

Apply to College

WHO GOES TO COLLEGE?

STUDENTS

- 39% are 25 and older, 61% between 18 and 24
- 58.2% are full-time students
- 27% are minorities
- 3% are international students
- Average distance traveled from home to attend college: 71 miles
- 47% of college freshmen come from families with incomes of \$30,000 to \$75,000

COLLEGE CHARACTERISTICS

- 21% enrolled in private 79% in public 39% in 2-year
- Only 71% enroll in their first choice school.
- 80% attend in their home state
- An ACT score of 19-23 is a match for 90% of all 4-yr colleges
- Number of schools with religious affiliations: 800 (Lutheran: 42)

College Enrollment	Number
Over 30,000	36
20,000 to 29,999	93
1,000 to 4,999	1470
Less than 500	1038

APPLICATIONS

- 53% of seniors apply to more than two colleges
- 23% apply to more than four colleges
- Most difficult school for admission: Harvard Accepted 11%

THE AMERICAN WORKFORCE

- 7.2% of America's adults have a Graduate degree,
- 13.1% a Bachelor's degree
- 6.2% an Associate degree
- 18.7% have attended college but lack a degree
- 54.8% never attended college



Lutheran High School Westland
Tim Gieschen
734-422-2090
tgieschen@lhsa.com



Preparing for college



Parent preparation

1. Estimate how much you will be able to spend on college per year.
2. Complete a financial aid estimator form to estimate your family contribution.
3. Repeatedly offer to go with your student to college fairs or college visits
4. Decide what portion of the costs will be paid by you...by the student.
5. If you have money saved, move the investment to lower risk bonds of CD's as the student approaches graduation.
6. Save whatever money you can and begin as early as you can.
7. If your student has a job, help/force/coerce them to save a portion of their paycheck
8. Put college savings in the parent name, not the student. Parents contribute ___% of their assets, student contribute ___%
9. Open a checking account or debit card account for your student to teach them money management while you can monitor their spending

Student preparation

1. Study. Do your best work at the end of your high school career.
2. Take challenging high school courses strong in Math, Reading,
3. Explore several categories of schools – private, public, community
4. Get online – research careers, colleges, and finances
5. Read books
6. Be involved

Shaded are electives, white cells are required.

Average – College Prep

9	10	11	12
Religion	Religion	Religion	Religion
English	English	English	English
Algebra	Geometry	Adv. Algebra	<i>Elective</i>
Biology	Chemistry	<i>Elective</i>	Advanced Biology
Physical Ed.	Phys Ed/Health	<i>Elective</i>	<i>Elective</i>
World Geography	<i>Elective</i>	US History	Amer Government
Computer Applic.	Spanish 1	Spanish 2	<i>Elective</i>
Study Hall or elect	St Hall or elect	St Hall or elect	St Hall or elect

Advanced – Competitive College

9	10	11	12
Religion	Religion	Religion	Religion
English	English	English	English
Geometry	Adv. Algebra	Trig/Calculus	AP Calculus
Biology	Chemistry	Adv Biology	Physics
Physical Ed.	Phys Ed/Health	<i>Elective</i>	<i>Elective</i>
World History	<i>Elective</i>	AP US History	Amer Government
Computer Applic.	Spanish 1	Spanish 2	Spanish 3
Study Hall or elect	St Hall or elect	St Hall or elect	Study Hall or elect

Graduation Requirements

Checklist

General		College Prep
4	Religion	4
4	English	4
3	Social Studies	3
2	Math	3-4
2	Science	3-4
2	Phys Ed /Health	2
2	Fine/Prac Arts	2
0	Foreign language	2-4
9	Electives	1-5
28	Total	28

College prep math: Algebra and above
AP classes are suggested for highly selective colleges

Parent concerns

- I don't know how to guide my student through the college admission process
- I want my child to be successful in college but aren't sure how to do that
- Will my child get accepted at the college of their choice?
- How can we afford to pay for college?
- Is my student ready?

Student concerns

- Where can I get in?
- I don't know what I want to study
- I should have tried harder in high school...now what?
- Will I be successful in college?
- Will I fit in?

Myths and misconceptions about college



Your school counselor will provide you with all the information you need to select a college

Don't rely on someone else to plan your future. Your school counselor is a great resource but take charge of the process by doing your own research and visits

I should only apply at the schools where I know I will be accepted A student who is searching for the right match should choose to apply to 3 or 4 colleges. One might be a '*reach*' school because of cost or selectivity (where the student has a 20% or less chance of acceptance). Other choices should be '*safety*' schools at which the student has an 80% or greater chance of acceptance.

ACT	GPA	'reach'	'safety'
25	3.5	U of M	MSU
23	3.1	MSU	Eastern/Western/Central
20	2.8	Grand Valley	Schoolcraft/Henry Ford
If Cost is a factor		Concordia University	Henry Ford

You have to be really smart to go to college There is a college for everyone who is willing to study and put forth the effort. Only 300 of the 4,096 colleges have such high selection standards that they accept less than 50% of the applicants.

Private colleges are always more expensive than public Private colleges have endowments to award scholarships to talented students that can sometimes make the private college cost less than a public university.

I need to carefully choose the schools I apply to because I will spend the next 5 years of my life there 40% of all college freshmen do not graduate from the college where they begin.

The college admission process is fair, each student is given thoughtful consideration, and the best candidates are accepted. The reality is that decisions, especially at "highly selective" schools are often based on some numerical system and hardly the product of prolonged reflection. The "committee" often consists of three people: the director of admissions, your regional representative and one other reader of your application. The progress of your folder from presentation to one of the three piles (accept, reject, wait-list) may take only 10 minutes.

College admissions officers have the applicant's best interests in mind

College admission officers, outgoing and personable though they are, work for their college. Don't view them as a friend, they are not working on your behalf. They are paid to do:

1. Generate as many applications as possible.
2. Reject as many of these applicants as they can in order to enhance their college's reputation for "selectivity" (especially at highly selective schools)
3. Build a "diverse" class. Among them: minorities, Recruited athletes (up to 200 per freshman class), people whose parents are politicians, celebrities, or rich enough to fund a building, or alumni.

Once I get my letter of acceptance, the hard work is over. Getting accepted only begins the process of housing forms, financial aid forms, and the academic challenges of college coursework. If a student has barely met the admission standards, the coursework will be challenging and the student will need to perform academically well or they may be asked to leave.

You have to be rich to be able to afford college. 49% of college freshmen come from families with incomes between 30,000 and 75,000

FINDING THE RIGHT 'MATCH'



The best college for you may not be the best known school, but one that match your objectives and abilities. Specific entrance requirements vary with each college or university. Students should pick schools that match their abilities.

		Minimum GPA	ACT composite
Highly selective	U of M, Northwestern, Ivy League	3.8	30
Selective	Calvin, Valparaiso, MSU	3.5	25
Traditional	Eastern, Concordia	3.0	21
Open	Schoolcraft	2.0	17

Seniors who got perfect scores (1600) on the SAT: 545 out of 1.1 million

Seniors who got perfect scores (36) on the ACT: 62 of 1.6 million

WHAT THEY LOOK FOR

Supply and demand determines most college's admission policies. If a school has more applicants than it can accept, the college can be highly selective.

- **Academic achievement** Grades (cumulative GPA), quality of courses taken, rank in class
- **Test scores** Midwestern schools tend to use the ACT, coastal schools tend to use the SAT I and some highly selective require the SAT II
- **Personal profile** A measure of what the student did outside the classroom - jobs, athletics, community service, activities.

Large public universities are less likely to use the personal profile and tend to be formula driven by GPA and test scores. Smaller private colleges tend to look at the entire application allowing a weakness in one area to be offset by a strength in another.

Criteria	Percent of admission counselors rating the item moderately important or considerably important
Grades in college prep classes	90%
Test Scores	85%
Class Rank	81%
Essay	72%
Recommendations	64%
Extra curricular activities	42%
Ability to pay	10%



Work, Vocational training

WORK - JOBS YOU CAN GET RIGHT AFTER HIGH SCHOOL

If the occupation you select requires no formal training beyond high school, your first step in job hunting is to locate firms which have openings for workers in that occupation.

- Consult the "help wanted" sections of local and community newspapers
- Search online
- Ask friends and relatives for leads.
- Pick a company for which you would like to work, and ask for an application or interview.

When you have found an opening for the job you want, you must apply for that job. Before you apply

- Learn as much as you can about the firm, the job and your unique qualifications for that job.
- To complete an application form you will need certain information. Take with you the following information: names, addresses and phone numbers of several persons (Other than relatives) who know you and your abilities (be sure you have asked their permission to use them as references); the address and phone number of the school as well as the correct spelling of names of school officials you might be asked to list.

RESUME

- Use online resume sites to develop your resume
- Include jobs you have held
- Include your activities and accomplishments in school

INTERVIEWING

- Dress and groom so you present a business-like appearance.
- Be attentive and interested and answer with more than "yes" and "no". Make your answers short but complete.
- Be sure to ask questions which show that you know about the firm and the job but do not overemphasize vacation and other perks which may indicate that you are more interested in not working than in working.
- Do not try too hard to impress the interviewer; if you try to be your best, natural self, you will make the best impression.

TAKING A YEAR OFF BEFORE STARTING COLLEGE

Students who have doubts about their future, are not focused and committed to schoolwork or have financial barriers often wait before entering college

When to wait

1. You visit campuses and none strike you as the right place
2. You don't get accepted to the school you had your heart set on
3. You have a decent job locally
4. You are not emotionally ready to leave home

What you should do

1. Consider taking one or two courses at a community college. They cost around \$300 per course and will keep you moving forward. If admission denial was an issue, you can demonstrate that you can do college level coursework and reapply as a transfer student.
2. Have a structure to save money. Too many students attempting to save money spend most of what they make.

Technical and Vocational Training

Apprenticeships Most skilled trades require training through an apprenticeship. Trade unions are a good source of information on apprenticeships. Community colleges also have technical and vocational training programs. Many of the technical trades require a "C" average and some math and science courses.

Trade, Technical and Business Schools (Baker, ITT Tech, etc.) It is possible to train for many trade, technical and business occupations in special schools, community colleges and special programs in four-year colleges. Be sure you pick an approved school that places a high percentage of their graduates. Some 'specialty schools' do little more than take your valuable time and money. Student in approved schools may qualify for scholarships and other financial aid.

Military / Community College



Many military programs provide training which can be valuable for a military or civilian occupation. The military also has programs for saving for college as well as actual college programs for those in active duty. Recruiters can give you specific training and program information.

Military academies

<p>U.S. Naval Academy Candidate Guidance Office Annapolis, MD 21402</p> <p>U.S. Military Academy Office of Admissions West Point, NY 10996</p> <p>U.S. Air Force Academy Admissions Liaison Colorado Springs, CO 80840</p> <p>United States Coast Guard Academy appointments are made through nationwide competition. Students who are interested in an appointment should contact the Academy directly since Congressional nominations are not used.</p>	<p>The admission procedure for the service academies begins in the spring of the junior year. Candidates must receive a nomination from their congressman or senator.</p> <p>Interested juniors should write to an academy for a "pre-candidate questionnaire." Included will be an outline of all the necessary steps for the student to take to gain admission to an academy, along with instructions on how to write to a congressman to secure a nomination.</p> <p>Traditionally, academy candidates must have very strong high school academic credentials, must be physically fit, should have displayed leadership in high school extra-curricular activities, and should be considering a career in the armed services.</p>
--	---

College and Military Together

If money for college is a concern and if you have an interest in military service for a number of years after college, the following programs are available.

- Reserves: Boot camp during the summer after high school. Begin college classes in Fall. Commit one weekend a month and 3 weeks each summer for duty.
- R.O.T.C. scholarships: Select a college which has an ROTC program. You enter the military as an officer upon completion of civilian college and must serve a minimum number of years (usually 5) in the military.

Community Colleges (Henry Ford, Schoolcraft, etc.)

Community Colleges offer two types of programs:

- VOCATIONAL TRAINING One or two-year programs (Associates degree) in Automotive Technology, Drafting, Construction trades, data processing, law enforcement, emergency medical technician, Industrial technology, health care technology, graphic design. Bookkeeping. These programs give students job skills they need for employment.
- The first two years of four-year college programs. These schools make it possible for many students who would not otherwise be able to attend college to do so. Select core curriculum classes which transfer to almost any school.

Other reasons to consider a community college:

- FINANCIAL Students who can not afford to live away from home or who do not wish to do so (have a good job, have a serious relationship, emotionally not ready to leave) may start college at a local community college. Average tuition is \$2500 per year full time. Students save \$4000 Room and Board they would pay at in residence hall. Students should factor in the transportation costs.
- ADMISSION Students who do not have high enough grades and/or test scores to enter more competitive four-year colleges may enter a community college to prove that they are able to do college level work. Good grades earned at a community college can gain a student admission as a transfer student. High school GPA's and ACT scores are not as important for transfer students who have good community college grades.
- You don't want to spend \$20,000 per year while you decide on a career path
- You will be taking CORE classes and don't want to pay \$1200 for ENG101

4 year Colleges and Universities

Bachelors degree – BA or BS



What admissions officers look for:

Colleges evaluate students based on:

- Cumulative GPA (grades 9, 10, 11)
- Class Rank
- ACT test scores
- Difficulty of courses attempted
- Leadership and involvement in activities
- Recommendations (at some schools)
- Application essay (at most schools)
- Interview (at selective schools)

College search helps available at LHWL

- A. College viewbooks and applications from Michigan schools and Lutheran colleges are on file in the Guidance Office
- B. College videos – may be checked out
- C. College handbooks – Directories for MI schools and every college in the country are available for student use
- D. Visit with college reps at school



TYPES OF ADMISSION

- **ROLLING** Most Colleges use a "rolling admissions" procedure whereby the admissions office will notify the student within 4-6 weeks whether the student has been **accepted, denied, or delayed**. A delayed student on a 'waiting list' usually means that more data, test scores, or semester grades are needed before a decision can be made.
- **EARLY ACTION** A student may choose the early action option if they apply early. Students are informed within 2 weeks of their application date.
- **ON SITE** (traditional or open admission schools) At open houses or visit days, some schools allow students to hand-deliver their application and transcript. The staff will review the application and immediately inform the student.
- **POOL** (usually highly selective schools) Schools collect all applications until Jan 15. If 3000 spots are available to new students, the school selects the top 2500 candidates for acceptance. The remainder are 'wait listed' and compete with late applicants for the remaining openings
- **EARLY DECISION** Some highly competitive colleges have an option of **early decision** (Usually apply by Oct 1) whereby applicants are notified of acceptance in early fall (November). **Students who apply for early decision agree to withdraw all other applications if accepted by early decision.** Those schools continue with the regular admissions process later with final deadlines in February or March and notification sent to all applicants later in the spring. Usually students who are not admitted in the early admissions process are automatically considered in regular admissions. Specific dates and policies are available in individual college catalogs

COLLEGE REPS

Available to Juniors and Seniors

Many colleges send representatives **in the fall** to meet with LHWL students interested in learning about their school.

These colleges have sent reps in the past

Alma	U of M-Dearborn	U of M	Adrian
Hope	ITT Tech	Madonna	U of D Mercy
Hillsdale	Concordia WI	Concordia IL	Calvin
Concordia Seminary	Concordia NB	Concordia MI	Grand Valley
Eastern MI	Western MI	Central MI	Ferris State
Northern MI	MI Tech Univ	Rochester	Albion
MI State	Madonna	Kalamazoo	Henry Ford

1. Visits by college representatives will be announced in advance in the daily bulletin. Students should sign up in the Guidance Office at least one day in advance.
2. Passes will be put on lockers for signed-up students. The student should take the pass to the teacher of the class at the beginning of the class and ask to be excused. If there is a test, quiz or other work the teacher feels you cannot afford to miss, the teacher may not allow the student to leave. Students are responsible for work missed
3. You are limited to meet with 4 schools. You must have genuine interest in the school and not just wish to get out of class. A student who signs up for an excessive number of meetings may be denied the privilege.

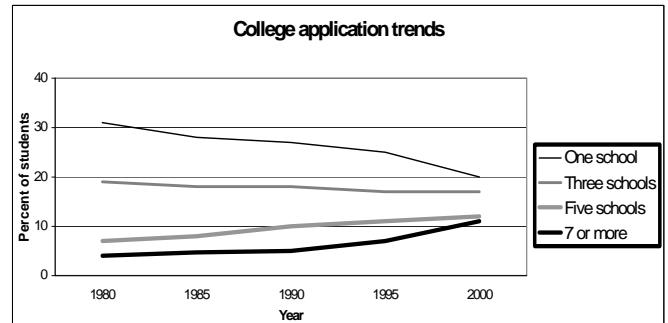
How to Complete Applications



Apply to colleges by the end of November. Applications filed early give you your best consideration for acceptance and give you plenty of time for an alternate choice if your application is postponed or denied.

ONLINE FILING Most colleges prefer online applications. You may pay the fee with a credit card. *Give Mr. Gieschen the recommendation form or written transcript request. Transcripts must be mailed directly from LHWL and are not official if given directly to the student.*

PAPER Paper applications for most Michigan colleges are available in the Guidance Office. You complete the student portion (and essay if required) and give it to the guidance secretary with your application fee check (made payable to the college). We will add your transcript, complete the Counselor's section and mail the application. Transcripts must be mailed directly from LHWL and are not official if given directly to the student. Allow two (2) days to process and mail the application.



Application Checklist

- ___ **Neatness:** Type, word process, or neatly print your application in pen. Have your application make a good first impression. Don't leave questions blank unless the application allows it.
- ___ **Academic Transcripts:** Ask Mr. Gieschen (in writing) to send them directly to the college.
- ___ **Letters of Recommendation:** If you require letters of recommendation (other than the one by the Counselor on the application form), give a written request to a teacher or coach at least 2 weeks before it is due. List the name and address to which the recommendation is to be sent and the reason (admission/scholarship) for the recommendation. Ask a teacher or employer who knows you well and who will write you a positive recommendation.
- ___ **Application Essays:** Make sure your name and student number, are on each page.
- ___ **SAT/ACT Scores:** If your test scores are not on your transcript, contact the testing company immediately to pay to have your scores released.
- ___ **Signatures:** Before mailing, verify that all necessary forms have been signed.
- ___ **Keep Copies:** Create a file to hold copies of all documents in case you need to refer to them later.

Common Application Errors

"I'll start the application next week." Don't run out of time to complete the application. Give yourself at least two weeks.

"I already ran a spell-check on my computer." Words can be spelled correctly but used incorrectly. Ask a counselor, teacher or family member to proofread the application to catch any errors or poor phrasing.

"I assume this is right." If you're confused by a question or any part of the application, ask someone. A quick call to the admissions office can save you from making an embarrassing error.

"I can send my application as soon as I'm finished." Before you seal the envelope or click "Send" on your computer, double- and triple-check that you have included all necessary materials.

MY PERSONAL PROFILE (brag sheet)



Developing a personal profile will help you complete the application process more quickly and easily.
Use it as a cheat sheet as you fill in college applications
Give copies to the people who are writing your letters of recommendation to help them.

Name: Tanks Anaway **SS#:** 254-85-9636 **Phone number:** 313-555-1212

Address: 33300 Cowan Road Westland, MI 48185 **E-mail address:** urwelcome@aol.com

High School: Lutheran High School Westland **Graduation date:** June 2006

High school counselor's name: Tim Gieschen **Phone number:** 734-422-2090

Academic Interests / Major: Business Administration

Colleges I am applying to: Western Michigan, Concordia IL, Albion

High school GPA: 3.76 (6 semester) on a 4.0 scale

ACT Composite: 24 **Date taken:** 4/05 **Will retake:** 10/06

AP/Advanced courses taken: AP US History, Advanced Biology, (will take AP Calculus AB in 2005-06)

Hobbies/Interests: Bowling, reading science fiction

Personal Qualities/Strengths I am
Outside of awards, activities what makes you stand out as a college applicant?

Personal Info: I will be the first member of my family to attend college
Did you have an extraordinary childhood or home situation?

AWARDS

Award	Grade	Description
National Honor Society	11,12	Secretary grade 12
Science Department Award	10	Biology student of the year

COMMUNITY ACTIVITIES *List volunteer work you did as service hours*

Activity	Grade	Time
St Paul Lutheran Church Usher	9, 10, 11	2 hours each month
Blood Drive	10, 11	6 hrs each year. Co-Chairman grade 11

SCHOOL ACTIVITIES *If you will participate in college sports, list height, weight, position, and best performances*

Activity	Grade	Description
Student Council	10,11	Junior class president
Varsity Basketball	11, 12	Co-captain grade 12

EMPLOYMENT

Activity	Grade	Description
Babysitting	9,10,11	Average 3 hours per week
Target Dept. Store – Customer Assistant	12	15 hours/week

APPLICATION ORGANIZER



At the top of each column, write the name of the school you are applying to.
 Working down the column on the left, note the deadline for each part of the application.
 Then just check off the squares as you complete your application, listing the dates when you finish each task.

	COLLEGE NAMES		
APPLICATIONS			
Application deadline			
Application form completed			
Essay completed			
Application mailed or E-mailed			
RECOMMENDATIONS			
Gave form to			
Writer mailed form or returned it to me			
Sent thank-you note			
Gave form to			
Writer mailed form or returned it to me			
Sent thank-you note			
TRANSCRIPTS			
Gave transcript form to counselor			
Form mailed			
Requested that score reports be sent			
SAT I			
SAT II			
ACT			
FINANCIAL AID			
Financial aid application deadline			
FAFSA form submitted			
Completed Profile registration process			
Profile form submitted			
If applicable, college's own form submitted			

Scholarship and admission essays



The essay is the hardest part of an admission or scholarship application. It's also the part where the 'real you' can shine through. The admissions people want to know something about you that is not apparent from the information on the rest of your application. They want to know at least one thing that you think is important - that sets you apart from others with similar credentials. They also, of course, want to know that you can write a simple declarative sentence. If you select some compelling experience or interest in your life, write about it as if you were writing to a new friend, fill it with detail (quotes are especially telling) to render it authentic, you cannot fail to do the two things the essay is meant to do: **reveal something about yourself, and hold the interest of the person reading it.**

Your Audience

Your readers will be college admissions officers who read dozens of essays a week. Imagine an admissions officer reading your essay after 6 straight hours of reading statements from 17 year-olds portraying themselves as saints or scholars, or discussing how their European trip taught them the meaning of poverty. If your essay is to make an impression it must be favorably *different* in some way to enhance your chances of admission.

Question: What reaction are you trying to elicit from the reader of your essay?
Answer: "I really like this kid!"

Topic College application essay topics fall into three categories:

- Broad "tell us about yourself" questions.
- More specific "tell us about yourself" questions that involve a favorite book, a significant experience, a life goal.
- Creative questions: "You have just completed your 300 page autobiography. Please submit page 217."

Too many students choose common topics. Leave the big questions - life and death, peace in the Middle East, race relations - to syndicated columnists. Your best bet is to tell a story about yourself. **AVOID** using the following topics:

- Your religious beliefs or political views.
- The importance of a college education.
- "The Best Game of My Life."
- How your hard work paid off.
- Your trip abroad, unless it was truly memorable.

BAD ADVICE

1. ***Tell 'em what you're gonna tell 'em.Tell 'em.Tell 'em what you told 'em.***
The type of writing you have done on school assignments is completely unsuited to grabbing and holding the interest of a reader. The fact that most college essays are written this way is why they are so boring and say so little about the person who wrote them.
2. ***Tell a story...then step back into the role of narrator and explain why you presented it and what lessons you learned.*** This advice violates the basic "Show, don't tell" approach that characterizes all good writing. It is an insult to your readers to imagine that they need to have the "moral" explained to them. Just tell the story.

DO:

- Start working on the essay early.
- Use a laser printer on better paper
- Use the active voice.
- Use strong verbs and simple sentences.
- Answer the college's question.
- Write as you would to a new friend.
(Simple, modest prose)
- Avoid clichés.
- Use organized paragraphs
- Write a compelling introduction.
- Read it aloud.
- Revise, revise, revise.
- Proofread, proofread, proofread.
- Have at least one other person read for content and correctness.

DON'T:

- Be boring.
- Whine or plead.
- Brag. Let your story speak for itself.
- Offend or embarrass the reader. He or she may not share your views on abortion, the death penalty, or President Bush.
- Rehash the rest of your application.
- Tell them what you think they want to hear. They've already had too many students try that.
- Write a laundry list of accomplishments.
- Serve up profound insights or sweeping generalizations about the human condition. You're 17.
- Try to be someone else (the ideal candidate).
- Use a thesaurus. It just makes you seem pretentious.

Writing the Essay



Your essay has two goals: to persuade the admissions officer that you are worthy of admission and to make the admissions officer aware that you are a real-life, intriguing personality.

- **Be original, unique, and memorable.** Make your essay stand out from the rest. Consider using an extended metaphor to express your ideas (*Compare different points in American history to the rooms of a house*). If writing about a gymnastics competition, do not write: "I worked long hours for many weeks to train for XXX competition." Consider an opening like, "Every morning I awoke at 5:00 to sweat, tears, and blood as I trained on the uneven bars hoping to bring the state gymnastics trophy to my hometown."
- **Show, don't tell.** Use stories, examples and anecdotes to individualize your essay and demonstrate the point you want to make. Don't tell them that you are "exceptionally trustworthy and responsible." Instead, show them your responsibility by describing an event in which you demonstrated those qualities.
- **Organize your paragraphs** to convey your main ideas:
 1. Introduction: Grab the reader's attention in an interesting way.
 2. Body: Each paragraph should develop a major idea and build on the previous one
 3. Conclusion: Extend your concept even further in an original way.
- **Make each sentence count.** Write your first draft 25% longer than the limit and force yourself to edit down. Delete anything in the essay that does not relate to your main point.
- **Submit an essay that is neat and readable.** Double-space the essay, and provide adequate margins (1"-1 1/2") on all sides. Put your name as a header on each page.
- **Make sure your essay is well written.** Proofread carefully, check spelling and grammar and share your essay with others -another pair of eyes can catch errors you miss. Read your essay aloud.
- **Be Yourself** Describe your *feelings*, not necessarily your actions. Many people travel to foreign countries or win competitions, but your feelings during these events are unique to you.
- **Don't "Thesaurize" your Composition.** Students often think big words make good essays. Big words are fine, but only if they are used in the appropriate context.

STRUCTURE

- **Introduction.** You must grab their interest.
 - **Don't Summarize in your Introduction.** Why would a reader want to read your entire essay after reading your introduction.
 - **Do create mystery or intrigue.** It is not recommended that your first sentence give away the subject matter. Raise questions in the minds of the reader to force them to read on.
- **Use Transition.** You must use transition between paragraphs to preserve the logical flow of your essay. Transition is not limited to phrases like "as a result, in addition, while . . . , since . . . , etc." but includes repeating key words and progressing the idea.
- **In the conclusion, avoid summarizing.** Since the essay is short; the reader should not need to be reminded of what you wrote 300 words ago. Do not use stock phrases like "in conclusion, in summary, to conclude, etc." Instead:
 - Expand upon the broader implications of your discussion.

Revise, Revise, Revise. Unless you are a Mozart of the keyboard and are "taking dictation from God," your work will benefit from rewriting.

Ask editors to read with these questions in mind:

- What is the essay about – did my main points come through?
- Have I used active voice verbs wherever possible?
- Do I use transition?
- Do I use imagery? Does this make the essay more vivid?
- What is most memorable?
- What's the worst part?
- What parts of the essay need elaboration or are unclear?
- What parts are immaterial?
- Is every sentence crucial?
- What does the essay reveal about your personality?
- Are your introduction and conclusions more than summaries?
- Did you find every single grammatical error?



What are you looking for in a college?

- Link your conclusion to your by reiterating introductory phrases.
- Frame your discussion within a larger context or show that your topic has widespread appeal.

Selecting a college is more than choosing a place to earn a degree. It usually also means deciding where you will work, play and live for the next four or five years.

Rank these factors that will influence your choice (1 for most important, etc.) – location, demographics, academics, campus life, cost?

Location

- Safety: Would fear keep you from getting the most of your college experience?
- Distance from home: Is it important for you to be able to get home easily? Is it important for you to leave home and be independent?
- Friends: Can you leave behind friends? Are you ready to make new friends?
- If you're used to urban living, will you handle a quiet rural setting?
- Opportunities: Will you benefit (internships, theater, music, art) from being near a big city like Chicago, New York?

Demographics

- Size: Small Liberal Arts or Large State university? Where would you be the most comfortable? Which has the opportunities and comfort level you desire?
- Religion: What spiritual growth opportunities exist on campus?
- Diversity: Do you wish to learn in a monoracial or multiracial setting?

Academics

- Reputation: Is the school recognized by polls such as the U.S. News rankings?
- Learning disabled: What academic support programs are available?
- Variety of programs: Many students are not sure on a major. Find a school that offers a variety of majors. What majors are offered at the school?
- Competition: How challenging academically do you want school to be?
- Atmosphere? Are professors or TA's available to help students?

Campus Life

- Sports: NCAA division I, II, or III? What coaching philosophy is evident? Are intramurals available?
- Music: Are only music majors in music groups? How competitive are auditions?
- What types of dorm arrangements are you comfortable with?
- Is Greek Life a high priority for you?

Cost

- Financial Aid: What percent of students receive financial aid? What percent



of costs were covered?

- Need based aid: Are other forms besides the FAFSA used? Is home equity a factor?

there

Forms

scholarship

automatic? Would retaking the ACT raise the merit award?

Campus Visits

- Merit aid: Are auditions/ tests to take? to complete or is a

Visiting campuses is important for helping students find the right fit.

Visits are best taken during the Junior year of high school.

This gives time for the details to settle in before applications are filed during the fall of senior year.

Timing Visit on a weekday when classes are in session

Longer trips may need to be done over breaks or during the summer

Choose a date when parent(s) and student can go together

Consider traveling on **Sunday**, staying overnight and visiting on **Monday**

It's best to see a college in action, when students are in classes.

How to arrange Contact the admissions office by phone or e-mail

Set up the visit at least 2 weeks in advance

Tell the admissions office the date you'd like to visit and the time

If you want to stay overnight, ask if they can make arrangements

Explain your year in school and programs you are interested in

Ask to schedule meetings with professors, coaches or to visit a particular class

Nothing beats the test of going to a campus and seeing it for yourself.

Prepare for the visit Read the brochures carefully

Take along your list of questions

Visit the college's Web site

Be ready to talk about your academic background (GPA, ACT), interests, hobbies, goals, and why you're interested in the college.

What to do Call ahead if you are running late

Tour the campus

Stay overnight if possible to gather more information

Athletes should seek out student athletes or coaches

Music or drama students should meet the directors

Schedule an interview with an admissions staff member or department advisor

Deliver your application on your visit – some will waive the fee

Parents could schedule an appointment with the financial aid staff

Talk to as many students as you can

Sit in on a class

Have a meal in the cafeteria

Pick up a copy of the student newspaper

Don't be bashful about asking a lot of questions

C Have some
ar time to kill?
st Stop by the
up campus
C bookstore or
grill, read the
bulletin
boards.



Parents' role Be quiet observers asking an important question or two
Be discerning about matters that may slip by students
Compare what you see with what you have read in the school's literature

Take Notes Keep a notebook including your reactions for each school visited
Features may blur together in your mind, especially if you make several visits



CAMPUS VISIT QUESTIONS

When you talk to students ask:

1. How many hours a week do you study? Is that typical for others?
2. Are faculty members actually teaching classes? Use TA's?
3. How accessible are faculty members outside of class time?
4. Do many students go home on weekends?
5. Are you able to study in your dorm room?
6. What spiritual growth or Christian opportunities exist?
7. Are the food and food plan options good?
8. Are campus jobs readily available?
9. Is there easy access to computers? Do you need your own?
10. What do you like most about this college? Least?
11. How easy is it to get the classes you want?
12. If you could change something about this school, what would it be?

Write down your questions so you'll remember them.

If you're interested in extra-curricular activities ask to see the facilities.

If you attend a class, ask yourself:

1. Are the students prepared for class? Do they seem interested in the material?
2. Is there time for questions and discussion? Do the students participate?
3. Is there a good rapport between professor (TA) and students?

As you tour the campus, ask yourself:

1. Are the buildings in good repair? the grounds well kept?
2. Are the residence halls pleasant and quiet enough to study in?
3. What's the cafeteria like?
4. What are the laundry facilities like?
5. What are the showers and restrooms like?
6. How technologically 'wired' is the campus?
7. What's the surrounding area or city like?
8. Are off-campus jobs plentiful?

Write down your impressions of the college while it is fresh in your mind. (Good job for Mom or Dad.

During an interview or information session, you could ask:

1. Does the college have academic programs that fit my interest?
2. What spiritual growth opportunities exist on campus?
3. Where are computer terminals located? Will I have to pay extra?
4. What are the strengths and weaknesses of the school's advising system?
5. How many students will be in courses I'm likely to take during my first year?
6. What kinds of campus jobs are available to first-year students?
7. Will there be any new programs or facilities in the next 2 years?
8. What percentage of graduates were placed into jobs in their major?

Ask yourself whether this is a place where you'd feel comfortable and able to learn and do your best.

Write down your impressions after the visit:

- 1) Were the people you met friendly and answered questions candidly?
- 2) What did you think of the quality of instruction and academic atmosphere?
- 3) Were the students the kind of people you'd like to get to know?
- 4) Did you like the social atmosphere?
- 5) Would you like to spend more time there or were you glad the visit is over?

College Comparison Worksheet



Location					
Setting (rural, urban, suburban)					
Distance from home					
Academics					
Average ACT score					
Average GPA					
Faculty accessibility					
Campus Life					
Size (acres) of campus					
Activities available					
Diversity of student body					
Student:Teacher ratio					
Enrollment					
Social life					
Selectivity					
Prestige / Reputation					
Difficulty of getting in					
Housing					
Type of room / size Dorm conditions					
Meal plan					
Bathrooms					
Costs/Financial Aid					
Tuition					
Room and Board					
Estimated Total yearly budget					
Percent of students receiving aid					
Average aid award (dollar value)					
Career preparation					
Grad school success of grads					
Internships					
Placement of grads					
Other factors					

How to Get a Glowing Letter of Recommendation



Most colleges request that your guidance counselor complete a recommendation form and submit an official transcript. Make certain that your high school guidance office has these forms at least 2 weeks before the application deadline.

A word of caution: the letter from the college alumnus who works with your father but who has only met you twice will have **no** impact. Only letters written by those who have observed your performance, be it athletics, drama or a summer job.

Pick writers/ teachers who know you and will take the time to write a meaningful assessment of your performance. You may want to schedule a conference with these teachers to make certain they are well informed about you. It is helpful to give them information about yourself and your interests and school and community extra-curricular activities. You should provide your teachers with an addressed and stamped envelope with the recommendation form. Make teachers aware of deadlines and contact them near these deadlines to make certain that the recommendations were mailed.

1. Think of your letter writers as your star witnesses – one who testifies on behalf of your character and offers specific examples of why you are worthy of admission or of the scholarship.
2. The quality of your letters of recommendation can make or break your chances of winning. They provide insight into your personality, skill, and character.
3. Ask several people who know your well. One may attest to your volunteer service, one to your self-discipline, and one to your caring spirit. Develop a list of writers who know you from school and non-school contexts
4. Ask well ahead of time (2 weeks minimum). Give the writer time to carefully construct and write the one-page letter.
5. Give the writer a written summary/resume of your activities, achievements, awards, honors, and goals (your BRAG SHEET). Good attorneys prepare their star witness before trial and you should be sure your writers don't leave out any details or put down inaccurate information. **Most writers will welcome this as a time saver.**
6. Write a cover letter or note asking the writer
 - a) Taking time to write a good cover letter demonstrates to you writer that you have put a lot of time and care into the application and they are more likely to do the same on their part.
 - b) When you need the letter and to whom they should address the letter
 - c) The focus of the letter is it for application or scholarship. Tell them what the focus of the scholarship is.
 - d) Tell them the theme you are trying to emphasize and develop. Do this tactfully so it does not seem like you are telling them what to write
 - e) Make sure you clarify if they should return it to you or if they should mail the letter. If the letter is to be sent directly to the review committee by the writer, provide a stamped, addressed envelope. If returned to you, writers will give you the letter in a sealed envelope.
7. Write a hand-written thank-you to the writer shortly after you get the letter



Basic Facts About College Prices and Student Aid

Tuition

- For the 1999-00 academic year, average tuition charges for full-time undergraduates, before student aid was deducted, were:

Public Community College (two-year, AA-granting)	\$1,627
Public University (four-year, BA-granting)*	\$3,356*
Private College or University (four-year, BA-granting)	\$15,380

- Three out of four full-time undergraduates who attend four-year colleges face tuition charges, before student aid, of less than \$8,000. Over half attend institutions that charge less than \$4,000, before student aid. Fewer than 6 percent attend institutions with tuition (before aid) of \$20,000 or more.

Total Annual Student Budget

- Both price and student aid differ substantially based on the type of institution one attends. In 1995-96, the most recent year for which data are available, the average annual student budgets for full-time students, before any aid was deducted, and after deducting grants and all aid, for various types of institutions, were:

	Before Aid	Less Grants	Less All Aid
Public Community College (two-year, AA-granting)	\$7,265	\$6,355	\$5,631
Public University (four-year, BA-granting)*	\$10,889	\$9,399	\$6,904
Private College or University (four-year, BA-granting)	\$19,443	\$14,714	\$10,706

** This figure is for in-state students. Tuition charges for out-of-state residents typically are higher. Approximately 14 percent of students at public four-year colleges pay out-of-state tuition rates.*

- Students who choose to live on campus pay room and board fees, in addition to tuition, that range from \$4,500 to \$6,000, on average. At four-year colleges, about 25 percent of undergraduates live on campus. The expenses of students who live on their own off campus, or with their parents, will differ depending on their living situation, personal circumstances, and the local cost of living. Annual costs for books and supplies average about \$675 nationally. There also may be special fees for laboratory or computer use, for example. Colleges include all of these expenses (tuition, room and board, transportation, books, fees, etc.) in a student budget, which campus student aid officers use when making student aid award determinations.
- After student aid is deducted, the total annual budget for 75 percent of full-time students is under \$10,000. For about one-third of undergraduates, the annual budget is less than \$5,000.

Student Aid

- Seven out of ten full-time students receive some form of financial aid. Financial aid covers about 40 percent of the budget for full-time students.
- On average, grants cover 20 percent of the student budget for full-time undergraduates. When loans and work-study are added, financial aid covers 40 percent of the budget.



FINANCIAL AID

- Most student aid is awarded on the basis of financial need. Need is defined as the difference between the total cost of attending a particular college and the amount a family is expected to contribute to paying that cost. This "expected family contribution" can differ from institution to institution, but generally is based on a federal formula that takes into account parental and student income and assets.
- Because most aid is need-based, the price of college, less aid, declines with income. For example, families with an adjusted gross income of \$70,000 or more paid an average of \$4,017 in tuition, less grants, at public universities in 1995-96, and those with an adjusted gross income of under \$15,000 paid \$947. Following the same pattern, at private institutions, families with an adjusted gross income of \$70,000 or more paid an average of \$10,428 in tuition, less grants, in 1995-96, and those with an adjusted gross income of under \$15,000 paid \$4,004.
- However, a substantial amount of aid is available that is not based on need. All students, regardless of income, benefit from the low interest rates on federal student loans (although only those with need are exempted from interest charges while they are in school), and many institutions, especially those in the private sector, offer grants to students based on academic and other non-financial criteria. Several federal tuition tax benefits are available to families with incomes below \$100,000, and a growing number of states are offering scholarships to all students who meet certain academic criteria. Many national and community-based organizations also offer scholarships that are based on criteria other than financial need.
- Grants and loans are the most common types of student aid. More than half of all full-time undergraduates received grant aid in 1995-96 and the average amount they received was just under \$4,000; about 44 percent took out a student loan in that year and the average amount borrowed was \$4,350.
- Student aid comes from many sources, but the majority of funds come from the federal government. Federal student aid accounts for 72 percent of all funds awarded to students, states supply 6 percent, and colleges and universities and private sources contribute 22 percent.

Students' Contribution

- Regardless of their parents' income, students are expected to make a contribution to the cost of their education. Many students make this contribution with earnings from jobs they hold during the academic year. Three out of four undergraduates work during the academic year.
- About half of all BA recipients graduate with student loan debt. Among these students, the average amount borrowed is about \$12,000 for those who graduate from public institutions and about \$14,300 for those who graduate from private colleges and universities. The average monthly payment to pay off these amounts in 10 years is \$150 and \$175, respectively.

Another factor that has a substantial influence on price is whether one attends full or part time. Because part-time students face lower costs, they are less likely to receive aid. In 1995-96, 35 percent of part-time students received grants, and the average amount these students received was \$1,664.

Most students need some financial aid to attend college. Aid can be awarded as:

- Gift Aid: Grants & Scholarships
- Self Help: Loans & Work Study

APPLICATION PROCESS Complete the FAFSA during your senior year in high school (as soon as possible after Jan 1). You



must have student and parent tax forms completed to file the FAFSA. One FAFSA is filed for every college student in the family.

SCHOLARSHIPS A list of scholarships available through the LHWL Guidance Office is available in the Guidance office.

OTHER SOURCES: Military veteran associations, service clubs (Lion's, Rotary, etc.), unions, employers, ethnic groups and special interest groups. Have your parents check with employers and unions to see if there are scholarships or grants available to children of employees/members.

SCHOLARSHIP SEARCH COMPANIES Some entrepreneurs have established companies that will sell students a list of sources of financial aid. They usually quote money back guarantees and millions of unclaimed scholarship dollars available.

ADVICE: The recommendation from college financial aid officers is to **SAVE YOUR MONEY**. These companies are selling you information that you can get for free through other sources. They do provide a service of doing the leg work for busy families who do not have the time to generate a list. The unclaimed scholarships each year are usually because of very restrictive selection criteria (Example: left-handed cello players, specific major from a certain hometown)

STATE OF MICHIGAN SCHOLARSHIP

➤ **Competitive Scholarship**

- File a FAFSA form by February 28
- Take the ACT on or before OCT of senior year
- Have a combined English, Math, Reading, Science Reasoning score of 90 ACT on or before
- Demonstrate financial need (through your FAFSA)

➤ **Merit Scholarship** (\$2500)

- Take the MEAP tests during the spring of junior year
- Score a 1 or 2 in all four tests – Writing, Reading, Science, Math

Financial Aid Web sites to visit:

www.targetusa.com A free needs analysis estimator (estimate the Expected Family Contribution)

www.nasfaa.org National Association of Student Financial Aid Administrators Web site

www.fafsa.ed.gov Free Application for Federal Student Aid online form.

www.fastweb.com Free scholarship search

www.finaid.org Objective Guide to student financial aid

www.signet.com/collegemoney/ Features "Don't Miss Out: The Ambitious Student's Guide to Financial Aid".

www.americorps.nh.com/aboutnat/ Americorps National Service Program.

apollo.co.uk/a/cff/ College Fund Finder - College scholarships and financial aid reports.

www.student-loans.com/ Crestar. Packed with information about college and university loans.

www.collegeboard.org Expan. Expected family income information.

usbanks.com/aid/ Get the answers to the most frequently asked questions.

www.cs.cmu.edu/~finaid/finaid.html Mark Kantrowitz. Very comprehensive, student oriented.

www.studentservices.com/mfc/mfc.html Money for College. Where to look for money.

nelliemae.org/ Nellie Mae Loan Link. Resources for Student Loan Info.

www.infi.net/collegemoney/ Signet Bank Student Loan Home Page. Information on bank loans.

web.studentservices.com/ Database of more than 180,000 scholarships. Private funding for college students

taponline.com/tap/higher.html The ultimate college survival guide.

www.uss.org/ The Complete Source For Financing Education-Student Loans - [http://](http://www.uss.org/)

www.ed.gov The Student Guide Everything you want to know about financial aid

www.sourcepath.com/ College Guides & Aid Home Page!

Be Ready To Bargain With Colleges



By [Gillian Rosenfeld](#)
College Access Consultant, NY

1. Assemble the basic information you will need:

- A copy of your Free Application for Federal Student Aid (FAFSA) that you submitted and the Student Aid Report (SAR) you received in response. If you have not yet filed your FAFSA, you will need income and asset information for the family (student and parent/s) preferably the income tax return for the current year. Though it is suggested that you have your tax return, it is not necessary to file for financial aid. All colleges are able to estimate packages (barring extreme income swings) and adjust when actual returns become available. If you do not have the SAR, estimate your Expected Family Contribution (EFC) by using the PureAdvice EFC Calculator
- The total cost of each college for which you want to calculate a package. Remember, the Cost of Attendance, or COA, is not limited to tuition, room and board.
- General student aid publications (1-800-4-FED-AID or www.ed.gov) and your state government
- The outcomes of the EFC Calculator that can estimate how much money you can receive from Federal Pell Grants
- Award letters for any private scholarships won by the student

2. Estimate your family contribution to the cost of paying for the college.

This is known as the Expected Family Contribution (EFC) from both the student and the parents. You can either get this number from the first page (top right) of the Student Aid Report (SAR) that is sent to you in response to filing the FAFSA, or complete an online EFC estimator.

4. Calculate your Need.

To do this, subtract your EFC from the total cost of the college. The difference will be the amount of financial aid that the student needs. This is called the Need.

5. Research the sources and amounts of financial aid for which your family may be eligible.

Start with grants because these do not have to be paid back.

- State grants. Use state publication.
- Federal SEOG Grants. Families with low EFCs may also qualify for a small Federal Grant called SEOG, which is awarded by the college.
- Add any private scholarships won by the student
- Think about loans! Nearly every student today is expected to take out a loan. Generally the most favorable are the Federal Subsidized Stafford Loans with a maximum of \$2,625. There are also Perkins Loans with a maximum of \$2,000 administered by the college for students with low EFCs. In addition to these, there are many other types of loan programs but families have to start paying these back immediately, whereas Federal loans offer deferred payments until after the student has graduated. Decide as a family how much loan the student should take.
- Work study jobs subsidized by the Federal government are available for students with Need. Again the college awards these as part of the financial aid package.

7. Add the total aid to the EFC to see if it meets the Need and thus covers the cost.

Most likely it will not so it will be necessary to add two additional sources of money - a college grant or more loans. This is where you get to determine how large a college grant you will need and how much more loan you may need. Are you the type of student that the college might particularly value for any one of a number of reasons including academic profile or special talent? If so, give yourself a grant that could range anywhere from \$18,000 at the expensive colleges to \$2,000 elsewhere. If there is still a gap, decide if you or your family should take more financial responsibility and how this financial responsibility can be met. Of course, this is the most flexible part of the package, as the other financial aid money is fixed by schedules. Here is where you can bargain with a college - for less of a loan and more college grant or work study, etc.

To illustrate Step #7, here are some possible scenarios for Family Doe:



Family Doe: A family with parent income of over \$58,000, 5 persons in the family and only one in college. The college costs \$18,000 and their contribution or EFC will be \$6,000, which leaves a Need of \$12,000.

EFC	\$6,000
Federal Pell Grant	(ineligible)
State Grant	\$300
Federal SEOG Grant	(ineligible)
Federal Work-Study	\$1,100
Federal Perkins Loan	ineligible
Federal Stafford Loan (or Direct Loan)	\$2,625
College Grant	\$8,000
Total Financial Aid Package	\$12,000

This is a good package. The family's need is met and the student has one subsidized loan.

Scenario #2 Package

EFC	\$6,000
Federal Pell Grant	(ineligible)
State Grant	\$300
Federal SEOG Grant	(ineligible)
Federal Work-Study	\$1,100
Federal Perkins Loan	ineligible
Federal Stafford Loan (or Direct Loan)	\$2,625
College Grant	\$5,000
Total Financial Aid Package	\$9,000

This package results in a \$3,000 gap between the cost of the college and the total aid package; this is the amount of unmet Need. The family will have to decide whether to approach the college and ask for more aid. If the student is academically strong and well organized, he/she could ask for more work-study and bring in \$2,000 instead of \$1,100. Could the college increase the grant? It might, especially if the college is the student's number one choice. Should the student take out an additional unsubsidized Stafford Loan? Could the family cover the gap?

Scenario #3 Package



EFC	\$6,000
Federal Pell Grant	(ineligible)
State Grant	\$300
Federal SEOG Grant	(ineligible)
Federal Work-Study	\$1,100
Federal Perkins Loan	ineligible
Federal Stafford Loan (or Direct Loan)	\$2,625
Unsubsidized Stafford Loan	\$2,625
College Grant	\$4,750
Total Financial Aid Package	\$12,000

The Need is met but should this student take on \$5,250 in loans as a first year undergraduate? In the second year, if the cost of the college increases, more loan could be required. After 4 years, the minimum amount to be repaid would be \$21,000. Is this too much loan?

Congratulations on completing your estimated financial aid package!

These are questions that you and your family must consider when you receive your financial aid package.

When the financial aid packages from the colleges arrive in April, you will be able to understand them and compare them to each other and to your estimate. Don't be confused by their layout, omissions or use of different terms. Spend time analyzing them and call or visit the financial aid office of the college with any questions that you may have. It is wise to call anyway to establish a relationship and rapport with a particular financial aid officer as this will facilitate any future discussion of the package and can help the student once he/she is on campus. If you plan to negotiate a package on the basis that the family cannot cover the costs that are unmet or handle additional loans, be prepared to submit a family budget in writing showing costs that had not been reflected in the FAFSA. These could be items such as high medical bills, support for a grandparent or a period of unemployment.

Do not sign off on a financial aid package until you and your family fully understand the package and consider it acceptable. If you have any questions or concerns about your financial aid package, consider meeting with a PureAdvice financial aid advisor.

Three Ways To Get Free Money For College



1) THE STUDENT

A majority of the responsibility rests on the student's shoulders. Their job is to be a student; grades and SAT/ACT scores do count. It is in the student's best interest to do as well as possible in these areas. Also, keep in mind that schools look for ways for the student to show how he/she is able to do college level work and stand the best chance of actually graduating from his/her institution.

2) STUDENT POSITIONING

Students can simply apply to schools where they are wanted because of what they can bring to the table. You don't have to be a 4.0 student to get these tremendous scholarships and grants. Keep in mind that there are plenty of schools that provide an excellent education that many people never hear about because they rely upon picking schools in the following manner: my friends say that's a great place to go, my Mom or Dad graduated from there, my boyfriend is going there or, it's the closest or the cheapest. This is the worst way to pick a school. It will be a very costly mistake if the child goes off to a school without really exploring his/her reasons for going to college in the first place.

Most of the free money, scholarships and grants are coming from the colleges and universities themselves. Private monies are out there, but only make up approximately 1% of all the freebies. The best place to secure private funds is locally. The national searches are heavily used and the competition is stiff. Locally, organizations, churches, companies, and trust funds are established and can be readily discovered through the high school guidance office. Many times, they are also published in local newspapers. Keep an eye open for all these opportunities. Start early in the junior year to get the best shot at receiving as many of these awards as possible. Beating deadlines is one of the most critical elements in winning the college-funding game.

3) FAMILY POSITIONING

The final way to get free money is to make sure you understand all three formulas in play that determine eligibility for funding. This is family positioning. The Federal Methodology is used in the FAFSA (Free Application For Student Aid). All schools use the FAFSA to determine a student's eligibility for federal funds. Many times, there are state awards, as well as the school's own institutional funds.

The Institutional Methodology is used in the CSS Profile form and many schools use their own form utilizing the IM, as well, to determine how to award their own funds. The tax code also provides relief to many taxpayers. Those who have adjusted gross income between 20,000-80,000, and those with AGI's above \$200,000 may very well enjoy the same benefits.

Frequently Asked Questions About Paying for College



Q. How much has tuition risen over the past 10 years?

A. Nationally, tuition at four-year public colleges rose by 47 percent, adjusted for inflation, over the last 10 years; four-year private college tuition rose by 43 percent over the same period.

Q. Can only the most elite in our country attend college?

A. Not at all! Sixty-nine percent of high school graduates go to college immediately, and many more ultimately attend college. Nationally, about 20 percent -- that's one in five -- of traditional-aged undergraduates come from families with income of less than \$20,000 per year. The United States leads the G-7 nations in college degree completion; 24.4 percent of Americans ages 25-64 have college degrees.

Q. Many parents fear that financial aid is only for the poor and that the middle-class gets left out. Is that true?

A. Actually, there are many resources available to parents of middle-class students. With grants, scholarships, and low-interest loans, about 20 percent of families with income of \$60,000 or more receive student aid each year.

Q. Why should parents save for their child's college education when they will just be penalized for having done so when applying for financial aid?

A. It is true that those who have savings will be expected to contribute more toward their children's education than those who do not. However, the formulas for determining this contribution count employment income far more heavily than savings, so the difference is usually not substantial. Furthermore, a family that saves will have the funds necessary to meet their expected contribution, while a family that does not save may have to borrow, with interest charges more than making up for their smaller expected contribution.

Q. What percentage of college students receive aid?

A. At community colleges around 1/3, at 4-year public around 50%, at private colleges around 70%.

Q. When will I receive my financial aid award letter?

Usually in March. Colleges that only require the FAFSA must wait until students file their FAFSAs, after January 1. You have until MAY 1 to consider all offers.

Q. Can I decline awards? Students can opt to decline any part of a financial-aid award. Declining an award will neither help nor hurt the award; the rest of the award remains unchanged. Typically, work-study positions and loans are most frequently declined. Often, students find off-campus jobs or families find other ways to finance the expected family contribution without taking on debts.

Q. How long do I have to decide which awards I'm accepting and declining?

Usually May 1 but pay attention to deadlines for accepting the award package. (If there is a deadline, it will be indicated in your award letter.) Notifying the financial-aid department on time lets the officers know how much money they will have for other awards.

Most colleges set aside grant money because they assume students will accept them. However, you risk losing loan money if you send your award acceptance letter late. Not every college has the same policy, though, so don't take any chances.

Q. My family is middle class—we're not poor, but we don't have that much to put toward college costs. Is applying to an expensive school a waste of time?

Absolutely not—especially if colleges see you as a desirable candidate. "If you are accepted and have a financial need, we will meet that need," vows Marcelle Tyburski, director of financial aid at [Colgate University](#) in Hamilton, N.Y., where expenses for tuition, room and board, and fees exceed \$32,000. That is a promise echoed by many pricey schools, and it can mean that in the end you could pay less to attend an expensive college than to go to an \$8,000 or \$10,000 state institution.



Will colleges reject me if they think I need too much money?

They shouldn't, because most schools claim they keep a wall between admissions and financial aid. But they might. Donald Heller, a [University of Michigan](#) professor of education and coauthor of a recent study of financial aid, says that relatively few schools—mostly the Ivies and a clutch of small, selective schools like [Amherst](#), [Vassar](#), and [Williams](#)—commit to a two-part standard that keeps admission and attendance truly separate: a need-blind admissions policy coupled with a promise to fully meet the financial need of every student admitted. Most schools, says Heller, take a "need-aware" approach; stellar candidates will be admitted regardless of need, but middling students are apt to be judged in part by how much they will cost the school. The result is that many applicants who might meet the standards for admission are rejected if the college knows it won't meet their need. Ask colleges point blank about their admissions policy and how it is affected by need.

Can I negotiate a better deal at my first-choice school by playing off colleges against each other?

The indignant reaction of financial aid representatives to the question "Will you negotiate?" makes excellent theater. Most colleges loathe the word, because they don't want to get dragged into a bidding war that throws their carefully honed aid budgets into chaos. Nonetheless, haggling does go on. [Carnegie Mellon University](#) in Pittsburgh openly invites students to show other offers. CMU won't beat them, but it may well match them. "We want to make the playing field absolutely level," says William Elliott, vice president for enrollment.

That made the difference for Burt Jarrett, 18, of Monroeville, Ohio, who besides Carnegie Mellon was admitted to [Case Western Reserve University](#) in Cleveland and [Ohio University](#) in Athens. "The money was important because my parents don't have tremendous wealth," says Jarrett, a three-year varsity football player with straight A's and a 1550 SAT score whose father is a policeman and mother is a secretary. After scrutinizing Jarrett's other offers, CMU raised its package by \$6,000. "I got to go to the school that I wanted," says Jarrett, "and my family is saving about \$24,000 over the four years." A declared policy of considering other offers is highly unusual. Many schools, including most of the Ivies, won't look at another college's package.

In its financial aid booklet, [Claremont McKenna College](#) in Claremont, Calif., explicitly says so. You can get around that by not asking for a counteroffer. Instead, say you want to appeal the proposed package. Almost all colleges will take a closer look at your financial situation and at least consider making an "adjustment," as schools like to call it. Ellen Frishberg, director of student financial services at [Johns Hopkins University](#) in Baltimore, says 2 to 4 percent of admitted students file an appeal, and the school revises their packages 10 to 30 percent of the time.

Appealing worked for Jennifer Cronch of Edmond, Okla., who was accepted in an early decision to [Washington University in St. Louis](#) and didn't get much aid. "The initial package they offered was \$7,625, but the total cost was \$33,500," says Cronch, 18. By asking for a review, the family was able to snag \$5,000 more in grants plus an additional federal loan—largely because the school had based the parents' contribution on incorrect information supplied by the family.

Recruiting a high school counselor to your negotiating team—oops, adjustment team—could add major firepower, says counselor Kathy Morgan of All Hallows High School in the Bronx, N.Y. If one of her seniors is offered a thin package of financial incentives, she immediately contacts the institution and says, "This is not workable." More often than not, the package grows.

How can my family wring the most money out of the financial aid formulas that colleges use?

You can game the system, or you can work the system. Gaming—hiding income and assets, lying about expenses, and entering self-serving figures on federal and institutional aid forms—is not only rotten; you'll probably get caught by vigilant aid administrators, who can and often do request tax returns.

The money has to be repaid, with possible fines and fees. However, you can work the system in ways that are perfectly legitimate—and that colleges can live with. Many tips and tactics can be found on the Web at [FinAid](#), an online resource for students and parents. Some major points stand out:

- The lower the family's assets and income, the greater the calculated need. Debt from credit cards and personal and car loans isn't figured into net assets anyway, so dip into savings to pay off such debts. Shrink savings further by making car, appliance, and other big-ticket purchases sooner rather than later. Don't take large capital gains in the year used to determine aid—such gains count both as assets and as income.
- Spend down assets that are in the student's name. Federal law requires that 35 percent of those assets must be defined as the student's share of first-year expenses, while the take is no more than about 5.6 percent of parents'



assets (and roughly \$40,000 is not counted). So use the student's funds, not the parents', to pay for summer camp or other expenses that benefit the child. The 35 percent cut is not always well understood. Johns Hopkins gave Jessica Hoffmeier, 19, of Wheaton, Ill., a \$15,400 package—\$12,900 in grants, \$1,000 in loans, and \$1,500 in work-study—leaving \$20,600 in tuition, fees, and miscellaneous expenses. Hoffmeier, a freshman who plans to study Near Eastern archaeology, is slightly disappointed by the package. It will drain the considerable funds her grandparents had given her. "I feel [the account] was held against me," she says. But the 35 percent rule gave Hopkins no flexibility.

- Notify the financial aid office in writing about anything unusual in your family's financial situation: large medical expenses, a pending hit from private-school tuition, a one-time bonus that artificially inflates income.
- Once on campus, students can keep debt down by converting loans into work-study the way Yvonne Valdez, 22, has done at the [University of California-Berkeley](#). As a junior, she turned loans of \$5,500 into jobs as program coordinator for a local community group and an assistant in the financial aid office. She will graduate with debts of about \$11,600, compared with the average student's \$15,500. Moreover, the jobs "have been related to what I want to do in the future," says Valdez, who is majoring in Spanish and a combination of psychology, sociology, and education.

Do colleges reduce aid packages after the first year, once they've got you?

When financial aid shrinks, it's generally for two reasons:

1. The limit on federal Stafford loans rises after the first year—so a school may increase the loan portion of the package and reduce its grant.
2. Families must file a new financial statement annually, and aid for the coming year can be affected by a long list of changed circumstances. A sibling may have graduated from college. A parent could get a raise or a new job.



There's an etiquette to negotiating aid

BY LISA SMITH

Financial aid officers often deal with two kinds of disappointed parents—those who reasonably make a case that they need more help and those who rant and rave out of frustration. Whatever the circumstances, an angry threat to accept a better offer elsewhere usually does more harm than good. There's an etiquette to negotiating a sweeter package; "U.S. News asked guidance counselors, financial aid directors, and experienced parents to explain the rules.

Make an appointment.

Even if you plan to talk by phone, arrange the time in advance so the financial aid administrator can look over your file.

Do your homework.

Financial aid staffers say they are happy to explain the logic behind an award, but they hope you'll be prepared for the discussion. Have you been offered aid based on need, merit, or a combination of the two? Need-based aid is determined by your family's financial resources; merit aid is generally given by the admissions office to candidates who bring something special to the college—academic or leadership talent, say. Making a case for more generous merit aid may require a talk with an admissions officer (more about that later).

Review the financial aid forms that you filed, and jot down any changes in your family's finances or any omissions. "A lot of what's being called 'negotiation' is just [families] giving us information that should have been there in the first place or updating information that's changed," says Elizabeth McCormick, interim director of financial aid at [Wesleyan University](#). Fax relevant new information to the financial aid administrator. Finally, calculate how much you can contribute to college costs, and be ready to justify the figures.

Take a cooperative stance.

"The best procedure for approaching us," says Julia Perreault, director of financial aid at [Emory University](#), "is just to say, 'Can you help me understand how you came up with these figures and let me tell you why I think it's not feasible?'" It's an approach that worked for Mary Chris Brownell. Last year, the mom from Jenkintown, Pa., was concerned that the loan portion of her daughter Carrie's award from [Grinnell College](#) was too large. She assumed that the college wanted to make it possible for Carrie to attend and politely presented her case. She calculated the amount that Carrie would owe after four years if Grinnell's offer stood, and demonstrated that it would be a huge burden for Carrie, who plans to teach. Grinnell substituted grant money for part of the loan.

It's best "not to demand that one college match another's award. Educators react badly to being treated like car dealers, says Barbara-Jan Wilson, dean of admission and financial aid at Wesleyan. She advises explaining that other schools are asking you to contribute less but that you would rather attend this particular institution. Morton Owen Schapiro, co-author of "The Student Aid Game (1998, Princeton University Press, \$29.95), recommends faxing in offers from competing colleges, too—for information purposes. "The days when no one looked at competing offers are pretty much over," he says.

Provide a complete picture of your financial situation.

Colleges may revise awards based on special circumstances such as an unexpected loss of income, a serious illness in the family, a divorce, stepsiblings' tuition requirements, and the costs of caring for an elderly relative. If you think the calculated family contribution is unrealistic, be prepared to document why your disposable income, assets, and savings are insufficient to meet the amount.

Find out who else to talk to.

The financial aid office can direct you to the person in admissions or elsewhere who can negotiate merit awards. Colleges generally assign their pool of merit aid more quickly than their need-based funds, so a more generous package may depend partly on another applicant's decision not to accept. According to Richard M. Flaherty, president of [College Parents of America](#), a resource group for families (888-256-4627), students have the greatest chance of negotiating a bigger discount at schools for which they are overqualified—or that are having trouble filling freshman slots. Schapiro notes that competitive merit offers from other schools in the college's peer group can be very influential. "There's a lot more merit aid, and a lot more willingness to negotiate," he says. As long as the discussions remain civil.



Comparing offers is harder than it seems

Read the fine print, and ask tough questions

BY DAVID FISCHER

More schools are using financial aid as a recruiting tool and dispensing grants on the basis of merit, not need. So comparing aid packages is more complicated than ever. Making a well-informed decision requires asking schools well-informed questions about their aid policies, to avoid unpleasant surprises a few years later.

Some institutions start off with a generous grant for a freshman and in later years dramatically change the deal. They reduce the amount of the grant, increase the amount of loans, and leave the student in the uncomfortable position of having to borrow more than he or she anticipated. "I would be suspicious of any award that's just a little too enticing and out of line with the others you're receiving," warns Edward Hu, former associate director of college counseling at the Harvard-Westlake School in North Hollywood, Calif. Families should ask a college whether a grant is renewable and under what terms; and, more broadly, what kind of assistance they can expect throughout the course of four years.

Circumstances change.

A family should also recognize, however, that there are legitimate reasons for an aid package to shrink from one year to the next, particularly if it's based on financial need. For example, parents with two children in college will get a lot less assistance as soon as one child graduates.

In comparing one package with another, it's important to scrutinize each component. In listing loans, most schools include only those offered to students. But along with a combination of grants and student loans, Virginia's [Mary Baldwin College](#) also listed a \$2,260 PLUS loan (parent loan to undergraduate students) on its award to Rachel Eichenlaub, a sophomore from Newport News, Va. That could have led the Eichenlaubs to believe that Mary Baldwin was meeting 100 percent of the cost for the year. In fact, PLUS loans are available to any credit-worthy parent through a lending institution and shouldn't be counted in a student aid package. Rachel's mother will have to come up with that money, so it was misleading of the school to suggest that the sum was part of Rachel's loan.

Similarly, the \$20,200 figure that Mary Baldwin lists as the total cost of attendance includes only tuition and room and board. Most schools also list as costs books, personal expenses, and travel, which typically add at least \$2,400 a year to the bill. Mary Baldwin says that while it does not list these costs on its aid awards, it sends all students a brochure reminding them that they will incur such expenses. But the omission in the award letters might cause some families to miscalculate the total cost and, thus, how much they will have to pay out of their own funds.

Even when the awards are presented straightforwardly, sorting through them is not easy, as Michael Scarlott of Virginia Beach, Va., learned last spring. Scarlott, 18, received aid packages of \$20,500 from [Rensselaer Polytechnic Institute](#), \$11,300 from [Johns Hopkins University](#), and \$4,800 from [Virginia Tech](#). The latter's offer seemed to leave it out of the running, but as a Virginia resident, Scarlott would pay in-state tuition at the public institution. He calculated that the total bills for attending RPI and [Virginia Tech](#) were almost identical. Each would cost his family between \$8,000 and \$9,000 a year. (Hopkins, by contrast, would have cost almost \$20,000 annually, and he ruled it out.)

On the other hand, as part of its financial package, RPI offered something Virginia Tech did not: a \$14,600 alumni scholarship that the school promised to renew for each of his four years, as long as his financial need remained constant. With that assurance, Scarlott committed to RPI.

GPA.

Not every school is that generous in promising consistent support. Most require a student to maintain a minimum grade point average to continue receiving the same award in subsequent years. Learning the minimum GPA required to maintain a grant will help a family determine the likelihood of the student's continuing to receive the award every year.

It's also worth asking whether a school indexes its scholarships to keep up with increases in tuition. With costs at most schools rising at the rate of 5 to 6 percent a year, the value of a \$10,000-a-year scholarship can decline by about 15 to 20 percent over four years. Most schools do not index their grants, but [Denison University](#) in Granville, Ohio, recently began doing so for most awards. When tuition went up from \$18,570 last year to \$19,310 this year, or 4 percent, the school pushed its scholarships and grants up by the same percentage. "Our philosophy is that it's not really fair to look at the purchase of higher education as a one-year proposition," explains Perry Robinson, Denison's director of admissions. "We need to sustain that financial commitment for four years."

For many families, the amount of aid offered a student has become a critical factor in deciding where he or she should go. When most aid was based on need, that was less true because variations in awards tended to be smaller. Judith Berg,



president of the Independent Educational Consultants Association, says she has had clients choose one school over another simply because of differences in aid. In several cases, she says, students opted for [George Washington University](#) over the more prestigious University of Pennsylvania because they received more grant money from the Washington, D.C., school, which gives merit awards of as much as \$15,000 a year. Penn, by contrast, does not dispense merit aid. "Both are schools in urban settings with excellent academic programs," Berg explains, "but GW is not quite as difficult to get into. As a result, some students have gotten quite generous aid offers there."

Aim lower.

Based on such experiences, Marc Schwartz, a financial aid consultant with MAS Associates, Bala-Cynwyd, Pa., advises students seeking large merit awards to "think about going to a school you are overqualified for." That's the reaction that institutions offering large merit aid hope for. To boost its enrollment, [Lebanon Valley College](#) in Annville, Pa., has been offering students in the top 10 percent of their high school class 50 percent off tuition. Those in the top 20 percent of their class get one third off, and students in the top 30 percent get one quarter off. "What we're doing is taking a resource we had dedicated before to need and saying we're going to predominantly focus on merit," explains G. David Pollick, president of the college. The change in aid strategy has worked, Pollick says. He cites a 61percent increase in enrollment and a student body with steadily rising standardized test scores.

Some students even get awarded scholarships by schools to which they haven't applied. Last winter, Kim Bradshaw, a Washington, D.C., native, became a National Achievement finalist, an honor awarded to top African-American students. Soon thereafter, Florida A&M, a school that Bradshaw had not considered, offered her a full scholarship for four years, including books, travel, and a stipend for spending money. The school also paid half her plane fare to visit the campus. For Bradshaw, who hopes to become a doctor one day, the offer was too good to pass up. "I knew I didn't want to incur debt, since I'm saving that for medical school," she says.

It's tempting for families to accept the best financial offer, but the school with the most attractive deal might not be the most suitable. "Parents can become so focused on getting a bargain that they seem to forget about choosing the best school for their child," warns Patricia McGuire, president of [Trinity College](#) in Washington, D.C. No matter how generous the award, in other words, money will not guarantee a student's happiness on campus.

SAMPLE AWARD LETTER



??? University
Office of Financial Aid
Award Year 04-05

Award letter

Dear (First Name):

This award letter is in response to your application for financial assistance for the upcoming academic year. You are eligible for the awards listed below. Note that some awards listed may be footnoted with messages or special instructions you must follow to receive that award. If you have any questions, please contact the Office of Financial Aid 9 a.m. to 4 p.m., Monday through Friday. We look forward to being of assistance to you.

Expenses

Tuition and fees	\$20,110.00
Living expenses	\$7,040.00
Books and supplies	\$650.00
Travel	\$500.00
Total expenses	\$28,300.00
EFC	\$8,500.00
Total Financial Need	\$19,800.00

Awards and resources

Fall

		Accept	Decline
MI Merit Award	\$1250.00	[]	[]
Presidential college grant	\$4,500.00	[]	[]
Federal subsidized direct Stafford loan	\$1,312.00	[]	[]
Federal work-study	\$687.50	[]	[]
Total	\$7,749.50		

Spring

MI Merit Award	\$1250.00	[]	[]
Presidential college grant	\$4,500.00	[]	[]
Federal subsidized direct Stafford loan	\$1,312.00	[]	[]
Federal work-study	\$687.50	[]	[]
Total	\$7,749.50		

Student Signature _____

Parent Signature _____

Please return with a \$500 enrollment deposit by May 1.

Planning Calendar



Here are four important things to remember:

- Study: There's no substitute for personal effort in the learning process.
- Save: Even a dollar a week over a few years can add up.
- Plan carefully: Be sure your courses meet admissions requirements.
- Don't procrastinate: Meet all application deadlines for financial aid, admissions, and testing.

Grade 9

- Ask your parents and other adults what their jobs are like, what skills and training are needed, what they like and dislike about their careers.
- Use your EXPLORE test results to identify an aptitude or career interest.
- Investigate career information in areas that interest you and match your abilities-use an OOH book.
- Develop a 4-year plan of classes to take in high school.
- Discuss career interests and college possibilities with your parents.
- Ask your parents about how much they think they can help you with paying for your future education. Work together to establish a savings plan that you can participate in. Learn about financial aid.
- Find out about summer jobs and try to gain the skills you will need to get one.
- Look into volunteer activities that will expand your experience and skills.

Grade 10

- Begin to look at college catalogs and other college information including financial aid materials.
- Take the PLAN test in October to practice taking college admissions tests.
- Continue to talk with your parents about their ability to help you financially.
- Apply for a summer job or volunteer opportunity
- Make sure your high school course selections are appropriate for your college/career interests and that you are meeting high school graduation and college admissions requirements.

Grade 11: Fall/Winter

- If you are in the top 10% of your class, take the PSAT to be eligible for the National Merit Scholarship
- Continue to talk with your parents about your future plans; become more specific about how you and your parents can finance those plans.
- Start to develop a list of possible colleges to attend; your counseling office or the web.
- Check in the counseling office for catalogs and other admissions materials of schools that interest you.

Send for your own admissions literature from the ones that are at the top of your list.

- Attend any college and/or career fairs in your school, community or region.
- Attend sessions with college representatives who visit your high school.
- Begin researching private sources of financial aid.

Grade 11: Spring

- If you intend to seek appointment to one of the military academies or an ROTC scholarship, begin the application process.
- Take the SAT or the ACT;
- Narrow your list of choices for a postsecondary school to 3-5 schools.
- Schedule visits to the schools that are high on your list. Try to visit when the school is in session so you can talk to students and professors as well as admissions people.
- Develop a resume-brag sheet.
- If portfolios, audition tapes, writing samples, or other evidence of talent are required for admission or for scholarships, begin to put these items together.
- Make sure your high school course selections are appropriate for your college/career interests and that you are meeting high school graduation and college admissions requirements.
- Apply for a summer job.
- Make a plan for saving a portion of your summer earnings.

Grade 11: Summer

- Request application materials for admissions and financial aid from schools to which you intend to apply.
- If you are seeking an athletic scholarship, make contact in person or by mail with the coaches at schools of your interest; include a resume of your accomplishments. Register with the NCAA Clearinghouse
- Visit the schools that interest you the most, if you cannot do so during the regular school year.



Grade 12: Fall

- ❑ Talk to your counselor about your current plans for college; evaluate those plans in light of your SAT/ACT scores and high school grades.
- ❑ If you are requesting college admission on an Early Action or Early Decision basis, be sure that your application materials are submitted by the deadline.
- ❑ Attend college and career fairs and meet with college representatives who visit your high school.
- ❑ Visit the schools you are considering to observe the school in session and to confirm your top choices. Make arrangements in advance for a personal interview with an admissions counselor, a financial aid administrator, and a professor in the academic department representing your intended major. Stay overnight, if possible.
- ❑ Take or re-take the SAT or the ACT;
- ❑ Be aware of application deadlines for any private scholarships you intend to seek and meet them. Keep records of your applications and letters.
- ❑ Devote time, energy, and thought to writing and re-writing any required essays.
- ❑ Give recommendation forms to teachers, counselors, and other persons from whom you are seeking a reference at least a month before they are due to be returned; include a stamped, addressed envelope. Follow-up with your references to make sure they have remembered to send them.
- ❑ If you are seeking an athletic scholarship, send a copy of your game schedule to the appropriate coaches; ask your high school coaches about contacts they have.

Grade 12: Winter

- ❑ Submit your family's financial information on the Free Application for Federal Student Aid (FAFSA) on or as soon after January 1 as possible. Your counselor can tell you if the schools you are applying to require additional financial aid forms.
- ❑ Review your Student Aid Report (SAR) for accuracy. If necessary, correct inaccurate items on the SAR and return it to the FAFSA processor. If you had a college transmit your FAFSA data directly to the CPS, you must notify the school of any changes or corrections. When a corrected SAR is returned to you, review it once more and then if correct, place all parts of the SAR in your financial aid file.
- ❑ If the school requests your SAR, submit it promptly.
- ❑ Continue to seek and apply for private scholarships.

Grade 12: Spring

- ❑ **May 1**-Make your final decision about which college you will attend. Notify the college of your choice in writing by the appropriate deadline. Decline, in writing, other offers of admission (other students may be waiting for that place in the freshman class).
- ❑ Review your financial aid award letter with your parents; be sure that you understand the terms and conditions that apply to each type of aid offered.
- ❑ Sign your financial aid award letter and any other items requiring your signature and return them. Schedule an appointment with the school's financial aid administrator if you have questions or wish to discuss the contents of your award letter. If a personal visit is not possible, call the financial aid office and ask for an extension of time so that you can make up your mind.
- ❑ Notify the financial aid office of any outside scholarships, grants, or other kinds of student aid from private sources that you will receive.
- ❑ If you have received financial aid award letters from schools whose offers of enrollment or aid you have decided to decline, notify the aid office in writing (other students who wish to attend that school will need the aid).
- ❑ Complete separate application forms for any loan funds that require such application; understand all of your rights and responsibilities *before* you and/or your parents sign a promissory note.
- ❑ Select a housing and a meal plan, if necessary.
- ❑ Find out when payment of school charges for tuition, fees, room and board, will actually be due; plan how you will meet those charges. Be sure you understand how financial aid will be disbursed and whether you can defer bill payment until the funds are available.
- ❑ Be aware of any summer orientation sessions that you must attend at the school in which you will enroll and make plans accordingly.
- ❑ Apply for a summer job.

Graduate From High School!

- ❑ Continue to talk with your family about how you will pay for college expenses that financial aid will not cover. Investigate tuition payment plans that the school may offer or accept.
- ❑ Make a plan for saving a portion of your summer earnings.
- ❑ Prepare a proposed budget for your freshman year.
- ❑ If a Federal Work Study opportunity is part of your aid package, remember that it may be your responsibility to find an appropriate job. You will need to follow up with the financial aid office as soon as you arrive on



campus.

17 Things You Need to Know About Financing College



1. What are the average total costs for the first year? What are the ranges of room (single, double) costs, board costs (14, 17, 21 meals)? Is tuition based on number of credits? By how much will total costs increase each year? (A printed history of tuition and fee and room and board increases should be available.)
2. What application forms are required to complete the financial aid process – Do they require the CSS Profile form in addition to the FAFSA? What is the priority deadline for applying for financial aid? When will the student be notified about financial aid decisions?
3. How much financial aid does the average student receive? What percent of aid is gift aid? What percent is loans/self-help?
4. If the family cannot meet the financial responsibilities from current income or assets, what financing options are available to help them pay their share?
5. What percent of financial need does the school usually meet?
6. If the financial aid award package is insufficient to make it possible for the student to attend this institution, under what conditions, if any, will the aid office reconsider its offer?
7. How are outside scholarships treated - will additional awards be 'stacked' or 'replaced'?
8. Regarding scholarship renewal, what are the academic requirements or other conditions for the renewal of financial aid, including scholarships?
9. How will the student's aid package change from year to year? Will loan amounts increase? What impact will cost increases have on the aid package?
10. What amount of student loan debt does your typical student have once he graduates?
11. When can the student/family expect to receive bills from the college? How many times a year will they be billed? If the bill is not paid by the deadline, will there be penalties? Does the college accept payment by credit card? Is there an option to pay monthly?
12. Is all financial aid credited to the student's account, or will the student receive checks for some or all of the financial aid awarded? What about student employment earnings?
13. How much out-of-pocket money will the student need during the first week of school for things such as books, a parking permit, etc.? Can books and supplies be charged to the student's account? What typical out-of-pocket expenses do most students have during the year?
14. What information is provided to students regarding budgeting resources, money management, and credit card usage?
15. Are there banking services with fee-free ATMs and/or check cashing on or near campus? What banks are fee-free? Does the campus have a debit card?
16. Is there a computer purchase option available to students through the school? What price?
17. Regarding student employment, including federal work-study: How are jobs assigned? How many hours per week will a student be expected to or allowed to work? How often and in what manner will the student receive earnings payments? Will earnings be automatically credited to the student's account? Are there campus jobs available even if not qualified for work-study?

STEPS FOR GETTING A SCHOLARSHIP



1. START EARLY

- The more time you give yourself, the better off you will be.
- If possible, start the process at least two years before you need the aid.
- Always remember that you will be applying for scholarships about a year before you will actually receive the aid.

2. GET INVOLVED

- Often scholarships are awarded to students who are involved in activities both in school and out of school. Well-rounded students have the best chance of receiving scholarships.
- Many clubs and organizations have scholarships associated with them. Doing your research in the beginning may help you obtain more scholarships.

3. DO RESEARCH

- Figure out what makes you a special individual. This may include such things as academics, volunteer work, athletics or your family background.
- Consider unique circumstances or conditions that might make you eligible for aid such as being a foster child, having asthma, being a single parent or having a disability.
- Scholarship opportunities can be found in many places including financial aid offices, libraries, local civic organizations, your (or your parents') employer, local businesses, your high school guidance office, the internet or *Student Outreach Services* (call 1-888-2OUTREACH).

4. SEND AWAY FOR APPLICATIONS AND INFORMATION

- After you collect all of the information about the scholarships for which you are interested in applying, you will need to contact the organization.
- Most organizations will require that you contact them through the mail to request applications and other pertinent information. Some organizations will give potential applicants their phone numbers and email addresses to expedite the request for information.
- Give the organization ample time to send you the necessary paperwork. Be aware of all deadlines associated with applying.

5. APPLY

- Once you receive the application and understand all of the information that you are expected to send to the organization, you will need to apply for the scholarship.
- Many organizations require information such as a completed application, an essay, recommendations, and/or a resume from each applicant. Make sure you have given yourself plenty of time to gather all of the required information.
- Most scholarships will have deadlines for applying. You may want to keep a calendar with all of the deadlines listed so that you do not let any expire.
- Before you send in your completed application, make sure to double-check the spelling and grammar. Nothing looks worse on a scholarship application than a common spelling error.
- Remember that the application process takes time, and it could be months before you are notified of any awards. Be aware that some organizations will not send any follow-up correspondence if you do not receive the award.
- Always put your best effort into each application. Be neat and organized – First impressions count

Be a good consumer



1. Consider **all** information about a school before you enroll.
2. Keep copies of all forms that you submit to the school in a safe place.
3. **Read** and be **aware** of the implications of all forms **before** you sign them. Remember—**loans** must be **repaid** and **grants** are **free**.
4. Financial aid applications are available starting every January 1 -- the earlier you apply for financial aid and scholarships, the more money you may receive.
5. Notify your school and lender(s) of any changes in your name, address, or enrollment status.
6. Borrow only what you need. Be realistic about what you can repay when you graduate. The edsouth repayment calculator, which can be found at www.edsouth.org, will help you realistically decide how much money you can afford to borrow.
7. Ask for help when you need it. Write down the date and the name of the person who helped you.
8. If you are denied admission to a college or financial aid, you can appeal. You may also decline any portion of your financial aid offer.
9. If you have student loans you will have a financial aid exit interview.
10. Be certain to contact your lender if you are having difficulty repaying your loans. They may allow you to postpone or reduce your payments.
11. Be aware—fees are taken out of your student loans before any loan monies are disbursed.
12. Depending on the cost of the school, all of your financial aid may be used to cover tuition and fees.
13. Be familiar with the policies of the school regarding registration, withdrawals, refunds, and fee payments. This information can be found in your college catalog.
14. If you plan to transfer to another school, you need to check with that institution to verify the acceptance of the credits you are now taking. Some schools participate in articulation agreements with other institutions to ensure smooth transfer for students.
15. When the need arises, look for outside resources to help you understand the financial aid, admissions, and scholarship processes.

HOW TO SUCCEED IN COLLEGE



- 1) **Attend ALL classes!** Even if it is 8:00am or you have other homework to do, go to class. Copying notes or reading the book is not the same as being in class in person.
- 2) **Take care of yourself** - On the average, freshmen gain fifteen pounds their first year--be sure to eat right and exercise. Being well-rested helps your concentration --be sure to get a good night's sleep every night.
- 3) **Take safety precautions** - Do not walk alone at night. Always walk in well-lit, well-populated areas, and be aware of your surroundings. Use security escorts whenever possible.
- 4) **Pick appropriate classes** - Find your academic advisor and meet - Ask questions about the class format; class requirements such as amount of reading, papers assigned, type of tests given; and the instructor's teaching style.
- 5) **Purchase** your textbooks (try to get used books) before the class starts if possible.
- 6) **Take study breaks.** Avoid marathon study sessions and cramming.
- 7) The **environment** in which you study is important. Choose a location where you feel comfortable, that is quiet, and that is free from distractions.
- 8) **Study groups** are great for clarifying some concepts but they should be used to complement personal study time - not replace it. Study groups can digress into discussions about the instructor or other students; try to stay on track.
- 9) **Check online for a copy of the course syllabus.** Begin reading the first chapters of the text as indicated in the syllabus so you will be ahead of schedule.
- 10) When **taking notes** in class use short phrases rather than whole sentences. Develop your own set of abbreviations or shorthand. Leave some room in the margins for additional information the lecturer may add later. If you become confused or miss some information mark it with a "?" and ask to have the information clarified then or after class or look up the topic in the text later.
- 11) If you **need assistance**, ask the instructor for help right away, not after you are failing a class.

12) Financially plan



Make a financial plan with your parents before you leave: Who pays for books, who pays for travel home, who buys the dorm furnishings, where does your spending money come from, what income will you have during the year? Have a spending budget. Save more money than you spend the summer following graduation - have your checks automatically deposited.

13) Learn how to do laundry before you leave home.

Practice doing laundry at home or you might have to wear pink or gray underwear that started out white. It is better to experiment on old clothes with different detergents, bleaches, and water temperatures than possibly to ruin clothes. Bring \$40 worth of quarters for the Laundromat. Bring twenty sets of underwear and five pair of socks so you won't use up all of your quarters.

Reading a textbook

- **Keep up** with the assigned readings, read the assigned section before class. You will be familiar with the vocabulary and the concepts and it will help you take better notes on the material.
- **Scan or survey** the chapter you are about to read. Look at the pictures, graphs, and headings. Write down vocabulary words that are foreign to you. Look the words up in the glossary or a dictionary before you start reading the chapter. Read the chapter summary and any study questions the author has provided. Ask yourself what you already know about the material to be covered in the chapter.
- When you read a chapter, **takes notes as you read.** Stick with the basic facts and information that was new to you
- **Read in short time blocks.** You will remember more of what you read than if you undertake marathon reading sessions.



14) Call or E-mail Your Parents!

Regularly check in at home -- your parents worry about you and talking with them will keep your feet on the ground. Don't hesitate to talk about your problems -- your parents can be a big help. Call home twice a week for the first month and every week thereafter. E-mail regularly.

15) Join at least on extracurricular activity.

Becoming part of a service organization, intramural team, or religious group will make you feel like you belong and help you make new friends, but, maintain a balance. Wade in rather than diving in headfirst. Organize your time and set some short term social and academic goals for yourself.

16) Buy a good daily planner and USE IT to manage time wisely!

Buy a calendar and record what you need to do each day. Write in exam dates, when papers are due, reading assignments, and scheduled study times. Work within your scheduled timeframe, and stay ahead of homework assignments.

17) Focus on academics. Set up good academic habits right away: Get up by 8:00am, study during daylight, keep the TV off, get to classes, study your notes every day. **Develop good study habits** - One hour of studying in the morning is worth two hours in the evening. Plan to study 2 hours for every 1 hour that you are in class. Study your most difficult or least favorite subject first.

18) Meet your adviser early and visit regularly.

Don't wait until you have an emergency, such as needing to drop a course, before you meet your adviser. A good relationship with your adviser will help with every aspect of life on campus. Review your course schedule and ask for an adjustment if needed.

19) Visit your professors during their office hours and get to know them.

Know the Prof.'s office hours and e-mail address. You will learn your subjects more easily and possibly get better grades by discussing course content with your professors. If they know you are trying to learn and show interest in their subjects, they will more than likely give you the benefit of the doubt on tests or grades.

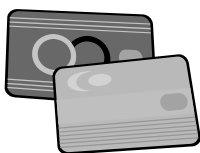


20) Don't buy too much before you leave for college.

Buy most supplies for courses and your room after you have been on campus for a while and have found out what you need. There simply isn't room for a lot of extra stuff in your dorm. Learn how to live with less.

21) If you go home at Thanksgiving, expect to be somewhat disappointed.

Your room at home may seem smaller. Your old friends may only want to talk about themselves and not listen to your college experiences. Your parents will expect you to sit around with the family the whole time!



22) Be careful about the credit cards.

It is very easy to get in debt for thousands of dollars during your first year of college. If you do, you can ruin your credit rating and become so worried about how to get out of debt that it may affect your studying.

23) Try to get the classes you really want

If the class you want is full, go to it anyway and at the end of the first class, ask the prof to sign your "add" card.

24) Be social

Take risks to meet people. When and where else in life can one have the opportunity to meet people from



different walks of life from all over the country and world coming together in the pursuit of knowledge.



Planning

Preparing for College	4
Myths and Misconceptions.....	5
Know your options	
Is College a good investment?.....	
Factors to consider	
Recommended college courses and reading.....	
Fantasy State.....	
Secular vs Christian colleges.....	
College majors	
Campus visits.....	
Career trends.....	
Timetable	

Process

Types of admissions	
Brag Sheet	
Transcript and Profile	
Entrance Tests (ACT).....	
Application tips	
Essays.....	
Letters of recommendation	
Athletes – NCAA clearinghouse	

Paying

Cost of attendance	
Terms	
Financial Aid trends	
Forms: FAFSA and Profile.....	
Demonstrating need: The congressional methodology	
Types of aid.....	
Scholarships	
Financial Need Estimator.....	
Loan repayment.....	
Budget Planning and Personal Finance	