

Greenville High School's

COLLEGE GUIDE

Steps to Your Future...



HELP WITH COLLEGE PLANNING

YOUR COUNSELOR

While choosing a college is not always easy, there are many resources that you can call into play to assist you in important ways. The first is your counselor. We have been through this process many times and can help you to explore your own interests and abilities, and to organize your search for the perfect school. We will be happy to assist you as you wade through the forums, the catalogs, the glossy advertisements and the clever sales pitches. College is one of the most expensive purchases a family can make, and we pledge to work with you as long as it takes to ensure that you get a good value for every dollar you spend. Never hesitate to call on your counselor when you want help.



THE GUIDANCE OFFICE REFERENCE ROOM

The guidance office at Greenville High School is one of the best references you can use to begin your search. This room is available to students at all times. It becomes especially popular for college seekers during the spring of the junior year and the fall of the senior year. Included in this reference room are over 1000 college catalogs and a variety of college videos.

In addition to the college publications, the reference room contains current versions of the most useful college directories. A partial listing of currently available directories includes:

- Barron's Profiles of American Colleges
- Peterson's Four Year Colleges
- Peterson's Two Year Colleges
- The College Handbook
- Rugg's Recommendations on the Colleges
- The Scholarship Book
- College Scholarships and Financial Aid





COLLEGE PLANNING TIPS

In order to give yourself the best start on your quest for college, please pay attention to the following pointers. They are intended to help you avoid some of the common but unnecessary pitfalls.

1. Call on your counselor as often as needed for help with all of planning for college.
2. Be sure that you schedule all necessary admission exams, such as SAT, SATII and ACT.
3. Be sure that you have a social security number – and memorize it.
4. Use the resources available in the reference room in the guidance office.
5. Attend the College Fairs at Columbia Greene Community College during your junior year and Greenville's Fall College Fair in September.
6. Arrange campus visits to colleges that interest you. Do not hesitate to ask for interviews with admissions or financial aid personnel. (Take advantage of April and Summer Vacations to visit the schools).
7. Do not be unduly influenced by the personality of a college admission's officer, or the beauty of its brochures. Walk on the campus and take time to speak with students and faculty.
8. Be sure to review college's full catalog to compare course requirements and course offerings, particularly those related to your intended major. You may be surprised at the deep differences you find.
9. As soon as possible, write for application forms from the college where you plan to apply or check the guidance office for forms. Remember most forms are available online now.
10. If you plan to pursue a popular major in a public two-year college, apply as soon as possible. Some programs fill up very quickly.
11. Plan to have all applications in the mail by Thanksgiving if at all possible.
12. **Be sure to give the guidance office and/or recommendation writers plenty of time to do their jobs. Remember, they are working on your behalf. If they are rushed, they may not be able to do as good a job as either you or they would like.**
13. Keep a written list of deadlines you must meet – and be early.
14. Be sure that you apply to at least one college that you're sure will admit you and that you can afford
15. Make an appointment to see your counselor in order to learn about possible sources of financial aid.
16. Plan to attend Greenville High School's financial aid workshops, which will be held in December. Further information on this will be available in the guidance office or over the announcements.

College Application Overview

Learn What Schools Look for In a College Applicant

By Allen Grove, About.com

College applications vary from one college to the next, and every college and university has slightly different criteria for determining which students to admit. Still, the list below should give you a good sense of the factors considered by most schools. The bulleted and bolded items below are from the "common data set" -- admissions information that a majority of schools compile.

Academic Information

- **Rigor of secondary school record:** Did you take challenging and accelerated classes, or did you pad your schedule with gym and easy "A"s?
- **Class rank:** How do you compare to your classmates?
- **Academic GPA:** Are your grades high enough to indicate that you will be successful in college?
- **Standardized test scores:** How did you perform on the SAT or ACT? Do your general or subject tests reveal particular strengths or weaknesses?
- **Application essay:** [Is your essay well-written?](#) Does it present you as a person who will make a good campus citizen?
- **Recommendation:** What do your teachers, coaches, and other mentors say about you?

Nonacademic

- **Interview:** If you met with a college representative, how personable and articulate were you? Does your character show promise?
- **Extracurricular activities:** Are you involved with non-academic clubs and organizations? Do you have a variety of interests that suggest you have a well-rounded personality?
- **Talent / ability:** Is there an area where you truly excel, such as music or athletics?
- **Character / personal qualities:** Do the pieces of your application paint a picture of someone who is mature, interesting, and bighearted?
- **First generation:** Did your parents attend college? This factor isn't usually weighted heavily, but some schools do try to target first generation college students.
- **Alumni / ae relation:** Are you a legacy applicant? Having a family member who attended the same school can help a little, for it's in the college's interest to build a family's loyalty.
- **Geographical residence:** Where are you from? Most schools want geographic diversity within their student body.
- **State residency:** This is usually a factor only for state universities. Sometimes in-state applicants will receive preference.
- **Religious affiliation / commitment:** Your faith is a factor only for some colleges that have a religious affiliation.
- **Racial / ethnic status:** Most colleges believe that a diverse student body leads to a better educational experience for all students.
- **Volunteer work:** Have you given generously of your time? Volunteer work speaks to the question of "character" above.
- **Work experience:** Even if your work was at a fast-food restaurants, it can show that you have a strong work ethic and good time management skills.
- **Level of applicant's interest:** Most schools indicate that they don't try to measure interest. Nevertheless, a good application always reveals strong interest.



COLLEGE PLANNING CALENDAR – JUNIOR YEAR

SEPTEMBER – JANUARY

- ❑ Begin to narrow career interests and begin to explore colleges. (Interest inventories & college resources available in Guidance office)
- ❑ Juniors should stop into guidance office routinely to check for scholarship opportunities.
- ❑ October PSAT's will be given to all juniors – Practice for SAT's I and opportunity to qualify for National Merit Scholarship
- ❑ November - Guidance will visit junior classrooms and invite parents in to discuss college, career and the student's senior year.
- ❑ December and January - PSAT results are returned and reviewed with students and SAT Prep courses are available at local colleges. (Abelson and Kaplan have review courses available throughout the year, but students can also use the Internet to study at *collegeboard.com/satprep & act.org*)

FEBRUARY – MAY

- ❑ April, May or June SAT I or II's Exams. (Register by mail or online at <http://www.collegeboard.com> and take practice exams)
- ❑ Select a rigorous program for senior year. Consider courses for your intended college major. Consider opportunities such as Questar's New Visions Programs or Early Admit college courses.
- ❑ May - Take AP Exams
- ❑ April – June ACT Exams, Register by mail or online at <http://www.act.org>
- ❑ Review college websites. Access college web sites organized by states from: <http://www.utexas.edu/world/univ/state> or for New York State <http://www.nymentor.com>
- ❑ Create a preliminary list of colleges approximately 15 colleges. Meet with your counselor for a junior year interview to discuss post high school plans.
- ❑ Attend Local Spring College Fairs and College Nights.
- ❑ Plan and take several college tours and visits, compare colleges to get a feel for them in session and out.
- ❑ Do a Financial Aid Calculator online to determine Expected Family Contribution (EFC) at <http://www.finaid.org>
- ❑ Review for SAT and ACT Exams

JUNE

- ❑ List Colleges to visit.
- ❑ Obtain and review all admission materials and applications from the colleges that interest you. Use mail, Internet, pick it up when you visit or just call them for the latest info.
- ❑ Discuss financial aid and costs of college with family.
- ❑ Start working on drafts for your college essays and make sure to update or complete the extra curricular forms for Junior Year.
- ❑ Last Opportunity to take SAT or ACT's in junior year.

JULY - AUGUST

- ❑ Tour colleges and visit with admission and financial aid offices.
- ❑ Verify admission requirements, total cost, and financial aid opportunities, investigate academic program and talk with students and faculty.
- ❑ Record application deadlines and requirements. Familiarize yourself with essays and forms.
- ❑ Review interview questions and practice your interviews.
- ❑ Do volunteer work to earn community service hours.
- ❑ Plan itinerary for Fall college visits
- ❑ Schedule Fall interviews for private colleges.
- ❑ Plan testing dates for senior year.
- ❑ Reduce your preliminary college list to 10.



COLLEGE PLANNING CALENDAR – SENIOR YEAR

SEPTEMBER

- ❑ If you have not taken SAT or ACT's register for them immediately.
- ❑ Review senior schedule, to ensure they meet graduation requirements.
- ❑ Check announcements and Guidance Newsletter for college visits and fairs.
- ❑ Apply for college applications or check with the guidance office.
- ❑ Begin first drafts of college essay. (Check college handbook for suggestions)
- ❑ Reduce preliminary list of colleges to final 8.
- ❑ Meet with your counselor to review admission requirements and application process and deadlines.
- ❑ Check announcements and guides for scholarship opportunities.
- ❑ Utilize college catalogs, videos and other resources in the guidance office.
- ❑ Finalize your extra curricular activities and community service hours and record on extra curricular form.
- ❑ Request recommendations from teachers, counselor or community members.
- ❑ Work Hard-**Senior year is not to be blown off.** College admission's office will be closely reviewing your work for the first semester.
- ❑ Utilize the spreadsheet in this guide or create a calendar to help organize yourself with meeting deadlines for applications and scholarships.

OCTOBER

- ❑ Review your transcript with your counselor.
- ❑ Attend College representative meetings.
- ❑ Ask for recommendations from teachers, counselors and community members.
- ❑ Begin filling out college applications.
- ❑ Further develop essays for your applications.
- ❑ Complete your extra curricular form and turn it into the Guidance office.

NOVEMBER

- ❑ Attend campus open houses.
- ❑ Find out exactly what forms, test results and so forth, are necessary to apply to all colleges in which you are interested. Make final preparations and or corrections to applications.
- ❑ Make sure all recommendations have been turned in or sent out.
- ❑ All applications should be reviewed for deadlines and all students should try to send out applications (especially SUNY applications) by the end of the month. **Reminder**, all applications need to be reviewed by the guidance office before being sent, if you are applying online be sure to contact the guidance office so we can be sure to send an official transcript. The guidance office needs applications handed in at least two weeks prior to deadline.
- ❑ If you are applying for “early decision” or “Early Action”, you must submit the application **NOW**.
- ❑ November SAT and ACT dates.

DECEMBER

- ❑ Check all application deadlines and complete all applications for admission, if you have not already.
- ❑ Try to meet with former students home from college.
- ❑ Check guidance office for scholarship opportunities and/or online using financial aid sites in college handbook.
- ❑ End of December stop by the guidance office to pick up FAFSA form (do not mail until after Jan 1st) FAFSA can be completed online for free at <http://www.fafsa.ed.gov>
- ❑ Attend the Annual Financial Aid Night with a parent or guardian.

JANUARY

- ❑ Deadlines for most college applications.
- ❑ Check for or complete scholarship applications.
- ❑ Attend financial aid workshops.
- ❑ Complete financial aid application. FAFSA, Profile, etc...

FEBRUARY

- ❑ Have mid-year reports been sent?
- ❑ Check for or complete scholarship applications.
- ❑ Last applications deadline.

APRIL - JUNE

- ❑ Review your acceptances and financial aid offers with your decision.
- ❑ Visit your college of choice.
- ❑ Explore the colleges that have offered admission as thoroughly as possible.
- ❑ Notify the colleges of your choice. Send Deposit.
- ❑ Keep your counselor informed of your decisions and scholarships you have received.
- ❑ Finalize plans for housing, financial aid and scholarships
- ❑ Send thank you notes.
- ❑ Continue to keep your Guidance Counselor informed on where you have been accepted and if you receive any financial aid rewards.

Are College Admissions Getting More Competitive?

Applications are up at colleges and universities nationwide, creating a level of uncertainty for both admissions officers and applicants. It's not surprising, as this is another year of historically high numbers of applications at numerous schools. The children of baby boomers are graduating in high numbers, and more are going on to two- or four-year colleges. In addition, the advent of online applications has led to students applying to more schools, especially top students who are aware that their preferred schools are competitive.

Georgetown University officials saw early applications rise 30 percent this fall, followed by a record total of applicants. The university has little idea of how many students, if admitted, would say yes. As a result, more students are likely to be put on a wait list.

In the fall of 2007, the University of Virginia, Harvard University and Princeton University dropped their early admissions programs. Despite the move, all three schools have seen an increase in applications. Princeton has seen a 6 percent increase in applications, and the University of Virginia has seen a 4 percent increase. Harvard has seen a 19 percent rise. The figures include a 33 percent increase in the number of African American applicants to Harvard, and a 20 percent increase in the number of Latinos. Georgetown's dean of admission, Charles Deacon, said he assumes much of the increase in applications to Georgetown this fall came from students who would have applied early to those schools.

Also affecting applications this year is a shift in financial aid. Harvard, Yale, the University of Pennsylvania, Dartmouth College, Cornell, Northwestern and other schools have announced generous financial aid programs and matched Princeton's guarantee that students who qualify will receive grants instead of loans.

Applications are up 30 percent at Vanderbilt, more than more than 7 percent at Cornell, and more than 7 percent at Johns Hopkins.

2006-2007 Saw Record-High Applicant Numbers Again

Statistics from the 2006-2007 application season indicated that college admissions have become more competitive than ever. Most Ivy League schools received record-setting numbers of applications that year. The acceptance rates at Yale, Harvard, and Columbia fell below 10 per cent for fall 2007 admissions. Princeton's acceptance rate just cleared 10 per cent, and Dartmouth's was just over 12 per cent.

There is an argument that the current college admissions environment is actually not as keenly

competitive as the statistics make it seem - students are applying to nearly 20 schools now, as opposed to 5-6 a decade ago. That high volume accounts for record-breaking applications, but the true statistics will be in acceptance and actual attendance rates for the Class of 2012, which won't be known until this summer. That said, however, there's no denying that admissions to top colleges and universities are highly competitive, and likely to remain so for years to come.

The number of freshman seats open each fall at most of the selective colleges and universities has remained relatively stable.

Why College Has Gotten Harder to Get Into

There are several reasons behind the intense competition for college admission. One is demographics. There are simply an awful lot of college aged Americans, with more on the way. The baby boom "echo" peaked at 4.1 million births in 1990, and families immigrating to the US also include children. Consequently, the number of 17- and 18-year-olds continues to grow, and is not expected to begin declining until 2008.

At the same time, the country's most selective schools are not increasing the size of their entering classes. They can admit the same number of students for fall 2006 that they did a decade or even a generation ago. That means a growing population of high school seniors is competing for a static number of seats at top tier schools.

Not only are there more college-aged Americans, but a prosperous economy means more incentive to attend college (given more sophisticated job requirements) and more money to do it with. Every year since 1970, an increasing proportion of high school graduates has pursued post-secondary education.

Yet another factor is that more students are submitting applications to multiple schools. The NACAC reported that 32% of students applied to **seven** or more colleges the year before last. This compares to only 9% who applied to **six** or more schools a decade earlier. (We apologize for not having directly comparable data, but we believe this still makes a very strong point.) To recap, the four factors listed below have acted together to create an increasingly competitive college admissions environment:

The population of graduating high school seniors has increased.

The percentage of high school graduates choosing to attend college or university has increased.

The average number of colleges each senior applies to has increased.

The number of freshman seats open each fall at most of the selective colleges and universities has remained relatively stable.

Add Admission Info Chart Here

COLLEGE ADMISSIONS TESTS

In the area of college admissions, there exist two separate testing agencies that provide standardized examinations used by colleges and universities for admission and placement purposes. The first, and probably most widely used, is the College Board Educational Testing Services of Princeton, New Jersey. The College Board produces the Scholastic Aptitude Test I and II (the SAT), formally the Achievement tests (ACH), along with a variety of other examinations, i.e., PSAT/NMSQT, medical and law boards and Advanced Placement Exams. The second testing agency is the American college Testing program (ACT) that is based in Iowa City, Iowa.

A brief explanation of college admission tests follows:

- 1. PSAT/NMSQT:** Preliminary Scholastic Aptitude Test and the National Merit Scholarship Qualifying Test: The PSAT was designed to provide a practice test for juniors in the fall (October) of grade 11 as a warm-up or prep for the SAT. The scores from the PSAT/NMSQT are used in the annual selection of National Merit Scholarship winners. A student's NMSQT Selection Index Score, determined by taking the verbal score *twice plus the math score* ($2V + M = SI$) is what is used in the competition. The PSAT scores are reported in the range of 20 (low) to 80 (high).
- 2. SAT I:** Scholastic Aptitude Test I (alias the "College Boards") is a three-hour test of verbal and mathematical reasoning. The exam provides a standard measure of ability for college admission officers in comparing students from different high schools from across the country. The scores on this multiple-choice examination range from a low of 200 to a high of 800 for each of the two sections, verbal and math. There is also a 30-minute test of written English (TSWE) that measures your ability to recognize and use standard English. Your TSWE score can help the college you attend place you in an appropriate English course. This exam is not an intelligence test. Before you take the SAT, you should read and study the guidebook, "Taking the SAT", available in the Guidance and Counseling Center.
- 3. SAT II:** These tests are one hour exams given in specific areas: Biology, Mathematics Level I or Level IIC, Chemistry, American History, World History, French, German, German listening, Spanish, Spanish listening and writing. Scores on these exams range from 200-800 (similar to the SAT I). A student may take one, two or three tests (maximum of three tests per exam date). *NOTE:* Not all students applying to college need take the College Board Achievement Tests. However, many selective colleges (i.e., RPI, MIT, Boston University, Cornell University, Dartmouth, etc.) do require certain achievement tests. Be sure to check with the individual college's admissions office to be certain if achievement exams are required and, if so, which ones.
- 4. ACT:** The American College Testing program is a three hour achievement battery designed to measure performance in four broadly based subject areas: English Test, Mathematics Test, Reading Test and Science Reasoning Test. Score results are reported for each of the four areas tested ranging from 1-36, plus a composite score for the overall performance.
- 5. AP:** The Advanced Placement program provides an opportunity for high school students to take college level courses and exams. Each individual college determines the level of achievement it will accept for course credit. Scores on the exams range from a low of 1 to a high of 5.

TEST DATES FOR THE SAT AND ACT TESTS

SAT TEST DATES

2010-11 Test Dates	Test	Regular Registration Deadline (postmark/submit by)
October 09, 2010	SAT & Subject Tests	September 10, 2010
November 06, 2010	SAT & Subject Tests	October 08, 2010
December 04, 2010	SAT & Subject Tests	November 05, 2010
January 22, 2011	SAT & Subject Tests	December 23, 2010
March 12, 2011	SAT only	February 11, 2011
May 07, 2011	SAT & Subject Tests	April 08, 2011
June 04, 2011	SAT & Subject Tests	May 6, 2011

ACT TEST DATES

Test Date	Registration Deadline	<i>(Late Fee Required)</i>
September 11, 2010*	August 7, 2010	August 6 – 7, 2010
October 23, 2010	September 17, 2010	September 18 – October 1, 2010
December 11, 2010	November 5, 2010	November 6 – 19, 2010
February 12, 2011**	January 7, 2011	January 8 – 21, 2011
April 09, 2011	March 4, 2011	March 5 – 18, 2011
June 11, 2011	May 6, 2011	May 7 – 20, 2011

Getting Ready for the SAT and ACT

You're pretty much stuck with them, so you might as well do your best to ace them

By [Lucia Graves](#) posted August 21, 2008 in the US News World Report

Afraid of the big, bad tests? There are ways to declaw them. And don't worry about a poor result the first time around—soon you'll be able to hide any score you don't want colleges to see. More and more schools are making tests optional, but chances are you'll want to prepare anyway. So let's get started.

SAT or ACT? While more high schoolers still take the SAT than the ACT (1.5 million versus 1.3 million), virtually every college will accept either. The SAT is a logic and reasoning test; the ACT hews more closely to the high school curriculum. The ACT, considered the more straightforward test, has four sections, including science, and forgives gamblers (SAT takers, by contrast, are docked a quarter point for each incorrect answer). But the ACT has its challenges: The math goes up to trigonometry and precalculus (SAT math stops at Algebra II), and some find it a struggle to finish on time. Ned Johnson of PrepMatters Inc., a test-preparatory and educational counseling firm in Bethesda, Md., recommends you figure out which test you score better on and then focus on that. "Take the ACT early on, and then compare it to the PSAT," he suggests. "If you're dividing your energy between tests, it's likely to leave you divided and conquered."

Should I opt for the ACT writing section? Yes—because on the SAT, the writing section is required. "A lot of schools consider the ACT comparable to the SAT, but the only way they can accept it as a replacement is if students take the ACT with writing," explains Kortney Tambara, a counselor at Oxford Academy in Cypress, Calif. Last year, 41 percent of high schoolers who took the ACT opted for the writing section. It allows you to apply to a wider array of schools and is particularly useful if you're aiming high. The University of California system, for example, requires it.

Are prep classes worth it? Max Bochman, a senior at Taunton High School in Taunton, Mass., says classes helped him "feel more confident, like I had a good understanding of what was going to be on the test." Can't afford them? Many schools offer free or low-cost programs after class, so talk to your counselor. Check out [Number2.com](#), a free test-prep site that adapts to your ability level. Or go the old-fashioned route and buy a book (for a humorous read, try the latest edition of *Up Your Score: The Underground Guide to the SAT*). Most important: Take a simulated test repeatedly, challenging yourself to do better each time. "Prep classes are only as good as the effort a student is willing to put into them," says Judith Koch-Jones, college and career center coordinator at University High School in Irvine, Calif.

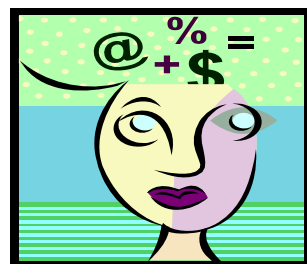
What works best? Prep starts on the first day of high school, says Richard Bavaria, a senior vice president with Sylvan Learning. "Go to class every day, take notes, work with a study buddy, and get help early when you need it—don't wait!" he says. Want to make it entertaining? Lauren Pinheiro, a junior at Presentation High School in San Jose, Calif., crafted silly pickup lines using unusual words and shared them in a [Facebook](#) group. Examples: "Please don't reject me; I'm not that *resilient*"; "Girl, being that hot just ain't *equitable*." Cramming is less effective. It puts your grades in peril, throws your schedule out of whack, and makes you bad company.

Should I retake it? The ACT has long let students choose which scores to send to colleges and which to hide. Starting in March, students taking the SAT will be able to do the same thing—so there's much to gain and little to lose from retaking the test. For those taking the SAT, students gain an average of 40 points on the first retest (it goes down after that). The ACT says more than 55 percent increase their composite score upon retesting. Of course, there's a point where you should call it quits. "Hopefully, young people have better things to do with their Saturday mornings than take standardized tests," says Johnson.



TIPS FOR TAKING STANDARDIZED TESTS

1. Plan your time carefully. Spending too much time on a question can be as detrimental as a wrong answer.
2. Answer the questions you know first. Then, if you have time left, return to the unanswered questions.
3. There is only one right answer. If you identify it, do not waste time working through the other possibilities. Go on the next question.
4. The ACT test does not penalize you for guessing. Therefore, you have nothing to lose for guessing. The SAT does penalize you for guessing as wrong answers carry a larger penalty than unanswered questions. You improve your chances on the SAT by eliminating choices.
5. In reading comprehension passages, underline important information as you read through the test. There is no penalty for marking the worksheets, and it will help you recall important information. Likewise, in mathematical sections use the white space as a worksheet.
6. Pay particular attention to words like “but”, “not”, “however” and “therefore”. They are key words that often signal major thoughts of passage.
7. Use mathematical shortcuts: cancellation of fractions, estimation, removal of decimal points and so forth, whenever possible.
8. Memorize math formulas. Formulas such as $A = l \times w$ for the area of a rectangle are often given at the beginning of the test section, but it is quicker to have them in your head.
9. Don't think any more than you have to. Don't be sidetracked by secondary answers that are true but not directly related to the central question. Get a good night's sleep and bring candy and a sweater to the test. The examination is tiring and such means can help you conserve energy.



1. **Four Year Colleges:** These institutions offer a wide variety of subjects in the liberal arts and sciences. Students do not have to choose a major until the second half of their sophomore year or the early part of their junior year. Most students earn bachelor degrees from these schools. Many of these schools have masters programs and a great many students will move on to graduate schools. Examples: Queens College, SUNY College of Oneonta, and Middlebury College.

2. **Universities:** Some institutions have undergraduate colleges of arts and science, professional schools and graduate schools that offer masters and doctorate programs. They usually have more extensive research and library facilities. Examples: Yale University, Columbia University, City University of New York, SUNY at Albany, University of Michigan.

3. **Technical Institutes of Universities:** These schools usually have basic engineering programs and programs in other science areas. Some of these schools offer five-year programs in an area. Examples: Massachusetts Institute of Technology, Columbia School of Engineering, New York Institute of Technology, California Polytechnic Institute.

4. **Community Colleges/Junior Colleges:** The community college is a significant and vital institution in American life. It offers one-year vocational certificates as well as two-year associate degree programs. Some programs are transfer programs that parallel the first two years of a four-year college. Students then enter the third year of the college to which they transfer. Community colleges also offer a variety of specific curricula, which enable students to enter the field of business and technology at the end of the program.

For some students, community colleges are the second opportunity for them to find themselves; to pick up basic skills and knowledge they did not obtain in high school. Necessary remedial work is set on a more individual or small group basis and completed more rapidly so that students can quickly move on to college level work. Many students will take certain college level courses while they are doing remedial work. Many community college students have raised their averages, been admitted into very good four-year colleges and moved on to graduate programs that meet their career and professional interests. Examples: Queensborough Community College, Nassau Community College, and Dean Junior College.

5. **Business and Trade Schools:** There are private, business, technical, and other specialty schools that offer post-secondary education. Some offer certificates and associate degrees in Applied Sciences for Secretarial Studies, business subjects, fashion merchandising, refrigeration and heating, auto repair, electronics, baking, photography, truck driving and paralegals education. These trade schools take from six months to two years to complete programs. They are usually much more expensive than community colleges. It is also advisable to check with the Better Business Bureau and the Attorney General of New York (or other states) to see if serious complaints of fraud have been registered. Frequently, they guarantee placement for their students.

6. **Armed Forces:** The United States Armed Forces offer an alternative area for career and educational futures for some of our youngsters. There are the military academies, which require recommendations from your U.S. Senator or from a Congressmen (U.S. Air Force Academy, U.S. Military Academy, U.S. Naval Academy, Kings Point). There are plans in which enlistees are offered career training and benefits to attend college. Students who attend the service academies are preparing to become officers in that service and will receive intense military as well as academic and scientific education.

7. Professional Art, Music, and Nursing Schools: These schools specialize in training students for a particular career utilizing special interests and/or talents. A professional music and art school gives a Bachelor of Fine Arts degree and usually most of the courses are in this specialty.

8. Other Post-High School Experiences: Cooperative Education Programs: Some colleges give students on-the-job experience in the major they entered to pursue. Some may be in two-year programs as in LaGuardia Community College, or in senior colleges (York College of the City University of New York). Some colleges require five years to complete the bachelor's degree because of the time for cooperative learning.

Apprentice training - some employers and unions offer specialized training by master tradesmen and pay wages for this training. Such programs may be under the supervision of the U.S. Department of Labor and regulated by the labor unions in an industry (if a union exists).

There are state and private colleges and universities. There are also a variety of state colleges and universities that range from highly competitive (e.g. University of California, Berkeley) to less competitive universities usually demanding a higher average, higher SAT or ACT scores from out of state students and usually charge considerably more in tuition.



APPLYING FOR ADMISSION

The procedure for applying for admission varies from one college to another, but usually the first step is to get an application form and instructions from the college. Most college applications are available in the guidance office including New York State's Universities applications (General SUNY application). In most cases, you do not have to submit application before the fall of your senior year. You should write directly to the college's office of admissions for the application and catalogs. Most colleges request that applications be received before January 1. However, you should apply to service academies in the spring of your junior year or in the summer prior to your senior year. ROTC programs generally have strict, early fall decisions. It is wise to check each individual college deadline.

The following are types of admissions plans available to applicants:

Early Action - (Used by Harvard, Yale, Brown & MIT) this plan is similar to the early decision plan; however, students notified of admissions need not accept the college's offer of admissions but may file other applications. Several features to remember are:

- *Early Action candidates can be rejected
- *No financial awards are made until April
- *Candidates must have superior records
- *As the process is highly selective

Early Decision - Early decision is a plan under which you may submit your credentials early to a college, usually by November of your senior year. You are notified of your status by Mid-December. As part of an early decision plan, you are required to sign a statement agreeing to accept an offer of admission from that school if it is made.

Regular Admission - The regular admissions process is the plan under which you submit your credentials during December or January. Your application is evaluated during February and March, and you are notified of your status by April 15. Most students apply to college under this plan.

Rolling Admission - Rolling Admission is the plan which candidates submit credentials at their convenience up to a certain date, usually January 1. They received an offer of acceptance or rejection within four weeks. Most of our local community colleges have a rolling admission policy.



WHAT COLLEGES WANT TO KNOW

- 1.** Student's academic record: Grades, rank in class, types of courses and programs taken and in progress, degree of difficulty (regular, honor, accelerated, Advanced placement). How does this student's program compare with others in the class? Does the student challenge himself/herself sufficiently? Does the student continue to take challenging programs in the senior year?
- 2.** Does the student take special courses, summer college institutes or programs, or participate in exchange programs?
- 3.** In what special projects have students been engaged or are planning to be engaged in (Westinghouse, Science Talent Search, cooperative programs and/or internships, special conferences, fairs, competitions)?
- 4.** What are the students' standardized test scores (SAT's, SAT II, American College tests, and Advanced Placement exams taken before the senior year)?
- 5.** Are there any family, educational, social, emotional, health, financial, language or other handicaps that have put the student at a disadvantage? Has the student made any significant progress to overcome personal problems? Does this student have any learning disabilities that would require special facilities or adjustments in programs?
- 6.** Has the student any particular talent or talents (athletic, music, art, literary, business, leadership, humanitarian)? Does the student have any extraordinary interests or hobbies that reveal unique qualities?
- 7.** What are the student's character, relationships, and social maturity? (This can be obtained from a counselor and/or teacher; and/or community leader, and/or employer, and/or peer recommendation and interview).
- 8.** How effectively can the student express himself/herself (as revealed on recommendations, essays and personal statements)?
- 9.** What significant prizes, awards, and contests has the student won or competed for?
- 10.** In school, what extracurricular programs does the student participate? In what ways does the student show leadership, initiative, resourcefulness and utilize his or her talents in these programs?
- 11.** In the same manner as paragraph 10, in what community activities does the student participate? Included are charity organizations and functions, volunteer activities, youth groups, church groups, etc.
- 12.** What are the student's work experiences? Is there any special responsibility, leadership, or special initiative illustrated by these experiences?
- 13.** What are the student's goals and objectives concerning future aspirations (asked frequently in personal statements, application forms, and essays)? If no specific plan, what does the student hope to gain from a college education?
- 14.** What have students gained from travel experiences (if significant)?
- 15.** How strong a program does the student's school have? What is the "track record" of students from the school who have attended the particular college (especially the more selective schools)?
- 16.** From some select colleges is your parent and alumnus/alumna or a contributing alumnus/alumna?
- 17.** From what geographic area does this student come? This is important for colleges looking for a good geographic distribution of students.



WHAT TO LOOK FOR IN A COLLEGE

1. School Size:

E.g. under 1,000, 1,000-5,000, 5,000-10,000, over 10,000

2. Type of School:

- a) Public or private
- b) Church affiliated or non-sectarian
- c) Two-year or four-year
- d) Liberal Arts or technical, business or professional, specialty
- e) Co-ed versus all male or all female
- f) College versus university

3. Location:

- a) Home or away, resident or commuter
- b) Urban, suburban, rural
- c) Concrete versus grass covered campus
- d) On campus facilities, libraries, laboratories, unique academic facilities, student union, recreation rooms, sports center, dining facilities, computer facilities

4. Admissions:

- a) Degree of selectivity
- b) Ratio of applications to acceptances
- c) Requirements for admission: high school grades, nature of courses, standardized tests requested, use of interviews, teacher and counselor recommendations, school and community activities, average standardized test scores of freshman, freshman profile (percentile standing of high school admittance).

5. Curricula:

- a) Majors offered
- b) Requirements: required courses or sequence of courses for degrees
- c) Core curriculum
- d) Interdisciplinary majors or independent study
- e) Honors program
- f) Specialty programs (6 and 7 year medical, 6 year law, 7 year dental).
- g) Cooperative
- h) Field experience, internships, student exchanges with other colleges.
- i) Pre-professional programs
- j) Study abroad

6. Standards:

- a) Grading system, GPA, pass/fail
- b) Degrees offered
- c) Emphasis on papers, frequency of tests
- d) Percentage that complete college or university
- e) Percentage continuing to graduate or professional schools
- f) Work loads, types of assignments, course expectations, academic pressures
- g) Accreditation: state, professional associations, regional accrediting groups

7. Other Academic Factors:

- a) Term: semester, trimester; quarterly, intercession
- b) Faculty: faculty/student ratio, class size, accessibility of faculty to students; students taught by professors or by graduate students
- c) Academic advisement
- d) Career preparation: pre-professional and/or technical programs, career counseling, job placement, preparation for graduate programs.
- e) Structured versus relatively free choice in selecting subjects

8. Campus and Student Life:

- a) Living arrangements: dormitories, off campus housing
- b) Dining facilities: centralized, decentralized or both
- c) Types of meal plans
 - d) Campus activities: social life, parties, fraternities, sororities, clubs and organizations
- e) Athletics: varsity, intramural, co-ed
- f) Religious, ethnic, and cultural events, facilities, and programs available
- g) Intellectual and artistic programs, lectures and workshops available
- h) Community: availability of transportation, shopping, medical facilities and insurance, unique places of interest for students
- i) Counseling help available: RA's, psychological counseling, peer counseling, crisis intervention
- j) Transportation: use of cars for freshmen on campus, parking facilities, school regulations concerning automobiles
- k) Security: dorms, campus, escort service, special measures

9. Costs and Financial Aid:

- a) Student budget for: tuition and fees, room and board, books and supplies, transportation, personal expenses
- b) Financial aid packages available, grants, scholarship loans, work/study
- c) Availability of non-financial aid jobs
- d) Special, ROTC and other programs
- e) Whether or not financial need affects admission to that school



Visiting colleges can give you a better idea about their educational programs, faculty, facilities, student body, school spirit and general atmosphere. If a college is a clear first choice, get to that campus. But you do not need to visit every college to which you are planning to apply. Some colleges require an interview as part of the admission process, most do not. In the late spring of your junior year, schedule campus visits for summer and fall.

Tips for the Campus Visit:

- Read the materials sent by each college. The college catalog is a description of the academics and atmosphere at the institution. It includes the size of the student body, male/female ratio, admissions requirements, a history of the school, social organizations and athletic programs. It is often less than fascinating reading, but it can give you some valuable information.
- Select five or six colleges to visit. It is best to include a large institution, a smaller one, one in a city and one in a campus setting. This will help you to confirm or change your ideas about what you want. Know the questions you want to ask each college.
- Look at college and family calendars. Choose dates and times that everyone can work with. Never schedule visits to more than two schools in one day. Allow at least two hours for each college, as well as time for travel between them. Have alternate dates ready in case your first choice is unavailable.
- Call in advance to set up your tour and/or group interview appointment.
- If possible, try to tour before your interview. It will give you a feel for the college or university before you meet with a member of the admissions staff. You might also want to arrange meeting with coaches, department heads, professors or friends attending the school.
- Visit while the institution is in session. It is difficult to get a sense of atmosphere when students aren't around. But if your fall schedule is hectic, use the summer for your initial visits and interviews and revisit the campuses after you have been accepted.

Once You Are on Campus:

- Visit the library. Take note of its accessibility and size.
- Visit the dorms, athletic fields, classrooms and student center.
- Stop and talk to students all over campus.
- Do some snooping around to places not included on the regular tour.
- Read the bulletin boards to get a sense of what is happening on campus.
- Have a snack in the cafeteria or the student union and listen to the conversations around you.
- Sit in on a class.
- Pick up a student newspaper.

Once you have visited a college, take a few minutes to jot down your reactions to the school. If you meet any people whom you would like to contact for more information be sure to write down their names.

THE COLLEGE INTERVIEW

There are two excellent reasons for scheduling a college interview. First, it is an opportunity for you to become a real person to the admissions officer instead of a combination of grades, scores and activities on an application. Second, it lets you learn more about the college.

The importance of the interview in the admissions process varies enormously. Some colleges don't even hold interviews and others don't put interview notes in students' files. However, at some schools the interview can make a difference in your being admitted or not being admitted. You can't change your grades or scores but a good interview can make you a more attractive admissions prospect to a school. This is especially true if you are applying to a selective school and are not at the top of the list for admission.

Tips for a Successful Interview:

College admissions officers agree that there are certain basic rules that must be followed in order to have a successful interview:

- Be prepared
- Take your interview confirmation with you
- Arrive early for your interview
- Dress conservatively
- Participate actively in the interview
- leave your parents in the waiting room
- Be yourself
- Send a thank you note.

How to Prepare for the Interview

Unless you have read the school brochures and viewbooks from cover to cover you simply won't have the basic information about a school that you need for an interview. Interviewers are not impressed with students when an entire interview is spent discussing information about the college that the student should have known from doing reading about the school. It also helps to have toured the campus before the interview.

Prepare to answer basic questions. No matter where you interview the interviewer is quite likely to ask you about the type of person you are, your values and goals and your reasons for wanting to attend that college. If you haven't given some thought to these areas you may have difficulty answering them. Here are some sample questions you can practice with:

- Why do you want to attend the college?
- What are you thinking of as a possible major? Why?
- What do you see yourself doing in the future? Five years from now? Ten years from now?
- What are your most important contributions to your high school?
- How would you describe yourself to a stranger?
- Where else are you applying to college?
- What do you feel you have to offer this college?
- What do you expect to get out of a college education?
- What extracurricular activities do you plan to pursue in college?
- Which subjects have you liked best or least in high school?
- How demanding is your high school?
- What would you like to change about your high school?

- What is your favorite teacher like?
- How would your teachers or friends describe you?
- What are your greatest strengths or weaknesses?
- Who are your heroes? Why?
- What books have you read this year?

Have some questions of your own. Sometimes during the interview the interviewer will ask you if you have any questions. You want to ask questions that reveal how seriously you are interested in the school rather than ones that could be answered by reading the college brochure. Here is a list of sample questions you may want to ask:

- When must I declare a major?
- Do senior faculty members teach freshmen?
- Which departments are considered the strongest on this campus?
- Are off campus programs available for credit? Co-op programs? Internships? Study abroad?
- How diverse is the student body? Does one group dominate?
- What happens on weekends? Do many students leave campus?
- What percentage of students belong to fraternities and/or sororities? What is the effect choosing to belong or not on an individual's social life?
- What activities take place on campus?
- What facilities are available for organized athletic programs? For individual exercise? Do you have intramural sports?
- What publications, drama, chorus or music groups are available on campus?
- What kinds of counseling and placement services are available?
- What religious affiliations and organizations are involved on campus?
- Are there any hidden qualities about the school that I should know?
- What kinds of housing are available? Are all freshmen housed on campus? What percentage of students live off campus?
- What are the current social issues that students are discussing?
- How would you describe the sense of community and school spirit at the college?
- Regardless of academic major, what other courses are required?
- Are there internships available?
- Is there public or school provided transportation on and off campus?
- What meal plans are offered?
- Does the school give credit for Advanced Placement courses?
- Is the school on a semester or trimester schedule?
- Use the space below to write a few questions of your own.

If you had a personal interview be sure to write a thank you note to your interviewer as soon as you return home. It does not have to be long but it should thank the interviewer for his or her time and mention a specific thought, idea, remark or fact that came up during your exchange of information.



THE COLLEGE ESSAY

Most selective colleges require an essay. An essay helps to determine a lot about a student. They are evaluated for creativity, writing skills and assist the admissions committee to learn more about you as a person. Use this to your advantage! We have many essay writing guides in the guidance office. Also, there are wonderful teacher resources available to you all the time. Here are some writing guidelines which may help you:

- Write it yourself:** Ask an English teacher, friends or parents to make suggestions, but don't let them rewrite your paper because then it will not sound like you.
- Give yourself time.** Start early enough so you have sufficient time to write, rewrite and proofread all of your essays.
- Stick to the topic:** Colleges want to see how all their applicants discuss a stated topic or answer the same question.
- Be organized:** Follow the same steps that you do in writing essays for your classes. Have an introduction, body and conclusion to your essay.
- Use your own language:** Admissions officers are not impressed by fancy words taken from a thesaurus.
- Add dimension to your application:** Don't repeat what you have already said in the information sections of your application.
- Keep your essays brief:** Stay within the space limit. Extra pages do not impress admissions officers.
- Be careful with humor:** Humor can add life to your essay. Make sure it also reveals you as a clever, not a shallow person.
- Be original:** Don't quote well-known phrases that thousands of applicants have used before you.
- Be specific:** Every year applicants write about such generalities as wanting world peace, obtaining a liberal arts education and expanding their horizons. Narrow your focus to specifics like the feelings of a Vietnamese refugee, learning to appreciate poetry, and studying in Spain.
- Proofread:** Check once, twice, three times that what you have written is correct. Have others proofread your essays too.
- Adapt essays for reuse:** One essay cannot possibly be used on all applications because few questions and essay topics are identical.
- Always write optional essays:** This is just one more chance to let admissions officers learn more about you and set you apart from other candidates.

The College Essay

QUESTIONS

1. It is our aim to get to know you as well as possible through this application. With this in mind, please describe in detail some special interest, experience or achievement or anything else you would like us to know about you. Essays on a personal, local, or national topic that is of particular concern to you are also welcome.
2. Wrote an essay that will help us to understand you better as a person and a prospective student.
3. You have an opportunity, if you wish to take advantage of it, to offer any additional information that you believe the committee should consider in reviewing your application.

INTENT OF QUESTION

1. In essence, this question asks the student to tell us something about yourself. Since the variety of suitable topics is so broad, the admissions committee is as interested in your choice of topic as it is in what you have to say about it.
2. This essay has two parts. The first part closely resembles question 1. The second part asks students to address the issue of why he or she would be good candidates for this college.

SUGGESTIONS, COMMENTS

1. Be sure to relate your topic to yourself. It's not enough to simply write about political unrest in South America or your involvement in the school play. In all cases, you'll need to show how your experiences have had an effect on you.
2. Be careful to answer both parts of the question. Make sure the second part of the essay show you how you and the college are well matched. Refer to the college catalog, brochure and your notes to help make your answer specific.
- 3 While optional questions don't need to be answered for your application to be considered complete, you will want to answer the question if your response can provide additional information that could help the admissions committee know you better and possibly decide in your favor.
4. This question maybe viewed as required or optional depending on the number of essays questions appearing on the application.

Required: If this is the only essay question on the entire application, be sure to grab this opportunity to add a human dimension to you, SAT scores, GPA and other personal statistics.

Optional: If your application requires you to write one or more in-depth essays, then you need only respond to this optional question if there is some special situation you feel you must explain, such as how serious illness affected your high school record during your sophomore year. Other situations might include: a divorce situation, a parent losing a job or going to a new school.

RECOMMENDATIONS

The earlier in your senior year you ask teachers to write recommendations for you the fewer number of forms they will be busy completing for other students. Make sure you share with the teacher what your plans are and give them a copy of the senior questionnaire which you completed for your school counselor. This will help them write a thorough recommendation.

Before you ask a teacher to write a recommendation for you, it is important that you evaluate your choice since what they say about you is a crucial part of your application. The following questions will help you to decide which teachers to ask.

- ◆ Is the teacher a good write?
- ◆ Have you had a class from this teacher recently?
- ◆ Does this teacher really know you?
- ◆ Has this teacher worked as a sponsor or coach of one of your extracurricular activities?
- ◆ Does this teacher like you?
- ◆ Will the teacher write a strong recommendation for you
- ◆ Will this teacher complete and mail the recommendation on time?
- ◆ Did this teacher attend the college that you want to attend? (*It helps if the teacher knows the school?*)

Select two to three teachers who you feel will write you a strong recommendation. Ask the teachers to give the final draft of their recommendation to your school counselor. This is a good time to ask your school counselor to write you a recommendation also. The Guidance and Counseling Center will forward your recommendations to the schools to which you are applying at the time the secondary school report and transcript are sent.

TEACHER EVALUATION FORMS

Many colleges require a teacher evaluation form to be completed in addition to the letter of recommendation. These forms should be given to a teacher to complete with plenty of time before the application deadline. When you give the teacher the form, ask them to return it, when completed, to your school counselor.

It is necessary for you to communicate with your counselor which teachers you have asked to complete letters of recommendations and student evaluation forms. Also, we need to know which recommendations and evaluations you want sent to each school. In order to organize this process we ask you to complete the “senior recommendation form” which you can find in the Guidance and Counseling Center.

It is your responsibility to update this form and check with your teachers periodically to be sure that the forms have reached the Guidance and Counseling Center prior to application deadlines.

Recommendations from teachers will remain confidential. It is up to the teacher if they wish to share their recommendation with you.

Letters of Recommendation: The Basics

By Allen Grove, About.com

Nearly all college applications require letters of recommendation. These guidelines will help you know who and how to ask for letters.

1. Ask the Right People to Recommend You

Many students make the mistake of getting letters from distant acquaintances who have powerful or influential positions. The strategy often backfires. Your aunt's neighbor's stepfather may know Bill Gates, but Bill Gates doesn't know you well enough to write a meaningful letter. This type of celebrity letter will make your application seem superficial. The best recommenders are those teachers, coaches, and mentors you have worked with closely. Choose someone who can speak in concrete terms about the passion and energy that you bring to your work.

2. Ask Politely

Remember, you are asking for a favor. Your recommender has a right to refuse your request. Don't assume that it is anyone's duty to write a letter for you, and realize that these letters take a lot of time out of your recommender's already busy schedule. Most teachers, of course, will write you a letter, but you should always frame your request with the appropriate "thank yous" and gratitude.

3. Allow Enough Time

Don't request a letter on Thursday if it is due on Friday. Respect your recommender and give him or her a couple weeks minimum to write your letters. Your request already imposes on your recommender's time, and a last-minute request is an even greater imposition.

4. Provide Detailed Instructions

Make sure your recommenders know exactly when the letters are due and where they should be sent. Also, be sure to tell your recommenders what your goals are for college so that they can focus the letters on relevant issues.

5. Provide Stamps and Envelopes

You want to make the letter-writing process as easy as possible for your recommenders. Be sure to provide them with the appropriate pre-addressed stamped envelopes. This step also helps ensure that your letters of recommendation will get sent to the write location.

6. Don't Be Afraid to Remind Your Recommenders

Some people procrastinate and others are forgetful. You don't want to nag anyone, but an occasional reminder is always a good idea if you don't think your letters have been written yet. You can accomplish this in a polite way. Avoid a pushy statement like, "Mr. Smith, have you written my letter yet?" Instead, try a polite comment such as, "Mr. Smith, I just want to thank you again for writing my letters of recommendation." If Mr. Smith hasn't actually written the letters yet, you've now reminded him of his responsibility.

7. Send Thank You Cards

After the letters have been written and mailed, follow up with thank you notes to your recommenders. A simple card shows that you value their efforts. It's a win-win situation: you end up looking mature and responsible, and your recommenders feel appreciated.

COLLEGE PLANNING

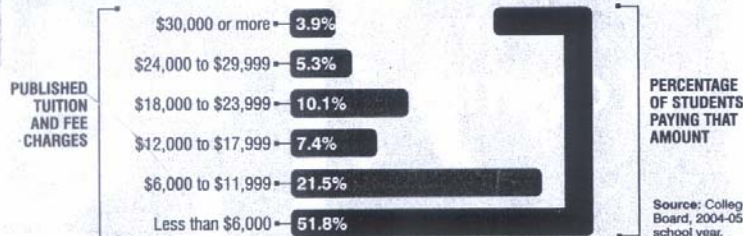
Four Myths About College Costs

The true price of that B.A. may not be as high as you think **BY PENELOPE WANG**

THE COST OF A COLLEGE DEGREE continues to climb seemingly beyond the means of many families, rising far faster than incomes or inflation. Total expenses for the 2004-05 academic year shot up 7.8% to \$11,354 at the average public college, while costs jumped 5.6% to \$27,516 at private institutions. But numbers can sometimes be deceiving. While paying for college is undeniably a challenge, the true cost may not be nearly as daunting as you've been led to believe.

MYTH

TUITION ALONE WILL SET YOU BACK MORE THAN \$100,000 Those \$25,000-a-year tuition costs are the exception, not the rule. Three out of four undergraduates attend schools where tuition and fees run less than \$12,000 a year, and just over half pay less than \$6,000. Of course, many of those students attend public colleges, where the average tuition this year is \$5,132. But even at private universities, four-year tuition bills typically fall well below the six-figure mark—and there's plenty of financial help available. (Keep reading for more on financial aid.)

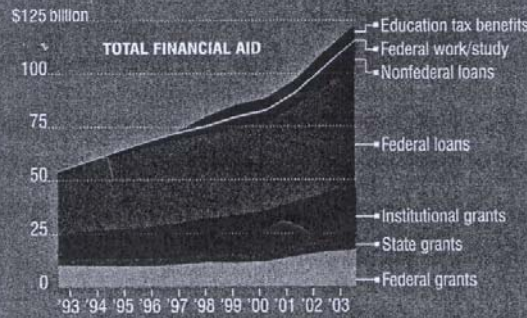


MYTH

THE MORE YOU SAVE, THE LESS AID YOU GET Actually the more you save, the less you'll likely need to borrow, since a big chunk of financial assistance comes in the form of loans. But as long as you save wisely, you can minimize any reduction in your total aid package. The key is to save in your name, not your child's, because aid formulas count only 5.6% of parental assets vs. as much as 35% of money saved in the student's name. This makes tax-advantaged Coverdell ESA and 529 college savings plans especially helpful, since those accounts are regarded as parental assets under federal aid rules. If you already have a college-account set up in Junior's name, consider spending the money on your child's behalf well before college—think SAT prep or music lessons—while stashing away a comparable amount in your name.

MYTH

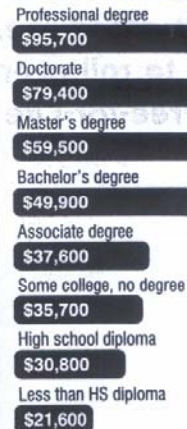
YOU MAKE TOO MUCH MONEY TO QUALIFY FOR AID Contrary to popular belief, the amount of financial assistance available for higher education is going up, not down, for most families. Total aid climbed to \$122 billion in the 2003-04 academic year, up 13.4% from \$107.6 billion the previous year, and has more than doubled over the past decade. Nearly half of families earning over \$80,000 qualify for assistance. The more expensive the college your child attends, the more likely you are to get help and the greater the amount you'll probably receive, particularly if you have more than one child in college at the same time. Overall, 76% of students at private colleges qualified for assistance (total aid package, including loans: \$11,600; average grant: \$7,000), as did 62% of students at public schools (typical aid package: \$6,200).



MYTH

THE PAYOFF ISN'T WHAT IT USED TO BE True, your child may not have two nickels to rub together for a few years while paying back those hefty student loans. But the money you both spend on a college degree still yields a sizable return on your investment. Over a working lifetime, the typical college graduate earns about 75% more than a high school grad does. On average, that difference totals \$1 million more—easily enough to repay those student loans and then some. The payoff from graduate school is even bigger: People with advanced degrees earn two to three times as much over their lifetimes as those without a college degree and increase their average total earnings by as much as \$2 million. Hey, maybe you should think about saving for graduate school for yourself too.

MEDIAN ANNUAL EARNINGS BY LEVEL OF EDUCATION



Sources: College Board, U.S. Census Bureau (2003 data).

FINANCIAL AID TIMETABLE

- ❑ **ANYTIME:** Review family affiliations (church, occupational organizations, civic or fraternal organizations, ethnic organizations, etc.) to see if any of these offer scholarship or other aid for higher education. There are various books available in the Guidance Office that may help you with this search.
- ❑ **NOVEMBER:** Review the Free Application for Federal Student Aid (FAFSA) as soon as it is distributed to become familiar with the reporting requirements. Colleges require this form to determine eligibility for all sources of federal aid as well as their own sources of aid. Some colleges also require the PROFILE. The PROFILE has replaced the Financial Aid Form (FAF). Registration forms for the PROFILE are available from your counselor. Application can be found online at www.fafsa.ed.gov . Counselors can assist you with any questions about these important applications.
- ❑ **DECEMBER:** Attend the Financial Aid Workshop sponsored by Columbia Greene Community College here at the high school. A college financial aid officer will make a presentation and answer your questions. It is very useful if you review your situation in advance and bring specific questions to you.
- ❑ **JANUARY 1:** Anytime after this date you can file your Free Application for Federal Student Aid (FAFSA) online. You should file this form as soon as you have sufficient income information to complete it with reasonable accuracy. Be sure that you do not miss the earliest filing deadline required by the colleges you are applying to.
- ❑ **MARCH-MAY:** Pay careful attention to the announcements of local scholarships on your school e-mail account. Most of these scholarships are announced at this time of year. Generally, they require an application. Forms and information sheets listing requirements for the scholarships are on display on the Guidance web page or available in the guidance office. Stop in during a free moment to review these.

You are strongly advised to make copies of all financial aid forms and of your income tax returns (both student's and parents'). You may need to refer to your responses on the financial aid forms to clear up future confusion. You will almost certainly be asked to verify your income statement by submitting copies of your tax return directly to your college.

Exploring Financial Aid Options

To learn more about financial aid, talk with the college admission and financial aid counselors. Checking your guidance or college office for scholarship announcements. And, use the internet to check out the sites below. As lots of questions and start early!

www.nycolleges.org
www.mapping-your-future.org
www.collegeispossible.org
www.finaid.org
www.hesc.org
www.nasfaa.org
www.ed.gov/students

AFFORDING THE COLLEGE OF YOUR CHOICE

Apply to the college that fit your criteria for academics, distance, size, location, type and campus life. Never give up on the college of your choice because you think you can't afford the "sticker price." While your decision to go to college is an investment of time and money, it can cost far less than you think it might and the return for the rest of your life –will be immense.

Private colleges and universities are committed to helping students and their families. In New York, in addition to state and federal aid, students attending private independent colleges and universities annually receive more than \$ 2 billion in grants and scholarships. Some of that money could be for you.

Most students attending college receive some form of financial assistance. The major source of financial aid available to families include:

- ❑ grants and scholarships from colleges, and from federal and state government. ;*
- ❑ loans from the federal government, some colleges and private lenders; and*
- ❑ job programs on or off campus.*

Typically, a student's financial aid package or award includes a combination of grants, scholarships, low interest loans and work-study. In addition, families should investigate other sources of aid such as:

- ❑ Benefits offered by employers;*
- ❑ competitive scholarships from civic and religious organizations and*
- ❑ scholarships for study in specific academic subjects or toward certain professions.*

The bottom line is this; money is available for your college education. It's important to explore your options, stay determined and be aware of the deadlines. The result? Attending the college of your choice.

Step 1

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

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

STEP 2

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

By filing the FAFSA, you will be considered for:

- Grants and Scholarships from private colleges and universities (some colleges may require an additional form)
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)
- Job Programs from Private colleges and universities
- Federal Perkins Loan
- Federal Stafford Loan or Federal Direct Loan
- Loan programs from private colleges & universities

STEP 3

You will receive your federal student aid report (SAR) approximately 30 days after submitting your FAFSA by mail. If you file the FAFSA on the web and provide a valid e-mail, the SAR will be sent via e-mail. A paper SAR acknowledgment will be sent if a valid e-mail address is not provided. Review your SAR's information carefully. Follow the directions to correct any errors.

STEP 4

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

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

STEP 5

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

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

STEP 6

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

A guide to finding and paying for the college of your choice 2006 edition. CLCU (Commission on independent Colleges and Universities)

Can You Spot the Scholarship Scam?

Scholarships are an attractive way to help manage college costs. Your child won't have to repay them (like loans) or work to maintain them (like work-study). Since students and parents are so eager to find these funds, it's no wonder that they become easy targets for financial aid con artists.

What every parent of a first year college student should know.

As a parent, you want your student to succeed in college, but how can you help? Part of the college experience is learning to be independent and self-reliant, but you can still help your student as they grow toward total independence. Here are some of the areas your student may need help in, and what you can do to assist them.

Financial Stresses

Financial stresses can prove to be quite the distraction for a college student, and attending college today

HELPFUL WEB SITES FOR FINANCIAL AID

www.fafsa.ed.gov : For filing free application for Federal Student Aid online. Students who apply online will receive their results in 7 to 14 days faster than they mail a paper FAFSA. Students must remember that they must submit a signature page or file for a pin (personal identification number).

www.ed.gov/studentaid : which contains Funding Your Education, The Student Guide in English, Spanish and links to other resources.

www.pin.ed.gov : where students and parents can request a Personal Identification Number (PIN). The PIN may be used as an electro

nic signature for FAFSA on the web, renewal FAFSA and corrections on the web and to access the National Student Loan Data System.

www.students.gov : SFA's award-winning Web site, which connects students with US government services and information, including information on careers, planning an education and paying for college.

www.HESC.org : NYS Higher Education Services: provides information about individual college, college-marching assistance, planning a career and financial aid information.

www.NYMENTOR.com : a site devoted to NYS Colleges – provides matching assistance, planning for college, campus tours, individual information and financial aid opportunities.

www.Finaid.org : provides information about loans, scholarships, military aid, and various other types of aid.

www.Fastweb.com : provides information on scholarship search, college search, financial aid info, expert advice, and how to's of financial aid.

www.petersons.com & www.princetonreview.com – These sites provide parents and students a number of college planning information, test prep and a detailed college search engine. They also offer information for paying for college.



EXPLORING FINANCIAL AID OPTIONS

To learn more about financial aid, talk with the college admission and financial aid counselors. Checking your guidance or college office for scholarship announcements. And, use the internet to check out the sites below. Ask lots of questions and start early!

- www.nycolleges.org
- www.mapping-your-future.org
- www.collegeispossible.org
- www.finaid.org
- www.hesc.org
- www.nasfaa.org
- www.ed.gov/students

Military Contacts

U.S. Army	458-8554
U.S. Navy	489-5584
U.S. Air Force	438-3502
U.S. Marines	438-2809
U.S. Coast Guard	431-4012

Terms to Know

ASVAB	Armed Services Vocational Aptitude Battery
SAT I	SAT Reasoning Test
SAT II	SAT Subject Tests
ACT	American College Test
FAFSA	Free Application for Federal Student Aid
FAF	Financial Aid Form (College Scholarship Service)
TAP	Tuition Assistance Program (New York State)
PR	Permanent Record
GPA	Grade Point Average
PELL	Federally subsidized Tuition Assistance Program
GSL	Guaranteed Student Loan through a bank (Stafford Loan)
SUNY	State University of New York
A.S.	Associate in Science (2 year)
A.A.	Associate in Arts (2 year)
A.A.S.	Associate in Applied Science (2 year)
A.O.S.	Associate in Occupational Studies (2 year)
B.A.	Bachelor of Arts (4 year)
B.S.	Bachelor of Science (4 year)
B.F.A.	Bachelor of Fine Arts (4 year)
ROTC	Reserve Officers' Training Corps
NROTC	Naval Reserve Officers' Training Corps
AFROTC	Air Force Reserve Officers' Training Corps
EOP	Educational Opportunity Program
AP	Advanced Placement

COLLEGE APPLICATION CHECKLIST

COLLEGES NAME NAME NAME NAME

Application Deadline

Application Sent

Transcript/Recommendation

Required Admission Tests

SAT/ACT Scores Sent

Date Requested

SAT II Required?

FINANCIAL AID FORMS REQUIRED

Name

Name

Name

Name

Financial Aid Deadline

FAFSA

Financial Aid Form

College's Own Form



Greenville High School

Route 81, Greenville, NY 12083
Tel. (518) 966-5190 Fax (518) 966-4054

Name: _____ E-Mail Address: _____

College Major: _____ Career Choice: _____

Please list at least three qualities that you feel best describe yourself. _____

Activities and Clubs:

<u>Grade</u>	<u>Organization</u>	<u>Position</u>	<u>Duties</u>

Organized Athletics:

<u>Grade</u>	<u>Sport</u>	<u>Junior Varsity</u>	<u>Varsity</u>	<u>Event or Position</u>

Out of School Activities: (Please specify musical instruments, art media, publications, hobbies, etc.)

<u>Grade</u>	<u>Activity</u>

Community Organizations and Service:

<u>Grade</u>	<u>Activity</u>	<u>Where</u>

Academic Awards, Honors and Special Interests:

<u>Grade</u>	<u>Program or Organization Granting the Award</u>

Work Experience:

<u>Grade</u>	<u>Hours</u>	<u>Job or Type of Work</u>

In addition, please comment on any interests, talents, hobbies and/or experiences that may not have been mentioned elsewhere on this sheet.
