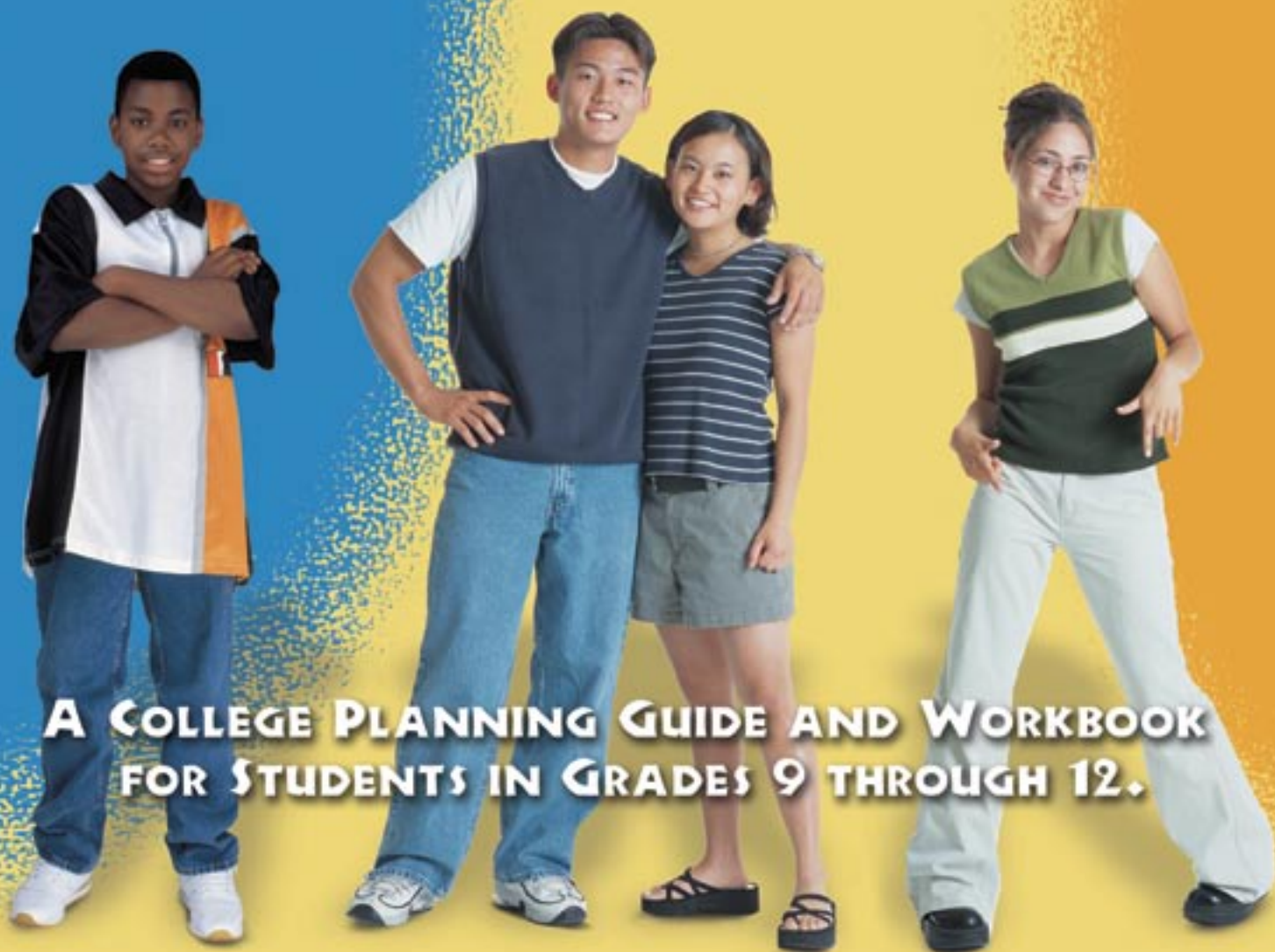


# GET READY FOR COLLEGE...◆◆◆



**A COLLEGE PLANNING GUIDE AND WORKBOOK  
FOR STUDENTS IN GRADES 9 THROUGH 12.**

# Get Ready for College...

## Dear Student:

TERI College Access<sup>SM</sup> has created “**Get Ready for College...**” to help you prepare for college, explore college possibilities, and understand the college application process.

Over your lifetime, a college degree can provide you with more career options, a higher income, and better decision-making skills that are so important in our complex world. Studies show that the earlier a student begins preparing for college, the more likely he or she is to attend college and succeed. This booklet is designed to help high school students start planning and preparing for college in 9<sup>th</sup> grade.

**Get Ready for College...** features:

- A section for each grade (9<sup>th</sup> through 12<sup>th</sup>) with the important steps you should take or consider at each grade level, and a check list for each grade to help you keep track of these steps
- Hands-on activities to make college planning easier
- A glossary with definitions of new words and terms for each grade level section
- A resource section at the end of the booklet listing Web sites and college access centers where you can receive additional help or information

We at **TERI College Access** hope you find this booklet helpful and informative. If you need further assistance, our staff is ready to help you. You may visit us at one of the many TERI College Access Centers located in Boston, Brockton or Chelsea, or find us on the Web at [www.tericollegeaccess.org](http://www.tericollegeaccess.org). Call us toll free in Massachusetts at 1-877-ED-AID-4-U (1-877-332-4348). Or, if you live outside Massachusetts, you may contact one of these excellent college access centers:

### **Charlotte, NC**

ThinkCOLLEGE® and  
Career Center  
Charlotte Main Library  
310 North Tryon Street  
Charlotte, NC 28202  
(704) 376-4636  
E-mail: [thinkcollege@hotmail.com](mailto:thinkcollege@hotmail.com)

### **San Francisco, CA**

San Francisco College Access Center  
San Francisco Main Library  
100 Larkin St. at Grove, 3rd floor.  
San Francisco, CA 94102  
415-202-7944  
E-mail: [info@scfcollegeaccess.org](mailto:info@scfcollegeaccess.org)

### **Louisville, KY**

Kentuckiana College Access Center  
200 W. Broadway, Suite 700  
Louisville, KY 40202  
(502) 584-0475  
E-mail: [nelson-claudette@hotmail.com](mailto:nelson-claudette@hotmail.com)

### **St. Louis, MO**

College Resource Center  
Urban League of Metropolitan St. Louis  
3701 Grandel Square  
St. Louis, MO 63108  
(314) 615-3643

### **Milwaukee, WI**

COMPASS Guide (virtual site)  
[www.compassguide.org](http://www.compassguide.org)  
(414) 229-6453

### **Washington, DC**

Greater Washington  
College Information Center  
Martin Luther King Memorial Library  
901 G Street NW,  
between 9th and 10th Streets  
Washington, DC 20001  
(202) 393-5420

### **Philadelphia, PA**

Center City Philadelphia College Access Center  
The Gallery I, Street Level  
9th & Market Street  
Philadelphia, PA 19107  
(215) 574-1535

Warmest regards,

*The Staff of TERI College Access*

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## Is College for Me?

You're just starting high school. Maybe you're already thinking about what you'll do when you graduate, or maybe graduation seems too far away. Maybe you're certain you want to attend college, or maybe you're not. Maybe you know what kind of job you would like to have in the future, but don't know what you need to study to prepare for it.



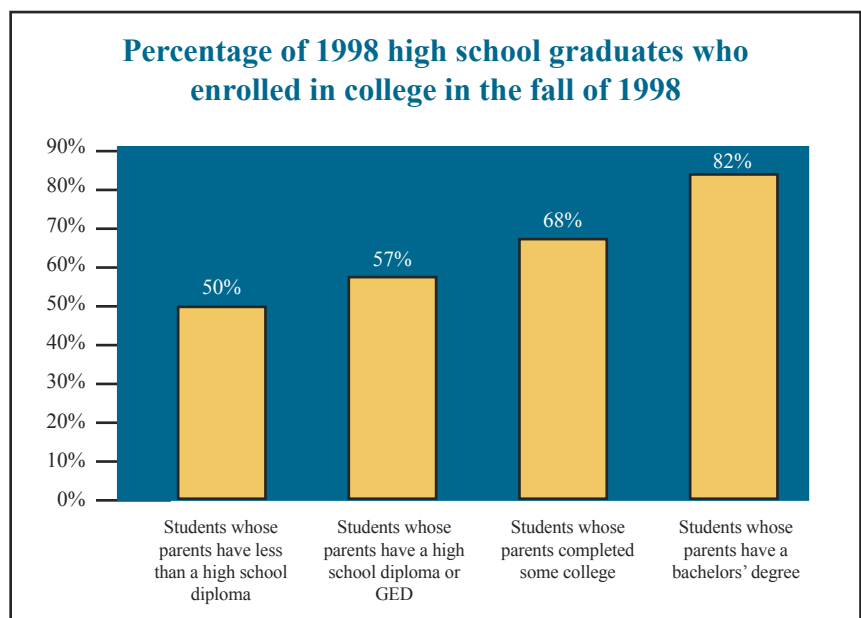
There are some very good reasons to consider college. Try this True/False quiz below. Then, look at the answers that follow. You may learn some good reasons why college really is for you.

### True or False:

1. \_\_\_\_\_ If no one in your family has gone to college, you can't go either.
2. \_\_\_\_\_ Only rich people can afford to go to college.
3. \_\_\_\_\_ Anything that is taught in college, you can learn on the job.
4. \_\_\_\_\_ If you don't know what you want to study, you shouldn't go to college.
5. \_\_\_\_\_ If your grades aren't very good, you can't get into college.
6. \_\_\_\_\_ You don't need to go to college to get a good job.
7. \_\_\_\_\_ If you don't know how to apply to college, you can't go.

### Answers

1. ***"If no one in your family has gone to college, you can't go either." False.***  
Many students attend college even though no one in their family has ever gone before. In fact, in 1998 more than half of all the high school graduates, whose parents didn't attend college, started college that fall.



Source of chart statistics: U.S. Department of Education, National Center for Education Statistics, *The Condition of Education 2000*.

2. “Only rich people can afford to go to college.” **False.** College can be expensive (see the box at right), but that doesn’t mean you can’t afford to go.

There are many ways to pay for a college education. You might qualify for **financial aid**\*, money that is given to students to cover college costs, based on financial need. In the late 1990s, almost 50% of all **undergraduate** college students received some form of financial aid.

Types of financial aid include **grants/scholarships**, **loans**, and college **work-study**. The state and federal governments, private organizations, and colleges are all sources of financial aid. Sometimes, more expensive colleges have more financial aid available to give to students.

Many students find additional ways to afford college, including:

- ▶ participating in **co-operative** education programs
- ▶ taking part in community service programs such as AmeriCorps that provide educational awards upon completion of service
- ▶ joining ROTC (Reserve Officers Training Corps) or the U.S. Armed Services, which provide college scholarships and educational opportunities

Other students attend college part-time while working or they begin their education at a less expensive community college. So, if you want to go to college, there are many ways to pay for it.

3. “Anything that is taught in college, you can learn on the job.” **False.** Most jobs require some on-the-job training. However, for many jobs you need a certain level of technical skills before you are hired, and that will require you to obtain some education after high school.

In addition, many employers won’t consider you for employment without a college degree. That’s because employers expect people to have transferable skills. **Transferable skills** are skills that can be used at (or **transferred** to) any job. Employers know that college is one of the best opportunities for young people to develop transferable skills. For example, in college, students learn:

**Organizational skills** – College students have to independently learn how to manage their time, finances and academic workload.

**Communication skills** – Homework, essay writing and class discussions help college students develop strong written and oral communication skills.

**Interpersonal skills** – Interpersonal skills enable individuals to get along and work together with many different types of people. College students have many opportunities to participate in study groups, student clubs, **internships**, study-abroad programs and more – all of which develop interpersonal skills.

**Source:** University of Cambridge (England) Web site, <http://www.admin.cam.ac.uk/offices/education/skills/>

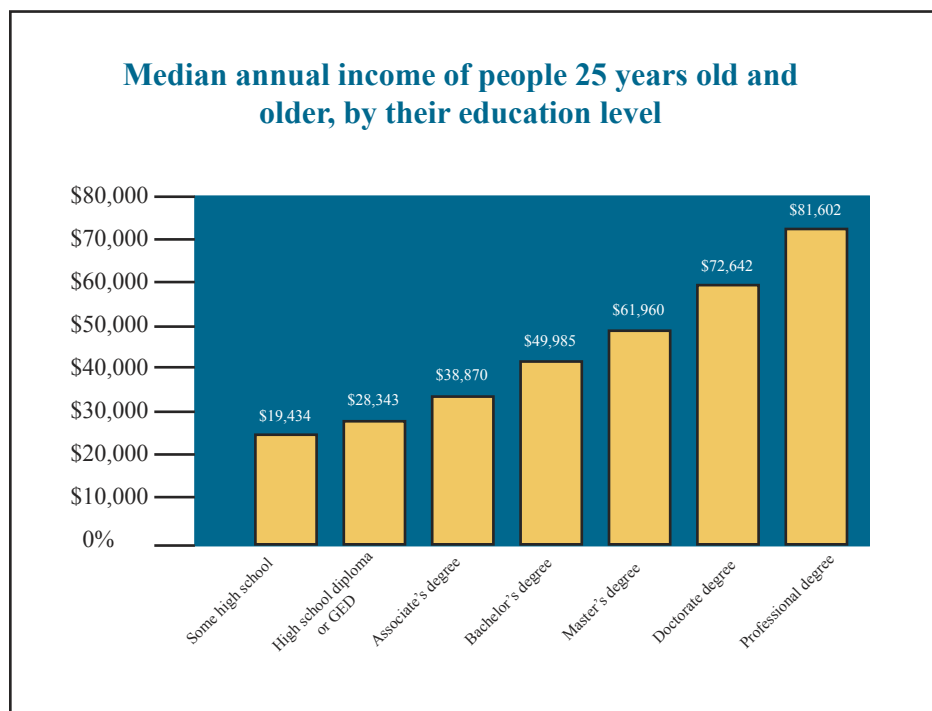
**Average college costs per academic year**

Average cost of 2-year public colleges: \$2,076  
Average cost of 4-year public colleges: \$5,132  
Average cost of 2-year private colleges: \$7,953  
Average cost of 4-year private colleges: \$20,082

**Source:** The College Board Web site, [www.collegeboard.com](http://www.collegeboard.com)

\*All underlined terms are explained in the glossary at the end of each section.

- 4. “If you don’t know what you want to study, you shouldn’t go to college.” False.** College is a good place to explore the academic areas that interest you and think about the career you want to have after you graduate. At many colleges, you can spend your first year (and sometimes the second year) taking a variety of different courses before you decide what your **major** will be. Most colleges have academic advisors and career counselors to help you make these decisions.
- 5. “If your grades aren’t very good, you can’t get into college.” False.** Different colleges have different requirements for admission. They also look at other qualities besides your grades such as your activities at school, your involvement in the community, hardships you’ve had to overcome, etc. For some students, starting at a community college is an opportunity to strengthen their skills and grades before transferring to a four-year college. In many cases, a high school diploma or GED will qualify you for acceptance to a community college.
- 6. “You don’t need to go to college to get a good job.” True and False.** If a “good job” means a job you really like, you don’t necessarily have to go to college – but you have more career options available with a college degree. If a “good job” means a job that pays well, statistics show that on average, the more education you have, the more money you earn (see box below).



Source of chart statistics: U.S. Census Bureau 2001.

- 7. “If you don’t know how to apply to college, you can’t go.” False.** If you don’t know how to apply to college, there are many places to turn for help – your guidance counselor, college access centers such as the TERI College Access Center, and booklets like this one!



# How Should I Prepare for College?

It's not enough just to want to attend college. You've got to start preparing for it. If you wait until senior year, it may be too late to attend your first choice of schools. There are four keys to preparing for college that you can start doing now:

1. Do your best in school.
2. Take **college preparatory** courses (courses that help you prepare for college).
3. Participate in **extracurricular activities** to develop your talents and interests.
4. Start learning as much as you can about college and how to finance your education.

**1. Do your best in school.** Your grades really do matter! All of your grades from 9th through 12th grades will appear on your high school **transcript**. Most colleges require a copy of your transcript when you apply to them, so they can determine whether or not you have the skills to do college-level work. But don't just do well for college – do it for yourself. You owe it to yourself to learn as much as you can and become the best person you can be.

**2. Take college preparatory courses.** Did you know that high schools offer courses on different levels – college preparatory, business and vocational? The college preparatory courses are the ones that most colleges require. If you do not take these, you may limit your college opportunities. Even if you're not sure you want to attend college, these courses will keep your options open and prepare you for both college and work.

Meet with your guidance counselor to plan your schedule, and make sure you are taking the courses listed below. Keep in mind that the courses listed below are the **minimum requirements** for most colleges and universities other than community colleges.

<b>Subject</b>	<b>Number of Years You Should Take It</b>	<b>Description</b>
English	4 years	College preparatory English
Mathematics	3 to 4 years	Including Algebra I & II and Geometry
Science	2 to 3 years	Usually Earth Sciences, Biology, and Physics or Chemistry – 2 laboratory courses are required
Social Studies	2 years	For example: History, Government, Economics
Foreign Language	2 years	Of the same language (many colleges require 3 years)
Electives	3 years	Courses of your choice to enhance your skills and knowledge. Some options that will help in college include computer science, fine arts, typing and especially honors and advanced placement courses if they are offered.

Also, check with your counselor to see if your high school has an agreement with a local college to let high school students enroll in college-level courses. These agreements are known as Flexible Campus or Dual Enrollment Programs. Students often receive both high school and college credit for these courses.

**3. Participate in extracurricular activities.** Extracurricular activities and **enrichment programs** are a great way to develop your talents and interests, and colleges like to see that you have interests in addition to school. Here are some types of activities you can participate in:

<i><b>In school</b></i>	<i><b>In your community</b></i>	<i><b>For college preparation</b></i>
Student government, drama, yearbook, newspaper, band orchestra, sports, pep clubs, etc.	Youth organizations, religious groups, community service, summer enrichment programs, summer camps, part-time jobs, etc.	Upward Bound, Educational Talent Search, GEAR UP, pre-college programs for high school students at local colleges, etc.

**4. Learn as much as you can about college.** This booklet is a great way to start! As you go through it, you will find many ideas about how to learn more about college.

## 9<sup>th</sup> Grade Check List

Check ✓ each item as you go.

- Start by telling your parent(s), counselor, teachers, and any other adult you respect that you want to go to college. The more people you tell, the more support you will have to help you reach your goal.
- Dream about the career you want when you finish school. What will it take for you to achieve that dream? If you know someone who works in this career field, ask the person what he or she studied in college. Ask others how they are achieving their dreams.
- Talk to people who have attended college. Ask members of your family; people in your neighborhood; people at community gatherings. Ask them to share their experiences with you.
- Talk to your guidance counselor, parent(s), other family members and teachers to make sure you are signed up for college preparatory courses.
- Do your best in school. Grades count, but don't drop a college preparatory course if you are having trouble. If a course is difficult, get help from a teacher or ask for a tutor. Remember, colleges look at the level of your courses as well as at your grades.
- Create a college file and put in items such as the following:
  - Copies of your report card
  - A list of awards and honors you receive
  - A list of community organizations and clubs you join, including dates of participation and any offices you held
  - A list of paid and volunteer jobs you have had
  - Letters of recommendation from adults who know you well (not family members).
- If you need to work, try to find a part-time job related to your career interests. Start saving money for college. Even if you're only able to put a little aside, colleges want to see that you are willing to save for your education.
- Participate in afterschool programs/college ready programs at your school.



# 9<sup>th</sup> Grade Glossary

**Financial aid** – Money to help you pay for the costs of college, based on your financial need (by colleges, federal, state, local, government and private sources).

**Grants/scholarships** – Money awarded to you (by colleges, federal, state, local government and private sources) to pay for college costs that you do not have to pay back. In general, grants are awarded based on financial need, and scholarships are awarded based on merit (such as outstanding academic achievement, demonstrated talent, or athletic ability) or involvement (such as membership in an organization or ethnic group, or employment in a company).

**Loans** – A type of financial assistance that involves you or your parents borrowing money to cover college costs. You and/or your parent(s) will have to repay the amount of the loan – with interest – to the lender. Many student loan programs have low interest rates and do not require repayment until you graduate or are no longer attending college.

**Work-Study** – College work-study is a federally or state subsidized financial aid program. You must earn the amount of money you are awarded to cover part of your college expenses, usually by working 10-15 hours per week on campus or for an off-campus nonprofit agency.

**Cooperative education (or “co-op”)** – A college program that combines academic coursework with relevant work experience. Students often alternate a semester of coursework with a semester of working in a related field, gaining both income and experience that will help them pursue their careers after graduation.

**Major** – Called a concentration at some colleges, a major is the primary subject you choose to study in college. Many (but not all) of your college courses will be related to your major.

**Transferable skills** – Skills that are important in order to succeed in any workplace, but that are not specific to any particular job. Instead, these skills can be transferred from one job to another.

**College preparatory** – High school courses in primary subjects (language arts, math, science, social studies) that are required for college admission or are designed to help students prepare for college. In some high schools, the only college preparatory courses are those that are also considered honors or advanced placement. Check with your guidance counselor.

**Transcript** – A written record of your achievement in high school, including the courses you have taken, the grades you earned, certain standardized test scores, awards or special achievements, and your attendance record.

**Extracurricular activities** – Voluntary activities that students participate in, normally during after school or weekend hours. These include athletics, performing arts, community service, student clubs, etc.

**Enrichment programs** – Extracurricular programs that develop students’ academic and thinking skills, either directly through tutoring, or indirectly through projects and activities.

**NOTE:** *Making College Affordable* is another TERI College Access publication that offers detailed information on how to go about financing a college education. Copies are available by contacting TERI College Access in Boston or [www.tericollegeaccess.org](http://www.tericollegeaccess.org) or 1-877-ED-AID-4-U.

## Where Do I Want to Go to College?

Do you have an answer to that question? If not, you're not alone. In 10th grade, many students have no idea what college they'd like to attend. If you are thinking about going to a certain college, is it for one of these reasons?

- ▶ Someone I know attended that college.
- ▶ My friends are planning to go there.
- ▶ It's close to home.
- ▶ It's a famous college.
- ▶ It's the best college I can get into.
- ▶ It's the only college I know about.
- ▶ It doesn't cost much.

There is nothing wrong with any of these reasons, but they are not necessarily enough to help you know whether the college is right for you.

### ***“The right college for me: What does that mean?”***

Choosing a college isn't only about choosing where you're going to spend the next two to four years of your life. It's about deciding where your life is headed and what college or program is best to help you to reach your goals.

Part of the challenge is determining where your life is headed. Relax – you don't have to know exactly what career you want to pursue for the rest of your life right now. Many students are unsure about their career path when they enter college, or change their minds after new learning or life experiences. However, you should have some idea about what you like and dislike and what you want for your future. Otherwise, you may experience the famous saying: “Aim for nothing, and you'll hit it every time.”



## Where Do I Stand? A Self-Evaluation

The following self-evaluation can help you. To the best of your ability, answer the questions on the left side of the chart. On the right, read how your answers can help you plan for or choose a college.

<b>Questions for You</b>	<b>Thinking About College</b>
What are your favorite extracurricular activities that take place in school or are connected to school? _____ _____ _____  What are your favorite hobbies or things to do in your free time? _____ _____	<b>Activities/Hobbies:</b> The activities you choose say a great deal about what makes you happy, and that's important to know when planning for college. (Even an ordinary activity like talking on the phone means you like to interact with people!) An activity you like can lead to a college <b>major</b> or a career. Or you may just want to be sure that a college offers your favorite activity so you have a fun way to relax in your free time.

continued on next page

**Questions for You** **Thinking About College**

What are your **favorite** subjects in school? (This does not necessarily mean the subjects in which you get the best grades) Why do you like these subjects?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What subjects do you get the best grades in? Why do you think you do well in these subjects?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

How do you like to learn or study? Do you like to work alone or with friends? Do you like to learn independently or with the help of a teacher?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Academic Interests:**  
Thinking about what you like to learn, how you like to study, and what subjects you do well in can help you determine what college or major is best for you. A subject you like might be something you'd like to study in college. If you like a class because it involves hands-on learning, you might want to look for a college that offers that type of learning experience.

What kind of careers seem most interesting to you?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Why?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Careers:**  
Talk to people in the career fields that interest you. If you don't know anyone, ask a teacher, parent or counselor for names of people you can contact, or participate in a career fair. When you meet people in that career, ask them to describe their work and the skills and qualities needed to succeed. Ask where they attended college, what they studied, and how their college major is related to their work. Ask if there are other ways they prepared for their career and what suggestions they have to help you prepare.

What person or what kind of people do you most admire? Why?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What do your friends like most about you?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What would you consider your best qualities?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Personal Qualities:**  
If you admire a person or certain types of people, in what ways are you like them? How can you develop the qualities you admire in them? If you know the person or people, ask them how they developed their qualities and how their best qualities influence their career or life decisions.

Ask a counselor, teacher, family member or your parent(s) about academic and career areas that are related to your best qualities. Because college is a place of learning, you might look for a college that offers you experiences to help you develop the qualities you admire, or where you can further develop your own best qualities.

## What Are My Options?

Now that you have thought about your interests, you should think about your options. Read below about your higher education options and think about why you might choose any of them at this time. In the boxes beside each section, write whether or not a certain option is what you want. Be careful not to sell yourself short – for example, even if no one in your family has attended a four-year college, you can still consider it.



### Technical Schools, Trade Schools, and Institutes

- Offer training programs for specific careers, such as medical assisting, auto mechanics, beauty, culinary arts, and others.
- In general, these are short-term programs that last 3 to 18 months.
- When you complete one of these training programs, you receive a certificate or diploma in the career field. You do not receive a college degree.

**Why you might consider this option:** If you know the career field you want to enter, and your life circumstances would make it difficult to invest more time or money in longer-term education.

**Do I want to choose this option?**

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**If so why?**

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### Two-year Community and Junior Colleges

- Offer career certificates and associate's degree and prepare you for certain careers or to enroll in a four-year college or university.
- In general, to apply to a two-year college, you only have to submit an application, the application fee, and proof that you have a high school diploma or G.E.D.

**Why you might consider this option:** If your chosen career requires an associate's degree, or you want more time to prepare for or improve your grades before entering a four-year college.

**Do I want to choose this option?**

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**If so why?**

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# Four-year Colleges and Universities

- Offer a bachelor’s degree and prepare students for a variety of professional careers.
- Required by most new jobs in the current economy and in the future.
- Provide opportunities to explore new subjects and career options, and also to develop broad learning and transferable skills such as critical thinking, communication, research and writing.

**Why you might consider this option:** If you’re ready for the challenge of working hard, meeting new people and learning new things, not just about your future career, but many other subjects as well.

*Do I want to choose this option?*

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*If so why?*

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# Graduate Programs

- Offer the highest level of preparation and education in specialized fields such as business administration, law, and medicine.
- In general, you must earn a bachelor’s degree before entering a graduate program.
- Most graduate programs last two, three or four years. Doctoral and medical programs may take longer, depending on the student’s field of study.

**Why you might consider this option:** After completing a bachelor’s degree and are willing to commit to the highest level of education and career preparation. The best candidates love their chosen field of study.

*Do I want to choose this option?*

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*If so why?*

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## 10<sup>th</sup> Grade Check List

Check ✓ each item as you go.

- Review your 9th and 10th grade classes with your family, a teacher, and your guidance counselor to make sure you are taking all the preparatory courses required for admission to college.
- Do your best in school. If you need it, get extra help from a teacher or tutor.
- Consider getting involved in new extracurricular activities.
- Update your college file at the end of each grading period. (See page 5 for a list of what should go in the file.)
- Begin visiting nearby colleges and universities that interest you with your family and friends. Call the admissions office in advance to schedule an appointment and/or college tour. Dress appropriately to make a good impression, and come with a list of questions you have about the college.
- Request catalogs from all of the colleges that interest you. Don't worry if the colleges you like best seem expensive. You may be eligible for financial aid to help you with college costs.
- Start learning the specifics about different types of financial aid such as grants/scholarships, loans, and college work-study. These are all parts of the **financial aid package** that you might receive when you are accepted to college. Ask your counselor for information or call some of the places listed in the resource section of this guide.
- Take the **PSAT (Preliminary Scholastic Aptitude Test)**. Taking it in 10th grade is good practice for taking it in 11th grade. A good score in 11th grade will enable you to qualify for many scholarships.

## 10<sup>th</sup> Grade Glossary

**Major** – Called a **concentration** at some colleges, a major is the primary subject you choose to study in college. A majority (but not all) of your college courses will be related to your major.

**Financial Aid Package** – The total amount of financial aid you receive to help pay for college costs. It is generally a combination of scholarships/grants, loans, and part-time work-study employment.

**Public College** – An institution of higher learning operated with state funds.

**Private College** – A self-supporting institution of higher learning operated with private funds.

**PSAT/NMSQT (Preliminary SAT/National Merit Scholarship Qualifying Test)** – A shorter version of the SAT I that should be taken to help prepare for the SAT I and must be taken in the 11th grade for students to qualify for some of the most prestigious scholarships.

# What Does My Ideal College Look Like?

By now, you may be certain that you want to attend college. But how do you learn more about different colleges? There are many factors to consider when choosing a college. Read through the factors listed in the box below and take some time to think about which ones are important to you, and in what way.

If you decide a certain factor is important to you, write it down in the center oval. You may even think of some factors that aren't listed on this page. When you are finished, you will have a picture of your **IDEAL COLLEGE!**

### LOCATION

- In your hometown, your home state, or out of state?
- In the city, the country, or the suburbs?
- Living at home, on campus in the dormitories, or in an off-campus apartment?

### STUDENT BODY

- Men only, women only, or **coeducational**?
- Large (more than 10,000), medium (4,000-10,000) or small (less than 4,000) number of students?
- Ethnic or religious breakdown of student body?
- Relatives, friends, or people from your school or community attend the college?

### ACADEMICS

- Majors or programs of study offered?
- The college's reputation for teaching?
- Teaching style (hands-on, lecture, **seminar**)?
- Classes taught directly by professors?
- Average class size?
- Evening, weekend or part-time study?

### TYPE

- Technical/trade school, two-year, or four-year college?
- Public (state) or private college?
- **Liberal arts** or technical college?

### SUPPORT

- Counseling and tutoring services?
- Support for physical challenges & learning disabilities?
- Student groups for women, students of color, international students, nontraditional students (for example, older students, married students, parents)?
- Career, **internship** and employment assistance?

### ENRICHMENT

- Sports (collegiate and intramural), music, fine arts, performing arts?
- Journalism, debate, student government?
- Fraternities, sororities, social clubs?
- **Internships**, community service, study abroad?

### COST

- Total tuition and cost of attendance?
- **"Needs-blind" admission**?
- Percentage of students receiving financial aid?
- Opportunity to renew financial aid after first year?

### QUALIFICATIONS

- Average high school GPA (grade point average) required?
- Average SAT or ACT scores of accepted students?
- Average high school class rank of accepted students?

*My Ideal College*

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## How Do I Learn About Colleges?

### **Talk to people.**

Talk to friends, family members, clergy, your teachers and guidance counselor. Ask them if they know of any colleges that will meet your needs. Talk to students you know who are now in college. Also, ask people in careers that interest you what education or training they needed to achieve their career, and where they received their education or training.



### **Explore free guidance opportunities.**

Meet with your guidance counselor at school or go to a college/career advising center (locations listed on back cover).

### **Attend college fairs.**

Take a strong shopping bag or book bag with you and pick up brochures about colleges that interest you. Fill out the inquiry cards so you can get more information sent to you from those schools.

### **Use the Internet.**



Explore college Web sites. Visit sites that provide information about college, such as [www.tericollegeaccess.org](http://www.tericollegeaccess.org) or the College Board's College Explorer PLUS at [www.collegeboard.com](http://www.collegeboard.com).

### **Use your school or library.**

Visit your high school guidance office or local library. We suggest using the **Index of Majors** or **College Handbook** (College Board publications) or other guides to research admissions requirements and program offerings. If you have access to a computerized college search system such as GIS or ExPAN, use it to get more suggestions.

### **Visit colleges.**

Most colleges offer campus tours. Call the college admissions office to ask if they offer open houses or tours, and if you can visit any classes. Also, some schools and community organizations sponsor multi-state campus tours. Find out how you can participate. Try not to schedule more than 2 tours in one day.

### **Send away for college catalogs.**

If you call or write to a college, they will put you on their mailing list and send you an informational catalog and an application. Review the application requirements and the essay questions.





# ***Read about colleges that interest you.***

## ***ASK QUESTIONS.***

Once you obtain information using the ideas listed previously, the best way to find out if a particular college meets your needs is to read the information and ask lots of questions! Here are some questions you can ask:

- What qualifications does a student need to be accepted to this college?
- What are the best programs\* at this college?
- Do you have a major or program in (name the subject or field you want to study)? If so, can you describe the program to me?
- What percentage of students live on campus? Is on-campus housing guaranteed?
- What is the campus culture like?
- What kinds of extracurricular activities and student groups are on campus?
- What percentage of students receive financial aid? Does applying for financial aid affect a student's chances of being admitted? Does the school meet 100% of a student's financial need?
- What kind of on-campus employment is available? Do you have a cooperative education program, or offer help for students to locate internships?
- What kind of support is available for students? How do you help students pick a major? How do you help students who are struggling academically? Are there computers available on campus for student use?
- How do you help students plan for a career or find a job after college?
- Is it possible to visit a class?

### ***Focus on at least five colleges.***

As you do your research, choose at least five colleges that meet many of your needs. Be sure to select at least one school that you are sure you can get into (a "safety school"), one school that might be a long shot for you, and several that fall between these two extremes.

### ***Plan it out.***

Make a chart listing the admissions and financial aid requirements and deadlines so that you will have that information in one location. Post it somewhere where you will see it often, to remind yourself what you need to do.

### ***You're on the ball!***

By doing your research early, you can reduce your workload considerably and concentrate on your schoolwork and activities during your senior year.



\*A program is field or subject a student can study at college, such as journalism, engineering, history, computer science, etc.

## College Matching Chart

In the charts below, list the name of the college you are researching in the top row. In each row below, write a brief description of the college, according to the categories on the left. In the column on the right, rank how closely the college matches **your Ideal College** that you wrote about on page 12. When you're done with your rankings, add up the total for each college. The highest score is 24 points; the closer to 24 points a college gets, the closer it matches your ideal college. You can make additional copies of this page, if needed.

**Rank:** 1 (doesn't match my ideal college at all)    2 (matches somewhat)    3 (matches exactly)

<b>Name of College:</b>		<b>Rank</b>
<b>Type</b>		
<b>Location</b>		
<b>Student Body</b>		
<b>Academics</b>		
<b>Support</b>		
<b>Enrichment</b>		
<b>Cost</b>		
<b>Qualifications</b>		
<b>TOTAL (add all the points in the ranking column)</b>		

<b>Name of College:</b>		<b>Rank</b>
<b>Type</b>		
<b>Location</b>		
<b>Student Body</b>		
<b>Academics</b>		
<b>Support</b>		
<b>Enrichment</b>		
<b>Cost</b>		
<b>Qualifications</b>		
<b>TOTAL (add all the points in the ranking column)</b>		

# What Are All These Tests?

Junior year is the year that many students start taking the various standardized tests for admission to college. Here are the major tests required or recommended for college admission. (Costs subject to change.)

## **PSAT – Preliminary Scholastic Aptitude Test**

**What Is It?** A shorter version of the SAT I.

**Why Take It?** It's good practice for the SAT I, and may enable you to qualify for several scholarships, including the National Merit Scholarship, the National Achievement Scholarship (for African-American students), and the National Hispanic Scholar Awards.

**When to Take It:** The PSAT is offered in October. You can take it in 10th grade for practice, and in 11th grade to qualify for scholarships.

**Fee:** \$11.00

## **SAT I – Scholastic Aptitude Test**

**What Is It?** A three-hour and 45 minute test of your critical reading, writing and math skills. College admissions committees consider these scores when they evaluate your application.

**Why Take It?** Many colleges require it. Your SAT I score helps admissions officers compare your high school transcripts and courses to those of other students.

**When to Take It:** The SAT I is offered from October to January and in March, May, and June. You may take it in 11th or 12th grade (or both).

**Fee:** \$41.50

## **ACT – ACT Assessment**

**What Is It?** A test to assess your general educational development and ability to complete college-level work, covering four skill areas: English, mathematics, reading, and science reasoning. The writing test, which is optional, measures skill, planning and writing a short essay.

**Why Take It?** In some regions of the U.S. (especially the Midwestern states), the ACT is required instead of the SAT I for college admission.

**When to Take It:** The ACT is offered in October, December, February, April, & June (and in September in some states). You may take it in 11th or 12th grade (or both).

**Fee:** \$28.00

**Optional Writing test:** \$14.00

## **SAT II – Scholastic Aptitude Subject Tests**

**What Is It?** One-hour, primarily multiple-choice tests that measure your knowledge or skills in a particular subject.

**Why Take It?** Many colleges require or recommend subject tests for admission, course placement, or both.

**When to Take It:** Students can take up to three SAT II tests on a single test date. It's best to take a subject test right after you complete a course in that subject. Tests are offered from October to January and in May and June (different subjects are offered on different dates).

**Fee:** Fees range from \$8.00 to \$18.00 depending on the test, plus a \$17.00 basic registration fee.

## **AP – Advanced Placement Tests**

**What Is It?** A test to measure your mastery of skills and course materials in Advanced Placement (AP) courses – high school courses taught on the level of a college course.

**Why Take It?** An AP course helps prepare you for college courses. At some colleges, a good AP score can provide you with college credit or immediate placement into a higher level (rather than entry-level) college course.

**When to Take It:** AP exams are offered in May of the year you take the AP course.

**Fee:** \$82.00 per test

## **TOEFL – Test of English as a Foreign Language**

**What Is It?** A test that evaluates your English proficiency if your native language is not English.

**Why Take It?** It is required for many students whose native language is not English and who plan to study at colleges and universities in the United States and Canada.

**When to Take It:** The TOEFL exam is administered in August, October, January and May. It's best to take the TOEFL exam before you apply to college.

**Fee:** \$130.00

## ***How do I learn more?***

- Visit the Web site of the College Board, ***www.collegeboard.com***, for information about the SAT I, SAT II, PSAT, and AP exams; visit ***www.act.org*** for information on the ACT; and visit ***www.toefl.org*** for information about the TOEFL.
- Talk to your guidance counselor, teachers, or advisors about when and how to register for these exams.
- Visit a college admissions office and pick up registration materials.
- Explore your test preparation options. There are many test preparation programs that help you practice for these exams, but most are very expensive. For a less expensive way to prepare, purchase a practice book at your local bookstore, or check out a copy at your local library. Also, find out if your school offers a test preparation program.



## ***What if I can't afford to take these tests?***

It may be possible to waive or reduce your fees. Check with your school guidance office or a college access center for more information.

## ***11<sup>th</sup> Grade Check List***

Check ✓ each item as you go.

- Make sure you're taking college preparatory courses. Don't drop these courses if they seem too hard. Colleges look for students who challenge themselves. Talk to your teacher and guidance counselor if you are having a hard time.
- Take the PSAT in your junior year. This may qualify you for several scholarships and is great practice for the SAT I.
- Prepare for the SAT I or the ACT, and take it in May or June. You can retake the tests in your senior year if you would like to improve your scores. Check the test requirements for each school you want to apply to. Your counselor can provide you with test dates and information about fee waivers. ***Check the deadlines. You must register six weeks before the date of the examination.***
- Attend college fairs and presentations by college representatives. Listen to your school's announcements for information about dates for these events. Fill out inquiry cards from colleges so they can mail you a catalog and an application.
- Update your college file at the end of each marking period. (See grade 9 for a list of what should go in the file.) Create files on each college or university that appeals to you, and include the catalogs you pick up at college fairs, campus visits, or receive by mail.

- Continue saving for college. Colleges will expect you to save a portion of your summer earnings to help pay for your education.
- Make a file for information about scholarships, eligibility requirements, and deadlines. Here are some ways to find out this information:
  - Ask your counselor about possible scholarships available to students from your high school or school system.
  - Look for newspaper announcements of scholarship recipients and write down the information.
  - Ask family members to find out if there are scholarships offered by their employers or by organizations they belong to. If you have a job, ask your employer about scholarship opportunities available to you through your company.
  - Talk to seniors about scholarships they have received.
  - You may be able to do a computerized scholarship search. Check with your counselor about the availability of scholarship search software. It's usually quick, easy to use, and free. Most College Access Centers have these software programs.
  - The Internet is an excellent way to find private scholarships and fellowships. Most of these services are provided free of charge. See page 39 in the Resource section of this booklet for a list of Web sites. Visit TERI College Access's Web site at [www.tericollegeaccess.org](http://www.tericollegeaccess.org).

Please be very careful of financial aid scams on the Internet. DO NOT pay for financial aid applications or information. For further information, visit [www.tericollegeaccess.org](http://www.tericollegeaccess.org).

## 11<sup>th</sup> Grade Glossary

**Liberal arts** – describes a college or educational program designed to provide students with broad-based knowledge and skills, rather than preparing students for a particular career.

**Coeducational** – describes colleges and educational programs that include both male and female students.

**Seminar** – a type of course involving a small number of students and a large amount of class discussion.

**“Needs-blind” admission** – when admission to a college is based solely on the student’s qualifications, regardless of the student’s and the student’s family’s ability to pay for college.

**Internship** – an opportunity for a student to receive supervised, practical experience in an occupation related to his/her field of study. Most internships are unpaid, but some provide a small stipend.

**College credit** – a successfully completed part of a college program. For example, students might earn three college credits when they successfully finish a one-semester class. Each college requires students to earn a specific number of credits in order to graduate. High school students can sometimes earn college credits while in high school by taking courses at local colleges or by successfully passing Advanced Placement exams.



# It's Time to Apply to College!

The following list identifies the main components of the college application process. Each component will be explained in this booklet.

- |                                    |                                |
|------------------------------------|--------------------------------|
| • <i>Application form</i>          | • <i>Fees or fee waivers</i>   |
| • <i>Letters of recommendation</i> | • <i>Deadlines</i>             |
| • <i>Application essay</i>         | • <i>College interview</i>     |
| • <i>High school transcript</i>    | • <i>Financial aid form(s)</i> |
| • <i>Test scores (SAT, ACT)</i>    | • <i>Decisions</i>             |

## Application forms

The application form asks you to provide personal information such as your name and address, your family information, your academic interest (the field of study you are considering for college), and so forth. Here are some important tips:

- If you are completing a paper application, **type or print in black ink**.
- Make sure to **KEEP A COPY** of your application for your records.
- Submit your application **ON OR BEFORE THE DEADLINE!** For a way to keep track of your deadlines, use the “College Planning Chart” on page 31.
- It’s a good idea to ask your guidance counselor to review your completed applications before you send them.

## College application Q&A (Questions and Answers)

**Q:** *How do I get an application for the colleges I want to apply to?*

**A:** Call or write the college’s admissions office, or visit the college’s Web site.

**Q:** *What are the parts of a college application?*

**A:** The college application usually includes most or all of these parts: 1) application form; 2) recommendation forms; 3) application essay; 4) high school transcript (sent by your guidance counselor); 5) standardized test scores; 6) financial aid form(s); 7) fees or fee waivers; and (8) interview.

**Q:** *How do I make sure I fill out the application correctly?*

**A:** **Read the instructions carefully and fill it out completely!** In many cases, your application will not be considered if you have not followed the instructions correctly.

**Q:** *Can I submit my application on the Internet?*

**A:** For many colleges, you can submit your personal information and essay online. You will still need to mail your letters of recommendation and transcript. Check with the colleges where you plan to apply to ask if they accept online applications. If you submit an application online, call the college a few days later to find out whether or not your application was received.

**Q:** *What is the Common Application?*

**A:** The Common Application is a form developed and widely accepted by more than 220 participating colleges and universities. If you apply to colleges that accept it, you only have to complete one application rather than several. By visiting this Web site [www.commonapp.org](http://www.commonapp.org), you can download a copy of the Common Application and view a list of the colleges that accept it. Also, obtain a copy from your guidance office or by calling the National Association of Secondary School Principals (toll free 1-800-253-7746).

# Letters of Recommendation

Recommendations from guidance counselors, teachers and others help the **admissions committee** learn things about you that test scores and grades don't reflect. The number and type of recommendations you need varies from college to college. Usually, you will need recommendations from your guidance counselor and at least one teacher. If you need another recommendation, ask an adult you respect (not a family member), such as a coach, a work supervisor, or a clergy person. Also, some scholarships require recommendations as well. Here are some tips for getting great recommendations:

- ▶ Give teachers, counselors or others plenty of time to complete the recommendation forms.
- ▶ Select teachers with whom you have a good relationship and in whose class you performed well. If a teacher hesitates to give you a recommendation, ask another teacher.
- ▶ If you do not know your guidance counselor well, make an appointment with him or her to discuss your plans. This way, she or he will know more about you when it's time to write your recommendation.
- ▶ Send a thank you card to people who write your recommendations, letting them know you appreciate their help.
- ▶ Sometimes the recommender returns the letter to you and you mail it with your application. In other cases, the recommender is supposed to mail the letter. If this is the case, you should provide the recommender with a stamped envelope that is addressed to the college (or scholarship program).
- ▶ Fill out the recommendation summary below and make copies for the people who write your recommendations. It will help them remember important things about you, and make it easier for them to write a recommendation for you. (This is especially true if they are writing recommendations for many other students around the same time!)



***Make as many copies of this sheet as you need, cut the bottom half, and fill in.***

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## **Recommendation Summary**

1. Student's name: \_\_\_\_\_
2. Name of recommender: \_\_\_\_\_
3. How recommender and student know each other: \_\_\_\_\_
4. College or scholarship the recommendation is for: \_\_\_\_\_
5. When recommendation is due: \_\_\_\_\_
6. Student's activities or assignments (in relation to the recommender; for example, when you were in the recommender's class, or when you worked for the recommender): \_\_\_\_\_  
\_\_\_\_\_
7. Student's accomplishments and successes: \_\_\_\_\_
8. Address where the recommendation should be sent (if applicable): \_\_\_\_\_  
\_\_\_\_\_

## Application Essay

Many colleges ask you to write an essay (also known as a **personal statement**) for several reasons:

- ▶ To assess your writing skills, which is very important for college success.
- ▶ To determine the seriousness of your application – a sloppy, quickly written essay indicates that you don't take the application seriously.
- ▶ To learn more about aspects of your experiences and personality that your grades and recommendations might not reveal.

### Essay topics

Application essay topics try to discover what makes you unique—what experiences you have had, what you have learned from your experiences, what you care about, and why. The following may be good subjects for your application essay:

- ▶ Family history—your feelings toward your ancestors, heritage, parents.
- ▶ Events or people that have been important to you, and why.
- ▶ A challenging or interesting experience you have had, and what you learned from it.
- ▶ An obstacle you've faced in your life and how you dealt with or overcame it.
- ▶ Your goals, ambitions, or dreams.
- ▶ What you hope to learn or gain in college, or what other students in college can learn or gain from you.
- ▶ Issues of personal, local or national concern.

### Essay tips

Here are some ways to make sure your essay is the best it can be:

- ▶ For many students, the essay is the most challenging part of the application. **Start early.**
- ▶ If you are applying to several colleges, compare the essay requirements. If they ask the same question or they allow you to select your own topic, you may be able to use the same essay for several colleges.
- ▶ Write a rough draft first. Do not copy it onto the application form until you are satisfied that it is the best it can be.
- ▶ Use good essay structure. See box on page 22.
- ▶ Personalize your essay. Show how whatever you are writing about relates to you.
- ▶ Put your thoughts into your own words and use language you are comfortable with. Don't use slang, but also don't use words you wouldn't normally use.
- ▶ Ask someone else to read and give you an opinion about your essay. Is it clear? Does it tell the reader something special about you?
- ▶ Check your spelling, grammar and punctuation. Have a parent, teacher, or counselor double-check for you.
- ▶ Be sure the essay—whether typed or printed in black ink—is neat and legible.
- ▶ If you're given guidelines for how long or short the essay should be (or how many words), make sure your essay is the required length.
- ▶ Write in your own voice and style.





## Developing your essay

Sometimes you get “stuck” when trying to write. If that’s the case, here are some ideas to help you develop your essay.

### Talk About It

Discuss the topic with a parent or a friend. They can help you think of ways to answer your essay question.

**EXAMPLE:** Luisa discusses her college essay with her mother.

**Luisa:** Mom, I have to write a college essay about the biggest obstacle I’ve ever overcome and what I learned from it, and I can’t think of anything.

**Mom:** What about when you broke your leg in 9th grade and missed two months of school?

**Luisa:** But that’s not really an obstacle. All I did was stay home.

**Mom:** Sure it was. Your brother had to go to all your teachers every day to get your homework, and you had to learn how to study on your own. That’s the first time I remember seeing you really study hard. Your grades have been much better since then.

**Luisa:** Yeah, that’s right! I was so afraid that I’d fall behind my classmates and not pass, that it made me really motivated. And that motivation has stayed with me. I’ll write about that.

## Luisa gets an idea!



### ASK YOURSELF THE JOURNALISTIC QUESTIONS “WHO, WHAT, WHEN, WHERE, AND WHY?”

**Who:** Who are the people who have influenced how you feel about this topic? How did those people influence you?

**What:** What do you know about the topic? What experiences have you had in relation to this topic?

**When:** When were you introduced to the topic? At what point in life did the topic have an impact on you?

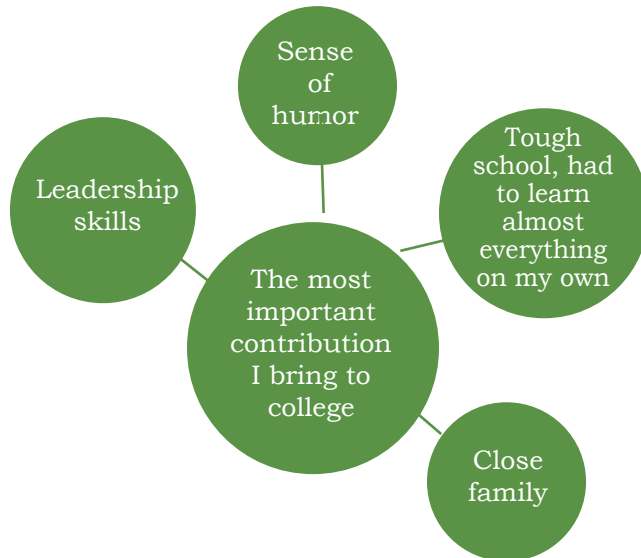
**Where:** Where did you experience this topic?

**Why:** Why is the topic important to you? Why do you feel the way you do about this topic?

**EXAMPLE.** Joe is asked the following essay question for his college application: “**What career are you considering pursuing after college, and why?**” Joe wants to be a respiratory therapist, and he uses the journalistic questions to develop his essay. He thinks about the respiratory therapist who helped his sister with asthma and what he admired about that person (**who**). He remembers the times his sister was in the hospital and how he felt about it (**where** and **what**). He thinks about when he first decided he wanted to be a respiratory therapist (**when**), and why he thinks he will be a good one (**why**).

## Use Graphic Organizers

Graphic organizers are tools to help you brainstorm ideas about a topic. The spider web is a great example. To use this tool, draw a big circle in the middle of a sheet of paper, and write the topic in the circle. Then begin to create “branches” on the circle by writing any ideas or thoughts related to the topic in circles connected by a line to the center. Don’t worry if your ideas or thoughts seem crazy—the point is to get as much as you can on paper. When you’re done, you can choose some of your ideas to include in your essay.



## Karim’s thoughts.



**EXAMPLE.** Karim is asked to describe the most important contribution he feels he will bring to college. The graphic organizer he creates is above. When Karim looks at his branches, he chooses “leadership skills” as the most important contribution he’ll bring to college. However, he realizes he can use all his ideas in the essay. His school experiences enabled him to grow in his leadership, his close family gave him confidence, and his sense of humor is what makes other students want to follow his leadership.

### Good Essay Structure

#### I. Introduction

- thesis statement (the main topic of your essay)

#### II. Support Point #1

- topic sentence introducing first support point
- explanation of first support point
- example of first support point

#### III. Support Point #2

- topic sentence introducing second support point
- explanation of second support point
- example of second support point

#### IV. Support Point #3

- topic sentence introducing third support point
- explanation of third support point
- example of third support point

#### V. Conclusion

- review of support points one, two, and three
- reemphasize thesis statement

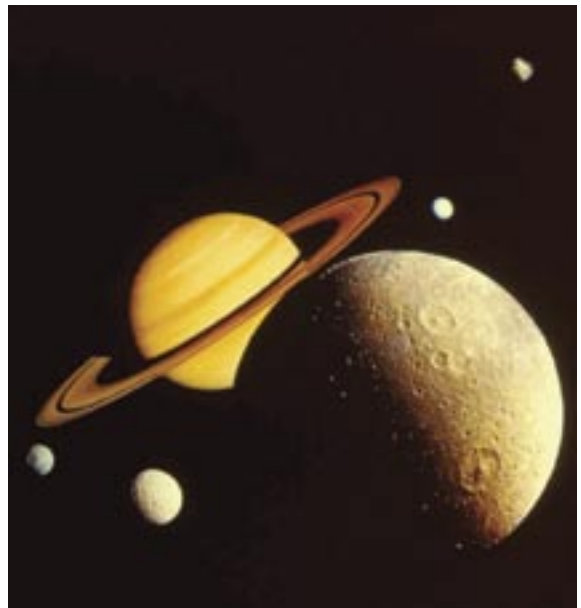
# Zuedo's Essay

## Example of a college application essay

Zuedo, a Martian high school student, is applying to college on Saturn. Here is his essay in response to the question, **“What is the greatest contribution you feel you bring to Saturn Planetary College?”**

**Introductory paragraph. Thesis Statement.**

The greatest contribution I will bring to Saturn Planetary College is my understanding of Martian life and the importance of understanding people from other planets. Because of this lack of experience with one another's cultures, there are many misunderstandings between people from Mars and Saturn. I believe I can contribute to increasing the understanding between our two planets.



**Topic sentence introducing first support point. Explanation and example.**

I am a Martian who has never lived on nor visited any planet besides Mars, but I have had several experiences that introduced me to the culture of Saturn. I had my first introduction to Saturn's culture when I was six years old. My uncle is an interplanetary traveler who visited Saturn and returned with many photographs and stories about the planet. I thought it was the most beautiful planet I had ever seen because of its rings, and decided that I someday wanted to visit or live on Saturn.

**Topic sentence introducing second support point. Explanation and example.**

When I was twelve years old, a Saturnian student named Ringo came to study on Mars, and he stayed with my family. Ringo taught me many things about Saturn, such as how the planet's rings are replicated throughout society. I never knew that architects design rings around all the buildings, and that everything manufactured has rings around it. Ringo also explained that Saturnians learn to move very flexibly so that they never break a ring, because the rings symbolize the planet's strength.

**Topic sentence introducing third support point. Explanation and example.**

Ringo learned a good deal from me as well. I taught him that the Martian skill of turning invisible is not used as a weapon (as many people on Saturn think), but is to help us protect our planet's environment. Together, Ringo and I helped each other become better informed about each other's planets.

**Conclusion. Review of support points, and reemphasis of thesis statement.**

Because of my uncle's travels and my friendship with Ringo, I understand Saturn better, and I know not to make assumptions before I learn about someone else's culture. This will help me to get to know Saturnian students and to teach them about Mars. These are the strengths I bring to Saturn Planetary College.

## **High School Transcript**

**High school transcripts** are records kept by the school of courses, grades, standardized test scores and activities. Most college applications require an official copy of your transcript. Ask your guidance counselor to send an official copy of your transcript to each of the colleges to which you apply.

The admissions committee is interested in your records from all four years of high school. Colleges prefer students who challenge themselves by taking demanding courses and who show improvement over the four years. Although the college admissions committee will only have part of your 12th grade records on the transcript when you apply, many accept you on the condition that you continue to do well during your last semester. So be sure to keep your grades up!

## **Standardized Test Scores**

Most colleges require that you take the SAT I or ACT. If English is not your first language, you may be required to take the Test of English as a Foreign Language (TOEFL) instead of, or in addition to, the SAT I or ACT. See page 16 for descriptions of these tests. Test registration booklets and review books with sample questions are available at your school guidance office, at educational organizations, and at the library. When you register for these tests, you should indicate the colleges to which you would like the scores sent. (If you choose a new college after you take the test, you can have your scores sent by submitting an Additional Report Request form).

The SAT II tests are required by many four-year colleges. Check with the colleges where you are applying to find out if they require the SAT II.

## **Fees and Fee Waivers**

Colleges and testing agencies charge application fees to cover the costs of processing applications and administering tests. If you cannot afford the fees, it may be possible to obtain a **fee waiver**, which gives you permission to submit the application or registration form without the fee. You must meet certain income guidelines to be eligible. Check with your guidance counselor or an educational organization for more information.

## **About Those Deadlines**

**Rolling admissions:** Colleges consider applications as soon as they are received. These colleges generally have a later application deadline (around March 15) or no deadline at all (as in the case of community colleges). It is still important to apply early in order to receive the maximum amount of financial aid.

**Regular admissions:** Usually have a deadline of February 1, and all students are notified of a decision at the same time, usually April 1.

**Early decision:** Students with a strong interest in one college apply early (usually in November) with the agreement that if accepted, they will attend that college. A nonrefundable deposit will be required.

**Early action:** Students apply early and receive an early decision, but are not required to enroll at that college or to make a deposit prior to May 1st.

**Candidates' reply date:** The date (after you've been accepted) by which you tell the college you plan to attend. You must send a reply card and a deposit. For most colleges, this date is May 1st (or the date mentioned in your acceptance letter).

**Send the deposit several days before the deadline to be sure it is received on time, and call to confirm the college received it!**

If it is a hardship to send the deposit, contact the college **immediately** and explain your difficulty. If you wait, you risk losing your place in the freshman class.

# The College Interview

Some colleges require and many recommend that you have an interview as part of your application process. Some colleges offer personal interviews, which are great opportunities for you to make a positive impression. The interviewer could be an admissions counselor, a professor, or an **alumnus/a** (a graduate of the college). The interview usually takes place on the college campus. Or, if you live far away from the college, an alumnus or alumna who lives in your area may meet with you in a public location or at your home or school. After the interview, the interviewer will write a description of his or her impression of you, and include it in your application.

Some colleges offer group interviews with other students applying to the college, giving you an opportunity to learn about the college and ask questions. Check with your college to see what they require regarding the interview.

## Preparation

- ▶ Make the appointment well in advance.
- ▶ Learn as much as you can about the college in advance.
- ▶ Practice for the interview. See “Interview Role Play” below for some ideas.
- ▶ Come prepared to ask questions. See “Questions You Can Ask” below for some ideas.

## The day of the interview

- ▶ Look neat, clean and well-groomed.
- ▶ If possible, bring your parent(s) or guardian(s)—this is an ideal time for them to ask questions about financial aid or other concerns. The interviewer will generally invite them to join you after the interview.
- ▶ Arrive on time—or early to be sure you find the right building, have time to park, etc.
- ▶ Look the interviewer in the eye and give him or her a firm handshake.

## Interview role play

Below are some questions you **might** be asked in a college interview. Ask a friend or a family member to help you practice. The other person should act as the interviewer and ask the questions below in a kind and friendly manner. The interviewer will usually try to make you feel at ease. When you answer, provide details, rather than one-word answers. You may want to record the role play, so that you can hear how you sound.

- ▶ Why are you interested in this college?
- ▶ How do you expect college to be different from high school?
- ▶ How would you describe yourself as a student? How would you describe yourself as a person?
- ▶ What is your strongest subject in school? Weakest? Favorite?
- ▶ How do you spend your summers?
- ▶ What extracurricular activities are you involved in, and what have you gained from your involvement?
- ▶ What are you interested in studying in college and why?
- ▶ What books have you recently read and what did you learn from them?
- ▶ Which of your high school accomplishments are you most proud of, and why?

**SPECIAL NOTE:** If there are weaknesses in your transcript such as poor grades or low SAT I scores, the interview is the time to explain them. Let the interviewer know how you have improved or plan to improve in these areas. Also, if you didn't have an opportunity to mention a special honor or talent on your application, you can mention it now.



## Questions you can ask

At the end of the interview, you will have the opportunity to ask some questions. You should ask at least three. Think about some questions you really want to know about the college, and write them down if you need to. Skip questions the interviewer has already answered. Here are some possibilities:

- ▶ What is the ***student/faculty ratio***? (Generally, the smaller it is, the more individualized attention you can expect.)
- ▶ What is the average class size?
- ▶ What types of internships are available for someone with my major?
- ▶ By what year must a student decide on a major?
- ▶ How difficult is it to change majors?
- ▶ What courses are required for freshmen?
- ▶ Are there exchange programs with other colleges, or study abroad programs?
- ▶ How available are the professors for outside help or discussion?

## Financial Aid Forms

One of the biggest concerns students have is whether they can afford college. The purpose of financial aid is to make it possible for students of all incomes to attend college.

Financial aid is money to help a student meet the costs of college attendance, based on financial need. Financial need is the difference between the ***cost of attendance (COA)*** at a college and the ***expected family contribution (EFC)*** that a student and/or the student's family can pay.

***For example:***

$$\begin{array}{r} \$10,000 \text{ (COA)} \\ - \$4,000 \text{ (EFC)} \\ \hline = \$6,000 \text{ (Financial Need)} \end{array}$$



## Types of Financial Aid

***Need-based*** aid is awarded to students who demonstrate financial need as determined by the federal and state government and the college they attend.

***Merit-based*** aid is awarded to students who demonstrate outstanding academic achievement, or special talent in the performing arts, athletics, or other areas.

***Credit-based*** aid is available to students and/or their parents who have a good credit history.

### ***The Cost of Attendance for a college includes:***

- tuition and fees
- books and supplies
- room and board (that is, housing and food)
- personal expenses (such as laundry, recreation, toiletries, etc.),
- travel or transportation to and from the college.

# Financial Aid Resources

**Financial Aid Packages** are combinations of grants/scholarships, work-study and loans that colleges award to students who are eligible for financial aid.

**Grants and Scholarships** are the most desirable types of financial aid, because they do not have to be repaid. Generally, grants are awarded based on need, and scholarships are awarded based on several factors, such as academic performance, extra-curricular activities, athletic achievement, volunteer work, and others. Usually, but not always, grants and scholarships are sent directly to your college.

**Federal College Work-Study** is what is referred to as “self-help” aid. It is need-based, but must be earned through work-study jobs on campus or in community agencies. If you receive work-study in your financial aid package, you can apply for a job at your college’s work-study office. Sometimes work-study money is used for your tuition, but usually colleges expect that you will use the money for your out-of-pocket college expenses (such as books and transportation).

**Loans** are also “self-help” aid. A loan is money that is borrowed, usually at a very low interest rate, by the student or the family to pay for college costs. This money must be repaid to the lender after the student leaves college. Loans are available through the federal and state government, colleges, banks, and private loan companies.

## Applying for Financial Aid

- ▶ The **Free Application for Federal Student Aid (FAFSA)** is required of all students applying for financial aid. It can be filled out after January 1st of the current year. You can obtain the FAFSA from a high school guidance office or a college financial aid office, or may complete it online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You must list the colleges where you plan to apply on the FAFSA. These items are needed to complete the FAFSA:
  - The student’s and/or parent(s)’ most recent federal tax forms (IRS Form 1040, 1040A or 1040EZ), W-2 forms and records of prior year earnings
  - Current bank statements
  - Records of non-taxed income such as TAFDC, Social Security and Veterans’ benefits
  - Records of business, farm, stocks, bonds and other investments.
- ▶ **Institutional financial aid forms** are required by many colleges. You should check with the colleges where you are applying to find out if they require their own financial aid form and the deadline for completing it.
- ▶ **The College Scholarship Service (CSS) Profile**, which can be filled out after September 1st of the current school year, is required by some private colleges to consider a student for any scholarships or grant money they offer. Students should check with their colleges.

**TERI College Access<sup>SM</sup>**  
*publishes an excellent booklet  
on college financial aid titled  
Making College Affordable.  
Please contact 617-536-0200  
or [www.tericollegeaccess.org](http://www.tericollegeaccess.org)  
if you wish to order a copy.*

## **What Happens After You Apply for Financial Aid?**

Approximately three weeks after your FAFSA has been processed, you will be sent a **Student Aid Report** to verify the information. If there are any errors, you can make the corrections on the Student Aid Report and send it back to the processing center, or visit <http://www.fafsa.ed.gov> to make the necessary changes. If you estimated your earnings and taxes when you originally filed the FAFSA, include the actual figures on the Student Aid Report once your taxes are complete.

## **The Financial Aid Package**

If you complete all your financial aid applications by the required deadlines, you will receive a **Financial Aid Package** (also called a Financial Aid Award or Offer of Financial Assistance) from each of the colleges that accepts you. The financial aid package will arrive with your acceptance letter, or a few days later. This package will tell you what federal, state and college money is available to you in the form of grants, scholarships, loans and work-study. You will need to sign and return the letter to the college to let them know that you are accepting their financial aid award.



## **Outside Scholarships**

In addition to financial aid, which is awarded by the federal and state governments, colleges and universities, outside scholarships are an excellent way to cover your college costs. There are thousands of scholarships available that base their awards on criteria such as a particular talent or skill, interest in a certain career, or membership in an ethnic, religious, or civic group. Page 18 of the Grade 11 section of this booklet, and page 39 in the Resources section include several strategies and resources for learning about scholarships.

**CAUTION:** Many scholarship scams try to take advantage of students searching for money to attend college. The Federal Trade Commission cautions students to watch for these telltale warning signs of scholarship scams:

- ▶ “The scholarship is guaranteed or your money back.”
- ▶ “The scholarship will cost some money.”
- ▶ “I need your credit card or bank account number to hold this scholarship.”
- ▶ “You’re a finalist” in a scholarship contest you never entered.
- ▶ “You can’t get this information anywhere else.”

## **Financial Aid Package Appeals**

If you are dissatisfied with your financial aid package, you can appeal to the Financial Aid Office by sending a written appeal explaining the reasons you need additional financial aid. Listed below are the circumstances that may be considered in a Financial Aid Appeal:

- ▶ If you and your family have circumstances that were not addressed on the Free Application for Federal Student Aid (FAFSA) or circumstances have changed since the calendar year, you may be able to have your application reviewed.
- ▶ Unexpected/unplanned loss of income
- ▶ Unusual medical/dental expenses not covered by insurance

If an appeal is filed, the reason must be thoroughly documented. Incomplete or undocumented appeals will be denied. Only the appeal reasons listed above will be considered. Only one appeal may be filed by a student in an academic year. Once the Financial Aid Appeals Committee reviews your appeal, you will be notified of the outcome via written correspondence within 4-10 weeks. A



successful appeal may result in increased eligibility for Pell Grant, state grant funds and/or additional loan funds. The decision of the Financial Aid Appeals Committee is final.

## Decisions

Admissions decisions are usually made by a committee that reviews all complete applications carefully. After the admissions committee decides which students to accept, they send out a letter to each applicant informing him or her of the decision.

### What are the possible answers and what should you do?

<p><b>YES</b> – Congratulations! You are accepted to the college.</p> <ul style="list-style-type: none"> <li>• Inform the college whether or not you plan to attend by the deadline noted in the acceptance letter.</li> <li>• Send a <b>deposit</b>. When you accept an admissions offer, you send a deposit to the college to hold your place.</li> <li>• If you cannot afford to pay the deposit by the deadline, contact the college and ask about the possibility of a deadline extension.</li> </ul>	<p><b>NO</b> – You are not accepted to the college.</p> <ul style="list-style-type: none"> <li>• Don't get discouraged. Rejection for admission isn't necessarily an indication that you lack the ability to succeed at the college. Often, colleges receive more qualified applications than they have space for.</li> <li>• If you really want to attend the college, contact the admissions office and ask about the possibility of attending another college and transferring after a year or two.</li> </ul>
<p><b>WAIT LIST</b> – This means you are qualified to enter the college but there is not enough room in the freshman class. Not all students who are accepted to the college decide to attend. In some cases, this opens up enough space for the college to accept students from the <b>wait list</b>.</p> <ul style="list-style-type: none"> <li>• If you really want to attend this college, ask for guidance from your parent(s), teacher(s), counselor(s) and the college to make a wise decision about whether to wait to see if the college will accept you at a later date.</li> <li>• If you were accepted at another college, you may want to pay your deposit to hold a spot at that college. Please note that if you are accepted and choose to attend the wait-list school, you will lose the deposit sent to the first college.</li> </ul>	<p><b>DEFERRED DECISION</b> – At colleges that use the rolling admissions system, some applicants are clearly at the top of the applicant “pool” and are accepted right away. Others may be denied admission immediately. Many students in the middle, however, are “deferred” until a later date when a larger percentage of the applications have been received. At that point, these students receive a definitive decision.</p> <ul style="list-style-type: none"> <li>• If you really want to attend this college, contact the college to find out when a more definite decision will be made.</li> <li>• Once you know this date, you may choose to wait to see if you'll be admitted. However, if you are accepted to another college in the meantime, you might choose to enroll at the second college in order not to lose your spot.</li> </ul>

## 12<sup>th</sup> Grade Check List

Check ✓ each item as you go.

- Complete the College Planning Chart on the next page.
- Celebrate your acceptance to college!

### Glossary

**Admissions committee** – the group of people at a college that reads all applications and decides which students to accept.

**Alumnus/alumna/alumni** – a graduate of a particular college. An alumnus is a male graduate; an alumna is a female graduate; “alumni” is the plural of alumnus, but it is used to refer to male and female graduates collectively.

**Faculty** – the teachers and professors at a school or college.

**Deposit** – a small percentage of the total cost of attending the college. When a student decides to enroll at the college, the student or his/her parent(s) pay the deposit to hold the student's place in the incoming class.



## The College Planning Chart

Use this chart to help you meet your college application deadlines and make sure your applications are complete. You may make copies if needed.

**Fill in the top row with the names & telephone numbers of the colleges where you are applying. In the chart boxes, fill in dates.**

College Name & Admission Office/ Financial Aid Office Phone Numbers				
<b>College Application</b>				
<b>Application deadline</b>				
Essays completed				
Application form completed				
Application mailed				
Call college to confirm if application received				
<b>Letters of Recommendation</b>				
Ask (person #1) _____ for letter				
Writer mailed form or returned it to me				
Sent writer a thank-you note				
Ask (person #2) _____ for letter				
Writer mailed form or returned it to me				
Sent writer a thank-you note				
Ask (person #3) _____ for letter				
Writer mailed form or returned it to me				
Sent writer a thank-you note				
<b>High School Transcript</b>				
Gave transcript form to counselor				
Form mailed by school				
Gave midyear school report form to counselor				
Form mailed				
<b>Test Scores</b>				
Signed up for tests (SAT I, SAT II, ACT, AP)				
Date of tests				
Requested score reports sent to colleges				
Financial Aid Forms				
<b>Financial aid application deadline</b>				
FAFSA form mailed				
Registered for CSS PROFILE, if required				
PROFILE form mailed				
College has own financial aid form? (Yes/No)				
College's financial aid application deadline				
College's financial aid application mailed				
<b>Acceptance</b>				
Deadline to enroll (candidate's reply date)				

## Dealing With Debt

### **Debt Management: Why it's so Important.**

Chances are you will incur debt during your life. In today's society, purchasing a home, a car or a college education may require you to borrow money from a lending institution and then repay it over time. When used wisely, a loan can be a good investment in your future. Therefore, the trick is not to avoid debt altogether, but rather to learn how to manage your debt so it doesn't manage you!

Learning the proper debt management skills early on in life will help you build a solid foundation for smart money use in the future. Similarly, understanding the different types of debt now will assist you to make wise choices when it comes to borrowing money down the road. For the purposes of this guide, there are two main types of debt: education loan and consumer.



### **Education Loan Debt: The most valuable debt you'll ever have!**

#### **The benefits**

There are many benefits to borrowing for college. First, taking out a student loan may open the doors to an education that you may not have been able to afford otherwise. As we've already discussed in this guide, an undergraduate or masters degree substantially raises your projected lifetime earnings.

Repaying your student loan on time can also be an excellent way to build up good credit. (We'll talk about the importance of a clean credit history a little bit later.) An up-to-date student loan payment history can be one of your first opportunities to show potential creditors (agencies that lend you money to buy things) that you can handle the responsibility of borrowing money.

#### **The responsibilities**

With the benefits of borrowing for college comes responsibility. Remember that loans are a promise—you promise to pay later for goods, services or money that you receive now. The original amount you borrow is called the **principal** and what you are charged to use the borrowed money is called **interest**.

Loans must be repaid whether or not you complete your educational program. The amount you pay back depends on the amount you borrowed. Most student loans are repaid on a monthly basis once you are out of college. If you do not repay the loan, your loan will go into default.

There are serious consequences if you default on a student loan. Defaulting on a loan will affect your ability to get other credit such as credit cards, car loans, additional educational loans, or a mortgage. Defaulting on your student loan will also negatively affect your credit report for up to seven years.

Think carefully about how much money you will borrow while going to school. Limit the amount you borrow to just tuition and fee costs or needed living expenses. Better to live on a student's budget while you're actually in school than to be forced to live like one after graduation due to high student loan payments! Here are some cost-cutting alternatives that can replace or reduce the amount you have to borrow:

- ▶ Co-operative education. Work while you go to school. Earn academic credit and money in a combined program offered by your college.
- ▶ Part-time job.
- ▶ Tuition payment plans that allow you to pay tuition in monthly installments.
- ▶ Living at home/commuting to class.
- ▶ Become a Residence Assistant and receive free or reduced room and board.
- ▶ Cook at home.
- ▶ Military service.
- ▶ Private scholarships.

## **Things to know before you borrow**

Before you sign on the dotted line, know:

- ▶ The type of student loan you're taking out. There are several different education loan programs. Some are backed by the federal government, while others are administered by private lenders. Loan programs can differ in eligibility requirements, credit check requirements, the maximum amount you can borrow, interest rate and repayment terms. Know all the facts before you take out that loan.
- ▶ The interest rate. Is it fixed (stays the same throughout the whole repayment) or variable (changes each month or year)? Will you be responsible for paying the interest? During college or after graduation?
- ▶ The total amount you are able to borrow.
- ▶ What your approximate monthly payments will be. How long is the average repayment term?
- ▶ How much will be deducted from your loan for fees—what is the actual amount you'll receive?

## **Repayment options for education loans**

Repayment is the process of paying back the amount of money you borrowed plus the amount of interest that has accumulated. Student loans have a variety of repayment options. Here are some examples of different repayment programs typically associated with federal student loans:

- ▶ Standard repayment period – Ten years (or 120 months) maximum, with approximately the same payment amount throughout the entire period. Keep in mind that the standard repayment or higher is the most financially sound way of paying back your student loan. There is never any penalty for paying “extra” towards your bill each month.
- ▶ Graduated Repayment – You begin by paying interest-only payments for up to four years. The remaining payments are higher than the standard monthly payments would have been to ensure that the loan is still paid in full within the ten-year period.
- ▶ Income Sensitive Repayment – You pick a monthly payment amount that equals between 4% and 25% of your gross monthly income. You are allowed to use this option for a total of five years, and it may extend your repayment term up to 15 years.
- ▶ Consolidation – All of your student loans are paid off, and one new loan made up of the total is created. You are usually given a term of between 12 and 30 years, which could lower the monthly payment.
- ▶ Extended Repayment – If you have more than \$30,000 in outstanding student loans, you may choose to extend your monthly payments up to 25 years.



## **Consumer Debt**

Now that we've examined education loan debt, let's turn to consumer debt. The most common forms of consumer debt are car loans, house mortgages, and credit cards. As a young adult preparing for college, you may encounter credit card offers before you even step foot on campus. It's important to know how credit cards work and the potential risks before applying.

### **How credit cards work**

Credit cards work by lending you “money” to buy things you want. The credit card company pays the merchant and then charges you a high interest rate. The credit card also charges the merchant between 2.5 to 4% for the transaction.

The credit card company will send you a monthly bill that will show what you charged, the new amount with the interest factored in and a minimum monthly payment that is due.

### **Read the fine print**

Credit cards are required by law to display a disclosure box in a credit card offer. This box will tell you the annual fee, interest rate, grace period and many other things. This is the best way to tell if you are getting a good deal!

<b>Example:</b>	
<b>Annual Fee</b>	<i>None</i>
<b>Annual Percentage Rate</b>	<i>17.9% variable</i>
<b>Grace Period</b>	<i>25 days</i>
<b>Balance Calculation Method</b>	<i>Average Daily Balance</i>
<b>Other Fees</b>	<i>\$25 late payment fee</i> <i>\$25 over limit fee</i> <i>3% cash advance fee</i>



### **Risk of credit cards**

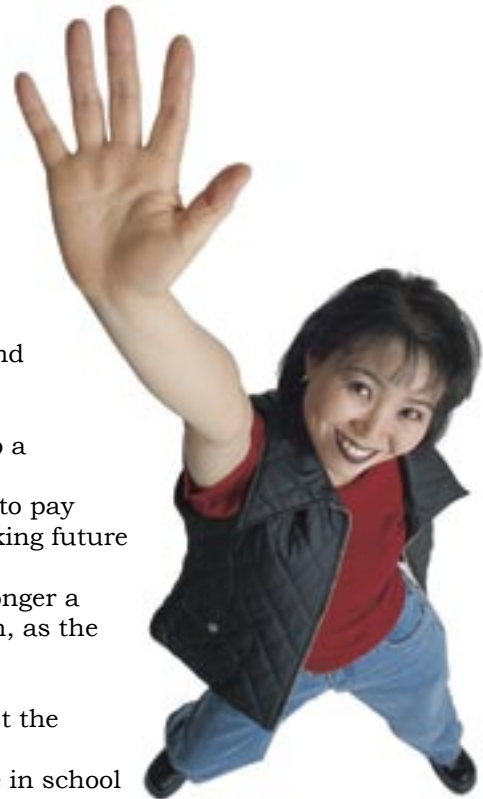
Credit cards are the most expensive way to borrow. Although there are some advantages to credit cards, there are plenty of disadvantages. Here are a few reasons to be wary of credit cards:

- ▶ Can create excessive debt
- ▶ Can take many, many years to pay off a balance
- ▶ The amount you pay off may be three or four times larger than the original amount.
- ▶ Very high interest rates
- ▶ Cards may be stolen in a number of ways (over the phone, lost, over the Internet, mail, etc.)
- ▶ Convenience checks sent in the mail

### **How to avoid unnecessary debt (the true cost of credit cards)**

Credit cards are the most expensive way to borrow! Borrowing or purchasing goods using credit cards is really just a high-priced loan. The following is a list of tips to assist you in managing your credit cards:

- ▶ Have only one credit card and choose one without an annual fee and the lowest rate available.
- ▶ Use credit cards for emergencies only.
- ▶ Keep the receipts of anything that you do charge; each month keep a running tally of what you owe.
- ▶ If you do use your credit card for an emergency purchase, be sure to pay your charge bill off in full every month. If you can't, then stop making future purchases.
- ▶ Don't purchase on impulse with a credit card. Sale items are no longer a good deal if you can't afford to pay your credit card bill each month, as the interest adds up!
- ▶ Don't charge more than you can afford to pay off the next month.
- ▶ Check charge bills for accuracy; double-check your receipts against the billing statement.
- ▶ Don't live a lifestyle you can't afford. Live within your means while in school so that you can afford to live like a professional once you graduate.



## **Why credit reports are so important**

As we've established, all types of debt can be dangerous, but if repaid properly, it can be a valuable financial tool by helping you build a good credit history. In turn, having good credit will help you borrow money from banks to buy a car, house and many other things.

Financial institutions pay credit bureaus to compile information about consumers. This information is put into a credit report, similar to a school report card, which scores your credit rating. Here are three main credit bureaus that compile information about your credit history:

<b>EQUIFAX</b> <i>www.equifax.com</i> <i>Consumer Relations</i> <i>PO Box 105873</i> <i>Atlanta, GA 30348</i> <i>800-685-1111</i>	<b>TRANS UNION</b> <i>www.transunion.com</i> <i>Consumer Services</i> <i>PO Box 390</i> <i>Springfield, PA 19064-0390</i> <i>800-888-4213</i>	<b>EXPERIAN</b> <i>www.trwcredit.com</i> <i>Consumer Relations</i> <i>PO Box 2104</i> <i>Allen, TX 75013-2104</i> <i>888-397-3742</i>
--	--	--

**Many of these credit bureaus offer free credit reports.**

## **The importance of budgeting**

So how do you properly manage your debt so that you have a clean credit report? Budgeting, or carefully planning out how your income will cover your expenses, is one solution. Creating a budget is an integral part of successfully managing your debt. Budgeting is not a static process. You must change and alter your budget as circumstances in your life change. On the following page is an example of a Budget Worksheet that can be used throughout the different stages of your life:



## Budget Worksheet

<b>Income source</b>	<b>Estimated Monthly Total</b>	<b>Estimated Monthly Total</b>
Total Annual Income	\$	\$
<b>Constant Expenses</b>		
Rent/mortgage		
Transportation:		
Auto payment		
Auto insurance		
Auto registration		
Utilities:		
Gas/Electric/Oil		
Water		
Telephone		
Student loan payment		
Renter/Home insurance		
Medical/Dental/Health insurance		
Estimated taxes*		
<b>Variable Expenses</b>		
Savings		
Retirement plan		
Credit Card debt		
Food:		
Groceries		
Child Care		
Transportation:		
Auto gas		
Auto maintenance		
Public transportation		
Parking		
Entertainment		
Clothing:		
Clothes purchases		
Laundry/Dry cleaning		
Holiday/Special occasions		
Travel expenses		
Pet supplies		
Personal Care/Hygiene items		
<b>Luxury Expenses</b>		
Gym/Club membership dues		
Cellular/Mobile phone		
Food:		
Restaurants		
Snacks		
Utilities:		
Cable		
Internet access		
Other		
Total expenses	\$	\$

\***Estimated taxes** – If annual income is: up to \$27,050 estimate 15% of salary; \$27,050 to 65,550 estimate 27.5%; \$65,550 to \$136,750 estimate 30.5%; \$136,750 to \$297,350 estimate 35.5% and \$297,350 or higher estimate 39.1%.

# Get Ready for College...

## High School Planning Guide

**Instructions:** Hang this chart someplace where you will easily see it. Start at the top (freshman year) and check off each item as you complete it.

### For Freshmen: Start Down the Right Path

- |  |   |
|--|---|
| <input type="checkbox"/> <b>September</b> – Meet with your guidance counselor and sign up for college preparatory courses.   | <input type="checkbox"/> <b>February</b> –  |
| <input type="checkbox"/> <b>October</b> – Get involved in extracurricular activities at school or in your community.   | <input type="checkbox"/> <b>March</b> –   |
| <input type="checkbox"/> <b>November</b> – If you're having any difficulty in any of your classes, ask your teachers or counselors to help you find a tutor.                                       | <input type="checkbox"/> <b>April</b> –   |
| <input type="checkbox"/> <b>December</b> – Start talking to your family, teachers, and other adults about your desire to go to college and about the careers you might like to have in the future. | <input type="checkbox"/> <b>May</b> –   |
| <input type="checkbox"/> <b>January</b> – Start a college file to keep information about the colleges you are interested in.   | <input type="checkbox"/> <b>June</b> – Meet with your guidance counselor to select your classes for next year. Be sure to continue to take college preparatory classes. |

### For Sophomores: Lay the Foundation

- |  |  |
|--|--|
| <input type="checkbox"/> <b>September</b> –  | <input type="checkbox"/> <b>February</b> – |
| <input type="checkbox"/> <b>October</b> – Take the PSAT as practice for taking it during your junior year. | <input type="checkbox"/> <b>March</b> –    |
| <input type="checkbox"/> <b>November</b> –   | <input type="checkbox"/> <b>April</b> –    |
| <input type="checkbox"/> <b>December</b> –   | <input type="checkbox"/> <b>May</b> –      |
| <input type="checkbox"/> <b>January</b> –  | <input type="checkbox"/> <b>June</b> –     |



# Get Ready for College... High School Planning Guide

## For Juniors: Keep Rising!

- |  |  |
|--|--|
| <input type="checkbox"/> <b>September</b> –  | <input type="checkbox"/> <b>February</b> –   |
| <input type="checkbox"/> <b>October</b> – Take the PSAT to practice for the SAT I, and to possibly qualify for scholarships. | <input type="checkbox"/> <b>March</b> –  |
| <input type="checkbox"/> <b>November</b> –   | <input type="checkbox"/> <b>April</b> –  |
| <input type="checkbox"/> <b>December</b> –   | <input type="checkbox"/> <b>May</b> – Select at least five colleges to focus on when you return to school in the fall. |
| <input type="checkbox"/> <b>January</b> –  | <input type="checkbox"/> <b>June</b> –   |

## For Seniors: Reach for the Stars!

- |   |  |
|---|--|
| <input type="checkbox"/> <b>September</b> – Make sure you have copies of the applications for all the colleges where you plan to apply. | <input type="checkbox"/> <b>February</b> – |
| <input type="checkbox"/> <b>October</b> – Take the SAT I or the ACT.  | <input type="checkbox"/> <b>March</b> –    |
| <input type="checkbox"/> <b>November</b> – Decide who you want to ask for letters of recommendation and begin asking those people.      | <input type="checkbox"/> <b>April</b> –    |
| <input type="checkbox"/> <b>December</b> – Complete your college applications.  | <input type="checkbox"/> <b>May</b> –      |
| <input type="checkbox"/> <b>January</b> – Complete the FAFSA form.  | <input type="checkbox"/> <b>June</b> –     |

# Get Ready for College...

Resources for More Information

## Web Resources

The following are Web sites you can visit to gain information on colleges, careers, scholarships and various sources of financial aid. These sites are categorized for you by the types of information provided.

All **Areas of Information:** These sites provide information on career, college and financial aid as well as much more.

**TERI College Access**

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

**The College Board**

[www.collegeboard.com](http://www.collegeboard.com)

**Princeton Review**

[www.princetonreview.com](http://www.princetonreview.com)

**US Dept. of Education**

[www.ed.gov](http://www.ed.gov)

**Academic/College Information:** These sites primarily provide information about colleges and academic issues.

**College Net**

[www.collegenet.com](http://www.collegenet.com)

**College View**

[www.collegeview.com](http://www.collegeview.com)

**US News College Center**

[www.usnews.com/usnews/edu/eduhome.htm](http://www.usnews.com/usnews/edu/eduhome.htm)

**Mapping Your Future**

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

**Career Information:** These sites provide users with information about various career paths and information about specific job titles.

**Career Web**

[www.employmentguide.com](http://www.employmentguide.com)

**Job Web**

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

**Financial Aid and Scholarship Information:** These sites provide users with financial aid information ranging from scholarships, federal and state aid sources, credit-based student loans, EFC (expected family contribution) calculators and aid applications.

**The Education Resources Institute**

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

**American Student Assistance**

[www.amsa.com](http://www.amsa.com)

**Fast Web Financial Aid Search**

[www.fastweb.com](http://www.fastweb.com)

**Financial Aid Homepage**

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

**Sallie Mae**

[www.salliemae.com](http://www.salliemae.com)

**Nellie Mae**

[www.nelliemae.com](http://www.nelliemae.com)

**MA Educational Financing**

**Authority**

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

**FAFSA on the Web**

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**Standardized Test Sites:** These sites provide information about standardized tests that may be required for entry into college.

**Educational Testing Services**

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

**Princeton Review**

[www.princetonreview.com](http://www.princetonreview.com)

**Test Prep**

[www.testprep.com](http://www.testprep.com)

**Credit Reports:** These sites provide information about your credit reports that may be used to determine your eligibility for credit-based student loans.

**Trans Union**

[www.transunion.com](http://www.transunion.com)

**Experian (TRW)**

[www.trwcredit.com](http://www.trwcredit.com)

**Equifax**

[www.equifax.com](http://www.equifax.com)

# ***Dorm Check List***

The best way to accumulate what you need is to buy a large Rubbermaid container and start buying the year before. Catch clearance sales throughout the year. Make a list and distribute it to all family and friends and asked them to pick up any items they could find on sale.

## ***Laundry***

1. Where is the nearest laundry facility?
2. Laundry totes, baskets, etc.
3. Liquid laundry detergent, to lessen the weight. Just fill an emptied water bottle with a spout with the detergent.
4. Iron and Hanging Ironing Board.

## ***Bedding***

5. Find out the size of the beds.

## ***Phone/Internet***

6. What kind of Internet system your college uses.

## ***Furnishings***

7. First, don't get any furniture item that does only one thing. Gooseneck that can swing from the desk to over the bed without moving the base.
8. A radio should also be a tape and CD player. You could even eliminate the radio if you make a major purchase of a laptop computer that includes all that stuff plus a DVD player, with plenty of memory.

## ***First Aid Box***

9. Pain reliever, stomach remedies, basic cold medications.
10. Be sure you have has a copy of their health insurance card.

## ***Personal Care Items***

11. Include towels and wash cloths, umbrella and clothing, bath soap, liquid hand soap, shampoo, razor, brushes, blow dryer, toilet paper, facial tissue, cosmetics, prescription medications, shower shoes and something in which to carry toiletry items to the bathroom.

## ***Cleaning Supplies***

12. Paper towels, broom, dustpan, mop, trash bags, general cleaning solution, and toilet brush. If you have a roommate, you may be able to share the cost on these items.

## ***Tools***

13. Phillips head and flat blade screwdrivers and a pair of pliers.

## ***School Supplies***

14. A couple of reams of paper for the computer printer, tape, stapler and staples, glue stick, a pair of scissors, notebook paper, battery-operated pencil sharpener, and a calculator.
15. Two backpacks are good. One to be used for Tuesday and Thursday classes and one for Monday, Wednesday and Friday classes. A student day planner is handy.

## ***Final Advice***

You can usually pick most of these things up at a low cost at the end of the school year from a graduating/moving student. Or if you may have a roommate, consider contacting them before the school year starts and divide up the necessities. Also contact your school and double check what they allow in the dorms.

# Educational Opportunity Centers and College Access Centers

## **Boston, MA**

TERI College Access  
Boston Public Library  
700 Boylston Street  
Boston, MA 02116  
617-536-0200  
[www.tericollegeaccess.org](http://www.tericollegeaccess.org)

## **Brockton, MA**

TERI College Access  
Educational Opportunity Center  
34 School Street  
Brockton, MA 02301  
508-513-3400

## **Lynn, MA**

Educational Opportunity Center  
c/o North Shore Community College  
PO Box 3340  
Danvers, MA 01923-0840  
Corner of Broad & Market  
Lynn, MA  
781-477-2114

## **Pittsfield, MA**

The Learning Connection  
10 Lyman Street  
Pittsfield, MA 01201  
413-499-9531

## **Greater Springfield, MA**

Educational Opportunity Center  
152 Center Street  
Chicopee, MA 01013  
413-593-8807

## **New Bedford, MA**

Educational Opportunity Center  
589 South First Street  
New Bedford, MA 02741  
508-996-3147

## **Worcester, MA**

EDCENTRAL  
484 Main Street, Suite 500  
Worcester, MA 01608  
508-754-6829

## **Philadelphia, PA**

Center City Philadelphia  
College Access Center  
The Gallery I, Street Level  
9th & Market Street  
Philadelphia, PA 19107  
215-574-1535

## **Charlotte, NC**

ThinkCOLLEGE® and Career Center  
Charlotte Main Library  
310 North Tryon Street  
Charlotte, NC 28202  
704-376-4636  
[thinkcollege@hotmail.com](mailto:thinkcollege@hotmail.com)

## **Louisville, KY**

Kentuckiana College Access Center  
200 W. Broadway, Suite 700  
Louisville, KY 40202  
502-584-0475  
[nelson-claudette@hotmail.com](mailto:nelson-claudette@hotmail.com)

## **Milwaukee, WI**

COMPASS Guide (virtual site)  
414-229-6453  
[www.compassguide.org](http://www.compassguide.org)

## **San Francisco, CA**

San Francisco College Access Center  
San Francisco Main Library  
100 Larkin St. at Grove, 3rd Fl  
San Francisco, CA  
415-202-7944  
[info@scfcollegeaccess.org](mailto:info@scfcollegeaccess.org)

## **St. Louis, MO**

College Resource Center  
Urban League of Metropolitan St. Louis  
3701 Grandel Square  
St. Louis, MO 63108  
314-615-3643

## **Washington, DC**

Greater Washington College  
Information Center  
Martin Luther King Memorial Library  
901 G Street NW,  
between 9th and 10th Streets  
Washington, DC 20001  
202-393-5420

