ask parents and guardians of college students to talk with the group.
- Invite several students to participate in the discussion of the questions a student should ask when exploring college opportunities.
- Distribute a number of sample college mailings, viewbooks, and comprehensive guides to let the parents and guardians see the various options that exist for students considering a four-year college or university.
- Demonstrate how the Internet can be used to research college and financial aid options.
- Schedule a visit to the admission office at a local college or university or invite an admission counselor/officer to make a presentation. When visiting a campus, arrange for parents to see the same things that students would see.
- Schedule a visit to a National College Fair (if one is held in your city or metropolitan area) or a college fair program sponsored by the local school district.

#### Resources

In addition to the resources that follow, presenters may wish to acquire the following NACAC resources:

- A Guide to the College Admission Process (\$13e for members and \$16e for nonmembers per 100 copies)
- Guide for Parents (Set of 100: \$12 for members and \$17 for nonmembers, also available in Spanish)

These guides are available from National Association for College Admission Counseling (NACAC), 1050 N. Highland Street, Suite 400, Arlington, VA 22201. Call 800/822-6285, or visit www.nacacnet.org, Publications and Resources, Marketplace.

Step by Step presenters can also gather the following local information for use as handouts:

- · College brochures, catalogs and viewbooks
- Information from college Web sites
- A sample admission folder, including the college application

### **Asking the Right Questions**

- Does your child want a small college or a large university? A two-year or four-year program? Large or small classes?
- Does your child want a school with a specific major or a school that offers a variety of majors and programs? Is he/she interested in liberal arts? Business? Engineering? Trade or technical?
- In what geographical area does the student want the college to be? How far away from home? Urban environment with lots of options or small town serenity? Does he/she want to live on campus or live at home and commute?
- What extracurricular activities, athletics, and clubs are offered? Are there fraternities and sororities? What type of housing?
- What are the costs? How will these costs be met?
   How much and what type of financial aid is available?
- How diverse is the campus? What is the ethnic, racial, and religious make-up of the student body? Is it coeducational or a single-sex institution? Is it political or non-political?

Once your child has had an opportunity to review these questions and come up with at least tentative answers, it is time to involve the school counselor once again. The counselor can relate these answers to the student's academic profile including grades, rank in class, test scores, and student activities. With the help of the counselor, the student can make a list of colleges that meet his or her specific needs and are consistent with the student's academic profile.

### A Note on the Right College

Every student aspires to find the right college, and it is very possible to achieve that goal. Students and parents should keep in mind, though, that there is seldom just one right school or 3,000 wrong schools. In reality, there are a number of right colleges and universities waiting to be discovered by students.

More important is finding a college that is right for the student, and that the goals and personality of the student are well matched with the college. Students who think first about who they are and what they want are more likely to choose a college that fits them. The use of interest and personality

inventories may be useful to help students understand their personality, learning style and identify careers that may best suit them.

### Gathering Information about Colleges

With his or her list of colleges in hand, the student should begin to learn as much as possible about each school. The search may begin in the guidance office and continue on the Internet.

Many school guidance offices offer technology to assist students in making a list of colleges and finding out more about specific colleges. Guidance offices also collect brochures and catalogs from a variety of colleges. Students can browse through college guidebooks and books on the college application and financial aid process (available in the guidance office, libraries and local book stores).

The Internet is also a rich source of information on colleges. Most schools and public libraries offer free access to computers and the Internet. Students can visit comprehensive college and financial aid Web sites, as well as the Web sites of specific colleges.

The search for the right college may not be over until the student has participated in a college fair and visited college campuses, if possible. Some schools and community organizations provide field trips to local colleges. Parents and guardians should encourage this information-gathering process and participate with their children.

More important is finding a college that is right for the student, and that the goals and personality of the student are well matched with the college. Students who think first about who they are and what they want are more likely to choose a college that fits them.

### Ask the Right Questions Checklist

When helping your student determine postsecondary options, use this checklist.

**College Size** Large Medium Small **Class Size** Large Medium Small **Type of Institution** Two-Year Four- Year **Majors** Liberal Arts **Business** Engineering Trade or Technical Other\_ **Geographic Area** Urban Suburban Rural Far from Home Close to Home Commuter On campus **Extracurricular Activities** Athletics Clubs Fraternities/Sororities Other \_\_\_\_\_ Costs High Mid Low **Financial Aid** Participates in federal programs Does not participate\* **Campus Diversity** Ethnic Religious Co-ed Single-sex Political Non-political **Special Considerations** 

<sup>\*</sup>Be very cautious about considering a school that does not participate in federal student aid programs.

### Statement of Students' Rights and Responsibilities

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

### When You Apply to Colleges and Universities, When You Apply to Colleges and Universities, You Have RIGHTS

### Before You Apply:

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

#### When You Are Offered Admission:

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

#### If You Are Placed on a Wait/Alternate List:

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

If you think your rights have been denied, you should contact the college or university immediately to request additional information or the extension of a reply date. In addition, you should ask your counselor to notify the president of the state or regional affiliate of the National Association for College Admission Counseling in your area. If you need further assistance, send a copy of any correspondence you have had with the college or university and a copy of your letter of admission to National Association for College Admission Counseling, 1050 N. Highland Street, Arlington, VA 22201, Phone: 703/836-2222, 800/822-6285, Fax: 703/243-9375

# You Have RESPONSIBILITIES

### Before You Apply:

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

#### As You Apply:

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

#### After You Receive Your Admission Decisions:

- You must notify each college or university that accepts you whether you are accepting or rejecting its offer. You should make these notifications as soon as you have made a final decision as to the college you wish to attend, but no later than May 1. It is understood that May 1 will be the postmark date.
- You may confirm your intention to enroll and, if required, submit a deposit to only one college or university. The exception to this arises if you are put on a wait list by a college or university and are later admitted to that institution. You may accept the offer and send a deposit. However, you must immediately notify a college or university at which you previously indicated your intention to enroll.
- If you are accepted under an early decision plan, you must promptly withdraw the applications submitted to other colleges and universities and make no additional applications. If you are an early decision candidate and are seeking financial aid, you need not withdraw other applications until you have received notification about financial aid.

### **Definitions of Admission Options in Higher Education**

### **Non-Restrictive Application Plans**

### **Regular Decision**

Definition: Students submit an application by a specified date and receive a decision in a clearly stated period of time.

Commitment: Non-binding

### **Rolling Admission**

Definition: Institutions review applications as they are submitted and render admission decisions throughout the admission cycle.

Commitment: Non-binding

### Early Action (EA)

Definition: Students apply early and receive a decision well in advance of the institution's regular response date.

Commitment: Non-binding

### **Restrictive Application Plans**

### Early Decision (ED)

Definition: Students make a commitment to a first-choice institution where, if admitted they definitely will enroll. The application deadline and decision deadline occur early.

Commitment: Binding

#### Restrictive Early Action (REA)

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

Commitment: Non-Binding



### The School Counselor: A Valuable Resource

Counselors are one of the best resources your student has; they are the students' ally throughout middle/high school and the entire college admission process. It is in every student's best interest to meet with their counselor regularly. Counselors can:

- Review the student's academic record, suggest areas that need improvement and recommend courses that qualify for college admission.
- Provide specific information on a student's high school performance—rank in class, test scores and grade point average are all details that colleges ask for when a student applies.
- Help the student identify the questions (and find the honest answers) that start the admission process. These questions
  include "Do I want to stay near home? Does the college have my major? What clubs, sports, and activities are offered?"
  and the others listed earlier in this section.
- Suggest schools that might match a student's answers to those questions.
- Show students where to find more information, such as books, catalogs, brochures, Web sites, and DVDs, on either the admission process or a specific college or university.
- Recommend evening programs that may be of value; refer students and parents to the guidance department Web site; remind students and parents to carefully read all information that is sent home about the college admission process.
- Clarify or explain terms, ideas and experiences that students encounter during their research, campus visits or interviews
  with college representatives.
- Help students meet deadlines for filing applications and taking college admission tests.
- Provide the necessary forms for financial aid and explain the criteria students must satisfy to qualify for financial assistance.
- Write a letter of recommendation to colleges or universities, and help the student select teachers who can write letters of recommendation for them.
- Offer the emotional support, warmth and encouragement that students need during the college admission process.

#### Ask Your Student's Counselor

- 1. In what subjects can my student improve?
- 2. Can you recommend courses that will count toward college credit?
- 3. What is my student's class rank and GPA?
- 4. What are important questions to ask when considering an institution?
- 5. Ask about specific schools the student is interested in.
- 6. Where can I find more resources?
- 7. Are there after-school programs that would helpful?
- 8. Clarify any terms or steps you're confused about.
- 9. Reaffirm deadlines.
- 10. What financial aid is available?
- 11. Who would you suggest to write a letter of recommendation for my student?
- 12. What else can I do to encourage my student?

### **Prepare for College Checklists**

### Junior Year

- 1. Often junior year grades are the final grades that will influence the college application.
- Continue involvement in activities that will develop leadership skills; update the academic and extracurricular portfolio. If you are not involved in extracurricular activitites or work, it is not too late!
- Register for the October PSAT/NMSQT; register for SAT, ACT and SAT Subject tests in the spring.
- 4. Set up the college application process checklist, college folders and calendar.
- 5. With your family, begin to learn about financial aid (grants, scholarships, loans, and workstudy).
- Meet with the guidance counselor to discuss the preliminary list of colleges; continue to research colleges of interest. Aim for a final list of three to eight colleges.
- 7. Attend college fairs and visit college campuses during spring break and summer vacation.
- 8. Choose meaningful summer activities: academic or enrichment programs, volunteer activities or employment.
- Begin preparation for the application process (draft essays, assemble portfolios, contact coaches if you are an athlete, consider letters of recommendation, etc.).
- 10. Continue saving for college.

### Senior Year

- 1. Continue to monitor academic progress throughout the senior year... No Senioritis!
- 2. Continue involvement in activities that utilizes leadership skills; update the academic and extracurricular portfolio.
- 3. Take college admission tests as needed: SAT, ACT, SAT Subject Tests, and have test scores sent to the appropriate colleges.
- 4. Update the college application checklist and college folders. Write due dates on the calendar and meet them!
- Complete all portions of the college application and submit on time. Make copies of everything.
- Complete financial aid applications (for grants, scholarships, loans and work-study). This may include the FAFSA (Free Application for Federal Student Aid), the CSS Profile (if required), and the college's financial aid forms.
- 7. Set up interviews and plan final visits to colleges.
- 8. In the spring review offers of acceptance, and compare financial aid packages, then make a decision of which college to attend.
- 9. Notify all colleges of your decision by May 1st. Send required deposits.
- 10. Plan meaningful summer activities and pack for college.



### SAT and ACT

Colleges and universities may require either of these standardized tests for admission. To determine which test students should take, ask their high school counselors.

For SAT details, visit www.collegeboard.com; for ACT details, visit www.actstudent.org.

### **Gathering Information About Colleges**

Every college and university in the nation produces an array of written information, including brochures, catalogs, viewbooks, and related materials. These materials are mailed directly to students who call, write, or email the admission office and request this information. The information sent to students by the college will be up-to-date, while general college guides and other resources may be dated. However, students shouldn't make decisions based solely on photographs or other public relations materials. Read and think about the academic and extracurricular offerings at each college.

### College Fairs and High School Visits

One-on-one conversations with college admission counselors or alumni representatives can give students and parents considerable information about colleges and universities. Such contact with representatives from a variety of schools can be most easily accomplished by participating in college fairs and college night programs when they are offered in your school or community.

NACAC sponsors the National College Fair program, which offers more than 50 college fairs and more than 30 performing and visual arts fairs in major cities and metropolitan areas across the nation. Students can register for free at www.gotomyncf.org. When they register, they will receive a bar code that colleges will use to collect data (rather than filling out the old information cards). Representatives from hundreds of colleges are present at these fairs to explain their academic programs, admission requirements, extracurricular activities and answer questions. Similar programs are offered by counselors in many school systems. Parents are encouraged to participate in these programs.

To benefit from a college fair, students should use their list of important college characteristics (see *Asking the Right Questions* on page 304) to choose which colleges to visit at the fair. Students should also read fair materials to discover which colleges will attend the fair. Then, students and families can plan which college booths to visit first so that students are sure to meet with the representatives of all the colleges that interest them. Students should also write down a list of questions to ask every college representative with whom they speak. It may be helpful for students to bring a small notebook to jot down notes on their conversations with each college representative.

College admission representatives are also available to visit with students in their high school. The school counselor usually assists in scheduling these visits and maintains a calendar of colleges and visitation dates. Many admission representatives schedule both group meetings and individual appointments during these school visits. College fairs and high school visits permit the student to explore beyond the information contained on the Internet and in publications and guidebooks. These visits allow students to personalize questions that are tailored to their specific needs.

### Campus Visits

As students refine their list of colleges, encourage them to visit campuses of colleges in which they are interested. In fact, parents should accompany their student to each campus as the experience will be informative for all. The time to visit a campus is after the student has looked at several sources of information about a school and decided that he or she would like to see the campus. Whenever possible, try to visit a college while classes are in session and students are on campus. There is no charge for visiting a college and no obligation to apply to that college. **See pages 240-244 for more material about campus visits and college comparisons.** 

To make the most of a college visit, be sure to call the admission office a few weeks before the visit and make an appointment to take a tour, meet with an admission representative, or attend an information session. Many colleges also have programs that coordinate overnight visits so that prospective students can spend the night with a current student in a residence hall. Some students may wish to talk with a particular faculty member or coach or to see a part of the campus not likely to be on the usual tour, so it is even more important to make arrangements in advance.

The visit should include a meeting or interview with an admission officer, visiting a class or two, and discussions with students and faculty. The interview and class observation will provide the student with a unique opportunity to get a real sense of the college experience. Encourage your child to ask questions of students, admission officers and professors who are most qualified to provide answers about their college.

Most colleges recommend that students meet with an admission representative, but only a few require interviews as a part of the application process. As a result, these meetings are usually viewed as an opportunity for the student and the college to get to know each other better, and not as an evaluation of the student. Still, it is important for a student to make a good impression. Therefore, students should make an appointment in advance, be prompt, be dressed neatly and appropriately and be well prepared. To get the most out of an interview, the student should research the college before the interview and bring questions based on that information and on the student's interests and needs. The student should

answer questions truthfully and completely, but it's perfectly acceptable to say that he or she does not know the answer. The interview is also a perfect opportunity for students to talk about their academic and personal strengths.

Students may meet with an admission professional or a student interviewer. Some colleges also offer the option of interviewing with alumni of the college. If alumni interviews are available, the applicant for admission will be contacted. If a college does not offer an interview, do not worry. Instead, convey information the college should know in the college application materials.

Make sure your child spends enough time to determine if she or he feels comfortable in the college surroundings. After the visit, students should write a thank-you note to the interviewer(s) and tour guide(s).

If time, distance, or money precludes visits to the colleges that most interest the student, he or she might want to visit nearby colleges that may be similar. For example, visiting the main campus of a local state university will give the student a feel for large, public, residential universities. A virtual tour can also be informative, but neither option can take the place of a personal visit. Counselors highly recommend that students visit a college or university before they make the final decision to study there. Many colleges sponsor free or inexpensive visits to campus for specific students (e.g., visits for gifted athletes or prospective engineers). The student should ask the counselor or check with the college to determine if there are special visitation programs for which he or she might qualify.

#### The School Counselor

As the student continues to investigate college options, encourage him or her to visit the school counselor. Counselors know a great deal about specific colleges and universities. If they are unable to answer a question immediately, they have the resources to find the answer or help students locate the needed information. They can also help clarify information from other sources.

#### Web Sites

Most colleges have Web sites where prospective students can learn about admission requirements, academic courses, majors, extracurricular activities, social life, faculty, academic departments, graduation requirements, alumni, and career placement. Virtual tours of campus are helpful, but they do not substitute for actual visits to college campuses and conversations with college students and professors. Using the college's Web site or the admission office's e-mail address, students can often request that information about the college be sent to them. Some colleges set up specific email addresses or Internet chat rooms for current students to talk with prospective students about the college. Many colleges prefer that students apply for admission on the

Internet. (The application fee, high school transcript, and letters of recommendation may be mailed to the college.)

When exploring a college Web site, students should not limit themselves to the admission office or prospective student pages. Many college sites offer links to a variety of *unofficial* Web sites: personal home pages of current students and faculty, sites set up by student organizations, and the student-run newspaper are examples of pages that can give students a more detailed and informal look at the college. Many colleges also have Facebook and Twitter accounts where students can sign up to receive information or speak to the admission office.

Also, there are many comprehensive college admission Web sites. These sites are designed for students and families and provide information about college selection, admission, and financial aid. Examples of comprehensive sites are:

- College is Possible: www.collegeispossible.org
- ACT's C3 site: www.c3apply.org
- College Board: www.collegeboard.org
- College View: www.collegeview.com
- · Hispanic Colleges and Universities: www.hacu.net
- Historically Black Colleges and Universities: www.hbcuconnect.com
- Jewish Student Life: www.hillel.org
- KnowHow2Go: www.knowhow2go.org
- Pathways to College Network: www.pathwaystocollege.net
- Virtual College Tours: www.campustours.com, www.ecampustours.com

There are many financial aid Web sites, some of which also include financial planning and estimators of financial need. Some examples are:

- College Savings Plan Network: www.collegesavings.org
- The Financial Aid Information Page: www.finaid.org
- Financial Aid Search Through the Web: www.studentservices.com/fastweb
- Federal Government Student Financial Aid Programs: www.fedmoney.org

Ask a guidance counselor for more information about college and financial aid Web sites on the Internet. Many colleges have produced videos about their schools.

Students can acquire a great deal of basic information through the study of any one of a number of good college guides or reference books. These books present a snapshot of the college. However, parents or guardians and students should be cautious of publications that rate colleges and universities or their programs. Most college rating systems are not comprehensive or objective and should not carry much weight in the decision-making process.

### Applying to College(s)

As the junior year of high school ends, your child may have already made some decisions about colleges on the initial list. Colleges that do not fit the student's needs can be eliminated from consideration. Colleges that are especially appealing should be investigated more thoroughly.

It will be valuable to meet with the school counselor to review the information obtained and gain the counselor's perspective of the colleges on the list. However, don't expect the counselor to create the final list of schools or rank the final choices. The counselor's job is to help students make good decisions, not make the decisions.

The number of colleges to which students should apply is up to the individual student, although counselors recommend a range of between three and eight schools. These should all be schools that the student would be happy to attend. They should cover a range of selectivity and financial cost. Students should apply to at least one school to which they are sure to be accepted.

During the spring of the junior year, summer, or very early in the senior year, the student should visit the Web sites of the colleges to which he or she has decided to apply and determine how to apply for admission and financial aid. Most have online applications, which should be treated with the same level of professionalism as a paper applica-

tion. Students should write and edit essays or responses before submitting the application online. The student and parent or guardian should review all applications to determine what actions need to be taken and to learn the deadlines for each application. Write down all of these deadline dates on the family calendar and make every attempt to complete the application ahead of schedule. Utilize the school counselor throughout the college application process. He or she will see that school-generated information is forwarded to the colleges to which the student will apply, but students should follow up with counselors to ensure the information has been sent.

The student and parent or guardian should review all applications to determine what actions need to be taken and to learn the deadlines for each application.

### Organizing the College Application

Follow these steps to help students organize their college information and applications.

- 1. Make and keep a separate folder or file for each college.
- 2. Keep notes on each college and put them in the appropriate file.
- 3. Use a college application checklist to record due dates for each admission or financial aid requirement (e.g., applications, transcripts, test scores, letters of recommendation, essays, interviews, or financial aid forms). Then note on the checklist the date when each requirement is completed.
- 4. Use a calendar that has room on which to write notes. Record due dates, college fairs, interviews, college visits, and special programs on the calendar.
- 5. Read promptly all information sent by the colleges. Add to the checklist the deadlines for applications, test scores, recommendations, interviews, etc.
- 6. Set up columns of likes and dislikes, pros and cons for the different characteristics the student has decided their ideal college must have. Take particular note of special programs and requirements. As the student decides where to apply, he or she should take into account these requirements.
- 7. Take time to read and think about the information provided by each college. The student's notes assist in comparing each college. Research those colleges which seem most appealing and which are a good fit.
- 8. Make copies of every application for admission and financial aid before submitting the application. Be sure their applications are complete before the deadlines, if confirmation has not already been received.
- 9. Be efficient. Students can make their application process more standardized and organized if they use the Common Application (www.commonapp.org) when applying to multiple colleges that accept it.

### Making the Application Work

The two most important steps in completing the college admission application are also the simplest: 1) read the instructions from beginning to end before starting to fill out the form; and 2) send the application so it will be received at the college by the due date. For the student, the application is like a final test. Although it's true that the greatest emphasis will be placed on the courses, grades, and in some cases, the test scores, colleges want to know about the personal qualities of your child. The application, essay, and interview (if available) are the student's opportunity to profile him/herself.

The most important concept to keep in mind when assessing admission criteria is the level of selectivity at the college in question. The more applicants a college has for each spot in its entering class, the more selective that college can be. The student should assess the selectivity of a college or university during the exploration process. This information will guide the student in targeting specific schools and in determining the number of applications to make. Students should consult the high school counselor and college admission counselor if they have any questions about the competitiveness of their application.

### Awaiting the Results

When the application has been reviewed by the college or university, a number of possible responses can come back to the student.

If the student has done his or her work carefully in choosing which schools to apply to, the chances are reasonable that an acceptance letter will be forthcoming. If offered admission by more than one college, the student must weigh the choices carefully and make a final decision.

Should the student be granted conditional admission or placed on a wait list, she or he should consult with the school counselor. Conditional admission could mean that the student must meet additional requirements. The counselor can assist in evaluating the likelihood that the student might move from wait list status to admission or in appealing a decision if the student feels that his or her application has not been given proper consideration.

Once the student notifies a college that she or he is accepting an admission offer, notification should be sent to other colleges that also offered admission, telling them that the student will not be attending. This allows these colleges to extend their offer to another student who may be on their waiting list. Under no circumstances should the student indicate an intention to enroll at more than one college.

#### Parts of the Admission Folder

When a student applies to college, the college admission office collects a folder of information to consider as it makes a decision about the application. Parents should be aware of the parts of an applicant's folder. As one admission representative said: "Students don't apply to colleges, folders do."

See more about applications on pages 267-278.

The most important concept to keep in mind when assessing admission criteria is the level of selectivity at the college in question. The more applicants a college has for each spot in its entering class, the more selective that college can be.

### The Application Packet

The application includes basic biographical information such as birth date and family information. Students may be asked to write essays, which are intended to acquaint the admission committee with certain student experiences, strengths and weaknesses, and writing ability. This is where students have the opportunity to present themselves in the best possible light.

### Academic Record

The most important factor in the applicant's folder is the high school academic record. Many consider the academic record to be the best indication of later college success. The program of study, specific courses, credits earned, and the grades the student received are aspects of the record that admission officers will consider in evaluating the student's transcript (the student's official academic record). Colleges pay special attention to the challenging courses the student has successfully taken. Fortunately, the student has much control over his or her academic record.

When a student's record is compared with that of his or her classmates, he or she is assigned a class ranking relative to the others in the class. Class rank is important as a means of showing admission officers the level of competition the student has encountered and how well he or she has achieved compared to the competition. Not all high schools compute class rank. Most high schools compute grade point average (GPA), which is a method of summarizing grades earned in academic subjects or all subjects. Some schools give extra weight to the GPA for honors, accelerated, Advanced Placement (AP), and/or International Baccalaureate (IB) courses and calculate a weighted GPA. The GPA can be determined for each year and/or cumulatively (e.g., an average of the GPAs earned in grades 9, 10, and 11 would yield a cumulative GPA for grades 9 through 11.)

### College Admission Tests

Standardized tests (the SAT and ACT) have been the focus of much discussion in recent years. More institutions are re-evaluating the overall role of the tests in the admission process and seem to be placing less emphasis on the importance of the test results. A few colleges have decided not to require college admission tests as part of the application process. Some colleges accept academic portfolios in lieu of or in addition to standardized test results.

The colleges that require college admission tests will use the scores in several ways. First, they may look at the scores as one way of predicting a student's success in college. Second, colleges may use scores to compare students who come from similar backgrounds and schools or from different geographical areas. Finally, colleges may use test scores to help place students in appropriate courses. Students who plan to take a standardized test may improve their performance by attending classes to acquaint them with the tests, using test prep computer software, or by taking free practice tests available from the test publishers often available on the Internet or at bookstores. However, the best preparation is hard work in school.

The program of study, specific courses, credits earned, and the grades the student received are aspects of the record that admission officers will consider in evaluating the student's transcript (the student's official academic record). Colleges pay special attention to the challenging courses the student has successfully taken.



Letters of recommendation are prepared by teachers, counselors and others who are significant in a student's academic, extracurricular or employment experience. These letters are an important part of the admission folder. Teachers may comment on the type of contributions the student made to the class by using specific examples. The counselor may highlight strengths that would differentiate this applicant from other candidates for admission and provide an overall appraisal of the student. The employer can comment on a student's maturity and ability to manage a variety of responsibilities. The letter of recommendation allows the writer to go beyond the information requested in the general application and tell the admission committee about the student's unique qualities and characteristics.

### The Golden Rule

As the student finalizes the list of colleges and begins filling out the applications, follow the Golden Rule of the college admission process: Never apply to a college that you would not gladly attend if offered the choice.

If the student researches colleges thoroughly, only applies to the ones that meet his or her needs and interests, and follows the Golden Rule of Admission, the student will improve his or her chances of gaining admission. It also sends a signal to the college that the student is sincere about attending. During the admission process, the student has certain rights and responsibilities, which are contained in a policy written by NACAC and endorsed by the National Association of Secondary School Principals. Review these rights and responsibilities with your son or daughter. NACAC has developed the Statement of Principles of Good Practice, a code of conduct to guide institutions and individual counselors as they guide students through the school-to-college transition.

### Student Activities and Employment

Although the student academic record is the primary factor in determining admission, the student's record of involvement in activities (both inside and outside of school) can be significant. Out-of-school activities such as work, Scouting, church groups, and volunteer activities should not be overlooked. Many college applications request information about a student's extracurricular involvement, work or volunteer experience, and summer activities. Students who have maintained an extracurricular portfolio will be able to complete this portion of the application easily.

Membership in an organization is not enough; the level of involvement and accomplishment is what matters. It is better for a student to be involved in one activity as a *significant contributor* to that activity than to be involved superficially in a number of organizations and activities. Some examples of being a significant contributor include serving as an officer in the Key Club, writing regularly for the school newspaper or yearbook, becoming an Eagle Scout, or being on the planning committee for a community service project or school social event.

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### The Parent and Guardian's Role in the College Admission Process

The application period can be a time of anxiety for students. Help them by seeing that they follow the procedures properly and meet all deadlines. Be an active participant in the exploration process and offer guidance as your child weighs information and creates the list of schools to which he or she will apply. Be certain that all admission requirements are met in accordance with required deadlines. With your child, file all required financial aid forms by the deadline. Colleges may require one or more of the following financial aid forms:

- Free Application for Federal Student Aid (FAFSA), required by all colleges for applicants for need-based aid and/or loans from state and federal sources. There is no charge to submit the FAFSA.
- CSS Profile of the College Scholarship Service, required by some colleges and universities (mostly private). Check to determine whether each college requires the CSS Profile and send the Profile only to the colleges that require it. There is a fee for processing the Profile and sending it to each college.
- The college may have its own financial aid form, which is returned directly to the college and for which there is no fee.
- Financial records as requested by the college, most often copies of the parents' or guardians' and student's federal income tax returns.

The college application process can be time consuming and detract from routine student responsibilities. Make sure that students keep up with all schoolwork and maintain good study habits during this time. Encourage patience, persistence, and good humor.

If students have applied to a range of schools, they will have a choice of schools to select from. Should a negative response be received, however, provide consolation and support. When good news is received, seize the time to praise and congratulate your child. It will be a very happy time for everyone.





# RESOURCES FOR FINANCIAL AID: PARENT/GUARDIAN WORKSHOP



- To help parents and guardians understand college costs and the various types of financial aid available to them.
- To motivate parents to begin financial planning that will help meet future college costs.

### Message

"Mom... I need \$30,000 for my first year at college." Such a message can bring shock to the parent who is not informed about and prepared for the costs associated with higher education. This section will explore the cost of going to college and examine the different types of financial aid that can alleviate this burden for students and families in need.

The bad news is that one year at most colleges these days, especially if living costs are included, range from an average of \$2,713 at two-year public schools (no room/board); to \$16,140 in-state and \$28,130 out-of-state at public four-year schools; and \$36,993 at private four-year colleges. The good news is that there is financial aid available to help meet college costs. Two-thirds of the undergraduate students attending college in the United States receive some form of financial assistance. The admission decision and the financial aid decision usually are made independently and separately, often by different college offices. Parents need to become fully informed about costs and assistance opportunities in time to plan an appropriate financial strategy to pay for college. However, it is important to know that cost should never be a deterrent to the student in choosing the colleges to which he or she will apply. During the application process, it makes sense to pick colleges with a range of costs, including some that are within reach financially. But the student should never eliminate a college from consideration because of cost alone. Colleges have financial aid plans because they want to enroll the best students, not just those who can afford to pay. Remember that fit is the most important criterion. Keep in mind that the likelihood of receiving aid becomes greater as the cost of college increases: the most expensive colleges have the most aid to give.

In fact, most of the students who apply for and need aid do receive part of what they need to attend their first-choice colleges. Certainly there are no guarantees, but there is a considerable amount of federal, state, institutional, and private financial aid available every year to those who submit accurate applications on time.





Two-thirds of the undergraduate students attending college in the United States receive some form of financial assistance. The admission decision and the financial aid decision usually are made independently and separately, often by different college offices. Parents need to become fully informed about costs and assistance opportunities in time to plan an appropriate financial strategy to pay for college.

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### Introduction

If this section is the first workshop that you do for families, you will need to use some type of "icebreaker" technique to introduce yourself, your fellow presenters, and the participants to each other.

### Discussion Questions and Topics

This section affords the Step by Step presenter a number of opportunities to engage in dialogue with parent participants. Some of the questions and discussion topics to interject are listed below:

- During the discussion of college costs, the Step by Step presenter may wish to present
  a case study of actual costs incurred by a family in sending a student to college. Inviting
  parents who are currently paying college costs to participate in the workshop can provide
  for a relevant and lively discussion.
- Due to the technical nature of many financial aid programs and the changing nature of legislation that authorizes these forms of aid, having a financial aid officer participate in the workshop as a guest presenter can be valuable.
- Many states operate financial aid programs for state residents. Become knowledgeable about these programs and invite representatives to present information about them.

#### **Activities**

- Have families calculate college costs, then estimate their Expected Family Contribution and prospective federal aid eligibility by completing the FASFA4caster at www.fafsa4caster.ed.gov/ F4CApp/index/index.jsf.
- Fill out the FAFSA to become familiar with the process. The instructions and forms are at www.fafsa.gov.
- Contact institutions' admission offices or browse their Web sites for schools that offer scholarships, grants and work-study programs.

Encourage families that financing higher education is possible—they just need to take the time to strategize. Also reinforce that cost should never be a deterrent to attending a particular institution. Remember that fit is the most important criterion and keep in mind that more expensive institutions often have the most aid to give.

## Calendar of College and Financial Aid Events

	GRADE 9	GRADE 10	GRADE 11	GRADE 12
SEPTEMBER	Outline high school courses to take for next four years. Sign up for extracurricular activities.	Sign up for extracurricular activities. Sign up for the PSAT and/ or PLAN with counselor.	Sign up for extracurricular activities.	Pre-register for achievement tests, SAT I, ACT or TOEFL. Know each college's financial aid deadline.
OCTOBER	Find out if your school offers pre college testing, like EXPLORE. Testing dates will vary.	Take the PSAT (optional) and/or PLAN.	Take the PSAT. Attend a college fair.	Start researching and applying for scholarships. Start developing college essays.
NOVEMBER	Some schools will allow 9th grade students to take the PSAT, but remember the test was designed for 11th grade students.			Take one or two SAT Subject Tests if needed for applications.
DECEMBER	Research summer enrichment programs and/ or jobs.	Research summer enrichment programs and/ or jobs.	Research summer enrichment programs and/or jobs.	Take SAT I, SAT Subject Tests or ACT if applicable.
JANUARY	Start applying for summer enrichment programs and/ or jobs.	Start applying for summer enrichment programs and/ or jobs.	Start applying for summer enrichment programs and/ or jobs. Pre-register for SAT I, ACT, TOEFL. See your counselor to determine if you qualify for fee waivers for any of these tests.	Mail out all college applications by Jan. 1 if you have not previously done so. Fill out FAFSA and CSS Profile and mail before February 1. (Not all schools require the CSS Profile).
FEBRUARY			Start thinking about the college application process.  Meet with counselor to review academic and non-academic achievements and discuss financial aid.	Financial aid applications should be mailed. You can still research and apply for private scholarships.
MARCH	Schedule classes for the following year.	Research SAT I and ACT prep programs (optional). Schedule classes for the following year.	Develop college list; check schools' SAT Subject Tests requirements. Schedule classes for the following year.	Review your Student Aid Report (SAR). If you need to make changes on your FAFSA, this is the time, via the SAR. You can do so electronically or via email.
APRIL	Register for the SAT I if applicable.	Register for SAT Subject Tests if applicable.	Check college SAT Subject Tests requirements then pre- register for SAT Subject Tests (take two or three).	You will hear from most colleges this month. Review financial aid packages. Visit one or two colleges before making your final decision (opt.).
MAY	Pre-register for summer school or new/make-up work.	Pre-register for summer school or new/make-up work.	Take the SAT I or ELPT (English Language Proficiency Test). Research scholarships.	Notify school of your choice by May 1.
JUNE	Start building your recommendation file; ask teachers of classes you excelled in, for recommendations. Research scholarships. Take SAT Subject Tests if applicable.	Take SAT Subject Tests. Ask for recommendations. Research scholarships.	Take SAT Subject Tests. Ask for recommendations. College search. Write colleges requesting applications.	
JULY/AUGUST	Visit colleges (informal).	Visit colleges (informal).	Visit colleges (call to schedule a formal visit). Apply for private scholarships.	Register for fall classes.

### **How Much Will College Cost?**

The costs of college can be broken down into two areas: billable costs and indirect costs.

Billable Costs	Indirect Costs	
Tuition and Fees	Books and Supplies	
Room and Board	Room and Board	
(if the student lives on campus)	(if the student lives off campus)	
	Transportation	
	Other Expenses	

- 1. **Tuition and Fees** this is the cost of the student's instruction; tuition and fees vary widely depending on the type of college or university. Averages range from \$2,963 at public two-year colleges; to \$8,244 in-state and \$20,770 out-of-state at public four-year colleges; and \$28,500 at private nonprofit four-year institutions.
- 2. **Room and Board** these costs will be billed by the college if a student lives on campus, and include housing and meal costs.
- 3. **Books and Supplies** these are the costs for course materials, and materials can cost up to \$1,000 per year or more.
- 4. **Transportation** if the student lives more than a few hundred miles away, this will add to the cost of attending college.
- 5. **Other Expenses** this includes the cost of laundry, entertainment and clothing, and can add up quickly.

#### Methods

Have each participant estimate how much each year of college will cost. Illustrate the difference in cost and Expected Family Contribution (EFC) (Resource 5.2). Also discuss the costs for different types of institutions.

#### Billable Costs

These are fixed costs that show up on the college bill. They include the items that are paid directly to the college or university, including tuition, student activities fees, laboratory fees, and other charges. For students who live on campus, the costs of room and board will also be fixed, especially if optional plans are not available at reduced rates.

### Indirect Costs

These are costs that do not show up on the college bill. They include books and supplies, travel to and from campus and personal expenses (laundry, entertainment and clothing, to name a few). The amount spent on these items will vary according to need and preference. If the student lives and eats off campus, room and board costs will also be indirect costs. Families have some control over indirect costs by making smart spending choices.

### **Assessing Student Need**

Financial aid provides a specific amount of money to a student to help pay for educational expenses. Most financial aid is given because it has been determined that the student has financial need. The amount of aid is limited to the student's calculated need. As costs go up, student need also rises, and since parent resources remain the same, financial aid should increase, also. Simply stated, a student's need is the difference between the total cost of attending school and the family's financial resources.

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

- Cost of Attendance (the total cost of attending college)
- Expected Family Contribution (the parents' and student's financial resources)
- = Financial Need

## Expected Family Contribution (EFC) is influenced by these factors:

- The amount the student's parents will be asked to pay from their income and assets.
- The amount the student will be asked to pay from earnings and savings.
- Family size, age of older parent, number of children currently attending college.

### The Financial Aid Process

In 2009–10, the federal government provided more than \$146 billion, about 74 percent of all student aid, to help students and families pay for postsecondary education. Families can call the US Department of Education's Federal Student Aid Information Center at 800/4FEDAID (800/433-3243) for current information about federal student aid. Information is also available on the Department's Web site for students at http://federalstudentaid.ed.gov/students.html.

The easiest and fastest way to apply for federal and state financial aid is by completing the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov. The site is available in both English and Spanish. A FAFSA on the Web worksheet can be accessed online in late November, and the FAFSA should be submitted as soon as possible after January 1 of the student's senior year of high

school. Submitting the FAFSA makes the student eligible for consideration for all federal and most state grants and loans.

Private colleges and universities may require additional financial aid forms. One such form is the CSS Profile, which is administered by the College Board. The Profile does charge a fee, which varies according to the number of colleges to which the information is sent. Students can register for the Profile only online at www.collegeboard.com. In addition, colleges and universities may have their own financial aid forms for families to submit. Students should check with all colleges to which they apply to find out their requirements for financial aid.

Males 18 years and older must register with the Selective Service to be considered for federal or state financial aid. Males can register by checking the appropriate box when they complete the FAFSA.

It is important to read and follow the instructions for completing the FAFSA and other financial aid forms and submit all financial aid applications on or before the deadlines. Families may be asked to provide copies of their income tax forms for the preceding year, so it is a good idea to file income taxes as soon as possible. Federal and state governments, colleges, and other sources of financial aid have limited funds, which are given to those who qualify and submit completed applications on time. So, the earlier financial forms are submitted, the better the chances for receiving financial aid.

Also, students must re-apply for financial aid every year that they are in college, which means that they must fill out the FAFSA and other financial aid forms annually throughout their college years.

There are other ways to finance a college education. Service to country is one example. Options include:

- Serving in the military
- Attending the US Army, Air Force or Navy military academies
- Participating in the Reserve Officer Training Corps (ROTC)
- Serving in AmeriCorps, a network of national service programs

Military recruiters, the academies, school counselors, public libraries, and the Internet have information on earning money for college by serving in the military. Education benefits available to former service members have greatly expanded in recent years. For information on the Post 9/11 GI Bill, see www. gibill.va.gov/GI\_Bill\_Info/benefits.htm#CH33.

For more information on AmeriCorps, visit www.amer corps.gov or call 800/94-ACORPS (800/942-2677).

### Types of Financial Aid: Preparing to Meet College Costs

### Grants

Grants are also known as gift aid; they are based on need and do not have to be repaid. They come from the federal or state governments or from the college itself. Grants are based on a student's financial need, and when the need is high, the grant aid tends to be high as well. Grants may be made up from various sources. There are five types of federal student aid grants, all of which require filing the FAFSA to be eligible:

- Federal Pell Grants are the largest source of free money for college from the federal government. To be considered, the student must file the FAFSA. Pell Grants can be used for tuition, fees and living expenses, and in 2009–10 they ranged from \$555 to \$5,550.
- Federal Supplemental Education Opportunity Grants (FSEOG) are awarded to students with exceptional financial need. Filing the FAFSA is all that is needed, and students who qualify for a Pell Grant will be given priority consideration. The grants range from \$100 to \$4,000 per year.
- Academic Competitiveness Grants (ACGs) are for Pell-eligible students who completed a rigorous high school course of study and are enrolled in an eligible program of study. For a list of recognized rigorous programs of secondary school study in your state visit www.ed.gov/admins/finaid/about/ ac-smart/state-programs.html. Awards in 2009-10 were \$750 for first-year and \$1,300 for second-year students.
- National Science and Mathematics Access to Retain Talent Grants (SMART Grants) are for Pell-eligible students in their third or fourth year of specific majors (listing at www.ifap.ed.gov/dpcletters/attachments/GEN1012Attach.pdf). Students must have a minimum 3.0 GPA. The award for full-time students in 2009–10 was \$4,000.
- Teacher Education Assistance for College and Higher Education (TEACH) Grants are for students pursuing a degree in education. The award amounts up to \$4,000 and the student agrees to teach in a participating school or teach in a high-need field for four complete years. This grant is converted to an Unsubsidized Direct Stafford Loan and must be repaid if the teaching agreement is not fulfilled.
- In addition to federal grant money, many institutions have their own grant aid available for highneed students.

### Scholarships

Scholarships are a form of financial aid that is usually based on merit, sometimes in combination with need. The competition for many scholarships is intense. Some are given to the student who exhibits a particular ability or skill such as athletics or music; others are awarded for academic achievement. Scholarships are often renewable for each college year, usually contingent on the student continuing to participate in the activity that prompted the award; or, in the case of academic scholarships, maintaining a certain achievement level or grade point average. In some instances, the college controls the scholarship process, inviting only certain students to become candidates.

WebsitessuchasFastWeb(www.fastweb.com/)and The College Board (http://apps.collegeboard.com/cbsearch\_ss/welcome.jsp) provide free scholarship search services that allow students to identify scholarships based on their interests, talents, need, ethnicity, and other factors. Students should be aware of scholarship scams, however. One way to spot a scam company is if it asks students to pay a fee in order to provide a scholarship search or guarantees a successful search. Visit www.finaid.org/scholarships/scams.phtml for more information on scholarship scams.

Don't overlook the possibility of local scholarships. Students should seek out and apply for as many local scholarships as possible. High schools, churches, local businesses, civic organizations, and special programs may have local scholarships. Some companies and businesses offer assistance to children of their employees. The school counselor or the school's Web site can provide information about local scholarships, also.

### Work-Study

Work-study is another form of financial aid based on need that is sometimes combined with grants or loans. In this case, the student earns the money awarded, often working on campus in the book store, library or dining commons. Students may be able to find employment related to college studies or community service. The typical number of hours worked is 10-15 hours per week, and the salary is often higher than minimum wage.

#### Loans

Loans are a part of most financial aid packages, and they must be repaid, usually with interest. Fortunately, most government loans do not have to be paid until after graduation. Loans can be either need-based or awarded without regard to the family's financial circumstances, and they may be awarded to the student or to the parent(s). Loans based on need usually come from the federal government, the college or university or private lenders.

Some of the most common types of the loans include:

- Stafford Loan the most common government loan for undergraduates at all types of colleges. The government pays the interest on a Stafford subsidized loan while the student is in college.
- 2. Perkins Loan is a low interest loan for students with exceptional need. These loans are awarded by colleges using mostly federal funds, and no interest is accrued while a student is enrolled at least half-time. Repayment begins nine months after graduation. Students can borrow up to \$5,500 per year or a total of \$27,500.
- 3. PLUS (Parent Loan for Undergraduate Students) Loan is a federal loan that allows parents to borrow up to the total cost of attendance, less any other aid the student receives. These loans are unsubsidized, so the parent is responsible for paying the interest.
- 4. Private Loans can help pay for college if families come up short after exhausting all other sources of financial aid. Private loans usually carry a higher interest rate than federal loans, and they may not have as favorable repayment terms.

Students and parents should get all of the facts about the loan before signing a loan agreement. Loans must be repaid according to the terms of the loan, even if the student does not finish college or is dissatisfied with the educational program.

### Preparing to Meet College Costs

The earlier parents or guardians become aware of the costs associated with college, the better the family can incorporate educational costs into their savings plan. Families that begin to set aside an amount of money when the child is born are buying a form of insurance that the funds will be available to assist the student when the time comes to go to college.

A simple savings account at a bank or credit union is a common choice, but there are other options:

- 529 plans are tax-advantaged investment plans offered by states. They are designed to encourage saving for the future college-going expenses of a designated beneficiary, typically a child or grandchild. Withdrawals from 529 plans are free from federal income taxes. Many states also offer a state tax deduction, matching grants, scholarship opportunities, and other benefits. There are two types of 529 plans: prepaid tuition and savings. Prepaid tuition plans allow the pre-purchase of tuition based on today's rates but paid out when the beneficiary is in college. Savings plans, administered by 49 states and the District of Columbia, require a monthly deposit that is invested, usually in mutual funds, on behalf of the saver. More information is available at www.collegesavings.org.
- Individual Development Accounts (IDAs) are matched savings accounts that help low-income families save and build assets that can be used to invest in a college education, among other things. The match on the family's monthly investment, which can be quite small, is provided by a variety of government and private-sector sources. IDAs also include a financial literacy component that helps families plan for the future. More information is available at www.cfed.org/assets/pdfs/IDA\_Fact\_Sheet\_2009\_12\_12.pdf.
- Coverdell Education Savings Accounts (formerly Education IRAs) are investment plans that allow deposits of up to \$2,000 in taxable income per beneficiary per year in a designated investment trust account. Later withdrawals for qualified expenses are tax-free. More information is available at www.savingforcollege.com/intro\_to\_esas/.
- US Savings Bonds are very safe investments that offer relatively modest returns. Interest on savings bonds is always exempt from federal and state income taxes. When the bonds are redeemed in a year that eligible education expenses are incurred, the accrued interest is also free from federal income taxes (but only if the bond is registered in the parent's, not the student's, name). More information is available at www.treasurydirect.gov/indiv/research/articles/res\_invest\_articles\_education\_0604.htm.

One resource to help set and meet college savings goals is the financial calculators at www.finaid.org/calculators/. If it doesn't impose a financial hardship, families may also want to consult a professional financial planner.

The parent or guardian can also seek assistance from a college financial aid officer, who can provide information about the various student aid programs. The financial aid officer may be able to suggest helpful or unique options. For example, some colleges permit the student to pay their expenses on a monthly basis, much like mortgage, rent or car payments.