GUIDE TO College admissions



PLAINVIEW–OLD BETHPAGE JFK HS

1/10

INTRODUCTION

The purpose of this handbook is to answer the most frequently asked questions about the college admissions process. It is impossible to cover all aspects of the process in a brief publication. Additional questions and concerns should be address to your guidance counselor.

During the spring of the junior year, your guidance counselor will meet with you and your parents formally to initiate the college process. Through individual and class meetings, you will become aware of a process to identify schools appropriate for your interests and capabilities. You will also become familiar with the standardized testing process. This handbook should serve as a handy reference throughout the college search and application process.

Entrance to the colleges of choice is dependent upon the successful completion of a number of variables. No two students are viewed the same, nor will they have the same credentials. College Admissions is a human process subject to a number of considerations. Your best profile is four years of top grades in challenging courses, strong standardized test scores, solid letters of recommendation, and involvement (and leadership) in meaningful activities.

<u>Please remember, the goal of this process is to find a good match between you and a college.</u> It is tempting to compare yourself with classmates, but a place where one person will thrive might be unpleasant for another. Your job throughout this process is to complete a careful self-analysis, to recognize both your strengths and weaknesses and to approach, thoughtfully and seriously, the task that lies ahead of you.

Good luck on this exciting journey!



TIME LINE OF RESPONSIBILITIES



TIME LINE OF RESPONSIBILITIES

SEPTEMBER

- 1. Return the autobiographical questionnaire that was mailed to you with your Junior conference appointment. This information will help your counselor to offer the college a more complete description of you. Organizing all of your information will also help you to prepare the activity resume for your college applications.
- 2. Return your activity sheet (resume) and unofficial transcript with correction, if an, to the Counseling Center on the date indicated.
- 3. Notify your counselor if you will be applying under an **Early Decision** or **Early Action** program.
- 4. SUNY, CUNY, Common and Nassau applications are online.
- 5. SAT and ACT registrations are online. Be aware of registration deadlines for October, November and December SAT I and SAT Subject exams. Check to see if the colleges you are applying to require SAT Subject exams.
- 6. When asking a teacher for a recommendation, provide a stamped envelope addressed to each college you wish to receive the recommendation letter. Write your name and social security number on the inside flap.
- 7. NCAA forms are available online and should be submitted by student athletes who are requesting certification. Please remember to check for updated regulations and procedures.
- 8. Use the admission information in Naviance and other sources to narrow your list. Make sure you have at least one or two "safe" schools as well as one or two "reach" and two to four "target" schools.
- 9. **Begin your applications!** Work on rough drafts of any essays you are required to write. Be sure to ask your English teacher or your counselor to read them over.
- 10. Attend the Senior Night meeting with your parents and **read all the literature you receive at home from the Counseling Center.**
- 11. Throughout the fall, many College Reps will be available to meet with students during 9th period in the Guidance Conference Room. Be sure to listen attentively to announcements during homeroom for this important information. A monthly list of representatives will be posted in the Counseling Center.

OCTOBER

- 1. It is recommended that you schedule an appointment with your counselor to review your applications and to answer any question you may have.
- 2. Your online application can be submitted by you at any time. In order for us to provide the schools with your transcript and other information a 9" X 12" enveloped addressed to each school must be submitted to the Counseling Center.
- 3. It is your responsibility to have your SAT I, SAT II and/or ACT sent directly to all the colleges to which you are applying.
- 4. "Early Action and Early Decision applications are due in the Counseling Center no later than October 15th. (Generally due at College Admissions Office no later than November 1st or 15th.)
- 5. Ask two teachers who know you well for letters of recommendation.

- 6. Write your social security number along with your name on all pieces of paper, including your application check. Write your name, and social security number inside the 9" X 12" manila envelope flaps of each application. **Our college CEEB code is 334-532.**
- 7. Provide a stamped legal-size envelope addressed to each of the colleges for mid-year reports.
- 8. Make campus visits to as many of the college on your list as possible. Get a feel for the campus. Talk to students, take a tour, sit in on a class and try to stay overnight in a dorm.

NOVEMBER

- 1. Meet with your counselor to clarify any questions you may have as your continue with the college application process.
- 2. If the colleges you are considering require the CSS Profile Financial Aid form, it should be filed at this time. This form is available online.

DECEMBER

- 1. The deadline for submitting all completed applications to the Counseling Center is the first Friday in December.
- 2. Early Decision / Early Action applications should notify the Counseling Center the outcome of these applications.

JANUARY

- 1. FAFSA forms will be available in the Counseling Center and online at **FAFSA.ed.gov**/. The TAP (for New York State schools) form is part of the FAFSA.
- 2. Attend the Financial Aid meeting at P-OB JFKHS for assistance in completing the FAFSA. The exact date and time will be on the calendar and on the P-OB website.
- 3. If you haven't already done so, bring in the stamped legal size envelopes for mid-year reports to be sent to colleges.

FEBRUARY

- 1. Mid-year grades will be mailed to colleges.
- 2. Be sure to notify the Counseling Center about the results of your applications.

MARCH / APRIL

- 1. Many colleges mail their decisions at this time. You may want to revisit the schools to which you have been accepted.
- 2. Speak with your counselor to clarify your final decision. Inform the Counseling Center of your results and final decision.

MAY

- 1. Candidates reply date is May 1st. This is the last day to notify colleges of your decision to attend.
- 2. Bring in a stamped, legal size envelope addressed to the college you will be attending so we can mail your final transcript in June.

Π

GATHERING INFORMATION



GATHERING INFORMATION VIA THE INTERNET

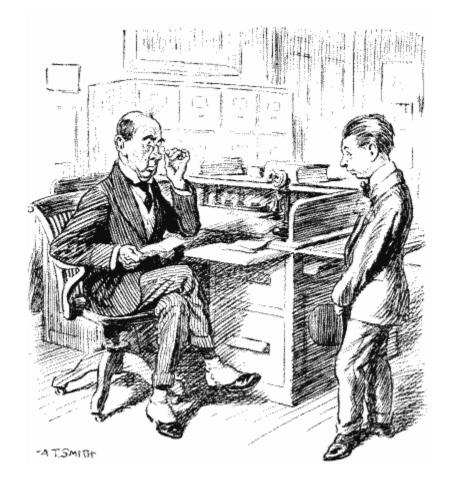
All colleges have created web pages which can be accessed through your home computer or with one of several computers in the high school. You can download applications and more to your home computer. You can usually find website addressed in many of the college handbooks. You can try to find your college websites under: (http://www.______.ed) where you can try variations of the name of the college in the space above. If you can't find the school that you are looking for, go to the "Ecola's College Locator" (www.ecola.com/college); it has direct links to roughly 4,000 school websites.

Using your Naviance password you will be able to explore colleges that are appropriate for students with similar grades and standardized test scores.



IV

THE COLLEGE VISIT And THE INTERVIEW



THE COLLEGE VISIT

The best way for you to learn about the educational program, faculty, facilities, atmosphere and spirit of a college is to visit the campus, particularly when the college is in sessions. (If you visit during a school day, bring a <u>College Visitation Form</u> with you. Have the form signed by a college official and return it to your counselor.)

College visits enable you to:

- 1. Learn what college admissions officials expect from a candidate.
- 2. Observe the academic atmosphere, sit in on classes.
- 3. Evaluate the environment of the school.
- 4. Observe and talk with students who are attending and with whom you would associate.

When you visit the college, observe:

- 1. Size of classes.
- 2. Library facilities (e.g., computers, hours).
- 3. Department you are likely to select as a major.
- 4. Laboratory facilities.
- 5. Composition of the student body.
- 6. Dormitories and sturdy facilities; location, size, policies.
- 7. Dining facility; quality of food.
- 8. Campus setting beauty, orderliness and cleanliness.
- 9. Infirmary and health services.
- 10. Religious facilities.
- 11. Facilities for leisure time, cultural programs, athletics, social life.
- 12. The college students do they appear to be happy, lively and friendly?
- 13. The attitude of the faculty toward students.
- 14. The students are they friendly and courteous toward visitors; are they serious and businesslike toward their work?



QUESTIONS TO ASK COLLEGES

What should I ask about admissions?

- What information about me is evaluated for admission? What is more important/least important?
- Do I need to take a college entrance exam before admission? Which one?
- What if I don't have a good high school average? Are there alternative admissions programs?
- Is credit given for advanced placement courses?
- When should I apply?
- How will I know if additional information (letters of recommendation, biography) is required?
- Should I make a visit to the campus? When?
- Who makes the decision on my application?
- When will I know if I've been accepted?
- What do I do if I'm not accepted?

What should I ask about academic life?

- Do I have to choose a major right away?
- What about the transfer process from a two-year to a four-year college?
- Are interdisciplinary majors available?
- Can I design my own program?
- What kind of academic advisement is available?
- What are the campus academic facilities (library, labs)?
- Can I participate in a cooperative study/work program in my field?
- Is ROTC available?
- Can I complete a bachelor's degree is less than four years?
- Will I have evening classes?
- Is remedial help available?
- What opportunities are available for study abroad?
- Are visiting student programs encouraged?
- Is special assistance available for handicapped students?



POSSIBLE TOUR GUIDE QUESTIONS

- What do you like best/worst about being a student here?
- How large are your classes?
- Who teaches you? Can you get help from your professors?
- Where do you study?
- Do students talk much about grades?
- Have you ever been in a faculty home?
- Do you talk much about national politics and issues? Are students politically active?
- Where can I get a copy of the campus newspaper?
- Where do most students hang out?



- When do you declare your major? What are the most popular majors?
- Tell me about the housing. Are some dorms better than others? Do many students live off-campus? Why?
- Do students study hard? What is the attitude towards working hard?
- What's the biggest issue in local campus politics?
- What impact do fraternities and sororities have? Athletics?
- What are weekends like?
- Are the arts supported here?
- Where do students come from? Is this a diverse community?
- Why did you choose this school? Where else did you apply?
- What kinds of kids do you think are happiest here? Which ones are least happy?

COLLEGE VISIT WORKSHEET

(Take a worksheet with you to each college you visit)

College visited	Date
Interviewer	Phone: ()
Admissions Officer	Phone: ()
What I thought of:	
Campus	_Local Town
Classrooms	Campus Store
Dorms	_ Students
Dining	_ Transportation
Sports/Recreation	Other
Library	_

Would I fit in and feel comfortable here?

Does this school seem to fit my needs?

My General Impression: (It's very important to write your impressions immediately after visiting a campus. No doubt you will be seeing several schools consecutively, and it is easy to confuse various aspects of each particular college).

If you visit during school days, you must have a College Visitation Form signed by a college representative. The day will be considered an educationally excused day. This form should be submitted to your guidance counselor for approval upon your return. These forms are available in the Counseling Center.

The College Interview

Many colleges suggest that applicants become involved in a personal interview.

<u>The Group Interview</u>: Usually held on campus and used primarily as a means to disseminate information about the college and give applicants a chance to ask questions.

<u>The Individual Interview</u>: Candidate goes "one-to-one" with an admissions officer; the candidate may or may not receive a rating from the interviewer. In some cases, a student from the college may sit in on the session.

<u>Alumni Interview</u>: Sometimes graduates from the college will interview candidates. The interview may take place in the interviewer's home, in the candidate's home, or at the high school. The purpose of this interview may be to dispense information and get a general sense of the applicant.

<u>High School Interview</u>: College and university representatives visit high schools each year. Students are invited to chat with the representative in the Counseling Center. These "interviews" are rarely intended to be more than a chance to ask questions, but, occasionally, students have made very positive impressions on the college representative in these sessions, and their candidacies have been greatly enhanced.

In addition to the formal and informal setups described above, students may also come into contact with college representatives at College Nights and at College Fairs.

MAXIMIZING AN INTERVIEW

- Treat every interview as if it is your first choice school.
- Be prepared to intelligently answer the question "tell me about yourself."
- Read parts of the catalog thoroughly ahead of time.
- <u>Most admissions counselors will ask if you have any questions.</u> This is perhaps <u>the most</u> <u>important part of the interview</u> because the questions you ask demonstrate how interested you are and your level of maturity and confidence.

Carefully prepare a list of questions following these suggestions:

- Be aware of current national, state and local affairs.
- Do not be afraid to mention (and try to find a way to do it) your strengths academic and/or non-academic.
- Choose ahead of time at least one subject or interest that you know well and try to bring it up. Be prepared to discuss it at length.

Here are some additional suggestions that have proven useful to candidates through the years. You may want to review them before you are involved in an interview.

- 1. Be on time and make sure to get the interviewer's name. (It's a good idea to write a thank-you note a day or so after your interview.)
- 2. Don't be afraid of the person interviewing you. He or she is not "out to get you'.
- 3. Don't fight with the interviewer. He may challenge a response you provide, but it's usually a test of your flexibility and your capacity to think on your feet. Try to see it this way and respond accordingly.
- 4. Show, through your own grooming and dress, that the interview is important to you.
- 5. Be positive. For example, rather than whining about your science teacher's cloudy explanation, discuss how the situation provided you with a chance for independent study.
- 6. Show that you are knowledgeable about the college and indicate that you are applying for appropriate reasons. Be prepared to ask intelligent questions.
- 7. Stress all of your strengths and admit to some of your weaknesses. If the interviewer asks why your SAT scores are so low point to the good job you've been able to do on a daily basis in the classroom and in your outside activities.
- 8. Be honest. If your career plans are uncertain, say so. It's O.K. to be undecided.



POSSIBLE INTERVIEW QUESTIONS

- Why do you want to go to college?
- Why do you want this college?
- Tell me about yourself. Who are you? Describe yourself.
- How would your friends describe you?
- How are you different from other students applying here? Why should we admit you? We have many qualified applicants. Why do you think you are a good match for this college?
- What political issue (local or nation) concerns you most? Why?
- How do you like Plainview-Old Bethpage JFK High School? What has been the most positive experience you have had? The most negative?
- If you could redo high school, what would you do differently?
- What books or authors have made a lasting impression on your way of thinking?
- If you could be any fictional character, who would you be and why?
- If you could be one historical figure, who would it be and why?
- What is your role in the school community? What would your teachers ay about you as a person?
- What is the most significant contribution you've made to your school?
- What are your looking for in a college"
- What are some of your goals (personal and career) for the future?
- Tell me about a particular class or assignment in which you found yourself most stimulated intellectually.
- What is your reason for participating in athletics (or student government or the newspaper, etc.)? What are the satisfactions?
- What has been your favorite subject in high school? Why?
- What might you study in college?
- What events would you deem critical to your life thus far?
- Who has most influenced you?
- How have you spent your summers?
- How do you spend your free time?
- Do you have any questions? (It is crucial that you have some questions for the interviewer.) This question will be asked in EVERY interview.

Other advice:

Do not chew gum Watch your language; avoid slang Dress neatly – school attire or better Arrive on time Shake hands firmly Make eye contact Be yourself Always write a thank you note COLLEGE

ADMISSIONS

CRITERIA



COLLEGE ADMISSIONS CRITERIA

What do colleges consider in determining whether they will accept an applicant? Although few colleges would give exactly the same weight to all items in this list, most would agree that the following would be considered important in determining an applicant's fitness for college.

- 1. Academic Record: Most colleges consider your overall academic average to be the most important single indicator of how well you are likely to do in college.
- 2. Quality of Courses: Many colleges look more favorably upon a high average it if has been obtained while taking the more difficult, challenging courses than if it has been obtained by taking a great many of the so-called "easy" course. It should be noted that many colleges use only the academic courses in re-computing your average for acceptance to their school. For example, they are most interested in your English, History, Math, Science and Language courses. Pay attention to the strength of your senior year course work. If you don't have solid course work you are inviting extra scrutiny.
- 3. **Percentile Placement:** John F. Kennedy High School does not provide a numerical rank. However, we do indicate your percentile placement.
- 4. Entrance Examination Scores: Most colleges require students to take either the SAT or ACT, which measure one's ability to do college-level work. Some colleges require you to take SAT Subject tests. It is recommended that students for whom English is not a first language take the TOEFL exam. You will know what tests are required by the colleges by checking the appropriate section of the college catalog.
- 5. Activity Record: While colleges are primarily interested in your academic record, they are also interested in leadership qualities, unusual interests, abilities and talents. Colleges would rather see a sustained interested in a specific activity than a long list of activities which only indicates casual involvement.
- 6. **Recommendations:** Your counselor will write a recommendation on your behalf, so be sure to make him/her aware of any information which should be included. Many colleges also require recommendations from teachers who know you well enough to provide an accurate assessment of your attitude and abilities.
- 7. **Essay:** For most colleges, an essay is an important part of the admissions process. When evaluating students of comparable achievements, the essay can be the determining factor in the admissions process. Special attention ought to be given to uniqueness of context and to excellence of style.
- 8. **Interview:** Few colleges require applicants to come for a personal interview; some encourage informal meetings and visits, and others may schedule local alumni interviews. Check your college catalog.

APPLICATION SUGGESTIONS

There's no surefire formula that will guarantee a good application, but you can help yourself by keeping the following in mind. Read through all the information received before filling in any information on the application. **It is your responsibility to be aware of application deadlines.** You will increase your chances of producing a strong application if you allow yourself plenty of time. Create a rough draft of your application. Revise and rewrite. Make sure you have completed all portions to be filled out by the applicant. (Be certain to sign where indicated). Remember, the application is your opportunity to make a statement to an admissions committee; do not lose this opportunity. If you need to download a portion of the application, check to see if it requires your signature.

You may apply to as many colleges as you wish, but **usually it is not necessary to submit more than nine or ten applications** (remember too, that colleges charge an application fee). Your final list of colleges should typically include one or two colleges which are "reach schools", a few which are "target" or where you have a better than even chance, and a few which are "safe," or where admission is reasonably certain. Make sure that every college that is on your list is one you would be happy to attend.

Note the following procedures for submitting your credentials to the Guidance Office:

- 1. Write your social security number along with your name on all pieces of paper, including your application check.
- 2. Write your name and social security number inside the <u>9" X 12" manila envelope flap</u> of each application. (Our college CEEB code is 334-532).
- 3. Provide a stamped, legal size envelope addressed to the colleges for mid-year reports.

APPLICATIONS – WHAT, WHEN AND HOW MANY?

The Common Application

The Common Application is another very popular and easy way to apply to numerous colleges. It is exactly what it sounds like – a common application that is accepted by an increasing number of colleges and universities across the country.

It is very helpful if you apply to many different schools. You simply complete the application online and make photocopies to mail to the colleges that accept it.

- Not every college accepts the Common Application. A list of the schools that accept it is printed in the instructions.
- You can submit the Common Application online at <u>www.commonapp.org</u>. this website is also very helpful because it has direct links to colleges for their supplements, avoiding delays in the mail.
- Some schools will require an additional <u>supplement</u> if you use the Common Application. Some will send it upon receipt of your Common Application; some require it be downloaded from the web. It is your responsibility to ensure this supplement is competed. Instructions for each school (including supplement procedures) are included with the Common Application.

There are now 391 Common Application members in 42 states and the District of Columbia. They represent an enormously diverse variety of institutions: small and large, public and private, coed and single-sex, highly selective and relatively open enrollment. However, they all share a commitment to the <u>mission</u> of promoting access through holistic admission.

1.	Adelphi University	197.	New England College
2.	Agnes Scott College	198.	New School University - Eugene Lang College
3.	Albion College	199.	New York Institute of Technology
4.	Albright College	200.	New York University
5.	Alfred University	201.	Newbury College
6.	Allegheny College	202.	Niagara University
7.	American University	203.	Nichols College
8.	Amherst College	204.	Northeastern University
9.	Arcadia University	205.	Northland College
10.	Assumption College	206.	Northwestern University
11.	Augsburg College	207.	Notre Dame de Namur University
12.	Augustana College - Illinois	208.	Oberlin College
13.	Augustana College - South Dakota	209.	Occidental College
14.	Austin College	210.	Oglethorpe University
15.	Babson College	211.	Ohio Northern University
16.	Baldwin-Wallace College	212.	Ohio Wesleyan University
17.	Bard College	213.	Oklahoma City University
18.	Barnard College	214.	Pace University
10. 19.	Bates College	214.	Pacific Lutheran University
20.	Belmont University	215.	Pacific University
20. 21.	Beloit College	210.	5
	5		Pepperdine University
22.	Bennington College	218.	Philadelphia University
23.	Bentley University	219.	Pitzer College
24.	Berry College	220.	*Plymouth State University
25.	Birmingham-Southern College	221.	Polytechnic Institute of New York University
26.	Boston College	222.	Pomona College
27.	Boston University	223.	Presbyterian College
28.	Bowdoin College	224.	Prescott College
29.	Bradley University	225.	Princeton University
30.	Brandeis University	226.	Providence College
31.	Brown University	227.	Quinnipiac University
32.	Bryant University	228.	Randolph College
33.	Bryn Mawr College	229.	Randolph-Macon College
34.	Bucknell University	230.	Reed College
35.	Burlington College	231.	Regis College
36.	Butler University	232.	Regis University
37.	Cabrini College	233.	Rensselaer Polytechnic Institute
38.	California Inst of Technology (Caltech)	234.	Rhodes College
39.	California Lutheran University	235.	Rice University
40.	Canisius College	236.	*Richard Stockton College of New Jersey
41.	Carleton College	237.	Rider University
42.	Carnegie Mellon University	238.	Ringling College of Art & Design
43.	Carroll College (Montana)	239.	Ripon College
44.	Case Western Reserve University	240.	Rochester Institute of Technology
45.	The Catholic University of America	241.	Roger Williams University
46.	Cazenovia College	242.	Rollins College
47.	Cedar Crest College	243.	Rosemont College
48.	Centenary College of Louisiana	244.	Russell Sage College
49.	Centre College	245.	Sacred Heart University
50.	Champlain College	246.	Sage College of Albany
51.	Chapman University	247.	Saint Anselm College
52.	Chatham College	248.	St. Bonaventure University
53.	Claremont McKenna College	249.	St. Catherine University
54.	Clark University	250.	St. Edward's University
55.	Clarkson University	251.	Saint Francis University
56.	Coe College	252.	St. John Fisher College
57.	Colby College	253.	Saint Joseph's College
58.	Colby-Sawyer College	254.	Saint Joseph's University
50. 59.	Colgate University	255.	St. John's University (College of St. Benedict)

60.	The College of Idaho	256.	St. Lawrence University
61.	College of Mount Saint Vincent	257.	Saint Leo University
62.	*The College of New Jersey	258.	Saint Louis University
63.	College of New Rochelle	259.	Saint Mary's College of California
64.	College of St. Benedict (St. John's University)	260.	Saint Mary's College of Indiana
65.	College of the Atlantic	261.	Saint Mary's University of Minnesota
66.	College of the Holy Cross	262.	Saint Michael's College
67.	*College of William & Mary	263.	St. Norbert College
68.	College of Wooster	264.	St. Olaf College
69.	Colorado College	265.	Saint Peter's College
70.	*Colorado State University	266.	St. Thomas Aquinas College
71.	Columbia College Chicago	267.	Saint Vincent College
72.	Concordia College - New York	268.	Salem College
73.	Connecticut College	269.	Salve Regina University
74.	Converse College	270.	Santa Clara University
75.	Cornell College	271.	Sarah Lawrence College
76.	Cornell University	272.	Scripps College
77.	Creighton University	273.	Seattle Pacific University
78.	Curry College	274.	Seattle University
79.	Daemen College	275.	Seton Hall University
BO.	Dartmouth College	276.	Seton Hill University
81.	Davidson College	270.	Sewanee: The University of the South
B2.	Denison University	278.	Siena College
83.	DePauw University	279.	Simmons College
84.	Dickinson College	280.	Skidmore College
85.	Dominican University of California	281.	Smith College
86.	Dowling College	282.	Southern Methodist University
87.	Drake University	283.	Southern New Hampshire University
88.	Drew University	283. 284.	Southeestern University
89.	Drexel University	285.	Spelman College
90.	Duke University	286.	Spring Hill College
90. 91.		287.	Stanford University
91. 92.	Earlham College Eckerd College	287. 288.	*SUNY Binghamton University
92. 93.	5	200. 289.	
93. 94.	Elizabethtown College	289. 290.	*SUNY Buffalo State College
94. 95.	Elmira College Emerson College	290. 291.	*SUNY College at Brockport *SUNY College at Geneseo
95. 96.	Emmanuel College	291.	*SUNY College at Oneonta
90. 97.	Emory University	292.	*SUNY College of Environment Sci. & Forestry
97. 98.		293. 294.	*SUNY Cortland
90. 99.	Erskine College Fairfield University	294. 295.	*SUNY Fredonia
99. 100.		295. 296.	
100.	Fisk University	290. 297.	*SUNY New Paltz *SUNY Oswego
	Florida Southern College	297. 298.	5
102.	Fordham University	290. 299.	*SUNY Plattsburgh
103.	Franklin & Marshall College		*SUNY Purchase College
104. 105	Franklin Pierce University	300. 801	*SUNY Stony Brook University
105.	Franklin W. Olin College of Engineering	301. 802	*SUNY University at Albany
106.	Furman University	302. 802	*SUNY University at Buffalo
107.	George Fox University	303.	Stetson University
108.	The George Washington University	304. 805	Stevens Institute of Technology
109.	Gettysburg College	305.	Stevenson University
110.	Gonzaga University	306.	Stonehill College
111.	Goucher College	307.	Suffolk University
112.	Green Mountain College	308.	Susquehanna University
113.	Grinnell College	309.	Swarthmore College
114.	Guilford College	310.	Sweet Briar College
115.	Gustavus Adolphus College	311.	Syracuse University
116.	Hamilton College	312.	Texas Christian University
117.	Hamline University	313.	Thiel College
118.	Hampden-Sydney College	314.	Thomas College
119.	Hampshire College	315.	Transylvania University
120.	Hanover College	316.	Trinity College
121.	Hartwick College	317.	Trinity University
122.	Harvard College	318.	Tufts University
		319.	Union College
123. 124.	Harvey Mudd College Haverford College	319. 320.	University of Chicago

125. Hendrix College 21. University of Dallas 126. Hilsde College 22. University of Dalware 127. Hidsan & William Smith Colleges 23. 'University of Delware 128. Hobstra University 25. University of Findlay 129. Hofstra University 25. University of Maine at Farmington 131. Hood College 28. 'University of Maine at Farmington 133. Hillois Institute of Technology 30. 'University of Maine at Farmington 134. Illinois Institute of Technology 30. 'University of Massachusetts Boston 135. Illinois Wesleyan University 31. 'University of Massachusetts Darimouth 136. Inmaculata University 33. 'University of Massachusetts Darimouth 137. Iona College 33. 'University of Massachusetts Darimouth 138. Intac College 33. 'University of New Hampshire 139. John Carroll University 33. 'University of New Hampshire 141. Kenyon College 34. University of New Hampshire 142. Keene State College 34. University of New Hampshire 143. Kenyon College 34. University of New Hampshire				
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192.	Mount St. Mary's College	388.	Wofford College	
193.	Muhlenberg College	389.	Worcester Polytechnic Institute	
194.	Naropa University	390.	Xavier University	
195.	Nazareth College	391.	Yale University	
196.	*New College of Florida		-	

The Universal College Application (UCA) aims to transform online college admissions applications. Through innovation and creative collaboration with students, colleges, and not-for-profit organizations our technologies, products and services make applying to colleges online more accessible, faster, and easier.

Additionally, the UCA challenges the current online application model by being more inclusive. Any accredited institution which upholds NACAC's Statements and Policies of Good Practice is eligible to join the UCA consortium, providing for a more diverse applicant pool. From the applicant's side, the UCA will be forging partnerships with various not-for-profits, and foundations to provide college admissions information to applicants with varying social and economic backgrounds.

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Albright College	Web Site / Email	Supplement				610-921-7700
American University of Rome, The	Web Site / Email	Supplement				888-791-8327
Arcadia University	Web Site / Email					877-272-2342
Assumption College	Web Site / Email	Supplement		V		866-477-7776
Bradley University	Web Site / Email					800-447-6460
Brandeis University	Web Site / Email	Supplement	V			781-736-3500
Bryant University * Accepts payment online	Web Site / Email	Supplement	~	1		401-232-6100
Carroll University (WI)	Web Site / Email					262-524-7220
Charleston (WV), University of	Web Site / Email					304-357-4750
Clark University * Accepts payment online	Web Site / Email	Supplement	~			800-462-5275
Concordia College (NY)	Web Site / Email	Supplement		✓		914-337-9300
Creighton University	Web Site / Email	Supplement				402-280-2703
Dallas, University of * Accepts payment online	Web Site / Email	Supplement		~		800-629-6999
Dean College * Accepts payment online	Web Site / Email					877-879-3326
Drew University	Web Site / Email	Supplement	V			973-408-3739
Drexel University	Web Site / Email			✓		215-895-2400
Duke University * Accepts payment online	Web Site	Supplement	~			919-684-3214
Elizabethtown College	Web Site / Email	Supplement				717-361-1400
Elmira College	Web Site / Email		✓			800-935-6472
Embry-Riddle Aeronautical University * Accepts payment online	Web Site / Email					386-226-6100
Fairleigh Dickinson University	Web Site / Email					800-338-8803
Florida Institute of Technology (FIT)	Web Site / Email					321-674-8030
Gonzaga University * Accepts payment online	Web Site / Email	Supplement		✓		509-313-6572
Great Falls, University of	Web Site / Email					406-791-5202
Guilford College	Web Site / Email	Supplement		✓		800-992-7759
Hamline University	Web Site / Email			✓		651-523-2207
Hampden-Sydney College * Accepts payment online	Web Site / Email		1	✓		800-755-0733
Harcum College * Accepts payment online	Web Site / Email	Supplement				610-526-6050
Harvard University * Accepts payment online	Web Site / Email	Supplement				617-495-1551
Hawaii Pacific University	Web Site / Email	Supplement				866-225-5478
Hobart and William Smith Colleges	Web Site / Email		~			800-852-2256

Hood College	Web Site / Email		V	√	310-696-3400
Idaho, College of	Web Site / Email			~	208-459-5305
Illinois Institute of Technology	Web Site / Email	Supplement	1	v	312-567-5203
Illinois Wesleyan University	Web Site / Email	Supplement		~	800-332-2498
Iona College * Accepts payment online	Web Site / Email	Supplement		~	914-633-2502
Johns Hopkins University * Accepts payment online	Web Site / Email	Supplement	~		410-516-8171
Johnson & Wales University	Web Site / Email	Supplement			800-342-5598
Juniata College	Web Site / Email	Supplement	v	V	814-641-3420
Landmark College * Accepts payment online	Web Site / Email	Supplement			802-387-6718
Lynn University	Web Site / Email	Supplement			561-237-7900
Maine Farmington, University of	Web Site / Email			V	207-778-7050
Maine Machias, University of	Web Site / Email				207-255-1318
Maine, University of	Web Site / Email	Supplement		I	877-486-2364
Marquette University	Web Site / Email	Supplement			800-222-6544
Miami, University of * Accepts payment online	Web Site / Email	Supplement	~	~	305-284-4323
Monmouth University	Web Site / Email			~	732-571-3456
Mount Mary College	Web Site / Email	Supplement			414-256-1219
Mount Saint Vincent, College of	Web Site / Email	Supplement		~	718-405-3304
Mount St. Mary's College (CA)	Web Site / Email	Supplement		v	800-999-9893
New Haven, University of * Accepts payment online	Web Site / Email			~	203-932-7319
Niagara University	Web Site / Email	Supplement		~	716-286-8700
Nichols College	Web Site / Email				800-470-3379
Pennsylvania, University of * Accepts payment online	Web Site / Email	Supplement	~		215-898-7507
Prescott College	Web Site / Email	Supplement	~		877-350-2100
Regis University (CO)	Web Site / Email				303-458-4900
Rensselaer Polytechnic Institute * Accepts payment online	Web Site / Email	Supplement	~		518-276-6216
Rider University * Accepts payment online	Web Site / Email	Supplement	~	~	609-896-5042
Rochester Institute of Technology * Accepts payment online	Web Site / Email	Supplement	1		585-475-6736
Rochester, University of * Accepts payment online	Web Site / Email	Supplement	4		585-275-3221
Saint Mary's University of Minnesota	Web Site / Email				507-457-1700
Saint Peter's College	Web Site / Email				201-761-7100
Simmons College	Web Site / Email	Supplement		V	617-521-2051
Southern Vermont College	Web Site / Email	Supplement			800-378-2782
St. Bonaventure University	Web Site / Email	Supplement			716-375-2400
St. Joseph's College - Brooklyn Campus	Web Site / Email				718-636-6868
St. Joseph's College - Long Island Campus	Web Site / Email				631-687-4500
Stevenson University	Web Site / Email				410-486-7001
Susquehanna University	Web Site / Email	Supplement	~		800-326-9672
Tampa, University of * Accepts payment online	Web Site / Email			✓	813-253-6211

Texas Christian University (TCU) * Accepts payment online	Web Site / Email			✓	817-257-7490
Tulane University	Web Site / Email			~	800-873-9283
Vaughn College of Aeronautics and Technology * Accepts payment online	Web Site / Email	Supplement			718-429-6600
Wagner College * Accepts payment online	Web Site / Email	Supplement	~		718-390-3411
Wake Forest University * Accepts payment online	Web Site / Email	Supplement	~		336-758-5201
Washington University in St. Louis * Accepts payment online	Web Site / Email	Supplement	~		800-638-0700
Wesley College	Web Site / Email				302-736-2400
Western New England College	Web Site / Email	Supplement			413-782-1321
Westminster College (MO)	Web Site / Email				800-475-3361
Whitworth University	Web Site / Email			√	509-777-4283
Worcester Polytechnic Institute * Accepts payment online	Web Site / Email			✓	508-831-5286
Wyoming, University of * Accepts payment online	Web Site / Email				800-342-5996

APPLICATIONS – WHAT, WHEN AND HOW MANY?

WHEN TO APPLY – EARLY DECISION EARLY ACTION, REGULAR, ROLLING

There are several basic admissions plans about which you should be aware. It is important that you carefully read the information supplied by the colleges when you begin the application process, because there are differences among various college programs.

Early Decision: Most colleges have adopted plans whereby students can apply early in the fall, usually by November 1st or 15^{th} . One of three actions will be taken: acceptance, denial or deferral to the regular applicant pool for later assessment. Most early decision applicants will hear decisions by December 15^{th} .

If you are accepted to the college of your choice under an Early Decision, **YOU AGREE TO WITHDRAW ALL OTHER APPLICATIONS AND ATTEND THAT COLLEGE.** This is a binding agreement. Financial aid is estimated based on information you supply. You may apply to only one college through the early decision process. Obviously, you must be absolutely sure that you want to attend this college. <u>Therefore, you should only apply Early Decision if you</u> <u>are positive you want to attend.</u>

Early Action: This plan is early notification. Most applications are due at the college by November 1^{st} or 15^{th} with a reply date some time late December or mid-January. It is not a binding agreement. You may continue to apply elsewhere, and enroll elsewhere, if you wish.

<u>Regular Decision</u>: This is the "usual" way to apply to college. You can apply to as many schools as you wish. Regular decision deadlines vary from school to school; however, they tend to fall on January 1^{st} or 15^{th} for competitive colleges. You will usually hear a decision on or around April 1^{st} and you have until May 1^{st} to reply. (The sooner you say 'yes', however, the better your housing assignment usually will be.)

<u>Rolling Admissions</u>: This means that your application will be evaluated as soon as it is complete, and you will usually hear a decision within a month. <u>Many state colleges utilize</u> Rolling Admissions. Consequently, many popular public universities can have full classes as early as January 1st. Sooner is better for rolling admissions. To maximize your chances, applications for universities such as Penn State, Wisconsin, Maryland, California and Michigan should be submitted by <u>October 15th!</u>



TRANSCRIPT

Your transcript is the most important part of your application. It is the cornerstone. It is a picture of your academic accomplishments and progress through your years of high school. Keep in mind:

- Obviously, colleges like to see strong grades.
- Colleges like to see a positive grade trend that shows consistent improvement over the course of your high school career. On the other hand, colleges also like to see strong, consistent grades. (Negative trends can hurt you. Use junior and seniors years to pull up sinking marks.)
- Junior and senior years are very important.
- Work as hard as you can to ensure you achieve the best marks possible.
- Colleges may use your first semester senior year grade to make decisions. (Early Decision decisions will be made on 9th, 10th, 11th and possibly first quarter of senior year grades.) Remember colleges will receive your final transcript and will red flag a precipitous drop in your senior year grades.

II. STANDARDIZED TEST SCORES

Your SAT or ACT scores are still an important part of most colleges' admissions policies.

• You are responsible for sending your standardized test scores to the colleges. Discuss this procedure with your counselor in order to determine your best strategy.

NEW INFORMATION

High school students seeking to put the best shine on their college applications will soon be able to choose which of their SAT scores to share with admissions officers.

The new policy, starting with the class of 2010, will allow students to take the widely used college entrance exam multiple times without admissions officers seeing their less-than-stellar efforts. Now, colleges receive scores of all the times a student attempted the exam.

Under the new policy, students who take the SAT or the supplemental SAT Subject exams multiple times will be able to decide whether to let colleges see one, some or all of their scores. There is no extra charge, and <u>students must opt into the program online or on the telephone;</u> <u>otherwise all scores will be shared</u>.

<u>You are responsible for sending SAT I and SAT Subject test scores to colleges.</u> You can do this online at the College Board's website (<u>www.collegeboard.com</u>), by phone, or by mail. You need the code numbers for each college. You can find these in the SAT Bulletin.

Your will also need P-OB's CEEB #334-532 and your test registration number. (A credit card is necessary if you use the Internet.)

- When you register for the SAT I or SAT Subject test, you get to send your scores to four colleges for free. There is a charge for additional schools.
- You must re-send your scores each time if you want a college to see each test you take. (For example, you send your October scores to Villanova. Then you take the SAT I again in November. You must send the scores again if you want Villanova to see your November results. Just because you sent them in October does not mean Villanova automatically gets them again.)



Secondary School Report

LETTERS OF RECOMMENDATION

AND

COLLEGE ESSAY



LETTERS OF RECOMMENDATION

Your Letter of Recommendation

All records from P-OB JFKHS are considered confidential and may not be released to a student or his/her family. Know what forms the colleges require. Most colleges request that your guidance counselor complete a recommendation form and secondary school report in addition to an official transcript. Make certain that your high school Counseling Center has these forms at least <u>three</u> weeks before the application deadline.

Following is a word of caution about letters of recommendation from outside sources that are unsolicited by the college such as a letter from the college alumnus who works with your father but who has only met you twice. This type of recommendation may have little or no impact. Submit only letters written by those who have observed your performance in some area, be it athletics, drama, or a summer job. Also, avoid too many (more than three) recommendations.

In addition to the school/counselor recommendation, you may be asked to submit teacher recommendations. Be aware of these requirements and pick teachers who know you best and will take the time to write a meaningful assessment of your performance. You many want to schedule a fifteen minute conference with them to make certain they are well informed about you. Please give your teachers **a stamped envelope addressed to each college** with the recommendation form. Make sure to write your name and Social Security number on the inside flap. Make sure teachers are aware of deadlines and contact them beforehand to make certain that the recommendations were mailed.

- Remember, you need to give your teachers at least three weeks to write your recommendations. Do not expect them to write a letter for you over the weekend. Teachers are busy people. Some teachers are extremely involved at college application time. Ask early, as soon as you know who you want to write the letters.
- It is a good idea to send teachers a thank you note.

Your College Essay

The essays portion of your college application is extremely important. Through these essays you have the opportunity to convey to admissions personnel the things that are most important to you. Make sure that your essays contain information that is of some value. The best essays are not only well-written, but present what are often ordinary events from an unusual perspective.

In your essays, describe thoughts, events or personal characteristics that you have not communicated elsewhere in the application. Don't rewrite your transcript or activity sheet. Be honest and accurate. If you feel that the questions do not give you an opportunity to reveal and express important information, include an additional sheet.

What makes a good impression? Enthusiasm, intelligence, talent, leadership, maturity, writing ability, creativity, and perseverance may be some of your traits. All are high on the list, but no one expects to find them all wrapped up in one person. What colleges want is honest insight into a real person and what is special about you. A good essay conveys the writer as a real and valuable person, worth knowing. It expresses who you are and what you've accomplished; and fills in the gaps in the statistics, explaining what four years of facts won't show.

SAMPLE QUESTIONS

All college applications ask the same basic question. Who are you and what makes you different from other qualified applicants we must consider? Most schools, however, have their own way of asking for this information. Below are essays from the common application. Review them.

- 1. Evaluate a significant experience or achievement that has special meaning to you.
- 2. Discuss some issue of person, local, national or international concern and its importance to you.
- 3. Indicate a person who has had a significant influence on you and describe that influence.

In addition, below you will find some of the more creative wordings used by colleges and universities in the past.

- 1. If you were to describe yourself by a quotation, what would that quotation be? (Dartmouth)
- 2. What is the best advice you ever received? Why? And did you follow it? (University of Pennsylvania)
- 3. Write a letter to your new college roommate introducing yourself and describing your background. (Carleton)
- 4. Ask and answer the one important question that you wish we had asked. (Carleton)
- 5. Please describe your reaction to the quotation, "He does not possess wealth, it possesses him." (William and Mary)
- 6. Given the authority to establish a holiday, what would you choose to commemorate? (Stanford)
- 7. Suppose you had the opportunity to spend a day with anyone. With whom would it be and how would you spend your time? (Stanford)
- 8. Drawing upon some personal experience, write a fable. (Stanford)

- 9. Imagine the year is 1881. You may expect to live another 35 years. What person would you most want to know well during that time? For what reasons? (Swarthmore)
- 10. Identify a person who has had a significant influence on you, and describe that influence. (Wesleyan)
- 11. Share with us what other (Wesleyan) students would learn from you both inside and outside the classroom. (Wesleyan)
- 12. You have just completed your 300-page autobiography. Please submit page 217. (The University of Pennsylvania)
- 13. If you could introduce one new idea or material thing to a primitive culture, what would it be? (College of the Atlantic)

PRE-WRITING SUGGESTIONS

- A. **Prepare** an inventory of yourself before you write. Make an outline of your achievements; make a list of your hobbies, jobs, community service anything that may be positive about you.
- B. <u>**Consult** with your guidance counselor</u>. There are materials in the library and guidance resources center which can provide helpful hints on how to write a good admissions essay.
- C. <u>Consider some of the following tips</u> on how to write your essay:
 - Never accept your first draft as final. Write a rough draft, pit it away for a while and then re-read it objectively. Ask yourself if you have been repetitive, boring or disorganized. Have you said all the things you wanted, have you included too many trivial items?
 - Seek the opinions of others. Show it to an adult whose opinion you respect. Fore example, guidance counselor, teachers, parents.
 - Make the essay unique and interesting. You are competing with many other applicants; try to make your essay stand out. Give the admissions staff a reason to remember you and select you over other candidates.
 - Provide quality, not quantity. Merely listing twenty extracurricular activities is ineffective. Rather describe in detail a meaningful leadership role you have helped in one of them.

- Follow directions carefully. You may feel the application does not provide enough space for all you have to say. Remember, the designers of the question are probably testing your ability to organize and write concisely.
- Know your subject. Make sure you know enough about your topic to write a credible essay. Make sure you stay focused on the topic.
- Pay attention to form. Be neat; your essays should be stored on a disk for easy revision.



DO'S AND DON'TS

<u>DO</u>

- 1. **Plan ahead** leave time to write and rewrite your essays with time in between. This will allow for fresh reviews and revisions of the original work.
- 2. **Tell the truth** about who you are.
- 3. **Tie yourself to the college:** Why are you interested in attending and what can the institution do for you? Be specific. Go beyond. "XYZ College will best allow me to realize my academic potential."
- 4. **Read the directions carefully** and follow them to the letter. If the essay is supposed to be 500 words or less, don't submit 1,000 words.
- 5. **Consider the unique features of the institution**. For example, a liberal arts college will be impressed with the variety of academic and personal interest you might have while an art institute would be most interested in your creative abilities.
- 6. **Be positive**, upbeat and avoid the negatives, like "I am applying to your school because I won't be required to take physical education and a foreign language."
- 7. **Emphasize what you have learned.** Provide more than a narration when recounting an experience.
- 8. Write about something you know, something only you could write.
- 9. Make copies of everything, just in case.

DON'T

- 1. **Force it**; be too funny, too sad, too cute, and too silly. ("I enjoy playing the piano and guitar but not simultaneously.")
- 2. **Be redundant** essays should not be a rehash of information already provided on other parts of the application or on your high school transcript.
- 3. Let modesty cover up your greatest assets (and achievements).
- 4. **Worry about trick questions.** Your readers are genuinely interested in your answers.
- 5. **Be afraid to confess your anxieties** or indecisiveness. Admission officers are people who enjoy helping people and can be quite moved by the knowledge that you need them.
- 6. **Have a parent, sibling, friend or "advisor"** write your essay. It's always a good idea to have someone review it for corrections; however, your essay should be your unique voice.

FINANCIAL AID



INTRODUCTION TO FINANCIAL AID

There is a staggering amount of federal, state, institutional and local financial aid available every year. The fact is that most of the students who apply for aid and who need it do receive all or part of what they need to attend their first choice college. And the likelihood of receiving aid becomes greater as the cost of the college gets higher. The most expensive schools often have the most aid to give. During the application process it is good common sense to pick colleges with a range of costs, including some that are within your reach financially, but you should never eliminate the college you really want on grounds of cost alone.

Another point to keep in mind: the admissions decision and the financial aid decision are made separately and independently of one another, usually in different offices on campus. The admissions decision comes first and, in most cases it makes no difference whether or not you are a candidate for financial aid. It is only after you are admitted that the financial aid staff will review your aid application and make its own aid decision.

The kind of financial aid we're discussing here is the specified amount of money that is offered to a student to help handle educational expenses. Most financial aid is given because the student has a mathematically determined need for it, and the amount of that aid is limited to the student's calculated need. Simply stated, a student's need is determined as the difference between the cost of attending the school and the family's resources: Cost-Resources=Need.

Family resources are determined as:

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

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

THE FEDERAL AID PIE

When it comes to federal financial aid, *all students are eligible* to a get a piece of the aid pie. However, you must submit a Free Application for Federal Student Aid (FAFSA) AS SOON AS POSSIBLE AFTER January 1st. Here is a brief listing of the current federal funding programs for undergraduates. If you have any questions or need a FAFSA, call 1-800-4-FED-AID.

TYPES OF FINANCIAL AID AVAILABLE

- GRANTS and SCHOLARSHIPS Money you do not have to pay back. Available from many sources. Check with your high school, local library or the college you plan to attend.
- WORK-STUDY Money earned from work used to help pay for educational expenses.
- LOANS Money borrowed that must be repaid (with interest).

FEDERAL FINANCIAL AID ELIGIBILITY

To be eligible you must:

- Have financial need.
- Have a high school diploma, GED or pass an independently administered test approved by the U.S. Department of Education
- Be enrolled in an eligible program
- Be a U.S. citizen or eligible non-citizen
- Register with Selective Service, if required
- Complete forms as required
- Make satisfactory academic progress

CSS / FINANCIAL AID PROFILE

Some colleges, universities, graduate and professional schools and scholarship programs use the information collected on **PROFILE** to help them award private, *nonfederal* student aid funds. Check to see if the colleges to which you are applying require this form.

You can apply online to get your own customized **PROFILE** Application packet. The packet includes a personalized **PROFILE** Application – the questions that all students answer plus any *additional* questions required by the particular colleges, universities, graduate and professional schools and scholarship programs from which you are seeking aid.

If one or more of the schools to which you are applying also requires another CSS form (like the Business/Farm Supplement), it is included in your customized packet.

In order for CSS to *customize* your **PROFILE** Application packet, you need to register.

HOW TO APPLY FOR FINANCIAL AID

STEP 1

Check with each college's financial aid office to determine which forms you need to file. Don't wait to be accepted to college before filing an application for financial aid. Fail early to ensure that you're considered for all available funding. The most important forms are:

- FAFSA (Free Application for Federal Student Aid) – Everyone applying for federal and most other financial aid must complete this form. File online at <u>www.fafsa.ed.gov</u> or by mail.
- NYS Express TAP Grant and Scholarship Application (ETA) – NYS residents attending a college in NYS use this free form with the FAFSA to apply for a TAP grant and to request payment for NYS scholarship awards. If you list a NYS college on your FAFSA, you will receive a TAP ETA by mail if you use the paper FAFSA; or you will be prompted to complete the TAP ETA online if you complete the online FAFSA.
- PROFILE Some colleges may ask you to file this form to be considered for college-funded aid (the college's own grants and scholarships_. There is a fee for filing this form.
- College-specific financial aid application Some colleges may ask you to complete their own financial aid application to be considered for their own college-funded grants, scholarships and loans.

The FAFSA and the PROFILE forms are available in your guidance office or on the Internet. Request the college's own financial aid application, if required. Follow each college's filing requirements and deadlines.

STEP 2

Complete and mail the FAFSA as soon as possible after January 1 of your high school senior year. If your family hasn't yet completed their income tax returns, estimate your family's income as accurately as possible. You'll have the opportunity to make corrections later in the process. If you're a NYS resident applying to colleges in the state, make sure you include a New York college on your FAFSA to begin application for a NYS TAP grant. Complete any other financial aid forms required by the colleges. Meet all deadlines. Keep a copy of all the forms you file. By filing the FAFSA, you will be considered for:

- Grants and scholarships from private colleges and universities (some colleges may require an additional form)
- Federal Pell Grant
- Federal Supplemental Education Opportunity Grand (FSEOF)
- Federal Work-Study (FWS)
- Job programs from private colleges and universities
- Federal Perkins Loan
- Federal Stafford Loan or Federal Direct Loan
- Loan Programs from private colleges and universities.

STEP 3

You'll receive your Federal Student Aid Report (SAR) approximately 30 days after submitting your FAFSA. Review your SAR's information carefully. Follow the directions to correct any errors.

STEP 4

In the spring (usually March or April), you'll receive financial aid "awards" or "packages" from the colleges that have offered you admission, each with a different combination of grants, scholarships, work-study and loans to help you meet college expenses.

Determine your "net cost" by subtracting from tuition and fees and room and board (if you're living on campus) all grants and scholarships plus the total mount of your loans.

STEP 5

Review your financial aid award letters and compare your net costs. Follow the colleges' instructions to accept or reject the offers of admission and financial aid, usually by May 1. Then, review your financial aid with your chosen college. In particular:

- Follow up on your loans. Check with your college financial aid office for their student and parent loan application procedures. Know what you are borrowing and the repayment terms.
- NYS students attending college in the state: Follow up on your NYS Tuition Assistance Program (TAP) grant. Review, and if necessary, correct the data on your Express TAP Application (ETA) sent to you by NYSHESC.

STEP 6

You must apply to renew your financial aid each year – on time – or risk losing it! Check your college's deadlines.

Questions to ask the colleges

- Which forms are required to be considered for all forms of aid?
- What are your requirements for merit aid? For need-based aid?
- What are the renewal requirements?
- What are the application deadlines?
- Are there state programs that I should know about?
- When will you notify me of my aid eligibility?
- How will outside scholarships affect my financial aid package?

FINANCIAL AID PROGRAMS

Major sources of aid

Grants and scholarships are funds you do not have to repay. They are available from colleges, your state, the federal government, professional and service organizations, private foundations and many employers. Some grants are based on your financial need while others are awarded for academic merit, a specific career goal or group affiliation.

Work-study programs provide opportunities to earn money while you're in college by working part time on campus or in the community.

Educational loans for college costs may be made to you and/or your parents. This aid must be repaid, usually with interest. Loans are sponsored by the federal government, many private colleges and banks.

Alternatives for parents and students include interest-free tuition payment plans, low-interest loans, lines of credit, tuition tax deductions and credits.

Grants and Scholarships

Grants and scholarships from NYS private colleges and universities - \$1.7 billion

- Aid from a college may range up to \$15,000 or more per year, covering part or all of your tuition, fees and related costs. Eligibility is determined primarily by financial need as calculated from the financial aid forms you completed (need-based awards). Colleges may also take into account academic achievement, or talent in athletics, music or other fields (merit awards).
- To be considered for aid from many private colleges and universities, you'll be asked to file the FAFSA. An additional college financial aid application or the PROFILE may also be required for the college's own grants and scholarships. Check with each financial aid office to determine which forms you need to complete in order to be considered for need-based and merit-based aid. File the FAFSA as soon as possible after January 1. File all other financial aid forms by their specified deadlines.

Federal Pell Grants at NYS private colleges and universities - \$220 million

 Pell Grants are awarded to undergraduate students enrolled full or part time in degree or approved certificate programs. In 2003-04, Pell Grant awards ranges from \$400 up to \$4,050 per year. • Eligibility for Pell is based on financial need determined by total income, net worth (excluding home and family farm equity), family size and the number of children in college. To apply, file the FAFSA.

NYS Tuition Assistance Program (TAP) grants at private colleges and universities - \$245 million

- TAP is a grant program for NYS residents attending a NYS college full time. In 2003-04, awards for first-time freshmen at private colleges and universities ranged from \$500 to \$5,000 per year for up to four years (five years for certain programs).
- Eligibility for TAP is based on NYS net taxable income.
- To apply for TAP, you must first file the FAFSA. If you list a NYS college or university on your FAFSA, New York State Higher Education Services Corporation (NYSHECS) will send you a pre=printed NYS Express TAP application (ETA) by mail or you will be prompted to complete an on-line TAP ETC if you file the FAFSA online. Review the data printed on your ETA and, after you decide which college in the state you will attend, sign and return your corrected ETA to NYSHESC. If you have questions about TAP, call 1-888-NYSHESC,

Federal Supplemental Educational Opportunity Grants (FSEOG)

Funded jointly by the federal government and the colleges, FSEOG awards range up to \$4,000 per year to full or part-time enrolled undergraduate students with financial need who are Pell Grant recipients. Colleges select recipients and determine award amounts based on the FSEOG funds available at their college. To apply, file the FAFSA.

Higher Education Opportunity Program (HEOP_

 HEOP is a comprehensive program for academically and economically disadvantages NYS students. It provides financial aid to cover the majority of college costs, academic tutoring and educational counseling. For information, contact the college's admissions office or the HEOP office. Visit <u>www.nycolleges.org/financial.html</u>.

Scholarships from private sources

 Grants and scholarships are available from many community organizations such as Dollars for Scholars (matched by some colleges), business, corporations, unions and churches. Check with your school counselor, public library, employer, chamber of commerce, union church, community and special-interest organizations.

Student Loans Federal Stafford Loans – Subsidized and Unsubsidized

• Unsubsidized Stafford Loan:

Eligibility is not based on financial need. You are responsible for paying the interest charges on the loan. Interest begins to accrue immediately. Repayment on the principal and interest begins six months after you're no longer enrolled at least half time. However, you may begin to pay on the interest and/or principal sooner.

• Subsidized Stafford Loan:

Eligibility is based on your financial need as calculated from information you provide on your FAFSA. There is no income cutoff as long as you demonstrate need. The federal government pays the interest on the loan while you're in college. You begin repayment six months after you're no longer enrolled at least half time.

Federal Perkins Loan

Undergraduates may borrow up to \$4,000 per year; up to \$20,000 total for undergraduate study. Graduate/professional students may borrow up to \$6,000 per year. The maximum total for all years of study is \$50.000. The federal government pays the fixed 5% interest until you begin repayment. Repayment begins nine months after you're no longer enrolled at least half time (up to ten years to repay). Exceptional financial need and the availability of funds determine eligibility. To apply, file the FAFSA.

Alternatives for Parents and Students

Federal parent Loans for Undergraduate Students (FPLUS)

• Parents and/or stepparents may borrow up to the cost of attendance, less other financial aid, each year for each undergraduate dependent child. Eligibility is not based on need. FPLUS loans can be used to meet your calculated family contribution. The interest rate is variable, currently capped at 9%. Parents may have up to ten years to repay. Interest paid may be tax deductible.

Alternative Loans

• Many lenders offer alternative loans to help families pay for college. These loans offer competitive interest rates and varying, flexible repayment terms. For information, check with your college financial aid office.

Loan Programs from Private Colleges and Universities

• For information, check the college's catalog, or contact the financial aid office.

Work-Study

Federal College Work-Study Program (FCWS)

• Eligibility is based on financial need. Students usually work 10 to 15 hours per week. To apply, file the FAFSA.

Home Equity Loans or Line of Credit

• These methods of financing an education offered by many banks enable parents to access the equity in their home. When used for education purposes, there may be significant tax advantages. Consult your tax advisor.

Interest-free Monthly Payment Plans

• Interest-free, insured, monthly installment plans are available at many colleges for payment of tuition, fees, room and board and other expenses. Generally, 10 or 12 month payment options are available at no interest. Check with the college.

AmeriCorps

AmeriCorps is a federal volunteer program; participants serve for 10 to 12 months. At the completion of service, full-time participants receive an education award up to \$4,732 (\$2,362 for part=time service). The voucher may be used to pay off qualified student loans or pay for future education expenses at qualified schools. For more information, call 1-800-942-2677, or visit www.americorps.org.

Federal Incentive Programs for Higher Education

 Visit <u>www.ed.gov/offices/POE/PPI/HOPE/index.html</u> or consult your tax advisor for information about: the Hope Scholarship (tax credit), the Lifetime Learning Credit (tax credit), the Student Loan Interest Deduction (tax deduction, education savings accounts (tax free), IRA withdrawals, employer-provided education benefits, community service loan forgiveness, and expanded benefits for pre-paid tuition plans.

New York State College Tuition Tax Credit/Deductions

A refundable credit/itemized deduction for a percentage of qualifying undergraduate tuition expenses (\$10,000 maximum) is phasing is as follows: up to \$7,500 in 2003; and \$10,000 in 2004 and thereafter. Consult your tax advisor or go to www.hesc.com/college_tuition_tax_credit.html.

New York's College Savings Program

Start a college savings program with a minimum \$25 deposit. You need not be a NYS resident, although NYS taxpayers can receive a NYS income tax deduction for contributions up to \$5,000 annually (up to \$10,000 for married couples filing jointly). Qualified withdrawals are exempt from state and federal income taxes. Savings may be used to meet college costs at any eligible college or university. For details: 1-877-NYSAVS or www.nysaves.org.

Important Financial Aid Phone Numbers

Federal Student Aid Info Centers (FAFSA, Pell Grants, FSEOG,	800-4-FED-AID
Perkins Loans, Stafford Loans)	800-433-3243
NYSED (TAP, Merit Scholarships,	518-474-5642
Scholarships of Excellence, Empire State and Liberty Scholarships)	800-642-6234
CSS/Financial Aid Profile	800-778-6888

SCHOLARSHIPS



SCHOLARSHIPS

There isn't a college-bound student in the nation who doesn't know how tough it is to finance an education today. The cost at several well=known private universities has skyrocketed to over \$40,000 for one year and is rising steadily. Even the cost of attending a public institution has increased to the point where even middle-class or wealthier families are struggling to come up with enough money. Close to two-thirds of today's students receive some sort of financial aid, the bulk of which comes from the federal and state governments and another significant portion from colleges themselves that recognize that government dollars are enough. Most of this aid goes to students who have demonstrated financial need and who apply through the traditional application process.

Close to half of what students receive are loans that they or their families must pay back later. That leaves the family no option but to make-do with less or borrow more. While borrowing to pay for college is still an excellent investment, since a college graduate will earn significantly more than someone who does not graduate, there is great concern that too many students and families are taking on too large a burden by borrowing so much.

Alternatives

There have to be some alternatives for families other than borrowing more money and for students who don't quite qualify for need-based aid but who know paying college bills will still be very hard on their families. One of these alternatives is scholarships for students who have an outstanding talent and would like to be rewarded for it financially.

For all students of accomplishment who are seeking additional sources of college money, there is a large and too-often-overlooked reservoir of funds to tap. A merit scholarship is one that is based on specified performance or accomplishments rather than on financial need. Most colleges today offer their own merit scholarships, often to achieve their recruitment goals. We are all familiar with the many athletic grants awarded to top athletes. While in the past most of the funds went to those who participated in the high-profile sports of men's basketball or football that has changed dramatically. Now many women and men who excel in any of a variety of sports receive scholarships to play on a college team.

But colleges also award scholarships to excellent musicians and artists, to scientists and journalists, to student leaders, and to community activists. A college that wants to recruit you may offer you a scholarship, regardless of need. If you do qualify for need-based aid, the college may "sweeten the pot" by giving you more grant aid. Many colleges offer a higher percentage of grant aid (in comparison with loans) to students with high GPA's. To learn more about how colleges award scholarships, you should read their brochures and materials carefully. It's also a good idea to talk directly with an admissions representative and the head of the academic department in which you plan to enroll.

Many states also offer merit-based scholarships to their residents who attend college within the state such as NYS Merit Scholarship. This scholarship is based on your Regents Exam grades.

These scholarships are often based on your high school grades, your score on the SAT, or your rank in your graduating class.

Scholarships: Myths and Misconceptions

The scholarship game is highly misunderstood by many high school students.

- Myth #1: Scholarships are rare, elusive awards won only by valedictorians, geniuses and "wiz kids."
- Myth #2: All merit scholarships are based on a student's academic record.

The truth is: many of the best opportunities are in such areas as writing, public speaking, leadership, science, community service, music and the arts, foreign languages, and vocational-technical skills.

Myth #3: You have to be a member of a minority group to get a scholarship.

The truth is: there are indeed some scholarships that are targeted toward women and minority students. There are also scholarships for which you must be a member of a specific national club or student organization (such as the National Honor Society), which makes these scholarships just as exclusive. But most scholarship opportunities are not exclusive to any one segment of the population.

Myth #4: If you have need and get financial aid, it's useless to win a scholarship from some outside organization because the college will just take away the aid it's offering.

The truth is: it's true that if you get need-based aid, you can't get more than the total cost of attendance (but remember, that includes room and board, books and other expenses, not just tuition). If the financial aid you've been awarded meets the total cost and you win an outside scholarship, colleges have to reduce something. But usually they reduce the loan or work-study portion of your financial aid award first, before touching the grant portion they've awarded you. That means you won't have to borrow or earn as much. Also, most colleges don't meet your full financial need when you qualify for need-based financial aid. So if you do win an outside scholarship, chances are your other aid will not be taken away or reduced.

Computer Scholarship Search Companies

In the past several years, many computer scholarship search companies have sprung up around the country. But college financial aid administrators and high school guidance counselors are largely distrustful of these companies. In fact, the Federal Trade Commission has issued warnings to students about many of these companies.

Most search companies are run by people who have little or no experience with financial aid or scholarships. They tend to charge a lot of money (between \$45 and \$200) for information that can be found, free of charge, in libraries, guidance offices, bookstores, colleges and now, on the Internet.

In addition, they don't tell you that all they do is provide you with a list of scholarships for which you may be eligible, but still have to apply for. When they say they guarantee you something, all they're guaranteeing is a list of potential sources.

Furthermore, some of the "scholarships" they list are federal or state programs or scholarships specific to one individual college (for which you will be eligible anyway if you attend there); some are not even scholarships but low-interest loans.

On the other hand, it is possible that a computerized scholarship search will locate a few of the more obscure awards that you could win. And, to be fair, not all people work with financial aid problems every day. Guidance counselors, financial aid administrators, and even the Better Business Bureau or Federal Trade Commission can give you insight into a computerized scholarship search company's offer of quick cash.

Types of Competition

There are three basic types of merit-based scholarship competitions:

- 1. Programs that offer scholarships and awards primarily on the basis of specific performance in some area through competitive judging of student writing, speeches, projects, artwork, performance or special tests.
- 2. Programs that evaluate a student's past achievements in areas that may include academics, leadership or involvement in school and community.
- 3. Programs that base awards on both past and present achievement by evaluating past academic reports and outside activities as well as performance in a current competition.

The following books and computer programs may be helpful in identifying sources for scholarships.

Scholarship Basics

The A's and B's of Academic Scholarships by Debra L. Wexler, Octameron Press, Alexandria, VA 703-836-5480. 144 pp.

Also from Octameron: *Loans and Grants from Uncle Sam: Am I Eligible and for How Much?* 48 pp

College Costs – Today

College Explorer Plus offers a wide range of data, including tuition and fee information for 2,000 undergraduate colleges and 1,200 graduate schools. For IMB PC's and compatibles, requires DOS 3.2 or higher. From College Board Publications, 800-323-7155.

College Costs – Tomorrow

Price Waterhouse Education Funding System projects college costs, funding requirements, annual contribution amounts, and funding shortfalls or excesses. Answers "what if" questions based on changes in cost/contribution variables. Microsoft Windows (versions 3.1 or higher) and DOS (version 2.0 or higher). \$45. Call 800-752-6234.

Scholarship Search

College Aid Sources for Higher Education (CASH), run by National College Services in Gaithersburg, Maryland, keeps a database of all available scholarships – even the obscure ones. You can get a packet including an application with 2 questions by calling 800-462-2743. You don't pay until you decide to have CASH run the search.

SURF THE WEB FOR COLLEGE DOLLARS

YOUR COMPUTER CAN BE A POTENT WEAPON IN THE HUNT FOR CASH

Luckily, your computer can be a potent weapon in this sometimes confusing hunt for college cash. The best source of information is the World Wide Web, which is crowded with sites offering everything from detailed explanations of how colleges determine your financial need to online education loan applications.

Start Web surfing at the excellent Financial Aid Information Page. This comprehensive site is a well-organized trove of information for both students and the parents who bankroll them. Especially useful is its rich collection of financial calculators, including programs to help estimate the amount parents are expected to pay for college under federal guidelines, various calculations on investments you may want to tap, and even projections on the cost of tuition at your kid's dram school four – or maybe fie or six years from now. Simply plug in your financial data and the figures pop up on your screen. Keep a pencil or printer nearby, however, since you can't save personal information on the pages.

Another handy site is the Education Department's College Financing Page. There is the usual glossary of financial aid terms and a comprehensive rundown on federal college grant programs, mainly for low and moderate-income families, plus lots of detail on government guaranteed loans for all income levels. But the big draw here is the Free Application for Federal Student Aid (FAFSA) which almost all U.S. students applying for need-based aid must file to determine their expected family contributions. Consult illustrated online instructions for completing the FAFSA's sometimes confusing paper form. There's also FAFSA Express, downloadable software that lets you file your application via modem directly to the federal processing center – shaving two weeks off the wait mail filers will endure.

CUSTOM FIT

Of course, one way to ease the burden of tuition bills is through scholarships and grants. Thousands of them are out there, often reserved for students with very precise qualifications or majors. A great way to sift through the clutter is fastWEB, a database of 180,000 private scholarships, fellowships, grants and loans. A student registers for fastWEB by completing a detailed online profile. In about 15 minutes the system sends the student's mailbox a list of scholarships with additional alerts as new grants are added to the database. Be sure to consult fastWEB before paying for a private scholarship search service.

If yours is like most families, you'll be relying on loans to help with costs. A good place to check out borrowing options and repayment schemes is through student-loan powerhouse Sallie Mac's website (www.usagroup.com). Enjoy the free advice. At today's tuition prices, you'll need all the savings you can get.

WHERE TO LOOK

The Financial Aid Information Page <u>www.finaid.org</u>	Great sources of general information, plus especially rich variety of online calculators.
FastWEB <u>www.fastweb.com</u>	Database of 180,000 private scholarships, emails data on grants that match your profile.
Education Dept. <u>www.ed.gov/offices/OPE/index.html</u>	Extensive information on federal loan and grant programs; also allows online filing of federal FAFSA form.

COLLEGE MONEY MATTERS http://www.signet.com/collegemoney.com

NY STATE HESC www.hesc.com

Other scholarship programs: Get more information at www.hesc.org.

- Aid for Part-Time Study (APTS)*: contact your college.
- Aid to Native American Indians: 1-202-219-2342
- Aid to Native Americans Award*: 1-518-474-0537
- Award for Children of Veterans (CV): 1-888-NYSHESC
- Lottery Leaders of Tomorrow Scholarship*: Contact your guidance office
- Memorial Scholarship for Families of Deceased Firefighters, Volunteer Firefighters, Police Officers, Peace Officers, and Emergency Medical Service Workers: 1-888-NYSHESC
- Military Service Recognition (MSRS): 1-888-NYSHESC
- NYS Educational Incentive Program Army National Guard*: 1-800-GO-GUARD
- Regents Professional Opportunity Scholarship*: 1-518-486-1319
- Robert C. Byrd Honors Scholarship: Contact your guidance office
- Scholarship for Academic Excellence*: Contact your guidance office
- Stafford Loan Forgiveness for Teachers: 1-888-NYSHESC
- Vietnam Veterans / Persian Gulf Veterans Tuition Award (WTA/PGVTA)&: 1-888-NYSHESC
- Volunteer Recruitment Service Scholarship for Volunteer Fire and Ambulance Recruits*: 1-888-NYSHESC
- World Trade Center Memorial Scholarship: 1-888-NYSHESC

*For NYS residents only.

GLOSSARY OF COMMON TERMS

ADVANCED PLACEMENT – Admission or assignment of a freshman to an advanced course in a certain subject on the basis of evidenced that the student has already completed the equivalent of the college's freshman course in that subject. In most cases the college also grants academic credit for college work that has been completed.

AMERICAN COLLEGE TESTING PROGRAM (ACT) – An alternative test to the SAT constructed to assess each student's general educational development and ability to complete college work. Specific test date information is available from your counselor.

ASSOCIATE DEGREE (A.S.) – The degree given for completing college program 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 (B.A. /B.S.) – The degree given for completing undergraduate college programs that normally takes four years, also called the baccalaureate degree.

CLASS RANK – The position of a student in his or her graduating class, figured according to grade average accumulated in grades 9, 10 and 11.

COLLEGE WORK-STUDY PROGRAM (**CWSP**) – A form of financial assistance through part-time work positions both on and off the college campus. (See financial aid information.)

COST OF EDUCATION – Generally, this includes the college tuition and fees as well as cost of room and board, books and supplies, and transportation expenses.

CSS PROFILE – A financial aid form used by certain schools.

DEFERRED ADMISSION – An accepted student can delay entrance to college by a year (or a semester).

EARLY ACTION – This process is used by a few selective colleges. It does not require you to enroll if you are accepted. Your application is evaluated and either accepted, denied or deferred. If it is denied, you will not be admitted. If it is accepted, you must decide by May 1^{st} . If it is deferred, you will hear the final decision when regular applications are evaluated in April.

EARLY DECISION – Apply to your first choice college in early autumn and you'll have an answer by mid-December. <u>An application for early decision means that you must attend the college if you are accepted. It is a binding agreement.</u> If you are denied early decision, your application may be considered in the general applicant pool. If you are admitted at this time, it is not binding.

FINANCIAL AID PACKAGE – A financial aid award to a student from a combination of two or more forms of financial aid (i.e. grants + work + loans).

GRANT -- Usually a financial award which is not repayable.

LOAN – A loan is usually obtained from banks or college sources and must be repaid with interest. Most often they are [paid back after one's education is finished].

N.Y. STATE GUARANTEED STUDENT LOAN (STAFFORD LOAN) – A loan program in which the federal government pays the interest on a student loan while the student is in school.

OPEN ADMISSIONS – The college admission policy of admitting all applicants who are high school graduates.

PELL GRANT – A federally sponsored and administered financial aid program that provides grants based on need for each undergraduate year. (See financial aid information.)

PRELIMINARY SCHOLASTIC APTITUDE TEST (PSAT/NMSQT) – This test is an abbreviated form of the SAT and is designed to give juniors an opportunity to practice taking a test which is similar but shorted (one hour) than the SAT. It is given in October of the junior year. It is also used as the National Merit Scholarship Qualifying Test.

RESERVE OFFICERS TRAINING CORPS (ROTC) – Many colleges have units of ROTC which offer two and four-year programs of military training culminating in an officer's commission. In some colleges, credits for these courses can be applied toward fulfillment of degree requirements. Offered by the Army, Navy and Air Force scholarships are available.

ROLLING ADMISSIONS – A system used by some colleges in which admissions decisions are sent to applicants as they are processed. Such schools continue to accept applications until they reach maximum enrollment.

SCHOLARSHIP – A form of financial assistance which does not require repayment and is usually made to a student who shows potential for distinction, usually in academic performance.

SCHOLASTIC APTITUDE TEST (SAT) – This test, graded on a scale from 200 to 800, measures a student's mathematical, verbal and writing ability.

SAT II – One hour College Board tests in specific secondary school subject areas. Not all colleges require SAT Subject exams. You should check to see if the college in which you are interested required them. Specific test date information is available from your counselor.

STUDENT CONTRIBUTIONS – The amount the student is expected to contribute toward meeting the cost of his/her education from summer earnings, previous savings, and other resources.

TRANSFER PROGRAM – An educational program in a two-year college that is offered primarily for students who plan to continue their studies in a four-year college (e.g., Nassau and Farmingdale).

UNIVERSITY – A four-year degree granting school which is composed of a number of "schools" or "colleges," each of which encompasses a general field of study. In addition to a College of Liberal Arts, it may include schools of Education, Business, Allied Health Professions, Agriculture, etc., on the undergraduate level, as well as graduated level programs such as medicine, law, dentistry, etc.