



City on a Hill Charter Public Schools

# City on a Hill Charter Public Schools

# College Counseling Handbook

*CITY ON A HILL graduates responsible, resourceful, and respectful democratic citizens prepared for college and to advance community, culture, and commerce, and to compete in the 21st century.*

## College Counselor

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# Password Tracking Sheet

Account & Website	Username	Password	Email Account Used	Challenge Q&A
College Board <a href="http://www.collegeboard.com">www.collegeboard.com</a>				
Common App <a href="http://www.commonapp.org">www.commonapp.org</a>				
Fastweb <a href="http://www.fastweb.com">www.fastweb.com</a>				
ACT <a href="http://www.actstudent.org">www.actstudent.org</a>				
FAFSA <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>				
Naviance <a href="http://connection.naviance.com">connection.naviance.com</a>				

## Table of Contents

Introduction.....	4
Your responsibility in the college process .....	6
Steps to applying to college .....	7
College planning calendar .....	11
Hidden costs of applying to college .....	17
Beginning the college search .....	18
Building your college list .....	24
College visits .....	25
How colleges evaluate candidates .....	27
Your transcript and what courses to take senior year .....	28
Teacher recommendations .....	29
Extracurricular activities .....	30
Standardized testing .....	30
The college essay .....	31
The interview process .....	33
Students with special circumstances .....	35
Integrity in the college admission process.....	35
College financial aid information .....	36
How to matriculate .....	44
Appendix A: glossary .....	45
Appendix B: worksheets .....	52
Appendix C: scholarships and financial aid .....	54

## **Introduction: Welcome to the College Process!**

The purpose of this handbook is to help you understand the complicated, challenging, and very thrilling process of searching for and applying to colleges. In this book you will find information and resources to help you with everything from college visits, to essay writing, to financial aid. You will find calendars, checklists, organizational tools, descriptions, vocabulary definitions, and much more. This guide is meant to give you the information you need to make *smart, informed decisions* so that you can be in control of your own college application process. That being said, this guide will only be as helpful as you let it be; YOU need to read it, use it, and take advantage of all the tools and information in these pages. You will get out of the college application process what you put into it. Knowledge is power! So use this book to help you gain the knowledge you need to make wise and informed decisions about college. It is, after all, the next 4 years of your life!

In addition to this handbook, we are here to help you with every step of this process. Junior Seminar and Senior Seminar are designed to support you through every aspect of the college process and transition to life after City on a Hill.

### **Junior and Senior Seminar will help you:**

- Create a list of colleges to which you want to apply
- Research colleges
- Register for the SAT/ACT
- Arrange visits and interviews at colleges (both individually and as a group)
- Prepare for interviews with college admissions counselors and scholarship committees
- Evaluate college options
- Brainstorm, write and edit your college essay
- Organize and complete your college applications and supplements
- Review your applications before you submit them
- Provide application and SAT fee waivers (College Board and NACAC)
- Search and apply for scholarships
- Understand the financial aid process
- Practice financial literacy skills
- Complete the FAFSA, CSS profile and other financial aid forms
- Analyze financial aid packages
- Commit to a college

We are looking forward to working with you and your family through this life changing process!

-The College Counseling Department

## Why College?

*Why are you going to college in the first place?*

Most students never stop to ask themselves why they are going to college. It is important to determine your own reasons for attending college so that all the time and effort you put into this decision will be focused and beneficial.

*Ask yourself the following questions:*

- Where do I want to be 6 months after I graduate from CoaH?
- Where do I want to be 6 years after I graduate from CoaH?
- Why do I want to be there?
- What do I have to do to get there?

*Consider some of the benefits of graduating from college:*

- 1) **To learn.** Simply put, college is higher education. Many students forget that formal education is the reason college exists! College students learn a great deal about the world around them through the many courses they take. The college experience enhances knowledge, develops and strengthens critical thinking skills, and reinforces analytical, assimilative and comprehensive skills. It is your opportunity to develop your intellectual ability.
- 2) **To break away from home and try new things.** In our society, the rite of passage to adulthood often centers around leaving home. Going away to college is an example of this rite of passage. Not only will students be immersed in a rich academic environment, but students will also be broadening their horizons by joining clubs, serving their community, and connecting with people from all walks of life.
- 3) **To get a better job.** Studies have shown that the average college graduate earns \$1,500,000 more than a high school graduate over the course of a lifetime. On average, with a Bachelors' degree you can make \$21,000 a year more than someone with a high school diploma.

*Consider these employment statistics from the U.S. Department of Labor<sup>1</sup>:*

- 49 out of the 50 highest paying jobs require a college degree or higher
- 19 out of the 20 jobs that are being cut and/or being replaced by machines are those that mostly employ high school graduates or dropouts
- Of the 20 hottest (fastest growing) jobs, the highest average salary is:
  - More than \$70,000 for jobs that require a two or four-year degree
  - Less than \$30,000 for jobs that require a high school diploma or less

In other words, not going to college limits you to fewer and lower paying jobs. Low pay will reduce the amount of money you will earn over your lifetime- and that will hurt your ability to provide for yourself and your family.

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<sup>1</sup> U.S. Department of Labor, Bureau of Labor Statistics, *Occupational Outlook Handbook*, 2004-2005.

The chart below shows the approximate financial value of each type of degree you can earn.<sup>2</sup>

<b>Education</b>	<b>Annual Income</b>
No High School	\$19,544
High School or GED	\$26,956
Some College	\$31,391
Associate's Degree	\$35,251
Bachelor's Degree	\$44,217
Master's Degree	\$53,993
Doctorate Degree	\$71,234
Professional Degree	\$85,352

In addition to the financial benefits of pursuing higher education, college graduates experience many other everyday life benefits, ranging from greater health insurance coverage and better housing to longer life expectancy and greater participation in leisure activities. From almost any perspective, college is one of the best investments you can make in your future.

You need to find an environment that will prepare you for your future life's work, provide you with many opportunities for social growth, and challenge you to further your intellectual capacity. Each of these reasons for attending college is very important as you search for the right college for you. If you're ready and willing to develop your intellectual and personal potential, then you're ready to begin the process of choosing a college.

### **Your Responsibilities in the College Process**

The College Counseling Office is here to help in any way we can - but in the end **the work, the decision, and the consequences of the decisions fall on you, the student.** Your responsibilities during your college search and application process are:

1. Be reflective and honest about yourself, your strengths, your weaknesses, and your goals and to use that to inform your college search and applications.
2. Do your absolute best in school - all the way to the end of your senior year.
3. Take control over and responsibility for this process - you have to live with it!
4. Do the research! Research and visit the colleges you are thinking of applying to.
5. Register for and take the appropriate standardized tests on time.
6. Communicate with your counselor as your plans change.

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<sup>2</sup> US Census Bureau 2005

7. MEET ALL DEADLINES (applications, financial aid, college counseling etc.)!!!
8. Complete your applications with effort and care.

### **Steps in Applying to College**

#### **1. Make a Preliminary College List**

- a. Junior year is the time to research colleges and start building a list. The schools on your list do not mean that you are *applying* to those schools, it simply means you are *researching* those schools.
- b. Your counselor will help you build your college list based on conversations you have had with them and a survey you have filled out expressing what you are looking for in a college.

#### **2. Visit Colleges**

- a. You should begin visiting colleges in your junior year and continue to do so through the fall of your senior year. You should get on the campus and visit any school that you are thinking of applying to. You can sign up for a tour of the campus and even an information session about the school. It is crucial that colleges know you are interested in their school and a major way to show this is by visiting the campus. ***A good rule of thumb is: if the school is in the area, you should visit. Even if you might not like it at first, it is good way to rule out what you DON'T like and feel sure about what you DO like.***
- b. Some schools are very far away and it is very difficult to visit them. For this reason, many schools do have funds available to students who need them to help pay for a visit. In order to find this out, you have to call the Admissions Office and ask.
- c. Some colleges may also allow you to schedule interviews when you visit. **If you know you will apply to this school it is recommended that you try to schedule an interview for when you visit the school (see the interview section of the handbook for more details).** Interview spots are limited and fill up quickly- so book your slot early on! If you cannot get to the campus for an interview, some schools will allow an off-campus interview, either with alumni of the school or an admissions representative visiting the Boston area. Just ask the Admissions Office for details!

#### **3. Take All Required Standardized Tests**

- a. ***You need to take the ACT in the fall and spring of your junior year at CoaH.*** There will be an option to take the ACT or SAT in the fall of your senior year if you need to. We require that each student takes the ACT at least twice. To learn more about the ACT, go to [www.actstudent.org](http://www.actstudent.org).
- b. If your family qualifies, you are eligible for test fee waivers so you do not need to pay to take the test as long as you register before the deadline. You can see your counselor for fee waivers and registration. Learn more about fee waivers on page 42.

- c. The schools you are interested in applying to may also require you to take SAT Subject Tests. Generally the more selective the school, the more likely it will require SAT Subject Tests. You need to check with each college you plan on applying to in order to see what their testing requirements are. Again, if your family qualifies, you are eligible for test fee waivers so you do not need to pay to take the tests as long as you register before the deadline (go to [www.collegeboard.com](http://www.collegeboard.com) for deadline dates).
- d. Another test that is optional and accepted in place of the ACT is the SAT. Some students choose to take the SAT if they feel their ACT scores are not very strong.

#### 4. Get Information Booklets About Colleges of Interest

- a. You should obtain application/information booklets from colleges on your list. *It is advisable to do so during the summer going into your senior year or as soon as possible after returning to school in the fall of senior year.* Gathering all the information you can on a college will help you make an informed decision. You can get booklets and information about the application process for specific colleges by visiting the school, going to the website and requesting material be mailed to your home, or by meeting with admissions officers that come to CoaH in the fall to hold an information session.

#### 5. Ask for Recommendations

- a. Most colleges request that classroom teachers assess an applicant's academic ability. You will need to ask classroom teachers for letters of recommendation. In the spring of junior year, you will select and meet with the two teachers who are writing your letters of recommendation. You must choose one Math or Science teacher and one English/Humanities teacher. Most colleges have specific forms that the recommender needs to fill out in addition to the letter.
- b. Make sure you ask people who know you well and will have good things to say about you. ***Hint: If there is a class you did not do well in, but you tried very hard and the teacher will have good things to say about you, it is a good idea to ask that teacher to write a recommendation for you to help explain what happened in that class.***
- c. Once you know where you will apply, you will need to sign the FERPA waiver in Naviance. This is to waive your right to read your letters of recommendations. It is important for colleges to know that teachers are honest about what they are writing about. It is your teacher's responsibility to make sure the letters and teacher evaluation forms are uploaded to Naviance.

#### 6. Complete Applications

- a. Know deadlines and admissions policies of the colleges to which you will apply. Deadlines will vary by college. In most instances, college applications should be sent in as soon as they are complete. *Try to get all applications in before winter break.*



- b. Colleges do not accept applications/forms/pieces of the application after deadlines pass. Be sure to get things in EARLY in case any pieces of the application are missing and need to be resubmitted.
- c. It is advisable to limit the number of applications to 10 or less. CoaH requires all students apply to at least 5 schools in order to have options for the future.
- d. **Pieces of a college application that must be completed and sent in include:**
  - i. **The application.** This serves the purpose of identifying the students to the college through personal data (name, address, high school etc.) and **college essay(s)**, also known as the personal statement. All students will submit their applications online through either the Common App or the specific college's webpage. Be aware that in addition to basic application data, colleges may ask for **supplements** which may include extra essays, a resume, portfolio etc. Finally, all applications require you to pay an **application fee**. The amount of this fee varies from college to college. However, if your family is eligible you can get fee waivers. There are 2 kinds: College Board Application Fee Waivers and NACAC Application Fee Waivers.
  - ii. **ACT/SAT scores.** The majority of colleges you will be applying to will accept ACT/SAT scores directly from your counselor on CoaH letterhead. The schools that will not, require you to send them through College Board or the ACT webpage. Students are allowed to send their scores to 4 schools for free. It generally takes at least 2 weeks for the scores to reach the colleges, so send your scores as soon as you know that your college will NOT accept them from your counselor.
  - iii. **Your transcript.** This is the official report from City on a Hill, of all courses taken, and the grades you received, from grades 9-12. In addition to a record of grades, the transcript provides colleges with a cumulative grade point average information as well as GPA's for each year of high school. Once you have a finalized list of colleges, your counselor will send your transcript through Naviance.
- e. To process an application, colleges require an application fee (usually \$30-\$80) or fee waiver. This fee is non-refundable, even if your application is rejected. There are two types of fee waivers - College Board Fee Waivers and NACAC Fee Waivers. Your counselor will either fill out the fee waiver through Naviance or they will send a hard copy to your schools. Both you and your counselor need to sign the waivers.

## 7. Give Necessary School Forms to Your College Counselor To Complete

*\*\*\*Note: As you can see, you need your high school's college counseling office to help you out quite a bit with paperwork. It is essential that you build a relationship with your counselor so that he/she knows who you are and where you are applying. Also be sure to check-in frequently with the office and make*

*sure that your documentation (counselor recommendation, transcript, etc) gets sent in on-time.\*\*\**

- a. **Counselor's recommendation (or the school recommendation).** Though colleges place great emphasis on your academic record through four years of high school, other factors are also important. The letter of recommendation from your high school's college counseling office can be meaningful and decisive. These letters will be sent to the schools directly from your high school's college counseling office. Make sure you talk to your counselor and let them know anything that might have impacted your education.
- b. **School Profile.** This is a report about your school that is sent to colleges along with your transcript. This will be sent by your college counselors.
- c. **Secondary School Report.** This is a form on Naviance that your counselor needs to fill out about your course load and character. This will be sent by your college counselors.

## 8. **Submit Applications and Follow Up with Colleges**

- a. Once you have completed applications and supplements, set up a time with your counselor to review all applications for completeness, spelling, typos, etc. **Do not submit any applications without your counselor reviewing them first.**
- b. Submit your applications and application supplements.
- c. You should submit all applications before winter break.
- d. 1-2 weeks after you submit your application, call the school to be sure they have received all required pieces of the application.

## 9. **Complete and Submit Financial Aid forms**

- a. Register with FAFSA and the CSS Profile in the fall
- b. FAFSA applications are available online in January – it MUST be submitted before Feb 15
- c. The CSS Profile is available in the fall, each school you're applying to that requires the form has it's own CSS Profile deadline, be sure to check the deadline and complete the Profile on time.

## 10. **Consider Your College Options**

- a. Once you know where you have been admitted and you have received your financial aid packages, look at all of your options.
- b. Make an appointment with your college counselor or uAspire counselor to help analyze the pros and cons of each option.

## 11. **Make a Final Decision and Send Your Deposit**

- a. All deposits must be sent in by May 1
- b. Deposits can cost anywhere from \$500-\$1,500 – start saving for this early!

## The College Planning Calendar

The college process is long (from the winter of your junior year through the end of your senior year), and complicated. At times, it can feel very exciting but also very overwhelming. There are many pieces to the puzzle and many deadlines. The following is a timeline that has been created to help you be aware of all of the pieces, to keep them in perspective, and to stay organized so you know what needs to happen and when. This timeline contains events, suggestions, and “To Do” items. The items listed in each month are organized by theme (Testing, Applications, Financial Aid, General To Do’s, and Decision Time) so you can see what is going on and what needs to be done that month. By following this suggested timeline it will help you choose a college that is right for you and to complete your applications on time, improving your chances of being accepted to college.

### Junior Year

#### January of Junior Year

- **Testing**
  - Review your ACT scores from the fall. See where you did well, and where you need to improve. Set a goal score you would like to reach when you take the ACT/SAT’s in the spring. Work with your tutor and take advantage of any software or extra test prep sessions at CoaH to help you reach your goal.
- **General To Do’s**
  - Keep working hard in your classes! These grades will appear on the transcript you send to colleges - push yourself to study, work hard, and do your best!
  - Read through this College Counseling Handbook, highlight it, take notes, and refer to it often! It will help you know what is going on, be in control, answer your questions, and stay organized!

#### February of Junior Year

- **Testing**
  - Your counselor will register you for the June ACT.
- **General To Do’s**
  - Begin requesting materials from college admissions offices. Admissions office contact info can be found on the Naviance website, on college websites, or in college viewbooks (there are several in the College Counseling Office). The more research you do early on, the better prepared you will be for senior year.
  - Start to plan what you will do this summer - whether it is a program, a camp, or a job. Many applications for programs are due soon. The College Counseling Office has information on many different summer programs you can get involved with.

#### March of Junior Year

- **Testing**
  - Study for the ACT in tutorial and Junior Seminar.

➤ **General To-Do's**

- Visit colleges! You will have an opportunity to tour a school when you go on the Junior Class Trip to Washington, DC. Throughout the spring, there will be different opportunities to take group tours with CoaH and other charter schools. You can also set up a tour on your own over the weekend if you call the college.
- Begin your college essay! You will be working on selecting a topic in Junior Seminar and working on rough drafts.
- Continue to figure out your summer plans - make sure you are getting yourself involved in something productive (a job, coursework, camp, and summer program).

April of Junior Year

➤ **Testing**

- Continue studying for the ACT – you will be taking the ACT in June!

➤ **General To Do's**

- Use April break to visit college campuses!
- Continue working on your college essay – you can attend a Writer's Workshop after school or meet individually with your counselor.
- Continue to figure out your summer plans - make sure you are getting yourself involved in something productive (a job, coursework, camp, and summer program).
- Have your parent or guardian set up an individual meeting in May with your college counselor when your parent or guardian is available.

May of Junior Year

➤ **Testing**

- Continue studying!

➤ **General To Do's**

- Ask 2 teachers for letters of recommendation. You will need to complete a form and briefly meet with the teachers you are asking.
- Continue visiting and researching schools.
- Work hard in school and finish your junior year strong – these are the grades colleges will be evaluating you on!
- Finalize your summer plans.
- Meet with your college counselor and a parent or guardian to review your preliminary college list.

June of Junior Year

➤ **Testing**

- Take the ACT!
- Take the SAT Subject Tests (if your schools require them).
- Pass all your exams and juries!

➤ **General To Do's**

- If you have not already done so, meet with your college counselor and a parent or guardian to review your preliminary college list.

### Summer between Junior and Senior Year

- **General To Do's**
  - Visit colleges!
  - If you have not met your testing goal, discuss this with your college counselor and they will register you to take a third test in the fall of your senior year.
  - Even though your college essay was starting during your junior year, continue to revise it over the summer. Email a copy of your college essay to you counselor before the first day of school.
- **Financial Aid**
  - Begin researching and applying for scholarships.

## Senior Year

**Start off the year on the right foot by deciding that this will be your best year yet! It is very important that you continue to put your best work into school – colleges pay close attention to 12<sup>th</sup> grade grades, your fall grades are submitted with your application and they are monitored throughout the year. Colleges want to see a student who continues to push him/herself in the 12<sup>th</sup> grade and does not “slack off.” Any college acceptance is contingent upon you at least maintaining your level of achievement. Colleges may withdraw an acceptance if you demonstrate a marked drop in your performance.**

### September of Senior Year

- **Testing**
  - If you have not met your testing goal, discuss this with your college counselor and they will register you to take a third test in the fall of your senior year.
- **Applications**
  - Work on your college application essay - get to the final draft!
  - Create a Common App account in Senior Seminar. Once your account is created, sign the FERPA waiver and invite your teacher recommenders through Common App.
  - Start to fill out all college applications and supplements in Senior Seminar and during after school workshops.
  - Decide if you will be applying to any college Early Decision or Early Action - let your counselor know!! The early decision deadline for colleges is November 1<sup>st</sup>. You need to give your counselor enough time to get the materials together.
  - Prepare for college interviews. Let your counselor know if you would like practice and they can set up a mock interview for you.
  - Go on any college visits or interviews you have scheduled.
  -
- **Financial Aid**
  - Continue to research and apply for scholarships
- **General To Do's**
  - Visit colleges that are on your list!

- College admissions counselors will be visiting CoaH during lunch blocks and after school to give information sessions about their school. Go to these sessions! You are required to attend 5 sessions for Senior Seminar, but you are encouraged to go to as many as you want.

#### October of Senior Year

- **Applications**
  - **Finalize your college list – you should have 5-10 schools that you are applying to. Unless you have a compelling reason to add more schools to your list AFTER October and speak with your counselor, you may not add more schools.** Check your list for BALANCE - make sure you have a good mix of likely, possible, and reach schools, as well as a good mix of affordable schools.
  - Add your colleges into Common App and update your list on Naviance.
  - **If you are applying early decision or early action - complete that application ASAP! Deadline for many schools is November 1.**
- **Financial Aid**
  - Continue to research and apply for scholarships.
- **General To Do's**
  - Continue attending college information sessions at CoaH. It helps to make a face-to-face connection with an admissions counselor.

#### November of Senior Year

- **Applications**
  - **November 1 and 15: early action/early decision deadlines!!!**
  - Continue to work on completing applications in Senior Seminar or during after school workshops with the college counselors.
- **Financial Aid**
  - Register for your FAFSA Pin at [www.pin.ed.gov](http://www.pin.ed.gov)
  - Register for the CSS/Profile Form if your colleges require it for financial aid. To do so go to [www.collegeboard.com](http://www.collegeboard.com) . Once you have registered, you will be able to complete the form on-line.
  - Continue to research and apply for scholarships
- **General To Do's**
  - Visit colleges that are on your final list. Many colleges also do open houses in the fall!
  - Continue to work hard in your courses - this semester is VERY important! These are the last set of grades colleges will see before they give you a decision.

#### December of Senior Year

- **Testing**
  - Log-on to your ACT account and send your scores to the colleges that will NOT accept them from CoaH.
  - Take SAT Subject Tests (if your colleges you're applying to require them).

- **Applications**
  - Early Decision/Early Action admissions decisions will be sent out to November applicants.
  - All remaining applications must be completed before winter break. January 1 and January 15 are the due dates for applications to many colleges.
- **Financial Aid**
  - Continue to research and apply for scholarships.
  - If you have not yet done so, register for the CSS/Profile Form if your colleges require it for financial aid. To do so go to [www.collegeboard.com](http://www.collegeboard.com) . Once you have registered, you will be able to complete the form on-line.
  - Register for your FAFSA Pin at [www.pin.ed.gov](http://www.pin.ed.gov) .
- **General To Do's**
  - If you have not done so already, register for the CSS/Profile Form if your colleges require for financial aid. To do so go to [www.collegeboard.com](http://www.collegeboard.com) . Once you have registered, you will be able to complete the form on-line.
  - If you have not done so already, register for your FAFSA Pin at [www.pin.ed.gov](http://www.pin.ed.gov) . The government will allow you to fill out your FAFSA on January 1<sup>st</sup>. It must be completed by February 1<sup>st</sup>.

January/February of Senior Year

- **Applications**
  - **January 1 and January 15 are deadlines for many selective colleges!**
- **Financial Aid**
  - Make sure your parent(s)/guardian(s) do their taxes (this info is needed for filling out the FAFSA and CSS/Profile).
    - **Note: Financial Aid forms MUST be filled out by February 1<sup>st</sup>.** If your parent(s)/guardian(s) have still not done their taxes by this time, you and your parent(s)/guardian(s) will need to fill out the FAFSA and CSS/Profile based on last year's income taxes and submit supplemental forms once the this year's taxes are complete.
  - Check individual college's financial aid application requirements.
  - Complete and submit the FAFSA as soon as possible after January 1<sup>st</sup>.
  - Complete and submit the CSS Profile at [www.collegeboard.com](http://www.collegeboard.com) . This is not a free application. Everyone needs to submit payment and if the college decided it is a financial hardship on your family, they will reimburse you.
  - Continue to research and apply for scholarships.
  - Call or e-mail financial aid offices at your colleges to check to be sure they received all the forms and info the need for you financial aid application.
- **General To Do's**
  - Continue to work hard in your courses - you need to keep it up all year - colleges will look at these grades!

### March/April of Senior Year

- **Applications**
  - Colleges will be sending out acceptance and denial letters. Financial aid packages will follow. Bring any correspondence you receive from your colleges to your college counselor to make photocopies.
- **Financial Aid**
  - When you receive your Student Aid Report (SAR - you get this over email once your FAFSA has been processed), review it and make any necessary corrections.
  - Make sure that colleges have all necessary financial aid documents by calling the financial aid offices at your schools to follow-up.
  - After colleges give you your financial aid packages, they might ask for more forms from you to update your account. Meet with your college counselor or uAspire counselor to fill out the forms.
- **General To-Do's**
  - Send thank you notes in Senior Seminar to teachers who wrote recommendations for you.
  - Many colleges will have accepted student open houses or overnight programs. Register to go to those to get a sense of the campus. Make sure you fill out the appropriate paperwork for your principal 48 hours before your visit if you are going to miss any school. If you do not get your visit approved by your principal, you will have an unexcused absence.

### May of Senior Year

- **Decision Time!**
  - **May 1 is the National Candidate's Reply Date- you must submit your deposit to one college or university**
  - Set up a meeting with your college counselor or uAspire counselor to review all financial aid packages and make a decision.
  - Write emails/send response cards to all colleges you will not attend, letting them know your final decisions. This will open up spots on the wait-list for other candidates.
- **Testing**
  - Take any AP exams you are signed up for and send scores to your college if appropriate.

### June of Senior Year

- **Transitioning**
  - Graduate!
  - Make sure your bills are paid to your college or you have worked out a payment plan.
  - Complete your roommate and housing forms.
  - Attend freshman orientation. Colleges will usually schedule orientation over the summer.



## **Hidden Costs of Applying to College**

Unfortunately, applying to college does cost money. While there are services and programs that exist to help pay for and minimize these costs, you should plan on saving up some money to pay for the following items. *The costs can add up quickly - so start saving money now!*

**College Applications Fees:** Colleges charge a fee to each and every person who submits an application to their school. This fee is to help the college cover their costs to process and organize the many pieces of every application. Fees range from \$25-\$75 dollars, depending on the college. Some colleges will waive their fee if you apply using their on-line application, some will not. Many colleges will accept college application fee waivers from either the College Board (or the National Association of College Admissions Counselors-NACAC). A fee waiver allows a student to submit his/her application for free. If you used a fee waiver to take the SAT, you are entitled to 4 College Board fee waivers. Eligible students are entitled to NACAC fee waivers. The College Counseling Office has both types of fee waivers. Please reference the Appendix of this handbook to see what the fee waivers look like and to see if you are eligible.

**Testing Fees:** Taking the ACT does cost money. The testing fee for the ACT is approximately \$56. The testing fee for SAT Subject test is \$21 for the first test, and \$10 for each additional test you take that same day (you can take a max of 3 subject tests in one day). However, eligible students can get a fee waiver to cover the costs of taking the test. Fee waivers allow you to take the ACT, SAT and/or SAT Subject Tests for free. If you are eligible/qualify to use the fee waiver you are allowed to use 2 fee waivers (but no more!!) for the SAT and 2 fee waivers for SAT Subject Tests. *You cannot use a fee waiver if you are registering late. If you use a fee waiver and do NOT take the test, you are no longer eligible for another fee waiver.* For students who do miss the test, there is a \$27 charge to re-schedule the test date which they must pay for. If students need to take the SAT a third time, CoaH will cover the cost.

**ACT/SAT Preparation:** You need to study for standardized tests! For some people this involves buying a prep book which can range from \$20-\$50. You can also get them in the College Counseling Office. At CoaH, juniors have an hour of ACT test prep per week. Additional after school sessions are also offered. CoaH also offers PrepMe for the ACT on-line through their Naviance portal.

**Sending your Scores to Colleges:** As part of your application to college, you must send your ACT and SAT scores to each college through their online portal ([www.actstudent.org](http://www.actstudent.org) or [www.collegeboard.com](http://www.collegeboard.com)). It costs \$11 per college to send your scores. This fee applies after the fourth college selected during registration. Many schools will accept ACT/SAT scores directly from CoaH – check with your counselor to see if there are any schools on your list that will NOT accept scores from CoaH.

**CSS/Profile:** This is a form required by some private colleges to apply for financial aid. Unfortunately, it does cost money to fill it out and send to the colleges. You are charged an application fee of \$25, plus \$16 for each college or scholarship program to which you want information sent. A limited number of fee waivers are granted automatically to first-year, first-time citizens — or eligible non-citizen applicants — from low-income families, based on the financial information provided on the PROFILE. Unlike for the ACT, SAT and college applications, there is no paper fee waiver we can give you, you must just fill out this form and it will let you know at the end if you qualify for a refund.

**Visiting Schools:** It costs money to travel to, and in some cases, stay overnight at schools. The cost could be very low, for example taking a T ride to Cambridge to see Lesley University. Or it could cost much more if you need to travel out of the area (by car, bus, train or plane) to visit a school. The further away the school, the more it will cost to visit. Some schools have money to help pay for students to visit the school who might not otherwise be able to afford it. If you have your heart set on a school and really want to visit but it is too expensive to do so, call the Admissions Office at that school and ask if they have a travel fund for prospective students to come visit the campus; if they do, ask how you can apply to use some of that money.

**Deposits:** The final step! Once you have been accepted to a school and have decided to attend that school in the fall, you must send in a deposit to hold your spot at the college. Deposits range from \$250-\$1,500, depending on the school and whether or not you will be living on campus (deposits are more for on campus residents). They must be paid by check or money order. There is no financial aid to help cover this cost.

### **Beginning the College Search**

It is time to begin actively thinking about college and your career. You should review and discuss your interests, goals, strengths, and weaknesses when meeting with your counselor. Check out websites, look over college handbooks in the College Counseling Office, talk with friends and family who are now in college, and attend information sessions with college admission officers who come to your high school. Remember, the more information that you gather, the better your chances are of making a realistic and suitable decision about college.

Your senior year course selections should support your college and career plans. Be sure that you have taken all the courses that are required by colleges for admission consideration. Colleges want to see that you have taken courses that challenged you academically and fulfilled high school graduation requirements.

As you start your college search you may have very specific ideas about what you are looking for in a college, or you may have no ideas at all - both are ok. Throughout this process you need to do some serious thinking to inform yourself and your counselor about

who you are and what you want. The following pages provide lots of general information about colleges to help you understand all of the college options you have.

### **Things to Think About When Choosing Your Colleges**

Before beginning your search, familiarize yourself with the different types of colleges and the majors and degrees they offer. Because you are applying as a freshman for college right out of high school, **you will be seeking an undergraduate degree.**

Deciding where to apply can be a daunting task considering that the United State boasts about 3,000 colleges. The key to narrowing down your options is to pick an initial pool of 20 to 25 colleges that interest you and to focus your research efforts on these schools. Try not to be too rigid in your preferences as they may change as you learn more about the colleges during the search process. Things to think about include:

#### **Basic Criteria**

##### **Geographic Location**

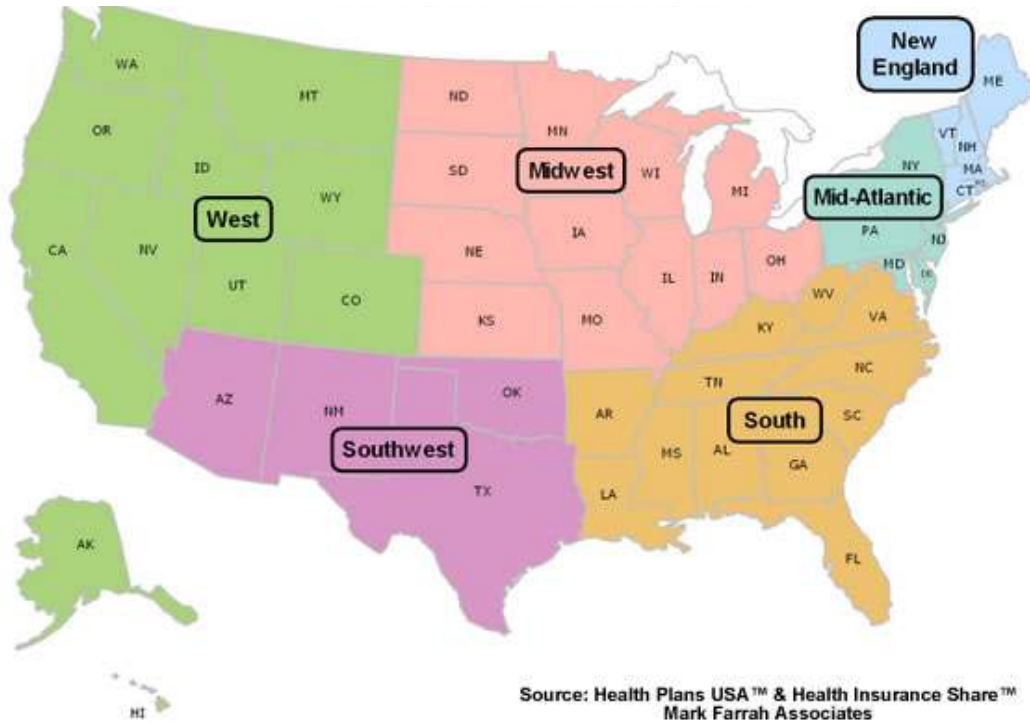
Some students decide that they want to go to college in a different region of the country from where they grew up. Others want to stay near their hometown or within driving distance from their family. A strict adherence to a specific location can severely limit your college choices. It can be a good idea to consider some colleges outside the location that you currently prefer. Once you start learning about the colleges, your preferences may change, so it is best to keep an open mind. You may also find other factors that will take on greater importance than geography, so you do not want to eliminate a college before you consider whether it has some of the other attributes you are seeking. Often times financial aid packages are larger for students who are applying to colleges that are further away from their home city. Don't limit yourself to only applying to schools in Massachusetts. Geography can be misleading – it is better to look at the driving time from home to college. For example, Roger Williams University in Rhode Island is one hour away from Boston. Mass College of Liberal Arts in Massachusetts is two hours away from Boston.

Geographic location means where exactly in the country the college is located - what region, state, or even city/town. This is important because each region of the country has a very different flavor and culture. At the bottom of this page is a map of the U.S. which shows the different regions of our country. Often when you do college searches on websites, it will ask you what regions of the country you would consider going to college in. What kinds of things can change region to region? Good question!

1. **Climate**- Is there snow in the winter? Is it warm all year round? Climate affects lifestyle and will often impact the “personality” of a college
2. **Culture**- what are the local food, pastimes, traditions, history, industry, art...
3. **Attitude**- how do people behave? It is a fast-paced place like New York City? Or is it calm and relatively slow like rural Massachusetts?
4. **Political Leanings**- how do the people in this area usually vote? Are they very liberal or conservative?

5. **Ethnic Diversity**- is this a multi-cultural area? If so, what cultures? It is very homogenous (most people are the same), is so what culture is it?

**Regional Recreation**- are there parks, mountains, beaches? What do people do for fun in this part of the country?



### **Enrollment**

Enrollment means how many students attend this college. The undergraduate enrollment at a college can range from as little as 700 students to as many as 35,000 students. So the question is: what size is right for you? Certain things about schools will change if the enrollment size is bigger or smaller. For example,



1. **Size of your first year classes**- at smaller schools, classes will tend to be smaller, at bigger schools they will tend to be bigger. Some large universities have as many as 200 students in required freshman courses.
2. **Accessibility of advisors** – how easily can you get in touch with and get help from you academic advisor. At a large school, any one advisor may have many students he/she works with, thus making it hard to get a lot of individual attention. At a small school, advisors typically have less student advisees and are therefore more accessible.

3. **Amount of interaction with professors-** at large schools professors can have as many as 100 students in a class, making it difficult for them to develop strong relationships with each student, there for YOU will have to make the effort to get to know your professors and ask for help. At smaller schools often classes are smaller and you can have stronger relationships with professors.
4. **Who teaches the classes-** typically at large universities graduate students teach some courses as opposed to full-time professors. Typically this does not happen at smaller schools.
5. **Range of majors-** big schools tend have more options for majors and class selections, smaller schools tend to have fewer.
6. **Extracurriculars-** Big schools tend to have more sports and extracurricular opportunities because there are more students. However, at a larger school, there is more competition to get on a sports team, set up an assistantship with the professor, and join certain clubs.
7. **How often am I meeting new people-** at a large school, you may meet a new person every day! You certainly will not know everyone when walking around campus, even after you have been there for 4 years. At a small school, you may know lots of people as you walk around campus.

### **Campus Setting**

Campus environment is another factor that is important for many students. There are colleges in urban (city), suburban (20-30 min outside of the city), and rural (country) settings. On one side of the spectrum is a college like Dartmouth in a remote setting in New Hampshire, surrounded by forests and mountains on the bank of a river. On the other side of the spectrum, is New York University in the center of New York City with a campus indistinguishable from businesses and with many bustling streets weaving between college buildings and dormitories. Visiting colleges is one of the best ways to help you decide upon the campus setting that you prefer.

### **Public vs. Private**

U.S. colleges are either privately or publicly funded. Public colleges are supported and operated by individual states and are partially funded by state tax dollars. They generally cost less than private colleges. Yet, attending a state college outside your home state will likely cost more than tuition at the school in your home state. In addition, enrollments and class sizes at state schools tend to be higher than those at private institutions. (Examples of public schools in MA are: UMass Boston, Salem State, Bunker Hill Community College). Private colleges, on the other hand, are funded by tuition, fees, private gifts, corporate contributions, and endowments. Typically, this means that private colleges are more expensive than public colleges, though private colleges tend to offer more scholarships and grants. Enrollment and class sizes at private colleges tend to be smaller than those at public colleges and the retention numbers tend to be higher at private institutions. (Examples of private colleges: Northeastern University, Boston University, Simmons College)

### **Single-sex vs. Coed**

The vast majority of U.S. colleges are coeducational. Although most women choose to attend coed colleges, there are eighty-two women's colleges. Research shows that women

who attend women's colleges have advantages that lead them to be more fulfilled and successful in life than their female counterparts at coed colleges. On the other hand, advocates of coed colleges argue that women's colleges isolate women from the "real world" and the intellectual and social diversity that men provide. Aside from seminaries and rabbinical colleges, only a handful of men's colleges exist today: Hampden-Sydney College, Morehouse College, Wabash College, and St. John's University.

### **Academic Focus**

A good way to assess the academic focus of a college is to consider the most popular majors and the percentages of students in those majors. A college where most of the students major in engineering obviously has a different strength and focus than a college where most of the students major in the arts or humanities. With that said, do not eliminate a college simply because your intended major is not one of the top three as long as you understand what the college's most popular subjects are.

### **Extracurricular Activities**

Thinking about what you want to do outside of classes should also play a factor in your decision. For example, if you are a high school athlete who would like to play a varsity sport in college, you need to make a realistic evaluation of your chances of playing at the Division I, II or III level and choose colleges based on the competitiveness of the sports teams. If you are interested in participating in Greek life, make sure the colleges you are looking at have fraternity and sorority houses; or, if you want nothing to do with toga parties, then look for a school where Greek life is not prevalent. Do not downplay the importance of participating in extracurricular activities in college; getting involved on campus will lead to a more fulfilling collegiate experience.

### **Some important things to consider as you determine what kind of college you want to attend:**

Research indicated that most first-generation college students (students whose parents did not complete a college degree) feed into the community college or local state university system, where they meet roadblocks to graduation. ***Fewer than half of the students who attend community college or a non-selective four-year institution ever graduate - nearly 80% of the nation's post-secondary student body (National Center for Education Statistics, 2005).*** The findings show significantly higher success and graduation rates for first-generation students that start their college education at four-year institutions. According to the Center for Student opportunity, ***"the best college environment for first-generation students is at four-year, residential institutions typically characterized by the personalized educations, close-knit campus communities, and established support networks found there.*** Studies clearly demonstrate how campus climate and community directly affect student success, and at community colleges or large state universities, students are presented with all too many barriers to achievement. Large campus and class sizes, complex and bureaucratic systems, and poor academic advising are only some of the obstacles students navigate in such postsecondary institutions."

Note that many four-year colleges and universities, both private and public have a distinct desire to serve first-generation and underserved populations, as such students enhance campus diversity in makeup and experience. A substantial number of these institutions offer the necessary resources – namely financial aid and scholarship opportunities, accessible academic and personal counseling, and other support and outreach programs – to welcome and embrace first-generation and underserved students.<sup>3</sup>

### College Living Options

**Residential:** A residential student is one who lives on a college campus, in a dormitory, college-run apartment building or other setting. By living on campus with other students, you will be part of a living/learning environment. NOTE: Students who live on campus statistically have higher GPA's and complete more college credits each semester than their off campus counterparts. Students who live on campus are more likely to graduate on time and get involved in campus activities, both extracurricular and academic.

**Commuter:** A commuter is a college or university student who generally lives locally and drives or takes public transportation to campus every day. Commuter students are usually local residents, although any student who lives off campus may be considered a commuter. Commuter students are not bound to the same rules that govern campus residents. While commuting may seem like a less expensive option for college, keep in mind that colleges do take into account on-campus living expenses in determining financial aid.

### Types of Majors

**Liberal Arts** – A **liberal arts education** refers to studies in a college or university intended to provide a broad base of knowledge and develop intellectual capacities. A liberal arts education prepares students to work in a variety of jobs. Liberal arts majors are often described as majors that “teach you how to think.” Examples of liberal arts majors include: language, philosophy, mathematics, history, literature, psychology. This is different from other types of education where students develop professional or vocational skills for a specific job. **If you are undecided about what you want to study (and that's ok!!), it is best to pursue a liberal arts degree.**

**Pre-Professional** – Pre-Professional majors are majors that prepare students for one specific field. Because they are focused majors, there is typically less flexibility in picking courses. But for students who know exactly what they want to study, a Pre-Professional major will provide them with the skills and training necessary to enter a particular career. Some pre-professional majors include: engineering, business, and nursing.

### Types of College Degrees

**Associate's Degree (2 years)** – Community or junior colleges give these degrees for two years of full-time college study.

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<sup>3</sup> Schuld, Matthew, “Factors for Choosing Colleges”.

**Bachelor's Degree (4 years)** – Colleges and universities give these for four years of full-time college study. This degree is also known as a baccalaureate degree. Some students pursue their Bachelor's degree after completing their Associate's degree by completing an additional two years of course work.

**Graduate** – A professional degree that a student obtains after completing a Bachelor's degree. Graduate degrees typically prepare students to enter a specific field with very specialized training. For example, students intending to go to Medical School or Law School will need to first complete a four-year undergraduate degree. Then they will go on to graduate school. Medical School generally takes four years (for an MD degree); Law School takes three years (for a JD degree). Some other kinds of graduate degrees include Master's Degrees and PhD's (Doctorate Degrees).

### **Building Your College List**

Now that you have researched and visited schools it is time for you to build your college list (the list of schools to which you will apply). Every school on your college list should be a school at which you feel at home and comfortable, you can study what interests you, and you feel fits your needs and goals for college. However there are some other things you need to take into account when you build your college list.

**Selectivity:** Essentially how “picky” a school is. The more applicant a school gets, the more selective they become. Some highly selective schools include Harvard University, Boston College and Northeastern because they get such a large number of applicants than they have spots for. You can get a better understanding of how you compare by looking at the average ACT/SAT scores and GPA accepted by logging into Naviance.

#### **Your list should include schools in ALL of the following categories:**

*Likely school* – a school that based on their average test scores and GPA that they accept, there is a good likelihood that you will be accepted. Your scores and GPA will be on the higher side of what they accept. This will also help increase your financial aid package.

*Probable school* – these schools are not necessarily a school that you will get into, but there is a good chance that you will. Your test scores and GPA should be within the range that they accept.

*Reach school* – your ACT scores and GPA might not fall into the range that they accept. There might be other factors making you a candidate to apply, but these schools are typically schools with lower acceptance rates.

Regardless of the selectivity of the school, you should make sure you have some financial safety schools on your list. Public colleges and colleges that will meet 100% of your financial need are considered financial safeties.



## **The College Visit**

You should begin visiting colleges in your junior year and continue to do so through your senior year. The purpose of visiting colleges is to determine the characteristics you are looking for in a future living/learning environment. Some colleges may also allow you to schedule interviews when you visit. **If you know you will apply to this school it is recommended that you try to schedule an interview for when you visit the school.**

### **Suggestions for College Visits**

College visits and interviews will help you clarify the features you want in the college you eventually will attend. Some colleges require interviews as part of the admissions process, but most do not. However, if interviews are offered you should do your best to participate in one.

First determine whether your college offers interviews; many larger colleges like Boston University and Boston College do NOT offer interviews. Though many colleges will state their interviews are non-evaluative (the interview is not considered as part of the application), no admissions officer will forget an engaging and stimulating conversation with a potential applicant - interviews help!! You should make every effort to visit colleges in which you are most interested. When it comes time to deliberate different students' applications, it helps admission officers advocate for a particular student if they can put a face and a personality to the written application. Now more than ever, schools want to see you have tried to build a relationship with their admissions office - this means visiting schools, writing thank you notes, interviewing, e-mailing to ask specific questions - if you are interested in that school. Admissions offices keep track of all communication!

### **When making an appointment for a college visit, keep the following suggestions in mind:**

1. When setting up a tour and information session, call the admissions office or visit their webpage to reserve a spot.
2. The Admissions Office should be notified as soon as possible if you will be late or will miss a scheduled appointment.
3. It is recommended that you visit a college while it is in session so that you will be able to talk with students as well as admissions officers. You can get a good sense of the student body by eating in the cafeteria or staying in a dorm. It is also a good idea to visit classes. **BE SURE TO MAKE ARRANGEMENTS AHEAD OF TIME.**
4. If you would like to see a coach/faculty member in an area of interest, you should mention that when you call the Admissions Office - colleges will do their best to accommodate you.

**Before you visit a college:** Here are some tips about how to prepare for a campus visit:

- Read college brochures, pamphlets, and the website prior to the visit

- Make a list of questions you want to ask before the visit. Questions could be about:
  - Your intended major and what courses the school offers
  - Living on campus, in dorms
  - Student activities
  - Financial aid
  - Academic supports (For example, tutoring or a writing center)
  - The surrounding area
  - Whatever you want! But make your questions specific - show you already know things about the school.
  - Be aware of factual information about the school so that you can ask questions of comparison and evaluation.
- Dress in neat, clean clothes and shoes.
- Be prepared to answer questions about yourself.

**During your visit:** While you are there it is important to be mindful of how you present yourself to the college, and how the college presents itself to you. Here are things you shouldn't miss while visiting a college - it includes guidelines for behavior and also things to be sure you do while visiting. Doing these things will help you to get a sense of what the school—and the life of its students—is really like and also make a great impression on admission officers.

- **Behavior:**
  - Offer a firm handshake.
  - Use good posture.
  - Listen, and take notes.
  - Speak clearly, and maintain eye contact with people you meet.
  - Don't interrupt.
  - Be honest, direct, and polite.
  - Don't be shy about explaining your background and why you are interested in the school.
  - Be positive and energetic.
  - Relax, and enjoy yourself.
  - Thank those you meet.
  - Convey your interest in getting involved in campus life.
- **Make sure you do these things:**
  - Take a campus tour.
  - Get business cards and names of people you meet for future contacts.
  - Participate in a group information session at the admissions office.
  - Scan bulletin boards to see what day-to-day student life is like.
  - Eat in the cafeteria.
  - Talk to students!
    - Ask students why they chose the college.
    - Ask students what they hate/love about the college.
    - Ask students what they do on weekends.
  - Walk or drive around the community surrounding the campus.

- Imagine yourself attending this college for four years.
- Ask to see a dorm room
- Ask to sit in on a class and talk to a professor
- Keep your interests in mind - ask about facilities for things you are interested in: the gym, art studios, auditoriums, science labs

**After your visit:** Once you get home from a visit you still have a bit more to do!

- Write a thank you note to the person who gave you a tour - this is SO important. It sends a very positive message about you and your interest in the school. Admissions officers keep track of this! (This should be done on nice stationary; we have some in the Graduate Services office if you need it.)

**Sample questions to ask on a college visit:**

- 1) What is your most popular major or strongest department?
- 2) What is the average class size for freshmen and upperclassmen?
- 3) What percentage of freshman return for their sophomore year? (This will give you an idea of how happy freshman are on campus.)
- 4) How many students live on campus?
- 5) What do students do on the weekends? Do they stay on campus or leave campus?
- 6) What kind of housing is available for freshmen and upperclassmen?
- 7) How do you pick a roommate?
- 8) What types of clubs, religious organizations, sports and literary/art events do you offer?
- 9) Does your school have Greek life (fraternities and sororities)? What is the percentage of students involved in Greek life?
- 10) What is the percentage of students that receive financial aid? What is the average award?
- 11) What is the percentage of students of color and international students?
- 12) What opportunities does your school offer to study abroad?
- 13) What research opportunities are available to undergraduate students?
- 14) What type of support services are available to students?
- 15) What do students typically do after they graduate? How many go into the work force and how many go onto graduate work?

**How colleges evaluate candidates for admission**

Colleges want to put together a diverse, interesting, well-rounded freshman class. They will be assessing you on the following things when they read your application:

**Your transcript** – The first thing colleges always look at is your high school transcript. They want to know the types of grades you are earning in class because it is a good predictor of whether or not

you will be successful in college. Additionally, colleges look at your course rigor. Are you taking courses that challenge you? Typically, college would rather see a B in an AP course over an A in a regular course because it shows that the student is willing to academically challenge themselves. Your junior year grades are the most important. By the time you apply, colleges will only have the chance to see your first quarter and sometimes second quarter grades from senior year.

**SAT or ACT scores** – Many colleges are NOT “SAT Optional”. Special programs like nursing, pre-med, or engineering will require SAT scores even if the college says they are optional. Doing well on your SATs can make or break whether you get into a particular college.

**Letters of recommendation** – Your college counselor and two teachers will write you letters of recommendation. They will write about how you are in the classroom, your study habits, your activities and any challenges you over came. Colleges want to know if you are prepared for college life.

**Your essay** – This is the piece of your application where you can tell the admissions officer something unique about yourself. You are giving a voice to the application and a sense of personality that other parts of the application can’t provide.

**Your activities** – Do you participate in sports or activities in school? Are you involved with your community outside of school? Do you have a job on the weekends or over the summer? What type of community service have you done? COLLEGES LOOK FOR COMMITMENT – it is better to have a few things that you are committed to then many activities that you only do for a short period of time.

**Diversity** – There are so many factors that bring diversity to a campus: race, culture, religion, special talents, geography and languages. Colleges want to see how a student can enhance their community.

**Interest** – Colleges want to know how badly you want to do to their school! Did you take a tour of campus? Have you interviewed? Did you meet a representative at a college fair? Did you attend an information session at your school? When you make a personal connection with an admissions counselor, it increases your chances of getting in to the college.

**Athletics** – Athletic recruiting can be a huge booster in terms of students being accepted to a college. Coaches will begin looking at students during their junior year of high school and contacting them during their senior year. Students interested in playing a varsity sport at the college level can reach out the coach by sending an athletic resume or completing a form on the college’s athletics webpage. Students who are eligible to play a varsity sport in college are students who have been playing their sport with an organized team throughout *their entire high school career* and most likely throughout middle school as well.

### **Your Transcript and What Courses You Should Take Your Senior Year**

As you know, your transcript is the official report from your school of all courses taken, and the grades you received, from grades 9-12. In addition to a record of grades, the transcript

provides colleges with a cumulative grade point average information as well as credits and GPA's for each year of high school. Colleges require this as part of the application.

**Tip:** If you tried very hard in the class you did not do well in and you think the teacher will have good things to say about you, it is a good idea to ask that teacher to write a recommendation for you to help explain what happened in that class.

By your senior year, you will choose among elective courses and advanced placement courses in various fields - these will round out your credit requirements for graduation. Many students are tempted to take it easy in their last year of high school, to avoid the difficult courses in math and science or to not take a courses in science/history unless it is required- this does not help your college application! ***By the time you graduate from high school you need to have taken 4 years of English and 4 years of math.***

Also, if you are planning to pursue a particular field in college you should take the most challenging high school courses related to it. For example, if you intend to become a doctor, you should be taking the most advanced science courses offered as a senior; if you intend to become an engineer, you should take calculus as a senior. Check with colleges to see what courses are required for admissions, especially admissions to particular programs of study like nursing, to be sure that you take them during high school.

In some cases there may be a compelling reason for you not to take a 4<sup>th</sup> year of history or science. When it is clear you are not avoiding these subjects, but actively pursuing other courses that are pertinent to a possible college major, there is no stigma attached to this choice.

### Teacher Recommendations

Most colleges request that classroom teachers assess an applicant's ability in the classroom and provide information about what kind of student and person you are. Teacher recommendations are an incredibly important part of your application. This is when a person is essentially vouching for you and your abilities. Most colleges require 2 recommendations from classroom teachers. This requirement can vary from school to school, so check the requirements for each college. Some colleges may also allow people like coaches and bosses to write letters of recommendation, especially when applying for scholarships.

When you are deciding who you will ask to write your recommendations, make sure you ask teachers who know you well and will have good things to say about you. Recommendations need to be a positive and unique, with specifics about who you are and what you are capable of doing. ***Hint: if there is a class you did not do well in, but you tried very hard and the teacher will have good things to say about you, it is a good idea to ask that teacher to write a recommendation for you to help explain what happened in that class.***

Once you have decided who you will ask, you will then need to approach them and ask them to write you a letter of recommendation. In Junior Seminar, you will have a chance to pick who your recommenders and going to be. There is a form you need to complete in order to give your recommender background information about yourself. You need to do this so he/she will have plenty of time to write your recommendation. Remember, each teacher you ask is probably writing recommendations for many seniors - so you want to get to him/her first before they have too many requests. Remember, teachers have the right to say no to your recommendation request if they feel they have too many letters to write already or if you have not been a dedicated student in their class.

Once you ask a teacher for a recommendation, be sure you follow up with him/her after a few weeks to be sure it was submitted to the college - stay on top of them but don't harass them.

### **Extracurricular Activities**

Colleges want to learn about you: who you are, what interests you, and how you spend your time. They also want to admit people to their school that will add to the school's campus life. They want people who will get out of their dorm room and participate in what is going on. One way admissions counselors assess this in an applicant is by looking at what extracurricular activities (outside of your classes) you have participated in during high school. Extracurricular activities include sports teams, clubs, community service, plays, awards, distinctions, and jobs. If you play a significant role in the functioning of your family that prevents you from being involved in any of these things (like you take care of younger siblings every day after school while your mom is at work), they want to know that too. Information about all of these activities will be filled out as part of the application.

That means you should get involved!! If you already are, keep it up! If you aren't - start now! Don't do things just because you think they will look good on an application, do things that you are genuinely interested in, but be involved.

### **Standardized Testing**

#### **PSAT/NMSQT**

This test is a 2.5 hour version of the 3 hour and 25 minute SAT. The test has three sections: critical reading, mathematics, and writing. The purpose of this test is to acquaint you with College Board exams and to obtain an estimate of how you will perform on the required admissions tests. The same is also used as the qualifying test to determine which Juniors will become semi-finalists in the National Merit Scholarship competition.

#### **SAT**

Most colleges require that you take the SAT. The SAT is a 3 hour and 45 minute test that covers three areas: critical reading, mathematics, and writing. The scores in each of these areas range from 200-800, which a total possible score of 2400.

### **SAT Subject Tests**

In addition to requiring the SAT or ACT examination, some of the more selective colleges also want you to take one or more SAT Subject Tests (formerly called the SAT II). They are open hour in length and are designed to show how much you have learned in a specific subject such as chemistry, physics, Spanish, U.S. history, and many more. Check to see what tests your colleges require. Many engineering programs require a math or science SAT Subject Test.

### **The American College Testing Program (ACT)**

All colleges also accept the ACT in place of the SAT. The ACT is a 3 hour test that covers hour areas: English, mathematics, reading and science reasoning. There is also an optional 30 minute writing section. It yields four subject scores and one composite score ranging from 1-36. The average score is 18. Studies have shown that the ACT is more inline with classroom curriculum.

### **Test of English as a Foreign Language (TOEFL)**

If your first language is not English, you may have to take this test which determines how strong your English language skills are. The TOEFL is used by English-speaking universities to assess whether a student will be able to understand standard college level English.

Students will take the SAT in December and May of their junior year and have the option to take it a third time in the fall of their senior year. Registration will be done by the college counselors.

**Fee Waivers:** Taking the SAT does cost money. The testing fee for the SAT's is \$52. The testing fee for SAT Subject test is \$23 for the first test, and \$12 for each additional test you take that same day (you can take a max of 3 subject tests in one day). However, you can get a fee waiver to cover the costs of taking the test. Fee waivers allow you to take the SAT and/or SAT Subject Tests for free (they waive the fee). If you are eligible/qualify to use the fee waiver you are allowed to use 2 fee waivers (but no more!!) for the SAT and 2 fee waivers for SAT Subject Tests. That means you can take SAT FOR FREE twice, and you can take up to 6 SAT Subject Tests for free. Fee waivers are also available for the ACT.

### **The College Essay**

When writing your college essay, you should be thinking about how to put your best foot forward and pick a topic that really gives a snap shot of who you are. You will work on writing your college essay in English class of your junior year. This essay does not need to be specific to any one school; it will be sent to ALL your colleges through Common App. Common App has written 5 prompt options for students to choose from.

## Prompts from the Common Application

*These prompts are taken directly from the Common Application.*

*Every student in the United States applying for college will be answering one of the questions below.*

1. Some students have a background or story that is so central to their identity that they believe their application would be incomplete without it. If this sounds like you, then please share your story.
2. Recount an incident or time when you experienced failure. How did it affect you, and what lessons did you learn?
3. Reflect on a time when you challenged a belief or idea. What prompted you to act? Would you make the same decision again?
4. Describe a place or environment where you are perfectly content. What do you do or experience there, and why is it meaningful to you?
5. Discuss an accomplishment or event, formal or informal, that marked your transition from childhood to adulthood within your culture, community, or family.

### What do colleges look for?

Whatever your topic, it should reflect your true concerns and perspective. As you consider topics with whatever mix of serious, humor, confidence, or confusion, remember that the search for material to write about is an extension of the normal process of thoughtful reflection. Simply sorting out your thoughts, thinking, talking with friends, or daydreaming often leads to useful topics.

Your prose style should be as impressive as the content of your essay. Write clearly; don't inflate your style. Use a thesaurus only to search for a more exact or accurate word. Available language you wouldn't normally use.

Some students underestimate the quality of their ideas. There's nothing more frustrating than believing that none of your topics are good enough for an admissions essay. Often times, essays can come out of a common event or experience. What makes the essay stand out is HOW the topic is handled and written about.

### Useful tips for writing/revising a college essay

- Let your voice be heard – be yourself!
- Do NOT write what you think people want to hear - the topic is a vehicle for people to learn more about you
- Since the essay should be about you, don't spend a lot of time describing someone or something - for example if you write about grandma it should be about how you were impacted by her, not about her life
- Keep it short and sweet – 650 words is the maximum limit. Anything past that will be cut off by Common App



- Be honest - write a story only you can tell
- Don't be afraid to write about something small in scale: it doesn't have to be life changing, it can be something you do everyday
- Don't be afraid to be original, cautiously humorous or reasonably risk-taking in your topic - you want your essay to be memorable for the right reasons and different from what admission officers read everyday
  - Avoid writing about mom, dad, grandma, sports stars, Barack Obama etc - admissions officers ready hundreds of essays on these topics every day your will be one more of the same
- Use language that is familiar - don't borrow someone else's phrases or look up complicated vocabulary words that you don't normally use - it doesn't sound smart, it sounds weird
- Don't be afraid to open up and be a bit vulnerable - you are not expected to be perfect. Sometimes mistakes make for the best topics because they truly show who you are in how you handle them
  - Note: in fact you SHOULD talk about difficulties and obstacles you have had in your life, especially if that has negatively impacted another area- i.e. low grades, no extracurricular involvement etc.
- Ask for help!!!! Attend writers workshops held in the Forum after school
- ABSOLUTELY NO GRAMMAR OR SPELLING MISTAKES

### The Interview Process

The purpose of the interview is to not only help you gather more information about a school, but to give the admissions officer a more personal glimpse into your life that they might not get just looking at your application. If possible, do not do your first interview at your top choice school. The more interviews you do, the more comfortable you will be. To gain more practice, talk to Ms. de Sherbinin and they will be able to set up a mock interview with you.

#### **Before the interview:**

- ✓ Learn as much as you can about the school before you visit
- ✓ Either write out a few questions or have some questions in mind about the school – there will be time at the end of the interview for you to ask the admissions representative anything about the college
 

**TIP:** Make your questions specific to the school. For example, “I noticed on your website, you have a jazz band. Can anyone try out for the jazz band or is it open to music majors/minors only?” This shows that you have done your research on the school. Asking a general question shows that you have not done your research. For example, “what sports does your school have?”
- ✓ Have talking points in mind that will highlight specific things you want an admissions representative to know about you that they might not get from your common application.
- ✓ Arrive early

- ✓ You will be interviewed one on one by an admissions representative. Occasionally, there will be time for your parent/guardian to ask questions of the admissions representative.

**During the interview:**

- ✓ Be yourself and smile!
- ✓ Speak clearly and at an appropriate volume.
- ✓ Be prepared to talk about yourself and explain why you are particularly interested in that school.
- ✓ You most likely will be asked questions about grades, courses you have taken and your involvement with your school and/or community.

**After the interview:**

- ✓ Thank the admissions representative who interviewed you.
- ✓ Send a follow up e mail or thank you note. Be sure to include something that you both talked about to refresh their memory.
- ✓ Write down any notes you had about the interview, including your impressions of the school, likes/dislikes, interviewer's name and answers to your questions.

**Dress code:**

Make sure your clothes are neat and clean with no rips, frayed edges or visible undergarments. DO NOT wear jeans, sneakers, t-shirts with logos/graphics, fleece tops as shirts, sweatshirts/sweatpants or hats. If you wear sunglasses during a tour, make sure you take them off when you are inside.

**Ladies** – it is best to wear khaki pants, black pants, or a skirt that hits no higher than the knee. If you are taking a tour, make sure your shoes are comfortable enough to walk around campus in. Sweaters (with or without buttons), button down shirts, shirts with a collar, or a blazer are all acceptable things to wear on an interview.

**Gentlemen** – it is best to wear a shirt with a collar. You can have a sweater over it. If you do not have a sweater over it, it should have a tie. If you need a tie, please ask Ms. de Sherbinin for one. Khaki or dress pants (black, blue, grey, dark green) are appropriate.

**Sample interview questions:**

- 1) Tell me about yourself.
- 2) Why do you want to attend this school?
- 3) What are you looking for in a college?
- 4) How would your friends describe you?
- 5) What do you like about your high school? What would you change?
- 6) If you had to do high school over again, what would you do differently and why?
- 7) What activities have you participated in that have had an impact on your life?
- 8) What is a challenge class that you took and why?
- 9) Outside of academics, what other activities are you involved in?
- 10) What are your strengths and weaknesses?

## **Students with Special Circumstances**

### **For students pursuing NCAA Division I or II Athletics**

You should first discuss with your coach whether you could be competitive on the Division I or II level. You should then contact your college counselor to review the procedure for athletic recruitment. Note that all students who wish to compete on this level must register with the NCAA Clearinghouse. To find out more go to [www.ncaaclearinghouse.net](http://www.ncaaclearinghouse.net)

### **For students with learning disabilities**

If you are a student with a learning disability, you must decide with your parent/guardian and counselor or special education teacher whether to self-disclose your disability to admissions committees. Admissions committees will not ask, and you are not required to tell them. But if you do disclose any disability, you must have undergone psychological testing with a qualified professional. The Learning Network and your college counselor will help you assemble your paperwork and send them off to colleges if you are applying to a special support program or if you would like to have the SAT requirement waived by Massachusetts state schools.

You should determine in advance of applying whether a college offers special services for students with disabilities, and whether students who are self-disclosing disabilities must complete any additional materials.

## **Integrity in the College Admission Process**

Credibility and integrity are critical in the communication between you, your college counselor, and college admissions offices. We have strong relationships based on honesty and respect with many admissions professionals. These relationships between CoaH and colleges benefit all of the students who go to CoaH. It is important for students and parents to understand CoaH's policy on students' accurate and honest reporting of suspensions or other disciplinary actions to college admissions officers.

Many college applications (including the Common App) ask whether the applicant has been involved in any disciplinary actions by the school. Some questions specifically ask if a student has been suspended or placed on disciplinary probation and ask for an explanation if the answer is "yes". In either case, we expect students will answer the questions truthfully. Schools ask both the students and the College Counselor to respond. When such a question is asked specifically, your school must also give complete and truthful response. In such a case, *it is important for the student and the college counselor to meet and discuss how the information will be presented.* Your college counselor can let colleges know that it is our policy not to disclose disciplinary actions, but if a college does find out, you will need to provide a written explanation about your circumstances.

Since CoaH has a much stricter discipline policy than traditional public schools, students do not need to disclose that they have been suspended for skipping detention, getting too

many demerits, or anything else that is specific to CoaH. Students should disclose if they have been suspended for fighting, violence, drugs/alcohol or cheating.

## **College Financial Aid Information**

The quest for financial aid has become both increasingly important and increasingly complicated in recent years. Please note that you and your family bear the major responsibility for finding money for college. The College Counseling Office at CoaH will do all that it can to help guide you through the complexities of the process. The College Counseling Handbook contains materials about financial aid, including information on applications, loans, and what colleges take into consideration when deciding how much your family can pay.

The financial aid portion of the college application process is frequently changing. Do not hesitate to contact to Ms. de Sherbinin or our uAspire counselor if you have any questions.

### **There are two types of financial aid:**

- a. need based aid – given based on your family’s ability to pay for college
- b. merit based aid – given based on your accomplishments (grades or talents)

### **There are three types of ways to evaluate financial need:**

1. The FAFSA – all colleges will require this form.
2. The CSS Profile – some colleges will require this form. Visit the school’s financial aid website for more details.
3. The College’s Specific Financial Aid Form – some colleges will require their own form. Visit the school’s financial aid website for more details.

### **Net Price Calculators**

All colleges are required to have Net Price Calculators (NPC) on their websites. You should be able to go to the financial aid page of any college and find a link to the NPC. Using the NPC, you can get an estimate of the amount of financial aid you may be offered if you are accepted as a freshman to the college/university. You can create "what if" scenarios based on your expected family income and expenses (by completing the calculator several times with different information), and start to plan and save. To help you complete this NPC form, it would be helpful to have the items listed below.

- Student and Parent 2013 Income Tax Returns
- Earnings statements (W2 forms, recent paycheck stubs)
- Records of untaxed income (child support, tax deferred retirement plan, contribution to a 401(k))
- Bank statements
- Student academic information: GPA, Standardized test scores if available (SAT/ACT)

### **Applying for Need-Based Financial Aid**

Here are some guidelines for submitting financial aid forms for need-based financial aid:

<b>November of Senior Year</b>	Register for the CSS profile at <a href="http://www.collegeboard.com">www.collegeboard.com</a>
<b>December of Senior Year</b>	Register for a FAFSA PIN number.
<b>January 1 of Senior Year</b>	This is the earliest date to submit the FAFSA
<b>January of Senior Year</b>	FAFSA completion workshop at Parent/Guardian Night with uAspire.
<b>February 1 of Senior Year</b>	Priority deadline for submitting FAFSA and CSS Profile to MOST schools

Before you complete any forms you need to get organized! **Your parent(s)/guardian(s) income taxes for this year MUST be COMPLETE before you can finish the FAFSA and the CSS Profile. You can fill them out based on last year's taxes, but you will have to go back and update the forms once this year's taxes are complete- which must happen before Feb. 15.** Also, before you begin to complete financial aid forms you should gather the required documents and other information you will need. Below is a checklist of all the different papers and information you will need to fill out the FAFSA and the CSS Profile.

Organize the following documents to help you fill out your financial aid forms

*Student information:*

- Most recent Federal Income Tax Form
- Most recent W-2 Form
- Current amount in checking and/or savings account
- Social Security or Green Card/Alien Registration Number

*Parent/Guardian Information:*

- Most recent Federal Income Tax Form
- Most recent W-2 Form
- Current amount in checking and/or savings account
- Current value of stocks, bonds, and mutual funds
- Dates of birth
- Social Security number (if parents are citizens or legal residents)

*Student AND Parent/Guardian Information, if applicable:*

- Current value of property owned and amount owed on mortgage
- Amount of child support received or paid

*Untaxed income:*

- Welfare benefits
- Social security benefits

- Veteran's benefits
- Disability benefits
- Unemployment benefits

*Unusual family expenses:*

- Medical and dental expenses not covered by insurance
- Tuition at elementary or secondary schools
- Unusually high child care costs

**1. The FAFSA: Every College Requires This**

Fill out the FAFSA as soon after January 1 as possible!

<http://www.fafsa.ed.gov/>

**Filling out the FAFSA**

- FAFSA on the Web Worksheet- complete the worksheet before filling out the FAFSA on-line. Your uAspire counselor will be able to give you this worksheet. It guides you through all the information you will need to provide to complete your FAFSA.
- Find my school codes- available on the FAFSA website or a college's own website. When you fill out the FAFSA, you will need to indicate where you have applied. Each school has a specific code that you can look up on the FAFSA website.
  - a. Note: when you are filling out the FAFSA on-line, you will only be able to send your information to 10 schools. You will be able to add/change schools when your information is sent back to you for verification.

**\*\*\*We will be having a financial aid form completion workshop at CoaH in January run by uAspire - please join us and we will help you to fill out these forms!\*\*\***

**What to Expect After Submitting Your FAFSA**

After completing the FAFSA, you will receive an approximation of your EFC, or Estimated Family Contribution, toward education. This number indicates the amount, based on your income and assets, that your family can reasonably be expected to pay toward education. This figure is only an estimate and actual financial aid packaging may take a number of other things into account.

Here's a quick overview of some important next steps regarding the financial aid process.

- Receive, Review, and Update Your SAR:*** Within a few weeks of the date you submit your FAFSA, you will receive your **Student Aid Report (SAR)** - a summary of the information on the FAFSA by email. **You should review this carefully to ensure all the information is accurate.** If corrections need to be made, you can do so by logging back in at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Remember, if you used a previous year's taxes to submit your FAFSA, you will need to update the SAR with your most recent

tax information. Once all corrections and updates have been made to the SAR, print a copy for your records. The SAR also contains the **EFC (Expected Family Contribution)**, which is the *minimum* amount of money you/your family is expected to contribute to your college education for one year. The SAR also gives you the opportunity to **add additional schools** to your FAFSA.

- **Complete Additional Forms:** Some colleges will require you to fill out another financial aid form called the **CSS/PROFILE**. Visit this website for more information about this form, including a Student Guide and a list of schools that require it (<https://profileonline.collegeboard.com/prf/index.jsp>). Some schools will also require additional **institutional financial aid forms**. These forms will either be sent to the applicant or found online and they are to be sent directly back to the colleges. If you are unsure whether your colleges require additional forms, you should contact the school or check the website to make sure you have submitted everything.
- **Respond to “Missing Info Requests”:** Be on the look-out for “missing information requests” sent via mail or email from your schools. Respond to them right away so you don’t cause a delay in the processing of your financial aid.
- **Complete Verification if Selected:** Some colleges will require select students to submit copies of tax forms or other documents in order to verify the information provided on the FAFSA. This process is called “**verification**”. If you are selected for verification, your financial aid package will not be processed until verification has been completed, so it’s really important that you respond immediately to requests for additional information. Also keep in mind that you may be selected for verification by more than one school. Finally, verification can happen before or after an award letter is given out, and after this process award letters may be changed.
- **Compare Financial Aid Award Letters BEFORE Making a Decision:** You should receive a financial aid award letter from each school sometime after you receive an acceptance letter from the Admissions Office and once your colleges receive everything necessary to apply for financial aid. The award letter informs you of the amount and type of financial aid you will receive if you choose to attend that college. Keep in mind that each college you are accepted to will send you their own award letter, **so comparing the letters is very important. If you have any questions about anything on your award letter, contact the school’s Financial Aid office. They are there to help you!**
- **Make a Tuition Deposit:** Most schools will expect students to accept or turn down their offer of admission on or by May 1. Note that you will likely be required to pay a deposit to hold a place in the class and/or dormitories. If you haven’t received an award letter from a school you’ve been accepted to, contact the school to find out what is delaying the process and **express that you cannot make a decision about whether to attend the school until you know about your financial aid package**. Many times colleges need additional documentation from you to complete your file (verification - see above), so be sure to follow up. If the deposit deadline is

approaching, you can request an extension, but know that this may not be possible at some schools. If you miss the deposit deadline, you may miss your chance to reserve a spot at the school. However, if you submit your deposit and then decide not to attend the school, you may lose that money. So it's best to be in active communication with your schools throughout this process!

- ❑ **Set Up Federal Loans:** If you are borrowing federal money to help finance your education, your school will contact you to complete a **Master Promissory Note (MPN) and Entrance Counseling**. MPN is a legally binding agreement that you as the student will repay the loan(s). Make sure you read and understand all of your rights and responsibilities before you sign it. **You CANNOT receive your Federal Direct Student Loan(s) without signing your Federal Direct Student Loan MPN.** You can complete it at [www.studentloans.gov](http://www.studentloans.gov). **Entrance counseling** helps you as the student understand the rights and responsibilities of your loan. You must complete entrance counseling to get your loan money. Contact your college and find out how they would like you to complete this process. Many colleges use the following website: [www.studentloans.gov](http://www.studentloans.gov). After completing the entrance counseling, print a copy of your "Loan Rights and Responsibilities" for reference.
  
- ❑ **Pay Your Tuition Bill:** You should expect to receive a bill for the first semester in July. You can arrange a tuition payment plan with your school, likely through the Business or Student Accounts office. A tuition payment plan is a way to pay your tuition bill over time. For example, you could arrange to pay a portion of your tuition each month over 10-12 months. Your school can also help you understand private/alternative loans if you need to borrow money beyond federal loans to finance your education.
  
- ❑ **Additional Next Steps:** There are a few more steps you may need to take, including:
  - You may need to notify the school that you've accepted your award letter by signing and returning it to the school.
  - Notify the Financial Aid office of any outside scholarships you receive.
  - If your family's financial picture changes (i.e. loss of job), explain the situation to your Financial Aid Office. They *may* be able to adjust your financial aid package, but you first must complete each school's **appeals process**.

**2. The CSS/Profile Form: Some private colleges require this**

You can check your college's own financial aid website or go to <http://profileonline.collegeboard.com>

The CSS Profile is a two-step process. First you register, then you complete the CSS Profile form. You must register online to receive the actual online form, which you then complete and submit online.



While the FAFSA is free, the CSS Profile requires you to pay a fee. However, if the financial information you submit indicates great financial need, the CSS Profile will automatically waive the fee.

The CSS profile requires information from BOTH your biological parents. If you cannot get this information, you must contact each school to see the procedures to getting this requirement waived.

### **3. Institutional Forms**

Some colleges also require their own financial aid forms. They will need to be submitted at the same time you complete your FAFSA. After the colleges have reviewed your financial information, they might send you additional forms for dependent verification status. These forms can all be found on your colleges' financial aid webpages.

## **Getting a Financial Aid Package**

### **Need-Based Financial Aid Packages**

Typically financial aid packages will arrive after your decision letters. Even if your EFC (expected family contribution) is a certain dollar amount, that does not mean that colleges are going to give you enough money so you will only have to pay your EFC. When assessing financial aid packages, it is important to look at the gap between what was offered to you and what the total cost of attendance is.

How colleges put together your financial aid package

- ✓ **WORK STUDY:** The first part of the package is almost always made up of a work-study job, which will allow you to earn a portion of your college costs at a job supplied by the college. It is in your best interest to take a work-study job rather than try to find one on your own. Work-study wages are considered part of the financial aid package and are not "taxed" by the college when deciding on the next year's financial aid award.
- ✓ **LOANS:** The second piece is usually loan money. There are several basic loans which colleges routinely include in their packages. It is very important, when considering a financial aid package to have a thorough understanding of the amount and types of loans that are included.
- ✓ **NEED-BASED GRANTS AND SCHOLARSHIPS:** The final piece is aid in the form of grants. Grants come from either the Federal Government or from the college's own fund. Most of the money available from the Federal Government goes only to students who demonstrate considerable financial need. The largest piece of this federal money is distributed in the form of the Pell Grant, for which one has applied simply by completing the FAFSA and checking off the proper boxes. Also available from the colleges to those even more in need is the Supplementary Educational Opportunity Grant (SEOG). Please note that your family's income must be extremely low in order to qualify you for either the Pell Grant or the SEOG. Grants that come from the college's own funds are often given to students with demonstrated

financial need, as defined above, even if their family's financial status makes them ineligible for federal money.

Within individual schools, financial aid officers often shape the package based upon how much the admissions officers want a particular student to attend their institution. Those students whom the college hopes to attract will often get larger grants and will be required to work few hours and/or borrow less money to complete the financial aid package. Think of it this way: the better your grades, the more money you will receive.

### **Borrowing money for college**

Most likely, colleges will include loans in their financial aid packages. They are subsidized by the government both in that they are relatively low-interest loans and in that, in some cases, the government pays the interest for you while you are working on your degree.

Loan offers that may appear in a financial aid package

- ✓ PERKINS LOAN: The most desirable loans are Perkins Loans, which are available only when there is considerable financial need. They come directly from the college's financial aid office as part of the aid package. The interest rates are usually around 5% and students repay the loan over a period of ten years, beginning nine months after completion of their education.
- ✓ STAFFORD LOAN: If colleges cannot afford to give out a Perkins Loan, they will require you to take out a Stafford Loans come directly from the government and only require you to fill out a FAFSA to be eligible. The interest rate is typically kept under 10%. Loan are split up into two categories: *subsidized* – which means the government will pay the interest while you are in school, and *unsubsidized* – which means you will be responsible for the interest while you are in school.
- ✓ PLUS LOAN: What about families who need to borrow more? Parents may take out a Federal PLUS loan of up to the total college cost minus financial aid. Repayment begins 60 days after the loan is granted. This loan is issued to the parent, not the student. A credit check is required to be awarded his loan. If a parent has bad credit, they can only get up to \$4,000 dollars.

**A WORD OF CAUTION ABOUT BORROWING:** You must pay careful attention to the burden of loan repayments that you will face upon completion of your education. Make sure you can afford the monthly payments and DO NOT fall behind.

### **Non Need-Based Financial Aid: Scholarships**

Merit-based aid is made up of scholarships that consider things other than financial need to determine the recipient. The recipient may be determined by students' athletic, academic, artistic or other abilities. The actual monetary value of the scholarship may vary. Merit based aid is awarded by colleges, and also by companies, organizations, clubs, civic associations, etc. Deadlines and application requirements vary by scholarship.

Outside scholarship money is most useful to students who are not receiving other aid and can, therefore, simply use the scholarship to reduce his/her family's out-of-pocket expenses. College which are awarding financial aid require that the recipients report any other sources of scholarship money. College will then use their own formulas to determine how much of the outside grant can be used to reduce one's loan burden and how much simply replaces grants that the student would have otherwise received from the college.

#### The John and Abigail Adams Scholarship

Based upon your MCAS performance, you may be offered an Adams Scholarship in the fall of your senior year. The scholarship is good for 8 semesters of tuition at a Massachusetts state college in Massachusetts. In order to use the Adams Scholarship, you must still submit the FAFSA and begin college in the academic year following graduation. NOTE: The Adams Scholarship covers tuition ONLY. It does not cover room and board and additional fees.

### **Financial Aid Terms**

Annual Costs of Attendance (COA) – Comprised of tuition and required fees, room and board, books and supplies, personal expenses (like laundry, social events, etc.) and a travel allowance for two round-trips from home to college.

Family Contribution (EFC) – Comprised of the dollar amount which the parents/guardians can afford to pay (Parent's Contribution) and the dollar amount that the student can afford (Student's Contribution).

Federal Methodology – This annually regulated formula determines federal eligibility. It is used by the government to assess the incomes and some of the assets of both the parents and the child. It attempts to ensure that families of the same size and economic circumstances are expected to contribute the same dollar amount for college costs.

Gap – The annual cost of attendance minus the financial aid award package. Whatever is left over is consider the student's financial gap.

Need – Defined as the "annual costs of attendance in college minus the annual financial contribution of the family."

## **You were accepted...now what? How to matriculate...**

When you are accepted to college, the college will send you a congratulatory letter along with paperwork. **Look at where you got in and decide where you want to go!** You can even go a visit the schools you were accepted to, to help you decide.



**Send in your deposit and any accompanying forms to the school you have chosen to attend by May 1** (Also, send in forms stating your plans to the schools you will not be attending)



Once you send in your deposit, the school will most likely send you a big packet of paperwork. **Complete all paperwork sent to you by the school and send it back as soon as possible.**



**Get in touch with the Financial Aid Office at your college to find out what you must do to arrange payment of your tuition and fees through your financial aid package and complete any steps given to you.** This can include: applying for loans and signing promissory notes for them, setting up monthly payment plans for any outstanding balances you will need to pay, and/or filling out additional paperwork for your college or university. **If you have earned any outside scholarships, make sure you get in touch with those organizations to find out when they will pay out that money to the college. Pay attention to all deadlines!**



Typically colleges will send you lots of information over the summer about orientation (which you are usually required to attend), when school starts, what you will need to bring, how to register for classes, and information about living on campus. **Make sure you read all information sent to you and send in any paperwork required by the deadline given. Pay attention to all deadlines!**



**Arrange for or send in the first tuition payment. Contact your school to know the exact date the payment is due - it is usually due before students arrive on campus in August.**



**Go shopping and get yourself anything you will need for college.**



**Attend your college's orientation.** Sometimes this is at the start of school, sometimes it is earlier in the summer. Make sure you find out when yours is.

## GLOSSARY

### Standardized Testing Terms

ACT (American College Test) – This is a standardized college admissions test that is used by all colleges in the country. The test measures a student’s abilities in English, math, science reasoning, reading and writing. Students receive a score in each of the four areas that ranges from 0-36, which a Composite Score that is the average of each of the four sub-scores. The ACT is approximately three hours long.

Advanced Placement (AP) Exams – Tests sponsored by the College Board for students who have taken advanced, college-level courses at City on a Hill. Some college may allow students to receive college credit for high scores on these exams; some schools will place students out of introductory-level courses into higher levels.

College Entrance Examination Board (CEEB) – When filling out applications and other college forms, students are frequently asked for their high school’s CEEB code: *City on a Hill’s CEEB code is: 220221.*

Explore – A standardized test in preparation of the ACT. It is approximately two hours long and is taken as a pre-test in grades 8 or 9.

Plan – A standardized test in preparation of the ACT. Typically taken by 10<sup>th</sup> graders as a pre-test for the ACT.

PSAT/NMSQT – A two-hour and ten-minute exam. It contains verbal sections, math sections and a writing skills section. This is many students’ first chance to see how their skills compare with those of college-bound students across the country and in their age group. Students also compete for nation scholarships and are placed on college mailing lists.

SAT I: Reasoning Test – The College’s Board’s test of developed verbal and mathematical reasoning abilities. This test also includes an essay section.

SAT II: Subject Tests – College Board tests in specific secondary school subjects. Used by college not only to help with decisions about admissions but also in course placement an exemption of enrolled freshmen.

TOEFL (Test of English as a Foreign Language) – This test is made for students whose first language is not English. It is used to determine whether a student will be able to understand standard college level English.

### College Admissions Terminology

Admissions Committee – The group of college admissions counselors who review each candidate’s application and make decisions regarding admissions.

Candidate’s Reply Date – Colleges will not require any applicant offered admission to notify the institution of their decision to attend before May 1 of the year the applicant applies. This is a national deadline. The purpose of this deadline is to give applicants time to hear from all the colleges to which they applied before having to make a commitment.

College/University – The two words both refer to the same thing: a place where you can continue your post-secondary education beyond high school.

A *COLLEGE* typically refers to a small school awarding undergraduate degrees; different fields of study are separated by departments.

A *UNIVERSITY* typically refers to a larger school awarding both graduate (beyond bachelors degrees) and undergraduate degrees; different field of study are separated by a college structure. (For example, the University of Massachusetts Amherst has several different colleges: Liberal Arts and Sciences, Business, and Engineering, to name a few.)

**Common Application** – An online application form that allows a student to complete one application which can be sent to more than one college. Not all colleges use the Common Application so check your colleges’ webpages to see how they want you to apply.

**Deferred Admission** – This option, initiated at the student’s request, allows the student to postpone enrollment for one year in a college where he or she has been admitted. The student then may take a year for travel, work, or other projects before attending college.

**Double Deposit** – Accepting two colleges’ offers of admission by submitting a binding deposit to secure a spot in the freshman class at both. This is **PROHIBITED** by the regulations of the National Association of College Admissions Counselors and is vehemently discourages by the College Counseling Office.

**Early Action** – An admissions program offered at some colleges and universities under which students may apply well before the normal application deadline (same as early decision) to get an early answer from the institution regarding admissions. If admitted under this program, students are **NOT** bound to attend the institution. Typically, students who are not offered admission under early action are deferred; however, it is possible for an applicant to be denied outright and not deferred for later consideration.

**Early Admission** – A program that allows a student to apply for admission during their junior year of high school. The early admission program is reserved for the truly exceptional student whose academic preparation and achievement level are sufficient for early entrance to college.

**Early Decision** – A plan where a student applies to their first-choice college early in the fall of their senior year and agrees by contract to enter that college in offered admission. Students may still submit multiple applications but may only apply to one college under early decision. If offered admission, the student is require to withdrawn, in writing, all other college applications. Typically, students who are not offered admission under early decision are deferred; however, it is possible for an applicant to be denied outright and not automatically deferred for later consideration.

*IMPORTANT NOTE:* There are several variations of early decision and early action at different schools. Read the school’s webpage carefully to and asks if you do not understand the program. Not all schools have the same policies.

**Honors Programs** – Special college courses within an informal or structured program offering greater intellectual challenge for highly-qualified, motivated students. Some programs are open by invitation only; others require a supplemental application, different from the application for admission. Many honors programs offer scholarships or special prerogatives, such as preferential registration or housing.

**Matriculate** – Academic term meaning to “enroll at” or “attend” a college or university.

**Open Admission** – An institutional policy allowing all students who apply to be admitted. Open admission institutions usually have extensive programs designed to provide remedial or development support to students who enroll with academic deficiencies.

Regular Admission – A term used to describe the application process in which an institution reviews most of its applicants. Under regular decision, an institution’s deadlines are stated for completion of applications and notifications of decisions.

Residency Requirements – The amount of time a student is required to have lived in a state in order to be eligible for in-state tuition rates as a public college or university.

Rolling Admission – Some schools use Rolling Admissions. This term describes the application process in which an institution reviews applications as they are received and offers decisions to students as applications are reviewed. The student typically receives a reply four to six weeks after an application is submitted.

Secondary School Report – An online form requesting a copy of the applicant’s high school transcript and most likely, a college counselor letter of recommendation. The College Counseling Office automatically generates this form and mails it to the schools to which a student is applying.

Transcript – Official school record of grades and courses. Your signature of the FERPA waiver gives your college counselor permission to release academic information to the schools you are applying to.

Wait List – Often times schools have more qualified applicants than they have spots for in their admitting pool, so they create a wait list. Typically, students are admitted from a wait list by the end of June. Student who are waitlisted should discuss their options with their counselor. Often times this does not mean that the student will get financial aid.

### Financial Aid

CSS PROFILE – A type of financial aid form required by some private colleges, universities and scholarship agencies to award their own private scholarship and financial aid funds. *NOTE:* Using the PROFILE form does not eliminate the need to complete the FAFSA. The CSS PROFILE form can be filed online through College Board and costs money.

College Work-Study Program – A federally-sponsored program which allows students to pay for part of their educational expenses through part-time work on campus. A portion of the work-study salary comes from the college employer; most is through subsidies. Only students with demonstrated financial need are eligible for work-study jobs.

Cooperative Education (Co-op) – College-sponsored programs designed to help undergraduates meet college expenses and gain work experience, alternating periods of study with periods of work in a field relate to a student’s academic or professional interests. Traditionally, but not exclusively, used by students in such pre-professional programs as engineering, computer science and business.

Cost of Attendance (COA) – The overall amount that it costs to attend one year at a college/university. This amount is a complete figure includes tuition, room, board, books, transportation, and fees.

Demonstrated Financial Need – Amount, as determined from financial aid forms, which is the difference between the total cost of attendance and the estimated family contribution.

Enrollment Status – For financial aid purposes, the amount of time a student is enrolled in courses per semester – “full time” for a full course load generally consisting of four or more classes and “part time” for less than that amount.

Estimated Family Contribution (EFC) – The amount of money determined through needs analysis, from federal and institutional financial aid forms, that a family can afford to spend for college. This figure will appear on your Student Aid Report (SAR).

FAFSA – The Free Application for Federal Student Aid. All students seeking financial assistance MUST complete this form. It is used to determine a family’s need and estimated family contribution.

Federal Methodology – The method created by the U.S. government and calculated from the income and asset information supplied by the family. It is used to determine a student’s estimated family contribution.

Fee Waivers – Forms that document a student’s inability to pay for college admission-related fees such as standardized testing and applications. Students must meet the guidelines for eligibility. Fee waivers are available through the College Counseling Office.

Gapping – An administrative practice where the college’s financial aid award does not fully meet a family’s demonstrated financial need. Such a “gap” can range from a few hundred to several thousand dollars.

Grants – Financial aid money from the federal/state government or matriculating college, which does not require repayment.

Loans – Financial assistance which must be repaid over an extended period of time, generally after the student completes an undergraduate degree, but occasionally during undergraduate enrollment.

Need Blind – Refers to the practice of admitting students purely on the strength of their academic records without taking into account ability to pay.

Need Based Financial Aid – This term refers to financial assistance given to a student that is based on a family’s ability to pay. The amount of need based financial aid that a student receives is determined by the information submitted on the FAFSA, and if required, the CSS PROFILE. Typically, the less income and assets a family has, the more need-based financial aid the student will receive. *NOTE:* Not all colleges meet 100% of demonstrated financial need.

Package – A student’s financial aid award, “packaged” together with loans, grants, work-study and scholarships.

Payment Plan – College-sponsored programs which allow families to spread the yearly cost of attendance out over monthly installments.

Pell Grant – A federally funded grant designed to help students with the lowest EFC.

Perkins Grant – Federally funded college loan with traditionally the lowest interest rate of educational loans, with repayment deferred until nine months after a student leaves school. Eligibility is determined through the FAFSA.

PLUS Loans – Federally sponsored college loans administered through individual banks and loan lenders and available to parents who are U.S. citizens of an undergraduate student enrolled at least part-time. Parents must pass a credit check to qualify for PLUS loans and are legally responsible for repayment. Available without regard to financial need, PLUS loans may cover the full cost of education minus other forms of aid.



Stafford Loan – Low-interest loans sponsored by the federal government. Loans can be both subsidized and unsubsidized. On the subsidized Stafford loan, the U.S. government will pay the interest on the loan until six months after a student’s final semester in college.

Student Aid Report (SAR) – The form generated for a student following the completion of the FAFSA by the government’s Central Processing Agency. Copies of this form are frequently required by colleges and scholarships.

Supplemental Educational Opportunity Grant (SEOG) – Federally funded grants, with priority funding going to students receiving Pell Grants.

1040/1040A/1040EZ – Federal income tax form frequently required by colleges to verify accuracy of financial information submitted on the FAFSA.

### Miscellaneous Terms

Academic Discipline – A college departmental or subject area, such as English literature, history or business.

Accelerated Programs – Exceptionally selective admission programs which offer graduate school admission. Program length can vary.

Bachelor of Arts (B.A.) – Traditional four year degree awarded by a liberal arts college or university following successful completion of a course of study. These degrees may be granted in any number of fields in the humanities, social sciences, natural sciences or fine/performing arts.

Bachelor of Fine Arts (B.F.A.) – Degree offered by fine arts, design, theater, dance and other visual and performing arts programs. Admission to B.F.A. programs can be based to a larger extent upon artistic talent, determined through an audition or portfolio review, and to a lesser extent upon standardized testing and academic performance in traditional curriculums.

Bachelor of Science (B.S.) – Degree usually awarded for successful completion of requirements in the natural or physical sciences, or for more professionally-oriented programs, such as education, engineering or business.

Class Rank – A student’s standing based on his or her academic record as compared with that of the other members of the class. Like many small schools, City on a Hill does not report a class rank.

College Catalogue – The thick but very important guides that schools publish every year or two. Catalogues are great ways to research specific departments, academic programs, and the campus community.

College Fair – A program organized to allow high school students and parents to meet and speak with representatives from different colleges and universities.

Community College – A two-year school offering the first two years of a regular college program and two-year vocational programs. Awards an associate’s degree.

Consortium – Several colleges and universities in an area often join together in a consortium, or association, which gives students the opportunity to use their libraries or take courses at all member institutions.

Core Curriculum – The required college courses necessary for graduation, consisting of a comprehensive selection from such fields as the humanities, social sciences, natural and physical sciences, and qualitative fields. Many colleges often require an English and foreign language proficiency. Core curriculums can range from a handful of courses to well over half the required courses necessary for graduation.

Credit Hour – Measure of degree of difficulty of courses, frequently proportionate to the number of hours of weekly classroom instruction. Most colleges require students to meet a certain amount of credits in order to graduate.

Division – Academic unit of a college or university; can also be a school (“School of Business”) or college (“College of arts & Sciences”) within a university.

4-1-4 Plan – An academic calendar usually including a fall term with four courses, a shortened winter term with one course, and a spring term with four courses.

4-4-1 Plan – An academic calendar usually consisting of a fall term with four courses, a spring term with four courses, followed by a shortened late spring term with one course.

GED (General Educational Development Examination) – A series of tests which can be taken to qualify for a high school equivalency certificate or diploma. Many colleges will accept satisfactory GED test results in place of a high school diploma.

Grade-Point Average (GPA) – Numerical conversion of letter grades into a cumulative average, by term, year, or academic career. Generally, GPAs are computed using a 4.0 scale.

Humanities – Fields of study including English, literature, languages, philosophy, classics, history, music, fine arts, theater and religion.

Internship – A part-time paid, volunteer and/or for-college-credit position offering hands-on experience in a student’s academic field of interest. Internships are undertaken either while enrolled during the academic year or in the summer.

Ivy League – While its either members are highly selective colleges for admission, the designation “Ivy League” refers to their membership in a common athletic conference. Ivy League members are Brown, Columbia, Cornell, Dartmouth, Harvard, Penn, Princeton and Yale.

Joint Degree – Also known as “dual degree” programs. Academic programs which allow students to major in two separate undergraduate fields in completely distinct disciplines or to pursue a joint undergraduate-graduate degree program.

Language Proficiency Examination – An exam in a foreign language used to determine whether a student has satisfied the college’s foreign language requirement and, if not, which level of language course to place the student into.

Legacy – Having an immediate family member, generally a parent and occasionally a grandparent or a sibling, as an alumna/us of the college the student is applying to.

Liberal Arts – A broad-based introduction to a wide variety of subjects, including the social sciences, humanities and natural sciences. Generally does not include professional programs, such as business, engineering or nursing, although these programs may contain some coursework in the liberal arts.

“Likely School” – A college that a student can expect that, based upon grades and other parts of the application, he/she will likely be offered admission. (THINK: 80% chance that the student will be admitted.)

Major – Concentrated field of study in one academic discipline, requiring a set number of courses for completion beyond any core curriculum requirements. Students concentrate in two academic fields by “double-majoring”.

Minor – A secondary field of concentrated study during the final two years of college, similar to a major but with fewer course requirements.

National Collegiate Athletic Association (NCAA) – National organization which supervises and regulates most intercollegiate athletic programs. Based upon the size of the school and level of competition, these programs are divided into three divisions: Division I, II and III. The first two Divisions generally award athletic scholarships; Division III schools do not.

“Possible School” – A college where a student will be a competitive applicant, but it is unclear whether the student will be offered admission. (THINK: 50% chance that the student will be admitted.)

Pre-Law/Pre-Med – Not necessarily a major or academic discipline, but an intended direction or path for graduate school allowing a student to concentrate in many different fields of study. Law and medical schools generally offer basic guidelines on undergraduate courses for students interested in gaining admission to these graduate programs. However, students can generally integrate these basic requirements into many different majors.

Rate of Attrition – Percentage of students who do not return, due to academic, financial or personal reasons, usually tracked at the end of freshman year.

“Reach School” – Typically a more selective college; a “dream school”. In this category, the student’s criteria fall below that of the typical admitted student. (THINK: 20% or less chance that the student will be admitted.)

Reserve Officer Training Corps (ROTC) – U.S. military program offering one-, two- and four-year scholarships at select colleges and universities, covering tuition, books and fees in addition to a living stipend, in exchange for a set number of years of service in a branch of the military.

Selective Service – U.S. Department of Defense bureau which requires registration by all eighteen-year-old males U.S. citizens. Confirmation of registration with the Selective Service is required for eligibility for federally funded financial aid money.

Semester – The most common academic calendar, dividing the year into two equal terms.

Social Sciences – Academic fields of study focusing on human behavior and societal interactions. Examples include psychology, sociology, political science, anthropology and economics.

## Scholarship Application Tracker

Before you start any scholarship applications, it's important to know basic information about the scholarships you are applying to. Filling out the table below allows you to keep track of the requirements and deadlines of each scholarship.

Scholarship Name:	Application Deadline	Application Requirements	Application Completed
<i>Sample Scholarship</i>	<i>March 1st</i>	<input checked="" type="checkbox"/> Recommendations(s) <u>2</u> <input type="checkbox"/> Essay(s) <input checked="" type="checkbox"/> Transcripts <input checked="" type="checkbox"/> Other docs: <u>SAR and Award Letter</u> <input checked="" type="checkbox"/> Other docs: <u>Taxes &amp; W-2s</u>	<b>X</b>
1.		<input type="checkbox"/> Rec(s) ____ <input type="checkbox"/> Essay(s) <input type="checkbox"/> Transcripts <input type="checkbox"/> Other docs: _____ <input type="checkbox"/> Other docs: _____	
2.		<input type="checkbox"/> Rec(s) ____ <input type="checkbox"/> Essay(s) <input type="checkbox"/> Transcripts <input type="checkbox"/> Other docs: _____ <input type="checkbox"/> Other docs: _____	
3.		<input type="checkbox"/> Rec(s) ____ <input type="checkbox"/> Essay(s) <input type="checkbox"/> Transcripts <input type="checkbox"/> Other docs: _____ <input type="checkbox"/> Other docs: _____	
4.		<input type="checkbox"/> Rec(s) ____ <input type="checkbox"/> Essay(s) <input type="checkbox"/> Transcripts <input type="checkbox"/> Other docs: _____ <input type="checkbox"/> Other docs: _____	
5.		<input type="checkbox"/> Rec(s) ____ <input type="checkbox"/> Essay(s) <input type="checkbox"/> Transcripts <input type="checkbox"/> Other docs: _____ <input type="checkbox"/> Other docs: _____	
6.		<input type="checkbox"/> Rec(s) ____ <input type="checkbox"/> Essay(s) <input type="checkbox"/> Transcripts <input type="checkbox"/> Other docs: _____ <input type="checkbox"/> Other docs: _____	
7.		<input type="checkbox"/> Rec(s) ____ <input type="checkbox"/> Essay(s) <input type="checkbox"/> Transcripts <input type="checkbox"/> Other docs: _____ <input type="checkbox"/> Other docs: _____	
8.		<input type="checkbox"/> Rec(s) ____ <input type="checkbox"/> Essay(s) <input type="checkbox"/> Transcripts <input type="checkbox"/> Other docs: _____ <input type="checkbox"/> Other docs: _____	
9.		<input type="checkbox"/> Rec(s) ____ <input type="checkbox"/> Essay(s) <input type="checkbox"/> Transcripts <input type="checkbox"/> Other docs: _____ <input type="checkbox"/> Other docs: _____	
10.		<input type="checkbox"/> Rec(s) ____ <input type="checkbox"/> Essay(s) <input type="checkbox"/> Transcripts <input type="checkbox"/> Other docs: _____ <input type="checkbox"/> Other docs: _____	

**Keep your scholarship applications organized!** Using the local scholarship handout, identify scholarships that you are eligible for, and list here any that you plan on applying to throughout the year. As the deadline approaches, keep track of which application requirements you have completed. Once you've mailed the application, cross off those scholarships. **Keeping organized will ensure that you do not pass up an opportunity to apply to scholarships that you are eligible for.**



## LOCAL SCHOLARSHIP SEARCHES:

Organization	Website	Helpful Tips
Boston Youth Zone	<a href="http://www.bostonyouthzone.com">www.bostonyouthzone.com</a>	<ul style="list-style-type: none"> <li>★ Begin with "Community Sponsored Scholarships"</li> <li>★ Explore "College Sponsored Scholarships" once you've identified your final college list</li> </ul>
TERI	<a href="http://www.localstudentfunding.org">www.localstudentfunding.org</a>	<ul style="list-style-type: none"> <li>★ Browse all scholarships with "Our Database at a Glance"</li> <li>★ Search for scholarships based upon eligibility criteria with "Start a Search"</li> </ul>
Office of Student Financial Assistance	<a href="http://www.osfa.mass.edu">www.osfa.mass.edu</a>	<ul style="list-style-type: none"> <li>★ Review the "Financial Aid Programs" grant and waiver opportunities offered by the state, and identify any for which you qualify</li> <li>★ Contact 617-727-9420 for more information</li> </ul>

## NATIONAL SCHOLARSHIP SEARCHES:

Organization	Website	Helpful Tips
CollegeBoard	<a href="http://www.collegeboard.com">www.collegeboard.com</a>	<ul style="list-style-type: none"> <li>★ Sign into your account or if you have not already registered, sign up</li> <li>★ Search for scholarships based upon eligibility criteria with "Scholarship Search"</li> </ul>
Fast Web	<a href="http://www.fastweb.com">www.fastweb.com</a>	<ul style="list-style-type: none"> <li>★ Join to see your scholarship matches and receive emails with upcoming scholarships</li> <li>★ Create or update your profile to be matched with scholarships</li> </ul>
Sallie Mae Fund	<a href="http://www.thesalliemaefund.org">www.thesalliemaefund.org</a>	<ul style="list-style-type: none"> <li>★ Search for scholarships based upon eligibility criteria with "General Scholarship Search"</li> <li>★ Register or log in to gain access to the scholarship search</li> </ul>

## MINORITY SCHOLARSHIP SEARCHES:

<i>Hispanic/Latino</i>	
Hispanic Scholarship Fund	<a href="http://www.hsf.net">www.hsf.net</a>
Latino College Dollars	<a href="http://www.latinocollegedollars.org">www.latinocollegedollars.org</a>
MALDEF	<a href="http://www.maldef.org">www.maldef.org</a>
<i>Black or African Americans</i>	
United Negro College Fund	<a href="http://www.uncf.org">www.uncf.org</a>
Black College Dollars	<a href="http://www.thesalliemaefund.org">www.thesalliemaefund.org</a>
NAACP	<a href="http://www.naacp.org">www.naacp.org</a>
<i>Asian Americans or Pacific Islanders</i>	
APIASF Scholarship Fund	<a href="http://www.apiasf.org">www.apiasf.org</a>
USPAACC Scholarships	<a href="http://www.uspaacc.com">www.uspaacc.com</a>

**Resources for getting help with financial aid and financial aid forms:**

**uAspire (formally ACCESS)**

[www.uaspireusa.org](http://www.uaspireusa.org)

uAspire works to ensure that all young people in Boston have the financial information and resources necessary to achieve their dreams of a higher education. They run the Center for College Affordability at 31 St. James Avenue, Suite 520, Boston, MA 02116 in Boston's Back Bay. This is a free drop-in clinic where you can get advice on financial aid and help filling out financial aid applications. **CoaH has their own uAspire counselor that comes to school one day a week.**

**TERI College Access Centers**

[www.teri.org](http://www.teri.org)

1-877-ED-AID-4U

Main branch is at the Boston Public Library in Copley Square, Boston. They also have branches in Chelsea, Chinatown, Dorchester, East Boston, Hyde Park, Roxbury and South Boston. TERI provides free information and advice on higher education, financial aid and careers. No appointment necessary and services are free. Drop in to one of their locations to get help.

**Massachusetts Educational Financing Authority (MEFA)**

[www.mefa.org](http://www.mefa.org)

MEFA works to help make higher education more accessible and affordable for Massachusetts students and families. MEFA offers community education programs, college savings plans and low-cost financing options.