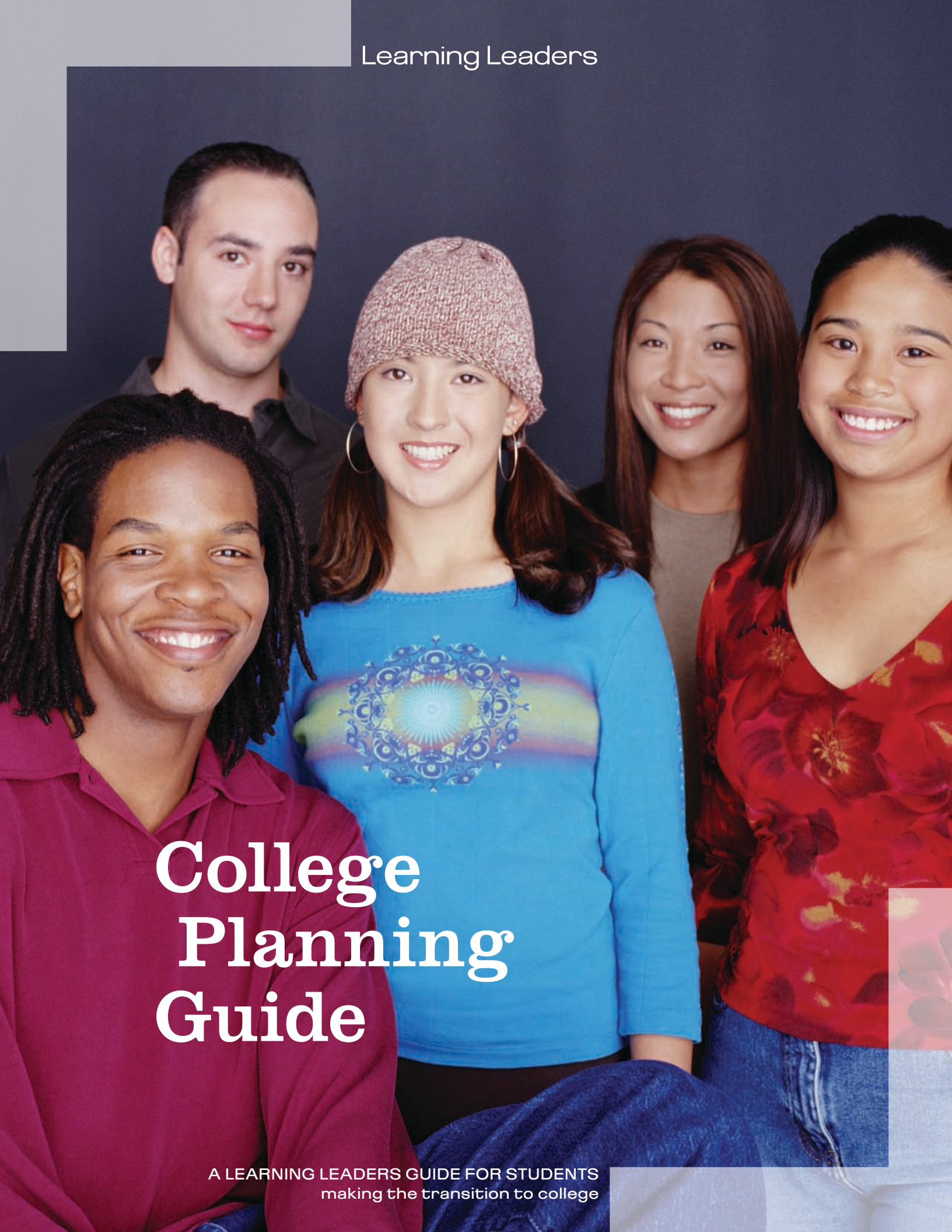


Learning Leaders



College Planning Guide

A LEARNING LEADERS GUIDE FOR STUDENTS
making the transition to college



Learning Leaders helps New York City public school children succeed by providing them with tutoring and other support from our trained volunteers, and by equipping parents to support their own children's educational development. Nearly 15,000 volunteers help 235,000 public school students in 967 of our City's schools.

Learning Leaders wishes to thank Julieta Schiffino, Associate Director of Financial Aid Services at the State University of New York Metropolitan Recruitment Center; Pearlie Stricklin from ACT; Makella Brathwaite from The College Board; and the NCAA for their contributions to this guide.

This guide is updated every two years. Learning Leaders will make every effort to provide supplements as financial aid regulations and other programs change. Additional copies of this guide may be purchased from Learning Leaders.

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College Planning Guide

Dear Students and Parents:

It is never too early to begin thinking about and planning for college. Read this guide carefully, and start taking the steps necessary to ensure your admission to the school of your choice.

Whether you are a current high school student, a former student who has returned to school, an adult studying for a GED, a teenage parent, or an immigrant with limited English, you can attend college. Among the thousands of colleges in the U.S., there is one for you; the key is to make the right match. Learning Leaders has prepared this guide to help you through the college planning and application process.

Do not rule out college because you lack money. Financial aid is available to students who have a high school diploma or GED and who have an economic need, regardless of age or grades. There are federal and state grants that do not have to be repaid. If colleges want you, they will find a way to assist with the cost of your education through institutional scholarships, work-study programs, student loans, and/or other campus-based aid.

Do not rule out college because your test scores are not high, or because you think your grades are not strong, or because you didn't take the SATs. During your research, you will find that not all schools require SATs and that many have special programs for academically and economically underrepresented students.

There is a college for everyone who is qualified to attend. The typical college student is no longer 17 to 21 years of age. More and more adults are entering college for the first time or are returning to learn new skills. We now recognize that education is a lifelong process and that college means different things to different people. Some of you may choose to attend a local college in New York City. Some may prefer to attend college in a suburban area. Others may wish to attend college in a foreign country. You can choose a four-year institution or a two-year college, earning an associate degree and then either continuing at a four-year college or entering the workforce. Trade and technical programs should be considered as well. The choice is yours.

Be open-minded, and don't sell yourself short. Start thinking of yourself as a college student or the parent of a college student. After reviewing this guide, if you have questions, talk with your college advisor and/or Learning Leader College Planning Volunteer. They will guide you through the application process.

Good luck!



Carla Shere, Ed.D.
Coordinator of College Planning Volunteers
Learning Leaders



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1 Why College?

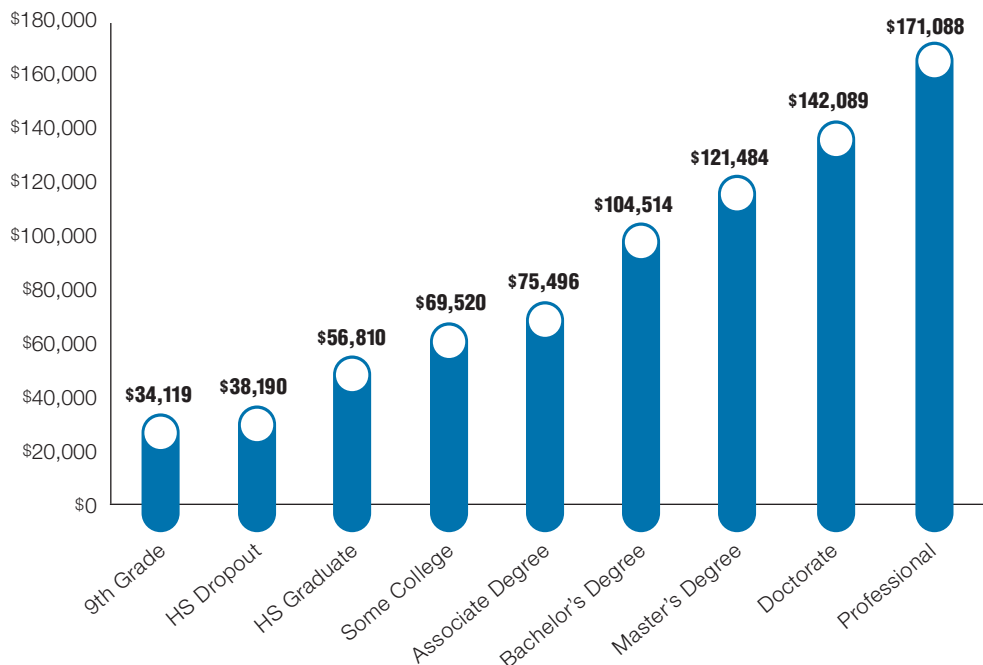
Getting ready for a college education requires a lot of time, great effort, and careful planning by **you** and your family or guardians. But college also provides information and skills that **you** will use for the rest of your life to help you succeed in whatever you do. Staying in school and going to college will help you:

- **Get a better job.** More and more jobs require education beyond high school. With a college education, you'll have more jobs from which to choose.
- **Earn more money.** A person who goes to college usually earns more than a person who doesn't. (See salary chart below.)

On average, over a lifetime, someone who spends two years in college earns \$250,000 more than someone who doesn't. That's right: a quarter of a million dollars more over a lifetime.

- **Increase your academic knowledge.**
- **Get a good start in life.** College also trains you to express your thoughts clearly, make informed decisions, and use technology—all useful skills on and off the job and for life.
- **Have more personal options.**
- **As a graduate of a New York City public high school, you are guaranteed admission to the City University of New York (CUNY).**

Average Family Income
by Educational Attainment of Householder



More Reasons to Attend College

- It is a chance to invest in yourself. Yes there are costs associated with attending college, but it is an investment that pays off financially in the future.
- Many careers expect a minimum of a college degree: not only is a degree required for many positions where it once was not, but career expectations are that if you have earned a college degree, you have set a goal, completed the goal, and been trained to be successful in your area of interest.
- Broaden your horizons by studying something different, living in a different part of the country, making new friends, and expanding your social life. For instance, if you live in the Northeast, why not try the West Coast? If you live in an urban area, why not try a rural environment? If you attend a coed high school, why not try a single-sex college? This is a time when you can stretch yourself in a safe environment and have the opportunity to experience something entirely new that may affect you positively.
- Continue your learning experience: college will provide the opportunity for you to take classes and learn about a variety of areas not offered during high school; after college you can decide whether you would like to continue your education in graduate school, medical or law school.
- Meet new people and build new relationships: you will be meeting students from all over the world and will be meeting professors and administrators willing to assist and mentor you for four years.

If you decide on college and if you work hard to get there, you'll find plenty of help and financial assistance along the way.

Self-Analysis

- Know your strengths and weaknesses both academically and socially: If you are a student who does not test well, perhaps you should be looking at smaller schools that might require a final thesis and at which classes are conducted as discussions. If you are a very social person, maybe you should request to live on a floor that enforces quiet hours. Be certain to know your habits, and be smart enough to make provisions for them so you are successful. Be able to think critically about your strengths and weaknesses so you can provide yourself with specific examples of how you have been successful in the past and select your college accordingly.
- Be aware of your academic standing (rank in class, GPA, test scores). This is important because it indicates you care about yourself enough to realize you are looking for an academically compatible match with your talents.
- Have an idea of your interests and/or aptitudes: If you know you are successful in smaller academic settings, look at schools that match that criterion. If you are very creative, look at schools that are flexible and will accept your creative outlet.
- Be willing to do all of the work (research, completing applications, applying for scholarships) and all of the follow-up. Making this commitment can help you to decide where to apply and can also assist you in finding financial assistance.



Types of Colleges and Postsecondary Schools

Types of Colleges in the State of New York

Public Municipal Institution: City University of New York (CUNY)

- Sponsored by the City of New York
- Open-admission policy for some colleges and competitive for others
- Less expensive fees for New York City residents than nonresidents
- 17 four-year and two-year colleges featuring all areas of study

Public State Institution: State University of New York (SUNY)

- The state's higher education system, with 64 campuses across the state
- Competitive admission for some colleges and open for other colleges
- Less expensive for students who reside in New York
- Includes university centers, smaller four-year institutions, and two-year institutions
- Offers a wide variety of areas of study

Private Institutions

- Usually the most expensive; however, financial aid often available
- Variable levels of competitiveness depending on the institution
- Includes two-year and four-year schools
- Some affiliated with religious groups but admit students of all faiths
- Some located in New York city, New York State, throughout the United States and in foreign countries

Categories of Institutions and Special Programs Offered

- A **university** (private or public) is composed of undergraduate and graduate or professional schools that include a four-year college of liberal arts and sciences as well as additional schools such as schools of engineering, law, medicine, and education.
- A four-year **college of liberal arts and sciences** (private or public) provides students with a wide educational background. The first two years of study are usually exploratory, while the third- and fourth-year programs are more specialized. Study leads to a B.A. (bachelor of arts) or B.S. (bachelor of science) degree.
- A four-year **teachers college** (private or public) offers a B.S. in education degree. CUNY schools offer a B.A. in elementary or secondary education.
- A four-year **technological and engineering institute** (private or public) offers a B.S. in engineering or science as well as courses in architecture, art and design, and liberal arts.

- A two-year **junior college or community college** (private or public) has two education tracks:
 - A transfer program offers an A.A. (associate in arts) or A.S. (associate in science) degree. This is the same program that is available in a four-year college of liberal arts and sciences. After successful completion of the two-year program, you can transfer to the third year of a four-year college and continue your education toward a B.A. or B.S. degree.
 - A terminal (career training) program offers an A.A.S. (associate in applied science) or A.O.S. (associate in occupational studies) degree. Graduates seek work in vocational, technical, preprofessional, or semiprofessional areas.
- A **technical school** offers two-year and four-year degree programs for students interested in employment as technicians in a variety of careers.
- An **undergraduate nursing school** falls into one of three types of programs:
 - Some hospital nursing schools are affiliated with four-year colleges and offer a B.S. with a nursing major. The first two years are spent studying liberal arts and sciences courses at college; the last two years are spent at nursing school. The student must pass the New York State Registered Nurse Examination to become a licensed RN.
 - Some nursing schools are affiliated with two-year colleges and offer an A.A. degree in nursing. Liberal arts and sciences courses are studied at college and are followed by nursing education at a hospital. The student must pass the New York State Registered Nurse Examination to become a licensed RN.
 - Some schools are unaffiliated and offer two-and-a-half- to three-year programs. The student must pass the New York State Registered Nurse Examination to become a licensed RN.
- **Specialized schools and colleges** offer degree-granting programs for people talented in the arts. Examples include Fashion Institute of Technology, Juilliard School of Music, and Pratt Institute.
- The programs at a **vocational training school, or technical school**, vary from several months to two years. Upon completion, students receive a certificate or diploma. The school's purpose is to train students in specialized skills. Many similar courses are available at community colleges and usually cost less.
- **U.S. military service academies** are highly competitive and offer a superior education in science and engineering. To qualify, you must be a U.S. citizen aged 17–22 years old, single, and in good health. Additionally, you must be a high school graduate nominated by a member of Congress. Upon graduation, students receive officer rank and are required to serve in the armed forces for a specified period. The different academies, each specific to a military branch, are:
 - U.S. Air Force Academy, Colorado Springs, CO
 - U.S. Coast Guard Academy, New London, CT
 - U.S. Merchant Marine Academy, Kings Point, NY
 - U.S. Military Academy (Army), West Point, NY
 - U.S. Naval Academy, Annapolis, MD



- The **Ivy League** is a group of scholastically prestigious East Coast schools. To qualify, you should be in the upper 10–20% of your high school class, participate in a variety of extracurricular activities, and have an SAT score of 600–800 on each section. The Ivy League schools are Brown University, Columbia University, Cornell University, Dartmouth College, Harvard University, Princeton University, the University of Pennsylvania, and Yale University.
- The **Sisters** are also scholastically prestigious schools with similar requirements as Ivy League schools and are for women only. They are Barnard College, Bryn Mawr College, Mount Holyoke College, Smith College, and Wellesley College.
- In **co-op programs**, students may alternate several months of study with several months of work at a paying job. It usually takes one year longer to earn a degree and only certain colleges offer this program.
- **Hispanic-serving institutions** have a full-time undergraduate enrollment of which at least 25% of the population are Hispanic, and no less than 50% of those Hispanic students are low-income individuals.
- **Tribal colleges and universities** were created in response to the higher education needs of American Indians and generally serve geographically isolated populations that have no other means of accessing education beyond the high school level.
- **Historically black colleges and universities** are institutions established prior to 1964 whose principal mission was and is the education of black Americans.

You need to do the “research” to determine the colleges that offer the courses of study that may appeal to your interests.



3 Questions to Ask about Colleges

Q How do I decide where to apply to college?

A Students planning to attend college should consider the following:

- What kind of school environment, equipment, library, facilities, and housing do I want?
- What kind of program(s) or major(s) do I want to pursue? preprofessional? technical? liberal arts?
- Which colleges offer the program(s) where I want to enroll?
- Do I want to attend a two-year or four-year college? a large or small school? an urban, suburban, or rural school?
- Do I want to attend school in New York City or out of town? How far away from home do I want to live?
- Do I want to explore special types of schools such as women's colleges, historically black colleges, or art schools?
- Do I want to live in a big city? Medium? Small?
- What sort of support services are available if I have academic or personal difficulties?
- What is the social life like? What is the availability of athletics, entertainment, and extracurricular organizations?
- Where do the other students come from? from private or public schools? What is their geographic distribution? What are their ethnic backgrounds?
- Is diversity important to me? Is faculty diversity important?
- Does the school have a religious affiliation? Would I be required to take courses in religion or attend services?
- What is student life like for gay and lesbian students?
- What are the college's graduation and job placement statistics?
- How strong is the academic pressure to get high grades?
- How do my qualifications compare with students accepted in the past?
- Who teaches the freshman classes: graduate students or professors?
- How many professors are full-time? part-time? How many have a Ph.D.?
- Do I learn best in a competitive or relaxed academic climate?
- Does the school offer "opportunity programs" such as HOEP, EOP, SEEK/CD?



Q

Where do I find information about different colleges?

A

- Make an appointment to talk to your high school college counselor/advisor or a College Planning Learning Leader who works in the college office.
- Use the Internet to research colleges. See pages 82–87 for details about the Internet and for Web addresses. Register now on The College Board website: www.collegeboard.com (it's free). Do not pay to get any college or scholarship information on the web.
- Meet with college representatives when they visit your high school. Have a list of questions ready. (See pages 9–11.)
- Attend college fairs, usually held in the fall and spring. Check with your college advisor for dates.
- Attend college open houses. Throughout the fall, colleges invite students and their parents to visit campuses and meet faculty. Announcements are made in your high school's college office bulletin, posters appear on the bulletin board, and you will be sent information from colleges in the mail and through the internet.
- Look through college handbooks and guides (see pages 74–76) to get an overview of different colleges, their admission requirements, and their offerings.
- Read college catalogs and descriptive materials very carefully. Many colleges have supplied high schools with videotapes of their facilities. Check with your college advisor.
- Compare costs. Remember that the total cost includes both direct educational costs (tuition, fees, books, supplies) and indirect costs (room and board, personal expenses, travel).
- Remember that high school students can participate in some college programs during the summer. This is an excellent way to experience campus life. See your college advisor.
- Read college newspapers. They will give you an idea of social and athletic activities.
- Talk to high school guidance counselors, teachers, parents, and friends about their college experiences.

Q

When should I visit colleges?

A

Once you have narrowed your choices, visit the colleges you are considering. Almost all colleges have a regular campus tour program. Often, high school students are paired with a host on campus at no cost, and students are allowed to attend classes. You must make arrangements in advance by following directions on the college's website. Here are a few suggestions regarding your visit:

- Plan your visit during the academic year.
- When scheduling a campus visit, request a confirmation.
- Ask for an interview with the admission office. If interviews are not available, attend an information session with a small group.
- Visit the student center and library.

- Try to arrange to spend a night in student housing.
- Eat in the cafeteria.
- Talk to students—and recent graduates, if possible.
- Attend classes.
- Read information found on posters and bulletin boards.
- Ask about the college's security system and arrangements for students' safety. All schools are required to keep crime statistics. Ask to review them.
- Create a journal, and record information that will help you make your final decision. Highlight the college's outstanding features. Assess your visit and your impressions.
- Compare the college with your criteria.
- Ask family members, friends and recent graduates from your school if you can visit them at their respective colleges.

Q Most colleges require teacher recommendations for admission. Which teachers do I ask?

A Recommendations are important. Choose teachers who know you and can describe your classroom performance in terms not represented only by grades. Colleges prefer recommendations from academic-subject teachers you have had in 11th or 12th grade. If outside people can provide the admission committee with different information about you, include their comments, but only if that is the case. Give your references a copy of your Student Personal Data Sheet (see page 87). Distribute recommendation forms early—ideally at least four weeks in advance—so teachers have time to prepare thoughtful responses. Prepare a cover letter that gives the deadline date for each recommendation.

Q I had a weak start in high school. How can I recover from a bad semester?

A First, concentrate on improving your grades through tutoring, extra work, and special effort. Work with teachers to develop good study skills. On your college application, explain what went wrong, how you have changed, and the ways you've matured. Admission officers look favorably on an applicant who recognized a problem and took positive steps to improve.

Q Do colleges look for students who participate in extracurricular activities? How many should I have?

A Colleges prefer students who are well-rounded. They want to see commitment, sustained interest, and involvement—not a list of activities you joined to "look good." A personal passion for a certain activity is favorable, as is a leadership position. It's equally important if you had a job or participated in community service while attending high school.

Q What if I don't know what I want to study?

A You don't have to decide on a major when you apply to college. Most college students are undecided about the career they will pursue. College helps you explore options. During your first two years, you will take a variety of courses in several areas of specialization. You can also talk to teachers and advisors as well as attend lectures and seminars given by experts in various fields.

Q What are some tips for completing my college applications?

A Many colleges ask for personal information. Start thinking about how you might answer such questions by identifying the person you most admire and why, your favorite books and poems, any unusual experiences you've had, your hobbies and special talents, and your work and/or volunteer experiences.

Keep an updated list of your accomplishments, a record of memberships in school-related clubs, and a list of leadership positions you've held. Keep activity or event programs that list your name and credentials. Save all certificates of achievement and awards. Organize your paperwork. Use the guide on page 101 to keep a record of your college applications.

Remember that neatness and appearance count when completing a paper application. A better option is to use the common application or apply online.

Q Will I be able to handle college-level work if I didn't do well in high school?

A You will probably have to work harder than ever before. The competition may be greater and the homework tougher. College is a big change and requires many adjustments; however, once enrolled, you will find you are not alone. Almost everyone is worried about succeeding, and if you seek help, it is always available. Colleges provide supportive services, including tutoring, writing centers, personal counseling, aid in obtaining a part-time job, housing, and many others. Colleges want you to succeed and graduate.

Q What are the advantages of a two-year college?

A Two-year colleges offer you a variety of choices for furthering your education. There are both degree programs and certificate programs. If you wish to learn a specific skill, such as word processing, you can enroll in one or more individual certificate courses. The associate in applied science and associate in occupational studies degree programs will qualify you for a job in your chosen field after you graduate. The associate in arts and associate in science programs will help you transfer to a four-year college. Two-year colleges located in your community are often less expensive, and they offer a quality education. Make certain the two-year school you apply to and attend is accredited by a reputable governing board.

Q Representatives from different colleges will be visiting my high school. What questions should I ask when meeting with them?

A Your questions should reflect your interests and concerns in the following areas:

Academic Programs

- What courses are required during the freshman year?
- What is the classroom experience like?
- How intense is the academic pressure on students?
- When must I choose a major?
- How does your college place students in their classes?
- What services does the school offer the student who is undecided about a major?
- What are student and faculty relationships like?
- Does your college have any "opportunity programs" for students who may not meet regular admission requirements?

Financial Aid

- What percentage of students receive financial aid based on financial need?
- What is a typical financial aid package for a first-year student?
- What percentage of those students who apply for financial aid receive financial aid?
- When are financial aid applicants notified of awards?
- Will my financial aid be adjusted if my need increases?
- Do you guarantee to meet a student's financial need?
- Do you guarantee to meet a student's financial need for all four years?
- Do you have a per-student limit on aid you provide?
- If I don't apply for institutional aid for my first year, can I apply in subsequent years?
- If I have an outside scholarship, do you reduce the loan portion of my financial aid package first?

Accreditation

- Is the college accredited?
- Has the college lost any Accreditation? Why?
- Is (are) the program(s) I'm interested in accredited?

Admission/Graduation

- What percentage of applicants are accepted?
- What percentage of the freshman class return for the sophomore year?
- What percentage of students graduate?
- How many graduates attend graduate school?

Campus

- What are the local cultural and social attractions?
- Are there a movie theater, a public park, free community events, and the like?

Career Center

- What information is available to students in the career center?
- Do recruiters visit your campus? if yes, when?
- What percentage of students not going on to graduate, medical or law school find jobs before they graduate?

Child Care

- Are there facilities on campus for child care?

Faculty

- What is the overall student-faculty ratio?
- What is the percentage of full-time versus part-time faculty?
- What percentage of faculty have doctoral degrees?
- What is the average class size?
- Do faculty serve as academic advisors?
- Do teaching assistants teach any classes?

Living Accommodations

- Are residence halls available?
- How many students are there per room or suite?
- For how many years is on-campus housing available?
- Are the residence halls co-ed or single sex?
- How are roommates selected?

Security

- How does the college provide for student safety and security?
- How safe is the neighborhood where the campus is located?
- What are the campus statistics concerning crime?

Sports

- Does the college offer intercollegiate sports? intramural sports?
- What are the athletic facilities on campus?
- Are athletic scholarships available?
- In which division is your school?

Student Body

- What percentage of students live on campus? Off campus?
- What percentage are commuters?
- What is the ethnic background of the students?
- What is the male-female ratio of the student body?
- What percentage of last year's first-year students returned for the sophomore year?
- What percentage of students stay on campus during weekends?

Students with Special Needs

- Are there accommodations for students with learning disabilities?
- Is the campus accessible for physically disabled students?
- Is there an office for students with special needs on campus?
- What services are provided for students with special needs?

Transportation

- Are first-year students allowed to have cars? Where do they park?
- What public transportation is available?



A All Colleges**All colleges consider the following during the application process:**

- Your drive, determination, tenacity, desire to succeed, and sense of responsibility
- The quality of your high school preparation, including Advanced Placement courses, honors classes, and electives
- Your high school average in the 9th, 10th, and 11th grades plus a mid-senior-year grade report, a review of final grades, and rank in class or percentile in the class. Weighted or non-weighted average?
- Recommendations that indicate your academic ability, maturity, character, and motivation
- Honors and awards you have received as well as leadership positions you've held both in school and outside school
- Ability revealed by such standardized tests as SAT, the ACT, and, in some cases, SAT Reasoning Test (subject tests).
- Personal essays (required by some colleges)
- Special talents, achievements, abilities, and interests
- Extracurricular activities such as teams, clubs, and community activities
- Accuracy, completeness, and neatness of your college application
- Work experience and summer activities
- A personal interview (required by some colleges), which may help if you are a borderline student

City University of New York (CUNY)

All graduates of New York City high schools are guaranteed admission to one of the 17 CUNY campuses. The SAT is required for admission to the senior (four-year) colleges and recommended for admission to the community (two-year) colleges. Students who do not meet the entrance requirements for the senior colleges are considered for the community colleges.

CUNY expects all freshmen to have successfully completed a full complement of academic courses that include English, math (such as Math A, Math B, algebra, and geometry), lab sciences, social sciences, a foreign language, and visual and performing arts. Students who have not taken those courses are still eligible for admission, although not necessarily to the program or school of choice. Preparatory courses not taken in high school will have to be fulfilled in college. Depending on the college, students must have taken a minimum of 12–15 academic Regents-Level courses. There may also be specific academic Regents-Level courses required for eligibility at CUNY's senior colleges. For more information, see your high school college advisor or call 212–997–CUNY (212–997–2869).

Freshman Skills Assessment Test

After admission to CUNY's senior colleges, all entering freshmen must take skills assessment tests in reading, writing, and mathematics to determine academic placement. Entering students are exempt from taking both the Reading and Writing assessment tests if they achieved a score of 480 or above on the verbal section of SAT. Students are exempt from taking the Mathematics Assessment Test if they achieved a score of 480 or more on the mathematics section of SAT. Students who scored a 75 on the ELA or Math A or B are also exempt from the respective tests.

CUNY Special Professional Programs

CUNY also offers the following special professional programs:

- Seven-year B.S./M.D. Program at City College's Sophie Davis School of Biomedical Education
- B.A./M.D. Program at Brooklyn College
- Six-year urban legal studies program: Hunter College offers an M.U.P./J.D. in Urban Planning and Law jointly with Brooklyn Law School.

All special professional programs require a special application and have early deadlines. See your college advisor for more information.

CUNY Baccalaureate Program (www.cunyba.cuny.edu)

CUNY offers a universitywide individualized degree program. Under the guidance of faculty mentors, students create their own areas of concentration. Courses may be taken at different CUNY colleges. Prerequisites are (a) completion of 15 college credits with a GPA of at least 2.5, (b) a passing grade on the CUNY Skills Assessment Test, and (c) a valid academic reason for applying.

CUNY Skills Immersion Program

Some students may be required to take preparatory courses before enrolling in freshman-year programs. They can get a head start by taking those courses during the summer before their freshman year instead of during the academic year. CUNY's tuition-free summer program is offered in 17 colleges during both the day and evening.

CUNY Honors Program

Admission is based on the student's high school average, SAT/ACT scores, essay, and references as well as, at the discretion of the college, an interview. The mean SAT score for the fall 2006 entering class was 1440 (Math and Verbal SAT), and the mean high school average was 95.

CUNY Honors Program requires a special online application and have early deadlines. See your college advisor for more information.

Students receive an enriched curriculum, including four Honors College seminars, a Cultural Passport, and special mentoring. They also receive free tuition, an academic expense account for such activities as study abroad or internships, and a laptop computer.

General Procedure for CUNY

The student may apply for admission to as many as **six** CUNY colleges and programs by completing **one** application. Your choices should be listed in the exact order of your preference, because you will only be admitted to three colleges at most.

Applications are available online, or you may use the paper application which can be obtained from your college advisor/counselor. The application fee is \$65. Your college advisor/counselor *may* have a limited number of fee waivers for those who can prove financial need based on established CUNY guidelines.

CUNY applicants must also submit an **official transcript** sent directly from their high school as well as copies of their SAT or ACT scores.

It is very important to make an appointment with your college advisor, college counselor or Learning Leader for assistance with advisement in choosing the appropriate CUNY colleges and programs as well as for assistance with financial aid applications. It is also important, to visit the CUNY website and familiarize yourself with the information before that appointment. CUNY information can be obtained by accessing the CUNY website at **www.cuny.edu**.

The criteria for admission as a freshman to a CUNY senior college (four-year) are selective and established by the individual colleges. These criteria measure the high school record of the applicant and include the academic average, the number of academic courses and distribution of these courses, and SAT or ACT scores. Admission to most community college (two-year) programs requires a high school diploma only. Some associate's degree programs may have additional academic requirements.

Once accepted by those three or fewer colleges, the others listed on the application no longer consider the student. If accepted by more than one college, the student will be asked to choose the one college she/he wishes to attend.

To receive financial aid as a CUNY student, you must complete two forms: the **Free Application for Federal Student Aid (FAFSA)** after January 1st and, if you and (if applicable) your parents are New York State residents, the **New York State Tuition Assistance Program (TAP)** application. The FAFSA and TAP applications are used to determine the amount and type(s) of financial aid for which you may be eligible. Funds from the different major aid programs can be combined to create your individual financial aid package. The final package is based on your eligibility for particular kinds of aid, including federal loans, and the funds available. If eligible, you will be notified by the financial aid office of the college.

Both forms can be completed online. The FAFSA is available at **www.fafsa.ed.gov**. You will be directed to the TAP application after completing the online FAFSA.

General Procedure for SUNY

The State University of New York (SUNY) campuses are located throughout New York State. You have more colleges, curriculums and courses from which to choose. You have to decide if you want a large, medium or small sized school and if you want the location to be in an urban, suburban or rural setting. Most of the students who attend SUNY live on campus. Since SUNY costs more you could be eligible for more financial aid.

SUNY prefers that students apply online by going to their **website at www.suny.edu/student** and following the prompts for completing the application. Online applications are fast, easy and secure. Online applications can be processed faster and may result in a faster response from the admissions office.

Before a student completes the SUNY application, it is advisable to check with your college advisor, college counselor or Learning Leader to see if there will be a SUNY information session and/or when students can make individual appointments for assistance. It is also important to visit the SUNY website listed above to familiarize yourself with some of the information *before* a group session and/or an individual appointment. The website is a wealth of information and will answer many of the questions you may have. There is even *live help* available online during specific hours.

The State University of New York's 64 campuses are divided into four categories: **University Centers and Doctoral Degree Granting Institutions, University Colleges, Technology Colleges and Community Colleges**. These categories differ in educational mission, the kinds of academic opportunities available and degrees offered. All campuses offer excellent academic and student life programs, committed faculty and staff, and rewarding career and advanced education outcomes.

You can study almost anything at the State University of New York. **SUNY's 64 campuses offer more than 6,688 programs of study**—making SUNY the largest and most diverse comprehensive institution of higher education in the country—and most likely the world. To research undergraduate academic offerings, visit the online curriculum finder on the SUNY website.

Individual campuses set their own criteria for admission, looking at SAT or ACT scores, GPA and class rank. For a freshman class profile for SUNY's University Centers, Colleges and Technology Colleges, visit Admission Quick Facts on the SUNY website. As you research various SUNY options, ask admissions representatives (online) for information about these criteria and the application process.

After doing your research, attend a group session and meet with your college advisor, college counselor or Learning Leader at least once or twice. The SUNY application can be used for applying to most of the 64 colleges in the State University system. The other colleges require their own applications and must be contacted individually. Completing the application may not be possible in one session, so make sure to save each page as you scroll down and complete each section.

Once you have completed the application, **do not submit it** until your college advisor, college counselor or Learning Leader has reviewed it. Once it is reviewed and been approved, you may submit it online. Students will then need to submit a "Transmittal Form" to be signed by their college advisor or college counselor who will attach their official transcripts—one for each college to which you applied. You and your parent must also sign this form. Fee waivers are available but a form needs to be completed and signed by both parent and student verifying financial hardship based on SUNY guidelines that appear on the form. This form must also be signed by your college advisor or college counselor and sent with your Transmittal form to the SUNY Application Processing Center.

Some colleges require “Supplemental Applications” which are available online. It is advisable that all students applying to SUNY be prepared to submit a college essay, two teacher recommendations and a resume. Applicants that apply to SUNY through the Economic Opportunity Program (EOP) will be requested by each individual college to submit an autobiography as well as to complete additional EOP forms.

Most SUNY colleges do not have application deadlines except for early admission, early action and several specialized programs. Students are usually accepted on a rolling admission basis therefore the sooner all SUNY and supplementary applications as well as any other requested documentation is submitted, the sooner a student will be notified. Some other programs may be capped at the number of admissions they take and those programs may close. The earlier a student submits **all** requested documentation, the better.

Across all SUNY campuses, approximately 75% of all full-time undergraduates receive some form of grant, loan or employment assistance. To receive financial aid as a SUNY student, you must complete two forms: the **Free Application for Federal Student Aid (FAFSA)** after January 1st and, if you and (if applicable) your parents are New York State residents, the **New York State Tuition Assistance Program (TAP)** application. The FAFSA and TAP applications are used to determine the amount and type(s) of financial aid for which you may be eligible. Funds from major aid programs can be combined to create your individual financial aid package. The final package is based on your eligibility for particular kinds of aid, including federal loans, and the funds available. If eligible, you will be notified by the financial aid office of the college.

Both forms can be completed online. The FAFSA is available at **www.fafsa.ed.gov**. You will be directed to the TAP application after completing the online FAFSA.

General Procedure for Private Universities and Colleges

Applying to private colleges and universities can be a time consuming process because there are several thousand private schools across the United States. Ask yourself many of the same questions previously discussed, like size and location. There is an additional factor. The cost of most private schools can be intimidating to New York City students and their parents. **It is important not to eliminate these schools because of their price tags.** Many private schools are very generous in their financial aid packages and many private schools throughout the country are looking to diversify their student bodies. How willing are you to take the challenge?

One of the most important factors in determining whether or not to apply to a private college is similar to that of both SUNY and CUNY: doing the research. It is always important to know what a college is looking for as they make admission decisions and to determine if you meet the requirements, if you are close, or if this is a “reach” school for you. Private schools in New York State may have **Higher Economic Opportunity Programs (HEOP)** or similar programs that are looking for students who don't meet regular admission requirements but who present great applications. You may meet or exceed admission requirements but the cost is overwhelming. Private schools offer many more scholarships than state or city funded schools. Also, consider that there are many private colleges located in the New York City area for those who would rather stay close to home. Know and adhere to college application deadlines.

Many private schools, especially the more selective and competitive ones, have applications that consist of several pages and ask for a variety of information. They might seem intimidating, but the more of these applications you see, the more you realize they are asking for much of the same information. Many of these colleges use a form called the **Common Application** which is accepted in lieu of their own application. Students should visit the website at www.commonapp.org to determine whether or not to use this application. It is highly recommended to use the Common App if you are applying to at least three or more of the private schools that accept it. The Common App can be completed online, saved, and printed. Teachers and college advisors can do their recommendations for you online. Your Learning Leader can also assist you with this application. You will need to submit an essay and a supplemental application. It is also advisable to include a resume. As previously mentioned, adhere to the deadlines, answer all college requests for supplementary information, feel free to request an interview, and contact the admissions office to make certain they have received all the information required.

REMEMBER Selective colleges have more demanding admission processes and earlier application deadlines than the general stated guidelines.

To receive financial aid from a private college or university you must complete the **Free Application for Federal Student Aid (FAFSA)** after January 1st and, if you and (if applicable) your parents are New York State residents and you are applying to any privates in New York State, the **Tuition Assistance Program (TAP)** application. The FAFSA and TAP applications are used to determine the amount and type(s) of financial aid for which you may be eligible. Only New York State colleges will provide TAP funds as a part of your financial aid package. Colleges outside of New York State will provide financial aid packages from college grants and other funds, possibly federal loans, to create your individual financial aid package.

The FAFSA is available at www.fafsa.ed.gov. You will be directed to the TAP application after completing the online FAFSA by the schools who request it. Some private colleges may also require the completion of the **CSS/PROFILE** that you can fill out by going to www.collegeboard.com. In addition, some colleges may require the completion of institutional financial aid forms with stated deadlines.

The admission committee meets and either grants or denies admission.

The financial aid office determines how much money is available to distribute. The financial aid office awards financial aid packages to admitted students within the limits of available resources and notifies candidates of its award.



General Questions about Applying to College

Q What should I do if I am wait listed?

A Place a deposit at another school where you have been accepted to reserve your space in case you are not removed from the wait list at your first-choice school. Send the college where you are wait listed a detailed letter restating your interest. You may want to include your midyear grades, if they improve your position, or other information that could improve your chances. Follow up with a letter or call to the admission office to ask how you can improve your chances of being admitted. Also ask about the length of the wait list, where you fall, and when the office expects to make offers. Colleges are expected to notify you of resolution of your wait-list status by August 1st.

Q In addition to academic performance and personal profile, what else do colleges want to know about a student?

A Colleges want as much relevant information as possible about a student so they can get a clear picture of the student's abilities. They want to know whether there are family, educational, social, emotional, health, financial, language, or other situations that have put the student at a disadvantage and what progress the student has made to overcome those obstacles.

Q Should I submit extra information to the college?

A Submit additional material on your behalf only if it is creative and says something positive and different about you that is not already included in your application. If your learning style is different and documented by a psychologist or physician, you must self-disclose such information to the admission staff so they will have a clear picture of your abilities.

Q I really want to attend XYZ University; however, I received a much better financial aid package from ABC College. Is there anything I can do to obtain additional money from my first-choice school?

A Bargaining with the college financial aid office at selective schools has become a reality. Call and declare that you really want to attend that school but the aid offer at ABC College is more attractive. Provide valid reasons why you need a better aid package. If you are successful, send the school a certified letter confirming what was agreed.

Q I would like to visit colleges to get a firsthand picture of the campuses, but I am financially unable to. Any suggestions?

A Some colleges have made CD ROMs available to high schools. See your college advisor to see if any are available. Some colleges offer virtual tours online at the college website. Many colleges offer plane, train, or bus tickets to students at no charge if they've been accepted, while others sponsor bus trips for New York City students. Check with the admission office for their policy.

Q How do colleges treat Advanced Placement or honors classes?

A If you took Advanced Placement (AP) courses in high school and did well on the Advanced Placement tests, you may be eligible for college credit, which will enable you to begin college with college credits. Each school sets its own requirements. Some colleges do not grant Advanced Placement credit but will allow you to take a placement test and then assign you to classes according to your score. For admission purposes, AP and honors classes are favored if your high school offers such classes.

Q I am graduating in June. What can I do during the summer to prepare for college?

- A**
- See your physician, dentist, and optometrist. If you wear glasses, get a copy of your prescription. Have your physician complete the college's health forms.
 - Prepare a list of things to bring from home to college.
 - Get a head start on college reading requirements.
 - Complete your housing contract, and send the college your deposits.
 - Contact your roommate to get to know one another and arrange who will bring what.
 - Plan a budget and the way you are going to handle the spending of money. Possibilities are a lump sum, regular deposits into a checking account, a credit card, or a joint checking account with your parents.
 - Save money for beginning college expenses. If you will be participating in a college work-study program, remember that there can be a three- to four-week lag between starting the position and receiving your paycheck.
 - Start gathering together the necessary paperwork you'll need to bring with you. This should include copies of medical and insurance records, high school transcripts, and all correspondence from the college.

Q One of the questions on the college application asks whether I waive my rights to review the completed recommendations. Should I do so?

A Colleges give much more weight to recommendations that are not reviewed by applicants. They suspect that if you review them prior to admission, you will submit only those that show you in the best possible light; therefore, they lose their objectivity.





4

Questions to Ask about Two-Year Community and Technical Schools

- Is campus housing available?
- What percentage of students graduate?
- What percentage of students find jobs in the field for which they were trained?
- Is the equipment modern? Is such equipment currently being used professionally in the field?
- Is equipment available for after-school practice? Is there any charge for this?
- How many students are assigned to each piece of equipment? In a computer class, is there one machine per student for the entire class period?
- Do teachers have degrees from legitimate and accredited institutions? Are the teachers licensed in the subjects they are teaching?
- What are the admission requirements? Are they the same for all programs and courses?
- Is the school nationally accredited? by the National Association of Trade and Technical Schools or the Association of Independent Colleges and Schools?
- Are the teachers teaching more than one subject or at more than one level at the same time within the same class?
- What types of support services are available?
- What is the cost of attendance?
- What is the school policy on refunds to students who drop out?
- Can credits be transferred to another school?
- How large are the lecture classes? the lab classes?
- What are the facilities like?
- What are the graduation requirements?
- What financial aid is available to qualified students?
- What percentage of students default on their loans?
- Does your college have articulation agreements with any four year institutions?
- What percentage of students who graduate with degrees find employment before graduation?

Students will not be able to get federal aid to attend a trade school with a student loan default rate of more than 25% for three consecutive years.

5 Tests and Pretests for College

PSAT/NMSQT

(Preliminary SAT®/National Merit Scholarship Qualifying Test)

The PSAT/NMSQT is one of the best ways to prepare for the SAT Reasoning Test. It also allows students to compete for National Merit Scholarships, for National Scholarship Service (NSSFNS) scholarships, and for the National Hispanic Recognition Program. Many local scholarships are based on PSAT scores. Students who respond to the Student Descriptive Questionnaire are automatically registered for the Student Search Service and receive information from colleges based on their responses. Answer as accurately as possible to receive information that will benefit you in your search for a college. Students may receive invitations to apply to honors programs, may learn about recruitment visits and open houses, may be alerted to scholarships and other financial aid opportunities, and may become informed about summer programs.

Test Facts

- The PSAT/NMSQT includes five sections:
 - Two 25-minute critical reading sections
 - Two 25-minute math sections
 - One 30-minute writing skills section

The whole test requires two hours and 10 minutes. The math section tests basic knowledge of arithmetic, algebra, and geometry. Students are not expected to recall or memorize facts for this test.

- The test can be taken only by sophomores and juniors.
- Junior scores are submitted to the NMSQ competition.
- The PSAT/NMSQT is only offered on two days in October. Check with your college advisor for the exact dates and to register for the test.
- Students are strongly encouraged to take a calculator to the PSAT/NMSQT, whether or not they plan to use it. Students may use a nonprogrammable, four-function scientific or graphic calculator. They may not use a calculator with a paper tape or printer, a handheld minicomputer, a pocket organizer, or a laptop computer. However, all questions can be answered without a calculator.

General Skills Needed

- Effective use of time
- Familiarity with test-taking strategies
- Ability to follow directions
- Knowledge of how to approach the different types of questions
- Familiarity with marking of answer sheets

SAT Reasoning Test (SAT) and ACT

Many colleges require that students submit scores from either the SAT Reasoning Test (SAT) or the ACT (American College Testing Program). Most colleges accept either one. Check with the colleges to which you are applying to be sure. Colleges say one of the best predictors of freshman GPA is a combination of SAT or ACT scores and high school record. Test scores are considered in light of the student's educational, linguistic, cultural, and socioeconomic background.

SAT Reasoning Test (SAT) Facts

- The SAT Reasoning Test (SAT) measures reasoning abilities and includes a Critical Reading, Mathematics, and Writing section, with a specific number of questions related to content.
 - The critical reading section, formerly known as the verbal section, includes short reading passages along with the existing long reading passages. Analogies have been eliminated, but sentence-completion questions and passage-based reading questions remain.
 - The SAT includes expanded math topics, such as exponential growth, absolute value, and functional notation, and place greater emphasis on such other topics as linear functions, manipulations with exponents, and properties of tangent lines.
 - The writing section includes both multiple-choice questions and a direct writing measure in the form of an essay.
- The best preparation is long-term, achieved by taking challenging academic courses and doing much reading.
- Students must develop their reasoning, critical-thinking, and test-taking skills.
- Students are allowed to use calculators on the math sections. Calculators should be nonprogrammable, four-function scientific or graphic calculators. Students may not use a calculator with a paper tape or printer, a handheld minicomputer, a pocket organizer, or a laptop computer.
- Students should take the test in April or May of their junior year and again in October or November of their senior year. Registration forms can be obtained from college advisors or students can register online at www.collegeboard.com. Check the registration deadlines because there is an additional fee for late registration.
- SAT scores are reported on a scale from 200 to 800 for each section, with additional subscores reported for the essay (ranging from 2 to 12) and for multiple-choice writing questions (on a 20 to 80 scale).
- You can cancel your score by contacting the College Board in writing by 11:59 p.m. (Eastern Time) on the Wednesday after the test date if you think you did poorly. You won't see your scores, but neither will colleges.
- To see your SAT test questions and answers, plan to take the test when the Question-and-Answer Service (QAS) is available. Check with your college advisor, or see the SAT registration booklet for current QAS dates.
- SAT score reports are cumulative. Each score report sent to a college includes scores of up to six SAT exams; however, most colleges consider only your highest combined scores.
- Testing accommodations are available for students with disabilities.

ACT Facts

- The ACT (American College Testing Program) is a curriculum based achievement test consisting of academic tests in English, mathematics, reading, and science—and an optional Writing Test.
- In addition to assessing students' academic performance and college readiness in the five academic areas, the ACT consists of three noncognitive components that students respond to when they register for an ACT national test date. The noncognitive components include a High School Course/Grade Information Questionnaire; an ACT Interest Inventory; and a Student Profile Section.
- Scale scores for each of the four multiple tests range from 1 (low) to 36 (high) and a composite score range from 1 (low) to 36 (high). The composite is the average of the four multiple-choice test scores, rounded to an integer.
- Two scores are reported for the optional Writing Test: a Combined English/Writing score on a scale of 1-36 and a Writing subscore on a scale of 2-12.
- Check with your college advisor for registration and testing dates and for information about the ACT and the optional Writing Test. For additional information, students are also encouraged to visit the student ACT website at www.actstudent.org.
- ACT recommends that students should take the ACT in April or May of their junior year. Registration forms are available from college advisors, and students may also register online by visiting the student ACT website www.actstudent.org.
- Students may use almost any 4-function, scientific, or graphing calculator on the ACT Mathematics Test (but not on any of the other tests in the ACT). Students are not required to use a calculator.
- Because much of the knowledge and skills that are taught in high school is being measured on the ACT, the approach that is most likely to increase ACT scores is long-term learning in school—rigorous high school coursework, rather than cramming and coaching.
- Students with diagnosed and documented disabilities may apply for testing accommodations.

SAT Subject Tests™

SAT Subject Tests are basic skill tests in major academic areas. Some of the competitive colleges are requiring students to take one or more Subject Tests. They review the scores in conjunction with the student's high school grades and SAT Reasoning Test score. Some schools require specific subject tests; others leave the choice to the student. Some colleges request Mathematics Level 1 or Mathematics Level 2. Check individual college catalogs for each college's specific requirements. These exams are more difficult than the New York State Regents Exams. If you're given a choice, pick those areas in which you did well. It is best to take the SAT Subject Test of your choice immediately after completing the course, while the material is still fresh in your mind. The Mathematics Level 1 test should be taken after Sequential Math II (MQ6); Mathematics Level 2 (Calculus) should be taken after Pre-Calculus. SAT Subject Tests are given six times a year, but not all tests are given on each test date. Check with your college advisor for registration and test dates.

Advanced Placement Exams

Advanced Placement tests are given in May to students in Advanced Placement courses. The scores range from a high of 5 to a low of 1. If you do well, you may be eligible for college credit, which will enable you to graduate earlier. Each school sets its own requirements. Some colleges do not grant Advanced Placement credit but allow you to take placement tests and assign you to classes according to your scores.

TOEFL (Test of English as a Foreign Language)

The TOEFL is used by colleges to determine the level of English proficiency of students whose native language is not English. Some colleges waive the requirement if the student has successfully completed at least two semesters or one year of high school Regents-Level English with a grade of 75 or higher. Nonnative English-speaking students whose verbal scores on college admission tests are low should consider taking the TOEFL.

TOEFL TEST FACTS

- The test has four parts.
 1. Listening Comprehension: This multiple-choice section is designed to measure the ability to understand spoken North American English. It contains three parts and is 60 minutes in length.
 2. Structure and Written Expression: This multiple-choice section is designed to measure the ability to recognize language that is appropriate for standard written English. It is 20 minutes in length.
 3. Reading Comprehension: This multiple-choice section is designed to measure the ability to read and understand short passages similar in topic and style to those found in North American universities and colleges. It is 90 minutes in length.
 4. Writing Ability: Students are given 30 minutes to write an essay. A topic is assigned.
- The paper exam score range is 310–667. In the Educational Testing Service's computer-based exam, the score range is 40–300.
- There is no specified passing score; colleges set their own TOEFL score requirements. Check with the colleges you are applying to regarding their TOEFL requirements.
- The TOEFL is administered by the Educational Testing Service in Princeton, NJ. Applicants should request their scores be sent to the colleges they are applying to.
- See your college advisor for additional information.

ACT at a GLANCE

The ACT® test contains four curriculum-based tests that measure academic achievement in the areas of English, mathematics, reading, and science as well as an optional Writing Test. The specific knowledge and skills selected for evaluation are determined through a detailed analysis of three sources of information. First, the objectives for instruction for grades seven through twelve are examined for all states in the United States that have published such objectives. Second, textbooks on state-approved lists for courses in grades seven through twelve are reviewed. Third, educators at the secondary and postsecondary levels are surveyed and consulted to determine the knowledge and skills taught in grades seven through twelve that are prerequisite to successful performance in postsecondary courses.

Registration, Test Dates and Fees

Check with your college advisor for registration and testing dates and for information about the ACT and the optional Writing Test. To order ACT Registration packets, call 319/337-1270 or go to www.act.org/aap/forms/counsel.html. For additional information, students are also encouraged to visit the student ACT website at www.actstudent.org.

ACT English Test 75 items, 45 minutes

The English Test measures the student's understanding of the conventions of standard written English (punctuation, grammar and usage, and sentence structure) and of rhetorical skills (strategy, organization, and style). Spelling, vocabulary, and rote recall of rules of grammar are not tested. Three scores are reported: a total test score, a subscore in Usage/Mechanics, and a subscore in Rhetorical Skills.

Contents/Skills	Number of Items
Usage/Mechanics	40
Punctuation	10
Basic Grammar and Usage	12
Sentence Structure	18
Rhetorical Skills	35
Strategy	12
Organization	11
Style	12
Total	75

ACT Reading Test 40 items, 35 minutes

The Reading Test measures the student's reading comprehension as a product of referring and reasoning skills. The test items require the student to derive meaning from several texts by (1) referring to what is explicitly stated and (2) reasoning to determine implicit meanings and to draw conclusions, comparisons, and generalizations. The test comprises four prose passages that are representative of the level and kinds of writing commonly encountered in college freshman curricula. The passages are selected from published sources. Three scores are reported: a total test score, a subscore in Arts/Literature reading skills (based on the prose fiction and humanities sections), and a subscore in Social Studies/Sciences reading skills (based on the social studies and natural sciences sections).

Content Area	Number of Items
Prose Fiction	10
Humanities	10
Social Studies	10
Natural Sciences	10
Total	40

ACT Mathematics Test 60 items, 60 minutes

The Mathematics Test assesses the mathematical skills that students have typically acquired in courses taken up to the beginning of grade twelve. The test requires students to use their reasoning skills to solve practical problems in mathematics. The problems assume knowledge of basic formulas and computational skills but do not require memorization of complex formulas or extensive computation. The use of calculators is permitted on the Mathematics Test. Four scores are reported: a total test score and a subscore in Pre-Algebra/Elementary Algebra, Intermediate Algebra/Coordinate Geometry, and Plane Geometry/Trigonometry.

Content Area	Number of Items
Pre-Algebra	14
Elementary Algebra	10
Intermediate Algebra	9
Coordinate Geometry	9
Plane Geometry	14
Trigonometry	4
Total	60

ACT Science Test	40 items, 35 minutes	Content Area	Format	Number of Items
The Science Test measures the student's interpretation, analysis, evaluation, reasoning, and problem-solving skills required in the natural sciences. The test is made up of seven sections, each of which consists of some scientific information (the stimulus) and a set of test items. The scientific information is conveyed in one of three different formats. One score, a total test score, is reported for the ACT Science Test.	Biology	}	Data Representation	15
	Earth/Space Sciences		Research Summaries	18
	Chemistry Physics		Conflicting Viewpoints	7
	Total			40

ACT Reading Test optional, 30 minutes

The Writing Test is an optional 30-minute essay test that measures writing skills emphasized in high school English classes and in entry-level college composition courses. The test consists of one writing prompt that describes two points of view on an issue, and students are asked to write a response about their position on the issue. The prompts are designed to be appropriate for response in a 30-minute timed test and to reflect students' interests and experiences. Students have the option of registering for the ACT only or the ACT Plus Writing. The Writing Test may not be taken alone.

Scoring the ACT Writing Test. Taking the Writing Test does *not* affect students' scores on the multiple-choice tests or their Composite score. Rather, students who took both the English and Writing tests receive two additional scores: a Combined English/Writing score on a scale of 1–36 and a Writing subscore on a scale of 2–12. Students also receive comments on their essays, and the essays are available to their high school and the colleges to which scores are reported from that test date.

ACT Essay View

ACT Essay View is a free Web-based service that allows high schools and colleges to look at and download images of actual written responses for students who receive a score on the ACT Writing Test and list that school to receive scores. One person at each high school serves as the contact for ACT Essay View for that school. The ACT contact person for your school can provide the account login information to as many individuals at your school as they authorize. In fact, ACT encourages the contact person to make this service known to others at the school, including English teachers or others assisting students or those making decisions on the basis of the ACT Writing results. The text of student essays may be used in a variety of ways. Teachers may want to read all the essays for students in a particular class (if all or most took the Writing Test) and make their own observations about the performance of their students. Essays may also be used in individual tutorial sessions with students. Allowing students to score their own essays with the six-point rubric or asking them to rewrite or revise their essays can help them learn where and how to improve their writing.

ACT Noncognitive Components

The noncognitive components of the ACT include the High School Course/Grade Information questionnaire, the ACT Interest Inventory, and the Student Profile Section. They appear in the booklet *Registering for the ACT*. Students respond to them when they register for an ACT national test date.

High School Course/Grade Information To increase the usefulness of ACT results, the High School Course/Grade Information questionnaire asks students about the courses they have completed or plan to take in high school and the grades they have received.

ACT Interest Inventory The ACT Interest Inventory is completed when students register for the ACT. The Unisex Edition of the ACT Interest Inventory (UNIACT) consists of 90 items. The six UNIACT scales were developed to parallel Holland's six interest and occupational types.

Student Profile Section The Student Profile Section (SPS) collects responses about students' educational and vocational aspirations, plans, abilities, accomplishments, and needs.



Comparative Features of ACT and SAT Reasoning Test

	ACT	SAT Reasoning Test (SAT)
Test Fee	\$29, or \$43 with the Writing Test	\$41.50
Test Purpose	Designed to measure academic achievement in the areas of English, mathematics, reading, and science.	Designed to measure critical reading, writing, and mathematical reasoning skills.
Test Content	ACT English Test 75 items, 45 minutes Usage/Mechanics Punctuation Basic Grammar and Usage Sentence Structure Rhetorical Skills Strategy Organization Style	SAT Writing (Mandatory) 60 minutes Multiple Choice 35 minutes Essay 25 minutes
	ACT Mathematics Test 60 items, 60 minutes Pre-Algebra, Elementary Algebra, Intermediate Algebra, Coordinated Geometry, Plane Geometry, Trigonometry	SAT Mathematics 70 minutes Arithmetic Algebra Geometry
	ACT Reading Test 40 items, 35 minutes Prose Fiction Humanities (Art History, Art, Music, Philosophy, Theater, Architecture, Dance, Religion/Ethics, Literary Criticism) Social Studies (History, Political Science) Natural Sciences (Biology, Chemistry, Physics, Physical Sciences)	SAT Critical Reading 70 minutes Sentence Completion Critical Reading in Humanities Social Narrative
	ACT Science Test 40 items, 35 minutes Interpretation analysis, evaluation, reasoning, and problem-solving skills in Biology, Earth/Space Sciences, Chemistry and Physics	No Science Test
	ACT Writing Test (optional) 1 prompt, 30 min Measures writing skills emphasized in high school English classes and in entry-level college composition courses. Consists of a 30 minute Essay.	
Method of Scoring	Scores based on number of right answers. No penalty for guessing.	Scores adjusted for guessing. Correct answers carry full weight while a chance-level penalty is applied for each incorrect answer.

Comparative Features of ACT and SAT Reasoning Test

	ACT	SAT Reasoning Test (SAT)
Test Score Scales	<p>ACT English Test: 1-36 Usage/Mechanics: 1-18 Rhetorical Skills: 1-18</p> <p>ACT Reading Test: 1-36 Arts and Literature: 1-18 Social Studies and Sciences: 1-18</p> <p>ACT Mathematics Test: 1-36 Pre-Algebra & Elementary Algebra: 1-18 Inter. Algebra & Coordinate Geometry: 1-18 Plane Geometry & Trigonometry: 1-18</p> <p>ACT Science Test: 1-36</p> <p>ACT Composite: 1-36 Average of 4 test scores— does not include Writing Test</p> <p>ACT Combined English/ Writing: 1-36 Essay Sub Score : 2-12</p>	<p>SAT Writing: 200-800 Multiple Choice: 20-80 Essay: 2-12</p> <p>SAT Critical Reading: 200-800</p> <p>SAT Mathematics: 200-800</p> <p>No Science Test</p> <p>SAT Total: 600-2400 sum of SAT Critical Reading, Math, and Writing scores</p>
Student Information	<p>Student Profile Section Background (Demographics) High School courses & grades Admission/enrollment information Educational plans, interests, and needs Special Educational needs, interests, goals College extracurricular plans High school info. and extracurricular activities Out of class accomplishments Evaluation of high school experience</p> <p>Educational and Career Planning ACT Interest Inventory World-of-Work Map College Majors and Programs</p>	<p>Student Descriptive Questionnaire Background (Demographics) Educational Background High School & Community Activities Sports Student Plans for College</p>
Common Uses	<p>Admissions (accepted by most, but not all, colleges and universities) Talent identification Academic advising Freshman course placement decisions Awarding course credit (especially in English and math courses) Awarding scholarships (not sole criterion)</p>	<p>Admissions (accepted by most, but not all, colleges and universities) Talent identification Academic advising Freshman course placement decisions Awarding Scholarships (not sole criterion)</p>
Research Services	<p>Class Profile Service Prediction Research Service Course Placement Service Retention Research Service</p>	<p>Class Profile Service Validity Research Service</p>

6

Factors Leading to Success in College and Living on Campus

One of every 10 college freshmen drops out during the first year, and only four of every 10 graduate. You have worked too hard to wind up as a college dropout statistic. To be successful, you must:

Recognize that the first year of college is not grade 13 in high school.

Take full advantage of first-year orientation.

Make every attempt to attend the college orientation program. It is a wonderful way to meet classmates and become acquainted with your school. This is the time to ask questions such as, Where are the various college offices located (see the list below for some of the most common ones)? Where is the best place to buy books? What student activities/clubs exist? What services and workshops are available? Learn the organization of your college and take advantage of the services, most of which are free.

Put your studies before your social life. Be involved but not overcommitted.

COLLEGE OFFICES

Residential Life Office Room assignments, room keys, and maintenance

Dean's Office Academic and nonacademic advisement

Health and Psychological Services Registered nurses, emergency medical technicians 24/7, physician on call, and counseling services

Chaplain's Office Worship opportunities and individual counseling

Police and Security Round-the-clock protection and escort services, loanable engravers for marking valuables

Student Activities Office Information on clubs and activities

Writing Center One-on-one assistance with writing

Multicultural or Diversity Student Office Academic and social support

Bookstore Books for courses and other college-related books and merchandise

Financial Aid and Loan Office Questions regarding financial aid packages

Foreign Student Office Visas, documentation, and support services

Parking Office Rent parking space and obtain parking registration

Registrar Grades office

Face reality and make the necessary adjustments.

- Learn how to cope with formal lectures in large auditoriums.
- Realize that college courses require more reading and thinking and less memorization than high school courses.
- Accept full responsibility for your mistakes. Do not use the teacher as a scapegoat.
- Avoid procrastination. Don't delay studying or completion of assignments until the last minute.
- Know the office hours of each of your professors.
- Seek assistance from the professor immediately if you are not doing well.

Set realistic class schedules.

Many first-year students do not do well the first year because they set unrealistic class schedules. You should not schedule more than three hours of classes in a row. Schedule a lunch hour for each day, and don't allow your classes to overlap. If you think you will miss early morning classes, then schedule evening or afternoon classes. Adhere to deadlines for dropping or adding courses and making grade changes. Be sure to schedule enough credits so you are not put on academic probation and can continue to receive financial aid.

Understand your grading options.

- **Regular grades:** usually A, B, C, D, and F
- **Pass/fail:** anything above a D is a passing grade.
- **Audit:** You can attend lectures when you want and take final exams. If you pass the final, your transcript will show a grade of *audit*. If you fail, nothing appears on your transcript. You will not receive academic credit for classes you audit.
- **Incomplete:** Extra time is given to complete course work. If work is not completed, your transcript will show a failing grade.
- **Repeat:** If you receive a grade of C, D, or F, you can take the course over. In some schools, only the second grade will appear on the transcript; in others, the final grade is the average of the two. Check the institution's policy.

Learn how to budget your time.

You are usually expected to complete two hours of outside work for each class hour. Assignments are given weeks in advance and require careful planning. Schedule study time around fixed commitments. Remember to schedule daily-living activities and recreation time. Schedule study times with your roommate without telephone calls, TV, and other distractions.

- Use your computer to do research and complete assignments.
- Limit your email and IM usage!

Develop good study skills, and set realistic study guidelines.

Learning Styles

We all have different learning styles. Some of us learn best by reading and writing, others by listening, and still others by applying the skills and knowledge to specific problems. If your learning style is visual, use tables, graphs, charts, and flash cards to help you remember. If your learning style is aural, read your textbooks and notes aloud, and use a tape recorder to reinforce materials.

Memorization and Retention

Following are some hints to help you increase your level of retention of materials.

- Study in a cool environment. Studies show that a room temperature of 68 degrees is best.
- If you go to sleep right after studying, you will remember more in the morning than if you stay awake.
- Study the most difficult subjects first.
- Associate information with as many senses as possible.
- Memorize facts in short periods of 20 minutes each.
- Avoid distractions.
- Tie in old information with new.
- Reject negative attitudes. When you lack interest in or dislike a subject, you will have difficulty learning it.
- Use study tricks to help you remember, such as mnemonic devices and acronyms.
- Review.

Test-taking Hints

- Do a quick review of materials before you go to sleep and upon awakening.
- Eat properly.
- Wear comfortable clothes.
- Bring a watch.
- Arrive early.
- Stay away from other students before the exam.
- Read directions carefully.
- When you don't know an answer and there is no penalty for incorrect answers, guess.
- Write legibly.
- Don't watch what others are doing. It only adds to your anxiety.

Develop a positive working relationship with faculty.

- The most successful college students are those who have developed and nurtured a good relationship with faculty. Begin by demonstrating your interest in the subject. Attend classes regularly, be on time, and participate in discussions. Prepare for classes by keeping up with reading assignments and asking pertinent questions. Stay after class to discuss lecture material in more depth, look thoughtful, listen intently, and maintain eye contact.
- Don't fall asleep or daydream in class. Stay focused.

From time to time we all experience some form of stress or anxiety as a result of frustration, conflict, change, and/or pressure. Here are some hints for keeping stress in check.

- Build some fun into your schedule.
- Take time to relax, play, and sleep.
- Develop time management skills, and stay organized. Keep a calendar of your assignments and test dates. Organize your book bag daily.
- Start studying in advance of test dates. Don't plan to study every night and on weekends. Prioritize and set time limits.
- Divide large tasks into smaller ones.
- Set realistic expectations.
- If you can't do anything about a situation, stop worrying about it and move to something else.
- If you have a problem, talk it out, escape for a while, identify the reasons for your frustrations, and work off the anger.
- Seek professional help from college counselors. Don't turn to alcohol or drugs.

Living on Campus

Along with the academic changes that college brings, living on campus adds another dimension to the college experience. Here are some suggestions to make the transition successfully.

Things to Bring (or Have) with You

- Computer. A laptop is a great investment and you can take it with you around campus or when you go home.
- Sturdy backpack
- Personal planner/calendar
- Scientific calculator
- All correspondence from the college
- Copies of medical and insurance records
- High school transcript(s)
- Walking shoes
- Resident advisor's campus phone number

- Rolls of quarters for washing machines and vending machines
- First-aid kit
- Stain removal chart

Types of Residence Halls

Many colleges offer students a choice of the type of residence hall they would like to live in. They range from single sex to coed and from quiet to multiage, to substance free. Think carefully about your choice, since it is often difficult to change once residence halls have been assigned. Many students who opt for a private room regret it and later miss not having a roommate for companionship. If there are problems with roommates, seek help from your resident advisor.

When you arrive on campus, check out your room.

Notify the school residential life office of anything that is broken, chipped, or damaged. Otherwise, you might be fined for damages when you check out at the end of the year.

Living with a Roommate

- Keep lines of communication open from the first moment that you discover who your roommate is.
- Listen to what your roommate has to say. Discuss everything: sleeping habits, special medications, study habits, music, entertaining, and friends.
- Set ground rules for living together. Discuss the sharing of housekeeping duties and expenses and who will bring what.
- Treat your roommate as your equal by respecting each other's right to privacy.
- Don't try to reform or correct your roommate.
- Don't buy anything jointly.
- Be careful about gossiping.
- Don't become Siamese twins with your roommate.
- Don't eavesdrop.
- Don't borrow food or clothing without asking.

In General

- During your first year, limit your participation in extracurricular activities. Check out each activity carefully. An activity may demand more time than you can afford to give.
- Prepare and live within a reasonable budget.
- Don't overextend yourself by using credit cards. Avoid the "free give-aways" that credit card companies use during the first weeks of school to entice students.
- Learn to say no when social activities interfere with academic requirements.
- Find a quiet place to study/work.
- Limit all phone usage.

If You Commute

- College is a time to expand your horizons.
- Spread your classes out, and allow time to enjoy campus life.
- Participate in at least one extracurricular activity; make new friends.
- Use the library as much as possible.
- Don't let excessive family commitments result in poor grades.
- Use your campus as a place to study and get work done—especially if you are distracted at home.

Security

- Never leave your keys anywhere or lend them to your friends.
- Don't leave your bicycle outdoors.
- Avoid desolate areas.
- Try not to walk or jog alone at night; have your keys ready before you reach your door.
- Never leave your laptop unattended.
- Engrave your portable valuables with your name and student ID number.
- Never leave your room door unlocked.
- Cover any jewelry when you're walking alone.
- Do not use automatic teller machines at night when you are alone.

Protection against Date Rape

- Attend a self-defense class.
- Choose friends and dates carefully.
- Keep your date public.
- Be alert to the types of ideas your actions are generating.
- Be careful at fraternity parties or any other parties.
- Think twice before inviting your date to your room.
- Fight back physically if necessary.
- Do not leave a drink unattended; always take your drink with you.



7

Tips for Parents and Guardians

Every high school has staff members who offer guidance and counseling services to students.

Such staff members are specially trained to help students with academic and personal problems as well as with college planning, financial aid, and college applications. Find out who they are and where they are located. Do not hesitate to consult them when problems arise. Many schools have peer tutors or school volunteers who are available for one-to-one tutoring and college assistance.

Learn the requirements for high school graduation. Keep track of your child's progress, and make sure your child takes all the necessary courses.

Encourage your teenager to take responsibility for his or her future. Stress the importance of postsecondary education. Discuss college plans together, and help develop a plan of action. Most colleges want more math, science, and foreign-language credits than are usually required for high school graduation. Make certain your child is taking courses that will increase the chances of acceptance into their school of choice. Colleges look favorably on students who have taken the most advanced courses they are capable of.

Encourage your child to become familiar with the different tests required by colleges. Make sure your child registers and takes them. SAT Subject Tests are tests given in various subjects. They should be taken after the student completes the course, while the material is fresh in mind. PSATs should be taken in the sophomore and junior year, while SATs and ACTs should be taken in the spring of the junior year and again during the fall of the senior year. All schools should have fee waivers available. Check with the college advisor.

Do not rule out college because of cost. If you have economic need, government and institutional money is available in the form of grants, work-study programs, loans, and scholarships. Some fee waivers are available to qualified students for SATs, ACTs, and college applications. To receive financial aid, parents must prepare such financial documents as IRS forms, state income tax forms, Social Security vouchers, and so on. Many colleges have early financial aid deadlines. Plan to file your tax returns as soon as possible after January 1 of your child's senior year. Attend any financial aid meetings offered by the school or any outside organizations.

Set an example for your child. It is never too late to continue your own education. The New York City Department of Education Auxiliary Services for High Schools and the City University of New York offer courses to improve English and prepare for the general educational development (GED) exam. You can attend classes during the day or in the evening. Many colleges give credit for work and/or volunteer and life experiences. If you have a high school diploma or a general equivalency diploma, you can enroll as a regular student at the City University. Call for information:

- Free Literacy Classes (day) 212-673-8254**
- Free GED Classes (day and evening) 212-673-8254**
- Free English Classes (day and evening). 212-673-8254**
- City University of New York 212-794-5555**
- State University of New York 800-342-3811**



Senior year is a stressful time for both student and parent. Each may have a different agenda and different priorities. Everyone must recognize the need for family discussions and careful planning. It is the student's responsibility to complete the college application, write required essays, and follow through with the necessary documentation. Parents do not help their children by doing it for them.

Attend any Senior Parent College Night programs that are offered. It is important to work together in the college admissions and financial aid process.

College expenses begin in your child's senior year. Seniors need money for college applications, SAT or ACT applications, and senior-class activities. This can add up to several hundred dollars.

Help your child become more self-sufficient. Encourage your child to do laundry, cook simple meals, prepare a budget and live within it, balance a checkbook, and handle medical emergencies.

Do not assume that your child is ineligible for financial aid because your family income is too high. Many factors are considered in the determination of eligibility. They include the size of the household, the family's New York State net taxable income, the family's adjusted gross income (used for federal programs), the age of the older parent, the number of family members attending college, unusual family circumstances, and family expenses. You should file the Free Application for Federal Student Aid (FAFSA) even if you think you are ineligible. Remember that college financial aid officers often use this information to disburse no-need scholarships.

Remember that:

- Your expected contribution toward the cost of your child's education remains the same regardless of tuition because it is based on the FAFSA need analysis.
- Financial aid must be renewed yearly and will vary from year to year.
- With the exception of the family contribution, Pell grants and financial aid packages may vary greatly from school to school.
- Loans have to be repaid. Too many loans can become a financial burden.
- Students should not send deposits until they have a financial aid package in hand.
- College costs are an investment in your child's future.
- Every high school in New York City should have a "Parent Coordinator" who can assist you with any questions or problems, and who can direct you who to see for any type of assistance. Call the school for the name and contact information.



8

Hints for Success in High School: 9th–12th Grade

Your future is up to you. This is the time to start thinking about where you would like to be five years from now and what you can do to reach that goal. Your parents, teachers, and school staff will help, but you must do your share and take responsibility for your future.

- Establish high priorities for attendance, homework, and studying.
- If you are working at a part-time job that doesn't contribute to your family's support, limit the number of hours you work so that you can devote additional time to your studies.
- Make certain you are taking the necessary college-track courses.
- Do not expect to handle serious problems alone. Look to the school staff for help.
- Form good relationships with your teachers; communicate with them on a regular basis.
- Be honest and accept responsibility for mistakes or failures. Learn from them.
- During your last senior term, you may have time for electives. Use this time wisely, and select courses that will prepare you for college-level work.

REMEMBER

Your highest priority is school.

High School Courses Recommended for College Bound Students

English: 4 years

Types of classes:

- Composition
- American literature
- English literature
- World literature

Mathematics: 4 years

Types of classes:

- Algebra I
- Geometry
- Algebra II
- Trigonometry
- Precalculus
- Calculus
- Math A and B

History and Geography: 3–4 years

Types of classes:

- Geography
- U.S. history
- U.S. government
- World history
- World cultures
- Civics

Laboratory Science: 3–4 years

Types of classes:

- Biology
- Earth Science
- Chemistry
- Physics

Visual and Performing Arts: 1 year

Types of classes:

- Art
- Dance
- Drama
- Music

Challenging Electives: 1–3 years

Types of classes:

- Economics
- Psychology
- Computer Science
- Statistics
- Communications

Foreign Language: a minimum of 3 years of the same language is recommended for college; 4 years is ideal.

College-Planning Calendar



9th Grade Checklist

- Inform (or remind) your school guidance counselor that you plan to attend college, and make sure your class schedule includes all of the appropriate courses.
- Discuss AP and Honors class requirements with your advisor.
- Make sure you take an algebra or geometry class or math A or B, as well as a foreign-language class during both semesters.
- Register on www.collegeboard.com and other FREE college information websites.
- Maintain as strong a grade point average as possible; 85 or higher is ideal.
- Form a study group with a few friends who also plan to attend college. Study together as often as possible.
- Create a personal high school file with such items as:
 - A copy of your report cards
 - Diplomas and certificates presented to you
 - Awards and honors you receive, including the dates awarded
 - Lists of all school and community clubs and organizations in which you participate, including length of service
 - A list of jobs you hold (paid or volunteer)
- Update your personal file at the end of each semester.
- Visit a local community college, public four-year universities (both big and small), and private colleges or universities with your family or friends. Prior to your visit, call the admission office for information about free campus tours and to obtain printed materials.
- Participate in academic enrichment programs.
- Attend college fairs.
- Explore summer college prep programs.

Explore Your Interests

Consider your abilities. Think about all the things at which you excel. You might be good at academic subjects like math or English. But there are probably many more areas in which you have special talents. You may be especially good at working with people, say, young children or older adults. You may have a musical talent or an artistic flare. You may have a knack for mechanical things and may be a real whiz at fixing things. Consider all of these areas when you assess your abilities.

Think about your interests. What are you interested in? Do you enjoy working inside or outdoors? Do you like to work alone or with a lot of people? Do you spend a great deal of time on the computer? Perhaps you've always enjoyed studying science. Do you often find yourself reading books on a certain topic? Start a list of all the things that interest you.



Talk to people about their careers. Ask adults questions about their jobs. Don't be shy; they'll be happy you asked. Have them tell you what they enjoy most about their jobs—and what they enjoy least! Ask them what skills someone must possess to be successful in that occupation. Find out what high school and/or college classes are important to their field. Ask how much education is required for their career. Sign up for career programs and conferences.

Describe the lifestyle you want. In thinking about your future, you must consider what's important to you in your daily life. What would you think about a career that required a great deal of travel? Is the amount of money you make important to you? How would you feel about a job that required you to move on a regular basis? What hours of the day—or night—will you be working? Choose three or four aspects of your future lifestyle that are most important.

Read books about different careers. Ask your school librarian to help you find books about careers that might match your interests and abilities. Many publications can provide you with information about careers you may never have considered.

Talk to your school counselor. Visit with your counselor to talk about your interests and abilities. Find out whether your school offers tests or interest inventories that can assess your skills and interests. Some schools also have computer software programs that assist with career exploration. In addition, some Internet sites provide career information.

10th Grade Checklist

- Review your 9th and 10th grade class schedules with your school guidance counselor to make sure you have taken, and are taking, all of the college-preparatory courses required for admission to a university.
- Discuss AP and Honors classes with your advisor.
- Maintain a strong grade point average.
- Continue to research and study college admission requirements.
- Check into the possibility of honors or Advanced Placement courses that may be offered.
- Take the PSAT this year rather than waiting until the 11th grade. Speak with your school guidance counselor about test dates, descriptive questionnaires, registration fees, and registration fee waivers.
- Update your personal file with materials and information at the end of each semester.
- Participate in academic enrichment programs.
- Review all items on the 9th grade checklist.
- Take an SAT prep course at school or in the community.
- Explore possible summer college prep programs and register for one.

Get Involved

High school isn't just about the classes you take. Look around and discover other ways to make school meaningful.

Follow your interests. Do you like to take pictures? Try the photojournalism club. Are you interested in sports but not very athletic? Think about offering to help in some other way.

If your school doesn't have a club that fits what you're interested in, either find a faculty member who'll sponsor a group or start one yourself. Good memories of high school include activities as well as academics. Look for activities both in school and outside school that you can enjoy participating in.

Contribute to your community by volunteering. Grab a friend and look for your favorite cause. Many organizations need extra pairs of hands. Your assistance will help others and make you feel good.

Organizations constantly in need of volunteers include area food banks, children's shelters, churches, your community library, hospitals, museums, nursing and retirement homes, and synagogues.

Have fun sharing your talents.

Extracurricular activities are important to your future. How you use your so-called free time—the time when you're not in class—is important to colleges, universities, and even employers. Choose activities that you enjoy and that match your interests.

The key is to choose something. Your goal is to show that your interests extend beyond sitting on the couch and watching television or playing video games when the school day ends. *Couch potato* doesn't look good on a résumé, so get up and get moving. Discover what your school and your neighborhood have to offer.

Keep track of all of your activities throughout high school. Organize them and put all of them down on paper to create your extracurricular activities resumes. You can submit your resumes when you apply to college and/or for scholarships. Show them what you're made of. In today's world, participation and community involvement are valuable because they say a lot about who you are. Make these activities part of your regular schedule.

11th Grade Checklist

All Year

- Continue to research and study college admission requirements.
- Choose appropriate courses to meet college entrance requirements.
- Discuss your plans with your parents/guardians, relatives, friends and especially the college advisor and the Learning Leader volunteer.
- Use the Internet for instant, accurate data for college research.
- Read college materials at your high school or the public library.
- Obtain a Social Security number if you don't have one.
- Discuss Advanced Placement or honors courses with your guidance counselor.
- Attend college fairs.

October

- Take the PSAT/NMSQT.
- Attend the Big Apple College Fair.

February

- Register for the May SAT.
- January graduates should begin preparation for admission tests and complete them by June.
- Visit colleges during “February break.”
- Ask your counselor for advice and registration information for Advanced Placement exams.
- Take SAT prep courses.
- Look into college summer programs for high school students that allow you to experience campus life. Financial aid is often available.

March and April

- Register for SAT Subject Tests.
- Attend spring college fairs.
- Ask teachers for recommendations you can include in your college applications. Your high school college office should have a form you can use.
- Visit colleges during “spring break.”

May

- Take SAT or ACT.
- Take Advanced Placement exams.

June

- Take SAT or ACT if you did not take them in May.
- Take SAT Reasoning Test.

Summer

- Write, e-mail, or call colleges for catalogs, admission and financial aid forms, and other information. Then create a file folder for each school.
- Start college visits.
- Fees for college applications and entrance exams can be expensive, so start saving money to pay for these expenses.
- Create a resume of high school accomplishments including activities, awards, jobs etc.
- Select a calendar to use senior year for key dates and deadlines.

12th Grade Checklist

Fall

- Meet with your high school college advisor and review your transcript. Obtain a copy for your records.
- Attend college and financial aid fairs.
- Schedule college visits and interviews.
- Keep up with all schoolwork.

September

- If you haven't done so already, request college applications, catalogs, and institutional financial aid applications if you are not applying online.
- Register for October or November SAT, ACT and the SAT Subject Tests.
- Prepare a checklist of test registration deadlines, fees, test dates, and college application deadlines.

October

- Begin preparation of essays needed for college applications and scholarships.
- Request recommendations from teachers. Your college advisor should have a form you can use.
- Obtain and read the current version of *The Student Guide to Financial Aid* by the U.S. Department of Education, and other financial aid publications.
- Pick up free financial aid literature from your high school's college office.
- Complete and mail early-decision college applications.
- Register for all tests required by the colleges you are applying to.

November

- Meet the November 1 early-decision application deadline.
- Take SAT Subject Tests.
- Investigate scholarships with your college advisor or Learning Leader.
- Take SAT or the ACT.
- Ask your college advisor to mail a transcript of your grades to chosen colleges.
- Give college recommendation forms to your college advisor and teachers.

December

- Double-check deadlines: all applications for regular admission should be sent to colleges no later than January 1 and preferably by December 15. Review all directions. Is a supplemental application required?
- Obtain institutional financial aid forms from the colleges you're applying to. Check with those colleges regarding additional forms they might require.
- Mid-December: Await decisions made by colleges about early-decision applications.

January

- Complete and mail financial aid applications and/or Profile.
- Return completed institutional financial aid applications.
- Complete all HEOP/EOP/SEEK paperwork.

February and March

- Maintain grades through the spring grading period.
- Check with the admission offices of the colleges you have applied to and make certain your admission file is complete.

April

- College acceptance/denial letters are mailed.
- Explore alternative options if needed.
- Compare financial awards received.

May

- May 1: If you applied to college under the Candidates Reply Date Agreement, you must notify the college(s) of the offer you have accepted.
- Review financial aid package; review alternatives.
- Take Advanced Placement exams.
- Pay housing deposit that is due.
- Resolve all financial aid issues.
- Keep up with schoolwork, take all examinations.

**Don't let your grades slip
during your senior year.**

10

The College Application and Scholarship Essay

Many colleges and scholarships require applicants to submit an essay. This should never be left for the last minute. It takes advance planning, thoughtful writing, and careful editing. The essay often makes the difference between acceptance and denial. It is your chance to personalize your application by providing information about yourself that does not appear elsewhere on the application: information about your sense of humor, your writing ability, and your logical and creative thinking. Use the essay to tell admission officers who you are and what's important to you and why. A good essay leaves readers with a strong impression. Essays are generally evaluated on the following elements: (a) creativity; (b) content—meaning, the logic of your argument and your ability to state it clearly and concisely; and (c) how well you write.

Writing the essay is not difficult if you know how to go about it. If you have the choice of a topic, write about something that is important to you. Ask yourself the following questions:

- Will the topic offer insights about me?
- Do I know enough about the subject?
- Is the subject interesting to others or only to me?
- Is the subject already covered elsewhere in the application?
- How many other applicants will write about the same subject?
- Do I sound like I'm whining or complaining?

Many essays focus on the student's interests, goals, experiences, or activities. Others focus on education as a means of economic improvement. Some of the things evaluators look for are:

- Specific, clearly defined goals
- Indications of steps the student has already taken toward a goal
- Indications of how the student has earned distinction in some unique or creative way
- The student's ability to benefit from experiences

Many successful essays have been written by students about daily events such as the following:

- One student explained how he turned rejection into a positive experience. After three years playing soccer, he was cut from the team. Instead of complaining, he joined the school newspaper, made new friends, and was accepted for his brains rather than his brawn.
- One student's extracurricular activity consisted of directing the school play. She explained that she learned to organize, give directions, handle other people, and bring a project to a successful conclusion.
- Another student wrote about her summer job, at which she was the only teenager in an adult workforce. She described her initial shyness and how she learned to get along with older people.

Writing Procedure: Brainstorming and Fine-Tuning

- Find your focus. What makes you unique? What experiences have you had, and how have they influenced you? List the personal qualities you want to emphasize.
- Have something to say. Choose a writing style that's natural for you. Try to balance facts with their influence on you. Anything goes, as long as it addresses the question.
- Start by brainstorming. Do this by writing about your topic for 30 minutes. Write as if you were writing to a friend.
- Then prepare an outline and, finally, a draft.
- Read the draft aloud to someone else and ask the person:
 - Are you bored?
 - Does it sound enthusiastic—or forced?
 - What stands out?
 - What would you like to hear more about?
 - Is it too wordy?
 - Does the first sentence grab your attention?
 - Is there variety in style and length of sentences?
 - Is the conclusion clear and meaningful?

Try to Avoid:

- Repeating information that appears elsewhere on your application.
- Poor grammar, misspellings, and incorrect punctuation and capitalization.
- Confused thinking and lack of direction.
- Stereotyping and phoniness: Do not write what you think admission officers want to hear.
- Pompous language like *your fine organization*.
- Sloppiness: All essays should be completed on the computer. Have a teacher or your college advisor edit for errors and misspellings. You will need to complete several drafts.

REMEMBER When writing your essay, back everything up with examples, and be very descriptive in your writing.

11

Financial Aid Questions

Q I want to attend college but can't afford it. Can I receive aid?

A There are millions of college students who qualify for financial aid that will cover the difference between what a college costs and what they can afford to pay. Don't rule out any college because of cost until you find out whether you are eligible for financial aid. Remember: you must apply for financial aid by completing the FAFSA application and filing it in January. Don't limit your choices to CUNY and SUNY; private colleges often offer excellent financial aid packages to qualified students. Financial aid packages are created from four sources: grants, loans, work-study, and scholarships.

Q What happens to my financial aid if I drop out?

A As long as you have a financial obligation to the school, the school is entitled to payment. Be sure you understand the school's refund and withdrawal policies before enrolling. In many instances, you are liable for the cost of a term or even a full year if you drop out after a few weeks. All school refund policies must be made available to students and are usually either in the school's catalog, on the school's website, or in another school publication.

Q What happens if I am unable to make payments on a loan?

A Banks will work with you. If you are unable to make the scheduled payments, you can apply for forbearance. The bank may agree to delay payments of principal as long as you pay the interest due. Authorized deferments for students who borrow under the Stafford Loan program include full-time enrollment, active duty in the armed forces, economic hardship, unemployment, service in the Peace Corps, and temporary total disability certified by a physician. The bank may also reduce your monthly payments and extend them over a longer period of time. The important thing is that you communicate with your lender.

Q How do I pay back my direct loan?

A You may choose one of four repayment plans.

1. Income Contingent Repayment Plan

Monthly payment is based on your annual income and the total amount of your loan. You're given a maximum of 25 years to repay your loans. After 25 years, any remaining balance will be forgiven, but you will have to pay income tax on the forgiven amount.

2. Extended Repayment Plan

You can extend repayments over a period of 12–30 years depending on the amount of your loan. You will be paying more interest because the repayment period is longer. Minimum monthly payment is \$50.

3. Graduated Repayment Plan

This plan offers lower payments at first, followed by an increase every two years over a period of time ranging from 12 to 30 years. The total amount of interest paid is higher because the repayment period is longer.

4. Standard Repayment Plan

You pay a fixed amount each month for up to 10 years. Minimum monthly payment is \$50.

Q What is the difference between a subsidized and an unsubsidized student loan?

A A subsidized student loan is awarded on the basis of financial need. No interest is due either while the student is attending college or during authorized deferment periods. The student must begin repayment of interest and principal six months after graduation or dropping out of school.

An unsubsidized student loan is not awarded on the basis of need. Interest is charged when the loan is disbursed and continues until it is paid in full. You may choose either to pay the interest or to allow it to be added to the principal amount of your loan. If you choose to capitalize your interest, you will end up paying back much more money because you will be paying interest on the interest.

Q What aid is available to an international undocumented or permanent resident?

A In neither case are you eligible for federal or state financial aid. You may, however, be eligible for institutional aid. Discuss your situation with your college advisor. College advisors have experience in this area and will be able to guide you.

Q What aid is available to a holder of a green card ?

A You are eligible for the same financial aid as U.S. citizens, provided you meet the other eligibility requirements. (With the exclusion of the Academic Competitiveness Grant and SMART grants.)

Q I did not receive as much financial aid as I expected. Is there anything I can do?

A You can and should appeal the amount of a school's offer of need-based financial aid if your income or your family's income on last year's tax return was higher than usual due to any of the following factors:

- you converted a traditional IRA to a Roth IRA;
- you received a onetime cash windfall such as a bonus, insurance settlement, inheritance, or commission;
- the student who was younger than age 18 received Social Security benefits that will now end;
- you incurred unusual expenses such as elder care, unreimbursed medical expenses, maintenance of two homes due to employment by one parent in another state, or parents are paying tuition for a child in school from K to 12.

REMEMBER There is money available for students who have an economic need.

Q Why is the family contribution listed on the Student Aid Report different from the family contribution expected by the college?

A The federal formula for computing the expected family contribution is different from formulas used by many colleges. In particular, the federal formula does not consider home equity as part of the family's assets.

Q What is a GATE loan?

A GATE (Guaranteed Access to Education) loans are provided by a nonprofit private loan program offered through participating schools in conjunction with Bank of America, Bank of Boston, and the National Collegiate Trust. Schools can recommend whatever loan amount they'd like the student to receive. There is a minimal credit check, and loans carry a low interest rate. There are no federal guidelines or regulations governing this loan program, and two-year colleges are not permitted to participate.

Q Are work-study earnings taxable?

A The money you earn from Federal Work-Study is generally subject to federal and state income tax but exempt from FICA taxes, provided you are enrolled full-time and work less than half-time.

Q If I request financial aid, will it reduce my chances of acceptance?

A All colleges using federal funds under the Title IV program have a policy of need-blind evaluations. This means that your financial situation is not a factor in determining your admissibility.

Q What is the Academic Competitiveness Grant?

A **This grant provides \$750 for first year undergraduate students and up to \$1300 for second year undergraduates. To be eligible, students must be:**

- Pell recipients
- US citizens
- Enrolled fulltime as a first or second year student in an undergraduate degree program
- Graduated from high school after January 1, 2005
- Completed a **rigorous high school curriculum** and second year students must have maintained a cumulative grade point average of at least 3.0

Q What is recognized as a rigorous high school curriculum?

A For New York State students:

- The New York Regents Diploma with Honors or Advanced Designation
- A set of courses similar to the State Scholars Initiative.
This program of study requires passing grades in the following:
 - Four years of English
 - Three years of Math (including Algebra I and a higher level course such as Algebra II, Geometry, or Data Analysis and Statistics)
 - Three years of science (including at least two courses from biology, chemistry, or physics)
 - Three years of social studies
 - One year of a foreign language.
- Advanced Placement (AP) or International Baccalaureate (IB) courses and test scores.

Q What is the National Science and Mathematics Access to Retain Talent (SMART) grant?

A This grant provides up to \$4000 a year to third and fourth year undergraduates.

To be eligible students must be:

- Pell recipients
- US citizens
- Enrolled in a four year granting institution
- Majoring in the physical, life or computer sciences, mathematics technology or engineering or in a foreign language that is critical to US national security.
- Have a minimum 3.0 GPA

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Things to Remember to Do or Ask for Regarding Financial Aid

Ask for information about financial aid opportunities and about application procedures when you contact the admission office of each college on your list.

Search for special sources of aid. Your high school college counselor, your high school library, and public libraries will often have this type of information. You may qualify for a private scholarship, grant, or loan program based on academic achievement, religious affiliation ethnic or racial heritage, community activities, hobbies or special interests, organizational membership, artistic talents, athletic abilities, other special skills, career plans, or proposed field of study. Ask your parents to check with their employer. Many unions offer scholarships. Your parents should check with the human resources department.

Ask for information on federal student aid programs from your high school college advisor.

Ask about student aid available to residents of New York City and New York State and how to apply.

Obtain copies of federal and state income tax returns that both your parents and you have filed. If no tax forms were filed, you will need proof of support, such as Social Security payments, Aid to Dependent Children, workers' compensation, pensions, unemployment compensation, or alimony. In some cases, additional documentation may be needed such as death certificates or welfare budgets.

Make a financial aid calendar for yourself. Include the name of each program you may be eligible for, the deadline for applying to the program, and an earlier deadline for yourself. By this date, you should have received and completed the application form and addressed any other requirements in order to file them by the program deadline.

Make certain you file the Free Application for Federal Student Aid (FAFSA). This form establishes your eligibility for Federal Pell Grants, Federal Stafford Loans, and the Federal Campus-Based Programs (Supplemental Educational Opportunity Grants, College Work-Study, and Perkins Loans). If you indicate you want information sent to a college in New York State, information will automatically be forwarded to NYSHESC so that you will be considered for a TAP grant. The FAFSA should be completed online at fafsa.edu.gov. You should file the FAFSA online soon after January 1 of your senior year.

Plan to spend several hours on your application. If you are a dependent of your parents, you should plan the time when they can work with you. They should have available a copy of their most recent income tax returns.

Carefully follow the instructions for completing your need analysis form. Make sure your answers are complete and correct.

Mail or email your completed need analysis form as soon as possible after January 1. Submit the form at least four weeks before the earliest financial aid deadline set by the colleges or other grant programs you may be eligible for—but not before January 1.

Review the College Scholarship Service acknowledgment and the Student Aid Report you receive after submitting your need analysis form. Make certain that all colleges and programs you indicated are listed correctly in the acknowledgment. Respond promptly to any request for additional information. Verify that all of the information is correct.

Check to see whether other financial aid forms are required by the colleges you are applying to. Complete the forms as early as possible, and return them before the deadlines.

Look for ways to reduce the cost of your college education by taking college courses while still in high school, by earning advanced placement credit, and by looking for three-year degree programs.

Check on your eligibility for special educational opportunity programs. Students who are academically and economically disadvantaged may apply for admission as special students to colleges in New York State. These programs have many different names. At private colleges they're called Higher Education Opportunity Programs (HEOP). At state universities they're called Educational Opportunity Programs (EOP). At two-year CUNY colleges they are called College Discovery (CD). And at CUNY four-year colleges they're called Search for Education, Elevation and Knowledge (SEEK). Income guidelines change from year to year, so check with your college advisor to see whether you meet economic eligibility requirements. Students are considered academically disadvantaged if they would not be accepted by the college under regular admission standards. Since each school sets its own guidelines, you should check with your college advisor.

Check on your eligibility for aid through the Veterans Administration, the Social Security Administration, and a vocational rehabilitation or other social service agency by contacting the nearest office for information.

Determine how payments from each aid source will be made to you. Generally, payment of financial aid is made at the time you enroll. Find out whether there are additional procedures or forms to file in order to receive the aid.

Pay close attention to award letters. Notify the college whose offer you are accepting. Then inform the other colleges of your decision so that financial aid reserved for you can be freed for other applicants. If you also receive aid notices from state or federal programs, read them carefully and be sure to follow any directions they contain so that you can be certain of receiving your aid.

Explore alternatives. If the college of your choice cannot provide you with enough aid to meet your full financial need or if your family cannot contribute what is expected, you may want to consider borrowing. Learn about loans—the interest rates, repayment schedules, and other terms and conditions—before you apply. Government-sponsored loans such as the Federal Stafford Loan program usually have the lowest interest rates and the most flexible repayment arrangements. If you do apply for a student loan, give yourself enough time—at least six weeks—to have the loan papers processed.

See your college counselor if you have questions or need help completing your financial aid applications.

DO NOT PAY ANY MONEY FOR FINANCIAL AID/SCHOLARSHIP ASSISTANCE.

Beware of companies that charge fees and promise students money for college. The New York City Better Business Bureau has issued a consumer alert on fraudulent scholarship companies that guarantee students funding. Few, if any, students actually receive funds. Most of the information is readily available at no cost from government agencies and through websites.



13 Undergraduate Financial Aid Programs

Program Name	Application	Filing Deadline
Grant Programs		
Federal Pell Grant tuition and living expenses	Free Application for Federal Student Aid	See college financial aid officer
FSEOG (Federal Supplemental Educational Opportunity Grant) tuition and living expenses	Free Application for Federal Student Aid	See college financial aid officer
TAP (New York State Tuition Assistance Program) tuition only	Free Application for Federal Student Aid	See college financial aid officer
APTS (New York State Aid for Part-Time Study) tuition only	See college financial aid officer	See college financial aid officer
Federal Family Education Loan Programs / Direct Loan Programs		
Direct Stafford Loan / Federal Stafford Loan a. Subsidized: variable interest; cap: 6.8% fixed b. Unsubsidized: variable interest	Free Application for Federal Student Aid	Before end of academic year
Federal Perkins Loan 5% interest	See college financial aid officer	See college financial aid officer
Federal Parental Loan for dependent undergraduate students; variable interest: 7.94% for Direct Plus 8.5% for FFEL Plus	Applications available from bank	Before end of academic year
Work		
Federal Work-Study Program	Free Application for Federal Student Aid	See college financial aid officer

2006–07 Annual Awards

Based on Financial Need

Minimum: \$400
 Maximum: \$4,050
 (May not be more than 60% of the cost of attendance)

Yes

Minimum: \$100
 Maximum: \$4,000

Yes

Minimum: \$500
 Maximum: 90% of tuition or whichever is less:
 5,000 for a dependent student
 \$3,025 for an independent student

Yes (and tuition charged
 and type of institution)

Maximum: \$2,000

Yes

Maximum
 Subsidized—first year: \$2,625
 Unsubsidized—first year: \$4,000
 Cap: First year: \$6,625
 Total cap for both: \$23,000 for dependent undergraduate students;
 \$46,000 for independent undergraduate students

Subsidized—Yes
 Unsubsidized—No

Maximum: \$4,000 per year for undergraduate students
 Cap: \$20,000

No

Difference between cost of education
 and student's financial aid

No

Hourly rate, varies according to workload
 Minimum: current federal minimum wage

Yes

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Families' Guide to Tax Reductions for Education

Educational tax reductions effectively make the first two years of college universally available, and they will give many more working Americans the financial means to go back to school if they want to study for a new career or upgrade their skills.

Up to a \$1,500 HOPE Scholarship tax credit for students starting college or vocational school

Students receive a 100% tax credit for the first \$1,000 of tuition and required fees and a 50% tax credit on the second \$1,000. This tax credit is available for tuition and required fees less the amount of grants, scholarships, and other tax-free educational assistance.

The credit is phased out for joint filers who have \$80,000–\$100,000 of adjusted gross income and for single filers who have \$40,000–\$50,000 of adjusted gross income. The credit can be claimed in two years for students who are in their first two years of college or vocational school and who are enrolled at least half-time in a degree or certificate program for any portion of the year. The taxpayer can claim a credit for a personal tuition expense or for the tuition expenses of a spouse and dependent children.

For example, a married couple with an adjusted gross income of \$60,000 that has two children in college at least half-time—one at a community college with an annual tuition of \$2,000 and the other a sophomore at a private college with a tuition of \$11,000 would have their taxes reduced by as much as \$3,000, by using the HOPE Scholarship tax credit.

Lifetime Learning tax credit

This tax credit is aimed at adults who want to go back to school, change careers, or take a course or two to upgrade their skills and at college juniors, seniors, graduate students, and professional degree students. A family will receive a 20% tax credit for the first \$10,000 of tuition and required fees paid each year. Just like the HOPE Scholarship tax credit, the Lifetime Learning tax credit is available for tuition and required fees less the amount of grants, scholarships, and other tax-free education assistance. Families may claim the credit for amounts paid for college or vocational school enrollment. The maximum credit is determined on a per-taxpayer (family) basis regardless of the number of postsecondary students in the family and is phased out at the same income levels as the HOPE Scholarship tax credit. Families will be able to claim the Lifetime Learning tax credit for some members of their family and the HOPE Scholarship tax credit for others who qualify in the same year.

Funds may be used at any accredited school: public, private, or out of state. New York State residents receive a \$5,000-per-person or a \$10,000-per-married-couple deduction against their state taxes. For more information, call 877-697-2837.

For example, a homemaker whose family has an adjusted gross income of \$70,000 wants to attend a graduate teacher training program at a public university that costs \$3,500 in tuition. The homemaker has been out of college for 20 years. Under the Lifetime Learning credit, the family's income taxes would be reduced by as much as \$700.

As another example, say a married couple has an adjusted gross income of \$32,000. The husband, who works as an automobile mechanic, decides to attend a local technical college to take some computer classes in the hope of getting a better job. He will pay a tuition of \$1,200. Using the Lifetime Learning credit, this family's taxes would be reduced by as much as \$240.

Parents and grandparents can create education IRAs and make penalty-free withdrawals from other IRAs.

Taxpayers may withdraw funds from an IRA, without penalty, for their own higher education expenses or those of their spouse, child, or even grandchild. In addition, for each child younger than age 18, families may deposit \$500 per year into an Education IRA in the child's name. Earnings in the Education IRA will accumulate tax free, and no taxes will be due upon withdrawal if the money is used to pay for postsecondary tuition and required fees less the amount of grants, scholarships, and other tax-free educational assistance; for books; for equipment; and for eligible room and board expenses. Once the child reaches age 30, his or her Education IRA must be closed or transferred to a younger member of the family.

A taxpayer's ability to contribute to an Education IRA is phased out when the taxpayer is a joint filer with an adjusted gross income of \$150,000–\$160,000 or a single filer with an adjusted gross income of \$95,000–\$110,000. There are a few restrictions. For example, a student who receives the tax-free distributions from an Education IRA may not, in the same year, benefit from the HOPE Scholarship or from Lifetime Learning tax credits.

New York State College Choice Tuition Savings Plan

- It can be used to save for tuition and room and board expenses for students who attend college on at least a half-time basis.
- There are no income eligibility requirements.
- There is no annual contribution limit.
- Over the account's lifetime, contributions can't exceed \$100,000
- Several people can contribute to an account for one beneficiary, with one person acting as the account owner.
- Contributions are not federally tax deductible, but you can deduct up to \$5,000 a year (\$10,000 for a married couple) from your New York State income taxes.
- If used for educational expenses, earnings are totally free of both state taxes and federal taxes—including withdrawals.
- The money is not insured. It goes into a trust that is managed by TIAA-CREF.
- Should the beneficiary decide not to attend college, the money can be used by another family member.
- For more information, either call 877-NYSAVES (877-697-2837) or consult www.nysaves.org.

Paying back student loans at a lower cost

For many college graduates, one of their first financial obligations is the repayment of their student loans. The new student loan interest deduction will reduce the burden of the repayment obligation by allowing students or their families to take a tax deduction for interest paid in the first 60 months of repayment on student loans. The deduction is available even if an individual does not itemize other deductions.

Up to \$2,500 in student loan interest can be tax deductible for the first five years of the loan. It is phased out for joint filers with adjusted gross income of \$60,000–\$75,000 and single filers with adjusted gross income of \$40,000–\$55,000. The deduction is available for all educational loans, including loans made to students and parents, guaranteed student loans, and loans from private lenders.

For example, a senior graduates from college and finds a job paying \$25,000 a year. The graduate has no other income, has a total student debt of \$12,000, and is in the 15% federal income tax bracket. The monthly payment for this student's loans is \$148. The total amount of payments for the first year is \$1,776, more than half of which is interest—\$960—that can be deducted under the new law. The student's maximum tax benefit can be calculated by multiplying \$960 by 15%, for a tax savings of \$144.

Going to school while you work

The new tax law extends Section 127 of the tax code for three years. Section 127 allows workers to exclude up to \$5,250 of employer-provided education benefits from their income. The assistance must be for undergraduate courses beginning prior to June 2000. This provision will enable many Americans to pursue their goals of lifelong learning.

Community service loan forgiveness

This provision excludes from income the student loan amounts forgiven by nonprofit, tax-exempt, charitable, or educational institutions for borrowers who take community service jobs that address unmet community needs. For example, a recent graduate who takes a low-paying job in a rural school will not owe any additional income tax if in recognition of this service the student's college or another charity forgives a loan it made to help pay college costs. This provision applies to loans forgiven after August 5, 1997.

For information on additional student aid programs that will help you meet the costs of college and lifelong learning for yourself, your children, and your grandchildren, call 800-4FED-AID (800-433-3243). For information on the importance of getting ready for college early, especially for middle school students, call 800-USA-LEARN (800-872-5327).



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Scholarships and Financial Aid for International Students

For international students several types of scholarships are available, including academic, athletic, fraternal, governmental, corporate, union, employer, religious, ethnic and racial, institutional and military scholarships. Such scholarships may be available based on a student's geographic location, gender, interests, and achievements. They may also be given in the form of contest prizes and awards. Check with your parents/guardians to see whether their employers or unions offer awards to employees' children and whether scholarships are available to dependents of military personnel who are on active duty, who are retired, or who are deceased.

Students are advised to research the many different scholarships available and their application procedures. The New York Public Library and the Internet provide current scholarship information. Almost every college has institutional scholarships available to qualified students both with and without financial need. High school seniors should check the college catalog for a description of awards and ask the college financial aid office to consider them for such awards. Institutional awards take many different forms, such as corporate and foundation scholarships administered by the college, short- and long-term college loans, and endowed scholarships, both restricted and unrestricted.

Scholarship Scams

While there are many wonderful and legitimate scholarships available to qualified students, there are also many scams and fraudulent search services that prey on students' need for financial assistance to attend college.

Avoid those who guarantee free scholarship money if the student pays an up-front fee. DO NOT PAY for any of these services.

The U.S. Federal Trade Commission has issued warnings to students and their parents to be alert for businesses that charge fees for information that is available free of charge from government agencies, through the Internet, and in legitimate guidebooks.

WARNING SIGNS OF A SCAM

- "This scholarship is guaranteed or your money back."
- "We will do all the work."
- "This information is not available elsewhere."
- "You must pay money to get money."
- Legitimate scholarship foundations do not charge application fees and will not ask for credit card numbers or bank account numbers.
- Do not be fooled by a name that sounds official looking.
- No street address is given, only a box number.
- Certain 900 area code telephone numbers charge several dollars a minute for a call that gives only a list of addresses or names.
- A promise you will be notified by telephone—legitimate scholarship offers arrive by mail.

Schools with Financial Aid for International Undergraduate Students

Some U.S. schools are more likely than others to offer financial aid for international undergraduate students. The lists below indicate which schools offer aid (including grants, loans, and jobs) to the largest numbers of international students. The lists are based on a list compiled by Douglas C. Thompson.

To be included in the following lists, a school must offer an average award that amounts to more than 20% of the cost of attendance. The financial aid may include grants, loans, and jobs, and it often includes both merit and need-based awards. Within each group, the schools are listed in alphabetical order. Remember that a much greater number of schools provide financial aid for international graduate students in the form of teaching and research assistantships. For information about financial aid for graduate study in the U.S., you should contact the schools that interest you even if they aren't included in the lists below.

If a school is not listed here, it probably does not have much financial aid for international students. However, it's worth noting that some schools may have athletic scholarships that are open to both international students and U.S. students. The lists below do not count the number of athletic scholarships awarded to international students. Make certain to check with the individual colleges you are applying to. If a student is undocumented, each school should be contacted individually about eligibility for these scholarships.



Schools with Financial Aid for International Undergraduate Students

College Name	ST	Total Enrolled	Cost to Attend	Number Aided	Average Award	Total Aid Awarded
Abilene Christian University	TX	171	\$24,345	158	\$6,535	\$1,032,570
Adelphi University	NY	127	32,210	112	11,437	1,281,020
American University	DC	374	41,919	107	15,793	1,689,851
Amherst College	MA	101	43,320	69	31,398	2,166,435
Arizona State University	AZ	1,099	22,601	527	7,349	3,873,386
Bard College	NY	88	44,850	80	28,889	2,311,098
Barry University	FL	256	30,489	161	11,022	1,774,585
Bates College	ME	98	44,200	78	34,870	2,719,865
Beloit College	WI	70	34,608	61	19,229	1,172,992
Berea College	KY	110	27,796	110	26,836	2,952,000
Boston University	MA	1,060	45,992	90	26,382	2,374,405
Bowdoin College	ME	52	41,780	36	34,191	1,230,895
Brandeis University	MA	218	43,564	103	26,232	2,701,998
Brigham Young University: Hawaii	HI	1,061	10,140	600	5,000	3,000,000
Brown University	RI	355	44,076	106	30,163	3,197,300
Bryn Mawr College	PA	105	42,420	77	30,079	2,316,122
California Institute of Technology	CA	62	41,019	43	32,976	1,417,968
Calvin College	MI	330	27,960	327	11,967	3,913,345
Canisius College	NY	92	32,032	92	14,672	1,349,847
Carleton College	MN	97	41,567	84	25,245	2,120,547
Clark University	MA	150	35,165	93	15,349	1,427,500
Coastal Carolina University	SC	141	23,690	126	10,829	1,364,512
Colby College	ME	136	41,700	129	37,062	4,781,112
Colgate University	NY	152	42,935	131	33,628	4,405,382
College of Wooster	OH	116	35,000	106	19,031	2,017,286
Columbia University: Columbia College	NY	229	42,598	102	30,987	3,160,761
Concordia College: Moorhead	MN	136	27,940	136	8,264	1,123,904
Connecticut College	CT	85	40,775	67	36,917	2,510,376
Cornell University	NY	943	45,057	226	24,336	5,500,000
Dartmouth College	NH	209	44,580	147	31,134	4,576,777
Denison University	OH	103	37,180	97	17,630	1,710,166
Dickinson College	PA	71	42,370	50	32,649	1,632,490
Drake University	IA	146	32,497	126	9,745	1,227,984
Drexel University	PA	663	36,340	467	9,910	4,628,310
Duke University	NC	301	44,294	71	30,224	2,145,904
Duquesne University	PA	126	31,284	79	13,846	1,093,861
Eastern Michigan University	MI	272	24,131	143	11,918	1,704,412
Elmira College	NY	64	39,200	61	22,318	1,361,420
Florida Institute of Technology	FL	396	31,950	216	9,861	2,130,097
Franklin & Marshall College	PA	155	42,190	124	23,038	2,856,780

Schools with Financial Aid for International Undergraduate Students

College Name	ST	Total Enrolled	Cost to Attend	Number Aided	Average Award	Total Aid Awarded
George Washington University	DC	443	\$49,750	110	\$18,393	\$2,023,252
Gettysburg College	PA	46	40,364	37	28,432	1,052,018
Goshen College	IN	66	27,710	61	18,193	1,109,814
Grinnell College	IA	165	34,110	157	22,527	3,536,882
Hamilton College	NY	85	41,660	82	32,463	2,662,041
Harding University	AR	148	18,012	175	8,691	1,520,930
Harvard College	MA	585	44,245	437	36,705	16,040,000
Illinois Institute of Technology	IL	325	34,802	298	8,944	2,665,493
Ithaca College	NY	197	37,336	182	19,914	3,624,524
Juilliard School	NY	115	36,795	90	17,411	1,567,007
Kenyon College	OH	43	41,480	43	32,671	1,404,872
Knox College	IL	89	33,480	83	15,860	1,316,420
Lafayette College	PA	118	41,292	109	32,705	3,564,871
Lake Forest College	IL	123	35,610	123	17,903	2,202,903
Lawrence University	WI	124	36,929	121	18,886	2,285,290
Lehigh University	PA	122	42,190	40	31,389	1,255,597
Liberty University	VA	336	24,506	324	4,228	1,369,955
Louisiana State University	LA	517	20,247	316	5,501	1,738,615
Lynn University	FL	424	38,300	113	15,185	1,715,997
Macalester College	MN	258	38,670	242	23,380	5,658,194
Massachusetts Institute of Technology	MA	305	44,600	261	33,057	8,628,074
Mercer University	GA	112	32,888	65	18,839	1,224,589
Michigan Technological University	MI	252	28,023	112	9,676	1,083,745
Middlebury College	VT	192	43,870	177	37,432	6,625,464
Mount Holyoke College	MA	303	43,648	293	34,012	9,965,568
Northeastern University	MA	686	42,202	117	16,144	1,888,872
Northwood University	MI	152	25,014	135	7,885	1,064,472
Northwood University: Florida Campus	FL	154	25,950	110	9,424	1,036,713
Oberlin College	OH	176	40,549	153	32,070	4,906,710
Occidental College	CA	46	43,512	32	36,136	1,156,352
Ohio State University: Columbus	OH	1,188	29,367	156	13,473	2,101,939
Ohio Wesleyan University	OH	182	38,190	180	17,095	3,077,227
Parsons School of Design	NY	761	46,945	429	3,077	1,320,314
Polytechnic University	NY	118	38,884	118	14,961	1,765,469
Princeton University	NJ	391	43,772	213	32,870	7,001,400
Quinnipiac University	CT	64	37,240	47	25,646	1,205,370
Randolph-Macon Woman's College	VA	59	34,540	59	18,574	1,095,900
Reed College	OR	50	44,406	36	36,726	1,305,960
Smith College	MA	180	45,704	110	34,629	3,809,214
Southern Methodist University	TX	269	38,490	121	15,304	1,851,832

Schools with Financial Aid for International Undergraduate Students

College Name	ST	Total Enrolled	Cost to Attend	Number Aided	Average Award	Total Aid Awarded
St. John's University	NY	400	\$39,680	247	\$14,353	\$3,545,431
St. Lawrence University	NY	96	42,130	68	37,450	2,546,600
St. Mary's University	TX	118	29,439	104	13,847	1,440,183
Stanford University	CA	384	45,177	203	26,190	5,316,768
State University of New York: Plattsburgh	NY	316	23,022	253	4,272	1,080,816
Swarthmore College	PA	83	43,221	47	35,562	1,671,456
Temple University	PA	764	30,982	89	11,660	1,037,743
Texas A&M University	TX	490	25,614	189	10,357	1,957,585
Texas Christian University	TX	268	31,540	204	14,942	3,048,184
Trinity College	CT	37	44,104	32	35,235	1,127,540
Union College	NY	39	44,100	33	30,504	1,006,664
University of Arkansas	AR	274	21,592	166	9,087	1,508,471
University of California: Los Angeles	CA	968	40,520	206	13,870	2,857,310
University of Chicago	IL	360	46,855	70	26,272	1,839,071
University of Denver	CO	179	37,780	118	15,877	1,873,586
University of Houston	TX	1,286	23,833	479	3,240	1,552,307
University of Illinois: Urbana-Champaign	IL	1,087	31,044	301	4,777	1,438,175
University of Miami	FL	580	41,558	198	17,756	3,515,834
University of New Hampshire	NH	85	32,492	59	19,739	1,164,637
University of New Orleans	LA	330	18,165	158	6,787	1,072,420
University of Notre Dame	IN	313	41,972	94	20,008	1,880,775
University of Pennsylvania	PA	874	44,732	223	31,493	7,023,134
University of Richmond	VA	185	41,410	69	28,690	1,979,400
University of Southern California	CA	1,391	42,374	238	18,433	4,387,277
University of Texas at Austin	TX	1,226	25,136	700	5,800	4,060,000
University of Texas: Arlington	TX	966	23,894	700	5,800	1,016,274
University of Texas: El Paso	TX	1,630	18,237	361	4,367	1,576,549
University of Texas: Pan American	TX	389	20,453	217	7,55	51,639,435
University of the Ozarks	AR	110	23,069	110	13,921	1,531,310
University of Wisconsin: Superior	WI	147	21,976	140	7,500	1,050,000
Vassar College	NY	123	41,120	116	33,853	3,926,963
Virginia Commonwealth University	VA	272	24,425	110	16,805	1,848,571
Washington & Lee University	VA	68	35,840	64	25,880	1,656,299
Wellesley College	MA	176	44,030	115	36,470	4,194,070
Wesleyan University	CT	169	42,122	53	38,431	2,036,854
Whittier College	CA	57	38,626	49	27,348	1,340,096
Williams College	MA	108	42,810	89	37,416	3,330,089
Yale University	CT	452	43,520	237	29,843	7,072,947

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Information for the College-Bound Athlete

This guide for the College-Bound Student-Athlete will lead you through a number of important topics, including your academic eligibility, registration with the NCAA Initial-Eligibility Clearinghouse, and financial aid. (This information was taken from www.ncaaclearinghouse.net.)

We addressed issues for two important groups of readers:

- High school students who hope to participate in college athletics at an NCAA college or university
- Parents and legal guardians

The NCAA

The NCAA, or National Collegiate Athletic Association, was established in 1906 and serves as the athletics governing body for more than 1,280 colleges, universities, conferences and organizations. The national office is in Indianapolis, but the member colleges and universities develop the rules and guidelines for athletics eligibility and athletics competition for each of the three NCAA divisions. The NCAA is committed to the student-athlete and to governing competition in a fair, safe, inclusive and sportsmanlike manner.

The NCAA's membership includes:

- 326 active Division I members;
- 281 active Division II members; and
- 421 active Division III members.

One of the differences among the three divisions is that colleges and universities in Divisions I and II may offer athletics scholarships, while Division III colleges and universities may not.

When to call the NCAA

Please contact the NCAA when you have questions like these:

- What are the rules and regulations related to initial eligibility?
- What are the rules and regulations related to amateurism?
- What are the regulations about transferring from one college to another?
- What are the rules about athletics scholarships and how can they be reduced or canceled?
- I have a learning disability. Are there any other requirements for me?

NCAA

P.O. Box 6222

Indianapolis, IN 46206-6222

tel 317-917-6222

(customer service Monday - Friday, noon - 4 p.m. Eastern time)

The NCAA Initial-Eligibility Clearinghouse

The NCAA Initial-Eligibility Clearinghouse (the Clearinghouse) is an organization that works with the NCAA to determine a student's eligibility for athletics participation in his or her first year of college enrollment. Students who want to participate in college sports during their first year of enrollment in college must register with the Clearinghouse. Located in Iowa City, Iowa, the Clearinghouse staff follows NCAA bylaws and regulations in analyzing and processing a student's high school academic records, ACT or SAT scores, and key information about amateurism participation, to determine the student's initial eligibility.

Clearinghouse Registration

Complete the Student Release Form

To register with the Clearinghouse, you must complete the Student Release Form (SRF), after your junior year, online, and send the Clearinghouse the registration fee (\$50 for domestic and \$75 for international students, but fee waivers are available). **This SRF does two things:**

- It authorizes each high school you have attended to send the Clearinghouse your transcript, test scores, proof of graduation and other necessary academic information.
- It authorizes the Clearinghouse to send your academic information to all colleges that request your eligibility status.

Online registration

The only method is to register online. Go online to www.ncaaClearinghouse.net. Select Prospective Student-Athletes and click on Domestic Student Release Form or Foreign Student Release Form. Complete the SRF form online, and include your credit or debit card information to pay the fee. Then follow instructions to complete the transaction.

Print a copy of your completed registration form and both Copy 1 and Copy 2 of the transcript release form. Sign the transcript release forms, and give both to your high school counselor.

When to call the Clearinghouse

Please contact the Clearinghouse when you have questions like these:

- How do I register?
- I have forgotten my PIN. Can I get a new one?
- Some of my classes are not on my high school's list. How can I get a class added?
- My Clearinghouse report shows I am missing some material. What is missing?
- Where do I send my transcripts?
- What do the codes on my Clearinghouse report mean?
- I have been home schooled. What do I have to do to register?
- I am a high school counselor and I do not know my high school's PIN. Can I find out what it is?
- I am a high school administrator and want to add some core courses to our high school list. How do I do that?

NCAA Initial-Eligibility Clearinghouse

301 ACT Drive, P.O. Box 4043, Iowa City, IA 52243-4043

www.ncaaClearinghouse.net

tel 877-262-1492 (customer service Monday–Friday, 8 am–5 pm Central time)

international callers 319-337-1492 • fax 319/337-1556

Academic Eligibility Requirements

Division I: 2006 – 2007

If you enroll in a Division I college between 2006 and 2007 and want to participate in athletics or receive an athletics scholarship during your first year, you must:

- Graduate from high school
- Complete these 14 core courses:
 - 4 years of English
 - 2 years of math (algebra 1 or higher)
 - 2 years of natural or physical science
(including one year of lab science if offered by your high school)
 - 1 extra year of English, math or natural or physical science
 - 2 years of social science
 - 3 years of extra core courses
(from any category above, or foreign language, nondoctrinal religion or philosophy)
- Earn a minimum required grade-point average in your core courses
- Earn a combined SAT or ACT sum score that matches your core-course grade-point average and test score sliding scale on this page (for example, a 2.400 core-course grade-point average needs a 860 SAT).

Note: Computer science courses can be used as core courses only if your high school grants graduation credit in math or natural or physical science for them, and if the courses appear on your high school's core-course list as a math or science courses.

You will be a qualifier if you meet the academic requirements listed above. As a qualifier, you:

- Can practice or compete for your college or university during your first year of college
- Can receive an athletics scholarship during your first year of college
- Can play four seasons in your sport if you maintain your eligibility from year to year

You will be a nonqualifier if you do not meet the academic requirements listed above.

As a nonqualifier, you:

- Cannot practice or compete for your college or university during your first year of college;
- Cannot receive an athletics scholarship during your first year of college, although you may receive need-based financial aid; and
- Can play only three seasons in your sport if you maintain your eligibility from year to year (to earn a fourth season you must complete at least 80 percent of your degree before beginning your fifth year of college).

Division I: 2008 and Later

If you enroll in a Division I college in 2008 or later and want to participate in athletics or receive an athletics scholarship during your first year, you must:

- Graduate from high school;
- Complete these 16 core courses:
 - 4 years of English
 - 3 years of math (algebra 1 or higher)
 - 2 years of natural or physical science
(including one year of lab science if offered by your high school)
 - 1 extra year of English, math or natural or physical science
 - 2 years of social science
 - 4 years of extra core courses
(from any category above, or foreign language, nondoctrinal religion or philosophy)
- Earn a minimum required grade-point average in your core courses; and
- Earn a combined SAT or ACT sum score that matches your core-course grade-point average and test score sliding scale on page 9 (for example, a 2.400 core-course grade-point average needs a 860 SAT).

Note: Computer science courses can be used as core courses only if your high school grants graduation credit in math or natural or physical science for them, and if the courses appear on your high school's core-course list as a math or science courses.

Division II: 2005 and Later

If you enroll in a Division II college in 2005 or later and want to participate in athletics or receive an athletics scholarship during your first year, you must:

- Graduate from high school;
- Complete these 14 core courses:
 - 3 years of English
 - 2 years of math (algebra 1 or higher)
 - 2 years of natural or physical science
(including one year of lab science if offered by your high school)
 - 2 extra years of English, math or natural or physical science
 - 2 years of social science
 - 3 years of extra core courses
(from any category above, or foreign language, nondoctrinal religion or philosophy);
- Earn a 2.000 grade-point average or better in your core courses; and
- Earn a combined SAT score of 820 or an ACT sum score of 68.
There is no sliding scale in Division II.

Note: Computer science courses can be used as core courses only if your high school grants graduation credit in math or natural or physical science for them, and if the courses appear on your high school's core-course list as a math or science courses.

You will be a qualifier if you meet the academic requirements listed above. As a qualifier, you:

- Can practice or compete for your college or university during your first year of college;
- Can receive an athletics scholarship during your first year of college; and
- Can play four seasons in your sport if you maintain your eligibility from year to year.

You will be a partial qualifier if you do not meet all of the academic requirements listed above, but you have graduated from high school and meet one of the following:

- The combined SAT score of 820 or ACT sum score of 68; **OR**
- Completion of the 14 core courses with a 2.000 core-course grade-point average.

As a partial qualifier, you:

- Can practice with your team at its home facility during your first year of college;
- Can receive an athletics scholarship during your first year of college;
- Cannot compete during your first year of college; and
- Can play four seasons in your sport if you maintain your eligibility from year to year.

Remember: Meeting the NCAA academic rules does not guarantee your admissions into a college. You must apply for admission.

You will be a nonqualifier if you did not graduate from high school, or, if you graduated and are missing both the core-course grade-point average or minimum number of core courses and the required ACT or SAT scores. As a nonqualifier, you:

- Cannot practice or compete for your college or university during your first year of college;
- Cannot receive an athletics scholarship during your first year of college, although you may receive need-based financial aid; and
- Can play four seasons in your sport if you maintain your eligibility from year to year.

Division III

Division III does not use the NCAA Initial-Eligibility Clearinghouse. Contact your Division III college regarding its policies on financial aid, practice and competition.



Division I Core GPA and Test Score Sliding Scale

Core GPA	SAT	ACT	Core GPA	SAT	ACT
3.550 and higher	400	37	2.750	720	59
3.525	410	38	2.725	730	59
3.500	420	39	2.700	730	60
3.475	430	40	2.675	740–750	61
3.450	440	41	2.650	760	62
3.425	450	41	2.625	770	63
3.400	460	42	2.600	780	64
3.375	470	42	2.575	790	65
3.350	480	43	2.550	800	66
3.325	490	44	2.525	810	67
3.300	500	44	2.500	820	68
3.275	510	45	2.475	830	69
3.250	520	46	2.450	840–850	70
3.225	530	46	2.425	860	70
3.200	540	47	2.400	860	71
3.175	550	47	2.375	870	72
3.150	560	48	2.350	880	73
3.125	570	49	2.325	890	74
3.100	580	49	2.300	900	75
3.075	590	50	2.275	910	76
3.050	600	50	2.250	920	77
3.025	610	51	2.225	930	78
3.000	620	52	2.200	940	79
2.975	630	52	2.175	950	80
2.950	640	53	2.150	960	80
2.925	650	53	2.125	960	81
2.900	660	54	2.100	970	82
2.875	670	55	2.075	980	83
2.850	680	56	2.050	990	84
2.825	690	56	2.025	1000	85
2.800	700	57	2.000	1010	86
2.775	710	58			

Questions to Ask as You Consider Colleges

You may want to ask your prospective college coaches the following questions as you consider colleges.

Athletics

- **What positions will I play on your team?** It is not always obvious. Most coaches want to be flexible, so you might not receive a definite answer.
- **What other players may be competing at the same position?** The response could give you an idea of when you can expect to be a starter.
- **Will I be redshirted my first year?** The school's policy on redshirting may impact you both athletically and academically.
- **What expectations do you have for training and conditioning?** This will reveal the institution's commitment to a training and conditioning program.
- **How would you best describe your coaching style?** Every coach has a particular style that involves different motivational techniques and discipline. You need to know if a coach's teaching style matches your learning style.
- **When does the head coach's contract end? How long does the coach intend to stay?** The answer could be helpful. Do not make any assumptions about how long a coach will be at a school. If the coach leaves, does this change your mind about the school/program?
- **What are preferred, invited and uninvited walk-on situations? How many do you expect to compete? How many earn a scholarship?** Situations vary from school to school.
- **Who else are you recruiting for my position?** Coaches may consider other student-athletes for every position.
- **Is medical insurance required for my participation? Is it provided by the college?** You may be required to provide proof of insurance.
- **If I am seriously injured while competing, who is responsible for my medical expenses?** Different colleges have different policies.
- **What happens if I want to transfer to another school?** You may not transfer without the permission of your current school's athletics administration. Ask how often coaches grant this privilege and ask for an example of a situation in which permission was not granted.
- **What other factors should I consider when choosing a college?** Be realistic about your athletics ability and the type of athletics experience you would enjoy. Some student-athletes want to be part of a particular athletics program, even if that means little or no playing time. Other considerations include coaching staff and style. Of course, the ideal is to choose a college or university that will provide you with both the educational and athletics opportunities you want.

Academics

- **How good is the department in my major? How many students are in the department? What credentials do faculty members hold? What are graduates of the program doing after school?**
- **What percentage of players on scholarship graduate?**

The response will suggest the school's commitment to academics.
You might want to ask two follow-up questions:

 - **What percentage of incoming students eventually graduate?**
 - **What is the current team's grade-point average?**
- **What academic support programs are available to student-athletes?**

Look for a college that will help you become a better student.
- **If I have a diagnosed and documented disability, what kind of academic services are available?**

Special academic services may help you achieve your academic goals.
- **How many credit hours should I take in season and out of season?**

It is important to determine how many credit hours are required for your degree and what pace you will follow to obtain that degree.
- **Are there restrictions in scheduling classes around practice?**

NCAA rules prevent you from missing class for practice.
- **Is summer school available? If I need to take summer school, will it be paid for by the college?**

You may need to take summer school to meet academic and/or graduation requirements.

College Life

- **What is a typical day for a student-athlete?**

The answer will give you a good idea of how much time is spent in class, practice, study and travel. It also will give you a good indication of what coaches expect.
- **What are the residence halls like?**

The response should give you a hint of how comfortable you would be in your room, in study areas, in community bathrooms and at the laundry facilities. Also ask about the number of students in a room, co-ed dorms and the rules governing life in the residence halls.
- **Must student-athletes live on campus?** If “yes,” ask about exceptions.

Financial Aid

- **How much financial aid is available for both the academic year and summer school?**

What does your scholarship cover?
- **How long does my scholarship last?** Most people think a “full ride” is good for four years, but athletics financial aid is available on a one-year, renewable basis.
- **What are my opportunities for employment while I am a student?**

Find out if you can be employed in season, out of season or during vacation periods.

- **Exactly how much will the athletics scholarship be? What will and will not be covered?**

It is important to understand what college expenses your family is responsible for so you can arrange to pay those. Educational expenses can be paid with student loans and government grants, but it takes time to apply for these. Find out early so you can get something lined up.

- **Am I eligible for additional financial aid? Are there any restrictions?**

Sometimes a student-athlete cannot accept a certain type of scholarship because of NCAA limitations. If you will be receiving other scholarships, let the coach and financial aid officer know so they can determine if you may accept additional dollars.

- **Who is financially responsible if I am injured while competing?**

You need to understand your financial obligations if you suffer an injury while participating in athletics.

- **Under what circumstances would my scholarship be reduced or canceled?**

Coaches should be able to give you some idea of how players are evaluated from year to year and how these decisions are made. The institution may have a policy governing renewal of athletics aid. Ask if such a policy exists and read it.

- **Are there academic criteria tied to maintaining the scholarship?** Some institutions add academic requirements to scholarships (e.g., minimum grade-point average).

- **What scholarship money is available after eligibility is exhausted to help me complete my degree?**

It may take longer than four years to complete a college degree program.

Some colleges assist student-athletes financially as they complete their degrees.

Ask how such aid is awarded. You may have to work with the team or in the athletics department to qualify for this aid.

- **What scholarship money is available if I suffer an athletics career-ending injury?**

Not every institution continues to provide an athletics scholarship to a student-athlete who can no longer compete because of a career-ending injury.

- **Will my scholarship be maintained if there is a change in coaches?**

A coach may not be able to answer this, but the athletics director may.



Information for Parents and Guardians

If you are the parent or legal guardian of a potential student-athlete, please pay special attention to the amateurism and academic eligibility and Clearinghouse sections.

Amateurism and Academic Eligibility

If your child plans to compete, practice or receive an athletics scholarship at a Division I or II college, he or she must meet the eligibility requirements on pages 66-68 of this guide.

Clearinghouse Registration: Transcript and Test-Score Submissions

It is best for your son or daughter to register with the Clearinghouse after completion of his or her junior year. Once registered, your son or daughter must ask the high school counselor or registrar to send his or her academic transcripts to the Clearinghouse. ACT or SAT test score(s) also must be submitted to the Clearinghouse. Your son or daughter must list the Clearinghouse as a separate recipient of his or her ACT or SAT scores when he or she takes the test. The test scores must come directly from SAT or ACT. The Clearinghouse will not accept test scores reported on the high school transcript.

The Clearinghouse will typically review your son's or daughter's high school record and send a preliminary report to him or her, with notification of any missing requirements. A final report may be issued once your son's or daughter's high school submits a final transcript showing high school graduation. Please call the Clearinghouse at 877-262-1492 if you have any questions.

How to Monitor Your Son's or Daughter's Eligibility

You may check the Clearinghouse website at www.ncaaClearinghouse.net to make sure your son or daughter is taking approved courses. A list of core courses should have been submitted to the Clearinghouse by your son's or daughter's high school. Check your son's or daughter's schedule before each year in high school to make certain that he or she is taking the required courses.

NCAA colleges may obtain information from the Clearinghouse about your son's or daughter's status and progress only if his or her information is specifically requested by that college.

Financial Aid

If your son or daughter is academically eligible to participate in intercollegiate athletics and is accepted as a full-time student at a Division I or II school, he or she may receive athletics-based financial aid from the school. Division I or II financial aid may include tuition and fees, room and board, and books.



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College Directories, College Guides, and Other Sources of Information

Affording College. CICU—Commission on Independent Colleges and Universities, 16-page brochure on the financial aid process and programs. Includes a contact directory for 100+ private colleges and universities in New York.

Antonoff, Steven R., and Marie A. Friedemann, Ph.D.

College Match—a Blueprint for Choosing the Best School for You!

2005–2006. 6th edition. Antonoff, Alexandria, VA: Octameron Associates.

A's and B's of Academic Scholarships. Octameron Associates.

Lists 1,200 colleges and universities that offer no-need scholarships to students with B or better averages, SAT scores of 900+, and ACT scores of 21+.

Barron's **Profiles of American Colleges.** Comprehensive and easy to use.

Beckham, Barry, editor. **Black Student's Guide to Colleges.** Contains evaluations of colleges.

Black Student's Guide to College Success. Edited by Ruby D. Higgins, Clidie B. Cook, William J. Ekerler, R. McLaran Sawyer, and Keith Prichard. Westport, CT: Greenwood Press. Book lists predominantly black colleges and universities. Topics covered include "should I choose a black college or an integrated college," "getting along with non-blacks on campus," "how I did it: summaries from well-known black professionals," and "situations regarding ethnicity."

Cass & Birnbaum's Guide to American Colleges. Provides an index of religious colleges.

The College Board, **The College Cost & Financial Aid Handbook.**

New York: College Entrance Examination Board.

The College Board College Handbook.

New York: College Entrance Examination Board.

The College Board, **8 Real SATs.** Real, complete SATs.

Test-taking tips from the test makers themselves plus two real PSAT/NMSQTs.

The College Board, **Book of Majors.** New York: College Entrance Examination Board.

Degree levels offered at each school—from certificate to Ph.D.

The College Board, **The Official Study Guide for all SAT Subject Tests.**

New York: College Entrance Examination Board. Full-length practice subject tests, answer keys, and scoring instructions, plus minitests in foreign languages and samples of the new writing test.

The College Catalog. Kaplan Educational Center. Very easy format.

DiSalvo, Jack, and Theresa Foy Digeronimo.

College Admissions for the High School Athlete. New York: Facts-on-File.

Gelband, Scott, Catherine Kubale, and Eric Schorr.

Your College Application. New York: College Board Publications.

Gruber's Complete Preparation for the New SAT. Emphasis is on critical-thinking skills.

Guernsey, Lisa. **College.EDU.** Alexandria, VA: Octameron Associates.

Hartman, Kenneth. **Internet Guide for College-Bound Students.**

New York: College Board Publications.

Hayden, Thomas B. **Handbook for College Admissions—a Family Guide.**

Princeton, NJ: Peterson's Guides.

Insider's Guide to the Colleges.

Written by students, compiled and edited by the staff of the *Yale Daily News*.

Kaplan Get into College Tool Kit. Student tours of over 300 campuses, information on applying to college electronically, information on financial aid, and a CD-ROM.

Killpatrick, Frances, and James Killpatrick.

The Winning Edge: The Student Athlete's Guide to College Sports

Alexandria, VA: Octameron Associates.

Leider, Anna. **I Am Somebody—College Knowledge for the First-Generation Campus Bound**

Alexandria, VA: Octameron Associates.

Leider, Anna, and Robert Leider.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid.

Alexandria, VA: Octameron Associates.

Lovejoy's College Guide. Provides racial and ethnic composition of student body at each school.

Meinger, Steven. **A Guide to the College Admissions Process.**

Alexandria, VA: National Association of College Admissions Counselors.

McKee, Cynthia Ruiz, and Phillip C. McKee.

Cash for College—the Ultimate Guide to College Scholarships. New York: Hearst Books.

Mitchell, Robert. **The Multicultural Student's Guide to College.**

New York: Noonday Press.

National Commission for Cooperative Education, 360 Huntington Avenue, Boston, MA 02115.

Free directory of colleges offering cooperative education.

New York State Higher Education Services Corporation (NYSHESC),

99 Washington Avenue, Albany, NY 12255. The following publications are available free of charge:

Paying for College, Aid for Part-Time Study, Need Help? Guaranteed Student Loans, You Can Afford College, Stepping into Your Future.

Paige, Michele Anna. **After the SATs—an Insider's Guide to Freshman Year.**

Hauppauge, NY: Barron's.

Peterson's Guide to Four-Year Colleges. Princeton, NJ: Peterson's Guides.

Peterson's Scholarships, Grants and Prizes. Princeton, NJ: Peterson's Guides.

Peterson's SAT Success. Includes SAT test preparation diagnostic test and study plan software (Windows version).

Peterson's Sports Scholarships and College Athletic Programs. Full details on sports scholarships and freshman financial aid at over 1,700 four-year and two-year colleges.

Princeton Review—The Best 361 Colleges. Edward Custard with Tom Meltzer, Eric Owens, and Christine Chung. New York: Random House. A unique feature of this book is its ranking of colleges by category-based student input. Categories include “*their students never stop studying,*” “*professors bring materials to life,*” “*teaching assistants teach cold sober schools,*” “*things run smoothly vs. long lines and red tape,*” and “*happy students vs. unhappy students.*” Also available online at www.princetonreview.com/college/research/rankings/rankingsBest.asp

Princeton Review—Cracking the ACT. Four full-length timed and scored tests on CD-ROM.

Princeton Review—Cracking the SAT & PSAT. Four complete sample tests on CD-ROM.

Shields, Charles J. **The College Guide for Parents.**

New York: College Entrance Examination Board.

State University of New York. **The following publications are available free of charge:**

Financial Aid for Undergraduate Studies, Educational Opportunity Program—What’s It All About?

State University of New York. **Profiles ‘02. Everyone/Everywhere Dreams.**

Albany, NY: State University of New York.

State University of New York. **SUNY Application Guidebook and Application.**

Albany, NY: State University of New York.

U.S. Department of Education. **The Student Guide, Financial Aid. Funding Your Education.**

See your college advisor or Learning Leader to obtain a copy.

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Community Resources Directory

The following community resources are members of the College Access Consortium of New York (CACNY). They offer a variety of college-related services such as test preparation, college and financial aid advising, and tutoring. Most of these services are **FREE** and open to all. Contact one that is close to your home or school.

ACT, Inc.

Albany Office
Pine West Plaza, Suite 403
Albany, NY 12205
tel 518-869-7378
fax 518-869-7392
www.act.org

Aspira of New York

College and Career Advisement Program
470 7th Avenue, 3rd Floor
New York, NY 10018
tel 212-564-6880 ext. 114
fax 212-564-7152
www.aspira.org

Bank Street College of Education

Liberty Partnerships Program
610 West 112th Street
New York, NY 10025
tel 212-875-4512
fax 212-875-4547

Barnard College Liberty Partnerships Program

3009 Broadway
New York, NY 10027
tel 212-854-7520
fax 212-854-7491
www.barnard.edu/liberty

Borough of Manhattan Community College

Upward Bound Program
199 Chambers Street, Room N628
New York, NY 10007
tel 212-346-8526
fax 212-346-8086
www.bmcc.cuny.edu

Boys Club of New York

Education Program
287 East 10th Street
New York, NY 10009
tel 212-677-1108 ext. 156
fax 212-253-1940

Boys Harbor

Talent Search Program
One East 104th Street
New York, NY 10029
tel 212-677-1479
fax 212-505-6631
www.boysharbor.org

Brooklyn Children's Museum

Adolescent Program
145 Brooklyn Avenue
Brooklyn, NY 11213
tel 718-735-4407
fax 718-604-7442
www.brooklynkids.org

Brooklyn College

Educational Talent Search Program
2900 Bedford Ave., Room 2438,
N Ingersoll Hall
Brooklyn, NY 11210
tel 718-951-5593
fax 718-951-5680
www.brooklyn.cuny.edu

Catholic Guardian Society

Education Programs
1990 Westchester Avenue, 2nd Floor
Bronx, NY 10462
tel 718-828-0300 ext. 256
fax 718-430-9705

Catholic Youth Organization

1011 First Avenue
New York, NY 10022
tel 212-371-1000
fax 212-826-3347
www.cyony.org

Center for Urban Education at Pace University

41 Park Row, Room 409
New York, NY 10038
tel 212-346-1105
fax 212-346-1078
www.pace.edu

Chinese-American Planning Council

Project Gateway
150 Elizabeth Street
New York, NY 10012
tel 212-941-0920 ext. 145
fax 917-237-0274

City College of New York

Urban Scholars Program
138th St. and Convent Ave., Room 5/204
New York, NY 10031
tel 212-650-6219

Cypress Hills LDC

College STEPS
619 Glenmore Avenue
Brooklyn, NY 11207
tel 718-235-8837
fax 718-235-8840

The Dome Project

College Prep Program
486 Amsterdam Avenue
New York, NY 10024
tel 212-724-1780
fax 212-724-6982
www.domeproject .org

The Door

Education Services
121 Avenue of the Americas
New York, NY 10013
tel 212-941-9090 ext. 3261
fax 212-941-0714
www.door.org

Double Discovery Center at Columbia University

Upward Bound Program
Columbia University
2920 Broadway, MC 2604 W306 Lerner Hall
New York, NY 10027
tel 212-854-3897
fax 212-854-7457
www.columbia.edu/cu/college/ddc

East Harlem Tutorial Program

Tutorial Internship Program
2050 Second Avenue
New York, NY 10029
tel 212-831-0650
fax 212-289-7967
www.EHTP.org

Forest Hills Community House

OPTIONS Program
108-25 62nd Drive
Forest Hills, NY 11375
tel 718-592-5757
fax 718-592-2933
bkqcnclus.unhny.org

Gateway Institute for Pre-College Education

City College
Harris Hall H-06
138th Street and Convent Avenue
New York, NY 10031
tel 212-650-6088 ext. 6118
fax 212-650-6484
www.gateway.cuny.edu

Goddard Riverside Community Center

OPTIONS Program
593 Columbus Avenue
New York, NY 10024
tel 212-873-6600
fax 212-595-6498
www.goddard.org

Grand Street Settlement

College Discovery Program
J.H.S. 22
111 Columbia Street, Room 257
New York, NY 10002
tel 212-505-6338
fax 212-505-5660

Harlem Center for Education

Talent Search Program
One East 104th Street, Room 382
New York, NY 10029
tel 212-348-9200
fax 212-831-8202
www.harlemctred.com

Harlem Educational Activities Fund

After School College Prep Program
2090 Seventh Avenue, 10th Floor
New York, NY 10027

tel 212-663-9732 ext. 11
fax 212-663-9736
www.heaf.org

Henry Street Settlement

Education Services
301 Henry Street
New York, NY 10002

tel 212-254-3100
fax 212-777-1445

Inroads

120 Wall Street, 31st Floor
New York, NY 10005

tel 212-425-8300
fax 212-425-5742
www.inroads.org

Jamaica Center for Arts and Learning

After School Program
161-04 Jamaica Avenue
Jamaica, NY 11432

tel 718-658-7400
fax 718-658-7922
www.jcal.org

John Jay College of Criminal Justice

Educational Talent Search Program
555 West 57th Street, 6th Floor
New York, NY 10019

tel 212-237-8275
fax 212-237-8906
<http://johnjay.jjay.cuny.edu/talentsearch>

John Jay College of Criminal Justice

Liberty Partnerships Program
555 West 57th Street, 6th Floor
New York, NY 10019

tel 212-237-8054
fax 212-237-8906
www.jjay.cuny.edu

Kingsbridge Heights Community Center

College Directions Program
3101 Kingsbridge Terrace
Bronx, NY 10463

tel 718-884-0700 ext. 169
fax 718-884-0858
www.khcc-nyc.org

La Guardia Community College

Liberty Partnership & Upward Bound Program
31-10 Thomson Avenue, Room M-417
Long Island City, NY 11101

tel 718-482-5410
fax 718-482-5148
www.lagcc.cuny.edu

Learning Leaders

80 Maiden Lane, 11th Floor
New York, NY 10010

tel 212-213-3370
fax 212-213-0787
www.learningleaders.org

Mosholu Montefiore Community Center

Educational Counseling Center
3085 Bainbridge Avenue
Bronx, NY 10467

tel 718-652-0470 ext. 109
fax 718-652-8976

Nativity Mission Center

Graduate Support Program
204 Forsythe Street
New York, NY 10002

tel 212-477-2472
fax 212-473-0538
www.nativitymission.org

New Settlement Apartments

College Access Center
1512 Townsend Avenue
Bronx, NY 10452

tel 718-716-8000 ext. 249
fax 718-294-4085

New Visions for Public Schools

College Bound Program
96 Morton Street
New York, NY 10014

tel 212-645-5110
fax 212-645-7409
www.newvisions.org

New York City Job and Career Center

28 West 44th Street, #300
New York, NY 10036

tel 212-247-5650
fax 212-302-0088
www.nycjcc.org

New York Junior Tennis League

Educational Services
58-12 Queens Boulevard, Suite 1
Long Island City, NY 11101
tel 718-786-7110 ext. 377
fax 718-786-7635
www.nyjtl.com

New York University Metro Center

Upward Bound Program
726 Broadway, 5th Floor
New York, NY 10003
tel 212-998-5111
fax 212-995-4199
www.education.nyu.edu/metrocenter

New York Urban League

204 West 136th Street
New York, NY 10030
tel 212-926-8000
fax 718-442-4464
www.nyul.org

Outreach High School Program

High School Division
832 Marcy Avenue
Brooklyn, NY 11216
tel 718-638-4235
fax 718-638-0051
www.alternativeschools.org/schools/outreach

Police Athletic League

Department of Youth Employment
34½ East 12th Street
New York, NY 10003
tel 800-725-4543
fax 212-477-4792
www.palnyc.org

Project Reach Youth

College Program
JHS 265
101 Park Avenue
Brooklyn, NY 11205
tel 718-694-0601
fax 718-222-4544
www.pry.org

Harlem Children's Zone

TRUCE
147 St. Nicholas Avenue
New York, NY 10026
tel 212-663-0555
fax 212-663-0560
www.hcz.org

St. Raymond Community Outreach

College Counseling Program
1720 Metropolitan Avenue
Bronx, NY 10462
tel 718-824-0353
fax 718-824-0532

SAYA! South Asian Youth Action

College Counseling
54-05 Seabury Street
Elmhurst, NY 11373
tel 718-651-3484
fax 718-651-3480
www.saya.org

Settlement College Readiness Program

1775-1777 Third Avenue
New York, NY 10029
tel 212-828-6136
fax 212-828-6140
www.unionsettlement.org

Sponsors for Educational Opportunity (SEO)

College Prep Program
55 Exchange Place
New York, NY 10005
tel 212-979-2040
fax 212-532-2664
www.seo-ny.org

Staten Island Children's Museum

Museum Internship Program
1000 Richmond Terrace, Building M
Staten Island, NY 10301
tel 718-273-2060 ext. 262
fax 718-273-2836
www.statenislandkids.org

State University of New York

Metropolitan Recruitment Center
420 Lexington Avenue, Room 1640
New York, NY 10017
tel 212-818-1204
fax 212-818-9079
www.suny.edu

Sunnyside Community Services

OPTIONS Program
43-31 39th Street
Sunnyside, NY 11104
tel 718-784-6173 ext. 146
fax 718-784-7266
www.scsny.org



United Negro College Fund (UNCF)

120 Wall Street, 9th Floor
New York, NY 10005

tel 212-820-0140

fax 212-820-0157

www.uncf.org

University Settlement/The Door

Talent Search

184 Eldridge Street
New York, NY 10002

tel 212-941-9090 ext. 3295

fax 212-254-5334

www.universitysettlement.org

The Valley

Education Programs
1047 Amsterdam Avenue

New York, NY 10025

tel 917-441-5784

Ventures in Education, Inc.

Ventures Scholars Program
15 Maiden Lane, Suite 200
New York, NY 10038

tel 566-2522 ext. 103

www.venturescholar.org

Vocational and Educational Services for Individuals with Disabilities (VESID)

A unit of the New York State
Department of Education

Locations:

116 West 32nd Street, 6th Floor

New York, NY 10001

tel 212-630-2300

163 West 125th Street

New York, NY 10027

tel 212-961-4420

1215 Zerega Avenue

Bronx, NY 10462

tel 718-931-3500

55 Hanson Place, 2nd Floor

Brooklyn, NY 11219

tel 718-722-6700

1 Lefrak City Plaza

59-17 Junction Boulevard, 20th Floor

Corona, NY 11368

tel 718-271-9346

1139 Hylan Boulevard

Staten Island, NY 10305

tel 718-816-4800



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The Internet

All colleges and universities have websites. You should familiarize yourself with what is available and how you can use the internet in the college decision-making process. If you don't have a computer with internet access, you can use the computers at the New York Public Library or at your high school.

The internet provides information on colleges, financial aid, careers, and campus life. Use the internet to apply for admission and financial aid because it will make the process much smoother. Below you will find websites that will be helpful as you go through the college process.

Resources for Students with Special Needs

American Association of University Affiliated Programs for Persons with Developmental Disabilities

www.aauap.org

American Council of the Blind

www.acb.org

Association on Higher Education and Disability

www.ahead.org

Children and Adults with Attention Deficit Disorder

www.chadd.org

Council for Exceptional Children

www.cec.sped.org

Disabilities Studies and Services Center

www.dssc.org

ERIC Clearinghouse on Disabilities and Gifted Education

ericec.org

Exceptional Nurse

www.ExceptionalNurse.com

Federation for Children with Special Needs

www.fcsn.org

Gifted and Talented Resources

www.tntech.edu/www/acad/sped/gifted.html

Gifted Resources Home Page

www.eskimo.com/~user/kids.html

Heath Resource Center

www.acenet.edu/programs/HEATH/home.cfm

Internet Resources for Special Children

www.irsc.org

Learning Disabilities Online

www.ldonline.org

Learning Disabilities Association of America

www.lदानatl.org

National Adult Literacy & Learning Disabilities Center

novel.nifl.gov/halldtop.htm

National Attention Deficit Disorder Association

www.add.org

National Center for Learning Disabilities

www.ncld.org

National Information Center for Children and Youth with Disabilities

www.nichcy.org

National Parent Network on Disabilities

www.npnd.org

National Research Center on the Gifted and Talented

www.ucc.uconn.edu/~wwwgt/nrcgt.html

National Transition Alliance for Youth with Disabilities

www.dssc.org/nta

North Rockland Special Education Parent Teacher Association

www.geocities.com/Athens/4611

Options in Education
www.optionsined.com

School Psychology Resources
www.schoolpsychology.net

**Special Education: British Columbia
Ministry of Education**
www.bced.gov.bc.ca/specialed

**U.S. Dept. of Justice
Americans with Disabilities Act**
www.usdoj.gov/crt/ada/adahom1.htm

Career Resources

America's Job Bank
www.ajb.dni.us

Cal Career Center
career.berkeley.edu

Campus Career Center Worldwide
www.campuscareercenter.com

Career Choices
www.umanitoba.ca/counselling/careers.html

Career Guidance Foundation
www.cgf.org

Career Intelligence Solutions
www.obik.com

Career View
www.collegeview.com

Career Web
www.careerweb.com

Careers&Education.com
www.careersandeducation.com

**ERIC Clearinghouse on Adult, Career and
Vocational Education**
www.cete.org/acve

Experience Network
www.experiencenetwork.com

JobBank USA
www.jobbankusa.com

Jobtrak Corporation
www.jobtrak.com

Kiersey Temperament Sorter
www.advisorteam.com/user/ktsintro.asp

Mapping Your Future
www.mapping-your-future.org

Monster.com
www.monster.com

My Future
www.myfuture.com

**National Clearinghouse for
Professions in Special Education**
www.specialedcareers.org

Occupational Outlook Handbook
www.bls.gov/oco

**Overview of College,
Vocational Schools and Careers**
www.overview.com/colleges

Planning a Career
www.adventuresineducation.org

UK/International Careers
www.hobsons.co.uk

What to Do With Majors
www.uncw.edu/stuaff/career/Majors

Financial Aid Resources

Air Force ROTC Scholarship
www.afrotc.com

American Student Assistance
www.amsa.com

**ARTS Program - Scholarships for Performing,
Visual and Literary Artists**
www.artsawards.org

**Association for Financial Counseling and
Planning Education**
www.afcpe.org/pages/index.cfm

Chase Manhattan Bank
www.chase.com/educationfirst

Citibank Student Loan Corporation
www.studentloan.com

College Answer
www.CollegeAnswer.com

College Board

www.collegeboard.com/paying

College Connection Scholarships

www.collegescholarships.com

College Savings Plan Network

www.collegesavings.org

College Scholarship Search

www.college-scholarships.com

Discover Card Tribute Award Scholarships

www.aasa.org/discover.htm

Educaid

www.wachovia.com/personal/page/0,,325_496,00.html

The Education Resources Institute

www.teri.org

eStudent Loan

www.estudentloan.com

FastAid

www.fastaid.com

FastWeb

www.fastweb.com

Federal Trade Commission: Scholarship Scams

www.ftc.gov/bcp/online/edcams/scholarship

FinAid

www.finaid.org

Financial Aid Supersite

www.financialaidsupersite.com

Free Application for Federal Student Aid (FAFSA)

www.fafsa.ed.gov

www.studentaid.ed.gov/completefafsa

Free Search

www.freschinfo.com

Fundsnet Online Services

www.fundsnet.com

Gates Millennium Scholars Program

www.gmsp.org

Indiana Career and Postsecondary Advancement Center Financial Aid Page

icpac.indiana.edu/finaid.html

International Education Finance Corporation

www.iefc.com

International Education Financial Aid

www.iefc.org

Jack Kent Cooke Foundation

www.jackkentcookefoundation.org

Key Education Resources

www.Key.com/educate

LoanStar Lenders

www.loanstar.com

Massachusetts Educational Financing Authority

www.mefa.org

National Association of State Student Grant and Aid Programs

www.nassgap.org

National Association of Student Financial Aid Administrators

www.nasfaa.org

National Council of Higher Education Loan Programs

www.nchelp.org

National Direct Student Loan Coalition

www.altrue.net/site/ndslc/

Nellie Mae Loan Link

www.nelliemae.org

Scholarships.com

www.scholarships.com

Sallie Mae

www.salliemae.com

The Sallie Mae Fund and NACAC Present:
Mission Possible: The toolkit that helps you plan and pay for college

Saving for College

savingforcollege.com

Scholaraid

www.scholaraid.com

Scholarship Resource Network

www.srnexpress.com

Smart Money

www.smartmoney.com/college

Southwest Student Services Corporation

www.sssc.com

Student Financial Aid Resources by State
http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE

Student Guide: Financial Aid from the U.S. Department of Education
www.studentaid.ed.gov/guide

Student Loan Network
www.StudentLoanNetwork.com

Super College
www.supercollege.com

Texas Guaranteed Student Loan Corporation
www.tgslc.org

TIAA-CREF Saving for College
www.tiaa-cref.org/tuition

United Negro College Fund
www.uncf.org

U.S. Bank Student Loans
www.usbank.com/studentloans

U.S. Department of Education Office of Federal Student Aid
Download a poster reminding students that information about federal student aid is free
www.studentaid.ed.gov/stung

U.S. Department of Veterans Affairs Education Service
www.gbill.va.gov

Wells Fargo Education Resource Center
www.wellsfargo.com/education_center

College and University Lists
www.yahoo.com/Education/Higher_Education/Colleges_and_Universities
www.clas.ufl.edu/au
www.globalcomputing.com/university.html
www.utexas.edu/world/univ/state

Braintrack University
www.braintrack.com

Foundation for Independent Higher Education
www.fihe.org

National Association of Independent Colleges and Universities
www.naicu.edu

As the amount of information you have increases, you must use your critical and analytic skills. Remember that all information must be studied carefully. The Internet supports and expands your knowledge, but it does not replace working with an experienced college advisor.

International Colleges and Universities Association of Canadian Community Colleges
www.accc.ca

Australia Education Network
www.edna.edu.au

Canadian Universities
www.uwaterloo.ca/canu/index.html

European Council of International Schools
www.ecis.org

General Education Online
www.findaschool.org

IES Worldwide Student Placement Service
www.ies-ed.com

International Student Resource Center
www.InternationalStudent.com

Nova Scotia Department of Education and Culture
www.international.ednet.ns.ca

Study In Canada
www.studyincanada.com

Community Colleges
www.utexas.edu/world/comcol/alpha
www.communitycollegereview.com

Community College Liaison Office
www.ed.gov/offices/OVAE/CCLLO/index.html

Community College Web
www.mcli.dist.maricopa.edu/cc

League for Innovation in the Community College
www.league.org

Religiously Affiliated Institutions

Adventist Education Net

www.nadeducation.org

Association of Catholic Colleges and Universities

www.accunet.org

Association of Jesuit Colleges and Universities

www.ajcunet.edu

Calgary Christian Online

www.calgarychristian.com

Christian College Search

www.christiancollegesearch.com

Council for Christian Colleges and Universities

www.cccu.org

Evangelical Lutheran Church of America Colleges and Universities

www.elca.org/colleges

Hillel: Guide to Jewish Life on Campus

www.hillel.org

National Catholic College Admission Association

www.catholiccollegesonline.org

College Rankings

www.library.uiuc.edu/edx/rankings.htm

U.S. News and World Report College Rankings

www.usnews.com/usnews/edu/college/rankings/rankindex_brief.php

Multicultural Resources

Counseling and financial aid sources to assist students from various ethnic and cultural backgrounds

American Indian College Fund

collegefund.org

American Indian Higher Education Consortium

www.aihec.org

American Institute for Managing Diversity

www.aimd.org

Black Collegian

www.black-collegian.com

Black Excel: The College Help Network

www.BlackExcel.org

Department of Education/Office of Bilingual Education and Minority Languages Affairs

www.ed.gov/about/offices/list/oela

Gates Millennium Scholars Fund

www.gmsp.org

Hillel: Jewish Campus Life

www.hillel.org

Hispanic Association of Colleges and Universities

www.hacu.net

Hispanic Scholarship Fund

www.hsf.net

Historically Black Colleges and Universities

www.smart.net/~pope/hbcu/hbculist.htm

Journal of Blacks in Higher Education

www.jbhe.com

Minority Scholarships and Fellowships

www.finaid.org/otheraid/minority.phtml

National Association for the Advancement of Colored People

www.naacp.org

Quality Education for Minorities

gemnetwork.qem.org

Tribal Colleges, Native Studies Programs, and Indian Education

www.nativeculturelinks.com/education.html

United Negro College Fund

www.uncf.org

Ventures Scholars Program

www.venturescholar.org

Study Skills Resources

Homework Helper

school.discovery.com/homeworkhelp/bjpinchbeck

Premier School Agendas

www.agendas.com

Purdue Online Writing Lab

owl.english.purdue.edu

Study Skills

www.columbia.edu/cu/augustine/study

Study Skills Links

www.d.umn.edu/student/loon/acad/strat

Study Web

www.studyweb.com

Resources for the Student Athlete

American College of Sports Medicine Free Online Directory of College and University Program Information

www.acsm.org/student/pl/user/userlogon.asp

American Sport Education Program

www.asep.com

Campus Champs

www.campuschamps.com

For College Athletes

www.ForCollegeAthletes.com

National Association of Collegiate Directors of Athletics

nacda.fansonly.com

National Collegiate Athletic Association

www.ncaa.org

The National Directory of College Athletics™

www.collegiatedirectories.com

National Recruiting Network

www.nationalrecruits.com

National Scouting Report

www.nsr-inc.com

Varsity Edge

www.varsityedge.com

College Admission Testing Resources

ACT, Inc.

www.act.org

College Board

www.collegeboard.org

Educational Testing Service

www.ets.org

Test of English as a Foreign Language

www.toefl.org





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Glossary

Academic Year for Student Financial Aid The academic year must be at least two semesters, two trimesters or three quarters and must include at least 30 weeks of instructional time. It does not have to begin and end at the same time for all students.

Accelerated Program A college program of study completed in less time than is usually required, most often by attending summer classes or by taking extra courses during the regular academic term. Completion of a bachelor's degree program in three years is an example of acceleration.

Accreditation Recognition by an official agency that an institution has met certain academic standards.

ACT American College Testing Program. The ACT comprises four academic tests, a writing section, a student profile, and an interest inventory. The ACT is more commonly used by colleges in the Midwest and West.

Advanced Placement Admission of a freshman to an advanced course in a certain subject on the basis of evidence that the student has already completed the equivalent of the college's freshman course in that subject. Credit given at the discretion of the college. Also a high school course taught at an advanced level to enable students to gain advanced standing in college.

AGI Adjusted gross income from income tax returns.

Aid to Dependent Children (ADC) A welfare program aiding low-income parents and children, it also covers children aged 18–22 and attending postsecondary schools.

Alumni Discount Discount given to students who attend colleges their parents attended.

Associate Degree A degree granted by a college or university after the satisfactory completion of a two-year, full-time program of study or its part-time equivalent.

Audit To attend a course for informational purposes only. No credit is granted. Generally, students who audit a course are not required to take examinations.

Award Letter A letter notifying the student of the types and amounts of financial aid being offered to attend a college; it generally provides students with the opportunity to accept or decline aid offered.

Award Year The time period for which financial aid is given. It starts on July 1 and ends on June 30 of the following calendar year.

Baccalaureate or Bachelor's Degree A degree received after the satisfactory completion of a four-year, full-time program of study or its part-time equivalent at a college or university.

Budget The cost of attending an institution, usually including tuition, fees, living expenses, books, supplies, and travel and personal expenses.

Bursar The college official to whom college tuition and fees are paid.

Calendar The system an institution uses to divide its year into shorter periods for instruction and awarding credit. The most common academic calendars are based on semesters, trimesters, and quarters.

Campus-Based Programs Financial aid programs administered directly by the college's financial aid office, which awards funds to students based on federal or state guidelines.

Candidates Reply Date Agreement A college subscribing to this agreement requires applicants offered admission as freshmen to notify the college of their decision to attend (or to accept an offer of financial aid) before May 1 of the application year. The purpose of this agreement is to give applicants time to hear from all of the colleges they have applied to before making a commitment to one of them.

Capitalization A loan arrangement in which you add unpaid interest to the principal rather than pay the interest when it is due.

CEEB College Entrance Examination Board.

CEEB Code A six-digit code number assigned by the CEEB to each high school. See your college advisor for your school's code number.

Class Rank The academic standing of a student in relation to other students in the class.

CLEP College Level Examination Program. A program of examinations in undergraduate college subjects that provides students and other adults with an opportunity to show college-level achievement for which they have not previously received college credit. The examinations are used by colleges to evaluate the status of adult applicants who have not attended college—or have not done so recently, students transferring from other colleges, and entering freshmen. They are also used by business, industry, and government and professional groups to satisfy education requirements for advancement, licensing, admission to further training, and other purposes.

College Discovery (CD) Two-year opportunity program in CUNY schools.

Common Application One of the application forms that is accepted by several private colleges and a few state colleges in the United States. Students complete it once and send photocopies to other schools.

Commuter Student A student living off campus and commuting to campus.

Conditional Admission Acceptance to a college even though the student does not meet minimum admission requirements. The student must enroll in remedial courses, maintain a minimum GPA, or otherwise satisfy conditions prescribed by the college before regular admission is granted. Sometimes students are required to take classes the summer before their first year of college.

Consolidation Combining all of your federal student loans under one repayment plan.

Consortium A voluntary association of two or more colleges providing joint services and academic programs for students enrolled in member institutions. Typical consortia generally include neighboring colleges. Students enrolled at one campus are permitted to attend courses and use the facilities at other member campuses.

Cooperative Education A college program in which students alternate between periods of full-time study and full-time employment in a related field. Students are paid for their work at the prevailing rate. Typically, five years are required to complete a bachelor's degree under the cooperative plan. However, in addition to their studies, graduates have the advantage of completing almost a year's practical work experience. Some colleges refer to this sort of program as work-study, but it should not be confused with the government-sponsored Federal College Work-Study program.

Cost of Attendance (also known as Cost of Education) The student's cost of attendance includes not only tuition and fees but also the student's living expenses while attending school. The cost of attendance is estimated by the school within guidelines established by federal regulations. The cost of attendance is compared with the student's expected parental contributions to determine the student's need for aid.

Credit by Examination Students can earn credits toward graduation without taking a course if they pass an examination that covers the material presented in the course.

Cross-Registration Through an agreement between colleges, this practice permits students enrolled at one college or university to attend courses at another institution without formally applying for admission to the second institution.

CUNY City University of New York. A network of 17 two-year and four-year colleges located in New York City.

Deferment of Loan Payment of principal is not required, and interest does not accrue during an established grace period.

Deferred Admission The practice of permitting students to postpone enrollment for one year after acceptance to a college.

Direct Loan Program The U.S. Department of Education is the lender. Loans may or may not be subsidized.

Distribution Requirements School specifications as to the types of courses students must take.

Dual Enrollment Some colleges allow high school seniors to enroll in certain college-level courses while completing their high school senior year. Such students are not considered full-time college students.

Early Action Plan A program similar to early decision that allows students to submit applications earlier in the senior year for earlier review by college admission offices. The difference between early action and early decision is that a student accepted by early action is not required to attend that college.

Early Admission Some colleges admit certain students of exceptional ability who have completed their junior year of high school.

Early Decision Early decision plans are offered to applicants who are sure of which college they want to attend and who are likely to be accepted by that college. An early decision application is initiated by the student, who is notified of the college's decision earlier than usual—generally, by December 15 of the senior year.

Early Decision Plan (ED) Colleges that subscribe to this plan agree to follow a common schedule for early decision applicants. Colleges may offer either of two plans: Students applying under the first-choice plan (EDP-F) must withdraw applications from all other colleges as soon as they are notified of acceptance by the first-choice college. Students applying under the single-choice plan (EDP-S) may not apply to any college other than their first choice unless denied by that institution. If a college "follows either plan, applications (including financial aid applications) must be received by a specific date—usually not later than November 15—and the college agrees to notify the applicant by a specified date no later than December 15. Some colleges have a second round of early decision reviews that require application in January. See also *Early Action Plan*.

EFC Expected Family Contribution. Also called EFC or Family Contribution.
Amount of money the student's family is expected to contribute to the student's education.

Eligible Institution A college, vocational school, registered business school, or proprietary school that meets all of the criteria for participating in federal student aid programs.

Enrollment Management System whereby colleges refine financial aid packages. They may segment various groups of students to determine the best way to attract them and keep them enrolled. May offer different package strategies for freshmen and upper-class students with strong grades.

Entitlement Program A financial aid program independent of institutional allocations and with sufficient funds to guarantee that eligible applicants will receive awards if enrolled in an eligible program at an eligible institution.

EOP Educational Opportunity Programs. A SUNY program that enables students who have overcome obstacles, who are economically disadvantaged, or who are first-generation college students whose academic records must be lower than minimum standards to be admitted to a SUNY school with academic help provided at SUNY.

External Degree Program Students earn credit toward their degrees through independent study, college courses, proficiency examinations, and personal experience. External degree colleges generally have no campuses or classroom facilities.

FAO Financial Aid Officer.

Federal College Work-Study (FCWS) Part-time jobs on campus which are funded through federal funds. Students are paid a salary as part of their financial aid package.

Fee Waiver For students whose family income meets the program standards, fees for tests such as SATs, ACTs and APs are reduced or in some cases eliminated. Most colleges will waive application fees in these circumstances. Ask your college advisor.

FFELP Federal Family Education Loan Program. Collective term used for subsidized and unsubsidized Stafford Loans and Plus Loans.

Financial Aid Award An offer of financial assistance to a student attending a post-secondary institution. It may consist of a grant, a scholarship, a repayable loan, student employment or a combination of these.

Financial Aid Award Letter Prepared by the college's financial aid office stating the cost of education, the expected family contribution and any grants, scholarships or loans the student will receive if he or she attends that college.

Financial Need The difference between the cost of attendance and expected family contribution.

Forbearance Permitting the temporary cessation of repayments of loans allowing an extension of time for making loan payments, or accepting a smaller loan payment than was previously scheduled.

4-1-4 A variation on the semester calendar system, the 4-1-4 calendar consists of two terms—each about 16 weeks long—separated by a one-month intersession used for intensive short courses, independent study, off-campus work, or other types of instruction.

Free Application for Federal Student Aid (FAFSA) This must be used to apply for federal Pell Grants, federal Stafford Loans and Federal Campus-Based Programs (FSEOG, FCWS, Perkins Loans). Applications can be obtained from your high school college advisor or filed online.

GED General Educational Development test/general equivalency diploma. Tests correctness and effectiveness of expression; reading interpretation of literature; social studies and science topics; and general mathematical ability. Students who pass the test receive a general equivalency diploma. Many colleges accept GED test results in lieu of high school graduation.

GPA grade point average. Sometimes also grade point, ratio quality point average, or ratio. A system used by many colleges for evaluating the overall scholastic performance of students. It is calculated by first determining the number of grade points a student has earned in each course completed and then dividing the sum of all grade points by the number of hours of course work carried. Grade points are found by multiplying the number of hours given for a course by the student's grade in the course. The most common system of numerical values for grades is A = 4, B = 3, C = 2, D = 1, and F = 0.

Grace Period A six- or nine-month period, after graduating or otherwise leaving school, before you must start repaying your student loans.

Graduated Payments A flexible scheduling of loan payments that allows students to make payments of varying amounts.

Grant A financial aid award that does not have to be repaid.

Grants Rewards Program Program in which borrowers who make loan payments on time for each of the first 48 months of repayment will have their interest rate reduced by 2 percentage points for the remaining term of the loan. Loans must have been taken out after January 1, 1993, for borrowers to be eligible.

Guaranteed Tuition A college may guarantee entering freshmen that tuition charges will not increase during the four years of their study. This may require students to pay some tuition in advance. Tuition is subsequently raised only for those entering successive freshman classes.

HEOP Higher Education Opportunity Program, similar to EOP but for private colleges in New York State.

Independent Study An arrangement that allows students to complete some of their college program by studying independently instead of attending scheduled classes and completing group assignments. Typically, students plan programs of study in consultation with a faculty advisor or committee. Generally, a final report or thesis is submitted for evaluation.

Institutional Verification Form (IVF) Worksheet prepared by students to verify information reported on the FAFSA.

Interdisciplinary Refers to programs or courses that combine a number of academic disciplines, such as biology and physical sciences or engineering and business.

Internet Application Applying to college online. Students enter basic information that is printed on college applications. Check that the software you are using has the application for the school(s) to which you are applying. This is the preferred method of applying to colleges.

Legal Dependent (of Applicant) A natural or adopted child or a person for whom the applicant provides more than half of the financial support. In addition, a person who lives with and receives at least half financial support from the applicant and will continue to receive that support during the award year.

Legal Guardian An individual appointed by the court to be someone's legal guardian and who is specifically required by the court to use his or her own money to support that person.

Liberal Arts A general program of study. Liberal arts is a good program choice for students who are initially undecided about what they would like to study.

Matriculated To be enrolled at an institution and working toward a degree or certificate in an eligible program.

Need Analysis The standard process of analyzing an applicant's household and financial aid information and calculating an expected family contribution. The two primary components are (1) estimating the applicant's and/or family's ability to contribute to educational expenses and (2) determining an accurate estimate of the educational expenses.

Need-Blind Admission Admission decision made without regard to the student's financial situation.

NYSHESC New York State Higher Education Services Corporation; this state agency administers New York State's grant and scholarship awards and the Federal Family Education Loan Program.

Open Admissions A college admission policy of admitting high school graduates and other adults without regard to such conventional academic qualifications as subjects studied, high school grades earned, and standardized test scores. Virtually all applicants with high school or equivalent diplomas are accepted.

Opportunity Programs For academically and economically underrepresented students.

Packaging An award prepared by a college financial aid office that combines different types of aid such as loans, grants, scholarships, and employment.

Pass/Fail Grading System Instead of using grades to indicate various levels of passing work, some colleges rate students' quality of performance in courses as either passing or failing. The college's entire grading system may follow this pattern, or it may be an option for individual students in specific courses.

PC Parental contribution toward the financing of college.

PCA Parental contribution from assets.

Pell Grant Federal entitlement grant based on financial need.

Pell Grant Index The number that appears on your Student Aid Report. It is used by the college financial aid officer to determine the amount of your Pell Grant.

Perkins Loan Federal loan disbursed by colleges that carries 5% interest.

PLUS (Parental Loan for Undergraduate Students). Federal long-term loans to parents of dependent students. These loans carry variable interest rates and depends on a credit check.

POP Pursuit of program. Students receiving New York State aid must complete a certain number of credits each semester to demonstrate their pursuit-of-program completion.

Professional Judgment College financial aid administrators can use their professional judgment in order to (a) override a student's dependency status to make the student independent, (b) adjust the components of a student's cost of attendance, and (c) adjust the data elements used in calculating a student's expected family contribution. These adjustments must be made on a case-by-case basis, and the reason(s) must be documented.

Profile Customized financial aid form prepared by The College Board. It provides additional information required by many colleges. There is a \$5.00 fee to register as well as a \$18.00 fee for each school you want the information sent to. Check with your college to see if the Profile is required.

PSAT/NMSQT Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test.

Quarter An academic calendar period of about 10 weeks. Four quarters constitute the academic year, but at colleges using the quarter system, students make normal academic progress by attending only three quarters each year. At some colleges, students can accelerate their programs by attending all four quarters during one or more years.

Residency Requirements Most colleges and universities require that to be eligible for graduation, students spend a minimum number of terms taking courses on campus, as opposed to pursuing independent study or transferring credits from other colleges. Residency requirements can also refer to the minimum amount of time students are required to have lived in a state in order to be eligible for the in-state tuition rate at a public (government-controlled) college or university.

Resident Student A student who does not live at home during the academic year. An on-campus resident student lives in housing facilities owned or maintained by the institution. An off-campus resident student does not live in institutionally provided housing.

Rolling Admissions An admission procedure in which the college considers each student's application as soon as all of the required credentials have been received. The college usually notifies the applicant of its decision without delay.

SAP Satisfactory academic progress. Standards determined by an institution to monitor a student's progress toward graduation.

SAR Student Aid Report. Official notification indicating the results of the processing of a student's Free Application for Federal Student Aid (FAFSA). It shows the expected family contribution and other information reported by the student on the FAFSA. It is automatically submitted to the financial aid office of the schools the student listed on the FAFSA.

SAT Reasoning Test (SAT) A three-section reasoning test required by many colleges as part of the admission process.

SAT Subject Test Subject tests that measure knowledge or skills in specific subjects. They cover five general subject areas: English, foreign language, history and social studies, mathematics, and science.

Satisfactory Academic Progress The academic progress required of a financial aid recipient to fulfill a specific educational objective. A student who does not maintain satisfactory progress as determined by the institution may no longer be eligible for financial aid.

SC Student contribution. The amount a student is expected to contribute to the cost of attending college.

SCA Dependent student's contribution from assets.

SDQ Student Descriptive Questionnaire, completed by students when they register for SAT or SAT Reasoning Test. The responses are compiled, and schools buy the students' names to send information and actively recruit. Students are encouraged to complete the SDQ as accurately as possible so they will receive appropriate information.

SEEK Search for Education, Elevation and Knowledge. An Educational Opportunity Program (EOP) in four-year CUNY schools.

SEEP Student Education Employment Program. A federal program that offers temporary employment and career experiences to college students.

Self-Help The assumption that a student has an obligation to help pay for a portion of a college education usually through savings from past earnings, from income from present earnings, or via a loan to be repaid from future earnings.

Semester A period of 17 or 18 weeks that make up half of the academic year at colleges using this kind of calendar.

SOAR An acronym used by colleges, it has two definitions: (1) Student Orientation, Advising, and Registration or (2) Summary of Applicant's Resources.

Stafford Loan A loan that is made by lenders or state guaranty agencies. Stafford Loans may or may not be subsidized. For the address and phone number of your state agency, call 800-4-FED-AID (800-433-3243).

STAP Supplemental Tuition Assistance Program. A New York State grant.

Stop Out A student who takes a leave of absence from college.

SUNY State University of New York. A network of 64 two-year and four-year colleges operated by the state of New York.

SUSTA State University Supplemental Tuition Assistance. Program that helps bridge the difference between Tuition Assistance Program awards and tuition at state-operated colleges for students whose families' New York State net taxable income is \$2,000 or less.

Syllabus An outline for the entire course length prepared by the instructor.

TAP Tuition Assistance Program currently provides students in New York State with a grant of up to \$5,000 per year if they attend a college or university in New York, or the cost of the college's tuition.

Terminal Program An education program designed to prepare students for immediate employment. These programs can usually be completed in less than four years after high school and are available in many junior colleges, community colleges, and vocational-technical institutions.

3-2 Liberal Arts and Career Combination A program in which students complete three years of study in a liberal arts field followed by two years of professional-technical study. Engineering or forestry are examples. Students are then awarded both the bachelor of arts and bachelor of science degrees.

TOEFL The Test of English as a Foreign Language is required of students whose native language is not English. It is used by the college to measure a student's English proficiency.

Transfer Program An education program at a two-year college offered primarily to students who plan to continue their studies at a four-year college or university.

Transfer Student A student who has attended another college for any period, from a single term to three years. Transfer students may receive credit for some or all of the courses they have successfully completed before the transfer.

Trimester An academic calendar period of about 15 weeks. Three trimesters make up one academic year. Students make normal progress by attending two of the trimesters each year and at some colleges can accelerate their programs by attending all three trimesters in one or more years.

Tuition Remission Discount from the college's list price, usually available to the college's employees.

Unmet Need The difference between a student's cost of attendance at a specific institution and the student's available resources.

Verification An investigation the college financial aid office makes regarding information reported on the student's financial aid application(s). Usually, the office requests a signed copy of tax returns and documentation to confirm untaxed income.

VESID Vocational and Educational Services for Individuals with Disabilities. A unit of the New York State Department of Education.



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Worksheets

Learning Leaders has prepared three worksheets to assist with the college decision-making and application process. We suggest you start by photocopying the worksheets before working on them.

College Selection Worksheet

There are thousands of colleges you can apply to. To help narrow your alternatives to a reasonable number without eliminating desirable choices:

- Consider your educational and personal objectives one at a time.
- Ask yourself what you need to know about a college to determine whether it meets your requirements.
- Consider the college's location with regard to climate and distance from home. Will you be able to return home for holidays and school breaks?
- Do you want the excitement of a large city or the smaller community of a college town?
- Do you want a large university whose classes may meet in a large auditorium but that are taught by renowned professors, or do you want a smaller school with seminar-type classes whose faculty and students are on a first-name basis? Or do you want something in between?

The College Selection Worksheet on page 100 is designed so you can think about your needs and then focus on the items you consider essential.

When you are finished, give your parents or guardians a blank copy of the worksheet and ask them to do the same thing. When comparing the two, you may find your parents have completely different ideas about your educational future. Discuss this with them, listen to their views, and if necessary, modify your choices.

Once you have narrowed your criteria, you can begin realistically researching colleges.



College Application Tracking Sheet

To help keep track of your college and financial aid applications, filing deadlines, and status of references and acceptances, we recommend you use the form on page 101. Whenever you request forms or communicate with colleges, you should note it on the form. Don't make the mistake of completing the form and forgetting about it. Highlight the deadlines, and check frequently to ensure that everything gets submitted in a timely manner. Deadlines are critical in the application and financial aid process.

Student Personal Data Sheet

Students apply to several colleges. This involves the completion of many college applications, institutional financial aid applications, and federal and state financial aid applications as well as the writing of essays and the requesting of recommendations.

Often, the same information is requested over and over again. To help you facilitate this process, complete the Personal Data Sheet on pages 102–103. Once you've gathered all of the specifics, it's easy to transfer the appropriate information to the forms.

We suggest you make several copies of the completed data sheet and give copies to the people you are requesting recommendations from. It will enable them to personalize your recommendation and highlight your qualifications.



College Selection Worksheet

Characteristic

Specific Reference

Name of institution

Geographic location (city, state, region)

Distance from home

Type (two-year, four-year, university)

Enrollment by gender (male, female, coed)

Religious affiliation

Size of undergraduate enrollment

Academic calendar

Campus environment

Possible majors or course offerings

On-campus housing

Cost of attendance

Financial aid

Advanced placement available

Student activities

Athletics

Academic caliber of students

Diversity of student population

Social life

Admission requirements

Other

Student Personal Data Sheet

Name _____

Address _____

Phone _____ Social Security No. _____

If non-U.S. citizen, Alien Registration No. _____

High School Education

CEEB code

School _____

Address _____

Class rank _____ GPA _____

Describe any academic distinctions or honors you have received in grades 9–12.

Test Information

SAT

ACT

SAT Subject Tests

TOEFL

Date(s) taken	SAT	ACT	SAT Subject Tests	TOEFL
_____	_____	_____	_____	_____
Scores	_____	_____	_____	_____

Extracurricular Activities

Grade Level

Activity	9	10	11	12	Hours per Week	Positions Held, Honors
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Athletic Background

Grade Level

Sport	9	10	11	12	Hours per Week	Awards and Other information
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Community Service/Work Experience		Grade Level				Hours per Week	Salary
Job Title	Employer/Organization	9	10	11	12		

Family Information

Mother or Female Guardian	Father or Male Guardian
Name	Name
Address	Address
City, State, Zip	City, State, Zip
Phone	Phone
Occupation	Occupation
Parent's legal marital status: <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
Number of siblings: and their ages:	
How many family members will be attending college full-time next year?	

Additional Information

Why do you want to be considered for admission to college?

What is your intended major?

What is your favorite music?

What are your favorite books or poems?

How do you spend your free time?

What are your hobbies?

What are your special talents or skills?

Who is the person you most admire? Why?

Have you overcome any obstacles in your life?

