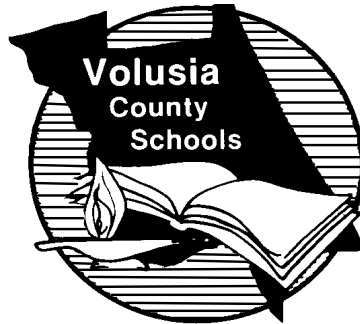


VOLUSIA COUNTY SCHOOL DISTRICT



A GUIDE FOR THE COLLEGE-BOUND STUDENT

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Vision Statement of Volusia County Schools: Through the individual commitment of all, our students will graduate with the knowledge, skills, and values necessary to be successful contributors to our democratic society.

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THE COLLEGE EXPLORATION AND SELECTION PROCESS

MYTHS ABOUT COLLEGE

As you begin to consider your college selection, think about the following misconceptions that students often have about college:

MYTH

- There is one college that is right for me.
- All colleges are alike so why waste time choosing?
- The cost of college is beyond my reach.
- The college I really want is too selective and will reject me so why apply.
- If I can't go to my first-choice college, I'll be unhappy for the next four years.

FACT

Many colleges may meet your needs. No college is perfect in every way.

No two colleges are exactly alike, and some are very different, so look closely at each one you consider.

Millions of students qualify for financial aid to cover the difference between what college costs and what they can afford. In a typical year, students in a single Volusia County high school are awarded more than \$500,000 in scholarships and thousands of dollars more in state or federal grants based on need.

Don't second-guess college admission officers. If you think you might qualify, you should apply. You will never know if you don't try.

Believe it or not, most students end up loving their second, or even fourth choice college. The trick is to apply to several colleges where you think you might be happy. If your decision turns out to be a mistake, it is not irreversible. Thousands of students transfer to other colleges each year.

When this survey was given to 500 freshmen in college, 70% checked D, 6% checked C, 38% checked 1, and 33% checked B. How do your reasons for attending college compare to typical college students? Ask yourself if the best way to achieve your objectives is by going to college. Probably you will think of other ways that would be just as good as college for meeting some of them. If you conclude, however, that going to college is the best way to achieve one or more of your important purposes, then you're off to a good start in making your plans. There are no right reasons for attending college. The important point is that your personal reasons for attending must be considered as you search for a college to meet your needs. With serious motives for attending college, you can stay "on task" to ensure that you achieve your goals.

Now that you have considered your motives for attending, how do you select the college that will meet your needs? It is not always true that you get your money's worth at a college. There are some genuine bargains and some overpriced poor schools that do not deliver what they promise. How do you find the best education for your educational dollar and your time?

As the first part of your search, you must settle on some basic criteria and make some personal decisions. There are several options with each of these college criteria and you must examine them carefully and select the one that most nearly suits your personality, ideas, and plans.

Step 2- Decide what kind of college you want to attend

Consider your list of objectives one at a time and ask yourself what you need to know about a college to be sure you would be able to meet each objective there. Consider these college criteria about which you must make decisions:

Do your academic qualifications (GPA, test scores, appropriate curriculum) meet the requirements for admission to the college or university of your choice?

Do you want a two-year or a four-year college? Why?

Do you want to attend a small college or a large university? Why?

Do you prefer a Florida school or an out-of-state one? Why?

Would you be happy if the school were in a rural or urban environment? Why?

Do you want to board in a dorm, rent an apartment, or live at home? Why?

Do you want a liberal arts education with a variety of subjects taught or a specialized technical or vocational education?

Do you want a social atmosphere that is very liberal or one which conservatively includes dress codes, dorm hours, and other regulations?

Does the college have the major you plan to take?

Now that you have analyzed what you want to get out of college, transfer your objectives to this sheet in order to begin to determine what type of college you should be looking for. Consider your list of objectives one at a time and ask yourself what you need to know about a college to be sure you would be able to meet each objective there.

One of the most important objectives is your major. If, for example, you want to prepare for a career in music, you will want to be sure to choose a college with a major program in that field. If you want to advance in your art or chemistry, etc., you will want to know that any school of your choice offers a major in that subject.

Besides those college characteristics that are necessary for your educational objectives, there may be others that you want for personal reasons. A suitable climate may be important for your health or for the opportunity to participate in your favorite sport during the school year. If you plan on frequent visits home, you will want to know about available transportation, travel time, and cost. Make a list of your own personal requirements and keep it handy along with your list of educational objectives to refer to as you search for the college that would be appropriate for you. (Possible objectives: Rural, small school, close to home, religious institution, strong athletic program, cold climate, offers a particular or specific major.)

Academic matters are important, but, unless you are happy in your environment, your chances of being happy at a particular university will be marginal. If you are not satisfied with your living conditions or campus life in general, it will be difficult to get down to the basics of study, research, inquiry, and investigation that college academic work is all about.

Step 3. Find the colleges that have what you want

You can take the first two steps just by giving some thought to your own purposes and preferences. The third step calls for action. You will need to get information about colleges -- many colleges -- to find those where you could have the kind of experience you want and accomplish the purposes you have.

Your task now is to narrow your choice to approximately 10 colleges that you think would be worthwhile to study in greater depth. Your best strategy will depend on your own requirements. If you are interested in a major program that only a few colleges offer, you can quickly narrow the field to just the colleges offering the program you want.

If the major program you want -- for example, history or chemistry -- is one that is offered in hundreds of colleges, you will probably want to narrow your choice further before you try to study the colleges closely. If you have strong preferences about geographic location, you might now eliminate those colleges situated in states outside your required area.

Unless your requirements are unusual, you will probably find quite a number of colleges to choose from and can then go on to consider other factors in your choice. Some students find, however, that there are no colleges with all the features they want, and then it is necessary to compromise. For example, none of the colleges with a major program in Scandinavian languages is located in the southeastern region of the United States. If you had such a combination of requirements, you would have to give up one of them. If your choice of major field was more important than location, you would consider colleges in states outside the Southeast. If going to college in the Southeast was more important, you would consider other fields of study in which to major. If you had to make such a choice, you might want to talk it over with your parents and school counselor.

Step 4. Choose one or more and apply

This is the time to consider certain practical matters such as admission and costs. Admission to many colleges is a simple matter: these colleges state their requirements very explicitly and admit all applicants who meet those requirements. Others do not promise to admit all their qualified applicants, usually because they do not have room enough, so you could not be sure of admission to such a college even though you met all its requirements.

Most of the college descriptions in the various handbooks have a section on admission that begins like this: "Freshman applications in 2004: 650 men applied, 623 were accepted; 545 women applied, 510 were accepted." Such statements provide a general indication of the probability of admission for all applicants. Many of the colleges also include information on tests scores, such as the following: "Middle 50% of applicants for admission had SAT verbal scores between 420 and 600 and SAT mathematical scores between 470 and 600."

Of the 3000+ colleges, only a very few are highly selective. To give you an idea how colleges are classified, here is the system used by Barron's Profiles of American Colleges.

- | | |
|---------------------|--|
| Most Competitive: | These schools require a class rank in the top 10% GPA of 3.5+, test scores above 1300. A small number of those who apply will actually be accepted perhaps one person for each ten applications. |
| Highly Competitive: | These schools require a class rank in the top 20%, GPA of 3.0+, and test scores above 1200. Fewer than one-fourth of the applicants are accepted. |
| Very Competitive: | These schools require students to have no less than a B-average, be in the top 35% of the class, and have test scores above 1000. They generally accept between one-half and three-fourths of the applicants. |
| Competitive: | The criteria for this category varies widely but generally includes a 13- to C+ average and test scores above 900. Usually 75% to 85% of the applicants are accepted. |
| Less Competitive: | Many of these schools will accept students with test scores below 900 and with averages below C who rank in the top 65% of their graduating class. They accept most of their applicants. |

Using statistics such as these, you can predict schools which will probably accept you. Your guidance counselor can help you rate the colleges you are considering. The simplest, most direct bit of advice you can

heed is to personally visit some college or university campuses. See for yourself. Talk with students, professors, and the administration. Take a close look at the student **center and see what's** happening on campus with concerts, dances, speakers, athletics, or clubs. If you plan to live on campus, check out the dormitories. Can you park your car on campus? How many personal items are you allowed to bring to the dorm?

DEFINITIONS FOR THE COLLEGE-BOUND STUDENT

Now that you have identified the colleges to which you will apply, the hard work begins. To assist you in the application process, study the definitions which follow. These are words you will find frequently used by admissions officers, catalogs, or other college information sources.

Accreditation: Accreditation represents a seal of academic approval and gives you assurance that your credits and degrees are most likely transferable to other institutions. Institutional accreditation is done on a regional basis throughout the United States. (Six regions in total -the Southern Association is responsible for this geographical area.)

ACT Assessment (ACT): Tests which measure educational development in English (including reading), mathematics, and science reasoning. They are administered by the American College Testing Program and required or recommended by many colleges as part of the admission process. Given at specified test centers through the year.

Advanced Placement: These are college-level courses that students may take during their high school career. Many colleges will grant college credit and/or assign a student to advanced courses on the basis of a score of 3 or higher on a standardized examination. Some colleges will also grant credit for scores lower than a 3. If you have taken AP courses, check the AP admission policy of colleges in which you are interested.

Associate Degree: The degree given for completing college programs of at least two but less than four years of study, usually in a two-year institution such as a junior college or community college.

Bachelor's Degree: The degree given for completing undergraduate college programs that normally take four years. Also called the baccalaureate degree.

Class Rank: The approximate position of a student in his or her graduating class, figured according to grade average. It may be stated as a particular position, such as 75th (from the top) in a class of 350 students, or as some fraction of the class, such as the top third or the second fifth of the class.

CLEP: The College-Level Examination Program allows a student to take an exam(s), at a fee, and receive, if the college / university participates in the program, a specified number of credits (9 per area) to meet lower-division requirements. Generally, CLEP exams exist in English Comp., humanities, math, natural and social science. Subject exams also exist for more specialized areas. Exams are administered at most college and university campuses and must be taken PRIOR to enrollment in college or during the first semester of college, depending upon individual school requirements.

College vs. University: A college generally offers a broad four-year liberal arts education in the arts, humanities, social sciences, and sciences, with a major in a particular subject area such as literature or biology. A university usually includes this liberal arts program/majors in addition to specialized colleges such as business, law, medicine, engineering, and so on. Also, universities offer graduate programs leading to masters degrees and doctorates.

College Preparatory Subjects: A term used by some colleges to describe their admissions requirements or recommendations. It is usually understood to mean subjects from the fields of English, history and social studies, foreign languages, mathematics, and science.

College Transfer Courses: Courses intended for transfer of college credit to bachelor's degree programs elsewhere.

College Work-Study Program: A government-supported financial aid program coordinated through financial aid offices whereby an eligible student (based on need) may work part-time while attending class at least half-time, generally in college-related jobs.

Cooperative Work / Study Education: A program in which the student alternates between full-time college study and full-time paid employment related to the area of study. Under this plan, the bachelor's degree often requires five years to complete.

Credits: College credits are based on hours of study, the amount of time spent in class each week; thus, a three-credit class means you will probably spend 3 hours per week with your professor. To earn a four-year degree under the semester system, you are normally required to accumulate 120 credits; under the quarter system, 160 credits. Most full-time students take 15 hours per semester and quarter students take at least 12 hours per quarter. Thus, you will probably only spend about 12-15 hours a week physically in class.

Early Admission: This is the name given to the practice of some colleges who admit certain students who have not completed high school. These are usually students of high ability who have completed their junior year. Such admissions required the recommendation and/or approval of the student's principal, guidance counselor, and the school board. There are school district requirements on which courses may be completed in college in order to receive a high school diploma.

Early Decision: Early decision is a plan for applicants who are certain of the specific college they wish to attend, and who stand a reasonably good chance of being accepted. An early decision application is initiated by the student, and he is notified of the college's decision considerably earlier than under the regular admission plan. Not all colleges offer this plan and the student is advised to check the specific college catalogue to see if such a plan is offered.

Financial Aid: "Loan" must be repaid; "Grant" is not repaid; "Scholarship" is not repaid; "College Work-Study" is paid by 10-20 hours per week of on-campus work; "ROTC Scholarship" is repaid through x-number of years of military commitment after college graduation.

Family Financial Statement (FFS): A form used by the American College Testing Program to collect information about the student's total family income, assets, and expenses. The ACT Program analyzes this information to assess the family's potential contribution toward college expenses.

Financial Aid Form (FAF): A form used by the College Scholarship Service to collect information about the student's total family income, assets, and expenses. The CSS analyzes this information to assess the family's potential contribution toward college expenses.

Grade Point Average (GPA): An indicator of the student's overall scholastic performance. The GPA is computed by totaling the number of grade points earned in each course and then dividing the sum by the total number of courses (or credits) attempted.

International Baccalaureate Diploma: This is a college-level program of studies taken by students in grades 11 and 12. It is preceded by a two-year preparatory program in grades 9 and 10. Many colleges offer sophomore standing for students who earn the IB Diploma or college credit for students who successfully pass a standardized examination. If you have taken IB courses, check the IB admission policy of colleges in which you are interested. -

Major: The primary area of academic concentration you choose to study in college. During your first two years, as lower-division students, you will be required to take certain CORE classes in a variety of academic areas; after you have accumulated a certain number of credits (equal approximately to two years of study) you will declare a major and enter into a college or department which contains that

academic area. Thereafter, you will concentrate on that particular field of study and your degree will reflect that.

Minor: In addition to major programs, some departments offer an academic minor that requires approximately one-half the upper-division credits required for a major.

Preliminary Scholastic Assessment Test / National Merit Scholarship Qualifying Test (PSAT / NMSQT):

A shorter version of the College Board's Scholastic Assessment Test (SAT) administered to juniors by high schools each year in October. The PSAT / NMSQT aids high schools in the early guidance of students planning for college and serves as the qualifying test for scholarships awarded by the National Merit Scholarship Corporation. The district recommends that students take this test in 9th and 10th grade as a practice test in preparation for the 11th grade year.

Public vs. Private Institutions: Public schools are financed largely by state or local taxes and the tuition costs are less than at private schools which are financed by the student and private funds. Public schools are usually large (10,000 - 40,000 students) and private schools may be associated with a particular religious denomination.

Reserve Officers Training Corps (ROTC): Air Force, Army, and Navy programs on certain campuses combine military education with baccalaureate degree study, often with financial support for those students who commit themselves to future service in the Armed Forces.

Semester vs. Quarter System: The college calendar divides up the year into an academic year which is usually 8-9 months in length plus a summer session. Quarter System: School year divided into four quarters of which three are normally attended by all full-time students (Fall, Winter, Spring). Semester System: Year divided into two major terms called semesters; one usually begins in September and one in January.

Scholastic Assessment Test (SAT): Test of verbal and mathematical abilities given by the College Entrance Examination Board (CEEB) at specified test centers throughout the year (on Saturdays). Required or recommended by many colleges as a part of the admission process, sometimes in combination with one or more of CEEB's Achievement tests in fourteen subject areas.

Transcript: Official record of high school or college courses and grades generally required as part of the college application.

University-Parallel Program: An education program in a two-year college that is equivalent to the first two years of a similar program in a four-year college or university. The university-parallel program is designed to qualify a student for entrance to the third year of the four-year program with full credit for the two years already completed.

Upper-Division College: An institution offering bachelor's degree programs that begin with the junior year. Entering students must have completed the freshman and sophomore years at other institutions.

STATE UNIVERSITY ADMISSION REQUIREMENTS

The following are the admission requirements for the state university system for the 2005-2006 year. Although minimum standards are set, universities may actually have much higher standards. It is important to check with college guides and your guidance counselor.

To qualify to enter one of Florida's public universities, a student must:

- Meet all traditional requirements:
 1. high school graduation with a standard diploma
 2. grade point average in high school academic core courses
 3. admissions test scores (ACT or SAT)

OR

- Qualify for the Talented Twenty Program

OR

- Be selected through a "student profile assessment" that consider other special factors (e.g. special talents)

OR

- Obtain an Associate of Arts degree from a Florida Community College

The 18 High school credits required for SUS Admission are:

- ✓ 4 English (3 with substantial writing)
- ✓ 3 Mathematics (Algebra I and above)
- ✓ 3 Natural Science (2 with substantial labs)
- ✓ 3 Social Science
- ✓ 2 Foreign Language (in the same language)
- ✓ 3 approved electives (in certain combinations)

**Students should meet with their counselor to ensure that courses satisfy SUS admission requirements.

**Review your high school transcript and SUS admissions qualifications at FACTS.org

SAMPLE LETTERS FOR COLLEGE INQUIRIES

Pick a paragraph (or a combination of paragraphs) that meet your needs:

Paragraph A: "Information Request" Letter
Paragraph B: "Campus Visit" Letter
Paragraph C: "Financial Aid" Letter

Street Address
City, State, Zip Code
Date

Office of Admissions
Name of College
Street Address
City, State, Zip Code

To Whom It May Concern:

I am a student at _____ High School and will graduate in May, 20(06)

- A. Please send me an application for admission and information about your college -- a general information bulletin, college costs, and program descriptions. I am considering _____ as my major.
- B. I am interested in visiting your campus, taking a campus tour, and meeting with an Admissions Counselor. Since I am considering _____ as my major, I would also like to meet with someone from that department if possible. Please advise me of a date and time that would be convenient.
- C. My parents and I would like to investigate college costs and possible sources of financial aid. Please send us information about what it costs, how and when to apply for financial aid, and what forms are necessary.

For your information, I plan to enroll in college the (Fall, Summer, Spring) term, 20(06)

Thank you.

Sincerely,

Name

THE COLLEGE ADMISSIONS AND APPLICATION PROCESS

The College Admissions Process

We have already discussed how you select a college; now we want to discuss how a college selects you.

To find out the requirements for admission to a specific college, consult the college. You may initially wish to consult a college handbook, e.g., Barron's, Peterson's. Colleges list their selection criteria in the order of their importance. You can estimate your chances of being accepted by studying these criteria carefully. Unless you are clearly not qualified, you should probably continue to consider a college rather than assume you would not be admitted. Leave that decision to the college.

CRITERIA USED BY ALL COLLEGES TO EVALUATE AN APPLICATION

1. THE QUALITY OF THE HIGH SCHOOL PROGRAM OF STUDIES: Take the most challenging courses you can manage. Do not take the "easy A" courses. Colleges do look at your transcript for possible honors and advanced courses.
2. GRADES AND CLASS RANK: Admissions committees look at trends in grades. Have you gone up lately? Then you might be a late bloomer. Or down lately? You might have a bad case of senioritis! Past evidence has shown that good high school grades have generally been the best predictor of college success.
3. COLLEGE ADMISSIONS TESTS: SAT, ACT. How much they weigh in admissions depends upon the college. Do not fall into the trap of thinking that test scores are everything. The four years of your high school life mean more than any one, two, or three-hour test. Consult Barron's or a similar book for which colleges require which test(s).

ADDITIONAL CRITERIA USED BY SOME COLLEGES

4. RECOMMENDATIONS: If required, these can be very important. Choose people to write these who knew you well. College admissions officers are looking for descriptions of real people, not glorified sketches of heroes and heroines. Be considerate: hand the person writing your recommendation a stamped, correctly addressed envelope for each college at least one month before the deadline. Follow up to be sure the recommendation has been sent.
5. EXTRA-CURRICULAR ACTIVITIES: Colleges are more impressed with the quality of performance in an activity than the quantity of activities. Were you a leader: Did one of your ideas result in a successful new way of doing something? If you have a special talent, in performing arts, athletics, or anything out of the ordinary, pursue that talent to the greatest extent possible.
6. ESSAYS: 18% of private colleges require essays. See your counselor and English teacher for in-depth suggestions on essay writing.

7. **THE INTERVIEW:** Some colleges, not many, require a personal interview with an admissions officer. Go prepared -- read the college's catalog ahead of time so you can ask informed questions. Be yourself! Don't try to impress the interviewer. Relax. Afterward, send a thank-you note to the interviewer. For additional information, see the section on The College Visit and the Interview.

COLLEGE APPLICATION PROCESS

The procedures for applying for admission vary from one college to another, but usually the first step is to get an application form and instructions from the college. Make sure you know what you must supply and when it must reach the college. Applications for Florida state universities are available in your school's guidance office and online at FACTS.org or the college's website.

1. **APPLICATION FORM:** Almost all colleges require that you submit an official application form providing information about your background, previous education, and college plans. At many institutions the form is brief and uncomplicated and can be completed very quickly. At other colleges, particularly competitive institutions, you will be asked to provide detailed information about your academic record, extra-curricular activities, work experience, interests, talents, and achievements. Be prepared to give the time and thought needed to provide a complete picture of yourself for the college to consider.
2. **APPLICATION FEE:** Most colleges charge an application fee, usually not refundable even if your application is rejected. Many colleges will waive this fee for applicants from low-income families, such as those who are eligible for public assistance. If you think you qualify, ask your counselor about the procedures to follow.
3. **SECONDARY SCHOOL RECORD:** This is also called a transcript -- request it from your counselor. Some colleges have a counselor form they require completed, in addition to the transcript. If this is included in your admissions materials, take it to your counselor as soon as you have completed your part of the application.
4. **ADMISSIONS TEST SCORES:** SAT, ACT-Plan to take these at least six weeks before the college application deadline to allow enough time for the score report to reach the college. If you have taken tests at least two months before requesting transcripts, these scores will appear on the transcripts. You should request test results of tests taken after the application is sent to the college.
5. **LETTERS OF RECOMMENDATION:** Remember -- give the person writing the recommendation ample time to complete it and meet the college deadline.
6. **ESSAY:** Type all essays and applications where possible -- make and keep a copy of everything for your records.

7. INTERVIEW: See the section entitled The College Interview for examples of interview questions.
8. AUDITION/PORTFOLIO: If you are applying for admission to a particular program at the college, such as music, art, or design, you may have to demonstrate or document prior work-.

WHEN TO APPLY

You should begin the application process as soon as you have identified the college where you wish to apply. This should be as early as possible in your senior year, or at the end of your junior year if you are seeking early admission.

Colleges may state a closing date or deadline for applying. A college may cut off applications earlier than its final date if it fills its classes before then, or it may continue to accept applications beyond that date if it still has room for more students. If you decide you want to apply to a college whose final date has passed, telephone or write to the admissions office to find out if applications are still being accepted.

RECOMMENDATIONS

Most schools use letters of recommendation as just one of many pieces of information to determine your overall rating. But some recommendations can help push a student over the top. For best results, seek out teachers who know you well, and discuss what you hope they will cover.

Usually your high school guidance counselor must also write a recommendation. Sit down with your counselor and say, "Let me tell you a little about what I think may be my strengths and weaknesses, and let's talk about them. I want an honest recommendation."

What is written should add to your profile rather than repeat facts you've already presented. "A good recommendation provides insight into your personality." It explains why a student is unique - not just in relation to this year's graduating class but over the course of the writer's experience observing students.

AFTER THE DECISION

As baseball's Yogi Berra said, "It ain't over till it's over." In the admission process it isn't over even after a rejection letter arrives - not until you give up. If you are determined to attend a particular college and believe you are qualified, keep pursuing admission. All routes start with information. Let the school know - in a polite, businesslike way - that you sincerely believe a mistake has been made; then probe for reasons why you were rejected. The school should be able to give you a quick answer by looking at your file.

There are three other ways around a rejection:

- Reapply for admission beginning with the school's winter term or summer session, when there are far fewer applicants and you have had a chance to work on some of your weaknesses.
- Find out if you can be admitted on the condition that you will fulfill missing requirements during a summer session.
- Attend another college for a semester or a year and produce an outstanding record. Then reapply to your first-choice college as a transfer student.

COLLEGE / POST-SECONDARY PLANNING SCHEDULE CHECKLIST

You may use this checklist as a guide, or you can go to FACTS.org or collegeboard.com for more planning calendars.

JUNIOR YEAR

AUGUST / SEPTEMBER

1. Check your credits to make sure you are on schedule for graduation requirements. If you are trying to qualify for the Florida Academic Scholars Certificate, check to see that you will meet all requirements.
2. Check with your counselor to make sure your courses meet college entrance requirements. Take as challenging an academic program as you can handle for post-secondary preparation.
3. Prepare for the **PSAT NMSQT**. Take any PSAT review courses offered by your school. Take the practice test in your PSAT Student Bulletin. Use any computer review software available in your school.

OCTOBER

1. Take the PSAT for National Merit Scholar recognition. On the test form, check the box which will put you on the mailing list for college information.
2. Begin preliminary post-secondary education discussion with your counselor.
3. Investigate career ideas. Read, consider, and talk with others about a wide variety of occupations.
4. Attend any College Night programs your school offers along with your parents.
5. Attend College Expo Offered by Volusia County Schools.

NOVEMBER

1. Continue your preliminary post-secondary education career discussions.
2. Collect information on possible colleges and write to any colleges that interest you.

JANUARY

1. Review your PSAT results. Ask for assistance on weak areas. Plan future test-taking strategies with your counselor.
2. Begin preparation for spring college admission test(s). Talk to your counselor about whether or not you should take a test in late spring.
3. Investigate local, state, federal, and national financial aid programs (scholarships, loans, grants, work-study).
4. Know what is required to apply for the various forms of aid.
5. Know what local scholarships are available and what is required to qualify.
6. Consult your counselor about qualifications for Early Admission to college if you are interested.
7. If you plan to apply for an ROTC scholarship or admission to a service academy, write for application packets.

FEBRUARY / MARCH / APRIL / MAY

1. Register for a May / June SAT or ACT if you plan to take a college entrance test in your junior year.
2. Make appointments for summer interviews at post-secondary school(s).
3. Check into summer college programs for students completing their junior year.
4. Recheck program of study for senior year with your counselor. Take as many academic courses as possible and necessary. Recheck opportunities to earn college credit or advanced placement through Advanced Placement courses.
5. Discuss with your high school counselor, the possibility of taking a summer course in Reading III, Integrated Math, or Critical Thinking Skills if you need to increase your potential for making a higher score on college admission tests.

JUNE/JULY/AUGUST

1. Take SAT or ACT and/or SAT 11 subject tests.
2. Visit colleges!

**COLLEGE / POST-SECONDARY
PLANNING SCHEDULE CHECKLIST**

SENIOR YEAR

AUGUST

1. Try to prepare your list of potential colleges (at least five or six) by August. Make sure to include "a sure bet," two or three "good prospects," and a "dream school."
2. Check your credits.-Be sure you have all of the required courses and credits for graduation. Make any adjustments needed in your schedule to meet the requirements of the particular course of study you have selected or the particular college(s) you wish to attend.
3. Work on your study skills, establish a study schedule, and allow time for homework. Maintain good grades.

SEPTEMBER / OCTOBER

1. Register to take the college admission tests and any achievement tests required (on-going).
2. Prepare for your college admission tests. Take any review courses offered by your school. Take the practice test in your application booklets. Use any computer review software available in your school.
3. Make a list of the post-secondary schools that best match your education and financial ability and your personal needs. Narrow the list to three or four schools.
4. Line up, in advance, at least two teachers/counselors who will write letters of recommendation when post-secondary schools request them. Prepare a resume to assist them.
5. Write to the Director of Admissions for an admission packet, school catalog, and financial aid packet if you have not already done so.
6. Check college catalogs for deadline dates for application for admissions, housing, financial aid, required entrance exam (SAT or ACT) and acceptable financial aid form (FFS or FAF).
7. Complete college application forms, especially for early decision applications.
8. Investigate occupational areas (jobs); find what your job interests are.
9. Keep a file on everything received and the date received. Make copies and record dates of everything you have sent.

10. If applying for a talent or academic scholarship, request information from the specific department or coaching staff.
11. Attend Volusia County Schools College Expo Night.

NOVEMBER

1. Set up visits and interviews. Check the school calendar for dates when you are not in school other than holidays. Use these. Call or write ahead for an appointment.
2. Arrange for sending your high school transcript and recommendations to colleges.
3. Begin to write any essays required for applications. Work with an English teacher to assist in checking your essay for grammar, spelling, punctuation, etc.
4. Find out the SAT II subject test requirements of your college choices. If required, register to take subject tests on a date when you will not be taking the SAT. You are not permitted to take the SAT I and the SAT II on the same date.

DECEMBER

1. Early decision replies are due from some post-secondary schools.
2. Mail applications to colleges with January deadlines.
3. Make sure letters of recommendation have been sent.
4. Complete applications for schools with past-January deadlines.
5. Continue to study hard because your first semester senior year grades are very important.
6. Review your timeline to make sure you have completed each step in the college admissions process.
7. Request that SAT or ACT scores be sent to all colleges to which you have applied. If you did not list them when you registered for the tests, fill out the special form for additional college scores. These forms are available in your guidance office.
8. Ask your parents to begin gathering their financial information.
9. Some colleges require a medical examination for entrance; if required, this should be completed by your physician by the required date.
10. If you plan to take the CLEP, complete and mail your application. These can be secured in the guidance office. Be sure to check CLEP acceptance policies at your individual office.

HAVE A NICE VACATION!

APPLICATION FLOWCHART

Record all important dates and deadlines on the following chart for the schools to which you are applying. It is imperative that you send in all items required by the college well before the deadline. Place the date in the box and check it off as you complete that step. This requires planning and organization on your part.

<u>Deadline Dates:</u>	College A	College B	College C	College D
Preliminary Application				
Application Deadline				
Financial Aid Application				
FAF or FFS				
Candidate Notification				
Personal Timetable:				
Application Completed and Mailed				
High School Transcript and/or Recommendation Form to Guidance				
FAF or FFS Completed and Mailed				
College Financial Aid Form completed and Mailed				

**INFORMATION TO BE INCLUDE FOR
COLLEGE OR EMPLOYMENT APPLICATIONS**

SCHOOL ACTIVITIES

Sports - List by year
Clubs - List by year
Other - Chorus, band, etc.

COMMUNITY ACTIVITIES

Church
Volunteer
Scouts

AWARDS AND HONORS

School
Community

LEADERSHIP POSITIONS

School organizations
Community organizations
Sports teams

EMPLOYMENT

Most recent employment should be listed first.

EXAMPLES

Scholastic Honors and Awards

_____ School PRIDE Awards in Math
_____ National Latin Exam - Cum Laude, 1994
_____ Superior ratings in solo and ensemble - Band Contests, 1992, 1993, 1994

Civic Honors and Awards

_____ Girl Scout Gold Award, 1993
_____ Masonic Recognition Award for Scouts, 1993

Employment

_____ Cashier - Burger King; March 1993 - September, 1993
_____ Daytona Beach Astros Concession Stand; April, 1993 - August, 1993

School Activities

Ninth: Symphonic Band (flute), National Junior Honor Society,
Beta Club, Soccer Manager
Tenth: Flag and Rifle Corps, Symphonic Band, Anchor Club,
Soccerette
Eleventh: Flag and Rifle Corps (Ltn.), Symphonic Band, National
Honor Society, Latin Club, Anchor Club (Junior Director)
Twelfth: Flag and Rifle Club, Symphonic Band, Yearbook Staff, Latin
Club, Anchor Club (Vice President), Soccerette, National
Honor Society

THE COLLEGE VISIT AND THE INTERVIEW

Make an appointment by calling the admissions office. Writing a letter to make an appointment is often too time-consuming and does not allow for making changes in date and time without needless correspondence. You do not need to speak with an admissions officer to make an appointment. The office secretary usually arranges visits.

When you visit a campus:

- ✓ Take a tour to check the facilities, including the dormitories.
- ✓ Talk to students. They are a very useful source of information about a college; but remember that students' personal opinions should be considered with care.
- ✓ Visit a class; talk with a faculty member if possible. (Arrange to do this in advance.)
- ✓ Have a meal on campus.
- ✓ Read the campus newspaper as a means of finding out what the issues are on campus during your visit. Check the bulletin boards in the student union or cafeteria.
- ✓ Ask questions!!! Don't be bashful.
- ✓ Visit the college's career center and ask questions regarding services they offer.
- ✓ After your visit, make some notes on your reactions to the college. They'll be useful later on when you're trying to evaluate various institutions.

When you have your interview:

1. Be prompt.
2. Be neat. Appropriate dress is still an easy way to impress an interviewer.
3. Be well-prepared; read the catalog prior to your interview and prepare questions based on what you read.
4. Answer questions to the best of your knowledge and ability - do not be afraid to admit that you don't know something.
5. Be ready to volunteer information. Know your test scores, class rank, latest grade-point average, etc.
6. Be yourself - do not pretend to be something or someone that you are not!
7. It's fine to have your parent(s) along, but most college admissions officers stress that you, not your parents, are being interviewed. Other colleges will invite parents in for part of the interview with you.
8. Feel free to ask for some estimate of your chances for admission, but don't expect any firm commitment at this time.
9. Take time to send a short thank you note to the person who interviews you.

THE COLLEGE INTERVIEW

Some typical questions by the college interviewer:

- If your best friend were here and I asked him/her to describe you, what would he/she say?
- How did you become interested in our college?
- If I cleared my desk and asked you to put three books on it, what books would you choose and why?
- In what extra-curricular activities are you involved?
- if you inherited one million dollars with the stipulation that you would take a year off between high school and college, how would you spend your time and money?
- What subject have you found to be the most interesting?
- If you were named principal of your high school, what changes would you make and why?
- How do you respond to peer pressure?
- Are standardized test scores a true reflection of your academic abilities?
- Now that we've asked questions, do you have any questions for us?

Some typical questions asked by Prospective students:

1. What are your criteria for admission in order of importance?
2. Will applying for financial aid effect my chances for admission?
3. How many students leave after freshman year?
4. What type of housing is assigned to freshmen?
5. What is the major issue on campus currently?
6. Can you tell me what graduates with my major do after college?
7. What is the average class size the first year? and after?
8. Are there opportunities for independent study or undergraduate research internships? Who qualifies?

Whether required or not, an interview is an opportunity most applicants should not pass up. "Admissions offices are run by human beings."

"Humans tend to bond to someone they meet in person more than they do to someone they 'meet' as a stack of papers." Besides, the philosophy at most selective schools is that a good interview will help you, while a poor one will likely not hurt your chances.

To have a successful interview, first put the ritual in perspective. It is not a one-way street in which you are interrogated and judged by the school. Rather, it should be more like a business meeting in which the seller of educational services (the school) and the buyer (you) meet to learn more about each other.

Do your homework, and be ready to ask plenty of questions. Have them written down in a notebook. The interviewer will watch to see what questions you ask, since the college search itself is a good test of how intelligently you approach a problem.

Remember, a certain amount of nervousness is natural, so the inevitable gaffes are discounted by most interviewers. If you are extremely nervous, schedule the interview with your first-choice school last. That way, you can "practice" during less important interviews. The key to relaxing is to treat the interview as just a conversation with a friend.

Once you relax, use your answers to accomplish two objectives: letting the interviewer learn about your strengths and putting your weaknesses in perspective. Most questions will be open-ended, leaving you room to steer the conversation toward what you want to tell about yourself.

Be sure to cover any ground that shows the kind of character colleges look for: your willingness to accept a challenge and work hard, problem-solving skills, perseverance and a positive attitude.

If there are weak spots in your profile, the interview is your opportunity to explain them. Admissions officers admire students who can openly face their weaknesses with confidence.

Be prepared for some standard questions. "Why did you apply to our school?" is one. Another: "What other schools have you applied to?" Answer directly and honestly and with the same confidence as someone carefully considering different brands of stereos before making the final purchase decision.

THE ESSAY

The essay is the part of the application where you have the opportunity to distinguish yourself from all the other applicants. Often two or more essays will be required from highly competitive colleges; one is usually autobiographical in nature and the other is on a non-autobiographical topic.

The Autobiographical Essay

1. Be creative. The essay can be fun if you use a novel approach. One student who was a math buff wrote an equation to describe himself, another wrote a poem, and a third, who was an aspiring cartoonist, drew a cartoon of himself writing his essay. How you say what you have to say can be as important as what you say.
2. Never underestimate the power of humor. Be careful, however, not to take a flippant tone. It is an attitude that says you don't take the question very seriously.
3. Be honest. Show your strengths as well as your weaknesses. As much as possible, the admission people want to get to know the real you; they can tell when you are trying to be someone you are not. Answer the question with sincerity and genuineness. If you write about a set of unfortunate circumstances, be sure to accent the positive learning experiences you have gained as a result. How did the adversity help make you a stronger person?
4. Use the other information on your application to reinforce the whole image you are attempting to communicate to the admission committee in your essay. Try to find common threads in your activities that will suggest a personality theme to the person reading your essay. You may want to portray yourself as a leader, a scientist, an artist, or someone who enjoys a challenge.
5. Beware of the "too professional" essay. In other words, write it yourself! The practiced eye of an admissions reader can spot a professional job which will automatically eliminate your application.
6. Please correct punctuation and spelling. Also, observe the word limits.

TYPE ALL ESSAYS.

7. Have fun! Readers are actual human beings who welcome the chance to read something sincere, lively, and original. Use this opportunity to say what you want to say and let the college know what a unique new addition to campus life it's getting by accepting you!

The Non-autobiographical Essay

The answer to a specific question still provides an opportunity for you to furnish background information about yourself, your interests, ambitions, and insights. Most of the points to remember are the same as with the autobiographical essay.

The following are questions that have been used by colleges recently:

Who would you give the Nobel Peace Prize to and why?

Discuss what to you is the most significant invention of the 20th Century and why?

Name and describe the best book you have ever read.

What is the best advice you have ever received and why?

Who has had the most profound influence on your thinking and why?

Which of your activities are most important to you and why?

Discuss some issue of personal, local, or national concern and its importance to you.

The essay is part of almost every college application. It is your chance to show that you think clearly and to communicate your personality.

"Let us know who you are," advises Rice's Richard Stabell. "Be intimate, personal. When you have 4,400 applications and 550 spaces, there has to be some compelling reasons to accept a student."

Stabell says one of the best essays he has seen was about cross-country running, written by a young woman who had participated in a number of competitions. While she had finished last in every meet, the applicant explained that was not as important as how she felt about challenging herself and the beauty of perseverance. "She had terrific insight into her character and who she was," says Stabell.

What makes a good essay? Begin with the basics: neatness, proper sentence structure and - yes - spelling. Your essay should also be interesting to read - a refreshing respite for your "audience," which has already spent hours slogging through essay after essay after essay.

Be yourself. One turnoff, complains the University of North Carolina's Richard Cashwell, is an overblown, contrived style. "If four- and five-syllable words and complicated phrasing are not a normal part of your writing style, don't write that way on the essay just to impress," he says.

The topic and theme are critical too. Avoid travelogues and don't dwell on relatively mundane accomplishments. Instead, explain how one experience helped you mature or learn about yourself.

One student with average grades and test scores and no outside activities - a sure non-admit on the strength of that alone - was accepted at Lafayette because of his essay. The young man described how he had taken care of his older brother, who suffered from a degenerative disease. The writer poignantly described his emotions on the night his brother died.

Whatever you do on your essay, run it by two or three advisers - parents, teachers, friends - before sending it in. They can be invaluable in critiquing your work, suggesting improvements and pointing out spelling errors.

TEST TAKING FOR COLLEGE ADMISSIONS

College entrance examinations are standardized tests required for admission to most colleges. About 850 colleges and 300 scholarship sponsors require applicants to take the Scholastic Aptitude Test (SAT~ and often, in addition, the Achievement Tests of the College Board. Some colleges and scholarship sponsors require or recommend taking the tests of the American College Testing (ACT) Program.

What is the Scholastic Assessment Test?

The SAT I is a three-hour test of objective questions designed to measure the ability to do college work. Part of the test deals with verbal skills such as the ability to read with understanding, use words correctly, and reason with them. The verbal parts of the SAT measure the extent of your vocabulary, your ability to interpret and relate ideas, ability to reason logically and to draw conclusions correctly. The mathematics sections measure ability to use and reason with numbers of mathematical concepts rather than specific achievement in mathematics. The emphasis is on ability to apply fundamental mathematical knowledge to new situations. The writing portion will gauge your basic essay skills and formation.

What are the SAT II Subject Tests?

The SAT II subject tests are one-hour tests designed to measure your level of achievement in a particular subject. Tests are offered in Writing, Literature, American History and Social Studies, World History, Math Level 1, Math Level 11C (Calculator), Biology, Chemistry, Physics, French, German, Modern Hebrew, Latin, Spanish, Chinese with Listening. A student is given the choice of taking one, two or three of these tests each time he registers for the tests.

Colleges use these tests to confirm or verify the grades earned in high school subjects, to place students in the appropriate freshman classes, or to excuse a student from taking a class in college because of his/her advanced knowledge of the subject as demonstrated by his/her high score on the test. Subject tests are generally required by only the most selective colleges and universities.

What is the American College Testing Program?

The ACT test battery consists of four tests of general educational development and a special Student Profile section. The academic tests include tests in English, mathematics, reading, and science reasoning. The profile section collects information about the student's aspirations, background, non-classroom achievements, and immediate plans for the future. The entire ACT battery of tests takes about three hours to complete.

How important are tests scores?

Most colleges will hesitate to officially announce any cut-off points for SAT or ACT scores, because they do not wish to discourage otherwise qualified candidates for admission. Consideration of the results of test scores is important because it is a scientific way of comparing all candidates in regard to their ability to do college work. A high school record alone cannot be a yardstick of academic promise. Grading standards differ among high schools. Class standing in a small high school is not as significant as it is in a large school. Entrance tests afford equal opportunity to each college-bound student.

Points to consider when apply for the tests

- ✓ Know your social security number and school code number and be sure they are correct on the application.
- ✓ Scores are sent free of charge to three colleges if they are listed on the

registration form. Scores sent at a later time will have an additional charge. All scores must be sent directly to the college from the testing service.

- ✓ Fee waivers can be arranged for those for whom the cost is an economic hardship. See your counselor about this service.
- ✓ Special provision can be made for handicapped students. See your counselor for details.
- ✓ The SAT has a provision for late registration and walk-ins on the day of the test, but both are very costly. The ACT has a provision for late registration, but no walk-ins. Register on time!

Tips for the day of the test

- ✓ Get a good night's rest and eat breakfast.
- ✓ Wear comfortable clothing. Take clothing which may be partially removed or added, depending on the temperature of the testing room.
- ✓ Be sure that your chair and table or desk are comfortable and allow you to sit without being cramped. Do not hesitate to request a different location if your environment might cause you to be distracted during the test.
- ✓ Use a watch to pace yourself. Write down the end time for each section and refer to it as needed.
- ✓ Mark time-consuming difficult questions and go back to them if you have time. Remember, all questions have equal weight in scoring. Spend your time earning as many points as possible.
- ✓ Emphasize accuracy over speed. - Points can be lost because of rushed carelessness as well as lack of knowledge.
- ✓ Ignore noises from other test-takers. They may finish before you do because they know less than you.

Preparing for the SAT or ACT

Developing the skills and abilities measured by the college entrance tests is best accomplished over a long period of time through academic courses and intensive study and reading. Short-term drill has less effect. However, practicing sample test items can familiarize you with the test to make you feel more relaxed as you take it. It may also be helpful to study and prepare using a guide. One such book is called The Princeton Review: Cracking the SAT System. To give you an idea of the type of suggestions for test-taking strategy that are included, think about these points that might improve your score.

- When you don't know the right answer, look for a wrong one instead. They are easier to find.
- When you find a wrong answer, eliminate it. Always use the Process of Elimination.
- Despite what you have heard, there is really no significant penalty for guessing. In fact, if you can eliminate even one wrong answer, you are likely to improve your score by guessing.
- Leaving an answer blank costs you almost as many points as answering incorrectly.
- Do not hesitate to use your test booklet for scratch paper.
- In each group of questions, the first third are easy and the last third are so hard that almost no one gets them right. Be smart and answer all easy questions first. Remember, you are trying to earn as many points as possible.

FINANCIAL AID

Where and How to Get Money for College

Some of the best things in life are free; but for college, you need money. There is help in the form of financial aid -- from federal and state governments, from colleges, and from a variety of special programs and foundations. You don't have to be poor to qualify for this aid, but you do have to prove you need it. "Need" is the difference between what it costs to attend a particular college and what your family can afford to pay:

COSTS OF ATTENDANCE
WHAT YOUR FAMILY CAN AFFORD TO PAY
ACCORDING TO THE NEED ANALYSIS (FAF, FFS)
FINANCIAL NEED

DON'T RULE IT OUT CHECK IT OUT

A lot of students don't bother to apply just because they simply don't think they will be eligible. You'd probably be surprised to find out how many students do qualify for some assistance. So don't rule out any college that interests you on the basis of cost alone. If you qualify, you might get enough money to pay for the college you want, but can't afford on your own. Let's say that you and your family can afford to pay about \$1,200 a year. Your financial "need" - and eligibility for aid could look like this.

<u>COLLEGE X</u>		<u>COLLEGE Y</u>	
TOTAL COSTS	\$4,000	TOTAL COSTS	\$7,000
YOU CAN PAY	\$1,200	YOU CAN PAY	\$1,200
YOUR NEED	\$2,800	YOUR NEED	\$5,800

If you get financial aid to cover your full need at both colleges, you and your family would end up paying the same amount - \$1, 200 - at the highest cost college as you would at the lower one.

So don't rule it out -- check it out!

Financial aid just doesn't happen. You and your family must take an active role in the process. So know what to do. . . when to do it ... and do it right the first time.

You've probably read in the papers or heard on the news that government financial aid dollars are being cut back. That's true. You may have assumed you are being cut out. That may not be true. You may have assumed that there is nothing you can do to improve your chances of getting the help you need. That's definitely not true.

BE PREPARED TO HELP YOURSELF

Almost all colleges, government agencies and special programs that award financial aid expect you and your family to pay something toward college costs, according to your means. There are circumstances when a student's family really can't afford anything at all. But even then, the student would probably be expected to come up with some money from summer or part-time employment and personal savings. In most cases, the family is expected to contribute some money toward college. Figuring out how much to expect a particular student and family to pay is a fairly complicated process called "need analysis." The college financial aid administrator performs a "need analysis" for each applicant.

INVESTIGATE EVERY POSSIBILITY

There are basically three kinds of financial aid, and most students get a "package," or a mix of two or three.

GRANTS (Don't have to be repaid)
LOANS (Must be repaid)
WORK (A job, usually on campus)

Grants are called "gift aid" since they don't have to be repaid. Loans and work are called "self help" aid. You don't have to put your package together by yourself. The financial aid administrator of the college at which you are applying will help you build a package. Here are some of the pieces it might include:

Pell Grants - Straight from Uncle Sam to you: The federal government sponsors the Pell Grant Program, and it's an important source of aid for almost three million students. (Pell grants used to be called Basic Educational Opportunity Grants or BEOG, and you still may hear some people using those words.) A Pell Grant is awarded directly to you for the college of your choice. How much you actually get depends on three things:

- how much you need (your eligibility)
- how much it costs to attend your college
- how many federal dollars are available

If you're eligible for a Pell Grant, the college's financial aid administrator will add it to your package, together with the amount your family can afford to pay.

Money you get from your state: Almost all 50 states, the District of Columbia, Puerto Rico, and other U.S. dependencies, sponsor some financial aid programs for their residents, and most award aid based on your need. You apply for these by checking the appropriate box when filling out the FAF or FFS.

Money you get from colleges: Most colleges administer several federally funded student aid programs in the form of grants, loans and work-study. Many colleges also have their own grant and loan programs, financed by their endowments, special fund-raising, gifts from alumni, and students' tuition. If you are eligible for any of these programs, the college will add them- to your financial aid package.

Money you get from banks: The Guaranteed Student Loan Programs (GSL) is an important source of loan funds. These loans are made primarily by the banks, savings and loan associations, and credit unions, but some colleges are also lenders. The federal government pays the full 8% interest on these loans while you are enrolled in college. When you graduate or leave a college, you must begin to repay the loan with interest. There is a loan program for parents too. Parents Loan for Undergraduate Students (PLUS) allows parents to borrow money to help with their children's college costs. Repayment begins 60 days after the loan is made.

Special sources of aid not based on need.- There are thousands of special student assistance programs -- public and private, local and national, large and small - that offer scholarships, grants and loans to students. You may qualify for one of these programs because of your:

- academic achievement
- religious affiliation
- ethnic or racial heritage
- community activities
- special hobbies
- parents' employers or organizations
- organizational memberships

If you don't know what form you are supposed to file, ask your counselor for help or call the colleges directly.

Complete the college's own financial aid application, if necessary

Many colleges simply use the information you report on your FAF or IFFS. Others use their own financial aid application forms. Be sure to ask for all required forms and information. If a college wants you to complete its own form, it will send it to you, but only if you have told the college you want to apply for aid. It will also tell you if it needs copies of your parents' tax form or other information.

WHATEVER YOU DO, DO IT RIGHT THE FIRST TIME

Complete your forms accurately, legibly, carefully, and on time. Although financial aid applications usually ask for information about your family's income the last year, you don't have to wait until you've completed your Income tax forms to fill out the forms. You may, however, want to refer to your family's wage and tax records, such as W-2 forms, paycheck stubs, and IRS form 1040 or 1040A. Write clearly and follow the instructions exactly. If you don't understand the instructions, ask somebody -your counselor, the college you are applying to, or an accountant.

Hundreds, even thousands, of dollars could be at stake. Don't blow it because your application is such a mess that no one can read it, or because you have provided inaccurate information. Your application could get held up in the correction process somewhere along the way, and that could cost you money!

Get all of your forms and applications in before deadlines

You can't submit a FAFSA, FAF, or IFFS form before January 1 but you should send it in as soon as possible after that date, or at least four weeks before the earliest deadline at the college you are applying to. Deadlines have never been more important. Know what they are and stick to them! If you apply late, there may not be enough money left to meet your full need. You can prove you met a college deadline by mailing your forms from the post office with a "Certificate of Mailing," which costs approximately 60 cents. If you also want proof of receipt by the college, use registered mail instead.

Take responsibility for your own application

Colleges, scholarship programs, state and federal student aid all want to get the money into your hands if you have a real need for it. But it's up to you, not them, to make sure you get into the process. So if you don't know what to do, find out. Double check your information. If you think you've missed a deadline, don't just sit around. Call the college or program to find out if you can still apply. Keep copies of your forms, along with the worksheets or notes you used in putting them together. Your forms could get lost or misplaced. If you have copies, you will be able to answer any questions the college may have. If you don't hear from the colleges or programs by the dates they indicate, call or write to them.

FINANCIAL AID TERMS

ASSETS An individual's property, savings, home and/or business values, stocks, bonds, real estate, trust funds, etc.

COLLEGE WORK STUDY PROGRAM A college program in which the student alternates semesters or full time study with full time employment. Students are paid for their work by the prevailing rate.

DEFERRED PAYMENT An arrangement by which costs can be paid at a later time. Colleges often defer payment of tuition when there is evidence that a student will later receive financial aid.

DEPENDENT STUDENT One who lives with and/or is at least partially supported by parents or a guardian and who is claimed by them as a dependent for income tax purposes or one to whom these conditions applied in the academic year prior to applying for financial aid.

FINANCIAL AID FORM (FAF) The form used by the College Scholarship Service for the College Board to determine a student's need for financial aid. Students can use the FAF to apply for Pell Grants and other federal, state and college aid programs at the same time.

FAMILY FINANCIAL STATEMENT (FFS) The financial aid application form provided by American College Testing.

FINANCIAL AID The money provided by federal, state and local governments, along with other organizations, to help a student pay the cost of post-secondary education.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) This form is used to apply for financial aid from federal student aid programs and also for some state and private aid.

GIFTAID Student financial aid that does not have to be repaid, or does not require the student to be employed.

GRANT An award of money that does not have to be repaid.

GUARANTEED STUDENT LOAN A government-sponsored, low-interest, student loan made by a lender to fund post-secondary education.

INDEPENDENT/SELF-SUPPORTING STUDENT A student who, according to the government's criteria, may apply for financial aid directly, independent of his/her parent's financial conditions.

LOAN Borrowed money which must be repaid with interest.

NEEDS ANALYSIS Method of determining how much a family can be expected to pay toward the student's educational costs.

PARENT LOANS FOR UNDERGRADUATE STUDENTS A government-sponsored loan to parents.

SCHOLARSHIP Money given to a student by an institution or organization to help pay for his/her education.

STUDENT AID INDEX A number determined by a federal formula which a financial aid administrator uses to determine campus-based and Pell Grant award eligibility. The SAI appears on the student aid report.

STUDENT AID REPORT Prepared by the U.S. Board of Education and sent to the student, the report provides the student aid index used to determine grant and loan eligibility.

SUPPLEMENTAL LOAN A program offered by a lender through which parents can borrow money for post-secondary education.

COST OF COLLEGE ATTENDANCE

EXPENSES	COLLEGE A	COLLEGE B	COLLEGE C
TUITION			
ROOM			
BOARD			
MISCELLANEOUS FEES			
BOOKS AND SUPPLIES			
TRANSPORTATION			
PERSONAL LIVING EXPENSE			

SOURCES OF COLLEGE INFORMATION

Listed below are specific titles of some sources of college information. Many websites listed have useful tools to help you in your search and application process for college. Places you may find these and other sources are: college and university libraries, public libraries, and bookstores.

www.collegeboard.com

www.actstudent.org

www.facts.org

BARRON'S
Profiles of American Colleges
Guide to Law Schools
Guide to Graduate Business Schools
Guide to the Most Prestigious Colleges
Profiles of American Colleges
Index of Guides to Colleges

THE COLLEGE BOARD
The College Cost Book
The College Handbook
College Times
Index of Majors
Meeting College Costs

**NATIONAL ASSOCIATION OF
COLLEGE ADMISSIONS
COUNSELORS**
A Guide to the College Admissions Process
High School Planning for College-Bound Athletes

OCTAMERON ASSOCIATES
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Admissions Procedures at the Nation's Most Competitive Colleges
Don't Miss Out: The Ambitious Student's Guide to Financial Aid
*I Am Somebody. Because God Don't Make No Junk: Building Your
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Do It - Write: How to Prepare a Great College Application
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