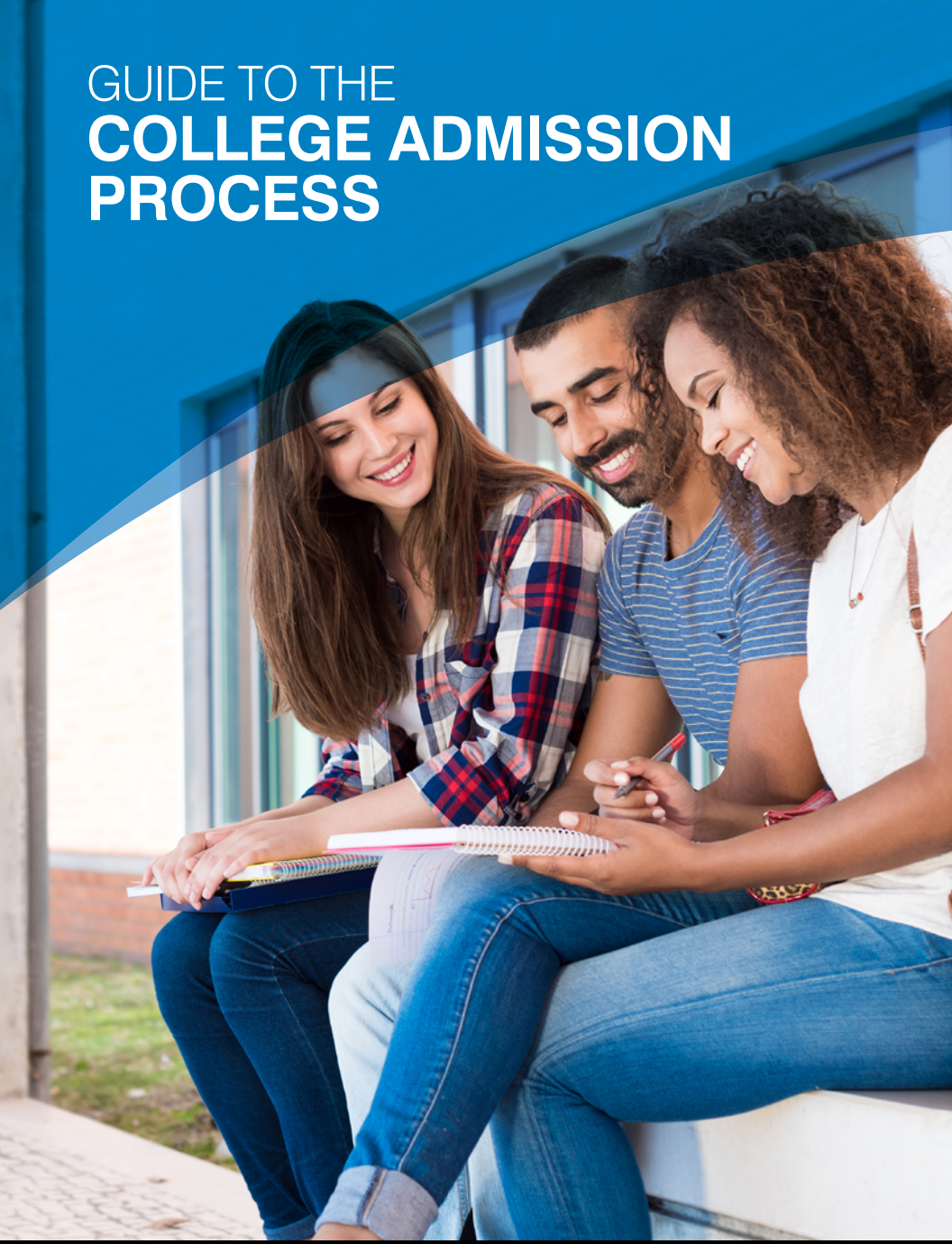
GUIDE TO THE **COLLEGE ADMISSION PROCESS**



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Guide to the College Admission Process

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About the Author

The *Guide to the College Admission Process* is based on the original guide by Steven C. Munger, former dean and college counselor at Bridgton Academy (ME). Mr. Munger has served as president of the New England Association for College Admission Counseling and was the 1989 recipient of NACAC's John B. Muir Editor's Award. Mr. Munger is the co-author of *Selecting the Right College.*

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1 Chapter 1 A Look at the College Admission Process

You are entering a very exciting period of your life. Perhaps you already have some firm ideas of where you would like to go to college. Maybe you've even started to eliminate some possibilities. But, before you go further, this point must be made: Whatever your financial resources are, don't allow the cost of a college education to cut short your educational pursuits.

There is substantial financial aid available for you and your family as you work together to meet college costs. To prove the point, we've dedicated an entire chapter to the subject of financing college, but that comes later.

The transition from high school to college is filled with challenge, opportunity and decisions. The process of selecting, applying to and gaining admission to college can be difficult and confusing, but it has its rewards—if you work at it.

Remember that the college admission process has a beginning, a middle and an end. Approaching college selection with this perspective in mind will lead to smooth transitions and sound decision-making.

Because the process of selecting a college is very personal, it begins with self-reflection.

Consider your goals, strengths, weaknesses, and reasons for going to college. Then, think about the many criteria you will use in choosing which colleges to explore.

When you are thinking about yourself, be realistic.

Dream, but keep one foot on the ground. Consult your parents and others about your future, but keep in mind that it is your future and that you must eventually make the decisions. You don't have to find the answers to all of your questions, but you do need to consider questions about the future as you approach the process of applying for admission to college.

Your school counselor knows the various steps in the admission process and can help you establish and keep an admission schedule. Just as important, your counselor can help you better understand yourself, your interests and your needs.

Make a list of what's important to you and discuss it with your counselor. Use these prompts to get started:

- Why do I want to go college? What are my long-term goals?
- Am I interested in a liberal arts institution, or do I want to specialize in a career or major, such as business, engineering or nursing? Do I want a two- or four-year institution?
- Do I want to stay near home, or am I prepared to visit my family only a few times each year? Am I interested in a certain area? Urban, small town or rural?
- Do I want to attend a small or large institution? Am I interested in a diverse student body? Coed or single-sex school?
- Have my grades been good enough to be considered by a very selective school? What is my current class rank? Do I want a demanding academic environment? Do I plan to go to graduate school? Am I comfortable with a curriculum that offers a great deal of independent study? Do my academic interests require specialized facilities?
- Do I prefer on- or off-campus housing? Am I interested in fraternities or sororities? How important are intramural or intercollegiate athletics? Do I want a campus that regularly offers cultural events?
- How important will costs be in my final choice? What kind of financial assistance will I need? Are opportunities for part-time jobs important? What qualifications do I have for scholarships?
- Is there a special area of study that I'm particularly interested in, or do I want to pursue more general studies?

Feel free to add and consider your own questions. Remember that you are beginning the process of selecting your college. Don't be reluctant to express your true feelings. Perhaps you're unsure about some of the questions and answers. Maybe you think you're not ready to go away to school. It's OK to be apprehensive. Not everyone knows exactly what he or she wants at this time.

Throughout the process, one of your best resources is your school counselor.

Discuss your ideal college in relation to your academic profile (grades, class rank, test scores, activities, and course levels). Using the information from these conversations, you and your counselor can begin to develop a list of colleges that meet your criteria.

Work with your counselor to determine the factors—from location to academic offerings—that matter most to you. Create a college list that reflects those elements.

The next step in the process is to obtain information about the colleges on your list. Many college websites include forms on their admission pages that you can complete to connect with a college representative. Or you can simply email the college or university and request more information. Don't forget to give them your name, address and year of graduation from high school. You don't need to send a lengthy message at this point in the process.

Most high school guidance offices are equipped with information you can use to acquire lots of good information very quickly. In general, the material sent to you by a college or posted on its website will be up-to-date. Information obtained from any general source, like a college guide or handbook, may be a little out-of-date.

While you are looking for colleges, the colleges are also looking for you. Colleges obtain lists of students from the Student Search Service of the College Board and from the Educational Opportunity Service of ACT and use them to initiate contact with students. When registering for the ACT or SAT you may indicate whether you want to share your name with these services. If you participate, count on receiving literature from many colleges.

As literature from colleges arrives at your home, you should read the material thoroughly. You may find it helpful to summarize the information on your computer or even in a notebook. The key to sorting out college options at this point is being organized. (See Chapter 5 for details on using literature.)

Take advantage of college visits to your school. Admission representatives from the colleges that you're interested in might be stopping by. Talk to your counselor and watch for lists of upcoming college visits. When you sit down with a representative, remember to ask questions. Don't take the meeting lightly—the college rep you meet at school may be a member of the admission committee that reviews your folder.

As your junior year of high school concludes, you may have already made some decisions about the colleges on your initial list. You can eliminate those that don't fit your needs and look further into the schools that appeal to you. At this stage of the process, gathering good information is the goal.

College visits are the best way of assessing schools.

Try to visit some of the campuses that interest you during the summer after your junior year. As the summer progresses, use those visits, along with what you have read, to narrow your list of colleges.

Be aware of deadlines and submit applications well in advance of those dates. If you are applying for financial aid, you should note that some financial aid deadlines differ from admission deadlines.

The stage is set. Depending on the timetables and policies of the colleges, applicants will be notified of admission decisions at various times during their senior year.

Self-assessment, evaluation, patience, persistence, organization, and above all, good humor and perspective are the elements of a happy transition from high school to college.

2 Chapter 2 Get Set For Action—Your Junior Year

During your junior year, most of the college admission process centers around preparation for choosing colleges.

You are in control; you are doing the research and selecting the colleges that meet your needs. As a senior, once you narrow the list of choices to those institutions that really appeal to you and submit your applications, you hand control of the process to the colleges.

For now, though, it's all up to you. It's time to get started. Consult the Prep for College Calendar and develop a plan. (See Appendix B.)

Take the PSAT in October; schedule ACTs and SATs for later in the year. Check diploma requirements to be certain you're in the right courses. Buckle down to be sure that your grades are good as you approach your last year in high school.

Academic grades are very important in the junior year. A poor performance in the junior year sets the stage for an uphill battle in the first half of the senior year as you attempt to make up for past mistakes. In general, colleges prefer a steady rate of performance over inconsistent spurts of good and bad; but if the entire record cannot consistently be at the best possible level of performance, the next best record shows steady improvement from year to year.

You'll also need to spend time weighing postsecondary plans. Much of junior year will be devoted to gathering information about colleges, admission procedures and yourself.

Good decisions are made by gathering good information and by being organized.

Yes, your plate is full, but remember that your family, teachers and counselors are all available to help. Start with your family. They have much to offer in advice and guidance. The process of selecting and gaining admission is clearly yours, but the opinions of your parents and others are important. The basis of a good relationship with your family during the college admission process centers on mutual respect.

Ask for advice, listen to what they say—and ask that they listen to you in return.

You can also turn to professional assistance.

- Your high school counselor can provide you with reference materials, information and advice. They can help you determine which courses you should take to achieve the goals you have established, and which tests you should take. In most cases, the guidance office is also responsible for sending your transcript with courses, grades, grade point average (GPA), and class rank to colleges. Consult your counselor early in the process, and keep reporting on your progress.
- An independent counselor can devote a lot of time and attention to your college quest, which helps explain the growing popularity of such professionals among students and their families. If you decide to consult an independent counselor, take the time necessary to research that person's credentials. Talk to former clients and college admission officials. Ask in advance what the fee will be—usually ranging from $1,000 to $4,000. If the price is particularly low, there may be reason to be suspicious; however, there are programs that offer independent counseling to low-income students for little or no cost. Be aware that independent counselors are paid to offer advice and help only. They should not try to fill out your application, write your essays or promote one institution over another.

Check online, or at your local bookstore or library, for more resources to help you pinpoint the colleges best-suited to your needs.

Once you've determined the colleges of interest to you, dig deeper. Most college websites have forms on their admission pages to request printed materials.

Using online and print materials, make note of:

- deadlines for applications, test scores and interviews
- likes and dislikes, pros and cons based on the criteria you determined earlier
- special programs and requirements. (For example, is there a language requirement for the degree? Does that appeal to you, or is it something you'd want to avoid?)

Don't feel obligated to read the material all at once and form an opinion immediately—that's why you're taking notes. Resist the temptation to form opinions based only on photographs.

Take your time. Read and think about each school as carefully as possible. When you have read materials from several colleges, you can then review your notes and form a list of your common likes and dislikes.

Your list of colleges should be taking shape as you apply your criteria and make decisions. Don't be afraid to eliminate colleges once you have determined that they don't fit your needs.

It's important to keep college literature and maintain complete and accurate records.

Develop a separate file on each school. Save the materials they've sent you and the research you've done on them. Also, keep copies of everything you submit in the college application process.

A calendar can help you keep track of important deadlines and dates, including:

- meetings with your counselor
- college fairs
- visits to your high school by college representatives
- college application deadlines (they vary from school to school)
- deadlines to sign up for tests
- test dates
- deadlines for your teachers to submit recommendations
- college interviews and visits.

In addition, use your calendar to record the dates you submit materials to college admission offices. For help in mapping out your schedule, refer to the Prep for College Calendar in Appendix B.

The College Visit and the Interview

Visiting a college campus is the best way to determine whether you want to spend several years there. Plan campus visits at the end of your junior year, during summer months or early in your senior year.

Make an appointment for a visit by emailing or calling the admission office.

When you visit a campus:

- Take a tour and check out facilities, including dormitories.
- Talk to students, a very useful source of information about a college (but remember that students' personal opinions must be considered with care).
- Visit a class, if possible, and talk with a faculty member.
- Have a meal on campus.
- Visit a coffee shop, student center or pub to meet students.
- Read the campus newspaper to find out about campus issues; check the bulletin boards in the student union or cafeteria.
- Ask questions. Don't be bashful!

If you visit the campus of a college that offers personal interviews, be sure to set up an appointment.

When you have your interview:

- Be prompt.
- Be neat; appropriate dress is an easy way to make a good impression.
- Be well-prepared; read the college's catalog or visit its website prior to your interview and prepare questions based on what you read. Examples include:
  - What percentage of students come back after freshman year?
  - Could you tell me some details about a program/major?
  - What makes a program/major a good one?
  - What social options are available?
  - What campus issues are students talking about this year?
  - How involved are students in extracurricular activities? Do most students stay on campus during the weekends?

- Before the interview, think about how you'd answer the following questions:
  - What are your goals?
  - How does this college fit in with your interests and talents?
  - What majors are you interested in, and why?
  - What are you passionate about?
  - Why do you want to attend college? Why this college?
  - What extracurricular activities are important to you?
  - What academic or intellectual topics interest you?
  - What types of books do you enjoy reading?
- Answer questions to the best of your knowledge and ability. Don't be afraid to admit that you don't know something.
- Be ready to volunteer information. Know your test scores, class rank, latest grades, and current course load.
- Be yourself; don't pretend to be something or someone you are not.
- Don't be concerned if your interviewer is someone other than the dean or director of admission. If the interview is an important part of the admission process at a college, all interviews given on campus have equal weight. All interviewers are trained and prepared to represent the institution. An interview with a senior staff member is not essential.
- Above all, relax. Interviews are meant to be informative to both parties. Try to get as much out of an interview as you provide for it.
- When you get home, consider writing a thank-you note to your interviewer and tour guide.

Group Information Sessions

Many colleges that have great numbers of prospective students visiting their campuses each year have eliminated the personal, on-campus interview from their admission process.

Instead, these colleges have instituted group information sessions to provide accurate information to several students and parents at the same time. Combined with campus tours, group information sessions are excellent resources to use in researching and evaluating colleges.

Don't be bashful about asking the questions you want answered in group sessions. If a college does not offer personal interviews, you need not be concerned about trying to arrange one. Rather, if you have something personal to convey to an admission officer, use the application essay or write a letter to accompany your application.

Alumni Interviews

Some colleges have developed elaborate alumni networks throughout the nation and use members of these groups to interview applicants. Several colleges even require alumni interviews, regardless of whether or not you have had a campus visit or interview. If you are unable to have an interview on campus with an admission officer, and if you feel that you have something to gain from an interview, check online or email the college about the possibility of scheduling an alumni interview in your area.

A Last Word about the Campus Visit

If you visit a college, but don't participate in a group information session or interview, it may be wise to let the admission office know that you saw the campus.

Taking the time to see a college is one indication of your interest. Conversely, if you live only a few hours from a campus and don't visit, it may be assumed that you are not very interested in that institution.

3 Chapter 3 Terms You Need to Know

The following list of definitions and explanations should serve as a handy reference of the many terms and often-used abbreviations in the college admission process.

I. Tests and Testing

Colleges vary in their emphasis on standardized tests, but surveys regularly reveal that admission officers consider your test scores among the top three most important pieces of information you submit. Your grades in upper-level classes and strength of curriculum are most important, and your overall GPA usually ranks fourth. Many colleges also use your test scores to determine what courses you should be placed in if you're admitted. A few colleges sponsor their own admission tests or allow students to leave test scores out of their application packet. The majority of colleges, however, want you to take either the SAT or ACT.

Remember that test requirements vary among colleges.

The College Board: A nonprofit organization governed by college and secondary school members. The College Board is the oversight agency for many tests and services connected with the college admission process, including the SAT.

Educational Testing Service (ETS): A nonprofit agency employed by the College Board to produce its tests.

Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT): A practice test, designed to prepare juniors for the SAT. It is also used by the National Merit Scholarship Corporation (NMSC) in the selection of top scholars. The test is divided into two categories: evidence-based reading/writing and math. The evidence-based reading/writing section includes both a reading test and a writing and language test. The math section focuses on three areas: problem solving and data analysis, algebra, and advanced math. The minimum score to receive national recognition varies from year to year. PSAT scores are not usually used by colleges as admission criteria.

SAT: Originally, SAT was an acronym for the Scholastic Aptitude Test. Now known simply as the SAT, this test is usually taken by juniors and seniors and is a required test for admission to many colleges. A multiple-choice examination designed to test a student's college readiness, the SAT is divided into three sections: evidence-based reading and writing, math, and essay (optional). Learn more about the test at *sat.collegeboard.org.* Study materials from the College Board are generally available in high school guidance offices.

SAT Subject Tests: Often taken at the end of the junior year and possibly at the mid-point of the senior year, SAT Subject Tests are administered in a variety of subjects and are designed to test a student's level of knowledge in a particular academic discipline. Some colleges use the Subject Tests for placement in various levels of freshman courses; others use them as additional supporting information in the admission process.

Advanced Placement (AP) Exams: Designed for students who have completed college-level work in high school, AP exams are given in specific subject areas and are used in determining whether a student may gain advanced standing in college. If you think that you may be interested in AP coursework and testing, see your school counselor.

College Level Examination Program (CLEP): The CLEP is designed primarily for college applicants who have not been in school for some time, but who may have acquired considerable knowledge through a job or life experience. The CLEP follows a format similar to SAT Subject Tests and AP exams.

Test of English as a Foreign Language (TOEFL): A test designed for students for whom English is not a native language and whose scores on other standardized tests would be affected by the language difference. Generally, students take the TOEFL in addition to other admission tests, such as the SAT or the ACT.

ELPT (English Language Proficiency Test): The ELPT's intended testing group includes students whose best language is not English. Test-takers:

- attend US high schools or have studied in an international school where courses are taught in English
- have completed two to four years of English language instruction in an English as a second language program or in English enrichment courses
- speak a language other than English at home or work.

ACT, Inc.: A nonprofit organization that designs and administers tests for college admission and course placement. It also provides career exploration tools, financial aid resources and college search programs.

EXPLORE: A program from ACT, Inc. that includes four multiple-choice tests that measure academic achievement. It can help eighth- and ninth-graders plan their high school courses, prepare for the ACT or choose a career direction.

PLAN: A test developed by ACT, Inc., meant for all high school sophomores, including those considering college and those weighing other options. PLAN will familiarize you with the ACT and tell you the steps to take to get the ACT score you want. It will also help you think about your college major and career interests, and provide your teachers with information about your academic and career-planning needs.

ACT: The ACT, originally an abbreviation of American College Testing, includes four curriculum-based tests. ACT scores are used throughout the country by college and university admission offices. The multiple-choice tests measure skills in English, mathematics, reading, and science. Each test is scored on a 36-point scale; the four tests are averaged to provide a composite score. The ACT also has an optional writing component. Most colleges and universities allow you to submit results from either the ACT or SAT to meet admission requirements. You should check with the school first, though, as some prefer one test over the other. Some colleges ask you to submit either ACT scores or scores from a combination of the SAT and two or three SAT subject tests. Visit the ACT website, *act.org,* to see sample questions and answers, order test-preparation materials and register to take the test.

International Baccalaureate's (IB) Diploma Programme (DP): An academically challenging course of study that culminates in final examinations to prepare students, aged 16 to 19, for college. The program is a comprehensive two-year international curriculum, available in English, French and Spanish, that generally allows students to fulfill the requirements of their national or state education systems. Internationally mobile students are able to transfer from one IB school to another. The program focuses on six subject groups (studies in language and literature, language acquisition, individuals and societies, science, math, and the arts). Students take written examinations at the end of the program. Scores for each course range from 1 to 7. Diplomas are awarded to students who earn at least 24 points.

II. Admission Terms and Processes

Highly Selective College Admission Calendar: Many college admission timetables call for applications to be filed during the fall or early winter of a student's senior year. Supporting materials—including standardized test scores, high school records and recommendations—are sent to colleges at the student's request. Members of the admission office or admission committee retreat from late-February to late-March to read applications and make decisions. Students are informed of their status from early- to mid-April. Accepted applicants are required to notify the college whether they accept the offer to attend no later than May 1, referred to as the CRD or Candidate's Reply Date.

Non-Restrictive Application Plans: Students are not restricted from applying to other institutions and have until May 1 to consider their options and confirm enrollment.

Regular Decision: Students submit an application by a specified date and receive a decision in a clearly stated period of time.

Rolling Admission: Institutions review applications as they are submitted and render decisions throughout the admission cycle.

Early Action (EA): Students apply early and receive a decision well in advance of the institution's regular response date.

Early Decision (ED): Students make a commitment to a first-choice institution where, if admitted, they definitely will enroll. The application deadline and decision deadline occur early.

Restrictive Early Action (REA): Students apply to an institution of preference and receive a decision early. They may be restricted from applying ED, EA or REA to other institutions. If offered enrollment, they have until May 1 to confirm.

Familiarize yourself with each college's requirements. Talk with your counselor and ask questions if you don't understand the application process.

The Common Application: Allows a student to fill out one application form (the Common Application) and submit it to more than one college. Check with the admission office to see if a college will accept The Common Application and if any supplements are required. This application form is available at *commonapp.org.* Speak to your school counselor for more information.

Universal College Application: Similar to the Common Application, the Universal College Application allows a student to fill out one application form and submit it to more than one college. This application form is available at *universalcollegeapp.com.* Check with your school counselor for more information.

January (Spring Term) Admission: Some colleges admit freshmen to begin their studies in the middle of the academic year. January admission may be an option worthy of investigation for students who graduate a term or semester early from high school.

Deferred Admission: Many colleges offer an opportunity for a student who has been admitted to delay or defer enrollment for a year or a semester. Students who defer an offer of admission may choose to work, travel or pursue special programs. A deposit is often required by the college to hold a place in the next class, and it is the college's right to expect the student to account for the time spent between graduation from high school and matriculation at the college. A student who defers admission to a college cannot attend another college during the time off, unless the institution that extended deferred admission is notified in advance and agrees.

Open Admission: Some colleges do not practice selective admission and offer admission to virtually all students who apply. Such colleges usually have extensive programs designed to provide remedial or developmental help to students who enroll with academic deficiencies.

Tuition Deposit: Colleges typically require admitted students to verify their intention to enroll by submitting a deposit or fee. The money (also known as admission deposit, commitment deposit or commitment fee) is usually applied to a student's tuition charges for the upcoming academic year. Colleges that are members of the National Association for College Admission Counseling (NACAC) allow accepted applicants the opportunity to learn the decisions of all colleges they have applied to before requiring deposits, provided that all decisions are made before May 1. The student, in turn, is obligated to submit a tuition deposit to only one college before the required deadline (typically May 1).

Colleges view dual or multiple deposits by students as serious violations of trust. They may revoke a previous offer of admission from any student who is found to have sent tuition deposits to more than one college.

Wait List: An admission decision option utilized by institutions to protect against shortfalls in enrollment. Wait lists are sometimes made necessary because of the uncertainty of the admission process. By placing a student on the wait list, an institution does not initially offer or deny admission, but extends to a candidate the possibility of admission in the future, prior to the conclusion of the institution's admission cycle.

You should pay particular attention to policies concerning application fees, tuition and housing deposits before you complete a college application.

III. Higher Education Terms

College: An institution at which students study toward two- or four-year undergraduate degrees after completion of secondary school.

Concurrent Enrollment or Dual Enrollment: A plan that allows students to take courses at nearby colleges while completing high school.

Private College: An academic institution financed primarily by tuition and endowments.

Public College: An academic institution financed by tuition, endowments and state or local taxes. Tuition for in-state students is reduced and programs and policies are state-regulated.

Transfer Program: A two-year program that results in an associate degree. It is designed for students who intend to continue their studies at a four-year college.

University: An institution that may be the same as a college, but that usually offers graduate degrees in addition to undergraduate degrees. (Though some colleges do this as well.) Universities are typically made up of different colleges or schools. (Though, again, there are exceptions to this rule, both on the college and university side.)

Undergraduate Degree: Two-year (associate) or four-year (bachelor's) degrees.

Associate Degree (A.A., A.S.): A two-year degree that generally prepares the student for further study. Some associate degree programs are sufficient training for certain careers, but many students in two-year colleges intend to complete their studies at four-year colleges.

Bachelor's Degree (B.A., B.S., B.F.A.): A four-year degree in a specified subject.

Graduate Degree: A degree completed by study after the bachelor's degree.

Master's Degree (M.A., M.S., M.F.A.): One or two years of study in a specific subject after completion of the bachelor's degree.

Doctoral Degree (Ph.D., J.D., M.D.): Three or four years of study in a very specific subject after completion of a bachelor's and/or master's degree.

Chapter 4
National College Fairs

4

The National Association for College Admission Counseling (NACAC) is a nonprofit organization of more than 14,000 professionals from around the world dedicated to serving students as they make choices about pursuing postsecondary education.

Many NACAC services are geared toward school counselors and admission officers and help students indirectly. But one service—the National College Fairs program—is offered annually to directly benefit students.

Each year, NACAC sponsors National College Fairs in major cities throughout the country.

Fairs provide high school students, parents and adult students with free access to information about college programs, financial aid, admission requirements, tests, and campus life.

Admission representatives from 175 to 400 colleges and universities are at each fair to provide information about their respective institutions and programs. NACAC National College Fairs are open to the public and free of charge.

Registering is easy. Just follow this three-step process:

1. You can also add registration information for any family members who plan to attend.
2. After submitting the online form, print off the barcode identification. (Students who register using a smartphone can save the image of the barcode for later use.)

3. Once at the fair, college representatives will scan your barcode to access information about your expected major and graduation date.

In addition to the National College Fairs, a high school or community may have a college night program, or a state/regional affiliate of NACAC may sponsor a regional college fair.

Before attending any type of college fair, do some homework:

- Establish criteria for choosing the colleges you wish to visit at the fair. Think about majors, the size of the colleges and their locations.
- Meet with your school counselor and use your criteria to decide which colleges represented at the fair best fit your needs. If you can't meet with your school counselor before the fair, there are qualified counselors available for consultation at every NACAC National College Fair.
- Next, research the colleges on your list and brainstorm questions to ask their representatives. Be organized. Pack a notebook so you can jot down the answers to your questions. Grab a fair newsletter as soon as you arrive and take a few minutes to determine the booth locations of the colleges on your list. Form a plan that will allow you to meet with all the representatives on your list. (If you haven't yet composed a list of prospective schools, make the fair's counseling center your first stop.)

The National College Fairs are for you, so take advantage of them! Don't be afraid to ask questions.

In addition to providing a chance to receive information about specific colleges, National College Fairs offer many other services.

Representatives from nearby colleges present excellent information sessions about all facets of financial aid. Students and their families find these sessions extremely useful and informative.

Representatives of ACT and the College Board are usually available at the fairs to answer questions about testing.

Performing and Visual Arts College Fairs

NACAC also sponsors Performing and Visual Arts College Fairs—free events for college and high school students interested in pursuing undergraduate and graduate programs in the areas of music, visual arts, dance, theatre, graphic design, and other related disciplines.

To attend a Performing and Visual Arts College Fair, visit *www.gotomypvafair.com* and follow the registration steps listed earlier in this chapter for National College Fairs.

At the Performing and Visual Arts College Fairs, students can discuss admission requirements, financial aid, portfolios, audition and entrance requirements, and much more with representatives from colleges, universities, conservatories, festivals, and other educational institutions with specialized arts programs.

Visit *nationalcollegefairs.org* to learn more about the National College Fairs and the Performing and Visual Arts National College Fairs, including dates, locations, directions, and exhibiting colleges.

5 Chapter 5 College Publications

Colleges publish a vast array of information from which you can gain valuable insight.

Visiting a school's website and reading informational brochures or other college literature will not substitute for a day or two spent on campus. But both are excellent resources for the initial screening process and are critical when researching institutions that you aren't able to visit.

The catalog, often available on a college's website, is an important source of information. Catalogs contain the definitive listing of courses offered, rules and regulations of the college, faculty listings, various requirements, and general information.

A viewbook may be used in place of an official catalog as the initial piece of literature mailed to a prospective student. Viewbooks, as the name implies, are not as detailed, contain more pictures and are less tedious to read than catalogs.

A college's website is the best place to find up-to-date information about the school. It covers far more topics than a typical viewbook, or even a college catalog. You'll find webpages for the admission office, academic departments and individual faculty members, as well as links to student organizations, and news about what is going on at the school.

Three other sources of information that are frequently very helpful in gaining insight are the college's student newspaper, alumni magazine and literary or scholarly publications. These publications are not automatically mailed to prospective students, but can often be found through an online search or by contacting the admission office.

The student newspaper is a great way to discover what student life is like at a college. Take editorial comment with a grain of salt, and read college newspapers with an eye toward what's happening on campus and in the community surrounding the college.

Conversely, paging through an alumni magazine is a great way to discover what the college's graduates are doing.

In addition, many colleges publish scholarly journals within various departments. If you have a particular interest in English, for example, you might request a copy of the English department's literary publication.

In evaluating a college through its admission literature and websites, be methodical; look for specific information; and READ—don't merely skim or look at pictures.

Watch for the following:

Admission Requirements: Check the courses and tests required for admission; check deadlines and make a note if they differ from deadlines of other colleges.

Degree Requirements: Once you get in, what are the requirements to get out?

Academic Programs: Check the course offerings by department; look for diversity of courses in your intended major. Watch for required courses within departments.

The Faculty: An advanced degree does not guarantee a good teacher. In looking at a faculty list, pay attention to the colleges and universities where the faculty members were educated. Seek diversity in the background of the faculty, especially in your intended major.

The Calendar: College calendars are extremely varied. The calendar may be an integral part of a college's programs, so make certain it suits you. You may lose a great summer job opportunity if your college calendar conflicts with the dates of employment.

Costs and Financial Aid: The section of a college's website dealing with costs is the first page consulted by most parents. During the initial process of selecting colleges, don't let cost become a determining factor. Your choice may be greatly influenced by tuition rates, but until you have explored all financial aid resources, don't allow cost to sway your choice.

Living Facilities: If possible, find the percentage of students who live off-campus; it may be an indicator of the quality of on-campus life. Investigate the types of accommodations: houses, dormitories, single rooms, doubles, triples, and coed or single-sex dormitories. Does the college guarantee on-campus housing for all four years?

Student Services: What opportunities exist for counseling? Is there a placement office to assist students in finding jobs after graduation? A career planning office? What health services are available?

Student Activities and Athletics: What sort of clubs, student government and committee opportunities exist for students? Are there intercollegiate and/or intramural athletic programs? If so, in what sports?

Special Programs: Explore the availability of foreign study, independent study and cross-enrollment in courses at nearby colleges.

General Information: Investigate library size and policies, total enrollment, whether or not cars are allowed, campus alcohol policies, and other matters of particular interest to you.

Don't forget: Read, take notes and be organized when you check out a college's website.

Chapter 6
The Parts of an Admission Folder

6

When you apply, the college collects a "folder" of information for admission officers to consider as they make a decision about you.

Online applications are now the norm. For the Fall 2013 admission cycle, four-year colleges and universities received an average of 92 percent of their applications online, according to NACAC data.

But regardless of whether you send your materials using snail mail or the Internet, there are five main areas of an applicant's folder.

1. Application: The application includes simple biographical information, such as your birthday and address. Frequently, you will need to write essays, which are intended to acquaint the admission committee with your experiences, strengths, weaknesses, and writing ability. Check out the "The Personal Factor" section later in this chapter for advice about essays.

2. Academic Record: Regardless of a college's admission policy, the most important factor in an applicant's folder is their academic record in secondary school, also called a transcript.

Your curriculum, courses and grades are appraised by admission officers. When your record is compared with your classmates' records, you may be assigned a high school class rank. Class rank shows the admission officer the level of competition you have encountered and how well you have achieved relative to that competition.

Some high schools do not compute class rank for a variety of reasons. Schools that do not calculate rank generally make provisions with colleges that require rank so that their students are not adversely affected in the admission process. Usually, a student's grade point average (GPA) is used when preparing class rank.

Many schools use GPA instead of class rank as a means of presenting a summary of a student's overall academic record. Most colleges require class rank and/or GPA to assist the admission office in making decisions.

A Word About Activities: Although your academic credentials are the primary factors in determining admission, your record of involvement in activities can be a significant supporting credential. Mere membership is not the important factor; it is, rather, the level of involvement and accomplishment that is significant. It is better to be involved in one activity and to be a significant contributor to that activity than to be involved superficially in several organizations.

3. Test Scores: Standardized testing has come under a great deal of scrutiny and criticism in recent years. Many colleges have stated that an applicant's test results are only a small part of the entire application package; some have even made submission of test scores optional. However, any college that requires the tests will use the scores in its admission process. How much emphasis is placed on test results depends on the college's policy. As a general rule, the larger the college, the greater the emphasis on pure statistics (test scores and class rank) in determining admission. It is important to remember that test scores are a part of the total applicant profile, and, at most institutions, test scores alone do not exclude a student from admission, nor do scores alone guarantee admission.

A Word about Standardized Test Prep: Because your high school record is the single most important part of your admission folder, don't forget that good grades in demanding courses are more important than standardized test scores. Don't spend so much time trying to improve your ACT or SAT score that your grades and involvement in school suffer.

4. School Recommendation: The official recommendation or statement prepared by the school for you is also a very important part of the folder, but it is not as critical as your record itself.

5. Teacher Recommendations: These tell the readers of your application about your classroom performance in terms that are not represented by grades. Teachers may comment on the type of contributions you make in class, the written and oral work you have presented, and your potential for studying at a particular college.

The Personal Factor

While it's true that the greatest emphasis is placed on your courses, grades and, in some cases, your test scores, colleges also want to know about you, the person. What are you like when you're not being a student? How do you spend your free time?

Everything you do has some importance—sports, clubs, jobs, working on your computer, reading for your own enjoyment, writing prose or poetry, taking photographs, volunteering, or baby-sitting. The application usually contains questions that allow you to list or explain your activities, honors and use of free time. The application essay, too, gives you a chance to share some valuable insights into who you are and what you consider important.

The Decision-Making Process in College

When considering how decisions are made and what influences admission decisions, the level of selectivity at the college in question is important. The more applicants a college has for each place in its entering class, the more selective that college can be in granting admission. At highly selective colleges (where there are more than three applicants for every place in the class), virtually all application folders contain outstanding credentials. Consequently, the applicant whose folder contains some weaknesses in relation to the general qualities of other applicants will stand out on the basis of weakness rather than strength. At such colleges, the "personal factor" often plays a major role in admission decisions.

When a college has many more academically qualified applicants than places in the class, the emphasis in admission decisions often shifts to more subjective, personal factors.

Your uniqueness as an individual has an impact on the admission decision.

Activities, leadership experience, special talents, family traditions, or outstanding academic skills (in particular, good writing) may make an application stand out above others. Well-written essays that complement carefully prepared applications may improve your chances of receiving a favorable decision. As the degree of selectivity decreases, the admission criteria generally are geared toward whether or not the student can be successful.

Large public institutions and community colleges are likely to have different admission policies.

Some—but not all—large schools determine admission by entering applicant data into a computer formula. The formula recommends which students to admit and deny based on data such as GPA, class rank and test scores. The admission committee studies the applications and the computer recommendations before making a final decision.

There may also be different admission standards for individual colleges within one university, in which case your application will be considered with others for the same college (i.e.: liberal arts, engineering, business, or nursing schools). Keep in mind that some schools give preference to state residents, and, in some cases, must admit qualified state residents if they apply by a certain date.

Most community colleges have open admission; that is, any resident of the community college district and some out-of-district residents are able to attend. In these instances, the application process is relatively simple, usually including only biographical data. Some of these schools have specific programs that practice selective admission and require test scores and essays. All programs require proof of high school graduation or its equivalent.

Regardless of the type of college, admission offices have one thing in common: Each is charged with the responsibility of assessing whether an applicant's qualifications meet the institution's admission criteria. No one likes to think that someone doesn't want them, but a college's admission decisions are based on comparisons—of applicants with other applicants, and of applicants' qualifications with the college's needs. If your credentials satisfy a college's needs, you are usually admitted.

In some cases, you may be disappointed, but don't let a college's admission decision have a negative impact on your life. There are lots of colleges and many paths leading to the same objective. The important thing is to set goals and work toward them.

If you are denied admission to a college, don't take it personally or feel you've failed. Take a deep breath, turn your attention to the other options available, and get on with your education—your path to a rewarding life.

Chapter 7
Your Senior Year—Apply Yourself

7

When the soul-searching, information-gathering, campus-visiting, and college-selecting are finished, you (now a senior) must begin the last and most crucial stage of the process: filing applications.

Throughout the fall, as you are completing the required paperwork, you may be visiting colleges and sitting for interviews. Colleges will also be sending representatives to your high school to talk with you and other prospective students.

All of these events occur during a crazy, hectic period of three or four months. And, if you've chosen courses properly, you still have a challenging academic load to bear. There's a lot to think about and even more to accomplish.

The following pages contain some hard and fast rules and some helpful hints. Abiding by the former and heeding the latter should make the process endurable.

Just remember: Organization is the key!

Let's Get Started

You don't need to wait for senior-year test scores or first-term grades to apply to most colleges.

Once you have sent the application form, a college opens a folder on you. (See Chapter 6 for more information on admission folders.)

Senior-year grades, test scores and recommendations will be sent to as many colleges as you request, but they need a "home" when they get to the colleges. Provide that home by not waiting until the last minute to apply.

Don't let application costs deter you. Most colleges charge an application fee, ranging from $35 to $90. However, assistance is available. Students with limited financial resources are encouraged to use the *NACAC Request for Application Fee Waiver Form* when applying for college.

Filling Out Applications

The single most important step in completing a college admission application is also the simplest: Read the instructions before filling out the form. Colleges expect you to read and follow directions; accomplishing this can set the stage for a favorable decision.

Most schools provide web-based applications. Two services—The Common Application and the Universal College Application—allow students to fill out one application online and submit the materials to multiple colleges. (See Chapter 3 for more details about The Common Application and the Universal College Application.)

Before you submit any college application, proof and reproof. Make sure your grammar and spelling are correct. Save a copy of the finished application (if possible) and keep it in your files.

When completing an online application, take the same care in preparing the forms as you would if you were assembling the information by more old-fashioned methods.

Don't click "submit" without first making a hard copy for your files. Be sure to use spellcheck, and ask someone else to proofread. Follow the strategy with any other documents you submit to colleges, and follow the Application Checklist in Appendix A.

The Application Essays

Many colleges require essays as part of the application. Think of the essay as a vehicle for conveying your "personal factor" to the college. Your essay is a chance for you to "talk" with anyone who reads your application and makes a judgment about you.

If the essay is to be about you, write about yourself as clearly and succinctly as possible. Avoid flowery words that may seem pretentious. Avoid using superlatives that can seem pompous or insincere. Try to find something to write about that distinguishes you from other students.

Follow these steps in preparing essays:

1. Write a rough draft of each essay.
2. Make sure your essays answer the questions posed, but interpret the topics in your own style.
3. Check for errors.
4. Have someone proofread your work before entering it on the application form, but don't let anyone else write your essay.

Providing Score Reports

It is your responsibility to have results of standardized tests (ACT, SAT, SAT Subject Tests) sent to the colleges to which you are applying.

Although the scores are usually part of the transcript sent by your high school, official scores are sent directly to colleges by the College Board or ACT. Find out if your high school includes scores on your transcripts and which colleges require official score reports.

When you register to take the tests, use the blanks provided on the registration forms to notify the College Board or ACT of the colleges you wish to receive your scores.

If you need additional test score report forms, they are available from your guidance office. Be certain to include all of the information exactly as it appeared on the original test registration form. Consult your score reports for all necessary information. If you don't duplicate information exactly, the correct scores may not be reported to colleges.

Providing the Secondary School Reports

Also called high school records or transcripts, academic reports sent from your high school are the heart of your folder.

High schools usually have procedures for issuing secondary school reports and for filing college applications. Your counselor can tell you the methods preferred by your school and/or prospective college(s).

A growing number of high schools now use data management programs, such as Naviance, to electronically send applications, transcripts and recommendation letters to college admission offices.

Check with your counselor if you have any questions.

Obtaining Teacher Recommendations

Read the application instructions to find out if you need to obtain teacher recommendations. Don't confuse teacher recommendations with counselor recommendations.

Make requests for teacher recommendations early in the year, and be certain that you follow through and apply to the colleges you have sought recommendations for. Keep track of whom you have asked to write to each college.

If there is a form to be completed by a teacher, type your name on the form and give it to the teacher personally. Don't leave it on the teacher's desk or in the faculty mailbox.

Some colleges give teachers the option of submitting letters of recommendation and school forms online.

If you decide to withdraw an application from consideration, or if you decide not to apply to colleges in which you had previously been interested, tell your counselor.

Don't file an application for admission to a college that you would not gladly attend if offered the chance. If you follow this rule, you will not make any bad decisions about colleges.

As you receive decisions, inform your counselor, regardless of the outcome.

Plan Ahead and Keep Records

Avoid last-minute scrambling to meet deadlines for testing, financial aid and college applications. Record all deadlines on a calendar and consult it frequently. As you apply to colleges, make note of any deadlines that are unique to a particular college.

During the entire process, it's extremely important that you not throw things away. Test score reports, application instruction sheets, information from colleges, correspondence with colleges—all of these "pieces" are examples of material commonly lost by applicants who aren't organized.

Keep complete and accurate records of everything associated with the process. The Application Checklist (Appendix A) at the back of this guide can be useful as you set up a record-keeping system.

For future reference, record the date every time you:

- submit an application
- hand off a recommendation form to a teacher
- visit a college.

Grades Are Important

Although standardized test scores may influence a college's decision about your application, you have little control over that aspect of your profile. The most important part of your total application package is your secondary school record, and, fortunately, it is the part that you exercise the most control over.

Plan your academic schedule wisely. Remember that colleges care about what courses you take almost as much as they care about how you do in them. Senior year courses count.

Choose the College You Will Attend

If you have completed the admission process carefully and have chosen colleges you like with a clear understanding of how your credentials compare to those of other applicants, you will be faced with the following decision at the end of the process: What college do you choose now that you have been admitted to more than one?

Don't panic! Trust your instincts and return to the list of criteria that you put together to begin your search.

Choose the one college that you like best, and send in the deposit. Once you determine that a college that has offered you admission is no longer a school you will attend, notify that college of your decision, so that they are able to offer your place to someone else.

8 Chapter 8 Financial Aid for College

An Introduction

The unsettling news is that a year at most colleges, especially if living costs are included, starts at about $11,000 and can exceed $65,000. The good news is that if you need financial aid to help meet college costs, you are likely to receive it.

This advice is worth remembering: Cost should never be a deterrent in choosing the colleges to which you will apply.

There are no guarantees, of course, but a staggering amount of federal, state, institutional, and local financial aid is made available every year. Families need to be cognizant of costs. But most students in need of aid (who apply) receive all or part of what they require to attend their first-choice college.

And the likelihood of receiving aid becomes greater as the cost of the college increases. The most expensive schools often have the most aid to give. During the application process, it is a good strategy to pick colleges with a range of costs, including some that are within your reach financially. But you should never eliminate the college you really want to attend on the grounds of cost alone.

Another point to keep in mind: Admission and financial aid decisions are made separately and independently of each other, typically in different offices on the campus. The admission decision comes first, and it usually makes no difference whether or not you are a candidate for financial aid.

It is only after you are admitted that the financial aid staff will review your aid application and make its decision. A favorable admission decision will not guarantee you financial aid, and your status as an aid candidate rarely jeopardizes your chances for admission. But, at colleges with limited resources, the most qualified applicants are generally prioritized when awarding aid. Therefore, if you are applying for financial aid, keep your grades up.

The kind of financial aid we're discussing here is a specified amount of money that is offered to a student to help handle educational expenses. Most financial aid is given because the student has demonstrated need. A student's need is determined as the difference between the cost of attending the school (sometimes referred to as the cost of attendance, or COA) and the amount the student and his or her family is expected to pay (also known as the Expected Family Contribution, or EFC).

COA – EFC = Student Need

The EFC is calculated using:

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

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

In fact, financing a higher education can be thought of as a partnership among the family, the federal and state governments, and the college or university.

This chapter deals with financial aid as an aspect of the admission process. Before making any decisions about college selection, read this chapter and talk to your counselor, who has access to the latest and most complete information about financial aid programs.

The Terminology of Financial Aid

Part I. The Application Process

FAFSA: Every student must complete the Free Application for Federal Student Aid (FAFSA). This is the only financial aid application required by many colleges, and should be filed as soon as possible after Jan. 1 of your senior year. As the name says, this is free! The preferred method for completing this form is online, although a paper copy is available.

Other Aid Forms: Some colleges and universities also require students to complete a financial aid form specific to the institution, or the College Scholarship Service (CSS) PROFILE application, which is offered through the College Board. There is a fee for this form, but fee waivers are available through school counseling and college financial aid offices.

Financial Aid Package: Describes the total amount of aid that a student receives. A package generally consists of several parts: grants/scholarships, loans and jobs. Grants and scholarships are considered "gift aid." Loans and jobs are considered "self-help aid."

Part II. Applying for Financial Aid

To be considered for federal financial aid, you are required to file a FAFSA.

The FAFSA is the only application that makes you a candidate for all federal student aid, including:

- The Federal Pell Grant*
- The Federal Supplemental Educational Opportunity Grant (FSEOG)*
- The Federal Perkins Loan*
- Federal Direct Loans*
- Federal Work-Study employment (FWS).*

** See Part IV for definitions.*

Many states use the FAFSA for state grant or scholarship consideration. The FAFSA may also be used for institutional aid, although colleges dispersing their own funds may require an additional application, or the CSS Financial Aid PROFILE.

The instructions that accompany the FAFSA and all other financial aid applications are very explicit. Read these directions carefully. Follow them step by step, and begin early enough to allow for some inevitable delays as you seek answers to your questions. Be thorough and organized. Be aware of deadlines for filing college financial aid forms and applications, especially because institutions often have earlier deadlines than the deadline for the submission of the FAFSA.

Do not delay filing the FAFSA form until the IRS 1040, 1040A or 1040EZ is submitted. You can use estimated data on the FAFSA if necessary. Many financial aid offices require a copy of the federal income tax forms filed by the family and/or student to confirm FAFSA data. If there are significant differences between the tax return data and the data on the FAFSA, your original financial aid offer may be revised.

Applying for financial aid can seem complex and confusing, but the reward of an education is too great not to give the process a chance.

Help is available. Your high school guidance counselor can answer questions. Financial aid administrators at colleges and universities can also provide assistance. Finally, you can contact the Federal Student Aid Information Center for help via online chat, phone (1-800-4FED-AID) or email (*FederalStudentAidCustomerService@ed.gov*). Think of your college education as an investment that will repay its cost to you many times over during your lifetime. And remember, it's worth the effort.

Part III. Types of Financial Aid

Grants: Grants are also known as gift aid; they are based on need and do not have to be repaid. They come from the federal or state government or from the college itself. Grants are based on a student's financial need, and when the need is high, the grant aid tends to be high as well. Grants come from various sources. There are five types of federal student aid grants. Eligibility is determined by the FAFSA.

Loans: These funds must be paid back, usually with interest. There are federal student loans, federal parent loans and private loans. You must demonstrate financial need for some loans, like the Perkins Loan. To find out more about loans, visit *finaid.org/loans.*

Scholarships: Money given to a student that's usually based on achievement or talent and does not need to be paid back. You can search for scholarships at *fastweb.com.* FastWeb adds and updates scholarships every single day. Also, your prospective college(s) may offer scholarships based on merit and/or need. Contact their financial aid office to find out which scholarships are available to you and how you can apply.

Work-Study: Work-Study is another form of need-based financial aid that is sometimes combined with grants or loans. In this case, the student earns the money awarded, often working on campus in the bookstore, library or dining hall. Students may be able to find employment related to community service or their studies. Recipients generally work 10 to 15 hours per week; the salary is often higher than minimum wage.

Part IV. Federal Student Aid Programs

Eligibility for federal student aid programs, except the PLUS loan and unsubsidized Stafford Loan, which we'll describe later, is primarily based on financial need. Families demonstrate need for federal student aid by completing and filing the FAFSA.

Federal Pell Grant: The largest source of free money for college from the federal government. To be considered, the student must file the FAFSA. Grants are not required to be repaid and are awarded to students demonstrating high financial need. They can be used for tuition, fees and living expenses. The award varies annually, according to the level of federal funding. For 2014–2015, awards ranged from $602 to $5,730.

Federal Perkins Loan: A low-interest loan for students with exceptional need. These loans are awarded by colleges using mostly federal funds, and no interest is accrued while a student is enrolled at least half-time. Repayment begins nine months after graduation. Students can borrow up to $5,500 per year or a total of $27,500.

Federal Supplemental Educational Opportunity Grant (FSEOG): A federal campus-based grant awarded to students with exceptional financial need. Filing the FAFSA is all that is needed, and students who qualify for a Pell Grant will be given priority consideration. The grants range from $100 to $4,000 per year.

Federal Work-Study (FWS): This program provides part-time jobs for students with financial need. Jobs are usually available on and off campus and are listed through the school's financial aid office.

Federal Stafford Loan: The most common government loan for undergraduates at all types of colleges. The government pays the interest on a Stafford subsidized loan while the student is in college. Loan limits are based on the student's dependency status and year in college (i.e.: freshman, sophomore, junior or senior). Independent students can borrow more because they are paying for college without assistance from their family.

Federal Parent Loan for Undergraduate Students (PLUS): A federal loan that allows parents to borrow up to the total cost of attendance, less any other aid the student receives. These loans are unsubsidized, so the parent is responsible for paying the interest.

Part V. Institutional Aid

Institutional Scholarships and Grants: Non-federal gift aid programs administered by the college. Institutional grants are generally based on financial need. Institutional scholarships are often awarded based on particular abilities or skills in areas such as athletics, music or academics. These scholarships are often renewable each school year, usually contingent on the student's continued engagement in the activity that prompted the award, or, in the case of academic achievement, maintenance of a certain GPA. Unfortunately, there are relatively few scholarship awards available through institutions. In many instances, it is the college that controls the scholarship process, inviting only certain students to become candidates.

Institutional Loans: Non-federal loan programs administered by the college. These loans usually bear low-interest rates and have favorable repayment terms. In many cases, loan payments are deferred while the student is enrolled in school. Colleges have individual application requirements for institutional loans. Applicants should contact the college to learn the types of loans that are available, qualifying criteria, and terms and conditions. Note that institutional loans given by for-profit institutions do not have low-interest rates or favorable terms.

Institutional Student Employment: On- or off-campus employment programs, similar to the Federal Work-Study program. These positions may be awarded based on financial need, the student's job qualifications or a combination of the two. In some cases, these positions may be related to the student's field of study. The financial aid office should be contacted to learn what types of student employment are available through the school.

Part VI. State Aid Programs

Various states have financial aid programs for their residents. To determine the programs available to you, consult your guidance office or email the department of education in your state.

Part VII. Private Aid Sources

Private Scholarships: Non-federal scholarships that originate outside of the college, and generally require students to file a separate application. Although academic standing or financial need may be conditions for some private scholarships, funds may also be awarded based on field of study, religious affiliation, ethnic background, leadership skills, place of residence, or other criteria. Because these scholarships are funded by private sources, the criteria can reflect whatever qualities their benefactors wish to reward or encourage. You should seek out and apply for as many of these awards as you can. High schools, churches, local businesses, and civic service organizations frequently have scholarship programs. So may the company where a parent works. Information about private awards, including how to apply for these funds, is now provided by the US Department of Education.

Private Loans: Private loans originate outside of the college and usually require a separate application. They can help pay for college if families come up short after exhausting all other sources of financial aid. Private loans usually carry a higher interest rate than federal loans, and they may not have as favorable of repayment terms.

Part VIII. The Steps of the Financial Aid Application Process

Step 1. Apply for admission at the schools of your choice before application deadlines.

Step 2. Next, get an early estimate of your eligibility for federal financial aid by visiting the FAFSA4caster. In addition to the FAFSA4caster, you can also use a net price calculator that Title IV institutions are now required to have on their websites. The Department of Education has one at: *http://nces.ed.gov/ipeds/netpricecalculator*.

Step 3. Apply for federal financial aid in accordance with stated deadlines, but as soon as possible. Students should try to file their financial aid form(s) shortly after Jan. 1 in their senior year. Although the FAFSA is made available before Jan. 1, students cannot file the application before Jan. 1. Keep in mind that it is to your advantage to get your application in early, because:

- Most colleges have limited aid to award.
- The aid package is determined soon after the candidate is accepted.
- Late applicants run the risk of finding that aid funds are gone.

Step 4. The admission committee meets and determines whether to admit you to their college.

Step 5. The college or university financial aid office then carefully reviews the financial aid applications of those students who will be offered admission. For each prospective student, they judge whether need exists and how much aid should be offered. The five critical elements in the need analysis are:

- the cost of education
- family income
- family size
- the number of family members who are in college or graduate school at the same time
- family assets.

There is no sure way to predict how a family will be affected. The formula is simple enough to understand in its essentials, but the elements can be complicated if family circumstances themselves are complex. This is especially true when a business or farm is involved or, for some families, when parents are separated or divorced.

Step 6. The financial aid office awards packages of aid to applicants according to need and within the limits of the resources at hand.

Step 7. Candidates are notified by the admission office of acceptance and, either at the same time or shortly thereafter, by the aid office of its award.

Some Concluding Advice

If you need aid to meet the cost of college, you must be realistic, hopeful and organized. Remember that it is possible for a college to offer admission to a student but not to offer financial aid.

A college is not obligated to provide financial assistance to all accepted students, so apply to at least one college whose cost is within your reach without substantial aid.

You may need to explore alternative educational plans, such as beginning your study toward a four-year degree at a less expensive two-year community college. You might also check out colleges with cooperative education programs in which students can combine work with study as they advance toward a degree. There are many ways to finance an education.

Seek help from your counselor or the financial aid office of a college that you are applying to. Don't procrastinate. The reward will far outweigh the effort you exert to meet the cost of your education through financial aid.

Student Debt

Many students and their families use loans to help cover college costs, but before agreeing to any loan terms, consider your potential for debt.

Have a conversation with your family about the cost of higher education at the beginning of your college search to ease stress and frustration later in the process. Financial planning for college can begin before signing a loan agreement, and even before filling out the FAFSA.

A commonly cited rule of thumb is to not borrow more than your expected starting salary after graduation.

The average debt in 2012-13 for graduates who borrowed money for college was $25,600 at public, four-year colleges and $31,200 at private, non-profit colleges, according to data compiled by the College Board.

Federal loans are always a safer alternative to private loans, but any loan requires a careful eye and an understanding of financial limitations.

Check with your high school's counseling office for further information about financial aid, including loans. Consider attending one of NACAC's National College Fairs to learn more about college costs (see Chapter 4 for registration details). Many of the fairs include workshops offering unbiased information about student borrowing.

Other helpful sources of information on this topic include:

- Federal Student Aid Office: *studentaid.ed.gov*
- The Institute for College Access & Success: *ticas.org*
- FinAid: The SmartStudent Guide to Financial Aid: *www.finaid.org*.

Financial Aid Application Resources

The following outline shows the types of aid—categorized in the terms of the financial aid office—and indicates the application needed for each. The packages are created in the financial aid office. Securing aid that is not campus-based is your responsibility.

	Campus-Based	*Application Form**	*Sources of Application*
Grant			
Institutional Scholarship or Grant	Yes	FAFSA/ Institutional Aid Form	Counseling Office/ College
Federal SEOG	Yes	FAFSA	Counseling Office
Federal Pell Grant	No	FAFSA	Counseling Office
State Scholarship	No	FAFSA/State Application Form	Counseling Office/ College
Self-Help			
Institutional Loan	Yes	FAFSA/ Institutional Aid Form	Counseling Office
Federal Perkins Loan	Yes	FAFSA	Counseling Office
Federal Direct Stafford Loan	No	FAFSA	Counseling Office, College and/or Lending Institution
FWS Job	Yes	FAFSA	Counseling Office
Parent Loans	No	Federal Direct PLUS Loan Request	College
Student Job (on- or off-campus; sought by student)	No	Depends on job	College

Suggested free sources of information about financial aid include:

- your high school guidance counselor
- the financial aid office at the college(s) or career school(s) of choice
- Office of Federal Student Aid
- Free Application for Federal Student Aid (FAFSA)
- College Goal Sunday FAFSA Completion Assistance: *http://www.collegegoalsundayusa.org*
- FAFSA4caster
- CSS/PROFILE
- The Smart Student Guide to Financial Aid: *www.finaid.org*
- FastWeb: *www.fastweb.com*
- FindTuition: *www.findtuition.com*
- Sallie Mae: *www.salliemae.com*
- Consumer Financial Protection Bureau: *www.cfpb.gov.*

Chapter 9 For Families—Some Advice and Encouragement

9

There is great temptation to step in and do many things for your student during the college admission process, but resist it.

The college admission process has real potential as a learning experience; it gives your child the opportunity to make decisions and develop a valuable sense of responsibility.

Discuss any of your concerns up front, but remember that you are not the one going to college—it's your child taking this important step toward responsible adulthood.

Open, honest communication between you and your student is critical to the success of the process.

In preparation for your child's college education, oversee academic course selection and be sure they acquire solid skills in reading, writing and critical thinking. Encourage your student to take on challenging courses and explore his or her potential. You can also serve your child well by becoming informed about today's college admission procedures.

As you see them through the college admission process, try to:

- Help them find the best possible environment for pursuit of an education.
- Preserve their self-esteem, confidence and responsibility.
- Put yourself in a position to help them make good choices—but remember that their choices may not necessarily mirror your own.

Keep in mind that the key word here is encourage, not push.

Urge your child to apply to the schools that offer the best fit. The college that your student ultimately chooses should be a good match for him/her, rather than a prize to be won.

The college admission process can be stressful. Your child may feel uncertain about the decisions he or she must make, fearful of rejection from colleges, or anxious about meeting deadlines for their college applications and school work.

Over the course of the search process, they may change their mind (more than once) about their career aspirations, academic goals or what they want in a college. All of this is normal.

Families can help college-bound children by offering plenty of encouragement, a listening ear and gentle guidance. And don't forget to celebrate each step along your student's journey from high school to college.

Chapter 10
Plan B—Wait Lists and Rejection Letters

10

After all of the time, energy and effort you've put into the college application process, the last thing you want to think about is not getting into the schools you've chosen.

However, there are no guarantees. Admission committees make their decisions for all kinds of reasons. A wait list or a rejection letter may be something you have to face.

If confronted with such undesired results, do not despair. There are still many options for you. You can still go to college—and to a college of your choice. There is always Plan B.

The Waiting Game

It's finally arrived—the envelope from your first-choice college. Nervously, you open it. It's not a denial. But it's not an acceptance, either. You've been wait-listed. What do you do now?

Colleges use wait lists as insurance. Applicants who are qualified for a college but don't make the initial "cut" may be wait-listed. If enough accepted students enroll for freshman year, the college won't accept anyone from the wait list. If the college ends up with open spaces in the freshman class, it may admit a few or many students from its wait list.

Unfortunately, college admission officers often can't predict whether they will go to the wait list or how many students from the list they will need. You may not receive a final acceptance or denial until July or even August.

Your Insurance Policy

Because wait lists are unpredictable, it's not wise to count on moving from the wait list to acceptance.

If you're wait-listed at your first choice, take another look at the colleges that did accept you. Carefully compare your options and decide on a second-choice college. If you haven't heard anything from the wait-list college by the May 1 deposit deadline, make a deposit at your second-choice college to ensure your spot in its freshman class.

Getting the Scoop

Different colleges use wait lists differently. To assess your chances of acceptance from the wait list, call the admission office. If the list is ranked, ask what your position is on the list. Another important piece of information to request is the percentage of students that have been accepted from the wait list in recent years. If a college hardly ever goes to its wait list, or accepted only a few wait-listed applicants last year, that trend is unlikely to change. But you can ask if the admission officer knows yet if the college will go to the wait list this year.

Your high school counselor can also help you get a sense of the strength of your application compared to the statistics for accepted students. Some colleges give these stats in the wait-list letter. Otherwise, you or your counselor can try asking the admission office for this information.

The goal in gathering this information is to gauge your chances of eventually being accepted. At this point, if you'd be just as happy going to your second-choice school, you may want to forget about the wait list and focus on getting ready for college.

Improving Your Chances

If the college that wait-listed you is still your heart's desire, there are some ways to improve your chances.

If your wait-list school is clearly your first choice, let them know that. Colleges like a sure thing. If they end up using the wait list, they'd prefer to offer acceptance to the students who are most likely to enroll.

If anything has changed for you since you applied, inform the college of those changes. For example, if your senior grades were stellar or you won a prize for your performance in the regional spring forensics competition, a college may have more incentive to admit you.

However, although it's important to strengthen your application if you can, hassling the admission office won't win you any points. In other words, one call or email says you're interested; 10 says you're a pest.

The best strategy is to work with your counselor to:

- Choose and make a deposit at a good second choice.
- Get as much information from the wait-list college as you can.
- Let the admission office know if the college is your top choice.
- Strengthen your application, if possible.

Then, sit back, cross your fingers and…wait.

What If You're Not Accepted to College?

It's every student's greatest fear—being denied by all of the colleges to which you applied. This situation is rare, especially when students apply to at least one school where their test scores, GPA and class rank are well above those of the average student granted admission. But it does happen. The good news is that you still have options.

Late Openings

First, see your high school counselor. They may be able to help you determine why you weren't successful. Perhaps your aim was too high; you didn't include a safety school; or just faced a more competitive pool of applicants than expected.

Don't lose hope.

Just because you're not accepted at one college doesn't mean you wouldn't be another college's first choice.

After May 1, the National Association for College Admission Counseling (NACAC) maintains a list of colleges that still have openings, financial aid and housing available. Your counselor can help you decide which of these colleges you should apply to.

Nontraditional Admission Options

Some colleges may have nontraditional admission options. For example, you might be able to enter college for the spring semester, rather than starting in the fall. Or you could be admitted conditionally or on probation until you prove your ability to handle college work. Talk to your counselor about these options or call the admission office of the colleges that interest you.

Community Colleges

Community colleges and some other two-year colleges have open admission policies. All qualified applicants are accepted. Often, students who excel at a community college can transfer to the school of their choice after a year or two.

In addition, community colleges often offer a more personalized approach to education, with smaller classes and in-depth academic and career counseling. Many community colleges have extensive resources for students who need a little extra help, and a growing number have honors programs. Plus, community colleges tend to be much less expensive than four-year colleges, which can help you save money.

If you go the community or two-year college route, look for a school that routinely sends students to the four-year institution you ultimately want to attend. Work closely with your academic advisor to make sure you take the right courses, and check out Chapter 12 for more information about the transfer process.

A Year Off

If you're a bit unsure whether you're ready for college at all, consider taking a year off. You can use that time to work, travel, volunteer, or participate in any of the hundreds of education, leadership and career exploration programs for young people.

If this option appeals to you, talk to your counselor and family about gap year options. As attractive as it may seem right now, hanging out in front of the TV gets old fast, and it doesn't help you with your college or career decisions.

You may find yourself teaching English in a foreign country, living in a kibbutz in Israel, studying endangered species in the rainforest, or building houses in an economically disadvantaged area. Your experience may make you more attractive to your first-choice college or change your mind about what college you wish to attend.

Chapter 11 Ease into the Transition

11

The college or university environment differs greatly from that of high school.

The academic work will be more rigorous and demanding. Residence hall living will be a dramatic change from life at home. And you'll be surrounded by a whole lot of new people—new friends, new classmates and new teachers.

Possibly the most significant difference will be the new independence you find as a college student. What you do, when you do it and how things get done will be up to you. That means new responsibilities and challenges.

On the Academic Front

Higher education entails what the title implies—higher standards, more difficult subject matter and greater expectations of you as a student.

Can you make it? Yes. Remember, students are admitted to their college or university based upon an appraisal of their ability. If you weren't capable of meeting the academic challenges, you wouldn't be there.

Budgeting time and establishing priorities are among the most difficult challenges college students face.

College classes follow a different schedule and structure.

Some meet every day. Others meet only one, two or three times a week. You may also have evening or online courses. Some lecture-oriented subjects may be taught in an auditorium setting, with more than a hundred students in attendance

In general, classes are longer and more intensive. Science and computer labs often run as long as two hours.

The volume of work required by college instructors will likely be greater than what you are accustomed to in high school. Allow several hours outside of class to complete the required reading and other assignments.

Establishing good habits—and arranging your time to allow for study, leisure and rest—will serve you well throughout your college career.

If you're struggling in a course or have questions about the material, make sure to talk with your professor or their teaching assistants.

Take advantage of your college's support services, academic and otherwise.

Locate the library during your first week of school and learn how to use the many resources that exist there. Seek the assistance of the professionals in the counseling center, health center or student services department if you experience any difficulty making the adjustment to school.

Navigating Campus Life

The independence you gain as a college student comes with new responsibilities.

Arranging for housing, managing money and making new friends are all part of the college experience for students who move away to school.

As a freshman, you will likely live in a dorm or apartment. In most instances, you will share these spaces with a roommate. It is your responsibility to work with your roommate to maintain an environment that is comfortable for both living and studying.

Many freshmen go in expecting to become best friends with their roommate. Sometimes it happens; often it doesn't. Try to develop a positive relationship, one built on open communication, trust and tolerance.

You will be extremely fortunate if you find a roommate who shares your philosophy of neatness and taste, and who operates according to a clock and calendar similar to yours. In most cases, you will need to make compromises. Be polite and pleasant.

Money management is another responsibility you'll take on.

If you've had summer or part-time jobs, you've been exposed to the process of earning, saving and spending.

As a college student, you must manage your spending over time. Make sure you know the items, like books and supplies, which you will need to pay for on a regular basis. Like the monitoring of your time, money management requires discipline.

Get as much practice as you can while still in high school. Learn to handle a checkbook and/or debit or credit card. Practice allocating money for the things you need first, while conserving some for nonessential items and leisure pursuits.

Making new friends is another vital part of your transition from high school to college.

You may be going to a college with some high school acquaintances. You may have relatives or friends who are upperclassmen. Or you may be starting at zero, and have to begin making friends all over again.

It's important to remember that your quest for new friends is one that you share with just about all other freshmen. A little bit of initiative on your part is likely to be appreciated and result in the creation of new relationships.

Student organizations, including sororities, fraternities and special interest groups such as drama, campus ministries and athletics offer opportunities for you to meet people with similar interests and expand your social contacts beyond your roommate and fellow dorm residents. Remember that leadership roles on campus are most often awarded to those who display commitment and dependability.

Approach your first year of college with enthusiasm, anticipation and willingness to adapt.

It's an exciting time in your life. By taking charge of the changes that lie ahead, you can eliminate or minimize pressures and go forward with confidence.

Have a great freshman year and a great college career!

12 Chapter 12 Transferring Colleges

Applying to college as a transfer student? You're in good company.

Roughly one-third of students change schools over the course of their college career.

Much of the advice offered in this guide to incoming freshmen remains valuable. No matter when you apply, admission officers look favorably on students with solid academic records, strong letters of recommendation and involvement outside the classroom.

But applying to college as a transfer student is different than the process high school seniors follow to secure a place in an institution's freshmen class. It's also often more complex.

A successful transition requires planning and research that begins well in advance of your projected transfer date.

Start the process early to make sure your time—and money—is spent wisely.

Preparation for your transfer application begins the day you select your first semester of college classes.

- **Be strategic:** Many classes offered at your current college or university may not transfer for credit to another school unless there is an agreement in place. Check to see if your school has articulation agreements with four-year colleges and universities, including certain majors or programs within those schools. Work with your academic advisor to select classes that are likely to transfer, and make a list of schools where you would like to continue your education.

- **Apply yourself:** The grades you earn matter. Your postsecondary grade point average is the most important factor in transfer admission decisions. In addition, some colleges won't offer credit for any college class where you earned below a C. Take advantage of tutoring and consider remedial courses in any subjects where you need extra help.
- **Pick a major:** Colleges place limits on the number of transfer students they can admit. Selecting a major and completing any prerequisite coursework can give you a leg up. Admission officers are looking for students who have clear goals. Share your plans with your advisor and see if your desired major and/or prospective transfer school will affect the number of math, science or foreign language courses you should complete during your first two years of college.
- **Get involved:** Admission officers give less weight to standardized test scores when making decisions about transfer students. Instead, they look more closely at how you've performed in your college courses and other activities. Participating in service learning projects, performing well in the workplace or taking on campus leadership positions can help you stand out. Get to know faculty members who can write letters of recommendation on your behalf.

Regardless of whether you are transferring from a two- or four-year school, plan to meet with counseling and admission officials.

Also, take time to familiarize yourself with the transfer process. Knowing the lingo can help you better assess your situation. Important terms to know include:

Articulation Agreement: Formal arrangements between two or more colleges and universities that specify how courses, a general education plan, and/or major requirements transfer from one institution of higher education to another. Agreements can be made on a statewide basis or made between two colleges. For more details on articulation agreements, visit the Transfer Knowledge Hub at *nacacnet.org*.

Lateral Transfer: Transfer from a four-year institution to another four-year institution, or, from a two-year institution to another two-year institution.

Reverse Transfer: Transfer from a four-year institution to a two-year institution. This term is also used to refer to a process where academic credits at a four-year college or university are transferred back to the community college for the purpose of awarding an associate's degree.

Vertical Transfer: Transfer from a two-year institution to a four-year institution; also referred to as traditional, forward, updated, or 2/4 transfers.

You can save yourself time, money and a lot of headaches by getting to know as much as possible about your current college, as well as the schools to which you plan to apply.

Employees of your college's academic counseling office can help you review your postsecondary transcript and transfer options. Your prospective school may also provide assistance. Many four-year colleges employ transfer advisors in their admission offices.

Draw on their expertise as you:

- **Review your college transcript.** How many credits have you earned? Are those credits transferrable to the schools you are considering? If applying for a specific program or major within a college, have you met the prerequisites?
- **Research admission/graduation requirements.** Each college sets its own policies. Many schools, for instance, require transfer students to earn a minimum number of credits before they can be considered for admission. Where do you stand? If accepted by your desired school, what's your anticipated graduation date?
- **Ask about financial aid.** Most colleges provide merit scholarships to transfer students. Learn what you need to do to apply. Remember, you must file a FAFSA each year in order to be considered for most types of student financial aid, including non-need-based federal aid. (See Chapter 8 for a more in-depth exploration of the financial aid application process.) In addition, students who have limited financial resources can use the *NACAC Request for Application Fee Waiver Form* when applying for college.
- **Make note of deadlines.** Due dates vary from school to school. And even within a single university, application deadlines for admission, housing, financial aid, or entry into specific academic programs can differ. Carve out time in your schedule to complete the necessary paperwork, as well as any required essays or personal statements.
- **Look for a good fit.** Just like incoming freshmen, transfer students should make sure that their prospective school aligns with their educational goals and preferred learning style. Visit colleges in advance of application deadlines. Arrange to sit in on a class in your projected major. Investigate housing options, if applicable.

All transitions worth making in life are stressful. You'll be better able to ride out the changes if you keep a positive attitude and remain focused on the future.

An optimistic mindset is particularly helpful for students seeking to transfer out of a college where they initially intended to spend four or more years.

Sometimes students need to change schools to pursue their major, be closer to family or cut down on costs.

Plan ahead and seek advice to make sure your college completion plans remain on track.

Chat with an academic counselor or transfer advisor if you need more guidance. They can help walk you through your options.

Assistance can be especially helpful when navigating special circumstances, such as:

- **Reverse Transfer:** Students seeking to transfer out of a four-year school shouldn't overlook the opportunities available at their local two-year colleges. In many cases—especially for underclassmen—enrolling for a semester or two in community college can pave the way for successful admission into the bachelor degree program of your choice. Several four-year universities accept only those transfer students with 60 or more credits. Community colleges offer underclassmen an inexpensive option to complete the required coursework.
- **Collegiate Commitments:** If you joined a fraternity or sorority, make sure to read the membership guidelines. Membership will likely follow you to your next school. In most cases, if you pledged membership to one Greek organization, you cannot join a different society once you arrive at your new campus.
- **Leave of Absence:** Not sure about your next steps? Talk to school officials about taking a leave of absence. Continue to work with university officials during your time off to determine whether you would be best served by returning to campus or applying to different colleges.

13 Chapter 13 Alternative Options

A college education is one of the most important investments you will ever make.

Pursuing higher education can help you discover new passions, build skills and develop lifelong connections. A college degree also increases your options in the workforce and provides economic stability.

Due to advances in technology, prospective students have more options than ever before. That said, it is just as important—even more so—to do your research when considering alternative higher education options.

Online courses, for-profit colleges and college search services—all of which have proliferated in recent years—are less-regulated, making it doubly important that you ask questions and read the fine print before signing up.

For-Profit Colleges

For-profit colleges are run by companies that operate under the demands of investors or stockholders.

These private institutions exist, at least in part, to maximize profits for their owners.

Not all for-profit schools are predatory. But countless instances of unscrupulous conduct by for-profit colleges have been revealed through investigations by the federal government, media and state attorneys general.

Institutions that are run by large, publicly-traded companies, in particular, have a record of engaging in deceptive, aggressive and manipulative tactics to enroll as many people as possible—without regard for students' potential for success or ability to afford tuition.

Before you enroll, know your options, and take steps to protect your pocketbook.

- **Calculate the Costs:** Most for-profit colleges charge higher tuition than similar programs at community colleges or public universities. Comparison shop before you enroll at any institution and consider community colleges and state schools—options that are often more affordable, equally as accessible and may offer greater flexibility than for-profit schools in the long run.
- **Do Independent Research:** Job placement and graduation statistics from for-profit schools may be deceptive or inflated. If a school representative tells you how much money you can earn after completing their program, do not rely on their claims or the school's statistics alone. Look at job postings online and talk to potential employers.
- **Don't Cave Under High-Pressure Tactics:** If a school is pressuring you to enroll, beware. A reputable college will allow time for you to weigh your options, read the fine print and talk to a school counselor, financial aid advisor or someone else you trust. Students at for-profit schools must sign enrollment agreements. These contracts outline the responsibilities of the institution and of the student. Some enrollment agreements also include clauses preventing students from filing class action lawsuits against their college, citing that any disputes must be handled instead through third-party arbitration.
- **Consider Your Goals:** If a degree seems too easy to obtain, be cautious. In some cases, such degrees are not recognized by employers, state licensing agencies or other institutions. Do your research and make sure the college/program has undergone an evaluation and meets certain requirements. Also, determine in advance whether your credits will transfer to other colleges should you wish to enroll in another program or school. In many instances, public colleges and non-profit colleges will not accept credits earned at for-profits, requiring you to retake those classes at an additional expense. If you have questions about the value of a program, check with an admission officer at a local non-profit college.

MOOCs

Massive Open Online Courses (MOOCs) are Internet-based classes that offer students of all ages the opportunity to learn about topics that interest them.

MOOCS offer several perks: In addition to being free, the format provides open access to lectures by faculty members from some of the world's top universities. The online platform also allows thousands of students from across the globe to engage in a topic simultaneously.

Some MOOCs offer certificates to students who meet class requirements.

However, unlike traditional online college courses, the majority of MOOCs do not confer academic credit.

Although MOOC instructors are aligned with higher education institutions, the world's three leading providers of MOOCs are independent education organizations. Coursera and Udacity are for-profit companies, while edX is a nonprofit.

The most practical application of MOOCs is exposure to college-level learning.

Third-Party Course Providers

Third-party course providers are also emerging online. Like MOOCs, these businesses offer students a chance to sample college-level work without going through the traditional admission process.

Unlike MOOCs, however, students are charged enrollment and course fees for the chance to prove their competency. If students meet class requirements and are admitted to one of the company's partner colleges, their online credits will transfer to their new school.

However, be sure to investigate costs and determine your transfer options before enrolling in classes through a third-party course provider.

Many of the educational companies that serve as course providers are unaccredited, but have partnerships with accredited colleges that accept their courses. Talk to a school counselor, non-profit admission officer or state/local education agency before signing up, and follow-up with an admission officer at the college or university you plan to transfer into.

Remember, the credits you earn through third-party course providers are not transferable into all colleges and/or degree pathways.

Lead Generators

The Internet can be a powerful ally in the college search process, but not all websites are created equal.

Some sites claiming to provide free information about colleges exist only to capture your personal contact information, which the company can then sell to others.

Known as lead generators, these websites may promise to help you find the perfect school, but generally direct students to only those colleges and programs that pay them.

Be wary of any website that requires you to enter personal data while accessing information about colleges, especially if it is unclear how the information will be used.

As stated before, one of your greatest resources throughout the college search and selection process is your school counselor.

They can refer you to high-quality college search websites, such as those operated by state officials or the federal government. Two valuable sites include the US Department of Education's College Navigator and College Scorecard.

14 Chapter 14 Applying to US Universities and Colleges as an International Student

Hundreds of thousands of international students apply—and are admitted—to US colleges and universities each year.

Like domestic applicants, researching prospective schools and following testing and admission requirements are paramount to success. But preparing for university also requires additional steps for international students.

Along with completing admission exams and applications, you will need to:

- understand the admission process for US colleges and universities
- assess your English skills
- make a plan to finance your education
- secure a student visa.

US Colleges and Universities

Unlike many countries, the US has no national system of higher education. Admission requirements and deadlines are determined on a campus-by-campus basis.

Due to this autonomy, it is essential for you to research each school individually. It is important to be very familiar with each university's website and admission requirements.

The knowledge you gain can assist you in identifying the institutions that are best suited to your personal and academic preferences. It can also help you gauge the likelihood that you will be admitted.

Ask questions and get connected early on with the international student recruitment officers at the universities where you intend to apply. You will find their contact information on the admission section of an institution's website.

Key differences related to US higher education include:

- **Terminology:** Undergraduate degrees are offered at both colleges and universities in the United States. Other important terms unique to the US admission process (including the definitions of wait lists, early action and early decision) are highlighted in Chapter 3.
- **Diverse Options:** The United States is home to more than 4,500 accredited, degree-granting institutions. Some serve as few as 1,000 students; others enroll more than 50,000 students. Campuses are located in small, rural communities and in bustling metropolitan areas. Admission policies vary widely. Some schools are very selective, enrolling only a small percentage of the students who apply. Others seek to admit all qualified applicants.
- **Admission Requirements:** At selective US colleges and universities, test scores are just one way to assess your academic preparedness and to determine your eligibility for admission. More important than test scores, university officials in the US evaluate the classes you took in high school and your grades when making admission decisions. Additionally, colleges and universities consider your activities outside the classroom, and many universities also require essays, personal statements and/or recommendation letters from teachers. In some cases, college representatives conduct interviews with prospective students.

Assess your English skills

Officials at US colleges and universities will want to make sure that you are proficient in the English language, a key component of postsecondary success for international students.

Most institutions will ask you to take an English language proficiency exam as part of the admission process. These exams test your reading, writing, listening, and speaking skills, with results remaining valid for two years.

The most frequently required assessments are the Test of English as a Foreign Language (TOEFL) and the International English Language Testing System (IELTS).

Your results will be considered in your admission decision. They can also provide context to your scores on other tests that assume English proficiency, such as the ACT or SAT.

Many colleges list minimum or recommended scores on their admission webpages.

Students seeking admission to highly selective US colleges or universities need to be nearly fluent in English.

Some US universities will offer conditional acceptance to talented international students with low English language scores.

This option grants you more time to gain proficiency, often through participation in an on-campus English immersion or intensive study program. Once you achieve the required score on the TOEFL or other comparable exam, you are granted full admission and can enter one of the university's degree-granting programs. However, it is important to understand that enrolling in a preparatory language program—and the associated costs—may increase the time and cost of your degree.

Community colleges provide another avenue for international students with low English proficiency.

These two-year schools typically do not require students to submit English language test scores; they also offer English as a second language instruction at a lower cost than most four-year institutions.

International students can use their time at a community college to bolster their language skills and become better acclimated with a new culture and educational system.

See Chapter 12 for tips on how to transfer from a two-year college to a four-year university.

Calculate the Costs

The cost of higher education varies widely in the US, with each university setting its own tuition and fees.

Estimating the full cost for each university to which you plan to apply is important.

When calculating projected costs, in addition to tuition and fees be sure to factor insurance, living expenses, and travel to and from your home country. Universities will provide you with an estimated cost of attendance that roughly calculates the annual expenses associated with your degree program. You will be asked to complete a financial certification statement that demonstrates you have sufficient funds to cover the cost of your education and related expenses.

Be proactive and seek out scholarships, fellowships or grants aimed at international students.

Sometimes, it can be helpful for students to make a direct inquiry to individual colleges or universities about financial assistance possibilities.

Although most financial aid in the US is intended for US citizens or permanent residents, some schools offer need-based scholarships, merit scholarships and other forms of financial aid to international students.

Also check online and with those in your home country as you search for potential sources of financial aid. Representatives of EducationUSA advising centers, your country's US embassy or consulate and your ministry of education may have helpful tips.

Organizations with online information for international students seeking financial aid include:

- EducationUSA: *educationusa.state.gov* (Click on "Your 5 Steps to US Study," followed by "Finance Your Studies.")
- Institute of International Education: *www.fundingusstudy.org*
- NAFSA: Association of International Educators: *http://www.nafsa.org/* (Click on the "Explore International Education" tab, followed by the "Students" tab.)

Securing Your Visa

To study at a US college or university, international students must first obtain a visa. (An exception to this rule is if a student is a citizen or permanent resident of the United States.)

A student visa will allow you to lawfully enter the US.

The two most common types of visas issued to students are:

- F-1 visas, for students who have been accepted to an academic or English language program.
- J-1 visas, for students enrolled in a short-term exchange program.

Begin the visa application process as soon as you have confirmed your acceptance to a US college or university.

For students seeking an F-1 visa, the Immigration Form I-20 sent by your university or college is critically important. This document certifies that you have been admitted to a full-time academic or English language program and that you have demonstrated sufficient financial resources to stay in the US.

Most international students apply for their visas at the US embassy or consulate closest to their home country residence.

The visa application process usually involves a brief in-person interview. Application instructions may vary by location.

For international students on an F-1 visa who are already in the United States at a secondary school, English language program, college, or university, talk with a school counselor and/or international student advisor about how to transfer your Immigration Form I-20 to a different institution.

All international students should pay attention to dates when applying for their visas and making travel plans.

Advice about Consultants and Agents

Many individuals and organizations offer advice about applying to US universities and colleges. School-based counselors, university admission officers and US government-supported EducationUSA advisors are a few examples.

Many private businesses also specialize in advising students who are interested in attending a US university. There are two main types of these businesses:

Independent Educational Consultants: Independent educational consultants provide personalized advice about the US university application and admission process, and charge fees for their advice and support. They expose you to a full range of higher education options so you can identify the universities that meet your academic and personal goals. Independent educational consultants work for you. They are independent from the universities and colleges they offer advice about.

Agents: An agent is a company or individual contracted and paid by universities in other countries to advise and recruit students to those universities. Agents are most likely to recommend universities they recruit for and represent. Usually, the agent is paid by its partner university only if and after a referred student enrolls and begins taking classes. This payment is often a percentage of your tuition fees, and is called a commission.

Appendix A College Admission Application Checklist

A

The following list of important steps is intended as a handy checklist for you as you complete college applications. If you file more than one application, you might copy this blank form for completion with each application. Not all items apply to all applicants and all application forms.

Application Checklist for _____
INSTITUTION

- Read the directions thoroughly before filling out any form. Follow the directions carefully.
- Complete all factual information. Consult your school counselor with any questions.
- Complete rough draft of essay(s). Refine and proofread.
- Submit requests for recommendations to teachers (when required by colleges).

Teacher's name _____

Date given to teacher _____

Teacher's name _____

Date given to teacher _____

- Submit the counselor recommendation form and secondary school report form to your school counselor.
- Give report form to_____; _____.
  COUNSELOR DATE

NOTE: If no secondary school form is provided with an application, or if no instructions are given about submitting high school records, do not submit the application until you have talked with your school counselor about the proper procedure.

- Submit the application _____.
  DATE
- Request that standardized test scores be sent to the college _____.
  DATE
- Submit FAFSA and/or other financial aid applications on _____.
  DATE
- Visit campus on _____ and have interview with
  DATE

  _____.
  NAME OF INTERVIEWER

Appendix B The Prep for College Calendar

B

Freshman Year

It is never too early to plan for the future!

Build strong language, math and critical thinking skills by taking challenging courses. • Study hard and get excellent grades. • Strengthen your vocabulary by increasing your reading. • Become involved in co-curricular activities. • Meet your high school guidance counselor and discuss your plans for the next four years. • Search online to get an idea of the kinds of schools that may be of interest to you. • Check out what high school courses colleges require. • Know NCAA (National Collegiate Athletic Association) requirements if you want to play sports in college. • Keep an academic portfolio and co-curricular record. • Research career possibilities. • Begin saving money for college.

Sophomore Year

Concentrate on academic preparation and continue to develop basic skills and co-curricular interests.

September • Consult your guidance counselor about taking the PSAT in October. • If you plan on taking the ACT, talk to your guidance counselor about taking the PLAN this fall. PLAN does not have national testing dates, so ask your guidance counselor about your school's test dates. • You need to register several weeks in advance for the PLAN and the PSAT, so consult your guidance counselor early this month. • Take NCAA-approved courses if you want to play sports in college.

October • Take the PSAT for practice. The results will not be used for college admission. • Sign up, if you have not done so already, for co-curricular activities that interest you. The level of involvement and accomplishment is most important, not the number of activities. • Keep a record of your co-curricular involvement, volunteer work and employment (all year).

November • Make sure you are on top of your academic work. If necessary, meet with your teachers for additional help. • Save your best work in academic courses and the arts for your academic portfolio (all year).

December • Receive PLAN and/or PSAT results. Read materials sent with your score report. Consult your guidance counselor to improve on future standardized tests and discuss what courses may be required or beneficial for your post-high school plans.

January • Keep studying! • Volunteer—a great way to identify your interests and to develop skills.

February • It is never too early to start researching colleges and universities. Visit your guidance office to browse through literature and guidebooks. Search online and check out college and university websites.

March • Research SAT or ACT prep programs (optional).

April • Continue to research career options and consider possible college majors that will help you achieve your career goals.

May • Take Advanced Placement examinations, if appropriate. • Plan now for wise use of your summer. Consider taking a summer course or participating in a special program (i.e.: for prospective engineers, journalists or for those interested in theatre or music) at a local college or community college. Consider working or volunteering.

June • If you work, save some of your earnings for college.

July • During the summer, you may want to sign up for a PSAT/SAT prep course, review testing websites or complete practice tests in books designed to familiarize you with standardized tests.

August • Make your summer productive. Continue reading to increase your vocabulary.

Junior Year

Begin the college selection process. Attend college fairs, financial aid seminars and general information sessions to learn as much as you can about the college application process. Make sure you are meeting NCAA requirements if you want to play Division I or II sports in college.

September • Register for the October PSAT. • Meet with your guidance counselor to review your courses for this year and plan your schedule for senior year. • Continue to save samples of your best work for your academic portfolio (all year).

October • Junior year PSAT scores could qualify you for the National Merit Scholarship Program, the National Achievement Scholars Program or the National Hispanic Recognition Program. So, even though these scores will not be used for college admission, it is still a good idea to take the PSAT. The more you take standardized tests, the more familiar you will become with the format and the types of questions asked.

November • Junior year grades are extremely important in the college admission process because they are a measure of how well you do in advanced, upper-level courses. Grades also are used to determine eligibility for some scholarships and grants. Put in the extra effort and keep those grades up! • If you will require financial aid, start researching your options for grants, scholarships and work-study programs. Make an appointment with your guidance counselor or use the Internet to do research on your own.

December • You should receive the results of your PSAT this month. Read your score report and consult your school counselor to determine how you might improve on future standardized tests. The PSAT is excellent preparation for the SAT, which you will take in the spring. • If you plan to take the ACT, register now for the February test. Many colleges accept the ACT or the SAT. When you begin to explore different colleges and universities, double-check to see if they prefer or require the ACT, the SAT and/or the SAT Subject Tests.

January • Make a preliminary list of colleges you would like to investigate further. Search online, and use the college resources in your guidance office or library. • Ask your parents for your social security number (required on many college applications). If you were never issued one, contact the closest social security office as soon as possible to obtain a number.

February • Meet with your guidance counselor to discuss your preliminary list of colleges. Discuss whether your initial list of colleges meets your needs and interests (academic program, size, location, cost, etc.) and whether you

are considering colleges where you are likely to be admitted. You should be optimistic and realistic when applying to colleges. • Register for the March SAT if you have completed the math courses covered on the SAT. If not, plan to take the SAT and/or Subject Tests in May or June. • Prepare for the SAT or ACT by signing up for a prep course or completing the SAT/ACT practice tests available in the counseling office, at bookstores or online. But don't spend so much time trying to improve standardized test scores that grades and co-curricular involvement suffer.

March • Email, call or use online forms to request admission literature and financial aid information from the colleges on your list. There is no charge and no obligation to obtain general information about admission and financial aid.

April • When selecting your senior year courses, continue to challenge yourself academically. • Register for the May/June SAT and/or the May/June SAT Subject Tests. Not all SAT Subject Tests are given on every test date. Check the calendar carefully to determine when the Subject Tests you want are offered. Register for the June ACT if you want that test. • Continue to evaluate your list of colleges and universities. Eliminate colleges from the original list that no longer interest you and add others as appropriate. • Look into summer jobs or apply for special summer academic or enrichment programs. Colleges love to see students using their knowledge and developing their skills and interests.

May • Attend a college fair to get more information about the colleges on your list. NACAC sponsors college fairs in cities across the country during the fall and spring. Visit *nationalcollegefairs.org* for dates. • Take AP exams, if appropriate. • Get a jump start on summer activities—consider enrolling in an academic course at a local college, pursuing a summer school program, applying for an internship, working, or volunteering. • If you work, save part of your earnings for college. • Begin visiting college campuses. • Phone to set up appointments. Interviews are always a good idea. Many colleges will tell you they are optional, but an interview will show interest, enthusiasm and initiative on your part and provide an excellent opportunity to have your questions answered. Do a practice interview with your counselor, teacher, employer, or a senior who has had college interviews. Set up interviews as early as possible—interview times become booked quickly! • Take the SAT and SAT Subject Tests.

June • After school ends, get on the road to visit colleges. • Take the SAT, SAT Subject Tests and/or the ACT.

July–August • Visit colleges, take tours and have interviews. • Continue to refine your list.

Senior Year

Apply to colleges. Make decisions. Finish high school with pride in yourself.

September • Make sure you have all applications required for college admission and financial aid. Email, call or use online forms to request missing information. • Check on application and financial aid deadlines for the schools to which you plan to apply. They may vary, and it is essential to meet all deadlines! • Meet with your guidance counselor to be sure your list includes colleges that are well-suited to your academic record and personal preferences. Review your transcript and co-curricular records with your school counselor to ensure their accuracy. • Register for the October/November SAT and/or SAT Subject Test or the September/October ACT. • If the colleges require recommendations, reach out to the appropriate people at least three weeks before the due date and ask them to write on your behalf. Provide recommendation forms and any special instructions to the people writing your recommendation. Be thoughtful! Write thank-you notes to those who write recommendations and keep them informed of your decisions. • Plan visits to colleges and set up interviews (if you didn't get to them during the summer or if you want to return to a campus for a second time). Read bulletin boards and the college newspaper. Talk with current students and professors.

October • Attend a regional college fair to investigate further those colleges to which you will probably apply. • Visit *nationalcollegefairs.org* for dates. • Submit applications in time to reach the colleges by the deadlines. Check with your guidance counselor to make sure your transcript and test scores have been/will be sent to the colleges you are applying to. • If applying for early decision or early action, send in your application now. Also, prepare applications for back-up schools. Remember, if you are accepted under the early decision option, you are expected to enroll at that college and to withdraw all other applications. Submit financial aid information if requested from early decision/action candidates. • Register for the December/January SAT and/or SAT Subject Tests or the December ACT if you have not completed the required tests, are not happy with your previous test scores or think you can do better. • Have testing agencies send official test scores to the colleges on your list.

November • Take the ACT, SAT and/or SAT Subject Tests if appropriate. Don't forget to have test scores sent to colleges on your list. • Be sure your first quarter grades are good. • Continue completing applications to colleges. Make copies of all applications. • If you need financial aid, fill out the FAFSA (Free Application for Federal Student Aid). You can request a paper version of the FAFSA form by calling 800/4FEDAID. Check to see if the colleges to which you are applying require any other financial aid form. Register for the CSS PROFILE if required and obtain the college's own financial aid forms, if available. • Keep all records, test score reports and copies of applications for admission and financial aid. Do not throw anything away until at least the end of your first year in college. Having detailed records will save you time and effort should anything be lost or should you decide to apply in the future to other colleges or scholarship programs.

December • Have official test scores sent to colleges on your list if you have not done so. • Consult your school counselor again to review your final list of colleges. Be sure you have all bases covered. It is a good idea to make copies of everything before you submit your applications or drop envelopes in the mail. If for some reason your application gets lost, you will have a back-up copy. File your last college application. • If you applied for early decision, you should have an answer by now. If you are accepted, follow the instructions for admitted students. If the decision is deferred until spring or you are denied, submit applications to other colleges.

January • Keep working on your grades! Courses continue to count throughout senior year. • Request that your counselor send the transcript of your first semester grades to the colleges to which you applied. • Complete and return your FAFSA as quickly as possible after Jan. 1. Check to make sure your colleges or state do not require any other financial aid forms. If they do, consult your guidance counselor or contact the college's financial aid office.

February • Remember to monitor your applications to be sure that all materials are sent and received on time and that they are complete. Don't procrastinate; you can ruin your chances for admission by missing a deadline. • If you completed a FAFSA, you should receive your Student Aid Report (SAR) within four weeks after submitting the forms. Review the SAR carefully and check for any inaccuracies. If necessary, correct any items on the SAR and return it to the FAFSA processor (if a college transmitted your data directly, notify the college of any change). • If more than four weeks have passed after sending in your FAFSA and you have not received an acknowledgment, contact the Federal Student Aid Information Service at 319/337-5665 or 800/433-3243. To identify you, they will need your name, Social Security number, address, and date of birth exactly as it was written on your FAFSA. • Complete scholarship applications. You may be eligible for more scholarships than you think. Apply for as many as you can. • Enjoy your final year in high school, but don't catch senioritis!

March • Stay focused and keep studying—only a couple more months to go!

April • Do not take applications at rolling admission colleges for granted. Although these schools do not have application deadlines and admit students on a continuous basis, they may reach their maximum class size quickly. The earlier you apply, the more availability there may be. • Review your college acceptances and financial aid awards. Be sure to compare financial aid packages in your decision-making process. • If you are positive you will not enroll at one or more of the colleges that accepted you, inform those colleges you have selected another school. Keeping colleges abreast of your plans might enable those colleges to admit someone else. • If you know which college you will attend, send your tuition deposit and follow all other instructions for admitted students. You must decide which offer of admission to accept by May 1 (postmark date).

May • By May 1, decide on the one college that you will attend and send in your tuition deposit. Notify the other schools that accepted you that you have selected another college. • BE PROUD—you have completed a difficult task. • If your first-choice college places you on their waiting list, do not lose all hope. Some students are admitted off waiting lists. Talk with your counselor, and contact the college to let them know you are still very interested. Keep the college updated on your activities. • Take AP exams, if appropriate, and request that your scores be sent to the college you will attend.

June • Request that your counselor send your final transcript to the college you will attend. Notify the college of any private scholarships or grants you will be receiving. • Know when payments for tuition, room and board, meal plans, etc., are due. If necessary, ask the financial aid office about a possible payment plan that will allow for you to pay in installments. • Congratulations, you've made it through high school! Enjoy your graduation, and look forward to college.

July • Look for information from the college about housing, roommate(s), freshman orientation, course selection, etc. Respond promptly to all requests from the college.

August–September • Ease the transition into college. Accept the fact that you'll be in charge of your academic and personal life. What you do, when you do it and how things get done will be up to you. You'll have new responsibilities and challenges. Think about budgeting your time and establishing priorities. Take charge of the changes that lie ahead and eliminate or minimize pressures. Go forth with confidence and enthusiasm, willingness to adapt and determination to succeed academically and personally. • Pack for college. Don't forget to include things that remind you of friends and family. Be prepared for the new opportunities and challenges. • Have a great freshman year!

NACAC

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