



Holy Name Central Catholic High School

High School Guidance Handbook

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FRESHMAN

CHECKLIST

- Meet with guidance counselor
- Complete freshman guidance survey
- Participate in extracurricular activities
- Establish good study habits
- Maintain good grades; seek extra help when necessary
- Select appropriate courses for next year
- Begin student activities sheet

STAYING ORGANIZED WHILE IN HIGH SCHOOL

Most successful high school students use some type of organization techniques to keep track of their school work and other life activities. Here are some suggestions:

- Keep a daily planner/calendar and update it regularly to keep track of homework assignments, test dates, make-up work and extracurricular activities.
- Organize your book bag, notebooks and locker on a regular basis.
- Communicate with your teachers about class work and assignments on a regular basis.
- Set up a daily schedule for yourself, which includes time to study and complete homework.
- Begin each grading period or semester with a goal in mind for what you want to accomplish. Write down the goal in your planner.

ACTIVITIES AND ACCOMPLISHMENTS:

In either a notebook, file folder or on a computer, list by year, your extracurricular activities, awards and experiences.

This list will include any school clubs, sports, volunteer activities, community service, religious activities and work experiences. You may also want to include your travel experiences and what you learned from them.

Additionally, keep a list of experiences that have impacted your life. These may be tough situations you have overcome or positive experiences that taught you some beneficial life lessons.

Also keep a list of adults in your life that you could use as a reference for a job or a source for a college recommendation. These people may include teachers, work supervisors, coaches or adults in your community or church. Keep in mind it is not important what "title" these people hold but how well they really know you.

Keep all your report cards and progress reports as well as any copies of essays, research papers or other school work you have done that you may be able to use in the future. Whether your ultimate goal is college, the military or starting a career after high school, it is important to save information that can help with your plans.

TEN STUDY HABITS OF SUCCESSFUL STUDENTS

Successful students have good study habits. They apply these habits to all of their classes. Read about each study habit. Work to develop any study habit you do not have.

1. Try not to do too much studying at one time.

If you try to do too much studying at one time, you will tire and your studying will not be very effective. Space the work you have to do over shorter periods of time. Taking short breaks will restore your mental energy.

2. Plan specific times for studying.

Study time is any time you are doing something related to schoolwork. It can be completing assigned reading, working on a paper or project, or studying for a test. Schedule specific times throughout the week for your study time.

3. Try to study at the same time each day.

Studying at the same times each day establishes a routine that becomes a regular part of your life, just like sleeping and eating. When a scheduled study time comes up during the day, you will be mentally prepared to begin studying.

4. Set specific goals for study times.

Goals will help you stay focused and monitor your progress. Simply sitting down to study has little value. You must be very clear about what you want to accomplish during study times.

5. Start studying when planned.

You may delay starting your studying because you don't like an assignment or think it is too hard.

A delay in studying is called “procrastination”. If you procrastinate for any reason, you will find it difficult to get everything done, when you need to. You may rush to make up the time you wasted getting started, resulting in careless work and errors.

6. Work on the assignment you find most difficult first.

Your most difficult assignment will require the most effort. Start with your most difficult assignment since this is when you have the most mental energy.

7. Review notes before beginning an assignment.

Reviewing your notes can help you make sure you are doing an assignment correctly. Also, your notes may include information that will help you complete an assignment.

8. Tell your friends not to call or text during your study times.

Two study problems can occur if your friends contact you during your study times. First, when your work is interrupted, it is not that easy to get back to what you were doing. Second, your friends may talk about things that will distract you from what you need to do. Here’s a simple idea - turn off you cell phone during your study times.

9. Call another student when you have difficulty with an assignment.

This is a case where “two heads may be better than one”.

10. Review your schoolwork over the weekend.

Yes, weekends should be fun times, but there is also time to do some review. This will help you be ready to go on Monday morning, when another school week begins.

These ten study habits can help you throughout your education.

Make sure they are your study habits!

EXTRACURRICULAR ACTIVITIES – WHY AND HOW

Sure, life in school is pretty interesting. You’ve got algebraic equations, Bunsen burners, sentence diagrams...but chances are you’ve got commitments outside of school too. Maybe you have a part-time job, play in a band or on a sports team, or do volunteer work.

COLLEGES CARE:

The good news is that colleges pay attention to your life inside and outside the classroom. Yes, your academics probably come first, but your activities reveal a great deal about you, such as:

- How you’ve made a meaningful contribution to something.
- What your non-academic interests are.
- Whether you can maintain a long-term commitment.

- Whether you can manage your time and priorities.
- What diversity you'd bring to the student body.

MAINTAINING A BALANCE:

Keep in mind; colleges are not interested in seeing you “do it all.”

“We’re looking for a commitment to and a passion for an activity outside of the academic setting – we’re looking for depth rather than breadth.” Nanci Tessier, College Admission Director.

Colleges don't have a checklist of requirements when it comes to extracurricular activities – they want to see your individuality – and your consistent commitment.

HAVEN'T GOTTEN INVOLVED YET?

Lots of school, community and religious organizations give you chances to explore your interests and talents. If you haven't felt drawn into something yet, there's no shortage of opportunities for you to explore. For example:

SCHOOL ACTIVITIES:

It's pretty easy to find out about activities available at school. Once you start exploring, sometimes the challenge is figuring out how much to do. Here are some quick tips:

- Most importantly, when you find something you like to do, stick with it.
- If you're interested and have extra time, try to excel in more than one area. For example, write for the paper and volunteer. Make sure you're giving your all to each activity, and most importantly, to your school work.
- Don't worry about being president or captain. The key is whether you've done something significant, center stage or behind the scenes.

WORK EXPERIENCE:

Work experience – paid or volunteer, year round or summer – can help you identify career interest and goals, gain work experience and apply classroom learning in the real world. It's also a great way to earn money for college, of course. Consider arranging for an internship or shadow someone at his or her job.

COMMUNITY SERVICE:

You can also gain skills and experience through volunteer work, such as tutoring elementary school kids or spending time at a local hospital. Some schools even offer academic credit for volunteer work.



EXAMPLE OF A STUDENT ACTIVITY RECORD

STUDENT ACTIVITIES

NAME _____ HOMEROOM _____ YOG _____

	FRESHMEN	SOPHOMORE	JUNIOR	SENIOR
Class Officer				
Student Council				
Nat'l Honor Society				
Honor Roll				
Yearbook				
Musical				
Theatre Guild				
SADD				
Camp Sunshine				
Music Ministry				
Eucharistic Ministry				
Christian Leadership				
Homeroom Captain				
Peer Tutoring				

Respect For Life				
Hospice Volunteer				
Chorus				
Band				
Pep Band				
Math Team				
Teens Against Poverty				
Lettermen				
Mock Trial				
The Zone				
SMASH				
Student/Faculty Basketball				
Fashion Shows - Uniforms				
Dodge ball Tournament				
Dance Club				
Community Svc Volunteering				
Other (in-school)				

Outside Activities				
Employment				

STUDENT ATHLETIC ACTIVITIES

NAME _____ **HOMEROOM** _____ **YOG** _____

	FRESHMAN	SOPHOMORE	JUNIOR	SENIOR
Cheerleading				
Basketball				
Baseball				
Football				
Soccer				
Cross Country				
Field Hockey				
Softball				
Track				
Golf				
Tennis				
Lacrosse				
Other Sports (out-of-school)				

FRESHMAN GUIDANCE SURVEY

PLEASE ANSWER THE FOLLOWING QUESTIONS

NAME _____ AGE _____

1. What is your middle name?
2. When is your birthday?
3. What is your favorite song?
4. Who is your favorite singer or group?
5. What is your favorite color?
6. How many brothers and sisters do you have?
7. What are their names?
8. What is your favorite TV show?
9. If a genie granted you one wish, what would it be?
10. What is your favorite food?
11. Do you have any pets? What kinds? What are their names?
12. Who is your favorite movie star?
13. Do you write with your right or left hand?
14. What is your favorite subject in school? Why?
15. What is your least favorite subject in school? Why?
16. What subjects in school would you have liked to take? Why?
17. Do you have a nickname? What is it?
18. What is your favorite movie?
19. What is your favorite sport?
20. If you could be any kind of animal, what would you be and why?
21. Do you have a hobby?

22. Who is your favorite athlete?
23. What is your favorite book or magazine?
24. What is your favorite activity?
25. What is your least favorite activity?
26. What is your favorite school subject?
27. What is your favorite type of music?
28. On the weekends, I like to
29. Someone I admire is _____ because
30. If I could go anywhere for a day, I would go
31. I learn the most when the teacher
32. I learn the most when I
33. I don't like it when teachers
34. I don't like it when I am asked to
35. After high school, I will probably
36. My ideal job would be



SOPHOMORE

CHECKLIST

- Meet with guidance counselor
- Take PSAT in October
- Review PSAT results in December
- Register on collegeboard.com. Record user name and password in guidance
- Complete Career Interest Inventory; follow-up with career exploration on websites, collegeboard.com or other sources
- Maintain good grades; seek extra help when necessary
- Update student activities sheet
- Volunteer in your community

STAYING ORGANIZED WHILE IN HIGH SCHOOL

Most successful high school students use some type of organization techniques to keep track of their school work and other life activities. Here are some suggestions:

In a file folder, keep anything you come across that is of interest to you regarding goals for your life. These can include information from a website, magazine, newspaper article, class notes or knowledge gained from interactions with adults or peers.

- If college is your goal, keep a file folder on college information, perhaps one for each school that interests you.
- Keep all PSAT, SAT I, SAT II and ACT scores.
- If a job after high school is your choice, keep files on different careers that you may want to pursue.
- If you take a career interest inventory, keep these results. They may influence future career choices or college major choices.
- Keep track of the different jobs you have while in high school and list what you liked and did not like about each job.
- To gather further information on college majors or career choices, use www.collegeboard.com/quickstart program. You can record information under Student Planner.

SOPHOMORE IMPORTANT INFORMATION

REMEMBER, as a sophomore, it is your responsibility to:

- Know your graduation and promotion requirements.
- Attend school each day prepared for every class.
- Understand your teachers' expectations and policies.
- Learn and practice good study habits and time management skills.
- Know your school counselor(s).
- Begin exploring different career and/or college pathways.
- Begin assembling information and activities for your high school resume.
- Know how to read and understand your high school transcript.

Transcripts Revealed!

Your transcript is a complete record of your four years in high school. It includes all courses you have taken, the final grade in each course, courses you are currently taking, your grade point average (GPA), class rank, competency test scores and your attendance record.

Some terms you will hear when discussing your transcript:

Grade Point Average (GPA):

Your GPA is the total quality points earned divided by the total number of attempted credits. Both weighted (extra points for honors and AP classes) and unweighted (standard class scale only) grade point averages are reported on your transcripts.

Class Rank:

Students are ranked within their class from the highest GPA to the lowest GPA, using the cumulative weighted grades. Class ranks are given in terms of position in rank to the total class population.

READY, SET, START...

Have you started your college planning yet? It's amazing, but decisions you make as early as 8th grade have an effect on your college career. They affect how you'll go to college, what type of college you'll attend and whether you'll go to college at all.

1. Get Involved.

Getting ready for college isn't work at all. Find something you really like doing, then dive into it. Maybe you're into sports, student council, music, art, etc. You'll develop skills and show colleges your ability to make a commitment and stick with it.

2. Take Challenging Courses.

Colleges do look at your grades, but they also pay attention to how difficult your courses are. They want to see you've challenged yourself. Plus, if you pursue advance courses, such as AP, you may be able to get college credit.

3. Get Help.

Having Trouble in a class? Many schools have peer tutors, students in upper grades who'll help you (for free). Ask teachers or counselors – let them know you want extra help.

4. Read.

Read at least 30 minutes every day, beyond study and homework. People, who read more, know more. And when you take the PSAT/NMSQT and SAT tests, the time you put into reading will really pay off.

5. Don't Delay.

You'll take the PSAT/NMSQT as a sophomore and as a junior. Most students take the SAT in their junior year. Be sure you're taking the solid math and other courses that get you ready. Talk to your counselor to be sure you're on track.

6. Get the College-Bound Facts.

How can you find out about college admission, work and campus life? Ask someone who's done it, such as students who went to you high school. Get to know your counselors. Ask a career planner at a local college. Ask a teacher. Do web research.

7. Involve Your Family.

When parents or guardians haven't been to college themselves, they may think they can't help you. That's not true. They can talk to counselors and help you stay on the right path.

8. Look for a Mentor.

Look for adults who can lend their enthusiasm and help you succeed at your goals. If you're interested in a specific subject or activity, talk to a teacher or leader who knows about it. Find a counselor or teacher you trust to help you reach your goals.

9. Confront Personal Roadblocks.

If you have a problem that's getting in the way of schoolwork, don't ignore it. Talk to your friends, family or any adult – parent, coach, nurse and/or counselor – who may be able to offer advice or help.

10. Roll Up Your Sleeves.

If you expect to go to college later, expect to study now. No one can do it for you. Don't talk the college talk, "I'll go to college to get a great career" – without walking the walk.

PLANNING COLLEGE AS A SOPHOMORE

SELF-EXPLORATION:

- Ask yourself questions about college(s) and write down your answers to see what you know and don't know about college options. Such as: size of college, location of college, majors a college offers, how much it costs, entrance requirements, activities, sports, etc.
- Also ask yourself what you know about private colleges versus public colleges or perhaps a military academy or a community college. Research these different options.
- Make a list of desirable characteristics about college. Gather information, perhaps the most important step as a sophomore is to begin gathering as much information as possible and keep organized files on what you learn.
- Utilize web sites, such as collegeboard.com to look for college information.
- Contact college admissions representatives to learn about admissions requirements.
- Research the entrance requirements for colleges. Some colleges are very competitive and it is vitally important to know the requirements so you can plan on taking appropriate classes and entrance tests.
- Meet with your counselor to discuss college plans and review your course selections for the next two years.
- Talk to friends and relatives who have attended different colleges.

TAKE ACTION:

- Start a long-term calendar to plan out your college search. The Student Planner on www.collegeboard.com/quickstart can assist you with this.
- Set realistic goals.
- Get involved with extracurricular activities.
- Take the PSAT and utilize SAT resources to prepare for the test.
- Attend college fairs in your area.
- Visit college campuses while classes are in session.
- Keep files on all the information you have gathered about each college you have researched.
- Take advantage of volunteer or work experiences that will help with your college application.
- Continue to record your activities and experiences.
- Meet with your counselor and choose courses that will prepare you for college and make you competitive for entrance.

COLLEGE OPTIONS

Selecting a post-secondary educational experience that is right for you is an important decision. How do you find the institution and/or program that match your own personal needs, ethics and career goals? We recommend that you pursue a careful “self-assessment” and then gather information about the educational options available to you.

SELF ASSESSMENT

What aspects of your high school years have been most meaningful to you? If you could live this period over again, would you do anything differently?

YOUR GOALS AND VALUES

What values are most important to you? What do you care about most? What occupies most of your energy, effort and/or thoughts?

1. How do you define success? Are you satisfied with your accomplishments to date? What do you want to accomplish in the years ahead?
2. What kind of person would you like to become? Of your unique gifts and strengths which would you like to develop? What would you most like to change about yourself?
3. Is there anything you have ever secretly wanted to do or be? If you had a year to go anywhere and do whatever you wanted, how would you spend it?
4. What experiences have shaped your growth and thinking?
5. What are your strengths and weaknesses?

YOUR EDUCATION

1. What are your academic interests? Which courses have you enjoyed the most? Which courses have been the most difficult for you? Why?
2. What do you choose to learn when you can learn on your own? Consider interests pursued beyond class assignments - topics chosen for: research papers; lab reports; independent projects; independent reading; school activities; job or volunteer work. What do your choices show about your interests and the way you like to learn?
3. How do you learn best? What methods of teaching and style of teacher engage your interest the most?
4. How much do you genuinely like to read, discuss issues, and exchange ideas? What has been the most stimulating intellectual experience in recent years?
5. How would you describe your school? Are learning and academic successes respected? Has the school's environment encouraged you to develop your interests, talents and abilities? Have you felt limited in any way? What would you preserve or change about your school if you were able to do so?
6. How well has your school prepared you for college? In what areas of skills do you feel most confident, least confident? Have you been challenged by your courses? Have you followed a college preparatory curriculum?
7. Have you worked to your potential? Is your academic record an accurate measure of your ability and potential? Are your SAT/ACT scores reflective of your ability as a student? Have you taken standardized tests (PSAT/SAT/ACT) at least twice? What do you consider the best measures of your potential for college work?
8. Are there any outside circumstances (in recent experience) that have interfered with your academic performance? Consider such factors as: after-school jobs, home responsibilities or difficulties, excessive school activities, illness or emotional stress, parental influences, English not spoken at home, or other factors which are unique to your background.

YOUR ACTIVITIES AND INTERESTS

1. What activities do you enjoy most outside the daily routine of classes and other responsibilities? Which activities have meant the most to you? Looking back, would you have made different choices?
2. Do your activities show any pattern of commitment, competence or contribution to other individuals, your family and/or school?
3. After a long, hard day what do you most enjoy doing? What is fun or relaxing for you?

YOUR PERSONALITY AND RELATIONSHIP WITH OTHERS

1. How would someone who knows you well describe you? Your best qualities? Your most conspicuous shortcomings?
2. Which relationships are most important to you and why? Describe the people whom you consider your best friends; your best critics; your best advocates. In what ways are they similar or different from you?
3. Describe the students at your school. Which ones do you feel you are close to? Generally, how do you respond to people who think and act differently from what you expect? How do you feel about your teachers?
4. How are you influenced by others who are important to you? How important to you are approval, rewards and recognition? How do you respond to pressure, competition or challenge? How do you react to failure, disappointment or criticism?
5. How do you feel about choices and making decisions for yourself? What are the best decisions you have made recently? How much do you rely on direction, advice, or guidance from others? Have you ever chosen anything because it was new or interesting? How important are fads and fashion?

LOCATION

1. Where do you want to go to college?
2. Would you rather be close to home or away from home?
3. How frequently do you hope to return home?
4. Do you want warmth or snow?
5. Would you rather go to school in a small town or big city?

SIZE

1. Do you want a small college or large university?
2. What size classes provide the best educational environment for you?

FOUR YEAR COLLEGES:

- Size
- Cost
- Entrance/Admissions requirements (some private schools have easier entrance requirements, while others have much more difficult requirements).
- Individual academic assistance offered at schools.
- Extra opportunities on campus.
- Diversity of population.
- Majors offered.

MILITARY ACADEMIES:

Most military academies require a somewhat involved application process:

- There are rigorous application requirements and processes that must be adhered to. (You will need to start early, usually in your junior year).
- Understand the commitment you are making to military life after college.

COMMUNITY COLLEGES:

Community colleges are another option for students.

- Open enrollment is available in most programs.
- Cost is usually much lower.
- Many good two-year degree programs are available at community colleges, if you do not wish to go to college for four years.

- College transfer programs are offered. This means that you can start out at a community college in a two-year program and have your degree/courses transferred to a four year college. If opting for this choice, it is imperative that you still do your research work on four year colleges that you would be interested in transferring to. Make sure that the courses you would be taking at the community college are acceptable as transfer courses at their college.
- Be aware that some programs are more selective (nursing, dental hygiene, etc.) and there could be a waitlist to be accepted into the program.

HOW TO PAY FOR COLLEGE

It is never too early to start researching ways to pay for college:

- Research different scholarship and financial aid websites such as www.fastweb.com.
- Look at college websites for information on scholarships that are available to incoming freshmen. Check also to see if these scholarships are renewable each of the remaining 3 years and if so, what requirements are necessary for renewal. Some scholarships are a one-time deal to entice a student to come to their college, so be careful, especially if scholarship aid is an important factor in your college choice.
- Remember that most scholarships are based on academic performance, so continue to do your best in high school every year. Colleges want to see a commitment from the student for the entire 4 years of high school, even in your senior year, even though you may have already been accepted to the college of your choice.
- Other scholarships are based on community service and leadership, so become knowledgeable about the religious, civic or business organizations in your town, county or state and apply to all that are applicable to you.
- Many colleges also have work-study programs or offer jobs on campus.
- Contact college financial aid offices for additional information.

EVEN IF YOU ARE UNDECIDED, YOU STILL NEED TO PLAN!

A lot of emphasis is put on attending college after high school. However, not everyone wants to go. If you plan to enter the military or the workforce, you still need to PREPARE. You may still be confused about what you want to do after high school. It is OKAY! However, many times, this confusion can lead to doing nothing because you may not know where to start. High school is the perfect time to investigate and experience different options and interests. If you are unsure of your post high school plans, here are some tips to help:

- Take a self-assessment or interest inventory, such as the [Career Interest Inventory](#) (below).

There are also websites that offer interest inventories online to give you a quick assessment of your interests and skills.

- Create a resume to give to potential employers. Outline activities you have been involved in, jobs you have held, volunteer experiences and special skills.
- Attend career and college fairs. Take advantage of these opportunities to meet and talk with business people and college representatives. Have questions ready to ask about their jobs, what they do and what qualifications are needed to enter that career field. This is a great way to gather information and connect with real people who may be able to help you later. Many technical colleges offer “certificate” programs for trade and industry, such as, carpentry, automotive repair and computers. Some of these programs may be completed in as little as six months and offer training to prepare for a particular career. You don’t necessarily need a four-year degree to have a great career.
- Sign up to do an internship. Internships offer real work experience for credit in a job you may be considering as a career. Remember your supervisors may often be able to write you a letter of recommendation for college; they may even be alumni of your first choice college. Your counselors, teachers and administrators are all available to help and answer questions. Use them as resources, visit the Guidance Office at your school and ask questions. You can graduate with a plan for your future and make anything happen!

CAREERS

SOME HOT PROSPECTS:

- Business – small and medium size companies – Entrepreneurial Studies / Marketing
- International Studies – Eastern Europe and Pacific Rim.
- Computer Science – software.
- Nursing – most areas.
- Education – with emphasis on special education, growth in private schools continue.
- Engineering – robotics, electronic, civil and environmental.
- Health Fields – almost all areas – 1 out of every 5 jobs is predicted to be in health related fields.

SOME COOL PROSPECTS:

- Art
- Advertising
- English
- Financial Services
- Insurance
- Agriculture
- Home Economics

MOST POPULAR MAJORS:

Four Year Colleges:

- Business 28.7%
- Social Sciences & History 14.3%
- Education 9.3%
- Health Professions & Related Clinical Sciences 8.9%
- Psychology 7.4%
- Visual & Performing Arts 7.4%
- Engineering & Engineering Technologies 7%
- Communication, Journalism & Communications Technologies 6.8%
- Biological & Biomedical Sciences 6.6%
- Computer Information Sciences 3.5%

Two Year Colleges:

- Liberal Arts & Sciences / General Studies / Humanities 34.5%
- Health Professions & Related Clinical Sciences 17.6%
- Business 16.1%
- Computer & Information Sciences 5.2%
- Engineering Technologies 4.8%
- Other 21.8%

ADVICE FOR THE STUDENT

- ✓ Follow the career you like best.
- ✓ Be the best you can in whatever you do. Keep a positive image of yourself.
- ✓ Project a positive, can-do attitude. Network throughout your life. People are the most important assets you can acquire. Build a card file on people you meet. Get to know their interests, children's birthdays, hobbies and keep in contact.
- ✓ Set short-term and long-term goals. Don't make them unrealistic. Measure your achievements toward those goals.
- ✓ Be flexible. Try new things. Continue your education. Read.
- ✓ Get involved in outside activities – churches, organization, civic groups.
- ✓ Get active in business association allied with your work

CAREER INTEREST INVENTORY

Circle the number of the activities or career fields that interest you:

- | | |
|---|--|
| 1. Work on a farm or help save a rainforest | 24. Design computer games and programs |
| 2. Solve complicated math problems | 25. Work outside in a park |
| 3. Act in a movie or play | 26. Research a law case |
| 4. Study social groups in society | 27. Play an instrument |
| 5. Interview strangers for the TV news | 28. Work with children |
| 6. Learn about and study the economy | 29. Run for class office |
| 7. Study "how to" mechanic manuals | 30. Work after school to save money |
| 8. Perform science lab experiments | 31. Set up a stereo system |
| 9. Manage an art gallery | 32. Read science fiction |
| 10. Conduct a religious service | 33. Write a short story, play or novel |
| 11. Bargain at a flea market | 34. Entertain at a party |
| 12. Write up graphs or charts with statistics | 35. Work in a politician's office |
| 13. Build cabinets or furniture | 36. Enter documents into computers |
| 14. Study nature outdoors or trace the effects of
pollution on the environment | 37. Build a jet aircraft model |
| 15. Write a movie screenplay | 38. Use an electron microscope |
| 16. Lead a club or scout troop | 39. Design a new line of clothes |
| | 40. Read and discuss literature |

- | | |
|---|---|
| 17. Buy merchandise for a store | 41. Debate political issues on TV |
| 18. Work 9am to 5pm in an office | 42. Keep accurate records of a business |
| 19. Operate heavy machines | 43. Repair a car engine |
| 20. Play chess | 44. Identify constellation of stars |
| 21. Work on art or music magazines | 45. Take pottery classes |
| 22. Get involved in a charity or community organization | 46. Work with senior citizens |
| 23. Do fast paced, high-pressure sales work | 47. Sell products on commission |
| | 48. Budgeting or running a company |

Circle the numbers you checked on the chart below. On each line total the numbers you circled. Put the total in the blank space at the end of each line.

Personality Types Total:										Totals
A. Doers	1	7	13	19	25	31	37	43		_____
B. Investigators	2	8	14	20	26	32	38	44		_____
C. Artists	3	9	15	21	27	33	39	45		_____
D. Helpers	4	10	16	22	28	34	40	46		_____
E. Enterprisers	5	11	17	23	29	35	41	47		_____
F. Detailers	6	12	18	24	30	36	42	48		_____

In what two personality types did you score the highest? _____ & _____

(From American Careers Volume 4)

CAREER INTEREST INVENTORY RESULTS

In what two personality types did you score the highest? Explanation for typical majors and career for these personality types are listed below.

A. Doers

If you like working with your hands, chances are you are a “Doer”. You like to build, tinker and fix things. Using tools comes naturally. You may prefer “doing” to “thinking” and concrete problems to abstract problems. Many doers grow up to have “hands-on” careers.

Arts & Communications

Photojournalist

Florist

Interior Decorator

Jeweler

Business/Management

Computer/Office Machine Installer

Hotel Clerk

Sales Representative

Stock Clerk

Health Services

Surgeon

Dental Assistant

Physical Therapist

Nurse

Human Services

Hair Stylist

Firefighter

Police Officer

Food Service Worker

Industrial & Engineering

Automotive Technician

Electrician

Carpenter

Plumbing / Heating / Air Repairer

Natural Resources/Agriculture

Farmer / Gardner

Logger / Forestry Worker

B. Investigators

Investigators are observant and curious. You have a feel for gathering and figuring out information. Most love science, math or history. You may prefer to work more on your own than with others.

Arts & Communications

Investigative Reporter

Composer

Advertising / Writer

TV Producer

Business/Management

Paralegal

Researcher

Military Analyst

Computer Security Analyst

Health Services

Physician

Veterinarian

Medical Assistant

Pharmacist

Human Services

Police Detective

Librarian

College Professor

Lawyer

Industrial & Engineering

Engineer

Surveyor

Architect

Solar Energy System Designer

Natural Resources/Agriculture

Astronomer

Geologist

Biochemist

Geneticist

C. Artists

Artists are creative, imaginative and feel the need for self-expression. You love working freely and put emotion into your work. Artists may work with words and pictures or music and dance.

Arts & Communications

Scriptwriter

Photographer

Graphic Artist

Musician

Business/Management

Advertising / Account Representative

Computer Game Developer

Web Master

Sales Representative

Health Services

Plastic Surgeon

Dental Lab Technician

Prosthetist

Orthodontist

Human Services

Teacher

Chef

Cosmetologist

Architect

Industrial & Engineering

Architectural Drafting Specialist

Painter

Robotics

Upholsterer

Natural Resources/Agriculture

Landscape

Marine Biologist

Horticulturist

Environmental Analyst

D. Helpers

You enjoy teaching people new skills or helping them with personal problems. You work well in groups and interact well with all kinds of people. Your communication skills are excellent.

Arts & Communications

Wedding Coordinator

Politician

Business/Management

Sales Person

Personnel Director

Health Services

Psychiatrist

Nurse

Interior Decorator	Travel Agent	Dietitian
Product Designer	Office Worker	Home Health Aide

<u>Human Services</u>	<u>Industrial & Engineering</u>	<u>Natural Resources/Agriculture</u>
Social Worker	Maintenance Worker	Civil Engineer
Child Care Worker	Safety Inspector	Arborist
Career Counselor	Environmental Engineer	Ecologist
Government Worker	Biomedical Engineer	Botanist

E. Enterprisers

Enterprisers have strong leadership skills. You are competitive and like to persuade others to see things your way. Enterprisers often have the social skills of helpers and hands-on-skills of others.

<u>Arts & Communications</u>	<u>Business/Management</u>	<u>Health Services</u>
Reporter or Radio Announcer	Business Owner	Medical Partner
Film / TV Reporter	Company President	Laboratory Operator
Performer	Financial / Marketing Provider	Clinical Operator
Advertising / Public Relations	Administrative Assistant	
Executive		

<u>Human Services</u>	<u>Industrial & Engineering</u>	<u>Natural Resources/Agriculture</u>
Real Estate Agent	Home Improvement Contractor	Farmer
Restaurant Owner	Repair Service Provider	Lawn Service Provider
Housekeeping Services	Recycling Provider	Fishery Operator
Provider		Dairy Producer
Non-Profit Agency Director		

F. Detailers

Detailers like to analyze facts and numbers. You like to operate business machines. A steady routine is preferable to

risk taking and often prefer being part of large companies, though not always in leadership roles.

Arts & Communications

Publication Editor

Production Artist

Advertising Manager

Computer Drafting Technician

Business/Management

Accountant

Computer Programmer

General Manager

Word Processing Specialist

Health Services

Medical Manager

Medical Researcher

Laboratory Technician

Medical Examiner

Human Services

Traffic Technician

Emergency Vehicle Dispatcher
Biochemist

Reservation Agent

Information Specialist

Industrial & Engineering

Printing Equipment Operator

Engineering Technician

Plumber / Other Trade

Construction Worker

Natural Resources/Agriculture

Agricultural Technologies

Food Scientist /

Environmental Analyst

Environmental Analyst

JUNIOR

CHECKLIST

- MEET WITH GUIDANCE COUNSELOR REGULARLY
- REGISTER AND TAKE PSAT TEST
- REVIEW PSAT RESULTS WITH GUIDANCE COUNSELOR
- CREATE LIST OF 10 COLLEGES THAT YOU WOULD LIKE TO ATTEND
- MEET WITH COLLEGE REPRESENTATIVES AFTER SCHOOL (SEPT-OCT-NOV)
- MAKE A PLAN TO TAKE SAT, SAT II AND ACT TESTS
- CHECK ENTRANCE REQUIREMENTS FOR COLLEGES OF INTEREST
- CHECK OUT COLLEGE INFORMATION IN GUIDANCE OFFICE AND ON THE INTERNET;
VISIT WEBSITE: COLLEGEBOARD.COM
- PLAN COLLEGE VISITS DURING SCHOOL VACATIONS OR SUMMER BREAK
- PREPARE RESUME; ASK 3 TEACHERS FOR RECOMMENDATIONS (PROVIDE THEM WITH
A COPY OF RESUME); RETURN TO GUIDANCE OFFICE
- TAKE MINIMUM OF (2) SAT REASONING TESTS AND (1) ACT TEST BEFORE THE END OF
JUNIOR YEAR
- UPDATE STUDENT ACTIVITY LIST

COLLEGE APPLICATION STRATEGIES

- Use the Guidance Office resources – computers, handbooks, catalogs and view books.
- Engage in conversations about college selection and career options with parents, relatives, teachers and friends.
- Visit colleges during the spring and summer vacations. Telephone college admission offices to set up an interview if required or for a campus tour.
- Meet with college representatives during their fall visits to Holy Name.
- Maintain a personal file regarding your college search keeping an accurate record of dates, appointments, and copies of material forwarded.

- Organize a portfolio of your art/design work, especially if you have a career interest in art or architecture.
- Participate in job shadowing experiences/volunteer.
- Consider the 2-2-2 approach to college selection:
 - Find (2) colleges that you consider competitive or your “dream” schools;
 - Find (2) colleges that fit your academic profile;
 - Find (2) colleges that the probability of admissions is most likely

TYPE OF POST SECONDARY SCHOOLS

UNIVERSITIES

Universities are usually larger institutions composed of a number of individual “schools” or “colleges”. They require four years of study to earn a Bachelor’s Degree (sometimes called a Baccalaureate). Universities offer more diverse programs of study, with advanced degrees to the Masters and Doctorate level.

FOUR-YEAR COLLEGES

Four-year colleges, including liberal arts colleges, are less diversified in their programs of study than universities. A typical four-year liberal-arts curriculum aims to broaden an individual’s general fund of knowledge, in addition to offering concentrated study in a particular subject area. A Bachelor’s Degree is awarded upon completion.

TWO-YEAR COLLEGES

Two-year colleges include Junior Colleges, Vocation-Technical Colleges and Community Colleges. Programs of study usually lead to direct entry into a career and/or the opportunity to transfer to a four-year institution. An Associate degree is offered upon completion of study.

UPPER-DIVISION COLLEGES

Upper-division colleges offer the final two years of a Bachelors program to a student who has transferred from other institutions.

SPECIALIZED COLLEGES

Some colleges offer concentrated offerings in a specific field, such as art, music, health, agriculture, technical careers, religious studies and business. The course of study may be one, two or three years.

TRAINING SCHOOLS

Training schools offer short-term certificates of study in such areas as cosmetology, tractor/trailer driving and diesel mechanics. They are usually private, profit making institutions.

APPRENTICESHIPS

Apprenticeships offer training through a combination of classroom instruction and on the job training. Trainings are in the skilled trades – electrician, plumber, carpenter, etc.

WHAT SELECTIVITY MEANS FOR YOU

UNDERSTANDING ADMISSIONS FACTORS

College admission officers across most of the nation report the same news: The number of applications is rising, making admission more competitive.

WHY ARE APPLICATIONS INCREASING?

The increase comes from a surge in births during the 1980's. Children of the baby boomers are coming of age. Colleges predict applications will continue to rise faster than openings at most colleges through about 2011.

"Most schools are a little more sensitive than they were maybe 10 years ago," says Joan Isaac-Mohr, vice President and Dean of Admissions at Quinnipiac University in Connecticut. This can mean more pressure for students through the application process.

BENEFITS OF INCREASED SELECTIVITY

There's a silver lining. As Isaac-Mohr points out, increased selectivity means better students are going to apply broadening your choice of schools with a high-achieving student population.

Ann Wright, Vice President for Enrollment at Rice University in Texas agrees. "There are a lot of schools where students can be happy and successful," she says. Both experts encourage students and parents to consider a range of schools, rather than focusing on a single institution.

Community colleges, for example, can allow you to spend two years improving grades or selecting a career focus before transferring to a four-year university. While you might be taught by a graduate student at a large university, teachers at community colleges are usually professors who primarily want to conduct research.

Small class sizes and more access to professors at small public or private colleges can be a boost to students while some may prefer the energy and variety of a large university. It's important for you to determine your needs and academic interests and select five or six schools that make a good fit.

WHAT ARE COLLEGES LOOKING FOR?

As you prepare application materials, it can help to know what schools are really looking for in the piles of applications. Admissions officers evaluate applications in different ways, depending on how selective, or competitive, their applicants are.

THE LEVELS OF SELECTIVITY

At one extreme are "open admission" colleges. These schools require only a high school diploma and acceptance is on a first-come, first-served basis. Many community colleges have this policy. At the other extreme are the very competitive colleges. They admit only a small percentage of applicants each year. Most colleges fall somewhere in between.

LESS SELECTIVE

Less selective colleges focus on whether applicants meet minimum requirements and whether there's room for more students. Acceptable grades are often the only requirements beyond an interest in college study. The SAT 1 or ACT may be required, but test scores are usually used for placement, not admission.

MORE SELECTIVE

More selective colleges consider course work, grades, test scores, recommendations and essays. The matter may be whether you are ready for college-level study. It's possible to be denied admission because of a lack of interest in higher education.

VERY SELECTIVE

As many as 10 or 15 students apply for each spot at very selective schools. Admission officers look carefully at every aspect of a student's high school experience, from academic strength to test scores. Since many applicants are strong academically, other factors – such as your essay – are critical. Although they receive a great deal of publicity, only a small number of colleges (fewer than 100) are this selective.

ADMISSION FACTORS

Selective colleges consider these factors for admission:

- Courses taken
- Counselor/teacher recommendation
- Ethnicity
- Grades
- Application questions and essays
- Geographic location
- Grade point average
- Personal interview
- Alumni relationship
- Rank in class
- Activities outside the classroom
- Major/college applied to
- Admission test results
- Special talents and skills

There's no general agreement about which of these factors are ranked more important. However, most admission officers place the most weight on your high school record.

HOW IMPORTANT ARE EXTRACURRICULAR ACTIVITIES?

The significance of activities has been exaggerated. While schools do consider them, they're looking to see that you have shown a long-term commitment in one or two areas.

NEED-BLIND ADMISSION VS. NEED-SENSITIVE ADMISSION

Most colleges have a need-blind admission policy. This means they decide whether to make an offer of admission without considering your family's financial situation

Other colleges are need-sensitive; they do consider your family's financial situation in the admission process. Most of these colleges know they cannot satisfy the financial need of all applicants. Some schools use need-sensitive admission when deciding to accept a borderline student or to pull a student off the waiting list.

MATCHING ADMISSION STANDARDS

As part of the college search, you should compare your academic and personal qualifications to those of students who are typically admitted to schools where you want to apply.

CHOOSING A COLLEGE MAJOR

With over 900 majors to choose from, choosing a college major can be a daunting process. While it is true that nearly 60% of students change their major at least once. It is still very important that you have an idea of how your interests and talents may translate into various programs of study. Knowing schools are geared towards certain disciplines (i.e. business, nursing and engineering schools). Here are a few suggested steps to follow to help you research and choose a college major.

IDENTIFY YOUR FAVORITE SUBJECTS FROM HIGH SCHOOL

Make a list of your favorite classes. Focus on the most enjoyable courses where you excelled. Make a list of your least favorite subjects. This may be even more important – ruling out subjects you dislike is half of the self-assessment process.

CONSIDER YOUR PERSONALITY, VALUES AND MOTIVATION

Are you outgoing or reserved? Do you like working on abstract problems that require analytical thinking or do you prefer activities where you can lead, control or persuade other people? Do you prefer structured environments where you know precisely what is expected of you? Do you like to train or teach people? Do you enjoy helping others solve personal problems? Do you value humanitarian pursuits or are you more salary-driven? Do you like working independently or as part of a team? The answers to some of these questions will help you to narrow the programs to those that suit you best.

TAKE A CAREER ASSESSMENT QUESTIONNAIRE

Complete a career profile or go to internet sites. While no assessment can predict with 100% certainty which careers will be perfect for you, the questionnaires and surveys are a helpful way to research possibilities you may never have considered. Ask your school counselor to additional resources.

GATHERING INFORMATION

Learn about the career paths that match various majors. New careers are constantly emerging as the world of work becomes more knowledge-based. If you want to find out more about the college major that is right for you, you must also find out more about the world of work. An informational interview with a professional in the career field you are interested in its one of the best ways to get information first-hand.

If you still haven't been able to find the right major before you go to school, do not fear! Since nearly two-thirds of college students begin their first year undecided, you won't be the only one still searching for that perfect fit. However, be sure to choose colleges with a wide variety of majors so your options aren't limited when it comes time to make a decision.

OTHER RESOURCES

Meet with your Guidance Counselor to discuss career possibilities, special summer programs and internship opportunities. Your school library may also have books and reference materials specifically designed for students interested in exploring careers.

LOOKING FOR A GREAT JOB TO HELP EXPLORE YOUR INTERESTS?

Check these websites for details about exciting summer jobs that could lead you to discover new talents:

Greatsummerjobs.com, coolsummerjobs.com, cooljobs.com, coolworks.com, aboutjobs.com

COLLEGE EVALUATION CHART

College/University _____

You have gathered a lot of information from your reading, conversations and campus visits. This chart is intended to help put some of this information into perspective for you.

For each of the college selection factors listed, evaluate each college on a scale of 1 (poor) to 5 (excellent). **You** determine whether a college or university receives a 1,2,3,4 or 5 on a particular factor.

Now for each factor, compare your evaluations of the colleges. Keep in mind that it is unlikely that all of the college selection factors will be of equal importance to you. Pay special attention to those you think are most important to your **interests** and **needs**.

SELECTION FACTORS	1	2	2	4	5
Academic Program and Atmosphere	—	—	—	—	—
Student-Faculty Ratio	—	—	—	—	—
Accessibility of Faculty outside of Class	—	—	—	—	—
Faculty Teaching Reputation	—	—	—	—	—
Opportunities for Independent Study	—	—	—	—	—
Opportunities for International Study	—	—	—	—	—
Opportunities for off campus work internships	—	—	—	—	—
Academic Counseling Program	—	—	—	—	—
Academic Facilities (classrooms, labs, etc.)	—	—	—	—	—
Library as a place of study & do Research	—	—	—	—	—
Cultural Facilities (theaters, galleries, etc.)	—	—	—	—	—
Opportunities to hear visiting Lecturers	—	—	—	—	—
Personal Counseling Program	—	—	—	—	—
Recreational Facilities (gym, track, pool, etc.)	—	—	—	—	—
Student Health Facilities	—	—	—	—	—
Location on Campus	—	—	—	—	—
Distance from Home	—	—	—	—	—
Opportunities to participate in clubs, sports, activities, student government	—	—	—	—	—
Residence Halls or other types of college housing	—	—	—	—	—
Opportunities for entertainment & Social Life	—	—	—	—	—
Food	—	—	—	—	—
% of Students receiving Financial Aid	—	—	—	—	—
Totals:					
	TOTALS				

TOTAL POINTS _____

Eligibility Rating (based on College Comparative Admissions Criteria & Application Checklist

Reach _____ **Moderate** _____ **Safety** _____

QUESTIONS TO ASK A COLLEGE REPRESENTATIVE

There are a lot of colleges to choose from and it's important to find one that is a good fit for you. Take some time to ask yourself some questions about which qualities are important for you in a college. Sample questions to ask college representatives:

WHAT TYPE OF INSTITUTION IS THIS?

- College, university, technical institution, or business college?
- Two year or four year?
- State controlled, private endowed, or church related?
- Coeducational, all men, or all women?
- How many students? How many undergraduates? Ration of men to women?
- Rural, urban or suburban?

TELL ME ABOUT YOUR PROGRAMS?

- Do you offer my Major?
- Is my degree program accredited – by whom and at what level?
- Are advanced degrees (master's, doctorate) offered?
- Can I enroll part-time; take courses in the late afternoon, evenings, and weekends or during the summer?
- Are there internship opportunities available on campus, or in the community?
- Do you have honors programs for students who enter with high grades?

WHAT IS YOUR CAMPUS AND COMMUNITY LIKE?

- Is your college located in an urban, suburban or rural setting?
- Are you on the semester or quarter system? When do classes begin?
- What kinds of social, cultural and recreational activities are available on the campus and in the community?
- How far away is your campus? How much time does it take to get there?
- Will I need a car to get around? Does public transportation (bus) provide easy access to the campus and community?
- How many students are enrolled? In my major? From my community/school?

HOW MUCH DOES YOUR COLLEGE COST?

- What are the costs of tuition or registration fees, books and supplies, housing, parking, etc? When do I pay for those fees?
- Do I have to send in a deposit to confirm my intention to enroll? How much? When?
- What are the chances fees will be increased and when will I know?

IS FINANCIAL AID AVAILABLE?

- When and how do I apply for financial aid? Do I apply for campus scholarships separately? How do you determine if I qualify for assistance?
- When will I be notified if I will or will not receive assistance?
- Will financial aid cover my entire need?
- Are there special kinds of assistance for students from certain ethnic minority and other underrepresented groups?
- Is it easy to get apart-time job on campus, or in the community?

WILL I BE ELIGIBLE FOR ADMISSION?

- What are your admission requirements for freshmen, transfers?
- Do you have a special admissions program, or organization, for students from certain ethnic minority and other underrepresented groups? How do I qualify? What kind of special help will be available to me after I enroll?
- Will I need to take an admissions test?
- Can I take an admissions test over to qualify?
- How do you determine my grade if I repeat a course?
- Will a course in which I received a “D” grade count?
- Do you give extra credit for honors courses?
- What is the admissions priority of transfer students from community colleges, from four-year colleges?

HOW DO I APPLY FOR ADMISSIONS?

- What kinds of career counseling services are available?
- How well does your school do in placing graduates in jobs as well as in graduate and professional schools?
- Are internships, cooperative work arrangements, and independent study opportunities readily available to students?
- Does your institution offer ROTC?

WHAT ELSE DO I NEED TO KNOW?

- Can I take courses at your college for college credit before I graduate from high school? What are the requirements for enrolling? When and how do I sign up?
- How do I make arrangements to talk to someone further at your college to discuss enrollment opportunities?
- How do I make arrangements to take a tour of your campus?
- Do you have an open house program for prospective students? When and whom do I contact for more information?

TOURS

Reading through college brochures and surfing campus websites can tell you so much about a campus, but nothing can compare to seeing it first-hand. Remember that the marketing materials don't tell the whole story. Visiting allows you to experience the campus' personality. While it may be difficult to visit every campus during the selection stage, it is exceptionally important that you visit once you are accepted and before mailing your final decision.

TIPS FOR THE CAMPUS VISIT

Schedule your Visit – Visit at a time when there will be someone available to meet with you to give you a tour of campus. Leave enough time to walk around on your own after the tour.

Make the Most of Your Visit – before arriving on campus, contact a professor in your intended field of study or an advisor of a club that interests you, to arrange an informational meeting.

Try the Food and See a Dorm – Remember, the campus will be your second home. You want to make sure it's a good fit. Have lunch in the Cafeteria. Tour the first-year student residence halls.

Collect Materials – Pick up all admissions materials and financial aid brochures. Student newspapers, flyers and activity calendars will also give you a sense of what campus life is really like.

Reflect and Write – Jot down a few notes to capture your impression of the campus immediately after the tour. Record the names of the college staff you interacted with and send them thank-you notes.

SMART QUESTIONS TO ASK COLLEGE REPS

- Are first-year students guaranteed housing? Every year?
- What percentages of students receive grants and scholarships?
- How many students are involved in Internships? Where do they intern?
- Are first-year students required to bring computers? Are there any labs?
- What percentages of students go to graduate school? Which schools?
- What is the average class size during the first year? What is the largest class?
- Do first-year students live in doubles, triples or quads?

SMART QUESTIONS TO ASK STUDENT TOUR GUIDES

- What did you do for fun last weekend? Do people stay on campus?
- Can first-year students have a car on campus? Do you need one?
- What classes are you taking right now? Have you taken a class you didn't like?
- How much time do you spend on homework? Where do you usually study?
- What types of activities are you involved in on campus? What do you like best?

- How accessible are professors out of class? Are tutors available for extra help?
- Are you happy you chose this campus?

ADDITIONAL QUESTIONS TO ASK ON YOUR VISIT:

ABOUT ACADEMICS

1. What academic elements are considered in the admissions process, for example: courses, grades, test scores, rank, interests, institutional needs, essays, recommendation and interviews? How important are each of these factors?
2. Which academic programs on campus are the most popular?
3. What are the largest classes you could have as a freshman or sophomore? How many large classes can you expect?
4. Who teaches the freshman classes? Teaching Assistants? Graduate Assistants?
5. (if this applies to you) Are there any special support services if you are a special needs student (ADD, ADHD, LD, etc.)? How do these support services function and is there any additional cost charged for these services?
6. Is there an Honor Code? How does it operate?
7. Is there an Honors Program for talented students? How do they qualify?

ABOUT SOCIAL/RECREATIONAL OPPORTUNITIES

1. What activities do students participate in during their free time both on campus (school sponsored) and in the community?
2. Does the campus have a Greek system of fraternities and sororities? Is so, what percentage of the student body participates in Greek life? Are parties open? How do students who elect not to participate in the Greek system fit in?
3. What are the most popular extracurricular activities?
4. Where is the central gathering space for students?
5. What portion of the student body lives on campus? What portion of the student body remains on campus on the weekends?
6. What transportation options are available to and from campus both for trips to the mall and for treks to transportation centers for trips home?
7. Can freshmen have cars on campus? What is the fee for having a car on campus?
8. Is it easy to get around campus? Can you walk to and from classes?

About Auxiliary Services

1. Where do students go if they have a medical emergency?
2. What tutoring, counseling and support services are available on campus and how are they accessed?
3. What computer access will you have? Do you need to bring your own computer? Are the dorms wired for Internet/email services?
4. What laundry facilities are available?

5. What are the safety issues on campus? How are they addressed? Ask for a crime report. Federal law requires schools to provide safety information to students.
6. Are there on-going construction projects on campus? (This is a good thing as it signals good facilities).

About Housing/Food Services

1. Is campus housing guaranteed for all four years? What percent of students live on campus all four years?
2. What housing options exist? (Honors? Themed? Single Sex? Co-ed? Greek)
3. What meal plans are available? Are freshmen required to purchase a specific type of meal plan?
4. What hours may student access food services?

About Paying for it

1. What is the yearly cost of attendance, including books, tuition, fees, housing and meal plans? In other words, what is the all-inclusive cost?
2. Does your ability to pay the full cost of attendance have any impact on the college decision to admit you?
3. Which financial aid forms are required? (The most common two are the FAFSA and the CSS PROFILE, but some schools have institutional or school-specific forms and some states have special forms).
4. What percent of entering freshmen receive aid? What was the average freshman aid package? Is there a way aid is packaged, loans first for example? If you are unhappy with your aid package, is it negotiable?
5. If you demonstrate need, will the school be able to prepare a financial aid package that will meet 100% of your demonstrated need?
6. What types of payment plans exist for paying the Estimated Family Contribution?

QUESTIONS TO ASK YOURSELF WHILE TOURING

1. Are the older buildings in good repair?
2. Are there new buildings as well as older ones?
3. Is the lab equipment up to date and plentiful?
4. Are rooms in the residence halls pleasant? Quiet enough to study? Large enough?
5. Are common areas in the residence halls attractive? Do they have computers and study areas?
6. Are there laundry and kitchen facilities in the residence halls?
7. What are the living arrangements in the residence halls?

Large dorms	singles
Small dorms	doubles
Single sex/coed dorms	triples
House of college system	quads
Fraternities/sororities	suites
Off campus apartments	

8. How is housing allocated after freshman year?
9. What are the living arrangements for upper classmen? Are upper classman guaranteed spaces on campus?
10. Are there limitations on visiting hours? Are there quiet hours?
11. What is the Cafeteria like?
12. Are the grounds well kept?
13. Is the setting and architecture appealing?
14. What is the surrounding town or city like? Would I feel comfortable here?
15. Does the campus appear well lighted, accessible to all buildings and safe?
16. Do the students seem friendly? Have they been helpful to you?
17. Does there seem to be a "typical" student? How would you characterize him/her? (Preppy, off-beat, nondescript, clean-cut, all-American, messy, grungy, etc.)
 - a. How well is the atypical student accepted?
 - b. Is there a great deal of cultural diversity?
18. Is there school spirit?
19. How would you evaluate the overall atmosphere?
 (Unappealing) (Appealing)
 1 2 3 4 5 6 7 8 9 10
20. How do you feel you would fit in socially?
 (Not at all) (Very Well)
 1 2 3 4 5 6 7 8 9 10
21. What is the students' attitude toward learning?
22. Do students exchange ideas outside of class?
23. Is there pressure for good grades? Internal or external?
24. Is there interest in political, social or world issues?
25. Do students place a higher priority on academics or other activities?
26. How would you evaluate the intellectual atmosphere?
 (Unappealing) (Appealing)
 1 2 3 4 5 6 7 8 9 10
27. How do you feel you would fit in intellectually?
 (Not at all) (Very well)
 1 2 3 4 5 6 7 8 9 10

RESUMES

WRITING

AN EFFECTIVE RESUME:

- Is concisely written
- Contains relevant information about your:
 - Academic background
 - Work Experience
 - Occupational interest areas
 - Activities out side of work
 - Honors or recognition received
- Is well organized

- Draws the attention and interest of a busy employer
- Is easily read and with appropriate use of white space on the pages

THE PURPOSE OF A RESUME IS TO:

- Represent you on paper
- Be an advertisement for you – a sales presentation
- Convince the employer/school that you are the right fit
- Demonstrate your job worth: the skills and abilities related to the work for which you are Applying

GENERAL WRITING GUIDELINES:

SEQUENCE

- Name, address, and phone number (e-mail if applicable) at the top
- The rest of the information should be in a logical, easy-to-read sequence.
- Education and experience should be listed as most recent or present first

LENGTH

- One page is typical if you are a B.A., B.M., B.S., or B.S.N graduate
- More than one page is appropriate if relevant and important information requires more than one page to best present you to an employer.
- A resume should not be more than two pages.

WRITING STYLE

- Should be clear and concise, as well as consistent in your display techniques
- Avoid using the pronoun “I”, slang, jargon, trite expressions, and abbreviations
- Spelling, grammar, and typography must be perfect
- Use action words (list is provided in this packet)

FORMAT

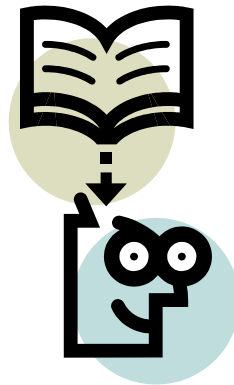
- Must have eye appeal to present a positive impression of you
- To achieve this, use appropriate separation of the categories of your resume
- Underline, use italics and/or capitalize key headings and titles

ORGANIZATION

- Employment Objective
- Education
- Work Experience or Relevant Experience
- College Activities or Community Involvement
- May add: Honors, Professional Memberships, Publications, Certificates Held, or Military Experience
- References
- *Ministry positions only: may include items such as age, marital status, children, etc.

COPIES

- Individually typed or professionally duplicated
- No errors (have others proof read your resume before it is reproduced)
- Resume should be accompanied by a cover letter when applying for a position



ACTIVITIES RESUME

First Name, Middle, Last

Work

Employer – Position

Location

Mo/Year begin/end

- Detail the number of hours per week/wks worked
- Describe one important thing you did (one line)
- Describe one other important thing you did

Employer – Position

Location

Mo/Year begin/end

- Detail the number of hours per week/wks worked
 - Describe one important thing you did (one line)
 - Describe one other important thing you did
-

Extra-Curricular Activities

Sports

Sport Played

School/non

Mo/Year begin/end

- Detail the number of hours per week/wks required
- Describe any honors(Varsity letter, team award)
- Describe one important thing you did /learned

Sport Played

School/non school

Mo/Year begin/end

- Detail the number of hours per week/wks required
- Describe any honors(Varsity letter, team award)
- Describe one important thing you did /learned

Drama

Name of Production

School/non school

Mo/Year begin/end

- Detail the number of hours per week/wks required
- Describe one important thing you did/learned
- Describe one other important thing you did /learned

Music

Name of Production

School/non school

Mo/Year begin/end

- Detail the number of hours per week/wks required
- Describe one important thing you did/learned
- Describe one other important thing you did /learned

Clubs

Club Name

Mo/Year begin/end

- Detail the number of hours per week/wks required
- Describe one important thing (position held, what you did)

Club Name
Mo/Year begin/end

- Detail the number of hours per week/wks required
 - Describe one important thing (position held, what you did)
-

Community Service Experience

Volunteer Org
Where
Mo/Year begin/end

- Detail the number of hours per week/wks required
- Describe one important thing you did with/for
- Describe one important thing you learned

Volunteer Org
Where
Mo/Year begin/end

- Detail the number of hours per week/wks required
 - Describe one important thing you did with/for
 - Describe one important thing you learned
-

Leadership Experience

Position Held
Organization
Mo/Year begin/end

- Detail the number of hours per week/wks required
 - Describe the “unique thing – what is, what did you do, why did you do it
 - Describe one important thing you learned from experience
-

Awards and Honors

- **Award or Honor**
- **Award or Honor**

- Year, Organization
 - Year, Organization
-

Additional Experience

- **Additional Experience**
- **Additional Experience**

- Year, Organization
 - Year, Organization
-

COLLEGE INTERVIEW

EXAMPLE QUESTIONS

The following questions are a cross section of questions that are generally asked at college interviews:

- How did you first hear about “X” college?
- What are your career goals – long-range and short-range?
- Why are you interested in majoring in _____?
- What accomplishments have you achieved or activities have you participated in that have had a particular effect on you and your life?
- What might you be interested in as a future profession?
- What are your academic strengths and weaknesses?
- How familiar are you with this college and its programs?
- Which one of your activities has given you the most satisfaction?
- If you had high school to do over again, would you do anything different?
- What particular “life goals” are you seeking to achieve or pursue?
- What are your priorities in selecting a college?
- Where do you see yourself in two or four years?
- Discuss your most stimulating intellectual experience?
- Tell me about something you have really wanted which you had to go after on your own?
- What books or articles have made a lasting impression on your way of thinking?
- Have you read deeply into any one author of field?
- Are there activities that you hope to become involved in while at this college?
- How do you see yourself contribution to the college community?
- What have you read most recently? Did it make an impression on you?

COLLEGE FAIRS

BOOTHS, CROWDS, NOISE AND COLLEGE ADMISSIONS

College Fairs may not have peanuts, popcorn and pony rides, but they can be very informative and even fun. College fairs give you the chance to talk to admission officers and get the scoop on everything from what courses are offered to life on campus. Fairs can also help you to rule out colleges, as well as introduce you to new ones.

You find noise and crowds at most fairs, and college fairs are no different. Whether it's ten colleges in your high school gym, or hundreds at a conference center – like the fairs sponsored by the National Association for College Admission Counseling – fairs can be overwhelming. So, have a plan for before, during and after you go.

BEFORE THE FAIR

Ask your high school counselor when and where college fairs are being held in your area. Plan to attend as many as possible.

CHARACTERISTICS TO CONSIDER

Before you set out, it will help to consider what you want from a college. Write down college characteristics that are important to you. You can use College Search's Advanced Search to find colleges with specific characteristics that are important to you.

Review websites and catalogs of colleges on your list and write down questions that aren't answered in the materials. You should also ask questions about your own interests, such as activities you'd like to pursue and course requirements for the majors in which you're interested.

WHAT TO BRING

Before you head out the door don't forget to bring a pen and small notebook, your questions, and a bag to hold all the college brochures and information you'll get. Consider printing out self-stick labels with your address, contact information, and graduation date to stick to college information cards at the fair.

DURING THE FAIR

Navigating a college fair can be challenging. There are many booths to visit and people to talk to you. Focus your visit so you can get some in-depth knowledge about the colleges that really interest you.

- Review the list of colleges at the fair and plan to visit the colleges that interest you the most
- If the fair provides a map showing where college booths will be, plan out a route to avoid backtracking
- If the fair has information sessions with experts, block out time to attend those that interest you
- After you visit a college's booth take a few minutes to jot down what you've learned

Try to leave some time at the end just to browse through some of the booths you didn't get to – you could stumble on a great college you hadn't considered.

AFTER THE FAIR

Spending the day at a college fair can be exhausting. You'll probably come home with a bag or bags full

of information. Here are some post-fair dos and don'ts to keep track of:

- Do relax when you get home. Take a break – you've earned it!
- Don't put the college materials in the back of your closet. Keep them on hand for when you're ready to review them.
- Do look through the materials and your notes within a week.
- Don't keep everything. Weed out colleges that aren't a good fit.
- Do research colleges that interest you. Explore websites, request more information from Admissions.

LETTERS OF RECOMMENDATION – WHO TO ASK

ARE LETTERS OF RECOMMENDATION IMPORTANT?

Most colleges will require one to three letters of reference as part of the application. A strong letter of recommendation is important to show how professionals close to you view your character and credentials. Their observations and referrals are highly respected by college admission counselors.

WHO SHOULD I ASK TO WRITE THEM?

Begin by considering teachers, coaches, guidance counselors, club advisors or work supervisors who know you well and can speak articulately about the special qualities you possess. Narrow the list to four professionals who know you best. Ask them to write the letter of recommendation at least one month prior to your earliest deadline. This courtesy will allow them adequate time to prepare and write a strong letter for you.

HOW WILL THEY KNOW WHAT TO WRITE ABOUT ME?

You may want to ask your references to focus on specific qualities or skills that you consider strengths. Give your references your college resume, activity list, or a "brag sheet" to help them write a stronger letter of recommendation. This detailed background information will help them relate all of your accomplishments and interests to your academic success. Be sure to provide your references with the appropriate forms that are provided by the college.

WHAT IF THEY SEEM TOO BUSY TO WRITE ONE?

Some popular teachers will be called upon more frequently to write recommendations. This is why it is important to ask them as early as possible. You will likely find that if given enough notice, most people

you admire will be delighted to write you a letter of support. Politely remind them one or two weeks prior to the recommendation's due date.

CAN I READ WHAT MY REFERENCE WROTE?

Sometimes your references will be delighted to share the letter with you, while other times, it may be uncomfortable. If you are concerned that it may not be a positive evaluation, ask! Many colleges want the letter of recommendation sealed in an envelope that they provide. Others may request that the reference mail it directly to the college. In this case, include a stamp and an envelope when you ask them. On the application form you may want to waive your right to view the recommendation letters. This may give your references increased credibility as it shows your faith in their assessment.

SHOULD I SEND MY REFERENCES A THANK YOU NOTE?

Once your college applications are complete, show your gratitude. Always send your references thank you notes and keep them updated about where you have decided to attend. Keep them involved in your college search. They will be pleased to hear that they were able to help you by writing a letter on your behalf.

LETTERS OF RECOMMENDATION

The “complete recommendation” might cover the following categories:

- Academic Program
- Academic Achievement
- Academic Ability
- Personal Qualities
- Extracurricular Participation – in school; out of school

COUNSELOR RECOMMENDATION

Counselors write a comprehensive letter of recommendation for each student. This descriptive letter is sent with the student's transcript to all schools to which he/she applies. These recommendations are developed through personal contact with the student, information gathered from the student, teacher input, and student records.

TEACHER RECOMMENDATION

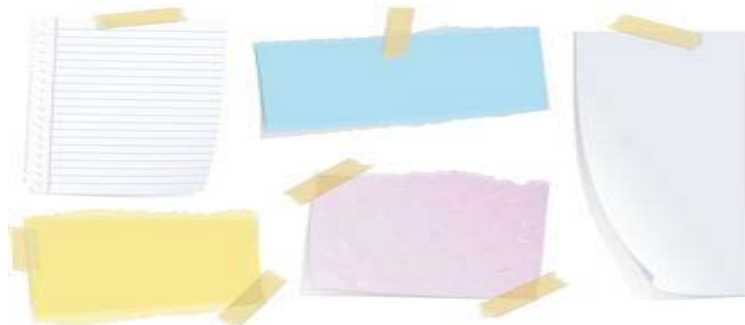
The student should first inquire whether a teacher is willing to write about him/her. This request should be put down in writing. Since most colleges request similar information, teachers generally write one letter of recommendation which they will duplicate as necessary. Guidance will mail these recommendations to each college a student applies to. Teachers receive many requests for recommendation so it is advisable to see teachers early and limit your requests to one teacher from the humanities area and one teacher from the math or science departments.

OTHERS LETTERS OF RECOMMENDATION

It is often appropriate for a student to include letters of recommendation from an employer, coach, or other advisor. These letters should be on letterhead whenever possible and addressed "To Whom it May Concern". These letters can also be kept on file in the Guidance Office and sent with the student's application packet.

A WORD OF CAUTION

Sending too many letters of recommendation can work against a candidate. As a rule, do not have people send letters unless they know the student well enough to provide evidence of direct observations they have made. Check with your guidance counselor on the recommended number of letters to be sent.



SENIOR

CHECKLIST

- MEET WITH GUIDANCE COUNSELOR REGULARLY
- REGISTER AND TAKE SAT, SAT II OR ACT AGAIN IF NECESSARY
- CONTINUE TO TALK WITH YOUR PARENTS ABOUT YOUR FUTURE PLANS; BECOME SPECIFIC ABOUT HOW YOU AND YOUR PARENTS CAN FINANCE THOSE PLANS
- NARROW YOUR LIST TO YOUR TOP SIX SCHOOLS
- CHECK ON TEACHER RECOMMENDATIONS
- ATTEND FINANCIAL AID NIGHT
- RESEARCH SCHOLARSHIP OPPORTUNITIES THROUGH THE GUIDANCE OFFICE AND THROUGH WEBSITES
- APPLY FOR ADMISSIONS AND FILE THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) AND THE CSS PROFILE FORM. DON'T PROCRASTIMATE! ADMISSION AND FINANCIAL AID DEADLINES ARE CRITICAL – EACH SCHOOL MAY HAVE A DIFFERENT DEADLINE. BE SURE TO MEET ALL DEADLINES WITH ALL REQUIRED APPLICATION MATERIALS.
- BY LATE SPRING, REVIEW YOUR FINANCIAL AID AWARD LETTERS WITH YOUR PARENTS. BE SURE THAT YOU UNDERSTAND THE TERMS AND CONDITIONS THAT ACCOMPANY EACH TYPE OF AID OFFERED.
- MAKE YOUR FINAL DECISION ABOUT WHICH POST-SECONDARY SCHOOL YOU WILL ATTEND AND NOTIFY THE SCHOOL OF YOUR CHOICE IN WRITING BY MAY 1. DECLINE OTHER OFFERS OF ADMISSION IN WRITING.
- NOTIFY THE FINANCIAL AID OFFICE OF ANY OUTSIDE SCHOLARSHIPS OR GRANTS, OR ANY OTHER KINDS OF STUDENT AID FROM PRIVATE SOURCES THAT YOU HAVE RECEIVED SINCE SUBMITTING YOUR AID APPLICATIONS.
- FINALIZE YOUR PLANS TO FINANCE EDUCATION EXPENSES NOT COVERED BY FINANCIAL AID OR SAVING.

COLLEGE APPLICATION CHECKLIST

- Take SAT I and check if your college requires SAT II; our school CEEB code is **222500**.
- Begin to narrow your list of potential colleges; consider the 2-2-2 approach (2 challenging; 2 possible; 2 safety schools).
- Keep accurate records/dates/copies of all applications and financial aid materials forwarded to your colleges.
- Athletes interested in playing collegiate Division I or II sports MUST register with the NCAA Clearinghouse. Forms are available online at www.ncaa.org
- Students interested in the Military Academies, ROTC and/or Armed Services should meet with a local recruiter (preferably in Spring of Junior Year).
- WATCH APPLICATION AND FINANCIAL AID DEADLINES FOR EACH COLLEGE.
 - *Early Decision* – usually means that you must attend if accepted; very competitive applicant pool.
 - *Early Action/Early Notification* – not as binding as early decision; accepted students usually notified in mid-December or January.
 - *Regular Admission* – usually most applications due in January or February with notification in March or April.
 - *Rolling Admissions* – usually notifies applicants within 3 to 4 weeks after application is submitted.

(Please read each college's definition of the above terms carefully...there may be some variations)

- Obtain college application materials and financial aid information by mail, telephone, and internet or in the Guidance Office.
- Check with colleges as to which financial aid forms they require...FAFSA, CSS/PROFILE and/or other institution's form.
- Ask 3 teachers for college recommendations.
- Bring your application, along with the College Application Release Form, to the Guidance Office. These materials should be in the Guidance Office a minimum of 14 school days prior to the application deadline.

COLLEGE COMPARISON CHART

NAME OF COLLEGE COLLEGE/INSTITUTION	Reach	Reach	Target	Target	Safety	Safety
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EXPENSES	Reach	Reach	Target	Target	Safety	Safety
----------	-------	-------	--------	--------	--------	--------

Tuition	_____	_____	_____	_____	_____	_____
Fees	_____	_____	_____	_____	_____	_____
Room & Board	_____	_____	_____	_____	_____	_____
Total Expenses	_____	_____	_____	_____	_____	_____

ENROLLMENT	Reach	Reach	Target	Target	Safety	Safety
------------	-------	-------	--------	--------	--------	--------

Men	_____	_____	_____	_____	_____	_____
Women	_____	_____	_____	_____	_____	_____

ADMISSIONS REQUIREMENTS	Reach	Reach	Target	Target	Safety	Safety
----------------------------	-------	-------	--------	--------	--------	--------

High School Courses/GPA	_____	_____	_____	_____	_____	_____
SAT/ACT (ave. score)	_____	_____	_____	_____	_____	_____
Recommendations	_____	_____	_____	_____	_____	_____
Essay	_____	_____	_____	_____	_____	_____

MAJOR AVAILABLE	Reach	Reach	Target	Target	Safety	Safety
-----------------	-------	-------	--------	--------	--------	--------

*Do they have other
Areas of Interest:
(athletics, career, service,
Clubs, etc.)

*College visit/interview (visit all colleges)	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____

APPLICATION DEADLINES	Reach	Reach	Target	Target	Safety	Safety
--------------------------	-------	-------	--------	--------	--------	--------

DATE APPLICATION SUBMITTED TO GUIDANCE OFFICE	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____

Recommendations:

#1 given to _____
#2 given to _____
#3 given to _____

On (date)
On (date)
On (date)

__/__/__
__/__/__
__/__/__

Letter of Notification Received from College __/__/__
Letter of Intent to College __/__/__

COMPLETING THE COLLEGE APPLICATION

IMPORTANT TOPICS FOR CONSIDERATION:

Without a formal application, colleges will not consider you.

The college or university is looking for five basic pieces of information

- a. Application
- b. The Transcript
- c. SAT/ACT & Achievement Scores
- d. Letters of Recommendation

THE APPLICATION

This serves to identify the student to the college. Name, address, high school, test information, choice of major, family history and other personal information is requested. In addition, a personal statement reflective of your personality is usually requested through an essay.

THE TRANSCRIPT

Records of grades through four years of high school (9-12), rank in class, test scores and extra-curricular activities. Official transcripts are sent directly from the guidance office and should accompany your application.

SAT/ACT & ACHIEVEMENT SCORES

These are usually sent directly to the colleges. Colleges may require that scores be sent directly from the testing agency but will often accept the scores indicated on the high school's "official transcript". Check the schools you are applying to for their particular requirements.

SCHOOL RECOMMENDATION

While the greatest emphasis is placed on the academic record of four years of high school, other factors can weigh heavily in the decision making process. The letter of recommendation from your high school guidance counselor can be meaningful when an admissions committee is reviewing hundreds of

candidates with similar grade point averages, test scores and extra-curricular activities.

LETTER OF RECOMMENDATION

Some colleges request a teacher's assessment of your ability. Recommendations may also come from community leaders, friends, employers, etc. Do not feel obligated to submit a recommendation if it is not requested, however, submitting a recommendation gives the admissions committee additional information which may prove helpful. Confer with your counselor prior to submitting any recommendations.

EARLY DECISION & EARLY ACTION

WHAT ARE THEY AND ARE THEY RIGHT FOR YOU?

Have you noticed a new buzz word in your school hallways or counselor's office? "I'm applying early decision." "Will I be noticed early?" Has all this early talk gotten you prematurely anxious about applying to colleges?

THE EARLY BIRD GETS THE WORM

This cliché is the basic concept behind early decision and early action plans. Your "worm" is knowing in December whether or not you've been accepted at your first choice college. Then, hopefully, you can enjoy the rest of your senior year without stressing about getting into college. The "worm" for the colleges that offer these plans is locking in students early in the process who really want to go to school.

EARLY DECISION VS. EARLY ACTION

Early decision plans allow you to apply early (usually in November) and get an admission decision from the college well in advance of the usual notification date. But there is a catch. Early decision plans are "binding", meaning if you apply as an early decision candidate, you agree to attend the college if it accepts you and offers an adequate financial package. Although you can apply to only one college for early decision, you may apply to other colleges under regular admissions. If you're accepted by your first-choice college early, you must withdraw all other applications. Usually, colleges insist on a nonrefundable deposit well in advance of May 1.

Early Action plans are similar to early decision plans in that you can learn early in the admission cycle (usually in January or February) whether a college has accepted you. But unlike early decision, most early action plans are not binding, meaning you do not have to commit to a college to which you've

applied for early action. Under these plans, you may apply to other colleges under regular admission plans, but some stipulate that you may not apply early (either early decision or early action) to other colleges. Usually, you can let the college know your decision in the late spring or when you've decided.

SHOULD I APPLY UNDER ONE OF THESE PLANS?

You should apply under an early decision or action plan only if you are very, very sure of the college you want to attend. These plans make a lot of sense if one college is your clear preference and if your profile closely matches that of the students at the college.

Do not apply under an early decision or action plan if you plan to weigh offers and financial aid packages from several colleges later in the spring. Also, you shouldn't apply early if it is to your advantage to have more of your senior work to show a college. If you plan to woo an admission office with your excellent grades this year, you may want to wait until after the semester ends to apply to colleges.

WHO OFFERS EARLY PLANS?

More than 400 colleges offer an early decision plan, and early action plan, or both. You can find a list of colleges, their deadlines, and the number of students who applied and were accepted under an early decision plan in the College Board *College Handbook*.

DO YOUR RESEARCH

Before applying to an early decision or early action plan, research all of your options to decide which college is the right one for you. Does the college have everything you want in a school?

A LAST WORD OF ADVICE

Get advice from your Guidance Counselor and other trusted advisers before applying to a college as an early decision applicant. In the fall, it may seem appealing to get the college decision over with, but as your senior year progresses, you may find your academic and other goals changing. On the other hand, you may be very confident that you will thrive at a certain college. If so, you're the type of student for which early decision was created.

WHAT TO DO WHEN THE ADMISSION DECISIONS COME IN

ACCEPTANCE LETTER

An acceptance letter from a college or university may have information regarding housing, a deposit, and course selections or this information may follow shortly after your acceptance.

1. Read the acceptance letter carefully and follow the instructions in the letter.
2. Pay careful attention to deadlines regarding deposits for housing, etc.
3. Keep your acceptance materials together in your college application folder.
4. Bring a copy of the letter to the Guidance Office.

MAY 1 DEADLINE

Generally, schools establish a deadline of May 1 as the notification date of your intent to attend their school. Failure to reply by that date may jeopardize the place that has been reserved for you at the school.

1. If you are still awaiting notification from a first choice school, notify the admissions office at the school(s) that have accepted you, explain the situation and request an extension. They will advise you on their policies for extending the reply date.

FINANCIAL AID AWARDS

Keep your financial aid awards and acceptance letters together in your college folder. You will want to compare proposals from each school in making a final determination.

1. Use the worksheet in the “Financial Aid” section of your College Handbook to assist in comparing award packages.
2. If your “first choice” school does not award a financial aid package that is as attractive as another school's package, call the financial aid office at your “first choice” school to discuss options for increasing your financial aid award. Oftentimes, if a school realizes that they are your first choice, the financial office will make every effort to improve the financial aid award to make it possible for you to attend.

NOTIFY SCHOOLS YOU WILL NOT ATTEND

Once you have made a decision on the school you will attend, write to the other schools that accepted you asking them to withdraw your name.

1. It is not necessary to let them know of your college choice or the reason(s) for withdrawing your name.
2. It is a courtesy to the school that took the time to review your application and offer you acceptance to their program.
3. It gives an opportunity to another student who may be on a wait list to attend that school.
4. It releases financial aid that may be reserved for you to be used for other students.

WHAT IF I DON'T GET ACCEPTED

Unfortunately, not all students get accepted to all the colleges they apply to. Even if you have chosen your schools carefully so that you fit their profile, there are times when the admissions process does not seem to follow the template colleges have put forth. Often, the reason students do not get into a college has little to do with them or their applications and more to do with what is going on at the college or university itself.

The following may be factors that will influence admissions:

1. Colleges seek to attract a diverse student population based on
 - a. Socio-economic background
 - b. Ethnicity
 - c. Academic/athletic talent
 - d. Other special talents
2. Popularity of a school program
 - a. A school may become very popular for some reason and receive more applicants than normal, allowing them to be more selective than their guidelines outline.
 - b. A particular major may be receiving greater attention, making it more competitive.

Remember, don't try to fit yourself into a college because of its "prestige", but rather choose a college that "fits" you. What is most important is what a college can offer you for four years.

NCAA

TYPICAL QUESTIONS FOR NCAA CLEARINGHOUSE

CORE COURSES

NCAA Division I requires 16 core courses as of August 1, 2008. This rule applies to any student first entering any Division I college or university on or after August 1, 2008. See the chart below for the breakdown of the 16 core-course requirement.

NCAA Division II requires 14 core courses. See the breakdown of core course requirements below.

Please note Division II will require 16 core courses beginning August 1, 2013.

TEST SCORES

Division I has a sliding scale for test score and grade-point average.

Division II has a minimum SAT score requirement of 820 or and ACT sum score of 68.

The SAT score used for NCAA purposes includes **only** the critical reading and math sections. The writing section of the SAT is not used.

The ACT score used for NCAA purposes is a **sum** of the four sections on the ACT: English, mathematics, reading and science.

All SAT and ACT scores must be reported directly to the NCAA Eligibility Center by using the testing agency. Test scores that appear on transcripts will not be used. When registering for the SAT or ACT, use the Eligibility Center code of 9999 to make sure the score is reported to the Eligibility Center.

Grade-Point Average

Only core courses are used in the calculation of the grade-point average. **Be sure** to look at your high school's list of NCAA-approved core courses on the Eligibility Center's website to make certain that courses being taken have been approved as core courses. The website is www.ncaaclearinghouse.net.

DIVISION I

16 Core-Course Rules

16 Core Courses:

- 4 years of English
- 3 years of mathematics (Algebra I or higher)
- 2 years of natural/physical science (1 year of lab if offered by high school)
- 1 year of additional English, mathematics or natural/physical science
- 2 years of social science
- 4 years of additional courses (from any area above, foreign language or non-doctrinal religion/philosophy)

DIVISION II

14 Core-Course Rules

14 Core Courses:

- 3 years of English
- 2 years of mathematics (Algebra I or higher)
- 2 years of natural/physical science (1 year of lab if offered by high school)
- 2 years of additional English, mathematics or natural/physical science
- 2 years of social science
- 3 years of additional courses (from any area above, foreign language or non-doctrinal religion/philosophy)

PLEASE NOTE: Beginning August 2, 2013, students planning to attend an NCAA Division II institution will be required to complete 16 core courses.

For more information regarding the rules, please go to www.ncaa.org. Click on “Academics and Athletes” then “Eligibility and Recruiting”. Or visit the Eligibility Center website at www.ncaaclearinghouse.net. Please call the NCAA Eligibility Center if you have questions: Toll-free number 877-262-1492.

QUESTIONS AND ANSWERS

When should a student register with the NCAA Eligibility Center?

Students should register with the Eligibility Center at the beginning of their junior year in high school. At the end of the student’s junior year, a transcript, which includes six semesters of grades, should be sent to the Eligibility Center from the high school. Additionally, students should have their SAT or ACT scores forwarded directly to the Eligibility Center (by using code 9999) whenever they take the exam.

What requirements do I need to be able to practice, play and get a scholarship at an NCAA Division I or II college or university?

You need to complete the following:

- Graduate from high school;
- Complete a minimum of 16 (for Division I or 14 (for Division II) core courses;
- Present the required grade-point average (GPA) (see the sliding scale in the Guide for the College-Bound Student-Athlete for Division I or a minimum 2.0 GPA for Division II);
- Present a qualifying test score on either the ACT or SAT (see the sliding scale in the Guide for the College-Bound Student-Athlete); and
- Complete the amateurism questionnaire and request final amateurism certification.

How do I know if the courses I am taking will count as core courses?

You need to look at your high school's NCAA List of Approved Core Courses. Follow these steps:

- Go to the NCAA Eligibility Center website at www.ncaaclearinghouse.net;
- Click on "General Information";
- Click on "List of Approved Core Courses";
- Input your high school's CEEB Code (if you know it) or search by your high school's name and state; and
- Review the list.

***Very Important:** If a core course you took is not on the list, it will not be used in your eligibility determination. Courses that appear on your transcript must exactly match what is on the list.

What do I do if a core course I took is not on the list?

See your high school counselor immediately. Someone at your high school is responsible for keeping your high school's list updated. It is important your high school does this each year to make sure the core courses you are taking appear on the list.

What is the lowest grade that will be used for a course to count as a core course?

Follow your high school's policy regarding its lowest passing grade. If the Eligibility Center does not have this policy, the lowest passing grade that will be used is D.

May college courses count as core courses?

College courses may be used to satisfy core curriculum requirements if the courses are accepted and awarded credit by the high school for any student and meet all other requirements for core courses. For NCAA

Division I only, such courses must be placed on the student's high school transcript. Courses taken at a college will NOT appear on the high school's NCAA List of Approved Core Courses. The high school's

NCAA List of Approved Core Courses will include only those courses taught/offered by the high school.

Can weighted grades for honors or advanced-placement courses be factored into the calculation of the student's core GPA?

A school's normal practice of weighting honors or advanced courses may be used, as long as the weighting is used for computing GPAs. Weighting cannot be used if the high school weights grades for the purpose of determining class rank. Additionally, in no instance may the student receive greater than 1.000 additional quality points for purposes of calculating the GPA for initial eligibility.

How is the NCAA core GPA different from a student's overall GPA?

The NCAA core course GPA is calculated using only NCAA approved core courses in the required number of core units. High school GPAs generally include the grades from most or all courses attempted in grades 9 through 12.

Will courses taken after my senior year meet core-course requirements?

For Division I, maybe:

Only courses completed in grades 9 through 12 will qualify as core courses for Division I. If you graduate from high school on schedule (in eight semesters) with your incoming ninth grade class, you may use **one** core course completed in the year after graduation (summer or academic year). You may complete the core course at a location other than the high school from which you graduated and may initially enroll full time at a collegiate institution at any time after completion of the core course.

For Division II, yes:

All core courses completed before your full-time enrollment at any college may be used by the Eligibility Center.

For Division I students with diagnosed disabilities, yes:

If you have a properly diagnosed and documented disability, you may use one or more core courses completed after high school but before full-time enrollment in college.

How does the NCAA treat courses similar in content?

Some approved core courses might be considered duplicates. That is, the content of one course is the same as that of another, even though the classes might have different titles. If you have taken two classes considered to be duplicates, you will receive only one core course credit (typically for the course with the higher grade). Please ask your high school counselor if you have questions about duplicate courses.

May courses taken at high school "A" be accepted if they appear on high school "B's" transcript?

No. High school "A" may provide the Eligibility Center with an official copy of high school "B's" transcript, but grades from one high school cannot be accepted on another high school's transcript.

May a nonstandard ACT/SAT exam be used for initial eligibility?

Yes. Students with diagnosed education-impacted disabilities may take a nonstandard ACT or SAT exam. The test score must be provided to the Eligibility Center from the testing agency, just as any other test score.

How are students prioritized for processing at the Eligibility Center?

Students who have their status requested by an NCAA institution are prioritized by the Eligibility Center for Processing. If a student's eligibility status is never requested by a member institution, the Eligibility Center may not process such a student's status.

*If you have additional questions or need further assistance, please contact the Eligibility Center's customer service staff at 877-262-1492.

COLLEGE APPLICATION ESSAYS

WRITING YOUR COLLEGE APPLICATION ESSAY

Most college-bound students approach the task of writing a personal essay for college admissions with some trepidation and a few questions: How important is the essay? What do colleges look for? How is it used? Who reads it? If you are such a student, the following may help put the essay into perspective and help you to produce your best effort.

First of all, the essay is important – to you and the college. According to one admissions director, “It makes the facts in the student’s folder come alive for us. Because it is the student’s personal statement, no single piece of admissions evidence gets as much attention and provokes as much discussion.”

The essay is your opportunity to take charge of the information the college receives about you, and to provide information that does not appear in grades, test scores, and other materials. It allows you to reveal your intelligence, talent, sense of humor, enthusiasm, maturity, creativity, expressiveness, sincerity, and writing ability – traits that count in the admissions evaluation.

WHAT DO COLLEGES LOOK FOR?

Generally speaking, the admissions staff will evaluate your application essay on three levels:

- Level 1: Your ability to use standard written English that is correctly written (typed), punctuated, and contains correct grammar, usage and syntax.
- Level 2: Content, substance and depth of insight, reflecting your ability to think about yourself and convey your true feelings or opinions about a topic.
- Level 3: Creativity and originality. “It is at this level,” according to one dean of admissions, “that students can position themselves as unique – as individuals who would bring a freshness of vision and viewpoint to the college that will enhance the quality of its academic and social life.”

In its essay directions, a college may ask you to do one or more of the following:

- DESCRIBE** your uniqueness as a person, or tell something about yourself that can’t be learned from other information on your application.
- DISCUSS** something that has contributed significantly to your growth.
- COMMENT** on your goals and aspirations and tell how you would expect the college to help meet them.
- EXPRESS** your imagination, originality, opinions, or feelings on a specific topic.

A few tips for developing an essay that conveys your personal qualities.

1. Plan your essays during the summer before your senior year, if you can, or early in your senior year. Allow yourself enough time for all the steps below.
2. Be sure you understand the college's topics, directions, and deadlines, and look in its catalogue for guidebook or descriptions on the personal qualities it is looking for. One selective college seeks "candidates whose qualities of intellect, initiative and energy demonstrate desire for both intellectual and personal fulfillment." An essay for that college should demonstrate to and persuade the institution that you have those qualities.
3. Before you start your essay, jot down your aspirations and how you think the college will help you meet them. Then develop a personal inventory. Make lists of your civic and school activities, your travels, awards, honors, other accomplishments, work experiences, any academic or personal shortcoming you are trying to overcome, and the personality traits you value about yourself. To focus your essay, develop a one sentence theme for your essay.
4. Think about the form you might use to convey your information. Straight pose is fine; but if your theme lends itself to another, try it!
5. Now write a draft. Set the draft aside for 24 hours, and then reread it to spot clichés, triteness, vagueness, dullness, grammatical errors, and misspellings. Is your essay focused on your theme, or does it ramble? Is it confusing, or boring? Does the introduction "grab" the reader?
6. Rewrite your essay based on this evaluation and repeat step 5 as often as necessary to sharpen your essay.
7. Ask someone whose opinion you respect to read your essay and give you his or her candid impressions. Ask for specifics but do not let this person rewrite your essay. "Tell me what you think I'm trying to say. How do I come across as a person? What parts confuse you? Where do you need more details? What parts bore you? Tell me the part you liked best?"
8. If necessary, go back to steps 3, 4, or 5. If this draft is the best you can do, polish it by checking again for spelling and grammatical errors, awkward phrasing, inaccurate usage, unnecessary words, or anything else that does not sound right to you. Read your essay out loud to locate rough spots.
9. Type your essay – unless the college requires a handwritten version – and proofread it to catch other errors you may have missed.
10. Get your essay in on time and relax. If you have done all of the above, you can be relatively sure your efforts will be noted in the application.

EXAMPLE OF A "GOOD" ESSAY

Living with My Parents

The greatest impact on my life has been my bizarre parents. It took me seventeen years of meeting my friends' parents to realize that I am living with weirdos. Their unique quirks and talents make my everyday home life an unusual adventure and a little strange.

My logical, computer business consultant mother has her own special technique of arguing. Once in the heat of a fight my mother suddenly snatched up a can of hair styling mousse and started to slime me. There was nothing I could do except grab my hair gel and start squirting. Our slime fight continued until I ran out of gel, she of course got the last squirt in. My mother also has a strange way of doing laundry. She has an uncanny ability to turn my underwear a different color every time she washes it, and often they come out in attractive tie-dye designs.

My father has his own strange qualities. He is phobic about everything invented since his birth. We try to help, but we cannot do anything until he wants to help himself. He is making progress though, he finally figured out the microwave after two years, but still can't figure out the VCR or the answering machine. He is petrified of the computer. He is into earthier things. He is a landscape architect and his closest friends are plants. When I was little he tried to teach me the Latin names of every friend he had ever had. I am convinced he made up at least half of them. It is impossible for someone who can't remember to push the power button on the video-recording machine to be able to rattle off, without hesitation, the name of every green leafy thing that ever lived.

Speaking of green leafy things, when I was younger my parents used to be health food junkies, they couldn't get enough. It was one of their many eccentric phases. Everyday meals consisted of wheat germ, bean curd and kelp. We had veggie-burgers for dinner almost every night. The official drink of the household was super-milk, which was goop made mainly out of brewer's yeast and raw eggs. Occasionally I still have nightmares about the super-milk expanding out of control and eating the entire country.

After all though, my parents have made up for the super-milk and veggie-burger years. They have always supported me in everything I have done and have never failed to help me when I was down. My mom dragged me kicking and screaming through Algebra I, insisting I learn quadratic equations. My dad brought home a fuzzy, brown kitten when I had the chicken pox. We're not The Cosby Show, we've had our fights, but parents have shown me that it is possible to be old, have kids and have fun too.

EXAMPLE OF A "BELOW AVERAGE" ESSAY

In general I consider myself a fairly happy person. I feel that I have had a lot of exposure culturally such as seeing plays and dancing both locally and in New York.

I love being on stage and acting. It gives me a chance to be different people. Personalities are like clothes that one can change anytime. I remember as a girl, as young as eight, always talking to myself in a mirror to try out different expressions.

Along with acting, I like dancing. Whether tap, ballet or jazz, I like to release my energy through dance and being on stage. The audience' applause is always a thrill for me.

Other interests, travelling and going off to summer camps are exciting. With my family I visited Wyoming. We stayed at a dude ranch where we rode horses every day. In Bermuda we visited caves, forts and swam often. I have also been with my family on a canoe trip. W paddled eight miles a day on average and saw a moose and bear.

My parents have really influenced my interest in seeing different countries. They have visited many places from Mexico to Peru. The pictures they took really give me a feel for foreign countries but I still plan to visit when I am older.

In the future, after attending college, I am interested in teaching. I am not sure what I want to

teach because there is such a variety of topics: math, skiing, tennis, science – I am quite undecided. I would like to attend your college because I think that it would help me decide my future career.

EXAMPLE OF AN “EXCELLENT” ESSAY

A Dream Preferred

The music creeps like a show over the audience and crescendos into a boom. With an animalistic shriek, a wild spirit splashed with silver leaps onto the stage. Other spirits come and join him in a frenzied frolic. The menacing Puck interrupts their play as he swings on stage and traps the first spirit...So began my role as a spirit in a recent production of “A Midsummer Night’s Dream.”

As the audience watches the scene put on before them, they may for a second forget themselves and reality. The broken-down theater barn in which they sit becomes an enchanted forest, and the student dressed in a painted white unitary gives the illusion of being a wild wood-sprite.

The audience can only witness the illusion, but the actors can become part of it. Acting allows a person to travel to another place and become another being. When I act, I can become a sensuous teenager whispering seductively into her boyfriend’s answering machine, or an eight-year-old choir boy doing the bidding of the maniacal Sister Mary, or a loud-mouthed grandmother frightened of her daughter’s threat to have her taken away by the “Van Man.”

When I perform dramatic roles, I am not necessarily changing my personality, but just bringing out a new part of me that no one has ever seen before. It’s like looking into one of those convex or rippled mirrors you can find at a funhouse. Your reflection is so changed in shape and perspective that you hardly recognize yourself, but it’s still you – just in a different form.

Acting gives me the freedom to become silly, strange or exotic as I wish, just as long as I follow the guidelines of the script and director. Acting gives me so much pleasure that every time I watch a show I wish I could get up from my seat in the auditorium and join in the fun.

I want to be an actress, but when I look at the possibility of acting professionally, I see that it is a dream that will have to wait. First, I want to get a college education. Not only do I want to learn more about the world, but I want to prepare myself for possible alternate careers. Acting is a risk profession. According to a book I read this summer call “The Business of Acting”, over 85% of the members of the Screen Actors Guild were unemployed in 1970, and I doubt that the situation has improved today.

By waiting to pursue an acting career, I will lose nothing and will gain a college education. I will only be postponing my dream, not diminishing it.

FINANCIAL AID

EXPLANATION OF SERVICES

FINANCIAL AID AND THE EXPECTED FAMILY CONTRIBUTION

The process involves taking the difference between the cost of attendance and what a family can afford to pay according to the Federal Methodology to determine the Family's NEED.

FINANCIAL AID DETERMINATION

Financial Aid is determined by the college financial aid office based upon the total cost of college less the Expected Family Contribution (EFC) which equals the student's NEED or Financial Aid Eligibility. Go to www.fafsa4caster.ed.gov to find out your estimated EFC.

The Concept of Need

Cost of Attendance – Expected Family Contribution = Financial Need

FINANCIAL AID TERMS

COST OF ATTENDANCE CONSISTS OF:

- Tuition & Fees
- Books & Supplies
- Room & Board
- Personal Expenses
- Transportation (and hidden expenses)

EXPECTED FAMILY CONTRIBUTION INCLUDES:

- The contribution from parents' income
- The contribution from parents' assets
- The contribution from student's income
- The contribution from student's assets

ASSETS:

- Your ownership % value of a business
- Cash
- Savings & CD
- Checking account
- Stocks, bonds, mutual funds, trust (not your car, collections or accrued retirement. IRA's and 401K's do not get calculated before base income year)

LIABILITIES:

- Any debts considered are debts against specific assets listed on aid forms
- You do NOT get credit for: unsecured loans, personal loans, educational loans like Stafford and Plus for college, auto loans, credit card balances.

EFC/EXPECTED FAMILY CONNECTION

Is determined by a formula (the Federal Methodology) which evaluates your income, certain assets and liabilities, income of your student and their assets and determines how much you should be able to pay toward the total cost of college. Regardless of the cost of the college, the amount of Expected family Contribution does not vary under the Federal Analysis, but can be a substantial amount under institutional Methodology used by many private institutions. The family's gross income, assets less home or farm, age of the parents, the number of dependent children, and the number of family members in college, all have an impact. Regardless of the cost of the college, your EFC does not change under the federal analysis.

Many private colleges have chosen to use a more stringent formula referred to as Institutional Methodology. This looks at other assets and can increase your EFC significantly.

CAN YOU LOWER YOUR EXPECTED FAMILY CONTRIBUTION?

Yes, it is possible, but not a quick-fix item. Financial strategies change dependent upon your combined income, net worth, expected family contribution and cost of attendance. Some strategies for everyone to consider are:

- Put your student's assets in your name. Do it at least in the tax year before you intend to apply for financial aid (generally in the student's sophomore year). **Only 5.6% of your assets must be available for college costs while 20% of your student's assets must be available.**

EXAMPLE:

If Aunt Sally gives your youngster \$1,000.00 and it is put in the student's bank account, the financial aid officer expects the \$200.00 (20%) is available for college costs. If it is in the parents' name, only \$56.00 (5.6%) is considered available for college costs.

- Consider shifting some assets. Use cash to pay off taxes, credit card bills, and if you're planning a major purchase soon, take cash to do it now.
- Pre-pay into retirement plans or your IRA prior to tax year end from cash savings to lower your EFC.
- Whatever you do, be sure your cash flow can handle the increased monthly payments on any loans. Don't make foolish decisions. **THINK IT THROUGH!**

FINANCIAL AID CONSISTS OF:

- **Grants and Scholarships** – a gift. No need to repay.
- **Federal Work Study** – jobs provided by or through the college for those needing financial aid. Gives the student a chance to earn money to pay educational expenses. Encourages continuous work service. Federal government pays college up to approved amount.
- **Low Interest Loans** – Federal, State, College and others – must pay back.

Most students receive a combination of gifts, work-study and loans. This called the Financial Aid Package and is decided by the financial aid office of the college attended. The varying amounts in each category have a major impact on you and your student (loans versus outright grants).

EXAMPLE:

A Financial Aid Package to meet a need of \$7,000.00 might look like this:

- Grant of \$2,000.00 (does not need to be paid back)
- Work-study \$1,500.00 (must work x number of hours)
- College Loan \$1,000.00 (could be around 6% interest, must be paid back)
- Total \$7,000.00

REMEMBER THAT WHATEVER YOU DO MUST BE DONE IN THE PREVIOUS TAX YEAR TO THE YEAR YOU ARE SEEKING FINANCIAL AID. Financial Aid is based on the previous year's federal income tax return reported gross earnings.

FINANCIAL AID TIPS:

IF IT'S A STATE COLLEGE YOU CAN:

- Find out what the residency requirements are at that system. It may be relatively easy to establish residency and thereby pay in-state prices.
- Live for a year taking classes at a Community College and have them determine your aid eligibility.
- Have the parents buy a house, if they can afford it, in that area. It establishes residency and the student can cut living expenses. There are often requirements for minimum number of years in that state.
- Check with school about State reciprocity programs with other states.
- Some schools may waive the residency requirements if they want you.

REDUCING THE EFC

- Transfer assets out of the child's name.
- If the child earns significant income from investments, have the parent named as nominee for that income.
- Timing of profits from business (time your profits so they don't show in the year in question. Borrow out of your profits).
- Deplete the student's account.
- Start a new business the year before. Those expenses will reduce your EFC.

LOAN FORGIVENESS

- Certain professions of need, such as a teacher in the disadvantaged areas have student loan forgiveness provisions.
- PLUS loan, if the parent who signed dies or is disabled permanently.
- National Guard will pay off the PLUS loan or a portion of it – this varies from state to state.
- Some schools will convert school loans to grants if the student remains in school and graduates.

TECHNIQUES OF EFFICIENCY – GRADUATING IN LESS TIME

- CLEP – the CLEP Program allows students to study and pass certain tests for which they are given college credit. This saves both time and money.
- Advanced Placement – Many high school students take Advanced Placement courses. At the end of the course students may take an exam and depending upon their score, may receive college credit

for the course.

- Take some courses at a community college.
- Summer school in a less expensive school – from where you graduate is important, and where you receive your highest degree is probably more important, however you can save money along the way by taking courses applicable to your degree from a less expensive school and you may get financial aid.
- Credit for Life Experiences – some colleges will waive certain classes based upon an adult's life experiences – contact your school to determine if applicable or write National Home Study Council, 1601 18th Street NW, Washington, DC 20009.
- Take maximum number of credits possible per semester.
- Look into 3-year programs.
- Select colleges that will allow you to carry at least 16 credits for the same price as taking 12 to 15 credits.

TECHNIQUES OF SPREADING IT OUT OVER TIME

- Co-op Education – Co-op education allows a student to go to school part time and work in the field of the degree part time in private industry. An example is a student of Architecture may go to classes for the fall semester and work as a draftsman in an architectural firm during the spring semester. This eases the student credit and may be better than work study pay. If you were an employer, the student who came out of a program like this would be more attractive than just a regular student...
- Take courses half time and work full time.
- ROTC (Reserved Officer Training Corps) – ROTC programs require a commitment as an officer in the Armed Forces after college, but it is a good way to pay for college and this experience in the service can have its benefits.
- Armed Forces 1st, then college will be paid for – The Montgomery G.I. Bill is a program that will set aside as much as \$30,000.00 for college tuition once that person leaves the Armed Forces. Combined with an independent Stafford Loan most students can afford most colleges.

COLLEGE TUITION ABATEMENTS

- Merit Scholarships
- College Employees may get a discount for dependents
- Resident Advisor Program
- Alumni Tuition Abatement
- Sibling Tuition Abatement
- Athletics or other special interests

Check with your school as to what extent they participate in any of these programs.

GENERAL

- Ask for college to place you in a federal work-study job off campus. Off campus employers many times will pay higher wages and you may eventually get a permanent job.

- Look for employer tuition waiver opportunities at colleges.
- Ask your employer if they will pay part time tuition if you receive a grade B or better.
- Borrow from home equity and possibly use loan for interest deduction.
- Select colleges that will automatically apply your college job (work-study) to your tuition charges.
- Look into your home state's possible participation in a pre-paid tuition program such as Michigan's.
- Use your Pell Grant in the summer – each as many summer credits as possible to reduce academic year course load.
- Just ask – you never know until you try. But if you can justify a hardship, many schools will adjust your financial aid award.

Borrowing money for school may become inevitable but there are ways to reduce the amount of debt for your education.

COOPERATIVE EDUCATION

Some schools offer a work program while you are going to school that is directly related to your program. You may earn both money and academic credit. Check with the schools where you are applying to see if “cooperative education” is an available option.

PART-TIME JOBS

Many career counseling offices or financial aid offices at colleges have listings for part-time jobs that are not connected to the Federal Work Study Program. Remember to balance work and the demands of college.

TUITION PAYMENT PLANS

Some schools will offer tuition payment plans that allow you to pay for the cost of school in monthly payments.

LIVING AT HOME

Students may choose to commute to school rather than live on campus. Some school programs allow students to take courses at a local technical or community college and then transfer to a college or university during their second or third year.

MILITARY SERVICE

The military academies, ROTC, or the National Guard may assist with part or all of tuition costs.

THE FINANCIAL AID AWARD LETTER

A letter with an offer of financial aid will typically arrive around the middle of April. In the award letter, there are generally three kinds of aid: grants/scholarships, work opportunities, and/or loans. When reviewing the award letters, consider the following:

TOTAL COST OF ATTENDANCE

How much will it cost to attend school next year? Each award letter should indicate what the total cost of attendance or the “school budget” will be. The total cost of attendance should include tuition, fees, room and board, books, supplies, transportation, and personal expenses. Call the financial aid office at the school if this information is not in your award letter.

GRANTS/SCHOLARSHIPS

How much of the award is grants/scholarships? These are the most beneficial since they do not have to be repaid.

WORK STUDY

How much aid is awarded in Work-Study? Given your class schedule and other obligations, will you be able to earn what is being proposed?

LOANS AND REPAYMENT

How much loan money is being offered? When does repayment of these loans begin? What are the interest rates? Are there options for forgiving all or part of the loans?

ABILITY TO PAY

Look at the total aid offered and then subtract it from the total cost of attendance. Can you afford to pay the difference in order to go to school? If there is additional information about your family's financial circumstances which might affect your award, contact the school's financial aid office.

TYPES OF FINANCIAL AID

GRANTS AND SCHOLARSHIPS

These are financial awards that do not have to be repaid. Grants are usually based on financial need. Scholarship may include need but often extend to include other areas such as academic merit, athletic ability, a specific talent, etc.

WORK PROGRAMS

Schools may offer a Federal Work Study program as part of the student's financial aid package. These jobs are through the school, often located on campus and help to pay for education and living expenses.

LOANS

Loans are based on financial need and a good credit history. Loans may be offered to both students and parents and can be federal loans and private loans.

THE APPLICATION PROCESS

Applying for financial aid requires that you complete the appropriate financial aid forms. In addition to the Free Application for Federal Student Aid (FAFSA), schools may have their own financial aid forms.

Check with your school's guidance office and the schools to which you are applying for forms and application deadlines.

JANUARY – MARCH

- Complete financial aid applications available in the guidance office.
- Check the application deadlines for each school you are considering.
- Mail your forms before the earliest deadline.

END OF MARCH

- Contact the financial aid office at each school where you have applied to make sure your application is complete.

MID APRIL

- You should begin receiving acceptance letters and financial aid award packages from the schools where you have applied.

LATE APRIL

- Compare the financial aid award letters – forms are included for your use.
- Choose the school that academically and financially is best suited to your needs.

MAY 1

- Notify the school you have chosen to attend.
- Complete all financial aid forms, checking with the school for deadlines and information they require.
- Notify the other schools you have applied to of your decision not to attend, releasing financial aid to other applicants.

AWARD LETTER WORKSHEET

STEP 1

List the total cost of each school you would like to attend. (If the information is not on your award letter, call the school's financial aid office)

	School #1	School #2	School #3	School #4
	_____	_____	_____	_____
	(name)	(name)	(name)	(name)
 Total Cost of Attendance	 \$ _____	 \$ _____	 \$ _____	 \$ _____

STEP 2

List the financial aid awards being offered by each school.

Grants and Scholarships	School #1	School #2	School #3	School #4
Federal Pell Grant	\$ _____	\$ _____	\$ _____	\$ _____
Federal SEOG Grant	\$ _____	\$ _____	\$ _____	\$ _____
State Grant/Scholarship	\$ _____	\$ _____	\$ _____	\$ _____
College Grant/Scholarship	\$ _____	\$ _____	\$ _____	\$ _____
Others	\$ _____	\$ _____	\$ _____	\$ _____
 A. Total Grants & Scholarships	 \$ _____	 \$ _____	 \$ _____	 \$ _____

Work Opportunities

Federal College Work Study	\$ _____	\$ _____	\$ _____	\$ _____
Other Work	\$ _____	\$ _____	\$ _____	\$ _____
 B. Total Work-Study	 \$ _____	 \$ _____	 \$ _____	 \$ _____

Loans

Federal Subsidized Stafford	\$ _____	\$ _____	\$ _____	\$ _____
Federal Unsubsidized Stafford	\$ _____	\$ _____	\$ _____	\$ _____
Perkins	\$ _____	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____	\$ _____
C. Total Loans	\$ _____	\$ _____	\$ _____	\$ _____
Total Financial Aid (A+B+C)=	\$ _____	\$ _____	\$ _____	\$ _____

STEP 3

What is the amount that the school has determined that you and your family will be expected to pay toward your school costs beyond what is offered in the award letter? To determine this amount, we will subtract the total cost of attendance (in the award letter or from financial aid office) from the total financial aid awarded (see above).

	School #1	School #2	School #3	School #4
	\$ _____	\$ _____	\$ _____	\$ _____
Total Cost of Attendance	\$ _____	\$ _____	\$ _____	\$ _____
Subtract Financial Aid	\$ _____	\$ _____	\$ _____	\$ _____
Family Responsibility	\$ _____	\$ _____	\$ _____	\$ _____

(This worksheet is provided through American Student Assistance and the Nellie MA)

TWENTY THINGS YOU NEED TO KNOW ABOUT FINANCIAL AID

It's important to make an informed decision about an institution of higher education. We recommend using the following three phases together, as a whole, to arrive at the best possible decision.

PHASE 1

APPLYING TO COLLEGE

Once the student's academic and social interests and objectives have been matched with appropriate institutions, the student might need to consider financial assistance. College admission and financial aid advisers should be prepared to provide the following information:

1. What are the average costs for tuition and fees, books and supplies, room and board, transportation, and other personal expenses for the first year? What are the ranges of room (single, double) costs, board costs (21 meals)? And, special tuition rates (flat rate for 15-18 credits, etc.)? By how much will total costs increase each year? (A three to five year printed history of tuition and fee increases as well as room and board increases should be available.)
2. Does financial need have an impact on admission decisions?
3. Does the decision to apply for early admission affect financial aid?
4. Does the institution offer financial aid programs as well as merit or other scholarships that do not include consideration of financial need? How and when should applications for need-based and merit aid be completed?
5. What non-institutional sources of aid and information are available? (Check with the financial aid office regarding fee-based sources.)
6. What application forms are required to complete the financial aid process? What is the priority deadline for applying for financial aid? When will the student be notified about financial aid decisions?

PHASE 2

CHOOSING A COLLEGE

During this phase, the student chooses the college with the best academic, social, and financial fit. To make this decision, college financial aid offices should supply the following information:

7. How much financial aid will the student receive? Will he or she be billed for his or her share of the costs? Are there any other costs not accounted for in the aid offer that the student should plan for, such as expenses for books, room and board, transportation, or personal needs?
8. If the student and/or the student's family cannot meet the financial responsibilities from current income or assets, what financing options are available to help them pay their share?

9. Will the financial aid office provide each student with an expectation of how his or her expected family contribution, financial need, and award package was determined?
10. If the financial aid award package is insufficient to make it possible for the student to attend this institution, under what conditions, if any, will the aid office reconsider its offer?
11. What terms and conditions, if any, will the aid office reconsider its offer?
12. How will the student's aid package change from year to year? Will loan amounts increase? What impact will cost increases have on the aid package? What will happen if the student's financial situation changes? What will happen if the student's or another family member's enrollment status changes?
13. What amount of student loan debt does your typical student borrower have once he or she finishes college?

PHASE 3

BEFORE LEAVING HOME

By the end of this phase, the student should be clear about his or her financial obligations to the college of his or her choice and how to meet those obligations. The financial aid and/or business office of the student's chosen college should be helpful in answering the following questions:

14. When can the student/family expect to receive bills from the college? How many times a year will they be billed? If the bill is not paid by the deadline, will there be penalties? Does the college accept payment by credit card? Is there an option to pay monthly?
15. Is all financial aid credited to the student's account, or will the student receive checks for some or all of the financial aid awarded? What about student employment earnings? If aid exceeds billed charges, how does the student receive the funds?
16. How much money will the student need during the first week of school for things such as books, a parking permit, etc.? Can the student use financial aid to pay for books and supplies? Can books and supplies be charged to the student's account? What typical out-of-pocket expenses do most students have during the year?
17. Is information provided to students regarding budgeting resources, money management, and credit card usage?
18. Are there banking services with fee-free ATM's and/or check cashing on or near campus? Does the campus have a debit card?
19. Will the college be responsive to midyear changes in family financial situations?
20. Regarding student employment, including federal work-study: How are jobs assigned? How many hours per week will a student be expected to or allowed to work? How often and in what manner will the student receive earnings payments? Will earnings be automatically credited to the student's account?

REFERENCES

COLLEGE BOARD.COM

FASTWEB.COM

NCAA ELIGIBILITY CENTER (WWW.ELIGIBILITYCENTER.ORG)

THE PRE COLLEGE PLANNER, ASSOCIATED COLLEGES OF THE MIDWEST

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COLLEGE PLANNING.ORG