Senior Year College Guidebook
2018-2019

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Step Ahead Scholars - Senior Year Checklist

	TASK	✓
AUAGUST/SEPTEMBER	Complete and Submit Step Ahead Scholars Application and register with College Greenlight (select Step Ahead Scholars as your college readiness prgm)	
	Register for fall SAT and/or ACT (use fee waivers from counselor) p. 8	
	Register for fall SAT Subject Test(s) if required by your colleges (use fee waivers) p. 12	
	Register for and use free test prep resources to prepare Kahn Academy (SAT) and ACT Kaplan Online Prep Live at act.org) p. 11	
	Research scholarship opportunities and deadlines using College Greenlight Create a list and start submitting applications p. 18-19	
	Research, apply, and participate in a Fall Fly-In (Diversity College Programs) p. 7	
	Research colleges and start your college list using College Greenlight	
	Create a Common App Account at www.commonapp.org and start adding your colleges p. 12	
	Request and submit your letters of recommendations p. 13	
	Draft your college application essay(s) p. 14-15	
	Create a resume/brag sheet p. 16-17	
OCTOBER/NOVEMBER	The FAFSA is available on October 1. Complete and submit the FAFSA. www.fafsa.ed.gov p. 14	
	Watch for you Student Aid Report (SAR), which will be available 3-5 days after you submit your FAFSA. Check your SAR for any errors and make necessary corrections. p. 14	
	Complete the CSS/Financial Aid PROFILE if required by your colleges. www.collegeboard.org p. 14	
	Continue refining your Common App, general college applications, and essays (including supplemental essays for each individual college)	
	Request and submit your letters of recommendations p. 13	
	Take the SAT or ACT p. 8	
	Continue to research scholarships and submit applications. p. 18-19	
	Create a college file and keep copies of all documents you send my mail or submit online	
	Attend a college fair, college night at your school, and meet with college representatives who visit your school when possible	
DECEMBER	Take the SAT or ACT if you want to try and raise your score p. 8	
	Remind your teachers and counselors of the deadlines for submitting your college recommendations p. 13	
	Meet all of your December college application deadlines	

JANUARY	Meet all of your January college application deadlines	
	Follow up with colleges by calling the admissions offices - make sure applications are complete	
FEBRUARY/MARCH	Write thank you notes to those people who wrote recommendation letters on your behalf	
	Inquire about and participate in accepted student fly-in visits	
	Make sure Secondary School Reports and mid-year grade reports are submitted to your colleges	
	Continue to research and apply for scholarships p. 18-19	
APRIL	Maintain organized files of all admissions and financial aid correspondence that you send and receive	
	Analyze your offers of admission and financial aid packages carefully p. 21	
	Waitlisted students should contact admission offices, if still interested in the college (Send letter and new helpful information) p. 23	
	Identify a financial aid contact at each college where you have been accepted. Check in with that person if you have any questions. Request a review of your financial aid offer if it does not meet your financial need or if a new situation has developed impacting your ability to pay for college. p. 23	
	Choose your college and accept its offer of admission before May 1st (National College Decision Day). Send in any required deposits and paperwork p. 24	
MAY/JUNE	Make sure your high school counselor sends your final transcript to your selected college	
	Review your financial aid award from the college you will attend and accept or decline each loan and grant individually p. 23	
	Secure housing slot and send in housing deposit p. 24	
	Send completed health forms to your college and check on your medical insurance coverage at school-provide any information your college needs p. 24	
	Prepare and take any final standardized tests, i.e. AP Exams	
JULY/AUGUST	Regularly check your college portal, email, and mail to meet all deadlines for class registration, orientation registration, tuition and room and board payments, placement testing, and housing requests	
	Review class registrations	
	Contact roommates	

Your College Search

Choosing the college that is the best fit for you is critical to your success and happiness in college and your career. Now is the time to understand all of the options, do your research and start to narrow your choices.

Types of Colleges and Universities: Understand Your Options

Public Institutions	vs.	Private Institutions
Public institutions are supported primarily by state and local funds and usually offer lower tuition rates than private universities, especially for in-state residents. *Options to Explore:* Georgia's 28 state colleges and universities, including Georgia State, University of Georgia, Georgia Tech, Georgia Southern, Georgia Gwinnett College. Visit http://www.usg.edu/ for more ideas.		Private institutions are supported primarily by tuition and private contributions. Private colleges and universities cost more than public institutions, but because of their large endowments, may offer more scholarships or grant aid. *Options to Explore:* In Georgia - Emory University, Mercer University, Oglethorpe University, Out of state - Georgetown University, Amherst College, Davidson College, Rice University

Four-Year Colleges or Universities	vs.	Two-Year Colleges
Students earn a bachelor's degree in a wide range of academic areas. Graduates enter the job market or pursue an advanced degree. Students choose from a wide variety of activities, clubs and athletic events. Most offer campus housing. The cost of a four-year school can be substantial and will vary significantly by school, but financial aid can make it affordable. *Options to Explore:* In Georgia - Emory University, Georgia Tech, University of Georgia, Berry College, Agnes Scott (women's college), Out of state - Lafayette College, Covenant College, Young Harris College, Grinnell College, Skidmore College		Students receive an associate degree or a certificate focusing on a specific career. Graduates enter the job market or transfer to a four-year college (check articulation agreements). Students' choices of clubs and athletic events may be limited. Most do not offer campus housing; however, some private colleges have housing available. Tuition at a two-year school is often less than tuition at a four-year institution. In addition, pursuing an associate degree allows students to enter the job market in less time than if students earn a degree at a four-year institution. *Options to Explore:* Georgia Piedmont Technical College, Gwinnett Technical College, Savannah Technical College

Universities	vs.	Liberal Arts Colleges
Often very large institutions, universities award bachelor's, graduate and professional degrees. They are often made up of smaller colleges, including colleges of business, arts and sciences, nursing, education and engineering. They also are centers for research. Universities offer students the widest choice of majors although classes will sometimes be taught by graduate students (TAs). Private universities cost more than public ones, but often more financial aid. *Options to Explore:* In Georgia - Emory University, Mercer University, Oglethorpe University, Out of state – George Washington University, Boston University, Vanderbilt University		Relatively small, liberal arts colleges are private schools, which offer majors in areas such as literature, history, languages, economics, science and math. They are characterized by small class size and access to professors. Liberal arts colleges are more expensive than public universities, but often can provide more financial aid. *Options to Explore:* In Georgia – Oglethorpe, University, Berry College, Morehouse College, Spelman College, Out of state - Davidson College, Bard College, Bowdoin College, Williams College

Specialized Colleges

Specialized colleges focus on the needs and interests of a specific group of students. Specialized schools can be public or private, so their cost and the amount of financial aid they offer vary.

- **Historically Black Colleges and Universities (HBCUs)** were founded to educate African American students. Today they are open to everyone.
  Options to Explore: Morehouse College, Spelman College, Clark Atlanta University, Hampton University, Howard University, Lincoln University
- **Women's Colleges** enroll only (or mostly) women. Most are small liberal arts colleges.
  Options to Explore: Agnes Scott College, Wesleyan College (Macon, GA), Bryn Mawr College, Mount Holyoke College, Smith College
- **Arts Colleges and Universities** prepare students for careers in the visual and performing arts. Courses of study include acting, art history, fashion design, film, music, and photography.
  Options to Explore: Savannah College of Art and Design, The New School, New York University, Brigham Young University – Provo, Pratt Institute
- **Religiously Affiliated Colleges and Universities** were founded based on principles of a religious faith. The founders' religious beliefs may be historical only, or may be closely aligned with the school's academic programs and campus life.
  Options to Explore: Boston College (Roman Catholic), Rhodes College (Presbyterian), College of Wooster (Presbyterian)

⃠ Be Cautious about For-Profit Institutions ⃠

Most colleges are not-for-profit institutions, which means any extra money is reinvested into the school's facilities and programs. For-profit colleges are run by private businesses, at least in part to earn money for the business owners. Carefully research a college's accreditation on its website or on the Department of Education website in the state in which the college/institution is located. For-profit institutions may leave you with a large amount of debt that can outweigh your earning potential. Be sure you understand your financial commitment! You can find out if a school is a for profit institution at **www.collegeresults.org.**

Narrow Your Search

Attend college fairs when possible and use the internet to learn about and compare colleges.

Start with College Greenlight! - It enables students to search and save colleges based on preferences and locate scholarships (designed specifically for first-generation and underrepresented students). www.collegegreenlight.com

- Explore **QuestBridge** and **Posse Partner Colleges**
- **Colleges That Change Lives (CTCL)**
- **American Talent Initiative Colleges and Universities**

- **Women's Colleges**
- **Big Future** by the College Board profiles colleges and sets up searches based on your choices. www.bigfuture.collegeboard.org/college-search
- **Campus Tours** takes you on virtual visits to thousands of campuses and provides college maps. www.campustours.com
- **College Navigator** searches for colleges based on your preferences. www.nces.ed.gov/collegenavigator
- **I'm First** celebrates students who are the first in their family to attend college through an online community. The site searches for and offers profiles of colleges that support first-generation college students. www.imfirst.org
- **College Websites** offer specific details about all aspects of fit. Most colleges have social media pages you can follow. Many offer student blogs that provide different perspectives about campus life and programs.

Diversity Visitation and Fly-in Programs

Between 50 and 100 colleges host free or low-cost visitation programs for students from diverse backgrounds. These visits give students a taste of campus life and often include a chance to attend classes, meet professors, stay in a dorm and attend social activities. Many of these programs take place in the fall and require a special application, so you must plan ahead to participate during your junior or senior year. For a list of schools offering a fly-in program, visit **http://getmetocollege.org/what-colleges-look-for/2018-fall-diversity-visit-programs**. To learn if a particular college has a fly-in program, visit its website.

Finalize Your College List

Experts recommend that you apply to between five and eight colleges where you can be happy. Discuss what you have learned and how you feel about each school on your list with your College Prep Team and your counselor. Use your College Comparison Worksheet (Appendix) to help you determine where you would like to apply.

Be Realistic

Be realistic about your academic profile: your GPA, class rank and standardized test scores tell a school a lot about you. Schools will compare your academic profile to that of admitted students and to your senior class to assess your potential for success at their institution.

Segment Your List

Organize your list into three groups: reach schools (two), target schools (two to four), and likely admit schools (two). All of these should be schools you would be excited to attend.

- **"Reach"** schools are colleges where your chance of being accepted may not be as high as at other institutions.
- **"Target"** schools are strong matches, based on your academic profile (GPA/test scores), financial aid needs and social preferences.
- **"Safety"** schools are colleges where your test scores, GPA and class rank meet or exceed those needed for admission, and they are also a "financially safe" (affordable) option if all else should fail.

Applying to College

- Standardized Test Scores
- Application Form
- Application Fee
- Letters of Recommendation
- Personal Interview
- High School Transcript
- Essays (Personal Statement and Supplemental Essays)

Standardized Tests: The SAT and ACT

Most colleges require you to submit scores from standardized admissions tests. Preparing in advance for these tests can have a big impact on your scores. Remember: test scores are just one part of your application and will be viewed together with your grades and activities.

2018-2019 SAT Test Dates

SAT Date*	Registration Deadline	Late Registration Deadline**
August 25, 2018	July 27, 2018	August 15, 2018
October 6, 2018	September 7, 2018	September 26, 2018
November 3, 2018	October 5, 2018	October 24, 2018
December 1, 2018	November 2, 2018	November 20, 2018
March 9, 2019	February 8, 2019	February 27, 2019
May 4, 2019	April 5, 2019	April 24, 2019
June 1, 2019	May 3, 2019	May 22, 2019

*Scores become available approximately 2 weeks after the test date

**Late registration with a fee waiver is allowed at no charge (for the SAT only, not ACT)

2018-2019 ACT Test Dates

ACT Date*	Registration Deadline	Late Registration** (additional fee)
September 8, 2018	August 10, 2018	August 26, 2018
October 27, 2018	September 28, 2018	October 14, 2018
December 8, 2018	November 2, 2018	November 19, 2018
February 9, 2019	January 11, 2019	January 18, 2019
April 13, 2019	March 8, 2019	March 25, 2019
June 8, 2019	May 3, 2019	May 20, 2019
July 13, 2019	June 14, 2019	June 24, 2019

*Scores become available approximately 2 weeks after the test date

**ACT waiver NOT accepted for late registration

Test Costs and Fee Waivers

The SAT with essay costs $64.50 ($47.50 without essay). The ACT with essay costs $67.00 ($50.50 without essay). Eleventh and twelfth grade students whose family income qualifies can apply for fee waivers to take the tests and report their scores to colleges for free. ***Ask your school counselor for your fee waivers.***

SAT Fee Waiver Service Benefits

Eligible students can take advantage of the following services for free:

- Up to TWO registrations for the SAT and up to two registrations for the SAT Subject Tests—a total of four fee waivers (One fee waiver card covers one SAT registration or up to three SAT Subject Tests on one test day)
- Four score reports included with registration (must be used before the date indicated on your registration ticket - usually 9 days after test date)
- A total of **four** additional score reports, which can be ordered at any time during the student's testing timeline
- The Question-and-Answer Service (QAS) or the Student Answer Service (SAS). Students must order the service when registering to get it at no charge
- Up to four College Application Fee Waivers
- Up to eight CSS/Financial Aid PROFILE® fee waivers to use to apply online for nonfederal financial aid. Visit profileonline.collegeboard.org for more information

ACT Fee Waiver Service Benefits

Eligible students will receive:

- A maximum of TWO separate ACT waivers, which cover the basic registration fee for your test option on a national test date
    - IMPORTANT: The waiver is used once you register, even if you do not test on the requested test date. To take full advantage of the waiver, you must follow through and test on your registered test date.
- One score report to the high school and up to four college choices (list colleges when you register to save money)
    - Unfortunately, the ACT, unlike College Board, does not offer fee waivers for additional score reports. You can get a fee waiver for the test itself, but there is no way to send score reports for free beyond the **four** you get with registration
- Free access to ACT Kaplan Online Prep Live, which includes full access to ACT Online Prep
    - All students will receive an email with their login information

Reporting Your Scores

You must officially report your scores to colleges through the testing agency (i.e., the College Board for the SAT, or the ACT). Each time you register for either test, you will receive four free score reports. The SAT will give an additional four reports to students who qualified for a registration fee waiver. Once these score reports have been used, additional score reports cost $12 per college for the SAT and $13 per college for the ACT. If you take the SAT or ACT more than once, the College Board and ACT allow you to choose which set of scores you wish to report, although some colleges require you to submit all of your test scores. Many colleges "superscore" your results, meaning they combine your best score from each section of the test to give you your highest possible score.

Learn more about your score reporting options:
SAT: https://sat.collegeboard.org/register/sat-score-choice
ACT: www.actstudent.org/scores/send
https://blog.prepscholar.com/sat-cost-act-cost-and-how-to-save-money

The Tests: Which to Take?

The ACT and SAT are both timed tests, which measure students' academic readiness for college. Changes to the SAT in March 2016 have made the tests more similar. Both tests are accepted at all four-year colleges in the U.S. Most students take the SAT or ACT (or both) during their junior and/or senior years of high school. Many take them multiple times to try to improve their scores. It is wise to take them at least twice. You can try sample questions from each test to determine the test with which you are most comfortable.

For free practice SAT tests, visit: www.khanacademy.org/sat.
For free practice ACT tests, visit: http://www.act.org and select "Test Prep."

Comparing the SAT and ACT

	SAT	ACT
Format	**Three required sections:** • Reading • Writing & Language • Math The essay is optional. Check out sample writing prompts at: https://collegereadiness.collegeboard.org/sample-questions.	**Four required sections:** • English • Mathematics • Reading • Science The writing section is optional. Check out sample writing prompts at: www.actstudent.org/writing.

Scoring	**A perfect score is 1600.**
	• Scores range from 400 to 1600 on the required sections and are the total of points scored on:
	  ◦ Evidence-Based Reading and Writing (200-800)
	  ◦ Math (200-800)
	• The optional essay is scored separately.
	• Learn more about SAT scoring: https://collegereadiness.collegeboard.org/sat/scores.
		A perfect score is 36.
		• Scores range from 1 to 36, which is the average of the four required sections.
		• The average score that colleges use is called a Composite Score.
		• The optional writing section is scored separately.
		• Learn more about ACT scoring: www.actstudent.org/scores/understand.

Length	**Three hours,** plus an additional 50 minutes for the essay.	**Two hours and 55 minutes,** plus an additional 40 minutes for the writing section.

SAT Subject Tests

SAT Subject Tests measure your knowledge of specific subject areas There are 20 SAT Subject Tests within five subject areas: mathematics, English, languages, history and science. Each multiple-choice test is one hour long. **Why take them:** Most selective colleges require you to take at least two SAT Subject Tests. For the majority of colleges, they are optional. **When to take them:** As soon as possible after finishing your class in that subject area. To learn more, visit: https://collegereadiness.college board.org/sat-subject-tests.

What is "Test Optional"?

Close to 1,000 colleges have chosen to place less emphasis on standardized test scores. Some no longer require standardized tests; others exempt students who meet certain academic standards, such as a specific GPA or class rank. **Most will require a graded writing sample**. If you take the SAT or ACT at least twice and believe your score does not indicate your college readiness, consider whether applying test optional is a good choice for you.

Remember: Check each school's definition of "test optional" and make sure applicants who apply test optional are still considered for merit-based financial aid. For more information about schools that allow you to apply test optional, visit: **www.fairtest.org/university/optional**.

Prepare Yourself to Do Your Best (Khan Academy/ACT Kaplan Online Prep Live)

Knowing what to expect — test format, directions, etc. — will help you do your best on standardized tests, as will studying and practice. Use these resources to learn about the SAT and ACT, access practice tests and work on trouble areas:

- Free test prep resources are available online. The College Board teamed up with Khan Academy to offer video tutorials and practice tests (www.khanacademy.org/sat). You can also download the SAT Practice App for daily SAT questions and to scan and grade answers to full-length practice tests from the College Board site. Practice test results can be uploaded into Khan Academy for personalized practice. For additional resources, visit: www. majortests.com and www.number2.com.
- ACT Kaplan Online Prep Live – free to students who register with a fee waiver. They will send you an email with your login information.
- Uniontestprep.com - free ACT practice
- Your friends also can be your study partners. Form a weekly study group with friends to prepare together.

Be Ready for Test Day

Follow these tips to do your best on test day:

- **Do not cram the night before.** Get a full night's sleep and eat a healthy breakfast.
- **Get directions to the test center in advance.** If you are unfamiliar with the location, take a practice run to make sure you know where you are going. Remember: most public transit changes its schedule on weekends.
- Arrive at least 20 minutes early on test day.
- **Bring your admission ticket, three sharpened No. 2 pencils with erasers, photo ID and an approved calculator with extra batteries.** Computers, tablets, cell phones and other electronics are not allowed. To learn more about what to bring on test day and what qualifies as an acceptable calculator, visit:
    - SAT: https://collegereadiness.collegeboard.org/sat
    - ACT: www.actstudent.org/testprep/taking
- **Stay positive and relaxed.**

Application Form and Fee Waivers

Identify Which Application to Use

Some colleges have their own applications while others rely on one of a number of standardized applications. Be sure to research the applications required by the schools on your list.

The Common App

This application is used by more than 700 colleges and universities. It allows you to apply to up to 20 schools using a single online application. Application fees will usually be waived for those who took the SAT with a fee waiver or can demonstrate financial need. To learn about requirements, deadlines and supplementary materials (e.g. additional essays) required by member colleges, visit: www.commonapp.org.

Public College and University Applications

These schools often use specialized applications which can be found on their websites.

Application Fees and Fee Waivers

Every income-eligible student who takes the SAT or SAT Subject Tests using a test fee waiver can choose four colleges from over 2,000 participating colleges and apply for free. These waivers will be available in your College Board account starting in late August. You can also request fee waivers from NACAC and by contacting individual colleges to explain your circumstances. Use these waivers for schools that do not accept the Common App.

Understand College Admissions Options

Generally, there are four options for college admissions. The option you select will impact when your application is due, when you find out if you are accepted and your ability to choose a school based on how much financial aid it offers. Options and deadlines vary by schools, so carefully research the schools to which you are interested in applying. **Also keep in mind that some schools have scholarship deadlines that require early applications, i.e. UGA Presidential Scholarship.**

OPTION 1: Regular Decision

Regular Decision is the most common admissions option **and allows you to apply to as many schools as you like and compare financial aid packages.** Applications are typically due between November and February. Decisions arrive between March and April.

OPTION 2: Rolling Admissions

Rolling Admissions applications are evaluated on a first-come, first-served basis, until the school fills its freshman class. You will receive an admissions decision within four to eight weeks of applying. Rolling Admissions allows you to apply to as many schools as you want and to compare financial aid packages.

OPTION 3: Early Action

Early Action allows you to apply early to — and hear back sooner from — your first-choice school. Applications are usually due in early to mid-November. Early Action is nonbinding,

meaning it does not commit you to attend the school. It does tell the school you are very interested.

OPTION 4: Early Decision*

Early Decision is an option reserved only for the school you are certain is your best fit — academically, socially ***and*** financially. When you apply Early Decision, you promise you will attend the college if admitted and withdraw all other applications.* Early Decision lets you show your commitment to a school by applying by an Early Decision deadline (often November 1 or 15, and sometimes January 1 for an additional Early Decision II deadline). Most schools provide decisions four to six weeks later.

***Early Decision and Financial Aid -** If you are accepted Early Decision and the estimated financial aid package offered by the college at the time of your acceptance does not make that school affordable for you, you may forfeit your admission and apply to other colleges.

Ask for Letters of Recommendation

Most colleges require letters of recommendation from your guidance counselor and at least one teacher. Your guidance counselor will write about your overall performance and achievement in high school, and your teacher will talk about the type of student you are in the classroom. Many colleges will allow you to submit additional recommendations from individuals who know you from the community, such as a supervisor, coach, community group leader (scout leader, etc.) or spiritual leader. These are called supplemental recommendations.

Steps to Obtaining Recommendations

- Request recommendations from teachers from academic classes — English, math, science, foreign language, social studies — you took your junior or senior year. Teachers who know you well can write the most effective recommendations.
- If you have a special interest, such as photography, art, drama or music, consider asking that teacher for a supplemental recommendation. Submit no more than two supplemental recommendations. Never submit a recommendation from a family member or friend.
- To ensure that your "recommenders" know enough about you to write a robust recommendation, provide each person with a copy of your resumé. Talk with them about your strengths, any challenges you have encountered or overcome, and why you want to attend each college.
- Request recommendations at least one month before they are due.
- Once your recommendations have been submitted, check your college portals to make sure they have been received. Then, write a thank you note to each person who wrote a recommendation for you. Also, remember to let these people know when you receive your acceptances.

Schedule an Interview

Many liberal arts colleges and some universities allow you to interview with admissions staff. This is a chance to make yourself stand out, by talking about your experiences, and interests

and why you want to attend their school. Follow these tips to make the most of each college interview: https://bigfuture.collegeboard.org/get-in/interviews

Request Your Transcript

Your high school transcript is a compilation of all of your courses and grades. Be sure to request that your transcript be sent to every school to which you are applying. Check your portal at each of these schools to make sure it was received. Some colleges will ask to see your first semester, senior year grades as part of their decision process. Sending your transcripts can be arranged with your guidance counselor; however, make sure you understand the transcript request policy at your school. Ask about fees and processing times.

Complete the FAFSA (and possibly the CSS Profile)

Students interested in receiving financial aid must fill out and submit the FAFSA — Free Application for Federal Student Aid — which gives colleges information about your family's financial situation. Some colleges also require you to complete the **CSS/Financial Aid Profile**. To determine if your school requires the Profile, visit http://css.collegeboard.org.

The FAFSA is available on October 1st and you should submit it as early as possible. Within three to five days of completing your FAFSA, your **Student Aid Report (SAR)** will be available at www.fafsa.ed.gov. If you submit your FAFSA by mail, it will take longer. The SAR summarizes the information you provided in your FAFSA and shows your Expected Family Contribution (EFC). Your EFC is the amount you and your family are expected to be able to pay toward college. The FAFSA and SAR are used by colleges to determine your financial need applying the following formula:

Cost of Attendance – Expected Family Contribution = Financial Need*

*Schools do not guarantee to meet your entire financial need and colleges may require you to pay more than your EFC. Once colleges start sending award letters, it is important to read them very closely to determine your final costs.

Free Help with Your FAFSA

There are a number of ways to get help filing your FAFSA:

- Call 1-800-730-8913 (TTY) to ask a question
- Visit https://studentaid.ed.gov/sa/fafsa for detailed instructions
- Visit www.studentaid.ed.gov/contact for Frequently Asked Questions and contact information
- Learn about free FAFSA filing "Help Events" at https://www.pheaa.org/college-planning/fafsa/ help-events.shtml

Write Your College Essays

The college essay — or personal statement — lets you tell your story in your own words. This is your opportunity to express who you are beyond your grades and test scores. In addition to your personal statement, some colleges will ask for supplemental essays. Check the requirements for each of your colleges.

Know Your Audience

- Your essay is intended to demonstrate your writing skills. Give yourself enough time to craft your essay, proofread and edit it, and show it to several other people. Start it at least one month before it is due.
- Admissions officers read hundreds — sometimes thousands — of essays each year. The way to stand out is to write honestly and authentically about yourself.
- Know that admissions officers are looking for students who can and will succeed at their school. Your essay should convince them you are a student they want to accept — someone who will be a good fit for their school.
- There is no 'right' topic to write about or right voice to use. The best topic to write about is one that matters to you and conveys what makes you a unique applicant. The best voice is yours — be yourself, use language that feels comfortable to you and tell your story.

Conquer the Blank Page

- Getting started is the hardest part. Follow these steps to write a strong essay:
- Brainstorm topics, letting ideas flow. Use the SAS brainstorming activities to help jumpstart your essay.
- Organize your ideas in an outline.
- Allow your first draft to be just that — a first draft. Do not stress about it. Just write and know you will revise it later.
- Take a break from writing and then return to your draft. Reread and revise it. Be creative in telling your story — start with an anecdote or find a way to relate your story back to the college.
- Look for unnecessary words that do not add to your story. Make sure your details matter and are not just taking up space. The best essays make every word count.
- Allow time to continue developing your story. Focus on the content first and save grammar and spelling for later.
- Ask for honest feedback on your essay from your College Prep Team.
- After each draft, set your essay aside for a day or two, then reread and revise.
- Proofread for grammar, formatting and typos. Read it out loud to hear how it sounds. Print it out to catch mistakes missed on the screen. Ask someone else to proofread your essay to catch any errors you may have missed. Read it one more time to make sure your grammar and spelling are perfect.

Essay Topics to Avoid

- Anything controversial, such as politics and religion, which could offend the reader.
- Your admiration for a role model, family member or celebrity. The essay should be about you.
- A traumatic experience, such as the illness or death of a family member or friend, unless you write about how it affected you and the resilience you gained from the experience.

Create Your Resumé

Your resumé outlines your educational background, involvement at school and in the community, work history and achievements. It provides colleges and potential employers with important information about you in one organized document.

The easiest way to create your resumé is to start early, preferably in ninth grade, and update it each year. Your resumé should include the following information:

- **Contact information:** Include your name, home address, phone number and email address.
- **Education:** List the name and location of your high school and the date you expect to graduate (e.g., Clarkston High School, Clarkston, GA Class of 2018).
- **Academic enrichment:** List the names of enrichment programs (school, after-school and summer) you have completed. Include the sponsoring organization and the dates you participated (e.g., CDC Detective Camp, August 2017).
- **Extracurricular and volunteer activities**: List the clubs, sports teams, arts programs, community service experiences, etc., in which you are involved. Add leadership roles and dates of participation. Highlight special accomplishments (e.g., Varsity Basketball Team, Co-Captain, 2015 • Neighborhood Community Garden, Volunteer, 2014–2015 • School Newspaper, Sports Editor, 2014–Present).
- **Honors and awards:** List any honors you have received during high school. Include the sponsoring organization, award title and date received (e.g., Honor Roll, each semester, 2013–Present • Atlanta Sports Council, High School Scholar Athlete of the Year, 2014).
- **Work experience and internships:** List any jobs you have held during high school. Include the company's name, your title, dates of employment and key responsibilities (e.g., Joe's Coffee Shop, Waiter, June–August 2015).
- **Skills:** Include additional skills or training that might be interesting to a college or a prospective employer, such as languages spoken, computer skills or specialized training (e.g., Fluent in Mandarin • Proficient in desktop publishing programs • Certified in first aid).

Your resumé is SERIOUS business:

- Be authentic. Do not embellish the truth or include anything that is inaccurate.
- Use complete names of programs, businesses and awards.
- Do not use a cute, funny or inappropriate email address.*
- Keep it active with strong verbs such as participated in, organized, created, led and received.
- List your most recent experiences first. Include dates.
- Proofread and edit your resumé and ask others to review it.
- Do not list your references.
- Limit your resumé to one page.
- Now you are ready to create your resumé by using the format and additional tips offered on the following page.

***TIP**: Make a professional email address for college communications, remove unprofessional email profile pictures, and clean up your social media accounts. The colleges will search you online and what they see will influence their decision to accept you.

Julio Ruiz

4515 Locust Street, Apt. 5
Philadelphia, PA 19139
215-555-1212
JulioRuiz@gmail.com

Use your formal name and a larger font to make it stand out.

Use a professional email address that identifies you.

EDUCATION

Expected Graduation June 2017 — **Commonwealth High School, Philadelphia, PA**

ACADEMIC ENRICHMENT

Vary the font size to emphasize section headings.

September 2014–Present **Philadelphia Futures — Sponsor-A-Scholar Program**

- Attend academic enrichment classes from September through June
- Participate in summer academic programming
- Attend monthly Communications Club and Film Series meetings

June 2016 **Temple University Summer Owls Leadership Program**

- Completed two communications courses led by Temple professors
- Facilitated a 10-student group of community service volunteers

Bullet point details. Describe your role in a phrase using action verbs.

EXTRACURRICULAR AND VOLUNTEER ACTIVITIES

2016–Present ***The Gazette***, Editor, Commonwealth High School Newspaper
2016–Present ***The Fusion***, Assistant Editor, Commonwealth High School Yearbook
July 2016 **Democratic National Convention**, Media Room Volunteer
2013–2016 ***The Gazette***, Features Writer, Commonwealth High School Newspaper
2013–2014 **Representative Dwight Evans**, Campaign Volunteer

Organize your resumé with consistent formatting.

HONORS AND AWARDS

2013–Present **Honor Roll**, Commonwealth High School
2016 **High School Excellence in Journalism Award**, Finalist
2015 **High School Democrats Commitment Award**, Recipient

WORK EXPERIENCE

May 2014–Present ***The Westside Weekly***, Philadelphia, PA
Intern

- Proofread articles
- Take photos at community events

June–August 2014 **Representative Dwight Evans**, Philadelphia, PA
Communications Intern

- Documented calls for assistance from constituents
- Wrote press releases

Use full, proper names throughout for awards, job titles, places you worked, etc.

OTHER SKILLS

Digital photography
Proficient in Microsoft Office: Word, PowerPoint, Excel

Use a basic, easy-to-read font, such as Arial or Times New Roman.

Paying for College

The Cost of Attending College

Most students and their families know about the cost of tuition, room and board, but many do not realize there are additional costs associated with going to college. When choosing your college fit, you must consider all of these costs.

The Direct Costs of College

The direct costs of college include the cost of tuition and fees (what you will pay to take classes), plus room and board (housing and food). The "direct" costs of attending college will appear on your bill.

The Indirect Costs of College

In addition to the direct costs of attending college, there are additional "indirect" costs that will not appear on your bill, but must be considered when calculating your total cost of attendance. Indirect costs may include:

- Textbooks and school supplies
- Transportation to and from college
- Computer and accessories
- Personal expenses including clothing, toiletries, laundry, phone, internet, entertainment, etc.
- Dorm necessities such as bedding, towels, desk lamp, etc.
- Meals and parking for commuters

Types of Financial Aid

There are four basic types of aid: grants, scholarships, Work-Study and loans.

Grants

Grants are a highly desirable type of aid because they do not need to be repaid. To be eligible for most grants you must submit the FAFSA.

- Federal Pell Grants are awarded based on financial need. The maximum Pell Grant for the 2017-2018 academic year is $5,920.
- Federal Supplemental Educational Opportunity Grants (FSEOGs) are awarded to students with the greatest financial need. The maximum grant is $4,000 a year. The amount you are awarded depends upon other aid you receive and your financial need. Schools have limited FSEOG funds, so submit your FAFSA early.
- Institutional Grants are offered by many colleges based on academic merit, area of study and/or financial need. The amount of these grants and the criteria for receiving them will vary by school.

Scholarships

Scholarships are given to reward special talents, celebrate academic achievement, and support individuals with financial need or unusual life circumstances. Like grants, scholarships are highly desirable, because they do not have to be repaid. Strategies for researching scholarships include:

- Begin your research early so you understand the grades and attributes you will need to be a strong candidate.
- Seek scholarships that match your strengths, whether they are academic, athletic, creative or based on community service.
- Ask your parents or guardians if their workplace offers scholarships to the children of employees.
- Look into organizations in which you and your family are involved. Many faith-based organizations, civic associations and unions offer scholarships.

Hundreds of scholarships offer aid to a wide range of students. Use the resources offered below to search for scholarships for which you might be eligible. The easiest way to track down appropriate scholarships is by using a search engine.

Take some time to explore the following <u>NATIONAL SCHOLARSHIP DATABASES</u>:

College Greenlight: https://www.collegegreenlight.com
Cappex: www.cappex.com/scholarships
Chegg: www.chegg.com/scholarships
The College Board: bigfuture.college board.org/scholarship-search
CollegeNET: www.collegenet.com
College Scholarships.org: www.collegescholarships.org
Free-4U: www.free-4U.com
Niche: https://colleges.niche.com/scholarships
Peterson's: www.petersons.com
Raise.me: www.raise.me
Sallie Mae: www.salliemae.com/plan-for-college
Scholarship Monkey: www.scholarshipmonkey.com
Scholarships.com: www.scholarships.com/main.aspx
Scholly: www.myscholly.com
Unigo: www.unigo.com/scholarships

Check out these <u>NATIONAL SCHOLARSHIPS</u> and see if you are a good fit:

QuestBridge: www.questbridge.org
Coca-Cola First Generation Scholarship: www.coca-colascholarsfoundation.org
Gates Scholarship: www.thegatesscholarship.org
Hispanic Scholarship Fund: http://hsf.net/en/scholarships
Dell Scholars: www.dellscholars.org
Asian & Pacific Islander American Scholarship Fund: http://www.apiasf.org/index.html
Horatio Alger Scholarship: www.horatioalger.org
I'm First Scholarship: www.imfirst.org/scholarships
Jack Kent Cooke Foundation College Scholarship Program: www.jkcf.org/scholarships
Jackie Robinson Foundation Scholarship: www.jackierobinson.org
United Negro College Fund Scholarship: https://scholarships.uncf.org

Federal Work-Study

Federal Work-Study helps students with financial need pay for their education by providing a part-time job on or off-campus. Work-Study is awarded as part of your financial aid package, so you must fill out the FAFSA to qualify. It is available to full and part-time students. If you receive a Work-Study award, you will be responsible for accessing your school's database of jobs and interviewing for those that interest you. Most schools offer a wide range of options. Students are guaranteed to earn at least the federal minimum wage and are paid directly by their school.

Loans

Loans are offered by the federal government and by private banks and financial institutions. Federal student loans, offered by the government, are preferable to private loans as they generally offer lower, fixed interest rates, and repayment does not begin until after you graduate. Repayment of private loans may begin as soon as the money is borrowed.
You must complete the FAFSA to apply for all federal loans. Private loans require a loan application. To learn more about the difference between federal and private loans, visit: https://studentaid.ed.gov/sa/types/loans.

The most common types of college loans include:

- **Federal Direct Loans** are available to all students enrolled at least half-time and feature low interest rates and several repayment options. These loans can be "subsidized" or "unsubsidized." *Subsidized* loans are based on financial need. The government subsidizes (pays) the interest on your loan while you are in school and for a grace period of six months after graduation. *Unsubsidized* loans are not based on financial need. You will be charged interest from the time you borrow the money until the loan is paid off.

- **Federal Direct PLUS Loans** can be taken out by parents of dependent college students to help pay for educational expenses not covered by other financial aid. Parents must undergo a credit check. Like unsubsidized loans, interest is charged on PLUS loans while you are in college. If your parents are ineligible for a PLUS loan due to a poor credit history, your college's financial aid office may be able to certify you to receive more Federal Direct Unsubsidized Loans. Learn more about Federal Student Loans at https://studentaid.ed.gov/sa/types/loans.

- **Private Student Loans** are available to pay college expenses, based on your credit history. Private loans usually have higher interest rates than government loans and less favorable repayment terms. Accordingly, you and your family should consider taking out a private loan only if you have exhausted all other loan options and know you will be able to meet repayment obligations. While all students are eligible to receive federal loans, private student loans may require a co-signer.

Understand Your Loan Obligations

Student loans can help you invest in your future; they can also limit your choices after graduation. You must understand fully the impact of the financial obligation you are assuming.

- Use the loan repayment calculator at https://studentaid.ed.gov/sa/repay-loans to project monthly payments and learn more about repayment plans.

Your Financial Aid Package

Understand Your Financial Aid Package
Meet Jamal Williams, a hypothetical student who will be attending Futures University, a fictitious state-related university in Georgia.

The total cost for Jamal's first year at Futures University is $32,420, calculated as follows:

Tuition:	**$19,820**
Room and Board:	**$8,800**
Books and Supplies:	**$1,500**
Personal Expenses:	**$2,300**
TOTAL COST OF ATTENDANCE:	**$32,420**

Jamal filed his FAFSA in October 2016, and received notice of his financial aid package from Futures University in March 2017. Review Jamal's financial aid award letter and the accompanying notes on the next page to become familiar with how the components of a financial aid package fit together.

Compare Your Financial Aid Packages
From each college to which you are accepted, you will receive a financial aid award letter similar to the letter Jamal received from Futures University. Your financial aid award letter can be accessed on your college portal and may also arrive in the mail. Each financial aid package you are offered will be unique — and will likely include a combination of grants, loans, Federal Work-Study and scholarships. Compare the cost of attending the schools to which you were accepted and the financial aid offered by each school. By making this comparison you will identify the school that is the best financial fit for you. **See "Award Comparison Worksheet" in Appendix.**

FUTURES UNIVERSITY

March 24, 2017

Jamal Williams
5456 Pecan Street
Philadelphia, PA 19139

Dear Jamal,

Congratulations on your admission to Futures University!

Based on the information you submitted on your FAFSA, you are eligible to receive the following financial aid for the 2017–2018 school year. Changes in your enrollment, housing, residency, financial or other information may result in adjustments to this offer. Please let us know as soon as possible about any changes in your status while at Futures University. Further, to maintain eligibility for the Dean's Scholarship, you must earn a GPA of 3.25 or above each semester at Futures University.

In order to receive payment of your aid, you must demonstrate satisfactory academic progress. If a Pennsylvania State Grant is listed below, it is only an estimate until PHEAA sends you an official award notice.

TYPE OF AID	FALL 2017	SPRING 2018
Dean's Scholarship	$ 4,000	$ 4,000
Federal Pell Grant	$ 2,887	$ 2,887
Pennsylvania State Grant	$ 1,856	$ 1,856
Pennsylvania Foundation Scholarship	$ 1,500	$ 1,500
State University Scholarship	$ 350	$ 350
Federal Perkins Loan	$ 550	$ 550
Federal Direct Subsidized Loan	$ 1,750	$ 1,750
Federal Direct Unsubsidized Loan	$ 1,000	$ 1,000
Federal Work-Study	$ 500	$ 500
Total	$ 14,393	$ 14,393

Total Aid for Academic Year 2017–2018 = $28,786

Sincerely,

Tyler Jones
Director of Financial Aid

Understand the Numbers

The total cost of attending Futures University is **$32,420** for the 2017–18 academic year. The school is offering Jamal **$28,786** in financial aid, including **$6,600 in loans** that must be repaid. Jamal and his family will need to contribute **$3,634** toward his college education for the 2017–18 academic year. If Jamal's family does not have this money available, his parents can apply for a Federal Direct PLUS Loan or a private loan.

Pay Careful Attention to Total Debt

Loans must be repaid. Futures University is offering Jamal **$6,600** in loans for his freshman year. If he graduates college in four years and receives the same amount in loans each year, he will owe **$26,400** when he finishes school. In addition, if his family takes out a loan to cover the difference between Jamal's financial aid award and the cost of attending Futures University, they will owe an additional **$14,536** in loans. Combined, that means Jamal and his parents will owe **$40,936** when he graduates from college. They will be legally obligated to pay back that money, **plus interest**.

Tips to Close Financial Aid Gap

Many students find that their Expected Family Contribution (EFC) is not realistic or that their EFC and financial aid awards do not cover their total college costs. In those cases, students can be left with an unmet need or "gap" to fill. Check out the following strategies for managing the gap:

1. Appeal your financial aid offer. If your financial aid offer falls short or your financial situation has changed, contact a financial aid officer at your college. Explain your situation and ask for a review of your financial aid package in an email to your financial aid counselor.
2. Apply for additional scholarships and grants. Application deadlines vary, so do not assume that deadlines have passed.
3. Consider attending a community college for two years before transferring to a four-year college to complete your degree. This is considered a smart fiscal strategy by many experts, because it reduces the total cost of your bachelor's degree by thousands of dollars and can significantly lower your debt.
4. Research your college's payment plan. Many colleges allow you to pay tuition in installments.
5. Revisit Federal Work-Study options. If you did not indicate interest in Federal Work-Study on your FAFSA, contact your financial aid office to see if you are eligible. Look at your college's website to find out what positions are open.
6. Get a part-time job. Many students work while in college. Search for employment opportunities that also will allow you to stay on top of your school work.
7. Become a resident assistant or community assistant. These jobs in college residence halls can provide free room and board, which can save you up to 50% of your cost of attending college. While you are saving money, you also will be developing communication and leadership skills, and building your resumé. These positions are often not available until your sophomore year.
8. Reduce your expenses. While you cannot control tuition, fees, room and board, you can control your other costs. Look for places to cut back, such as eating out, entertainment and cell phone usage. Then create a reasonable budget and stick to it.

Becoming a College Student

Make the Right Fit Decision

Understand Your Letters of Acceptance

Share your letters of acceptance with your College Prep Team, and note the following details of your acceptance:

- **Were you extended an offer of acceptance or were you accepted conditionally?** If you were accepted conditionally, you will need to meet specific criteria to be fully accepted, such as successfully completing summer coursework — called a "bridge program" — prior to your freshman year.
- **Were you waitlisted?** If you were waitlisted, you may not receive a final decision until late spring or just before the fall semester begins. If you were waitlisted at your first-choice school, contact the admissions office and send new information that will support

your application, such as final grades or news about an honor you received. Talk to the admissions office about your chances of acceptance. Waitlists are unpredictable, so send a deposit to your next choice college to ensure you have a spot in the fall.

Make Your Choice

To make the most informed decision when choosing the college you will attend, you need to truly understand your academic, social and financial fit.

- **Which of the schools that has admitted you is your closest fit?**
- **Financial fit must be a key factor.** Can you afford to attend the college based on the financial aid package offered? Compare the financial aid packages offered by the schools that accepted you. If you cannot afford to attend a school, then it is simply not the right fit.

National Candidates Reply Date

May 1 is National Candidates Reply Date. Under the guidelines of the National Association for College Admission Counseling (NACAC), you have until that day to accept or decline all offers of admissions with the exception of Early Decision admittance and NCAA athletic scholarship programs. Do not miss this deadline!

Summer Checklist

You will be expected to take important actions over the months leading up to your arrival on campus. Check your mail, email and school portal regularly to stay on top of these tasks.

- ☐ **Housing and Meal Plan:** If you will be living on campus, you may be asked to complete a housing questionnaire to help identify a good roommate match. Some schools may allow you to choose your own roommate. Make sure to carefully choose your housing option and meal plan, based on your specific needs.
- ☐ **Health Insurance:** Check on your medical coverage at school and provide any health information your college needs, such as vaccination records
- ☐ **Course Selection:** The timeline and method for choosing freshman courses vary by school. Follow instructions carefully to ensure you get the courses you need and want.
- ☐ **Summer 'Kick-off' Event:** Many schools host hometown kick-off events for students and their families. Look for an email invitation, so you can meet other incoming students and alumni from Philadelphia.
- ☐ **Work-Study:** If you are doing Work-Study, find out about campus employment opportunities. Apply for positions before school starts for the greatest selection.
- ☐ **Academic Placement:** Many colleges require placement testing in such subjects as math and writing. If the testing determines that you need to take developmental courses, be aware that these courses do not count as credit toward graduation and may prolong your time in college.

On-Campus Support

Colleges have an array of support services to help you succeed. Become familiar with these resources and take advantage of all they have to offer.

- **Academic Support Services** provide tutoring, academic workshops and study-skills support for all students.

- **Campus Security** maintains safety on campus. Each school will have a different system, from emergency (blue) call boxes to phone apps (such as Rave Guardian) and escorts for students. Learn what your school offers and reach out to campus security if you feel unsafe or need help in any situation.
- **Multicultural Services** builds an inclusive community on campus and develops connections between students of different cultures, backgrounds and identities.
- **Residence Life** helps ensure students' smooth transition to campus life, which includes all issues related to campus housing.
- **Student Health and Counseling** provides health care and mental health counseling services for students. They can help with anything from feelings of depression or homesickness to flu shots and colds.
- **The Writing Center** offers students help with any aspect of their writing, from specific assignments to general writing skills. Successful students find writing centers to be a vital resource throughout their college careers.

Be Responsible

Your college schedule will be very different from your high school schedule. In college, you will attend only a few hours of class each day, but you will be expected to work and study many hours outside of class. On campus, distractions will be plentiful, from parties to sporting events to every club imaginable. Follow these tips to balance work and fun:

- Use a planner to manage your classes, assignments and activities. Plan ahead for upcoming assignments, tests and long-term projects.
- Use your syllabus — the class guide each professor hands out or posts online — to navigate each class. Look at it every day. Note: syllabi can change over the course of a semester. Look for changes in assignments and due dates.
- Finish reading assignments prior to class so you can participate. Many professors grade on participation, and research shows that students who participate learn more in class.
- Attend class regularly and take detailed notes.
- Take advantage of online resources. Many professors post their notes and study guides online.
- Form or join a study group to review class material with your fellow students.

Manage Your Money

Now is the time to learn about banking, budgeting and credit cards to help you manage your finances. The choices you make now will help you create a solid financial foundation.

Types of Bank Accounts

Banks offer several types of accounts to meet their customers' needs. The most common accounts include:

- Checking accounts provide easy access to your money for everyday purchases by using checks or a debit card. When you open your account, ask about a free student account and make sure you will not be charged a fee if you do not have a minimum balance in the account.
- Savings accounts accumulate interest on funds that you have saved for the future.

Credit Cards

Use credit cards with caution. When you use a credit card, the bank or company that issued it lends you money to make a purchase and requires you to pay it back with interest. Many credit card companies offer accounts to college students, and many college students get into financial trouble by accumulating debt they cannot pay back. **It is generally best to avoid getting a credit card until after you have graduated from college and are working full-time.** If you must have a credit card during college, only charge what you can pay back in full each month. Once you carry a balance (by not paying what you owe in full each month), you will be charged interest, which will increase your debt significantly and quickly.

Learn more about smart money management at college: www.smartaboutmoney.org.

APPENDIX

Sample of Colleges, Requirements, and Average Aid*

COLLEGE	STATE	UNDER-GRADUATE ENROLLMENT	4-YEAR GRAD RATE	MIDDLE 50% OF TEST SCORES			POSTED COST OF ATTENDANCE ("STICKER PRICE")	STUDENT WITH FAMILY INCOME OF $40,000		STUDENT WITH FAMILY INCOME OF $60,000	
				SAT CRITICAL READING	SAT MATH	ACT COMPOSITE		ESTIMATED AVERAGE NET PRICE	AVERAGE % COST REDUCTION	ESTIMATED AVERAGE NET PRICE	AVERAGE % COST REDUCTION
Alaska Pacific University	AK	390	30%	470–580	450–510	20–23	$42,000	$25,100	40%	$32,300	23%
Amherst College	MA	1,785	87%	670–760	680–770	30–34	$64,500	$4,100	94%	$7,000	89%
Augustana College	SD	1,697	51%	—	—	23–28	$38,900	$15,200	61%	$18,900	51%
Benedictine College	KS	2,096	43%	520–650	490–630	22–28	$41,000	$21,600	47%	$22,800	44%
Boston College	MA	9,049	88%	620–710	650–740	30–33	$61,000	$11,400	81%	$14,800	76%
Bowdoin College	ME	1,795	90%	680–760	680–750	30–33	$60,100	$4,600	92%	$6,700	89%
Brigham Young University	UT	27,765	31%	570–680	580–680	26–31	$16,900	$9,800	42%	$12,400	27%
Brown University	RI	6,455	85%	660–760	670–780	29–34	$60,500	$5,400	91%	$10,200	83%
Calvin College	MI	3,959	58%	520–650	530–660	23–29	$41,200	$22,600	45%	$25,900	37%
Carleton College	MN	2,045	89%	660–750	680–770	29–33	$59,800	$10,700	82%	$11,200	81%
Carroll College	MT	1,431	46%	490–620	510–610	22–27	$42,900	$16,000	63%	$18,300	57%
Case Western Reserve University	OH	4,661	63%	600–720	670–760	29–33	$59,800	$21,900	63%	$30,100	50%
Centre College	KY	1,381	83%	550–670	560–680	26–31	$48,000	$20,000	58%	$21,300	56%
Colorado College	CO	2,040	81%	610–710	610–720	27–32	$59,800	$6,800	89%	$11,400	81%
Columbia University	NY	6,084	86%	700–780	700–790	32–34	$64,100	$5,400	92%	$8,300	87%
Creighton University	NE	4,076	66%	520–640	540–660	24–30	$49,400	$25,200	49%	$26,400	47%
Dartmouth College	NH	4,276	87%	680–780	680–780	30–34	$65,300	$5,900	91%	$9,100	86%
Davidson College	NC	1,788	89%	630–730	600–710	29–33	$57,300	$4,600	92%	$6,800	88%
Duke University	NC	6,646	88%	670–760	690–790	31–34	$61,700	$6,800	89%	$11,800	81%
Emory University	GA	—	83%	610–710	650–760	29–32	$61,300	$12,100	80%	$15,700	74%
Franklin & Marshall College	PA	2,297	80%	590–690	630–720	28–31	$63,500	$8,300	87%	$13,100	79%
Georgetown University	DC	7,636	89%	660–750	660–750	29–33	$64,900	$7,900	88%	$12,800	80%
Gonzaga University	WA	4,896	67%	540–640	560–650	25–29	$50,800	$32,900	35%	$32,900	35%
Grinnell College	IA	1,721	83%	620–730	630–770	28–32	$55,900	$9,800	82%	$13,400	76%
Harvard College	MA	6,722	87%	700–800	710–800	32–35	$62,300	$4,600	93%	$4,600	93%
Haverford College	PA	1,187	89%	660–750	650–740	—	$62,100	$4,800	92%	$7,900	87%
Hawaii Pacific University	HI	5,582	22%	430–550	440–560	19–25	$36,700	$21,800	41%	$24,100	34%
Hendrix College	AR	1,416	60%	530–680	540–650	26–32	$52,600	$19,900	62%	$21,500	59%
Johns Hopkins University	MD	5,185	84%	660–740	680–780	31–34	$62,700	$9,300	85%	$12,600	80%
Lafayette College	PA	2,486	87%	570–670	610–700	27–31	$61,900	$5,600	91%	$12,700	79%

***The only way to know for certain how much a college will cost you is to APPLY; don't let the published costs prevent you from applying to the colleges of your choice!**

COLLEGE	STATE	UNDER-GRADUATE ENROLLMENT	4-YEAR GRAD RATE	MIDDLE 50% OF TEST SCORES			POSTED COST OF ATTENDANCE ("STICKER PRICE")	STUDENT WITH FAMILY INCOME OF $40,000		STUDENT WITH FAMILY INCOME OF $60,000	
				SAT CRITICAL READING	SAT MATH	ACT COMPOSITE		ESTIMATED AVERAGE NET PRICE	AVERAGE % COST REDUCTION	ESTIMATED AVERAGE NET PRICE	AVERAGE % COST REDUCTION
Marquette University	WI	8,365	61%	520–630	550–650	25–29	$48,400	$26,700	45%	$32,000	34%
Massachusetts Institute of Technology	MA	4,528	84%	680–770	750–800	32–35	$61,000	$4,400	93%	$10,800	82%
Middlebury College	VT	2,495	85%	630–750	650–740	29–33	$59,700	$5,400	91%	$8,500	86%
Millsaps College	MS	744	62%	500–630	520–620	23–28	$48,700	$23,700	51%	$23,700	51%
Northwest Nazarene University	ID	1,488	37%	460–590	460–570	21–28	$36,400	$19,200	47%	$21,300	41%
Northwestern University	IL	—	86%	690–760	700–790	31–34	$63,200	$8,900	86%	$16,500	74%
Pomona College	CA	1,612	90%	690–760	690–780	31–34	$60,000	$6,000	90%	$9,700	84%
Princeton University	NJ	5,323	89%	700–800	710–800	31–35	$59,000	$800	99%	$2,500	96%
Reed College	OR	1,395	59%	660–750	620–720	28–33	$57,800	$6,500	89%	$11,800	80%
Rice University	TX	3,965	81%	670–760	700–790	31–35	$55,800	$5,400	90%	$7,700	86%
Samford University	AL	3,013	52%	500–630	510–610	23–28	$40,900	$21,300	48%	$26,100	36%
St. John's College	NM	339	47%	570–730	590–720	22–33	$57,300	$12,500	78%	$17,700	69%
Stanford University	CA	7,065	79%	680–780	700–790	31–34	$60,800	$5,000	92%	$5,000	92%
Swarthmore College	PA	1,534	88%	680–760	670–770	31–34	$60,300	$2,200	96%	$6,800	89%
Syracuse University	NY	15,097	71%	500–620	540–650	23–28	$57,500	$13,900	76%	$17,200	70%
Tulane University	LA	8,352	60%	620–700	620–700	29–32	$61,900	$23,000	63%	$24,100	61%
University of Charleston	WV	1,386	31%	410–520	420–540	19–24	$37,800	$19,000	50%	$22,600	40%
University of Chicago	IL	5,659	86%	720–800	720–790	32–35	$62,800	$4,200	93%	$9,500	85%
University of Mary	ND	—	27%	—	—	—	$23,800	$10,400	56%	$11,800	50%
University of Pennsylvania	PA	—	88%	670–760	690–780	30–34	$61,800	$4,200	93%	$6,400	90%
University of Rochester	NY	6,177	73%	600–700	650–750	29–32	$64,000	$10,100	84%	$11,800	82%
University of Tulsa	OK	3,428	47%	560–710	570–690	25–32	$51,800	$28,500	45%	$33,800	35%
Vanderbilt University	TN	6,835	86%	700–780	710–790	31–34	$63,200	$4,500	93%	$7,700	88%
Vassar College	NY	2,477	87%	660–750	650–730	30–33	$61,800	$3,900	94%	$6,700	89%
Washington and Lee University	VA	1,855	89%	650–740	660–720	30–33	$59,700	$3,900	93%	$6,100	90%
Wesleyan University	CT	2,906	88%	650–740	660–750	30–33	$62,500	$8,800	86%	$10,800	83%
Williams College	MA	2,077	91%	670–770	660–770	30–34	$61,300	$3,400	94%	$6,400	90%
Yale University	CT	5,430	89%	710–800	710–790	31–35	$61,000	$4,400	93%	$4,400	93%

***The only way to know for certain how much a college will cost you is to APPLY; don't let the published costs prevent you from applying to the colleges of your choice!**

College Comparison Worksheet

School	EXAMPLE Gotham University	School #2	School #3	School #4	School #5
City, State	Gotham				
Student Population	3,115 undergrads				
Diversity %	Asian 17.2%, Black 6.3%, Hispanic 9.3%				
Type of Campus Rural-Suburban-Urban	Suburban-ish (20-minute drive to downtown)				
Regular Decision Application Deadline	27-Jan				
Financial Aid Application Deadline	Not applicable (no separate financial aid application needed!)				
Student-Faculty Ratio (Overall)	14:01				
Avg. Class Size (Overall)	>20 students				
Cost of Attendance(tuition, room & board, fees, etc.)	$30,042				
Avg. Aid Package (Per Year, Overall)	$24,840				
% Students Receiving Aid	100% (74% have financial need FULLY MET!)				
Avg. Student Debt at Graduation	$28,252				
% Students Graduating with Debt	74%				
Average GPA	3.52				
Average SAT/ACT	1000-1200 SAT, 18-23 ACT				
Acceptance Rate	75%				
Reach-Target-Safety?	Target				
4-Year Grad Rate	63%				
Retention Rate	71%				
Job/Grad School Placement Rate	92% in 6 months after graduation				
Study Abroad	Yes, available in 24 countries				
Admission Counselor Name, Email, Number	Harvey Dent, hdent@gothamuniversity.edu				
Notes	LOVED IT. Nice meeting with professor, talked with students a little bit, admission counselor really helpful, chemistry program well respected too, undergraduate-only school				

Counseling Strategies and Best Practices

One of the goals of Step Ahead Scholars is to provide individualized college counseling to help students find the best post-secondary option for them. The ideas and strategies below can be used as a starting point to create a personalized plan based on the individual students' needs and preferences.

Level One

- Complete a thorough evaluation of transcripts and test scores for trends and academic profile
- Research DeKalb Workforce Development – Youth Services Program
- Research low GPA Colleges (~ <3.0) the-best-colleges-with-low-gpa-requirements
- Explore Georgia Technical Schools https://tcsg.edu/ and high demand career fields that cover tuition through the HOPE Career Grant and HOPE Scholarships
- Consider applying to GA State Perimeter at Clarkston. After freshman year of students with 3.5+ GPAs should prepare to apply for Jack Kent Cook Undergraduate Transfer Scholarship to cover final 2 to 3 years required for completion of a bachelor degree at various 4 year colleges including, GA State Atlanta campus http://perimeter.gsu.edu/admissions/apply/freshman/Gather
- Explore resources at ImFirst.org and Year Up http://www.yearup.org/seize-opportunity/
- Explore scholarship programs such as Horatio Algers, Asian Pacific, UNCF

Level Two

- Complete a thorough evaluation of transcripts and test scores for trends and academic profile
- Educate students about college possibilities (types of colleges)
- Research low GPA Colleges the-best-colleges-with-low-gpa-requirements
- Determine if student wants to stay in-state or go out-of-state. Educate them about the possibility of out-of-state college merit scholarships and grants and how they can significantly lower the cost of attendance. Reevaluate their in-state/out-of-state desires.
- Explore transitional year programs and resources at ImFirst.org
- Assess SAT/ACT scores: ~ <1100 SAT and ~ <20 ACT - look into test optional schools
- Research in-state and out-of-state PUBLIC and private universities
- Explain, assess and identify Reach, Target and Safety/Likely college options
- Explore scholarship programs such as Gates 3.3+ GPA, Ron Brown, Coca-Cola, Dell, Horatio Algers, Ron Brown, Asian Pacific, UNCF, JKCF

Level Three

- Complete a thorough evaluation of transcripts and test scores for trends and academic profile
- Educate the student on their college possibilities (types of colleges)
- Determine if student wants to stay in-state or go out-of-state. Educate them about the possibility of out-of-state college merit scholarships and grants and how they can significantly lower the cost of attendance. Reevaluate their in-state/out-of-state desires.
- Explore transitional year programs and resources at ImFirst.org
- Assess SAT/ACT scores: ~ <1100 SAT and ~ <20 ACT - look into test optional schools
- Research in-state and out-of-state PUBLIC and private universities
- Explain, assess and identify Reach, Target and Safety/Likely college options
- Explore scholarship programs such as Gates, Coke, Dell, Horatio Algers, Ron Brown, Asian Pacific, UNCF, JKCF

Level Four

- Complete a thorough evaluation of transcripts and test scores for trends and academic profile
- Educate the student on their college possibilities (types of colleges)
- Determine if student wants to stay in-state or go out-of-state. Educate them about the possibility of out-of-state college merit scholarships and grants and how they can significantly lower the cost of attendance. Reevaluate their in-state/out-of-state desires.
- Explore transitional year programs and resources at ImFirst.org
- Assess SAT/ACT scores: <1100 SAT and <20 ACT - look into test optional schools
- Research in-state and out-of-state PUBLIC and private universities
- Explain, assess and identify Reach, Target and Safety/Likely college options
- Consider Honors programs at every college, with a focus on state schools if the student has to stay in-state
- Explore scholarship programs such as Quest Bridge, Gates, Coke, Dell, Horatio Algers, Ron Brown, Asian Pacific, UNCF, JKCF

SAS Session Student Reminders

SAS Standard Reminders (Fall)

Things you need to do now:

- Get your fee waivers and register for a fall SAT and ACT if you haven't already
- Parents need to start gathering tax information to complete the FAFSA (can use 2015 OR 2016 taxes)
- Know your Social Security Number, Alien ID Number
- Create a safe, accessible place for all of your logins and passwords (colleges, College Board, Common App, FAFSA, etc. - Email them to yourself or create a Google doc)
- Take a picture of your checklist so you can work on it between sessions
- Start forming your school list (Reach, Target, Safety)
- Begin getting recommendation letters
- Request that the counseling office begin sending your official transcripts to your colleges and scholarship programs
- Begin your FAFSA (available October 1) be prepared to complete and submit your FAFSA by the end of October

State Scholarships and Financial Aid Programs

HOPE and Zell Miller Scholarships

Academic Eligibility

HOPE Scholarship

- 3.0 high school GPA as calculated by the Georgia Student Finance Commission (GSFC) in core curriculum courses (English, Math, Science, Foreign Language, Social Science)
- Rigor requirements

Zell Miller Scholarship

- Rigor requirements and one of the following:
  - Designated valedictorian or salutatorian

OR

  - 3.7 high school GPA as calculated by GSFC in core curriculum courses
  - **AND**
  - Test component: 1200 SAT combined score (Critical Reading and Math) or 26 ACT composite score

What are Rigor Requirements?

Rigor courses: *Advanced Math, Advanced Science, Foreign Language, Advanced Placement (AP) in core subjects, International Baccalaureate (IB) in core subjects, Dual Credit Enrollment courses in core subjects taken at an eligible postsecondary institution.*

- Students graduating from high school on or after May 1, 2015 must earn two full credits from the above list.
- Students graduating from high school on or after May 1, 2016 must earn three full credits from the above list.
- Students graduating from high school on or after May 1, 2017 must earn four full credits from the above list.

Award Amounts

	HOPE Scholarship*	Zell Miller Scholarship*
Public Institution	Portion of standard tuition†	Full standard tuition†
Private Institution Full-time	$1,968 per semester (fall, spring, summer) $1,313 per quarter (fall, winter, spring, summer)	$2,174 per semester (fall, spring, summer) $1,450 per quarter (fall, winter, spring, summer)
Private Institution Half-time	$984 per semester (fall, spring, summer) $657 per quarter (fall, winter, spring, summer)	$1,087 per semester (fall, spring, summer) $726 per quarter (fall, winter, spring, summer)

Complete award amount charts available on* **GAcollege411.org. *†Up to 15 credit hours.*

Other State Financial Aid Programs

In addition to the HOPE Program, GSFC administers other state financial aid programs on behalf of the state of Georgia. These programs are designed to assist students with the cost of education while in high school and beyond.

- Georgia Military College State Service Scholarship
- HERO Scholarship
- Move On When Ready
- Public Safety Memorial Grant
- REACH Scholarship
- Scholarship for Engineering Education
- Scholarship for Engineering Education for Minorities
- Student Access Loan
- Tuition Equalization Grant
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant
- University of North Georgia ROTC Grant for Future Officers

For more information on state financial aid programs, visit ***GAcollege411.org***.

Colleges that Meet 100% of a Student's Demonstrated Financial Need

with no loans, loans limited by income, and/or no family contribution

Covering 100 percent of demonstrated financial need means providing a financial aid package for the difference between the costs of attending and the family's ability to pay. Each college uses its own formula for calculating the ability to pay. Your family's estimated financial contribution (EFC) may vary greatly among different institutions. This is one reason why many students like to apply to a variety of schools and compare financial aid packages. Even when a financial aid package does not include a loan, your family may choose or need to borrow to cover the EFC. Colleges in the first group below do not include loans in any need-based financial aid package. Colleges in the second group do not include loans in need-based financial aid packages for the income level shown and most have 4-year loan caps for other income tiers.

Need-based financial aid packages do not include loans (regardless of income):

- **Amherst College** (MA) - Financial aid packages include self-help (such as student employment)
- **Bowdoin College** (ME)
- **Columbia University** (NY) - Also, no family contribution to tuition, room and board, and mandatory fees for incomes <$60,000 with typical assets.
- **Davidson College** (NC)
- **Harvard University** (MA) - Also, no family contribution for incomes <$60,000. 20 percent of Harvard families pay absolutely nothing to attend.
- **Pomona College** (CA)
- **Princeton University** (NJ) - Financial aid packages include a campus job
- **Stanford University** (CA) - Also, no family contribution for tuition and room and board for incomes <$65,000; no tuition for incomes <$125,000; financial aid packages include $5000 self-help contribution from work etc.
- **Swarthmore College** (PA)
- **United States Merchant Marine Academy** (NY) - Charges no tuition or room and board, and provides uniforms and books; active duty service required
- **United States Naval Academy** (MD) - Charges no tuition or room and board, and provides uniforms and books; active duty service required
- **University of Chicago** (IL)
- **University of Pennsylvania** (PA)
- **University of Richmond** (VA)
- **Vanderbilt University** (TN)
- **Washington and Lee University** (VA) - Also, no tuition for incomes below $75,000 with assets typical for their income
- **Yale University** (CT) - Also no family contribution for incomes <$65,000

(cont.)

Need-based financial aid packages do not include loans for income level shown:

(Most have 4-year loan caps for other income tiers)

- **Brown University** (RI) – <$100,000; also no family contribution for incomes <$60,000 with assets <$100,000
- **California Institute of Technology** (CA) - <$60,000
- **Cornell University** (NY) – Need-based loans offered in Cornell financial aid packages are capped based on family income; also no family contribution for incomes <$60,000 with total assets <$100,000 (including primary home equity)
- **Dartmouth College** (NH) – <$100,000 with typical assets (and no tuition); most aid packages include student employment
- **Duke University** (NC) – <$40,000 (no family contribution)
- **Emory University** (GA) - <$50,000; for incomes >$50,000 and <$100,000, 4-year loan total capped at $15,000
- **Haverford College** (PA) - <$60,000
- **Lehigh University** (PA) – <$75,000 and assets <$500,000
- **Massachusetts Institute of Technology** (MIT) (MA) – <$75,000 with typical assets; $6,000 self-help contribution from work etc.
- **Northwestern University** (IL) – No-Loan Pledge Scholarship for those eligible for Pell Grant (generally about <$55,000)
- **Oberlin College** (OH) - No family contribution for incomes <$35,000; no loans for those eligible for Pell Grant; 4-year loan total capped at $16,900
- **Rice University** (TX) – <$80,000 income and assets; workstudy required; for others, 4-year loan total capped at $10,000
- **Tufts University** (MA) - <$60,000
- **University of Virginia** (VA) – <200% of Federal Poverty Line and assets <$75,000
- **Vassar College** (NY) – "low income"
- **Washington University in Saint Louis** (MO) – <$60,000
- **Wesleyan University** (CT)– <$60,000; for others, 4-year loan total capped at $19,000
- **Williams College** (MA) -- <$75,000 with typical assets

Other

Cooper Union for the Advancement of Science and Art (NY) -- offers half-tuition scholarships to all accepted undergraduates, regardless of financial need

Franklin W. Olin College of Engineering (MA) -- offers $80,000 tuition scholarship for eight semesters of study to every student; more than half of Olin students qualify for additional need-based financial aid

Award Comparison Worksheet

1	Calculations for Year One of College	Agnes Scott	Mercer	New College	Austin College	UGA
	First Year Educational Costs					
	Tuition	$40,920	$36,892	$29,945	$52,512	$11,818
	Fees	$440				
	Books/Supplies					
	Transportation/Personal Expenses					
	Room & Board	$12,330	$11,616	$9,264	In tuition	$10,060
	Miscellaneous					
1A	**Total Cost of Attendance**	$53,690	$48,508	$39,209	$52,512	$21,878
2	**Financial Aid Components**					
2A	**Gift Aid**					
	Institutional Scholarship #1	$25,000	$18,000	$15,000	$24,000	
	Institutional Scholarship #2	$2,000	$3,759		$8,300	
	Institutional Grant					
	Federal Pell Grant	$5,920	$5,920	$5,920	$5,920	$5,920
	State Scholarship	$4,056	$4,480			$4,776
	State Grant	$950	$950			$950
	Other Grant (SEOG, etc.)				$1,000	
2A	**Sub-Total Gift Aid**	$37,926	$33,109	$20,920	$39,220	$11,646
2B	**Self-Help**					
	Federal Subsidized Stafford Loan	$3,500	$3,500	$3,500	$3,500	$3,500
	Fed. Unsubsidized Stafford Loan	$2,000	$2,000	$2,000	$2,000	$2,000
	Perkins Loan					
	Institutional Loan/Financing					
	PLUS Loan					
	Federal Work Study		Yes		Yes	
2B	**Sub-Total Self-Help**	$5,500	$5,500	$5,500	$5,500	$5,500
3	**Total Financial Aid (2A+2B)**	$43,426	$38,609	$26,420	$44,720	$17,146
4	**Remaining Out-of-Pocket Expense (1A-2A-2B)**	$10,264	$9,899	$12,789	$7,792	$4,732
5	**Total Expense to Family (1A-2A)**	$15,764	$15,399	$18,289	$13,292	$10,232

1A When comparing college costs, it is important to begin by making sure you are including the total cost of attendance for each institution. Schools will frequently list just their tuition or tuition, room and board. This can be misleading as the student will encounter additional expenses that could total as much as an additional $10,000 depending on factors such as where you live and the intended program of study. Keep in mind that out of-out-state costs are greater at state universities.

2A Gift Aid represents support you receive for which there is no expected payback. Sources of this aid are the institution, the government and local organizations. Scholarships are merit-based and renewal is often contingent on the satisfaction of specified academic or performance criteria. Grants are based on your demonstrated need as determined by the FAFSA or CSS Profile. The selection of gift aid is optional.

2B Self-help includes funding sources you can draw upon to cover college costs for which you are accountable. The Federal Subsidized Stafford Loan, the Perkins Loan and Federal Work study are need-based (FAFSA). The other financing is accessible regardless of need. The selection of self-help funding is optional.

3 Total financial aid, gift aid and self help, available from all sources.

4 The remaining "out-of-pocket" expense includes the costs of attendance that may not covered by any form of financial aid in the financial aid award letter.

5 Total expense to family includes "self help" financial aid and remaining "out-of-pocket" expense.

Sample of National Scholarships

Name	Amount	Description	Link	Dates
Coca-Cola Scholars Program	$20,000	Applicants must be current high school (or home-schooled) seniors, anticipating completion of high school diploma at the time of application; carrying a minimum 3.00 GPA at the end of their junior year of high school.	http://www.coca-colascholarsfoundation.org/apply/	October Deadline
The Jack Kent Cooke Foundation College Scholarship Program	Up to $40,000	The Jack Kent Cooke Foundation College Scholarship Program is an undergraduate scholarship program available to high-achieving high school seniors with financial need who seek to attend and graduate from the nation's best four-year colleges and universities. Minimum 3.5 GPA, >1200 SAT or >27 ACT.	http://www.jkcf.org/scholarship-programs/college-scholarship/how-to-apply/	Opens September
Gates Scholars	Full cost of attendance	The Gates Scholarship is a highly selective, full scholarship for exceptional, Pell-eligible, minority, high school seniors. The scholarship will be awarded to 300 top student leaders each year with the intent of promoting their academic excellence through college graduation, and providing them the opportunity to reach their full potential. Minimum 3.3 GPA, top 10% of class.	https://www.thegatesscholarship.org/sign-up	September deadline
QuestBridge	Full, four-year scholarship worth over $200,000	The National College Match pairs high-achieving, low-income seniors with admission and full four- year scholarships to our college partners. Top 5-10% of class. SAT or PSAT scores >1310 or ACT composite score >28.	https://apply.questbridge.org/apply/	September deadline
Asian & Pacific Islander American Scholarship Fund (APIASF)	Varies	Open to Asian American and Pacific Islander (AAPI) high school and college students who will be enrolling or are currently enrolled in a U.S. accredited college or university as a degree-seeking undergraduate student in the upcoming academic year. There are multiple scholarship opportunities that vary in award amount, number of years, field of study, location, and more.	http://www.apiasf.org/	Opens September, Closes January
Horatio Alger Scholarship	Varies $6,000 - $25,000	Horatio Alger National Scholarship Program is one of the major scholarship programs nationally that specifically assists high school students who have faced and overcome great obstacles in their young lives.	https://scholars.horatioalger.org/	October Deadline
Ron Brown Scholarship	$40,000 ($10,000 each year)	The Ron Brown Scholarship honors the legacy of Ronald H. Brown through a selective scholarship program that advances higher education for community-minded and intellectually gifted African Americans.	https://www.ronbrown.org/	Early November application deadline