College and University Planning

What do colleges want?

Myth:

800 Verbal SAT score!
800 Math SAT score!
800 Essay SAT score!
36 ACT Composite score!

Fact:

Solid grades
Good character
Good recommendations
Strong standardized test scores
Well-rounded individuals
Solid GPA
Leadership involvement
Community involvement

9th Grade Time Table

- This is the year your grades really count! Meet with your guidance counselor and develop a 4-year plan. Start developing positive relationships with your teachers.
- Join clubs in and out of school and participate with your class. Explore activities that offer you an opportunity to develop leadership skills.
- Be active with your church and youth group in community service.
- Keep track of your activities, keeping in mind colleges are attracted to "well-rounded individuals."

10th Grade Time Table

- In the fall, register with the guidance counselor to take the PSAT (Preliminary Scholastic Assessment Test). This test is a shorter version of the SAT and there are 2 very important reasons why you should take this test: 1) Because it is formatted after the SAT, it serves as a practice test and provides a score projection with excellent breakdowns to questions missed. 2) It provides excellent practice for the PSAT/National Merit Qualifying Scholarship program which you will take next year.
- Remain active in your church and youth groups. Stretch yourself and seek leadership positions.
- Register with your guidance counselor for the PLAN test. This is a Pre-ACT test and is a good predictor of performance on the ACT Assessment. The PLAN is only given once per year and only to sophomores. So…don't miss it! The PLAN includes academic tests in English, math, reading and science reasoning. It also provides a career interest inventory and a student information section on student plans, needs and goals. This is a valuable tool. Take advantage of it!
- Join clubs, but don't over-participate. Choose wisely and develop your strengths and leadership qualities. Be more than just a joiner! Run for office! Don't succumb to peer-pressure. Remember, you are uniquely made and God has given you your own special gifts and talents.
- Keep in mind your behavior and homework ethic. You will be asking your teachers to write recommendations for you.
- In May or June, think about taking the SAT II subject exams in any honor courses you have just completed. The Guidance Office has details.
- If you are in the U.S. during the summer after your sophomore year, seriously think about visiting college campuses. Call ahead (or check the web site) and make appointments. Ask to spend the night on campus. Pick up all application forms and literature.
- If you are interested in a military academy, now is the time to obtain an application.
- Start taking practice college entrance exams. Invest in a SAT CD-ROM and one good college reference book such as the College Board College Handbook, Peterson's College Book or Barron's Profiles of American Colleges.
- If English is not your first language, take the practice TOEFL test. Get information from the Guidance Office.
- Pre-register for rigorous courses next year. Take as many honors courses as available.

11th Grade Time Table

- Get with your Guidance Counselor and review your 4-year plan. Make sure all of your requirements are being taken care of for graduation. Strive for an Advanced Diploma.
- Register and take the PSAT/NMSQT. **This** is the year this test counts and by doing well, you may be eligible for scholarships.
- Register to take the SAT and ACT assessment tests. Take the ACT in April and the SAT in May. Register for SAT II exams in June (at the end of your Junior year). See your Guidance Counselor for more information and registration packets (not all schools require SAT II exams, so see your counselor).
- Continue to develop teacher relationships.
- Your final exams are important! Study and do your best! Double check graduation requirements to make sure you're on track for what you want and need!
- If the military is for you, start the appointment process now for the academies. Write and ask for the appropriate applications for the academies of your interest. Request congressional nomination forms for the academies.
- If you are planning to go to school in the UK or other schools within the EU, you must check the requirements of each individual university. Many require SAT's, as well as, 3-5 AP courses with passing grades on the tests.
- Start making a resume of activities, honors and awards (remember, this includes Science Fair awards, character awards, Honor Roll, etc.)
- Choose a challenging course load for your senior year. Plan to participate in summer outreaches, ministries or community service during the summer.
- Write for, make e-mail requests and download applications and other information for colleges
- Write early drafts of your essays so you won't be overwhelmed in the fall.
- If you plan on participating in Division I or II sports, you will need a copy of the current NCAA Initial Eligibility Clearinghouse Student Release Form. This form must be filed at the Clearinghouse for you to even be considered for an athletic scholarship to play Division I or II sports. Note: it is NOT needed for Division III programs. Write to: NCAA Clearinghouse; P.O. Box 4044; Iowa City, Iowa; 52243-4044; U.S.A. or see the Guidance Counselor.
- Think about your teacher recommendations and who you would like to write one for you. Request them now if possible so you don't overwhelm teachers in the fall. If you know a teacher is leaving, make sure to ask this person now and get a contact address.

12th Grade Time Table

- Review your transcript and credits with your Guidance Counselor.
- If you have not taken the SAT or ACT exam yet or if you are not satisfied with your score, register to take the first test (this will be an October test date with a September registration date – don't miss it!!) You may take a maximum of 3 SAT II subject tests on one given date. The SAT I and SAT II exams cannot be taken on the same test date.
- Write essays and ask for advice and corrections from the English department.
- Start the application process early and check for deadlines!
- If you are applying for higher education in the UK, register "with a school" on www.ucas.com. Applications are sent from this site to the universities you are interested in attending. Recommendations will also be given through this site. Check with UCAS for specific guidelines. The buzzword for you is VCS2006.
- Request recommendations from those well acquainted with you. Be polite and provide the writer with all necessary information (name of school, addressee information –fill out the top portion of the form!) Suggestion: Sign the confidentiality waiver, which is usually located at the top of the recommendation form because colleges look favorably upon this (by signing this, you are waiving your right to see the recommendation before the teacher sends it which allows for utmost confidentiality by the teacher and the school.) Teachers will give their confidential recommendations directly to the Guidance Office. Copies will be made and your application packet will be sent out from the Guidance Office.
- US CITIZENS: Fill out the Free Application for Federal Student Aid (FAFSA) and send it in as soon as possible after January 1st (forms are available at www.fafsa.ed.gov). Be sure you go to this site for this FREE service…you should never pay for FAFSA information. Check with the schools of your choice to see if the College Scholarship Services Profile is required. More information is provided in the section on Financial Aid.
- Make it your goal to have all applications done by Christmas.
- If English is not your native tongue, you MUST take the TOEFL exam. Take it in September or early October so your scores can be reflected on your transcript.

Graduation Requirements

The following information represents the minimum credit requirements for graduation at VCS:

	Standard Transcript			Advanced Transcript
Bible	4			4
Computer Applications	1			1
English	4			4
Fine Arts	2			2
Foreign Language (German)	2 (consecutive years)			2 (consecutive years)
Physical Education	1.5			1.5
Health	.5			.5
Mathematics	2			3 inc. Alg. II
Science	2			3 (2 lab sciences, one being Biology)
Social Studies	3			4 inc. World & American History
Electives	4			1
Total Credits	**25**			**26**

Transfer students will not be required to make up Bible, but must meet all other graduation requirements. These numbers represent the MINIMUM requirements. The Guidance Department highly recommends you take additional math, science, language, and elective credits.

U.S. Admissions Time Table

There are 3 basic admission processes, all with different deadlines.

1. **EARLY DECISION OR EARLY ACTION APPLICATIONS:** Most colleges require all test scores, application forms and essays to be submitted by November 1-15.

   Early Decision: Applying Early Decision requires the student to withdraw applications from all other colleges as soon as he/she has been accepted by his/her first choice. The student is obligated to accept this offer and it is a binding contract.

   Early Action differs in that a student may apply to several schools and is generally not obligated to accept any offers of admission. Students who apply Early Decision or Action are generally notified of their acceptance by December 15th.

2. **ROLLING ADMISSIONS:** This process means colleges start processing your application as soon as they receive it. You will often receive notification within 6-8 weeks of applying. This means the application packet must be complete to include: the application fee, the application, essays, recommendations, transcripts and test scores. If something is missing, your application will be set aside and not processed.

3. **REGULAR ADMISSIONS:** This process will provide you an application date deadline. This is usually not a negotiable date and you should always try to have your application package in before this date. Many selective schools have a regular admissions deadline of December 15 or January 1. It is your job to check out these dates!

Once you have been accepted, watch for deposit deadlines. If you have been accepted at a particular school and decide you definitely do not want to attend, please be courteous and write or call them. Thank them for considering you and all their assistance. Remember, another student may be on their waiting list and would love to have your spot. Please be thoughtful!

Now that you can breathe, take a few minutes to write a thank you note to everyone who wrote you a recommendation!!

U.S. Test Descriptions & Scheduling Suggestions

The majority of college admission testing comes from 1 of 2 testing publishers. The PSAT and the SAT are published by ETS (Educational Testing Service) and the PLAN and ACT are published by ACT (American College Testing). ETS is based in Princeton, N.J. and ACT is in Iowa City, Iowa. Check college catalogs to determine which test your college requires. Most colleges accept either.

PLAN

This is a practice test for the ACT and is only open to sophomores. This test is also very useful for career information and guidance. It's given during the first semester- please see the Guidance Office to sign up.

ACT

The ACT assessment is the preferred test for college admissions in the Midwest and parts of the South. However, most all colleges and universities now use this instrument in their admissions procedure. The ACT assessment contains 4 tests that measure academic ability and development in English, math, social studies and natural science. This is a multiple-choice test and the composite score range is from 0 to 36. The national average is 20.8. The math component is comprised of Pre-Algebra, Algebra I and Geometry with very little Algebra II. This exam is given twice at VCS, in October and in April. The Guidance Office recommends all seniors take this exam in October and all juniors in April. This allows the senior scores to arrive at the admissions desk before Christmas and juniors have the opportunity to re-take it the next fall if necessary.

Students can register and obtain more information by logging in at www.act.org or with the Guidance Counselor.

PSAT/NMSQT (Preliminary Scholastic Assessment Test/National Merit Scholarship Qualifying Test)

This is offered only once a year. Sophomores may take it for practice and are encouraged to do so. Juniors who score well may qualify for scholarship money. The Guidance Office has sign up information and practice test booklets. NOTE: The greatest amount of scholarship money available in the U.S. (over $60 million) goes to the top scores on this test.

SAT I

The SAT measures verbal and math-reasoning skills, as well as writing ability. The verbal sections emphasize the ability to read with comprehension and to reason with verbal material. The math section contains various kinds of problems to be solved, and also stresses reasoning ability. Algebra I, Geometry, and Algebra II concepts are included. The essay section was added in the spring of 2005. It is a 3-hour objective test administrated on Saturday mornings and is only given at AIS (American International School; Salmannsdorferstr. 47; 1190, Vienna; 01-401 320)

Each section of the SAT I are scored on a 200-800 scale. Scores near the 500 level are at the 50th percentile. Therefore, a score of 500 on either or a combined score of 1500 ranks you in the middle of all the students that have taken this test. The national average scores are Verbal: 505 and Math: 508. A good place to start is to shoot for a combined score of 1500.

Consider this information when contemplating your SAT scores and your desired college. Remember the scores in the book are averages. For example, Dartmouth College's average scores are Verbal: 670-770 and Math: 680-760 (statistics are still coming for the essay section). This does not mean you have to fall within these parameters. Some are there with 800 on each test. Some are there with a sore of 500 on each. But few would be below that. Use a 200-point range as a general guide. If you want to go to Dartmouth and your Verbal SAT score is 450, you will most likely have difficulty keeping up with your peers (if you are even accepted.) This means the kids with those higher scores will be reading at a much faster pace than you. On the other hand, don't NOT apply if you are a little short. Remember, they want well-rounded and balanced kids! Your character counts more than a few SAT points – and it always will!

A free resource for SAT test taking prep is www.testprep.com.
Registration and practice materials can be obtained at www.collegeboard.com

SAT II

These tests measure knowledge and skills in particular areas. These achievement tests are available in the following subject areas: English Language & Composition, English Literature & Composition, American History, European History, Math Level 1 & 2, French Language, German Language, Hebrew Language, Latin Language, Spanish Language, Biology, Chemistry and Physics. These tests are comprised of one hour tests to assess what you have learned in particular subject areas and therefore, provides you with another measure of your preparation for college. Colleges may use these scores for placement. SAT II's are often taken at the end of the junior year (when course material is still fresh) or at the first testing in the fall of the senior year (October).

The SAT II is scored on the same 200-800 basis as the SAT I. Students may register for one to three of the SAT II tests, which are given at the same time as the SAT I exams. However, you may not take the SAT I and II exams on the same day. So, schedule carefully and see the Guidance Office for advice. Also, some colleges may give scholarships for good scores.

TOEFL

The Test of English as a Foreign Language is a test REQUIRED for students for whom English is a second language. TOEFL packets can be found in the Guidance Office. Also, go to www.toefl.org for more info.

Advanced Placment Exams (AP exams)

The AP testing program is designed for students who have completed college level AP courses in high school. There are currently 28 AP tests available. The most commonly taken exams are English Language & Composition, English Literature & Composition, German, U.S. History, American Government, calculus, physics and biology.

AP Exams are taken in the spring at the end of the AP courses. If you are currently enrolled in an AP course, you are required to take the exam (since that is the reason for the course.) Tests cost about $80 each, but students who pass with a 3, 4 or 5 score can and do save hundreds or even thousands of dollars due to college credit earned for these scores. These tests are available to anyone seeking higher placement in college level courses or often provide an opportunity to waive certain preliminary classes. The tests are also very important if you plan to attend university in the EU. Scores range from 1 to 5 with a score of 4 or 5 often resulting in university credit for entry-level courses (some colleges will accept a 3). Further information can be obtained from the Guidance Office or the AP website (www.collegeboard.com/ap/students).

U.S. College Criteria for Admission

1. Grade Point Average
2. Difficulty of course load
3. Class Rank
4. Application Essay
5. Letters of Recommendation – this is HUGE!
6. Test scores (SAT I, SAT II, ACT, TOEFL)
7. Interview (can be done by telephone)
8. Special talents and skills
9. School, community and church activities AND leadership positions held
10. Work experience
11. Child of Alumni
12. Character – this counts as much as your test scores
13. Communication skills
14. Ethnic group
15. Geographical home
16. Graduation Credit list – see page 7

Courses preferred and often required by the majority of colleges (note: these are all **minimums**!)

1. **Foreign Language –** two consecutive years (minimum – the more the better!)
2. **Math –** Algebra I & II and Geometry
3. **Social Science –** three to four years including World History and U.S. History
4. **Science –** two labs are preferred. One must be Biology I
5. **English--** four years

ADMISSION TO COLLEGE IS <u>NEVER</u> BASED ONLY ON TEST SCORES

Helpful Websites

Christian Colleges

- www.ChristianCollegeMentor.com This is the **BEST** website – it has everything!
- **www.christiancollegesearch.com**
- **www.whatsthebest-college.com** Check this one out – it's awesome!

General College Search

- **PRINCETON REVIEW:** (no, this is not a relation to Princeton University!) This site has a little bit of everything…ex. Scholarships, practice tests, application tips, online applications, information on over 700 colleges. This is a great site with a wealth of information. **www.review.com**
- **COLLEGE BOARD ONLINE:** Over 3,000 two and four year colleges with over 800 features. You can even apply online. **www.collegeboard.org**
- **COLLEGE NET:** College, scholarship and other academic resources. Good Graphics. Comprehensive college index. **www.collegenet.com**
- **COLLEGE VIEW:** A database of 3,300 two and four year colleges. Provides multimedia tours with great overviews. **www.collegeview.com**
- **PETERSON'S EDUCATION CENTER:** Go here to review Peterson's College Guide **www.petersons.com**
- **U.S. COLLEGES:** **www.collegenight.com** and **www.collegeispossible.org**
- **COLLEGEXPRESS:** **www.collegeexpress.com**
- **COLLEGE & UNIVERSITY RANKINGS**: **www.library.uiuc.edu/edx/rankings.htm**
- **AMERICA'S BEST COLLEGES:** **www.usnews.com/usnews/edu/college/corank.htm**
- **COMPREHENSIVE SITE:** **www.collegequest.com**
- **NELLIE MAE:** **www.nelliemae.org** and www.salliemae.com These are the largest non-profit providers of student loans in the U.S.. The Sallie Mae website has the most comprehensive college glossary imaginable. It covers colleges from A-Z!

UK Universities:

- **UCAS** www.ucas.com

1. www.ecis.org/directory/collegesearch.asp

Scholarships and Financial Aid Websites

- www.fastweb.com
- www.ed.gov/studentaid
- www.fafsa.ed.gov
- www.collegeispossible.org
- www.mapping-your-future.org
- www.finaid.org (great site)

2. www.college-scholarships.com/100college.htm

Miscellaneous Sites

- SAT and other tests: www.collegeboard.org

3. ACT information: www.act.org

- Essay writing tips: www.essayedge.com

Canadian College Search

- www.schoolfinder.com
- www.studyincanada.com/english/
- www.cicic.ca/factsheets/
- www.uwinnipeg.ca/~kingsley/

U.S. Higher Education Options

What are my options and how can I know the difference?

Colleges

A college is an institution that offers 4 years of post high school education. It may offer some graduate programs. They offer liberal arts programs, which are intended to develop general knowledge and reasoning abilities versus specific preparation for a career.

Universities

These institutions offer a broad range of undergraduate and graduate degree programs. Graduate school is a program that goes beyond the first 4 years of college and leads to a masters or doctorate degree. Universities vary in size and in diversity of programs offered, but are generally larger than colleges. They offer more majors and have more research facilities.

Community College

These are two-year colleges that award an associate degree (A.A. or A.S.) They often offer technical programs of study that prepare students for direct entry into the job market. Many offer general education programs, which are equivalent to the 1st two years of obtaining a bachelor's degree. Upon successful completion of this degree a student may transfer to a four-year institution.

Community Colleges are often a very good place to start. They are much less expensive and generally have smaller classes. If you choose this route, keep up your grades (A's and B's transfer easily, not always C's and never D's.)

Private

These are colleges and universities that are independent of state or federal control. Their policies and curriculum are internally developed. Christian colleges are private.

Public

These institutions are chartered by the state. Taxpayers support these schools and they come under the control of a governing board. Generally, public schools are less expensive and larger.

Application Tips & Procedures

1. This is a several-step process and your initial goal should be to have it completed by Thanksgiving (end of November) of your senior year.

2. **APPLYING ONLINE:** If you can apply online, I suggest that you do. It is a faster process and your notification is usually faster as well. Most all universities now accept online applications.

3. **HANDWRITTEN APPLICATIONS:** Applications that are not completed online must be written very neatly. This means NO erasures or cross-outs. Use ink or type.

4. **PROOFING APPLICATIONS:** Double check grammar and spelling. This is your first impression and you want it to be favorable.

5. **APPLICATION FEES:**

   - If applying online, you may use a major credit card.
   - If your application is to be mailed, you will need a U.S. check. If you do not have access to this, please see the Guidance Office. You may bring in Euros and the school will write the check.
   - If the application fee is a hardship, contact the Guidance Office. Many colleges will waive this fee with a call or letter from the Guidance Counselor. Do this early in the application process.

6. **FINANCIAL AID:** Request financial aid materials from each school to which you apply.

7. **ESSAYS:** Check essays for clarity and accuracy and ask an English teacher to read and offer suggestions. (Refer to the Essay Writing Advice section for more information.)

8. **RECOMMENDATIONS:** Most colleges require recommendations. It is your responsibility to ask your teachers, pastor and guidance counselor to complete them for you. Some schools have their own forms and others ask for a general letter of recommendation. It takes about two to three hours to write a letter of recommendation, so give your teachers, etc. plenty of notice. Get the information to them at least two to four weeks before it needs to be mailed. Be sure to provide the people you ask with all of the information they will need to complete the recommendation. These recommendations are confidential and most forms have a section to be filled out and signed by the student waiving their right to read the completed recommendation. My suggestion is to sign this waiver as college recruiters look upon this favorably. This indicates that you are confident about any observations that will be made about you. These student waived recommendations are regarded as the most valid. The references will then send the recommendation directly to the university.

9. **RECOMMENDATION FOLLOW-UP:** BEFORE the deadline, call or write a note to remind the people to whom you have given recommendation forms.

10. **TRANSCRIPTS**: Please contact the Guidance Counselor ASAP with the addresses/forms for each school to which you are sending an application. I will send an official transcript (and any other necessary documentation) to each school. PLEASE be prepared and get me the information well in advance of when you need it. If YOU miss a deadline, it could seriously impact your chances for acceptance.

REMEMBER: Everything that you include in your application packet reflects who you are. Grammar, spelling, sentence structure, paragraphing, word usage and NEATNESS are of utmost importance in making your first impression. The care that you take conveys to the college how important this particular school is to you.

U.S. Financial Aid Information

Our school code is **713158**. You will need this for SAT registration and financial aid forms.

Now that you have learned the steps to apply to a college, the next step is figuring out how to pay for it.

- There is no feasible way the topic of financial aid can be fully covered in this brief pamphlet. I will attempt to introduce you to the major areas and would advise you to research as many resources as possible. It requires a lot of work and writing but the rewards can be well worth it.

- The first step is the FAFSA (Free Application for Federal Student Aid). You can obtain a copy from the internet at **www.fafsa.ed.gov** or from the Guidance Office. Much of the work can be done in the fall but it cannot be filed until after January 1 (of your senior year). File it ASAP after receiving your tax return information.

- Financial aid is comprised of scholarships, grants, loans and work-study programs. Scholarships and grants are free forms of aid and do not need to be repaid. The source can be private, a government agency or from the college.

- Scholarships from colleges are administered in two general ways: 1) merit based scholarships or 2) need-based aid.

- Merit Based – these scholarships are awarded to students based on their academic, athletic, music, artistic, etc. achievements. These do not need to be paid back. Many colleges offer scholarships based on high PSAT, SAT, ACT and TOEFL scores. Merit-based scholarships are most often secured through the specific colleges.

- **NEED-BASED AID:** This is directly related to the parents' ability to pay. It is calculated using a federally approved formula based on certain figures (adjusted gross income, taxes, assets, debts, itemized deductions, etc.) The first step to be considered for this form of aid is to file the FAFSA (Free Application for Federal Student Aid) and/or the CSS (College Scholarship Service Profile). The FAFSA is used for state and federal awards. The PROFILE is used to award non-federal awards. The PROFILE can be obtained from the Guidance Counselor or on the web at **www.collegeboard.com**. You can submit it over the Internet. Check with your college for their specific deadline, as they vary.

- Make copies of ALL your forms. After you mail in the FAFSA and/or PROFILE you will receive an acknowledgement or confirmation report. They will also provide you with your expected parent contribution. DON'T think that this is the final verdict as each college's interpretation of this information varies.

- After you receive your Student Aid Report (SAR), which will only come AFTER you have submitted the FAFSA and/or PROFILE, you should then send a COPY of this report to the financial aid officer of the colleges to which you are applying for assistance. KEEP YOUR ORIGINALS! Once you have made your final decision on your college, you will then mail the originals to the financial aid officer of the college you have chosen.

  Your financial assistance from the college usually comes in a package. Please read it carefully and distinguish among the different forms of aid. Also, read the fine print to see if this is a one-time deal or if it is continuous for all four years. Some financial aid packages are automatically renewable, while others are renewable with conditions (i.e. GPA requirements).

Some Terms to Keep in Mind:

- **SCHOLARSHIPS:** These do NOT need to be repaid. This is an award in the form of a gift given to honor a student who has shown exceptional ability in academics, music, Bible knowledge, sports, drama, etc. Need is usually not a factor.

- **GRANTS:** These do NOT need to be repaid. This is a monetary gift. Financial need is the key factor.

- **WORK STUDY:** This is also called student employment. Do not take this for granted. It must be applied for and is not automatically given. This is given to the student by the specific college. This varies from college to college but usually involves ten hours per week or more.

- **EDUCATIONAL LOANS:** These MUST be repaid. The amount and terms vary. Usually low interest rates are given. Repayment is not required until after graduation. ***IMPORTANT*** Once you graduate this repayment issue is critical. They will provide you with a payment scale and schedule. These payments are essential to good credit and a default will affect your credit rating for years. Since one of the things you will want to do is purchase a car and get an apartment, your credit is vitally important!

Federal Aid Programs

- **FEDERAL PELL GRANT:** Pell Grants are federal funds available to undergraduates and the amount of the grant is based on a student's enrollment, cost & financial need.

- **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG):** FSEOG funds are grant funds available to undergraduate students with a high degree of financial need. Students may be eligible for this grant if they already qualify for the Federal Pell Grant.

- **FEDERAL WORK-STUDY (FWS):** Employment based on financial need may be available to eligible students. FWS is a part-time employment program. Students employed by FWS receive a paycheck on a bi-weekly basis and are paid minimum wage.

Remember…

- **Grants (Pell and FSEOF)** are gift aid and do NOT have to be repaid.

- **FWS (Federal Work Study)** provides income (which does <u>not</u> have to be repaid) from a part-time job.

- Loans (Perkins, Direct, & FFEL) must be repaid.

Federal Perkins Loan

This is a low interest loan through the use of Federal funds. Typically, this loan is awarded to undergraduate students who demonstrate a high degree of financial need. Repayment of this loan begins 9 months after the student ceases to be enrolled on at least a half time basis. The Perkins Loan Office can be contacted for additional info regarding repayment of this loan.

Federal Stafford Loan

This is a long-term low interest loan that students may elect to use to assist them with their educational expenses. The amount of loan and type of loan available is dependent on the individual student costs, resources, year in school, and financial need. A student may either qualify for a Subsidized or Unsubsidized Federal Stafford Loan. Subsidized loans are offered to students who demonstrate financial need and do not require repayment of principal or interest during the student's enrollment. In contrast, unsubsidized loans require either the repayment of the interest only on a quarterly basis or the capitalization of interest during periods of enrollment. The student officially enters repayment on an Unsubsidized or Subsidized Federal Stafford Loan following a grace period after graduation or cessation of at least ½ time enrollment.

Parent Loans for Undergraduate Students (PLUS)

Parents of dependent students may borrow up to the cost of education less any other financial aid through the use of this Federal loan program.

How is eligibility determined?

Students qualify for most financial aid based on their eligibility for individual sources of aid and their financial need. A family's or student's financial need is based on a simple formula:

Cost of Attendance
-Expected Family Contribution (EFC)
= Financial Need

The office of financial aid calculates an average cost of attendance for each student based on their program of study and their in-state or out-of-state status (if applicable). Typically, the cost of attendance consists of costs for tuition, fees, room, board, books, travel and other associated educational costs.

What is an Expected Family Contribution (EFC)?

The EFC is calculated through the completion of the FAFSA. This figure reflects the Federal estimate of what a family and/or student can afford to contribute toward a year of college.

Who should apply for scholarships? EVERYONE!!!

I am of the firm belief that if you search diligently, investigate these web sites, and gather all the scholarship information available on your college choice, you will be successful in some sort of assistance. The largest single source of scholarship money comes from the colleges themselves. ASK your college for a printout of every available scholarship. This may require an extra essay or recommendation but it is worth your effort.

Something to keep in mind …

Don't keep from applying to a college just because of the sticker price. Most colleges give scholarships and some more than others. For example, students attending private colleges with costs running up to $35,000 are receiving a lot of aid. More than three quarters of these students are getting big scholarships! So – apply – you have nothing to lose. If you can qualify they will do whatever possible to help you. Many cut tuition in half or often give complete scholarships to the very qualified. So, work hard … persevere … and pray … and trust God to direct you where He wants you. Over three quarters of Harvard students pay less than half of the tuition!

U.S. Federal Aid Eligibility

By now, you may be asking, "Who is eligible for financial aid and can I apply for the FAFSA?"

To be eligible for Federal student financial aid a student must:

1. Have a High School diploma or equivalent OR have a certificate of completion of a home-study program recognized by the student's home state.

2. Be a US citizen or eligible non-citizen (someone who is a US permanent resident with an Alien Registration Receipt Card I-551) or (a conditional permanent resident) or (an eligible non-citizen with an Arrival-Departure Record (I-94) from the US Immigration & Naturalization Service showing a designation of refugee, asylum, indefinite parole, humanitarian parole, or Cuban-Haitian entrant). Anyone who isn't a citizen or an eligible non-citizen is ineligible for federal student aid. HOWEVER, he or she may be eligible for state or school aid and therefore SHOULD complete the FAFSA since many states and schools use it to award their own student aid funds. (Check with the school you are interested in).

3. Enroll as a regular student in an eligible degree program.

4. Have a valid Social Security Account Number (SSN) (except students from the Republic of Marshall Islands), Federated States of Micronesia, or the Republic of Palare.) Make sure you put your correct SSN on the FAFSA.

5. Make satisfactory academic progress

6. Sign statements on the FAFSA agreeing to use federal funds only for educational purposes.

7. Be enrolled at least ½ time. ALSO – MOST male students must be registered with Selective Service (SS) to receive Federal aid. Students who must register for the SS may use the FAFSA to do so. Students can call the SS for general info about registering at: 888-655-1825 OR access www.sss.gov

International Students and Scholarship Options

Now you may be asking, "Does this mean as an international student I can't get a scholarship to a US University?"
NO! Many schools do give very generous scholarships to international students. You must investigate each school and ask what they offer to internationals. Most all American universities welcome international students with open arms. Keep in mind however, you must take the SAT and TOEFL to qualify for admission. See Guidance for assistance.

Scholarship Warnings

There are organizations that will provide scholarship searches for you for a fee. However, may I suggest: BUYER BEWARE! According to the FTC (Federal Trade Commission), legitimate scholarship search companies never guarantee or promise scholarships. The agency cautions students and parents to be suspicious of lines such as:

- "The scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card to hold this scholarship."
- "We'll do ALL the work."
- "The scholarship will cost some money."
- "You've been selected by a national foundation to receive a scholarship" in a competition you never entered.

Alternative Funding

- **ENROLL IN A CO-OP PROGRAM:** This means going to school 1 semester and working the next. This normally adds only 1 year to the time it takes to earn a bachelor's degree, but it also adds about $8000 a year income. Most universities have co-op departments that will give you more details. These programs can provide valuable on-the-job experience and excellent job connections. Investigate thoroughly before enrolling.

- **CONSIDER MILITARY (MALE & FEMALE):** The US military offers many money-earning opportunities for college students. If you join a reserve unit in the army, navy, air force, marines, or Coast Guard, or enlist in the Air or Army National Guard, you'll be paid over $100 a month to attend a weekend drill AND they will also pay you $190 every month you remain in school. If you join the ROTC (Reserve Officer's Training Corps) Unit at your college as a Junior, you'll get another $100 each month and return to your reserve unit as an officer when you graduate. The army will pay back student loans up to $55,000 for a 3 yr. commitment as an enlisted person. Additionally, if you earn a military scholarship some colleges will give you free room and board. You will become a commissioned officer upon graduation. Check with Guidance for more information.

- **PERKINS LOAN PROGRAM:** If you plan to enter government service in the military, law enforcement, Peace Corps, or you plan to become a teacher to students in low-income areas, consider the federal Perkins Loan program. **Students** who enter certain government agencies after graduation don't have to repay the loan.

Finding a way to pay for college can be complicated, but it is not impossible. With diligent effort and prayer a way can be found.

Essay Writing Advice

The purpose of the essay is to provide the college with a fuller picture of your academic maturity, college readiness, and how well you fit the profile of their student body. You will be judged by your ideas and how well you express them. You are providing the admissions committee a portrait of who you are beyond the transcript. The essay often has an important effect on the college's admission decision. And yes, they are read, read and re-read!!

- Think carefully about the subject. If the application gives specific directions—FOLLOW THEM!
- Present your ideas in a logical order.
- Write a rough draft.
- State your thoughts clearly and concisely. Specific examples that support your general ideas will make your essay more personal.
- It has been said before, but it is worth repeating—ask someone (parent, English teacher, counselor) to proofread and suggest improvements.
- Your final essay should be typed OR written in your best handwriting. It should be free of errors. For all typed essays, be sure you sign the final page and initial all others.

Essay Do's

1. Speak positively and describe your uniqueness as a person including your greatest assets and achievements.
2. Be specific and detailed. Give examples.
3. Discuss something that contributed significantly to your growth.
4. Use assertive language like, "I will."
5. Discuss your goals and how you expect the college to meet these objectives for you.
6. Show confidence and pride (humbly) in your abilities.
7. Be neat, clear, concise, and grammatically correct.
8. Assume more than one person will read your essay. It will be read by a committee.
9. Be creative! Use your own style.
10. Proofread! And then proofread it again. Ask someone else to proof it before you finalize it. Be open to criticism.
11. Check spelling and don't rely on a spell checker. It won't catch misused homonyms and admissions counselors will! (i.e. It was at <u>they're</u> house I realized my house was <u>wear</u> I needed to <u>bee</u>.")
12. Write from the heart and be yourself.

Essay Don'ts

1. Make claims you cannot support.
2. Be humorous. This is <u>not</u> the time or place.
3. Write "I've always wanted to…" or "I hope…"
4. Repeat information given elsewhere in the application.
5. Write on general or impersonal topics.
6. R-A-M-B-L-E or exaggerate
7. Submit any pages of the essay or application without your name on it.
8. NEVER PLAGIARIZE!!!! (Your entire application will be falsified and you will not be considered. This means even if you have been accepted and they later discover you have plagiarized, they have the right to revoke your admission. Plagiarism is stealing!)

Essay Tips

Adapted from "Write Your Way In" by Harold S. Williams in College Outlook.

1. **Peel back the surface.** Make your statement personal. Get at what you think about and feel most deeply.

2. **Recognize the difference between being self-directed and self-centered.** Above all, avoid a self-congratulatory tone. Let the reader add the adjectives.

3. **Go for depth, not breadth.** Focus on one or two things you consider most important. If you're "overstuffed" on activities, you may be undernourished on insight.

4. **Avoid the myth of the well-rounded person.** It's okay not to do well or be active in everything. Do not try to appear perfect!

5. **Specifics beat generalities every time.** Don't use a general statement about yourself unless you can illustrate it.

6. **Assume the reader won't turn the page.** Catch the reader's eye and mind in the first two sentences. Include everything that is important before the page runs out. Use a dramatic touch where appropriate.

7. **Don't mask substance.** Keep sentences short and clear. Do not let vocabulary get in the way of showing who you are.

8. **Make sure the parts add up.** i.e., Don't say you are an independent person and then comment that you want to be something because your father does that too; **or** if you say you know how to set priorities, then list two goals not twenty.

9. **Seek to be engaging.** High marks go to students who are spontaneous, imperfect, inquisitive, imaginative, and have a sense of humor.

10. **Keep what the readers are looking for well in mind.** Readers are especially alert to people who are self-reliant, mentally healthy, ambitious, and desirous to be in college.

11. **Use your essay to offset problems from information provided in other areas.** A lower than desirous test score or GPA may be remedied by a creative, yet honest request for consideration because of other strengths.

Check out www.essayedge.com

Interviewing Tips

4. Do your homework on the college. Read the literature prior to your arrival so you'll be able to maintain a conversation about the school and perhaps point out how your goals and philosophy are similar to those at the college.

5. Know the stakes: What value is placed on the interview? Is it used as a supplement to your application or as another piece of the puzzle which is evaluated?

6. Be prepared to ask questions. The interview is a two-way street and even the most prestigious schools will understand that you are evaluating them as well.

7. Dress appropriately.

8. Be yourself, but try to keep the balance between being too modest (and never telling about your accomplishments) and exaggerating your qualities.

9. Try to anticipate questions and prepare for them. For example, if you have a poor grade in a subject, be prepared to answer inquiries about it.

10. Keep in mind that the interview can be a positive way to supplement the print media you've been receiving.

11. Use the interview as an opportunity to assess the tone of the school. Are there elements about the school that the interviewer repeatedly brings up? These themes mentioned by the interviewer may give you insight as to the mood of the school.

12. Write a note of thanks to your interviewer; often this becomes a part of your admissions file. Ask for a business card or jot down his or her name so you will have this later.