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Grades 11/12

College Planning and Career Exploration Program

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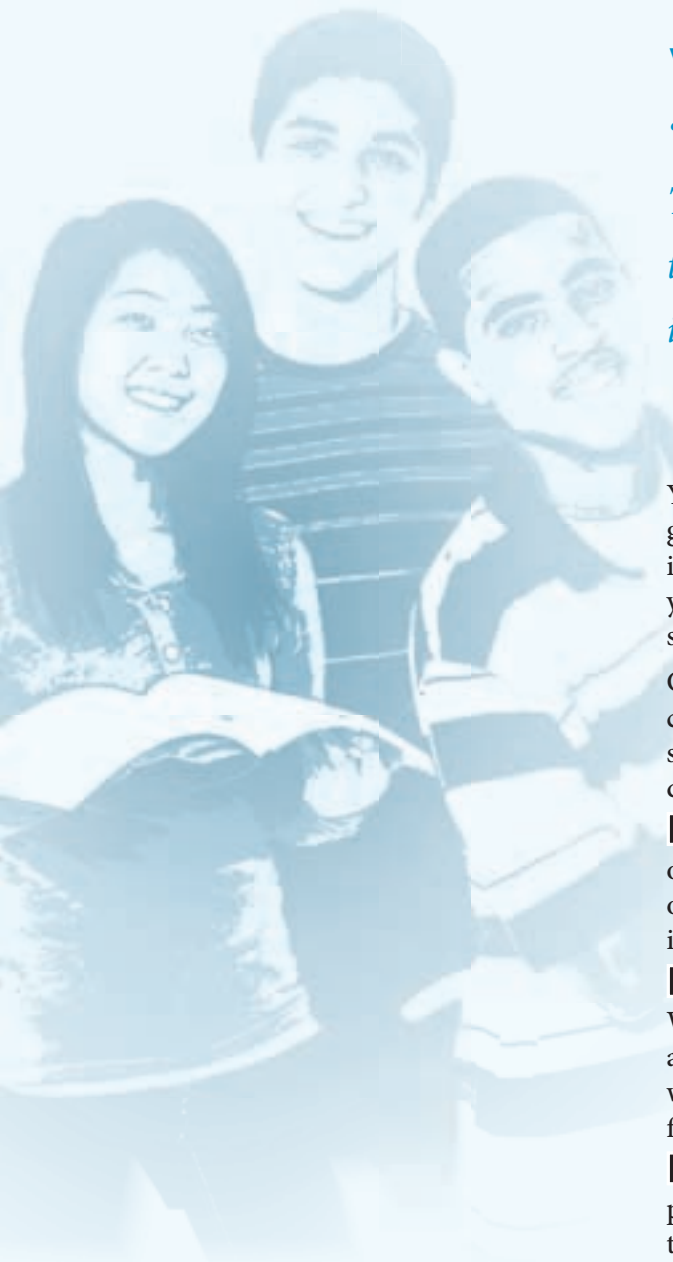
WELCOME TO COLLEGEED

WHO Am I? WHERE Am I Going? HOW Do I Get There?



VOICE OF EXPERIENCE

"CollegeEd opens up a brand new world to students. To hear that they have talents and hold the key to their dreams is a revelation that can have a profound impact on their lives."

—Charlie Barthelemy, CollegeEd Teacher, Katy, Texas

You have reached a point in your high school career where graduation is not so far away, and adult life beckons. It is a very important and exciting time that requires you to stay focused on your goals and be ready to take the final steps needed to graduate successfully and be prepared to enter college.

CollegeEd is a program that will help you make the decisions and choices that are best for you. Think of this course as a journey of self-discovery. Along the way, you'll ask yourself three very basic questions.

WHO Am I? What makes you unique? What do you like, dislike, or believe? What interests you? The more you know about these facets of your personality, the better able you will be to answer this very important question.

WHERE Am I Going? What type of future do you see for yourself? What kind of dream career fits who you are, your personality and abilities? How did other people figure out what they wanted to do with their lives? Thinking about where you might want to go is the first step to getting there.

HOW Do I Get There? What can you do now to start making your plans and dreams a reality? Asking how to get to where you want to go in life is directly related to the choices and decisions you are making now. By exploring these three questions and all the other questions in between, CollegeEd will help you develop a plan of action that will get you to where you want to be.

Roadtrip Nation

One way CollegeEd will help you create your own plan to answer life's big questions is through our partnership with Roadtrip Nation. Roadtrip Nation is a movement that seeks to empower you to actively define your own road in life. It exposes you to Leaders from all different backgrounds who have built their lives around doing what they love. These men and women have challenged themselves to answer the same questions you will be asked in this program. From them you can learn how to shed "The Noise" and create a life for yourself that will make you truly happy.

WORK ZONE

Answer the questions included in the three boxes below.

Who are you?

If you had to describe yourself, what would you say?

What words would best describe you?

Where are you going?

Are you on target for graduation?

Do you feel ready?

What will you be doing after you leave high school?

What do you think you will need to do in order to achieve your dreams?

How do you get there?

Do you have dreams for the future?

What You'll Do

- Explore your interests and talents, and how to match these to your college goals
- Research the different types of colleges, and find the ones that fit you best
- Connect your high school classes and activities to what colleges look for
- Learn good test taking strategies, and the importance of college admission tests
- Learn about skills and good habits that will help you succeed
- Understand what you'll do during the college admission process, and when to do it
- Learn about all the options available to get money for college
- Establish a network of people who will assist you to reach your goals
- Realize that your future goals are possible and that you can do it

DID YOU KNOW?

Once you know what to expect, the college admission process is not hard to manage!

Go to the WORK ZONE

Based on what you have written on page 2, write a paragraph that explains the challenges you might face on your road to your future goals. Who can support and help you to reach graduation and move beyond high school and into the future?

Challengers and Helpers Along the Way

WORK ZONE

Chart your path to your future goals. Write one or more of your goals in the "Future Goals" road sign below. Then, using the Steps to the Future word bank or your own ideas, put these steps in any sequence that would help you move toward your goal this year. Write any additional steps you need to take to reach your goals under each of the initial steps.

STEPS TO THE FUTURE WORD BANK

- Take the SAT
- Review my academic plan
- Take AP or honors courses
- Find colleges that interest me
- Research college entrance requirements
- Visit colleges
- Meet with my counselor
- Research the careers I'm interested in
- Talk with my family about my goals
- Apply to college

Future Goals

STEP 6:

STEP 5:

STEP 4:

STEP 3:

STEP 2:

STEP 1:

YOU ARE HERE

WHO Am I?

Section

1

How do you determine what you want to do when you graduate from high school? How can college help you build a meaningful life based on your interests and passions? In Section 1, you will focus on aligning your interests with career choices as you consider the college application process.

Roadtrip Nation

Define Your Own Road In Life®

How Do You Start? You Start with *You*.

Figuring out who you are and what you want for your life can be two of the most challenging aspects of growing up. Mike, Nate and Brian, the Founders of Roadtrip Nation, felt the same way when they graduated from college. Their solution was to hit the Road on a cross-country **Roadtrip**. On this Roadtrip, they talked to **Leaders** from all different backgrounds about how those individuals figured out what they wanted to do in life. The Leaders discussed how they made decisions along the way and shared their ideas about how to create a meaningful life. It was from the lessons learned on this first Roadtrip that Roadtrip Nation was born to help others define their own Roads.

As you continue through high school and college, it is important to take the time to really think about what you want for your future. Defining your own Road starts with understanding what makes you *you. What do you really love to do? What interests you? What do you do best?* Your college experience should revolve around your interests, values and talents. Asking these types of questions can help you make all kinds of decisions like which colleges to apply to and what you might study.

There are all sorts of pathways available to you after high school, whether it's heading to a four-year university, community college, or doing vocational training. When you tune into who you are, you'll be better equipped to set off on the right path for you.

One thing that might get in the way of staying true to yourself is the opinions of others. You may have already noticed that friends, family, and other people around you have views about what they think you should be doing with your life. You may feel pressure to please those people, and you may even find yourself making decisions that don't align with who you are as a person just to make them happy. When we hear suggestions from other people that don't reflect who we really are, we call that **The Noise**. It's important to shed The Noise — to let it roll off your shoulders — so that it does not influence your decisions as you start to define your own Road. Listen to yourself, genuinely consider the advice of others, and you will be able to determine what insight is valuable and in line with your true self.

On any journey, it's helpful to have a Road map. Whether it's on your phone or scribbled on a piece of paper, a Road map can show you how to get from where you are to where you want to go. The same is true when it comes to defining your own Road in life. You start

Words of Roadtrip Nation

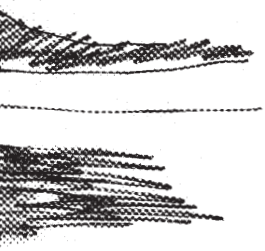
Roadtrip: A life-changing journey; to define your own Road and pursue your interests in life by seeking advice from members of your community and looking inside yourself to figure out what you are truly passionate about.

Leaders: Individuals interviewed on the Road who share the insights and perspectives they gained as they defined their own Roads in life.

at your **Set Point** — who you are today, as you are beginning to think about yourself, your life and your future. Your destination is a meaningful life, where you feel successful and happy.

Before you move ahead, begin with where you are, right at this moment. To establish your present-day Set Point, **use the space below to describe your thoughts, feelings or concerns about your future**. You may have done this before today, but allow yourself the chance to evolve. Be in the moment and think about your Set Point right now.

Some questions you might want to ask yourself are: *What am I being told my future should look like? What is my ideal vision for my college experience? What am I thinking in terms of a future career and life in general? What are the biggest fears or challenges that I face as a student right now? What are my biggest dreams for college and the Road beyond?* Feel free to write anything that comes to mind related to your future!



"(Standup comedy) felt like what I was supposed to be doing."

Wanda Sykes
Comedian and Actress

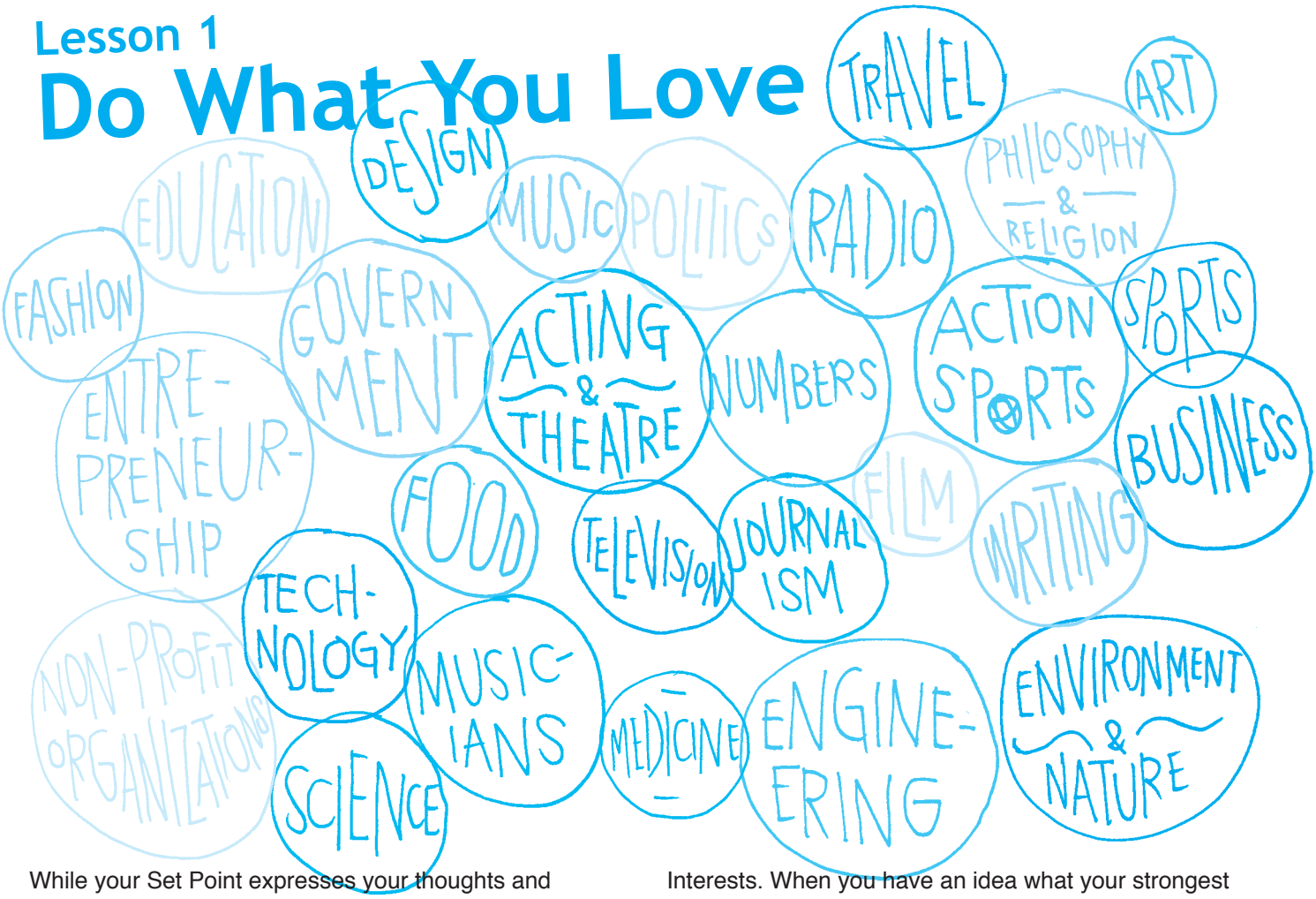
roadtripnation.com/leader/wanda-sykes

The Noise: The views of society — including family, friends, or strangers — that often influence what you think you should do with your life. It is a constant process to filter The Noise and focus on what matters most to you.

Set Point: What you know about yourself and your goals for the future when you begin your Roadtrip; used to measure your growth as you continue to define your own Road in life.

Lesson 1

Do What You Love



While your Set Point expresses your thoughts and feelings about your future, exploring your **Interests** is another key component of defining your own Road. You might have the impression that who you are today and what you love to do is separate from who you *will be* someday. You may have been led to believe that when you "grow up" and go to college, or get a job, you leave your childhood self behind. While that may be true for some people, the happiest and most successful Roadtrip Nation Leaders did not give up their Interests as they got older. Instead, they incorporated who they are *and* what they love to do into their work life.

When planning for college, pay attention to your Interests. If you aren't sure what they are yet, think about the way you like to spend your free time, the things you are curious about, and the activities that keep you coming back for more. Those are your Interests. When you have an idea what your strongest Interests are, you can begin to build your life around them. You can explore different college majors and look for institutions that offer those majors. Also, keep in mind that you don't have to choose just one Interest. Most paths in life don't focus on only one subject or use only one skill. Combining multiple interests is an even better way to make sure you stay engaged in college and the world beyond.

Look at the Interests above. Think broadly about your Interests — the things you really like to do in your spare time. Where would your favorite pastimes fall within the circles above? **Highlight the two Interest categories that are most important to you**. If you do not recognize your favorite pastime in these categories at first, try to think broadly about your Interest.

Words of Roadtrip Nation

Interest: A subject or activity that you feel a strong connection to, which you are willing to continue exploring. Basing your studies on your Interests may offer you the greatest chance of achieving happiness and satisfaction with your future.

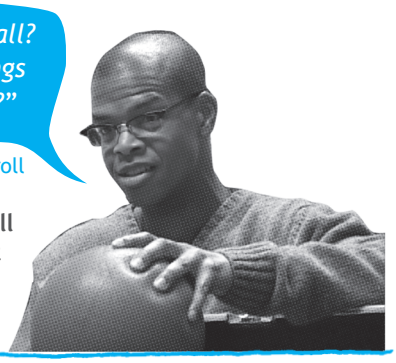
How can choosing a college or major based on your Interests help you build a life you really love?

Interest Collage

Use this area to create a collage that will inspire you to define your own Road by staying true to your Interests. You can describe it, draw it, photograph it, or even write poetry about it. It doesn't matter what you do. Just take the time to have fun and focus on something that you've always loved to do. Keep looking at this collage as you make your way through the rest of this workbook — it will help guide you as you begin making decisions about your future.

"What is your red rubber ball? What is the thing that brings you joy? Where's your joy?"

roadtripnation.com/leader/kevin-carroll



Kevin Carroll
The Katalyst
Nike

Go to **roadtripnation.com/leaders/kevin-carroll** and watch the video clip. Why does Kevin use the analogy of the "red rubber ball"?

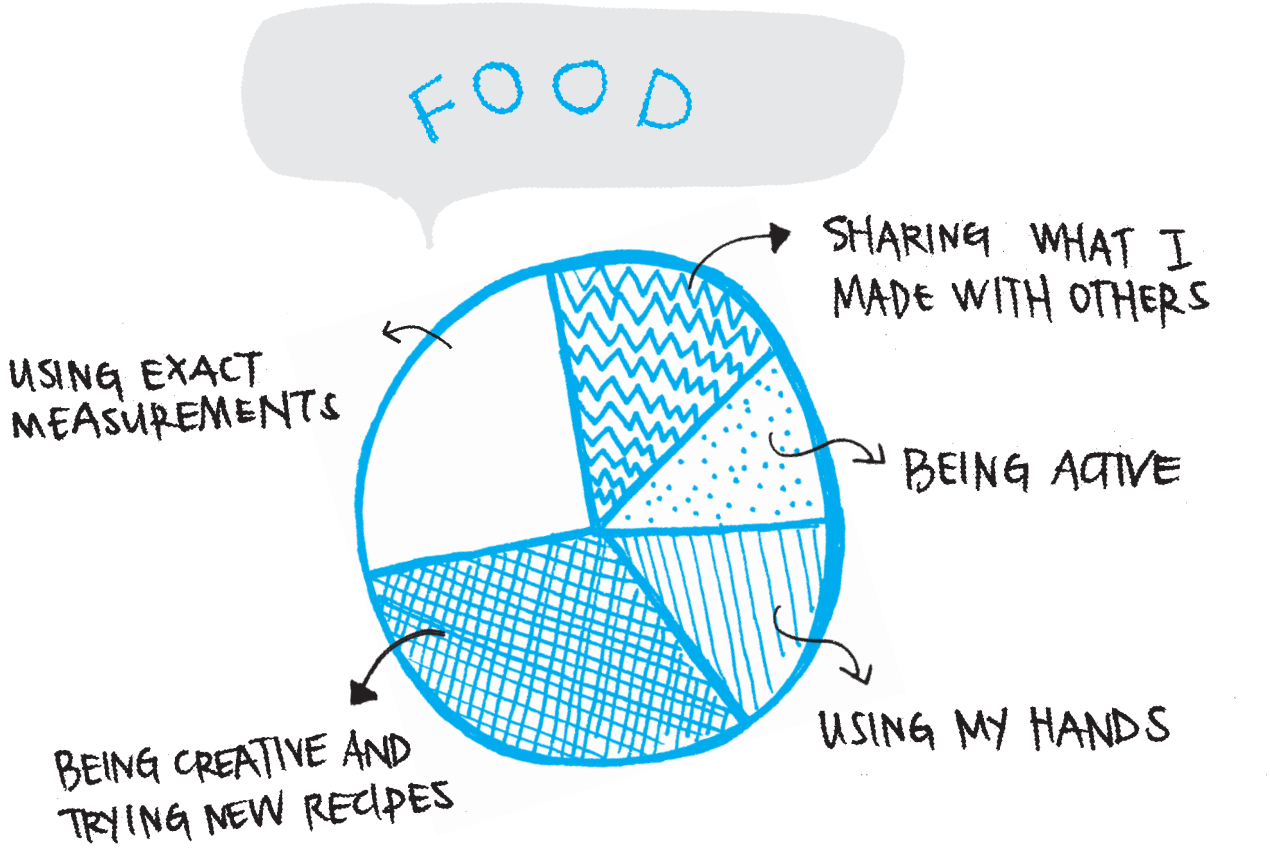
What is your "red rubber ball"?

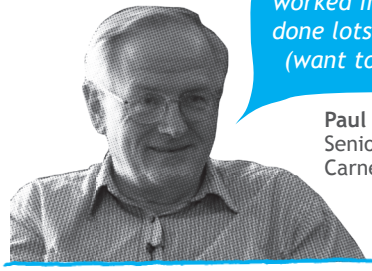
On the previous pages, you've narrowed down your Interests. Now, we want you to go a little deeper. *What is it about those things that you really enjoy?* For example, you might have said, "*I enjoy cooking,"* and highlighted Food. On a surface level, that's great information to have. It gives you something to work with, but try to take it a little further.

What is it about cooking that you like best? *Do you enjoy seeing people's reactions to your food and receiving compliments? Do you like working with your hands and raw materials? Do you find yourself experimenting with recipes to create something new? Do you get satisfaction from following the directions perfectly and getting the same result every time?*

While you may never have thought of breaking down your Interests in this way before, it's an important step because it helps you discover even more about yourself and what you really like. It helps you see how the things you "like to do" might fit into many different Interest categories. This information will give you new insight when planning for college and choosing a major.

Before moving on to the next page, spend a few minutes looking at the example below. We took the Interest of Food and broke it down into things that people often love about it. Think about what you might like about this Interest; it will help you as you complete the activity on page 11.



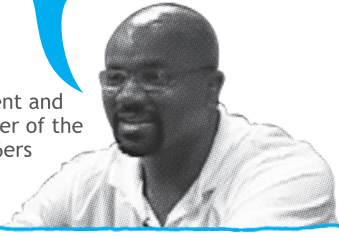


"I wanted to make a difference... I've always worked in the same sort of grand area, but I've done lots of different things... Define what you (want to) do in the broadest possible terms."

Paul Goble
Senior Associate
Carnegie Endowment for International Peace

roadtripnation.com/leader/paul-goble

"I always said that my job beats working, because I don't look at it as work. I look at it as something I enjoy doing."

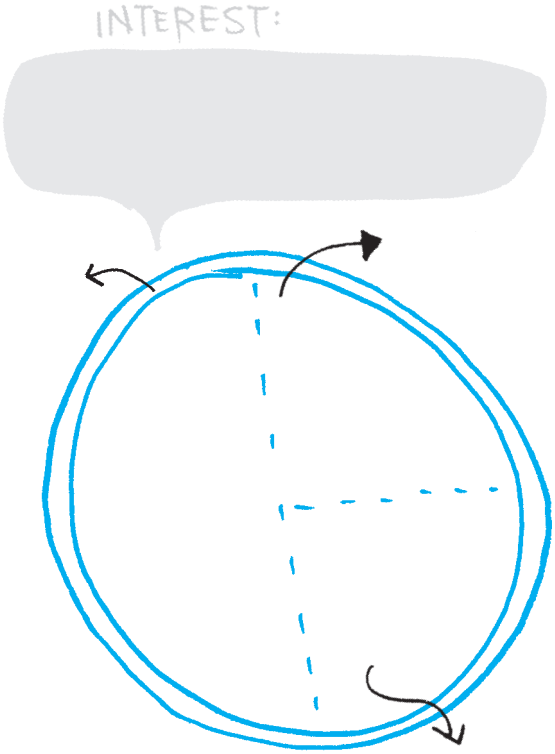


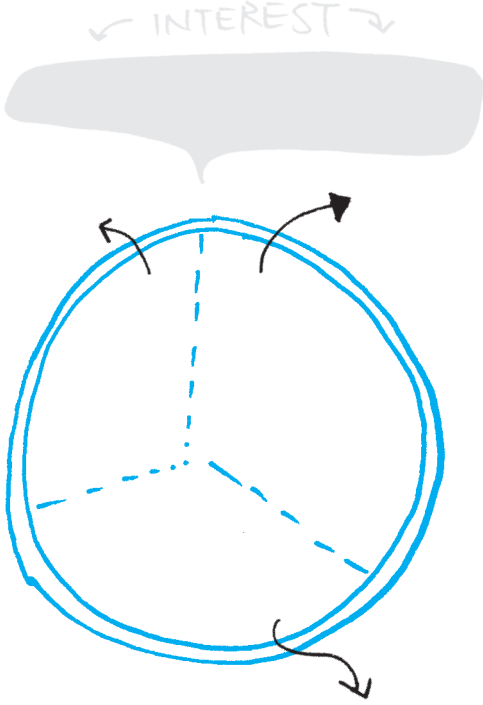
Billy King
Former President and General Manager of the Philadelphia 76ers

roadtripnation.com/leader/billy-king

In the area below, there are two charts. Above each circle, write down one of the Interests that you chose on page 8. Then, break down that Interest into the key elements that most appeal to you, following the example on page 10. We've broken down each circle into 3 segments, but if you need more spaces, go ahead and draw them in.

If you need help, here are some questions to get you started. *What part of this activity do I look forward to doing the most? What part of this Interest gives me the greatest satisfaction? When I tell stories about this Interest, what elements do I focus on? Do I enjoy working on my own or with other people? Does that make a difference in how much fun I have?*





"It was like a magnet; I just couldn't resist it. It was my own personal Interest that was stronger than any of that other stuff."

Gale Gand
Pastry Chef/
Food Network Host

roadtripnation.com/leader/gale-gand

"You have to find something that allows some piece of your soul... to participate. If you totally turn your back on that, you're setting yourself up for years of misery."

Chris Flink
IDEO
Product Design

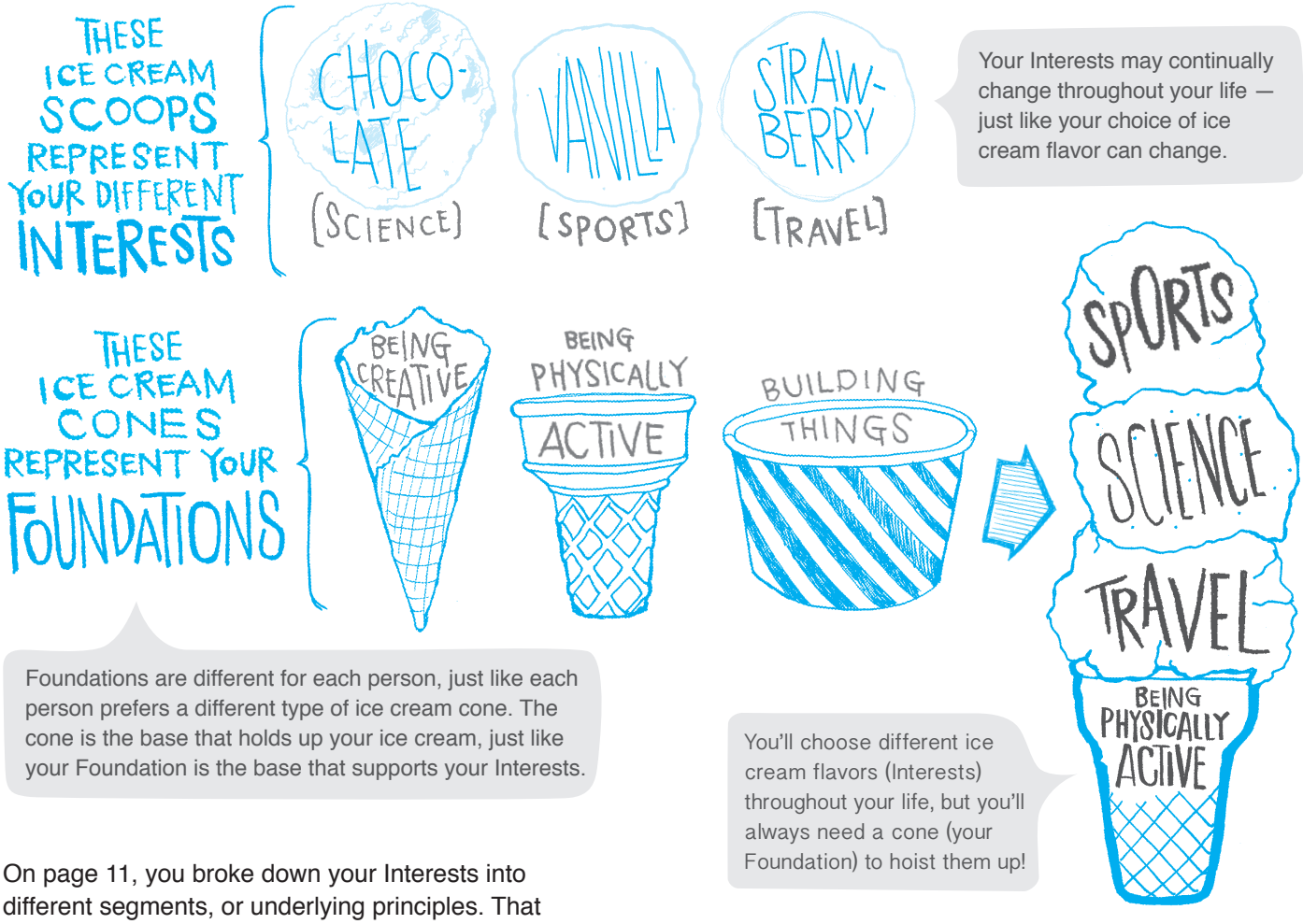
roadtripnation.com/leader/chris-fink

"The most important thing for you to do is find what makes you enthusiastic, what is going to make adrenaline run through your body, what makes you really keen about something. Passion and enthusiasm are a key element in being happy in what you do."

Patricia Janiot
CNN en Español
News Anchor

roadtripnation.com/leader/patricia-janiot

Lesson 2:
What is My Foundation?



On page 11, you broke down your Interests into different segments, or underlying principles. That was the first step to understanding your **Foundation**. Your Foundation is the central value that exists at the core of who you are. It can show up in any Interest you have and frequently appears in all of them. It's what "lights you up" and makes you excited to pursue the things you really enjoy doing. Your Interests may change as you go through life, but they will probably all share the same Foundation.

This may sound complicated, but it is really just one more way to look at your Interests. For example, perhaps your favorite subject in school has always been P.E. You love to compete, play hard and to be outdoors. You may also be interested in many different things like science, politics or travel. While those Interests seem to have nothing in common, they can all share the Foundation of Being Physically Active. You may choose to become a professional rock climber, a Navy Seal, or a chemist who creates vitamin supplements for elite athletes. These pathways allow you to remain true to your Foundation.

As you go through high school and college, your Interests and Foundation may evolve. Through new experiences, you will learn new things about yourself and what you like to do. You may make new connections between your Interests and find a new Foundation to guide your decisions. That's okay. Just remember that you will find your greatest happiness and satisfaction if you follow the educational and career paths that allow you to remain true to your Foundation.

One way to figure out your Foundation is to study the pie charts you created on page 11. Consider the following questions as you reflect on what you wrote: *What elements do your two Interests have in common? What makes you happiest about both activities? What other Interests could you imagine trying if it included this element?* The more you are able to find overlap between your Interests, the closer you are to discovering your Foundation.

After reviewing your Interests, highlight the Foundation that seems to best represent what is truly important to you.

As long as I am _____, I'll be happy.

"The key of knowing what to do is knowing who you are."

Charles Garfield
Psychologist
Shanti and UCSF
School of Medicine

roadtripnation.com/leader/charles-garfield

Words of Roadtrip Nation

Foundation: The central value that exists at the core of who you are. Your Foundation can show up in any Interest you have and frequently appears in all of them.

Reread the Foundations in the circles above. Is there anything you can think of that is missing from this group? Explain.

_____

_____

_____

Leader Quotes

Read each Leader's quote below and answer the question that corresponds to it.

"Your heart is like a GPS system. You don't know where you're going and that's the scary part about it. A lot of people are afraid of pursuing their dream, because they don't know what's behind the next door, or what's around the corner. I say listen to it while you can. Listen to it. Follow it."

roadtripnation.com/leader/van-taylor-monroe

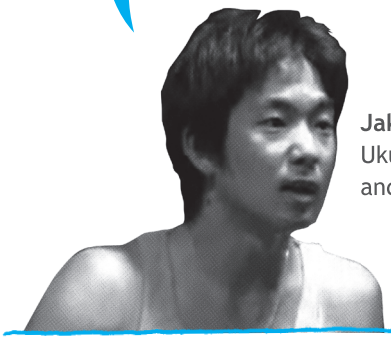
What do you think Van Taylor means when he says "Your heart is like a GPS system?" When have you felt your 'heart' steering you in a certain direction? Did you listen? Why or why not?

Van Taylor Monroe
Shoe Artist

"If I can truly be myself and figure out who I am and do that all the time, then I am going to be the best in everything that I do."

roadtripnation.com/leader/jake-shimabukuro

What subject, sport or hobby allows you to truly be yourself? How does it bring out the best in you? Is there something you have to do on a frequent basis that brings out the worst in you? What makes you less than your best self?



Jake Shimabukuro
Ukulele Musician
and Spokesperson

"You have to cultivate those things that bring you joy. You have to know what you love."

roadtripnation.com/leader/charline-gipson

What is the one thing that brings you the most joy right now in your life? Why does it bring you joy? How can you incorporate that experience into your life more often?

Charline Gipson
Corporate Lawyer
Davillier Law Group ILC

Foundation Insight

Defining your own Road in life is about making decisions that reflect who you are and what's important to you. **Consider the insights you've gained about your Foundation and how they can help you as you plan for college; then answer these questions:**

How can that knowledge help you make decisions about high school, your courses and extracurricular activities?

HOW CAN YOU TAKE WHAT YOU'VE LEARNED AND APPLY IT TO YOUR COLLEGE PLANNING?

How might it influence your choice of a major or future career path?

"Stop being outside of who you are and watching your life from the sidelines. This is all part of an evolution...We are a total sum of our life experiences."

Penny Brown Reynolds
Judge, Author and
Ordained Minister

roadtripnation.com/leader/penny-brown-reynolds

Take a few minutes and think about Penny's quote above. Use the lines below to explain the quote in your own words.

List three life experiences that have shaped who you are.

1.

2.

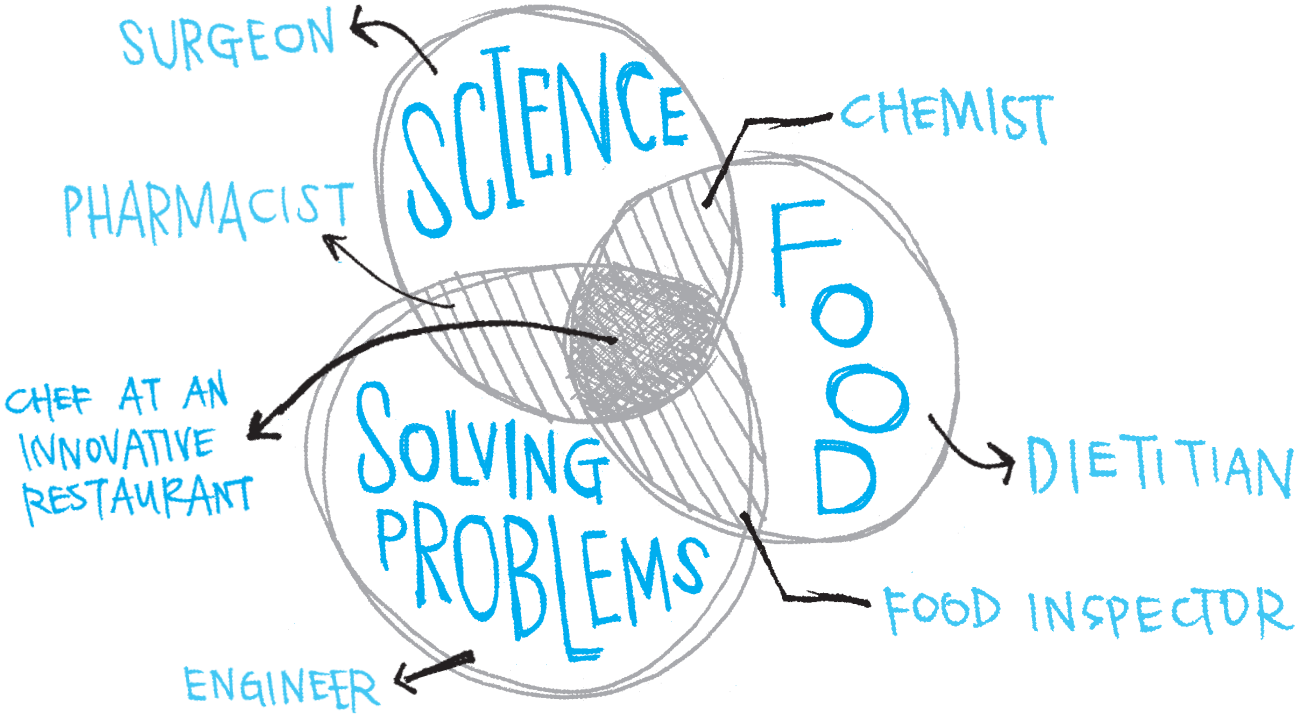
3.

Lesson 3:
The Road Map

When we first introduced the concept of defining your own Road, we talked about how important it is to have a Road map — something to help you get from Point A to Point B. While you may take a lot of detours, a Road map will help you get back on track and reach your final destination. When you define your own Road, that destination becomes more meaningful because it is built upon the Interests and Foundation that matter to you.

Creating your own Road map in the Roadtrip Nation sense is not about taking the shortest route possible. It doesn't even look like any map you have ever seen. It is about discovering as much information as you can about yourself and where you want to go. You have to begin with your Set Point, then add your Interests and include your Foundation. When you combine these elements and see them as a whole, you are creating a solid base of knowledge about who you are. Having that information at your fingertips will make it much easier to make decisions that reflect what matters to you most.

Take a look at the Road map below. Just like you, many of our Leaders have multiple interests — they didn't want to choose just one Road, so they combined their Interests together, along with their Foundation, and built a life they really love. Homaro Cantu is an inventor and loves science, but he also wanted to work with food. Now he's created an innovative restaurant (where there are edible menus!) built around his inventions and his love for solving problems.



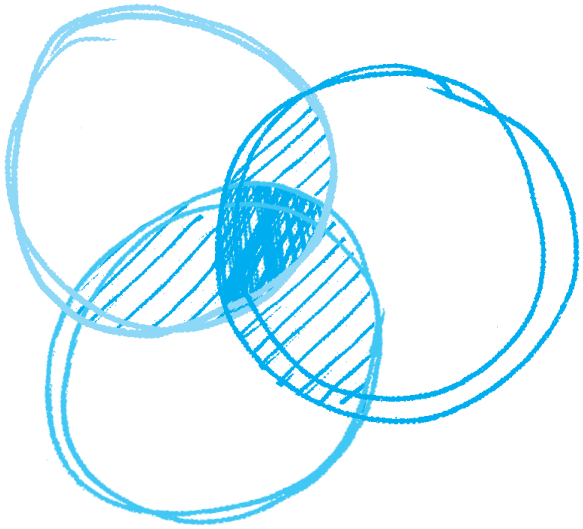
"As long as you're passionate and you can find your creative niche, there's nothing that you can't achieve."

roadtripnation.com/leader/homaro-cantu

Homaro Cantu
Chef/Inventor
Moto Restaurant

Now it's your turn to create your own Road map! Fill in the circles in the area below with your two main Interests from page 8 and your Foundation from page 13. Notice that they can exist on their own, but they also work together to create a single unit. Their combination forms something new, larger and more representative of all the parts of you.

Next, brainstorm and write down the names of any professions, jobs, or educational paths you can think of that combine your Interests and your Foundation. Use the example on page 16 to help you. However you can, imagine how you can combine all three of the circles to create the best possible fit for you. You can work with a partner or check out **bigfuture.collegeboard.org/majors-careers** if you need more ideas.



LEGEND

- Professions / Pathways that align with an individual Interest or Foundation
- Professions / Pathways that combine one Interest and Foundation or both my Interests
- Professions / Pathways that combine both my Interests and Foundation

What did you discover by combining your Interests and Foundation and creating your own Road map?

Of the potential careers you thought of, which one would you look forward to exploring most?

Watch *Roadtrip Nation* Online

The activity on the previous page was a basic Road map to get you thinking about how to get where you want to go. However, a hand-drawn map of a place you've never been before might still leave you a little unsure about the direction in which you're headed. It might help clear things up if you could find people who have been there before you, like Leaders with similar Interests and Foundations who have successfully defined their own Roads in life. Leaders can share their insights about what to look for and how to prepare yourself for your future. Their experiences might inspire you to dream bigger for yourself.

There have been many young people who have hit the Road with Roadtrip Nation, traveled across the country in a Green RV, and have collected stories of how Leaders have created their own life Road map. To hear Leaders' stories about how they made decisions, go to roadtripnation.com/watch. Here you will find the current season's episodes of *Roadtrip Nation*, as well as an archive of past episodes. Go online and find Leaders, stories and inspiration which relate specifically to your personal Interests and Foundation.

The Roadtrip Nation Interview Archive

Many Leaders have been featured in episodes of *Roadtrip Nation*, but there are still hundreds of Leaders to explore in the Roadtrip Nation Interview Archive. There, Leaders share thoughts about their Interests and Foundations, as well as their educational and professional experiences. Each has a unique perspective on staying true to their own path, even when it was difficult. You can visit roadtripnation.com/explore and watch clips with Leaders from all walks of life who align with your Interests and Foundation, and who can give you insight and advice as you begin the college planning process.

As time passes and you find new Interests, or if you decide you want to build on a new Foundation, you can always recreate your own Road map. Defining your own Road is all about making your own decisions about what is right for you.

"At some point in your life, you have spent all of your heart and soul following the kind of activity about which you are absolutely passionate. One of the great privileges we have is the opportunity to follow our dreams."

roadtripnation.com/leader/jim-yong-kim

Dr. Jim Yong Kim
Physician
Partners in Health

Do an Internet search of Dr. Jim Yong Kim's life story. What different things has he done in his career to get him to where he is today?

To learn more about the Roadtrip Nation story, check us out online in the About tab located at **roadtripnation.com**. Here you will find out more about our Movement, watch interviews with Leaders featured in our Interview Archive, and learn about other ways to get involved.

Watch an online episode of *Roadtrip Nation*, paying close attention to the Leaders' stories. Then, fill in the graphics below. You can always search the Roadtrip Nation Interview Archive to watch other Leaders share insights about their Roads in life.

favorite quote

NAME:

OCCUPATION:

WHAT I LEARNED:

favorite quote

NAME:

OCCUPATION:

WHAT I LEARNED:

favorite quote

NAME:

OCCUPATION:

WHAT I LEARNED:

favorite quote

NAME:

OCCUPATION:

WHAT I LEARNED:

Wrap Up: Who Am I?

Understanding who you are and defining your own Road in life is a continuous process. While you start at your Set Point, the journey really begins when you identify your Interests and understand what it is that you truly enjoy about them. It continues as you recognize your Foundation and discover who you are at your core. Combining your Interests with your Foundation allows you to focus on an educational path that will be meaningful and satisfying. As you grow and gain more life experiences, this process will evolve. The better acquainted you are with yourself, the more your Road will reflect who you want to be.

Take a few minutes to reflect on what you have learned in Unit 1. If you need to, refer back to the previous activities as you respond to the following questions:

Looking back at what you wrote about your Set Point on page 7, how have you changed over the course of these lessons? Update your Set Point on these next few lines.

Which lesson provided a better understanding of yourself and what you want? (Interests, Foundation, Road map) Explain.

After completing these lessons, what decisions are you able to make about high school or college?

Based on what you've learned, name one concrete step you will take at this point to achieve a goal as it relates to your education.

As you make your way through the rest of this workbook, continue to reflect on your Interests and Foundation and what makes you *you*. Your teachers, counselors and parents are a great resource to start the conversation. The more often you take the time to consider who you are and what you want for yourself, the more genuine your Road to (and through) college will be. The more genuine your path, the more confident you will feel that you are doing what you're meant to be doing and living a life defined by you.

Let's be Social!
facebook.com/RoadtripNation
twitter.com/RoadtripNation
youtube.com/roadtripnation
flickr.com/roadtripnation

WHERE Am I Going?

Section

2

Where can you go to follow your passions and prepare for a career? What do you need to do to make it all happen? In Section 2, you will learn how to figure out what you want in a college. You will ask yourself many questions in order to learn what meets your needs.

UNIT 2

How Can You Decide What's Right for You?

Where Should You Start?

Choosing a college that fits your needs, goals and values will be one of the most important decisions you make. It is a decision that requires you to answer all sorts of questions for which you may not have immediate answers. Do you want to stay close to home or try out a new location? Would you like a rural or urban setting? Do you want to attend a large or small school? These are just a few of the questions you must begin to answer to choose a college that fits you and suits your social and academic needs.

LESSON 1	LESSON 2	LESSON 3	LESSON 4	LESSON 5
The Search Begins with You	Discovering What's Important	Exploring Colleges	Expanding Your College Knowledge	College Fairs and Campus Visits
Pages 24–27	Pages 28–31	Pages 32–33	Pages 34–35	Pages 36–37

VOICE OF EXPERIENCE

"You want to go to a school you're excited about. No matter what you want to do, there is a school out there for you. A college shouldn't be just a place to get a degree; it should be a place where you learn, and not just academically but emotionally. And it should be fun, too!"

WORK ZONE

How can I explore what I need and want in a college?

How can I find the colleges that are the right fit for me?

The Search Begins with You

Finding a Fit

Do you thrive in a lively environment, full of large numbers of diverse people? Or do you prefer a quiet, more rural setting? Thinking about your personality and your interests, as well as the careers that interest you most right now, will help you consider colleges that will fit you. With some thought, and some research, you can find a school that will expose you to new knowledge and skills and hopefully help to provide you with a satisfying way of life.

Who Are You?

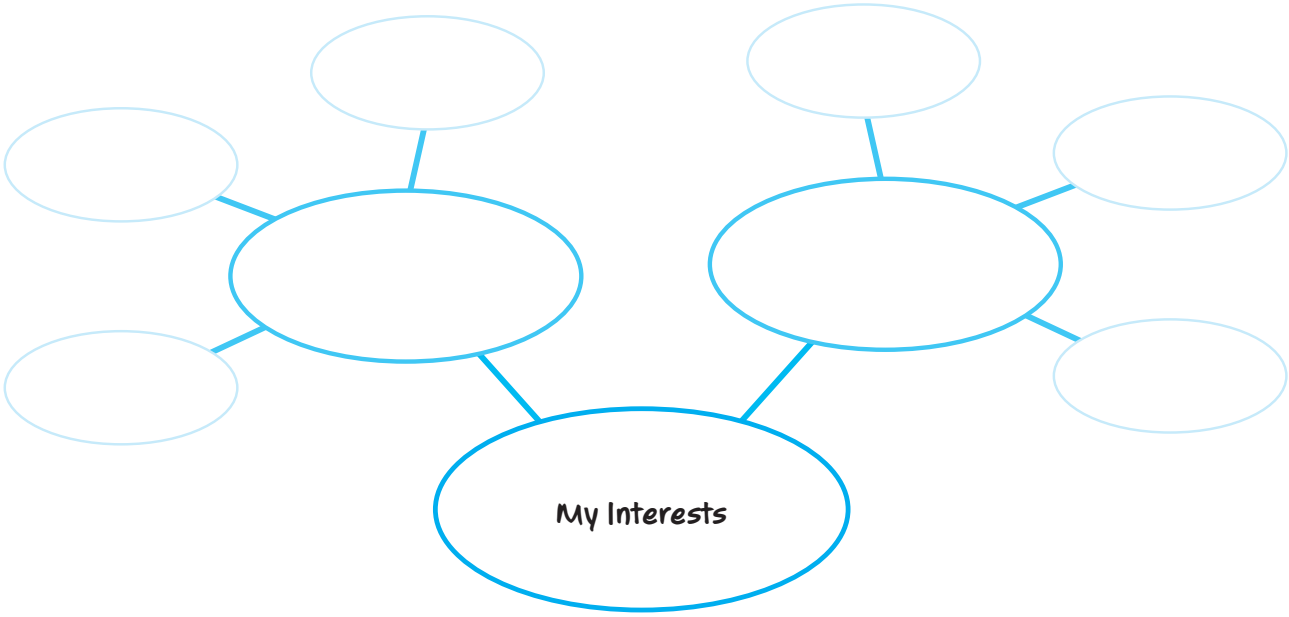
The first thing to think about when you're choosing a college is you. In most everyday matters, you probably just "know" what you like. You like chocolate ice cream, blue shirts and watching football. You know those things because you have made those choices a thousand times. You've tried other things and looked at other options, so making a decision is easy. Choosing a college or university is new. It's also a little more complicated. You need to think about your values, your gifts and your strengths. Think about the kinds of people you like to be with, and the locations you're happiest in—cities, beaches, cold places or warm places. This will help you figure out what kind of school will fit you.

Academic Needs and Wants

A very big part of knowing yourself is knowing what you want to learn. Maybe you already know what you want to study in college. If you don't, think about the classes you're taking now. What interests you most? What do you try to find out about when you're on the Web? What books do you read outside of school? Do you get excited about astronomy, or are poetry slams more your style? Do you enjoy being outdoors, or have you already designed a video game? Recognizing the interests you care about today could help you discover what you want to learn. Deciding what you want to learn will help you decide what school will meet your academic needs.

WORK ZONE

Talk with a partner about the things that interest you. Complete the web with words or phrases that describe your interests. Note that some of the ovals are associated with one another.



What Is Your Future?

Many high school students have some idea of the kind of career they would like to have. Some know exactly what they want to do. Others are just beginning to explore their own futures. Whatever level you've reached in planning your future is acceptable. However, anything you already know about your future can help you in your college decision-making.

So, think about your future. Where will you be living? What kind of work do you think you'll be doing? What will you be doing in your spare time? Do you want your college experience to lead directly into that future? Or do you want the years you spend in school to be a different kind of experience, such as something unusual that will broaden your view of the world? It's up to you.

Go to the WORK ZONE

KNOW YOURSELF

Getting to know yourself might take a little time. Try sitting down with a friend and interviewing each other. Here are some questions you might ask each other:

- Do you enjoy talking to people you don't know well?
- How would you feel about exploring a new city?
- Do you like figuring things out and solving problems?
- Do you like building things?
- Do you think you're good at planning?
- Would you rather plan an event or go to one?

Be creative and think of interesting things to ask each other. You might find out things you never knew about yourself.

Without thinking about any particular college, write a description of your "ideal college." Tell where it is, how big it is, and what it offers you. Consider your interests when describing it.

My Ideal College

It's Up to You

Finding a school that is just right for you is an extremely personal decision that requires careful research and reflection. Seek out the advice of older friends and siblings, parents, teachers and counselors in your quest to find the right school for you. Ultimately, you should choose a college that feels right for you, based on a close examination of your interests, goals and needs.

The Search Starts with You

It's all too easy to focus on which schools are going to accept you, and that will certainly be important in the final decision. But that is not where your decision-making should begin. Choosing a half dozen schools at random and taking whoever accepts your application is a recipe for disaster, even if you apply to the "best colleges" you know. You are choosing schools as much as they are choosing you. This is a chance to find a place you'll thrive, a place that will help you lay a foundation for your life. "Best colleges" should mean the colleges that are best for *you*. This decision is about you, not your family, what your friends are doing, or college rankings.

Your Dream School

Think about what you need and want in a school. A school's academic offerings should meet your academic needs, and its social offerings should also meet your social needs. As a result, you need to review your academic interests, living situation and extracurricular activities. The activities you take part in now will give you a lot of clues to what you may want in a school, even if they don't give you all the answers. Take a look at the choices you've made so far in life and see if they lead you to a future choice.

You Outside of School

Go beyond your school experience to explore who you are and what you need. Perhaps you've been working during high school, either during the summer or after school. Look at what you have liked about your time at work and what you haven't liked as well. If you've done volunteer work, such as for a pet shelter or a park program, that can be an indicator for you, too.

What's your role in your family? Are you the one who's always taking care of important family matters? Or are you a bit of a rebel, questioning and challenging? You may not see the connections between some of these

WORK ZONE

On the chart below, create a personal profile that you can use throughout the process of choosing a college.

Main Interests	Career Goals	Skills and Talents	Extracurricular Activities	Work/ Volunteer Activities
Music	Music director	Play guitar	Chorus	Play in my church group

things and your college choice, but here's the simple truth. The more you know about yourself, the better your decision will be about which college to attend.

Your Decision-Making Team

Although the final decision is yours, it helps to have a good team behind you. Your friends and family members are a crucial part of that team. If they went to college, they may have experiences to share about what worked and did not work for them. If they didn't go to college, they will have wisdom derived from their work experience. Most importantly, though, they know you. They may even know things about you that you don't know yourself.

Your school counselor and teachers are part of your team as well. They can be great resources if you use them. They can help you explore your interests and your possibilities. They can also provide concrete information as you do your research.

Go to the **WORK ZONE**

STAY ON TRACK

It's important to know what you need and want in a school. List your needs and wants below. Remember that they can change as you go through the process.

Needs

Wants

Use the chart below to review your decision-making team. In the left column, write the people who can help you prepare for college. In the right column, write a brief description of what role you expect each person to play.

Team Member	Role
parent	help me decide where to visit

Discovering What's Important

First Round Elimination

There are nearly 4,000 **accredited** two- and four-year colleges. They have different offerings, different campuses, different traditions and different student bodies. You need to figure out what is most important to you in order to come up with a manageable list of colleges to apply to.

Types of Colleges

A good place to begin the narrowing down process is to look at the type of college you would like to attend. You might want to choose a liberal arts college, which offers a well-rounded education with an emphasis on history, literature, art, science, social sciences, philosophy and languages. These schools are usually small to medium-sized and often have small class sizes.

However, a university might also be right for you. A university is usually a collection of colleges or schools. You could choose the school of arts and sciences at a large university or, if you have a special interest, you might choose a college based on that, such as a college of education or a business school.

Community colleges have many advantages. You can spend two years, usually at a lower cost, and either get training for a specific career or discover an area of study you want to pursue and transfer to a four-year school. **Vo-tech/career schools** give you the opportunity to take classes that are focused on career training, often with teachers from the specific industry. **Specialized schools** also offer a great alternative for people who have made a career choice, such as nursing.

Range of Offerings

Besides the type of school you want to attend, there are other considerations. Does a particular school offer the major you're interested in, for example? You may not

WORDS FOR SUCCESS

accredited *recognized by an accrediting organization or agency as having acceptable standards in its programs, facilities and services*

vo-tech/career college *a college that prepares students for a particular career*

WORK ZONE

On the chart below, create a list of colleges to which you might want to apply.

My College List

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

have made a final decision about your major, but you may have a general area of interest. The schools you're looking at should offer majors in that area.

If you are not sure what you want to study, a liberal arts college or an arts and sciences college at a university will give you a solid educational foundation and a wide range of options. Campus activities, such as sports and theater, and the opportunity for an active social life might be of interest to you, too.

If you go to a college where students live on campus, you will want to consider the housing options. What are the dormitories like? Is there off-campus housing available, and at what point are students allowed to live off-campus? All of these issues are important to consider.

Key College Factors

You will also want to consider the size and diversity of the student body, which will depend on a variety of factors. One of those factors is the location of the school. Location can mean many things: staying in state or going out of state, staying close to home or going far enough away that you'll only get home during major college breaks. It can mean choosing a city college, with all that a city has to offer, or a rural campus, close to the great outdoors. You might have several locations that suit you, and each choice will help you begin to focus on the types of colleges where you'll be happy.

You will want to look at special academic programs that might serve your needs as well as campus life in general. Are sororities and fraternities a big part of life on campus? Is there a challenging intellectual atmosphere? Of course, cost is a consideration as well, but know that there are many financial aid options available. Go to the **WORK ZONE**

TIP

Don't let your preconceived notions of a college or its location shape your opinion. There are a variety of colleges across the country. Explore what makes them unique.

specialized school *a college that specializes in a particular area, such as art*

Write an essay explaining the reasons you picked one or two of the colleges on your list on page 28.

Why I Picked the Colleges in My List

Thinking About a Major

Is Choosing a Major Important?

You may have just a clue or a pretty good idea of what you want to major, or concentrate your studies, in. Most students start college "undecided" and make up their minds about what they want to major in once they've taken some courses.

College will introduce you to many fields you haven't had a chance to explore in high school. Most high schools don't have courses in marine biology, for example, or chemical engineering, textile design or physical therapy. There are 900 majors recognized by the federal government. How many do you think you could name? How many would you like to consider before you make your choice?

Will Knowing Your Major Help You?

It would be good to have some idea what majors, or what broad categories of majors, interest you. That will play a role in your choice of college. Most colleges offer dozens, if not hundreds, of majors, and many students change majors several times. College is designed to let you explore.

If you know exactly what you want to study, find colleges with programs that appeal to you. If not, make a decision as soon as you feel comfortable. You'll take about a third of your courses in your major field. You want to find something you enjoy and do well, because you'll do better in college if you're studying something that really interests you. Having some idea of your major will also help you move through college on schedule. You don't want to have to backtrack and take additional courses because you decided late.

Majors and Careers

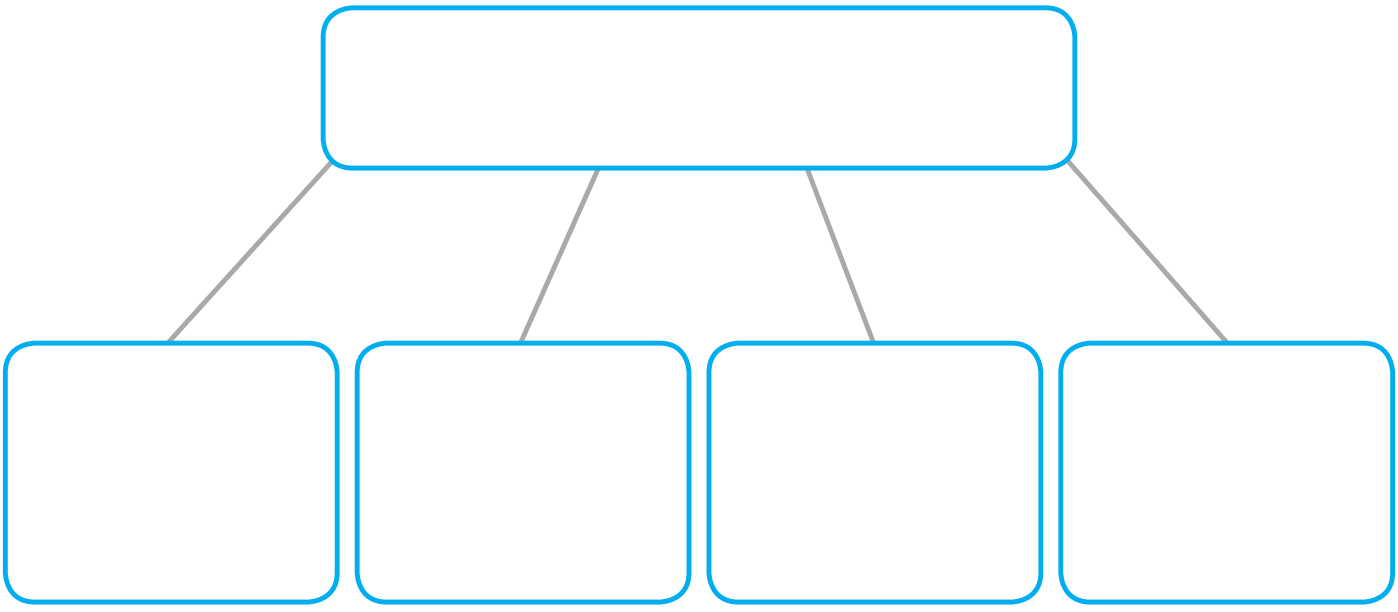
Majors are related to careers, but the connection is loose. Some majors, such as fashion merchandising, prepare you for a specific career. Other majors, such as English literature, are less connected to one particular career. An English lit major could become a teacher, writer, editor or lawyer among other careers. The skills you build in college and in your first few years in the workplace will eventually be more important than your specific majors. You will probably be a lifelong learner, obtaining additional skills as you work.

Go to the WORK ZONE

WORK ZONE

Careers and Majors

On the diagram below, write a career in the large box in which you might be interested. In the smaller boxes, write majors that would help you in that career.



How will your choice of major influence your choice of a college to attend? How will you choose a college if you're unsure of what you plan to major in?

Choosing a Major

Exploring Colleges

Resources for Exploring

There are many trustworthy resources you can use to research colleges. Each will offer something different. You should use them in different ways. Always use the right tool for the job.

Facts and Opinions

You'll first want to think about whether you're using an **objective resource** or a **subjective resource**. An objective resource presents "just the facts" about colleges and universities, and the facts can be very useful. Objective resources give you a good idea of the basics—quality of education, location and social and academic offerings. Subjective resources include opinions that various people have formed about the school. Subjective resources may be based on or include students' or researchers' opinions about college features. They can give you a good sense of how people who really know the school feel about it. Ask your counselor what resources he or she recommends. You will probably want to consult both types of resources. Just be aware of what you are using.

The Facts

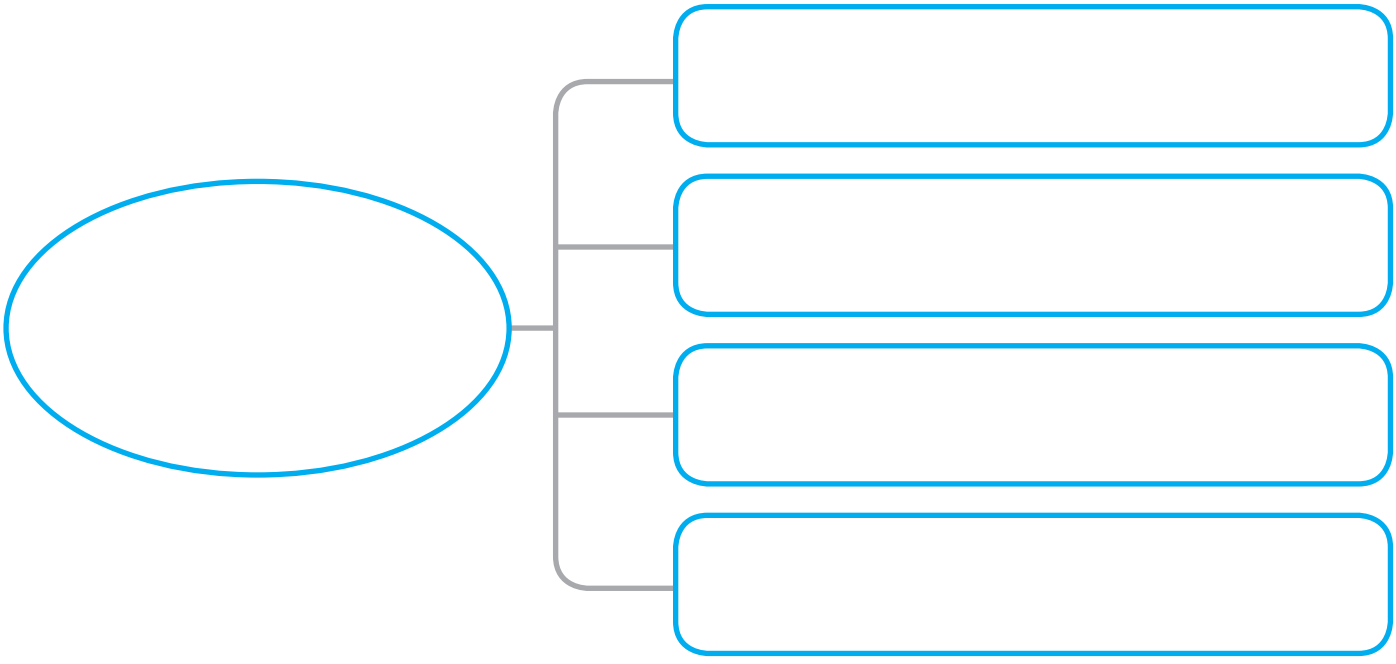
Some of the facts you can find out about a college are retention rate, graduation rate, faculty profile, test scores and admission requirements. The retention rate tells you how many students who enter the school choose to stay there. A high retention rate is a very good sign. The graduation rate tells you how many students who enter actually graduate from the school. This is important, too. A high graduation rate indicates that the school is attracting the right students.

WORDS FOR SUCCESS

objective resource *source of factual information*	**subjective resource** *source of feelings and opinions*

WORK ZONE

Write the name of a college that interests you in the left oval. Then think about and list in the longer ovals the objective information, such as number of students, you consider most important to know about that college.



Using the Internet to Plan for College

You can do a lot of college planning online — from finding colleges to consider, to calculating how much financial aid to expect, to organizing the application process.

Looking at College Websites

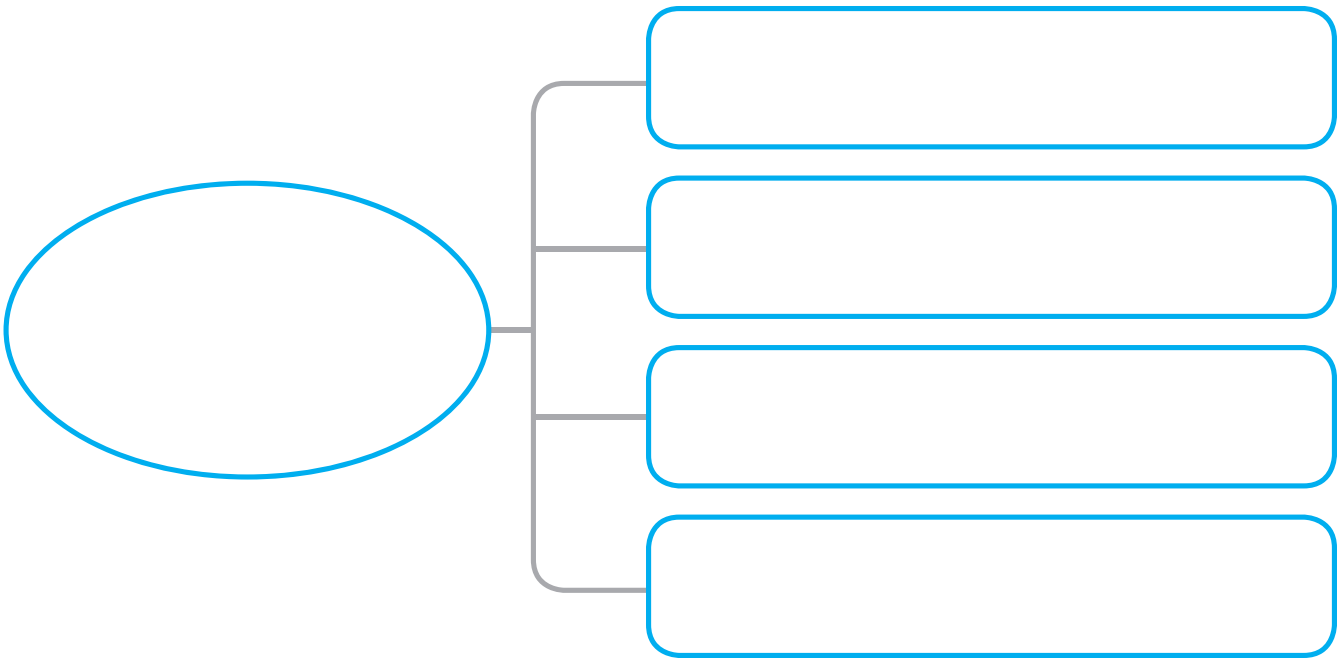
Just about every college has its own website, which is often the best source for detailed information about that college. You can see a complete list of majors and courses offered, or find that college's particular application deadlines. Not all college websites are created equal, however. Some are better designed than others; some are easier to navigate; and some are better at keeping information current. If you have trouble finding certain information, look for a "site map" — usually at the bottom of the screen — which is like an index of everything in the site.

And keep in mind that the quality of the website does not always reflect the quality of the college.

Searching for Colleges Online

When using college search engines, remember that "less is more" when creating your search query. Searching on more than two or three criteria often results in no "hits" because the program will only find colleges that match all of your criteria. That means a college that has four out of five of the things you are looking for won't come up, even though that college may be a good match for you. It's best to divide your criteria into several searches, and then compare results to find colleges that come close to what you are looking for.

In the left oval, write the name of the college you listed on the previous page. On the right, write some of the subjective information, such as various student opinions, you consider the most important.



Expanding Your College Knowledge

Researching and Asking Questions

The closer you get to decision time, the more you need to know about the colleges you're considering. That is going to mean reading and researching and, most importantly, asking questions. Fortunately, college representatives are ready and willing to answer any questions you have.

Finding the Right Questions

Are you feeling that you have more questions than answers about where you want to go to college? Don't worry about it. Just finding the right questions to ask is crucial. Your questions should reflect what's important to you, from "Do you have a debate team?" and "Can I get vegan meals in the cafeteria?" to "What was your basketball team's record last year?" Be sure to write your questions down when you think of them. You will have plenty of opportunities to ask them in the months ahead. You want to be prepared to take advantage of those opportunities.

Questioning College Students and Staff

Colleges will always welcome your questions. That just makes sense. They want you to know everything you want to know about their school. Of course, you'll get a lot of answers if you're able to meet in person with someone at the college. But even if you don't conduct an interview, you can e-mail questions to college staff. Whenever possible, be sure to direct your questions to the person or group who most likely will be able to answer them. If you're not sure, you can send your questions to your main contact at the school. So write down and keep track of your questions, especially for the admission staff, current students, the faculty in your major area (if you've chosen a major) and the people in the financial aid office.

WORK ZONE

At the top of each column below, write the name or position of a teacher or counselor you could ask about colleges. Then, write several questions you could ask that person.

Name /Position _____	Name /Position _____
Questions	**Questions**
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Questioning Friends and Family

You'll want to ask your friends and family—and your teachers and counselors—some questions, too. They may know about the colleges you're considering, especially if the colleges are near your home. More importantly, your friends and family know you. They know what you're like and what's important to you on a day-to-day basis. They can help you be sure that you're keeping in mind who you are and where you'll fit best.

Evaluating the Information You Are Gathering

The results of your ongoing research will be a wealth of facts and opinions. Be sure to keep the two separate in your mind. And remember that only you can weigh what is important to you. At a certain point, you will undoubtedly know enough to make good decisions about where to apply.

Go to the WORK ZONE

STAY ON TRACK

Keep a small notebook just for writing down the questions you want to ask a college. It will come in handy!

KNOW YOURSELF

To get your thoughts flowing, review this list of people with some sample questions you might want to ask them.

Teacher Do you think "State University" is a good place to study (biology, English literature, computer science, etc.)?

School Counselor Have other students from our school with grades similar to mine gotten into State U.?

Family Member Do you think I'd be happy at State U.?

Friend Would anything make me unhappy or dissatisfied at State U.?

College Representative What do you think draws people to State U.?

Current Student What do people do on the weekends at State U.?

At the top of each column below, write the name of a family member you could ask about colleges. Then, write several questions you could ask that person.

Name _____	Name _____
Questions	**Questions**
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

College Fairs and Campus Visits

Face-to-Face Contact

Doing research using books and the Web is very valuable, but there are also some real advantages to talking to people face-to-face. College fairs and campus visits give you the opportunity to do just that. You will want to be sure to prepare so that you can get the most out of them.

College Fairs

At a college fair, dozens of colleges have booths, information and representatives. The fairs are usually held at high schools or convention centers. The reps will be eager to talk with you, describe their college and answer your questions. They'll give you brochures and catalogs if you're interested in their school. When you go to a college fair, be prepared. Think about general questions you have for colleges. Then, think about specific questions you have for specific colleges. Get a notebook and make notes about the questions you want to ask. When you're at the fair, write down the answers to your questions.

Make the Most of the Fair

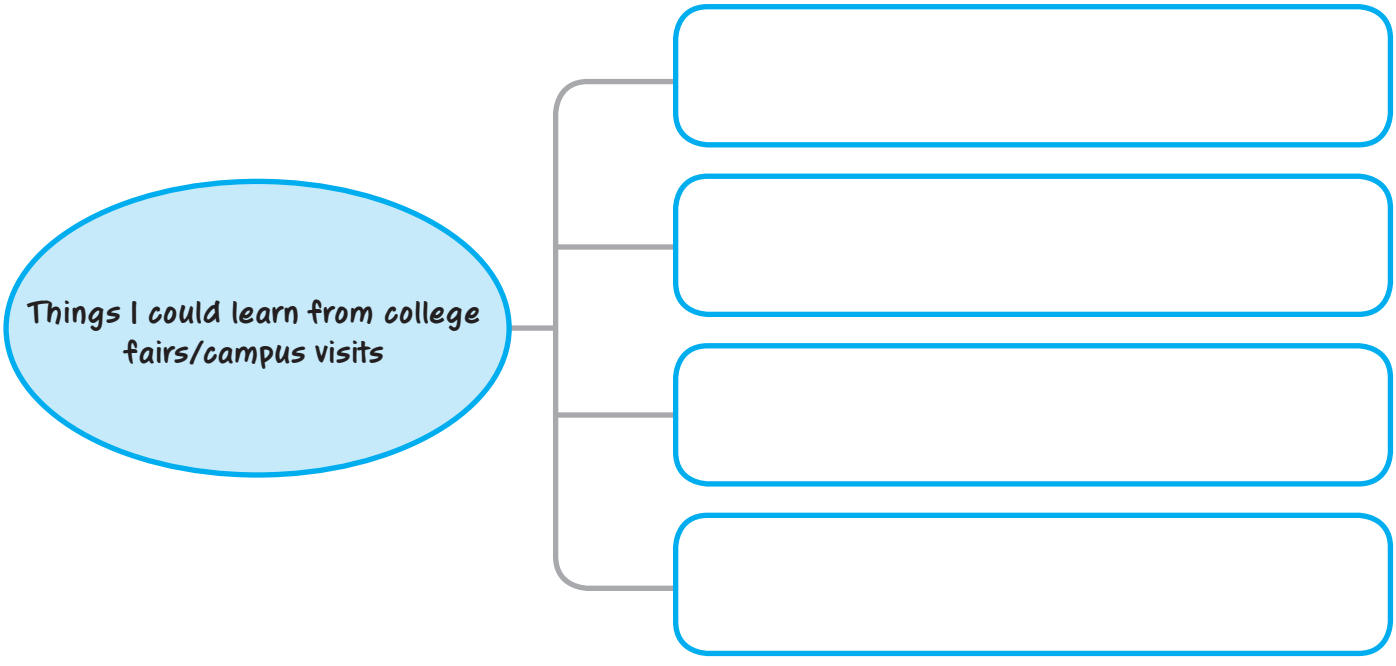
When you're at a fair, don't just wander from booth to booth. Find out beforehand which colleges will be at the fair and make a list of the ones you want to talk to. If possible, talk to college representatives by yourself and not as part of a group. After all, this is your future you are planning. Take notes and keep the literature for later review. Keep the business cards of the admission staff you meet. Then, if you think of questions later, you can contact them personally.

Campus Visits

A visit to the campus of a college you're interested in is a great learning opportunity. You can arrange for a campus tour by visiting the admission office, or you can visit a campus "virtually," by going to the college website.

WORK ZONE

Complete the graphic organizer with some things you could learn from a college fair or a campus visit that you might not find out from college materials or the college website.

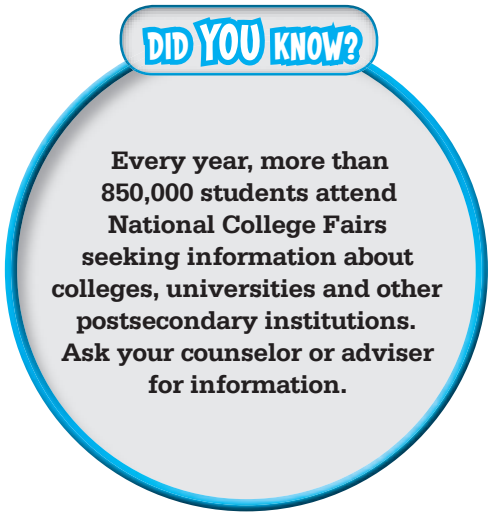


What Will You See?

There will often be student-led tours of a campus, and sometimes you can arrange to stay overnight in a dorm. It's a good idea to visit campuses during the week when classes are in session because there will be a lot of students and professors on campus. Avoid special times during the school year, such as exam periods, graduation week or move-in day. If you've decided on a major, you can visit the building where the faculty in your field teaches most of its classes. You might also be able to talk to some faculty members.

While you're on campus, ask questions that can't get answered using other forms of communication. This is a chance to find out what the school is really like. Spend a night in the dorm, eat in the cafeteria and visit the student center, the college bookstore and the school library. Wander around the campus by yourself and explore the surrounding community. Talk to students about college life. Ask about campus security, social activities, student government, fraternities and sororities and anything else that is of interest to you. During your visit, keep a journal about what you see and how you feel on campus. At the end of the visit, ask yourself: Would I be comfortable going to college here?

Go to the **WORK ZONE**



Create a checklist with information that you want to learn more about or specific questions that you want to ask college representatives during a college fair or a campus visit.

College Fair/Campus Visit Checklist	✓

UNIT 3

Time to Make Choices

How Can You Prepare to Make a Decision?

How do you take a long list of colleges that interest you and turn it into a short list of schools you will apply to? How can you narrow the choices, determine your chances for admission and put together a game plan for your senior year of high school? It's all about taking the research you have done so far and using it to prioritize, categorize and sort the schools. You're more than halfway to making a decision already.

LESSON 1	LESSON 2	LESSON 3
Creating a Short List of Colleges **Pages 40–43**	The Right College for You **Pages 44–47**	Looking Forward and Giving Back **Pages 48–49**

VOICE OF EXPERIENCE

"Another key to having a good senior year is to plan, plan, plan. Start this summer. Begin researching colleges and writing those application essays. There will be plenty of time to hang out with friends as a senior if you take advantage of this summer break."

WORK ZONE

What schools have you already identified as possible colleges to attend? On a scale of 1–5, rate how strongly you feel about attending each one. (A "1" is the highest ranking.)

Possible Colleges to Attend	My Rating	Reasons Why

Creating a Short List of Colleges

Time to Prioritize

You have given some real thought to what you want in a college, and you have looked at the kinds of colleges that might meet your needs and wants. It is now time to narrow down your list of colleges by considering your academic and social needs at the same time. That means you need to look more carefully at your best prospects.

KNOW YOURSELF

Answer the following questions to help you identify your own needs and wants.

- What am I most interested in, academically?
- What activity do I spend the most time doing during an average week?

It's not enough for a school to have "academic excellence." It must have the academic focus you need and want. It's not enough for a school to have "an emphasis on sports" if that means football when you want track. There's also the question of which schools are looking for students like you.

You're choosing a way of life for the next two to four years or more. What schools will help you have that way of life? It's time to get specific.

College Considerations

A good education means something different to each of us. You may want small classes with intense discussions and a lot of attention from your professor. Or you may want greater choices and a wide variety of extracurricular activities.

You'll also want to consider the location of the school and what the surrounding area has to offer. Pay attention to your own college needs and do not get distracted

WORK ZONE

In the space provided below and on the next page, list five characteristics that comprise your ideal college. Next to each quality, explain why your ideal college has that specific characteristic.

My Ideal College

by what other people think. Your friend's favorite college is not necessarily the best college for you.

Focusing on What You Want

A good way to sift through the many college choices and to decide what meets your needs is to make a list of the features you "must have" in a college and the features you'd "like to have." Only you know what is important to you, whether it's religious affiliation, a particular major, great services for commuter students or a world-class library. Think about all the college offerings and qualities that are important to you, and use them to find colleges that meet your needs.

The College for You

It's unlikely that any college you consider will meet every single one of your expectations. Many colleges, however, will provide opportunities for you to thrive as a student and as a person. Look for the colleges that give you the best fit in all your areas of interest, from academic excellence in your field to a location near enough or just far enough away from home. Be specific but flexible. A great athletic program, for example, may make up for a location that is not exactly perfect for you. Don't make too many compromises. If you haven't found the school you are looking for, investigate other options.

Accreditation

Accreditation is important because it is your best guarantee of quality in a school. Accreditation is when a school is recognized as meeting acceptable standards in its programs, facilities and services. Independent agencies determine whether a school meets the necessary standards. These agencies also determine whether particular programs within a college or university, such as a journalism or nursing program, may be accredited. When you're applying for a job, trying to transfer credits to another school, or applying to graduate school, your college work may not "count," as far as many people are concerned, if it's not from an accredited school.

Go to the WORK ZONE

My Ideal College, continued

Your Chances of Admission

Besides deciding where you want to go to college, you'll need to figure out how likely you are to be admitted. Often that depends on how good a match you are with a particular college or university. One school may think you're an average applicant while another school may see you as a superstar.

What a College Looks For

You know that colleges look at your academic performance. But your grade point average is not all they take into consideration. They also consider the kinds of courses you took. Challenging courses, such as Advanced Placement Program® courses, will count for more than others.

Showing your mastery of subjects will also help colleges understand your interests and abilities. SAT Subject Tests™ will help you demonstrate proficiency in classroom subjects. Some universities use Subject Tests for placement and guidance. College representatives will also review your SAT®/ACT scores. They also look at your class rank to see how your performance compares to others in your school. Some schools may consider the academic performance of your entire high school and the kind of courses it offers when making their decision.

A Closer Look at the School

Most schools inform you on their website of what they are looking for in a student. Review that information when it is available. You need to know whether you fit a particular school's student profile.

When you start putting together a short list of schools to investigate further, you will also want to look at the students who have already been admitted. That information can also often be found on the school's website. Your counselor may also have reference material that will provide the information.

You can find student profiles for most schools on the College Board website in the College Search feature. Once you fill out a profile for yourself, you can compare your profile with those of students in any school you're interested in attending.

WORK ZONE

In the first column below, list the features you are looking for in a college. Then rank each feature as a "Must Have" or a "Like to Have" by placing a check mark in the appropriate column to the right.

Features	Must Have	Like to Have

A Closer Look at You

Looking at the numbers is important, but, as you have learned, test scores and grade point averages are not all that a school takes into consideration. Most colleges want diverse students with a variety of interests and skills. They want students with enthusiasm and passion.
They will also consider your extracurricular activities, such as participation in speech tournaments, volunteer work in the community, and leadership in school-related clubs. If you have accomplishments outside of school, those can be important as well.

Colleges also want students who really want them. Colleges make note of students who show genuine interest in the school by contacting the admissions office with questions, visiting the campus or speaking to a representative at a college fair. These efforts indicate that your application is seriously offered and will help ensure that the college will give it serious consideration.

Go to the **WORK ZONE**

Explain how you will use your ranked features to create a short list of colleges—about five to eight colleges you might want to attend. You may need to think about what compromises you are willing to make in order to select colleges that come closest to your ideal.

My College Requirements

The Right College for You

Making Decisions

With so many colleges to choose from, it might seem impossible to make decisions about where to apply. That's why the process of researching, considering options and narrowing down choices is so important. If you have followed the steps given up to this point, you should not find the decisions too difficult to make.

One way to begin to make a final decision about where to apply is to rank schools on what they can offer you and on how well you match the qualities they want in their student body. The ranking will help you when you make your final decisions about where to apply.

College Expectations

You have been thinking about the qualities you want in a college. Now you need to research what qualities colleges want from their applicants. Each college has its own expectations and you need to consider how closely you meet those expectations—and your chances of gaining admission.

Colleges publish **student profiles**—a portrait of the students they have recently admitted. This profile of the admitted freshman class typically shows a range of test scores, grade point averages and high school class rankings. This can help you figure out where you have a good chance of being admitted, and where your qualifications might mean admission is a stretch. Keep in mind that student profile statistics are averages—students with lower qualifications, and higher, have been admitted.

School Options

If your grades, test scores and other elements of your academic profile are lower than the requirements of the schools on your list, you may want to look at different types of schools.

As you have learned, a community college or other two-year school could match your needs. You would

WORDS FOR SUCCESS

student profile *the qualifications and qualities of an average student at a particular school*

WORK ZONE

Fill out the chart by making notes about the colleges you researched for homework. Then, based on the notes, rank the schools 1–5, with "1" being the best match and "5" being the most unlikely match.

School	How well do I meet this school's academic requirements?	How well does this school meet my needs and wants?	Ranking (1–5)

have the opportunity to work and learn at the same time that you are improving your profile. That might make it possible for you to transfer to one of your other choices later on. Or, you might find an associate degree program that will prepare you for a career that you would find satisfying and enjoyable.

You might also want to try a specialized school, where your talents in a specific area could downplay a less than perfect academic record. That might include a design school or a music school. A vo-tech/career college might also look at your academic record differently if your strengths are in math and science or in culinary arts, for example.

Your Expectations

Be sure to fill out a personal student profile at the College Board website to help you think about what you want and need from a school. That will also help you rank schools according to how well they match your profile. You need to decide what your dream school is before you can make any decisions about whether you think the school will admit you. You also need to examine what kinds of compromises you would be willing to make, and what qualities a school must have to guarantee your success and happiness.

Go to the WORK ZONE

Considering what you've learned, write a short essay explaining which college characteristics you could compromise on and the circumstances in which you would be willing to do so.

Characteristics and Compromise

Sorting My Choices

You've done a lot of groundwork—thinking, researching and evaluating both your own needs and the requirements of a variety of schools. You've even ranked a number of possible schools. Now, it's time to sort them into the three categories that experts say you should have among your final choices. Those three categories are reach, target and safety schools.

Reach

A **reach school** is what you might call your dream college. It is the school that comes closest to fitting your personal profile, offering you what you consider to be ideal in a school. It is a reach school if its academic requirements are a little higher than your academic qualifications. It might be difficult for you to get accepted there. So, is it worthwhile to apply to a reach school? Absolutely. For one thing, admission officers do not consider only the numbers, such as test scores, when they make decisions.

If you are planning to major in education, for example, it would be impressive if you have done volunteer work with children. You might even get a supervisor to write a letter saying that you show a special talent for the work. Showcase yourself as well as you can on your application. You have nothing to lose by aiming high, and potentially a great deal to gain.

Target

Target schools are your closest matches, both academically and personally. There may be an element of risk in your application, but you are likely to be accepted by some of these schools. You are also very likely to be happy at one of these schools. There are more than 4,000 colleges and universities in the United States. You should be able to find several target schools among them. One of these schools is the one you will probably attend, so you should choose target schools very carefully.

WORDS FOR SUCCESS

reach school *a college you'd like to attend, but that might be difficult for you to get in*

target school *a college that is a close match for you, academically and personally*

WORK ZONE

In the charts below, identify your reach, target and safety schools, and schools you need to learn more about.

Reach Schools	What could I do to improve my chances of being admitted to this school?
1. _____	_____
_____	_____
2. _____	_____
_____	_____
3. _____	_____

Target Schools	Why is this school a good match for me?
1. _____	_____
_____	_____
2. _____	_____
_____	_____
3. _____	_____

Safety

Safety schools are places that you are very confident will admit you. You can choose them as a kind of backup plan. That does not mean you should apply to a school that you would not find rewarding. Your safety schools should be places where you believe you will be happy and where you can work on your education and career goals. If you do not have any schools that meet this description on your list of possible colleges, you should do more research to find some. With so many options available, no student should feel that he or she has had to "settle" for something. It's just a matter of looking until you find the right place.

Go to the **WORK ZONE**

safety school *a college you'd like to attend that will definitely accept you*

STAY ON TRACK

Try not to get your heart set on one or two colleges. Generate a list of possibilities that fit your needs and narrow that list down later.

Safety Schools	What do I like about this school?
1.	
2.	
3.	

Other Schools	What do I need to learn more about this school in order to categorize it?
1.	
2.	
3.	

Looking Forward and Giving Back

Learning Beyond the Classroom

Preparation for college does not end in the classroom. **Internships,** jobs and volunteer experiences allow colleges to see you as a person rather than just an academic profile. They give you the opportunity to develop skills and interests that will help you in college and in a career.

Why Do an Internship?

An internship is a job that you take primarily to learn about a particular career. It provides a dynamic, exciting way to explore your interests and use your talents. You may learn what it's like to go to meetings, make presentations and meet deadlines. When you apply to colleges, your accomplishments during your time as an intern will be of great interest to the admission offices. Your interests and your skills will be showcased.

Kinds of Internships

High school internships are not as common as college internships, but there are many opportunities if you look for them. There are both paid and unpaid internships. Some of the positions in fields such as television and fashion are unpaid simply because so many people want to do them anyway. You will want to find an opportunity in a field that interests you. You might also look for travel opportunities.

Volunteer Work

Volunteer work for **nonprofit organizations** can have huge benefits for you. These range from working at a local theater to serving the American Red Cross. A small group may need workers so much that they give you far more responsibility and training than you would get in a paid internship. Larger nonprofit organizations offer great opportunities for learning while you give back to your community and the world.

WORDS FOR SUCCESS

internship *a short-term work experience, usually unpaid*

nonprofit organization *a group with a mission to help a community or cause rather than make money*

WORK ZONE

Consider the right internship, volunteer or job opportunity by completing the chart below. Use specific details in your response.

Question	Answer
How much time do I have to give?	
What skills and experience do I have?	
What interests do I have?	
What do I want to learn?	
What do I care about enough to devote my time to?	

Employment

Many young people work at a regular paying job after school or during the summer. Almost any job will give you good experience working with a manager, showing up on time and following through on responsibilities. College admission officers will see your employment as a sign of responsibility. Also, you may be able to continue working while you go to college to help pay for your expenses.

Making It Happen

When you are trying to find a job or internship, you will be dependent upon the needs of the businesses and organizations in your community. Think about what you want to get out of the experience, but realize that any experience in a workplace is valuable in some way.

Ask yourself what kinds of services your community needs. Identify local businesses, professional groups and nonprofit organizations. Some companies list their openings with school counselors in their area. A school club could be another good place to start, and friends and family are also great resources.

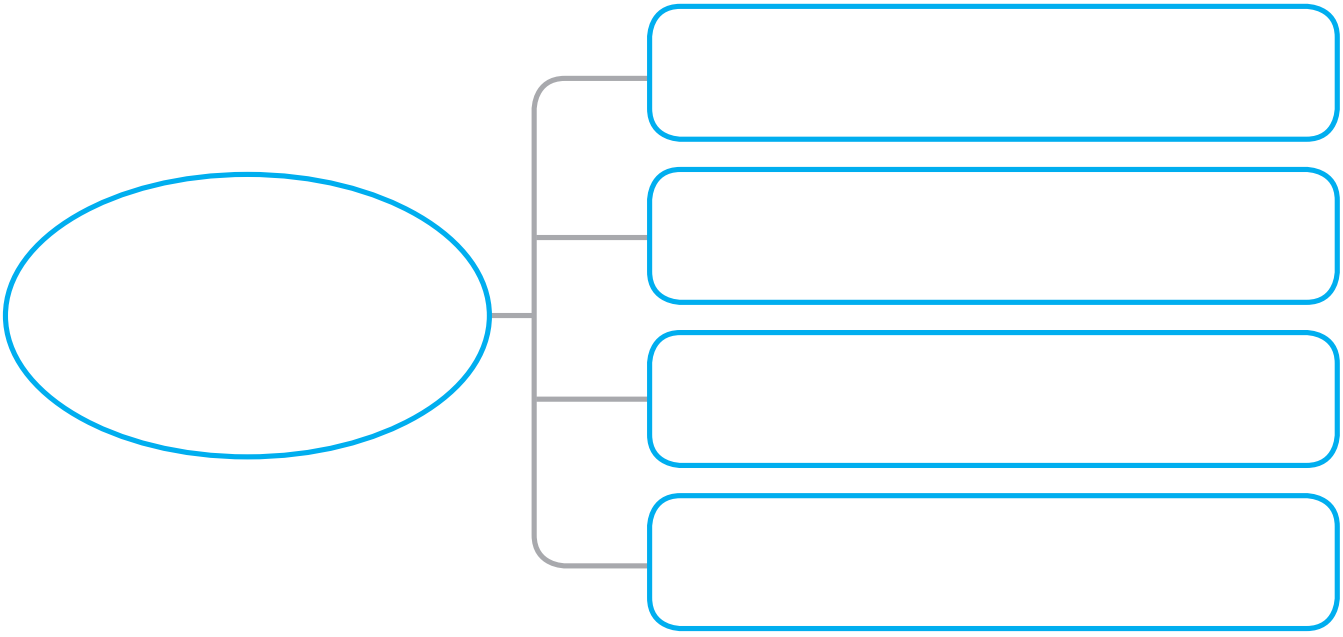
You can also go to the library and ask for books that list internship possibilities. Or go online. There are dozens of websites specifically designed to match potential interns with groups that might need them. And, of course, look in your local newspaper.

Keeping Track

Once you begin working, volunteering or interning, keep track of what you have done using either a portfolio or a journal. Being aware of what you're learning is a good way to make sure you're getting the most out of your summer experience. But keeping track will do more than that. It will help colleges and future employers see your growth and development.

Go to the **WORK ZONE**

In the large oval, write *job*, *internship* or *volunteer*, depending on what you might like to pursue. In the long ovals, list four specific resources you will use to search for job, internship or volunteer opportunities.



UNIT 4

Are You on the Right Path?

Sometimes you need a map or a plan to get to where you want to go. To get into the college of your choice, you also need to think about your plans and map them out. It's time to start looking at your plan to make sure you are on the right path. Have you taken all of the classes that you need to get where you want to go?

LESSON 1	LESSON 2	LESSON 3
Where Do You Need to Be Academically?	What You Need to Know About College Admission Tests	Test-Taking Strategies
Pages 52–55	Pages 56–59	Pages 60–61

VOICE OF EXPERIENCE

"When you've got loads of homework, tests to study for, and that upcoming SAT or ACT, the pressure to be prepared for all the obstacles can be intense. If you take on each task separately, however, and stop thinking of all that needs to be done as a whole, then finishing all the homework, being ready for all the tests, and participating in all the extracurricular activities isn't too hard."

WORK ZONE

List your academic and personal goals for your senior year in high school. Academic goals can include classes or a grade point average you want to achieve. Personal goals can include getting a job or doing volunteer work.

Academic Goals	Personal Goals

Where Do You Need to Be Academically?

Setting Goals

As you enter your final years of high school, it's time to review your academic goals, those goals related to your education. Look at the colleges that you are thinking about applying to. What classes do they recommend or require you to take in high school? Are you where you need to be to get into those colleges? What classes have you already taken in high school, and what classes do you still need to take?

Your junior year of high school is the time to stick to your academic plan to meet your goals. What you do in high school can help you be accepted to the college that you want to attend and prepare you to be successful.

Current Classes

What classes are you currently taking in high school? Are you taking rigorous classes, or are you taking the easiest classes that you can? If you are not taking rigorous classes, know that you might not accomplish your academic goals by taking the easy route.

Many students decide to take **Advanced Placement Program® (AP®)** classes with a goal of earning college credit through their scores on the AP exams. Some students concentrate on graduating with a high **grade point average (GPA)** to ensure acceptance into the college of their choice.

Now is a great time to look at different colleges that you might be interested in and see what classes you

WORDS FOR SUCCESS

Advanced Placement Program (AP) *a high school program that allows students to learn at the college level and earn college credit*

grade point average (GPA) *a system used by many schools for evaluating the overall scholastic performance of students*

WORK ZONE

Complete the academic planner below and on the next page. List the courses you have already taken and the ones that you still need to take to meet college requirements.

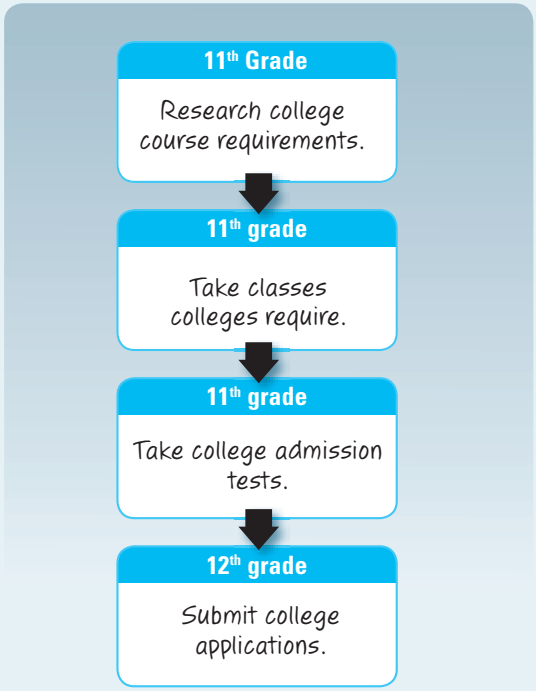
	9TH GRADE		10TH GRADE	
SUBJECT	Fall Semester	Spring Semester	Fall Semester	Spring Semester
English/Language Arts				
History/Social Studies				
Math				
Science (Indicate if Lab)				
Foreign Language				
Arts				
Other				

have to take to be considered for admission. You need to look at where you are now on your "map" to be sure that you are on the right path to get you where you want to go.

Gaps in Your Plan

Think about the classes that you still need to take to complete your academic plan and be ready for college. For example, some colleges require that you take two years of a foreign language in high school and four years of math. With a teacher or school counselor, you should look at the course requirements of the colleges that you plan on applying to and make sure that you have the required or recommended courses. You still have time to fill those gaps in your academic plan. Think about going to summer school if you need to, but be sure to fill any gaps in your plan.

Go to the WORK ZONE



STAY ON TRACK

It's OK if you have strayed from your academic plan, as long as you have room in your schedule to take all of the classes that you need to meet your goals.

11TH GRADE		12TH GRADE	
Fall Semester	Spring Semester	Fall Semester	Spring Semester

Plan for Your Senior Year

Your senior year is very important. It gives you a chance to get everything in order academically before you go off to college. It also gives colleges a chance to see what you can do. You should take your senior year seriously. Continue to take challenging classes, start applying to colleges, and get your academic plan in order. Stay away from senioritis—something your teachers might have already warned you about. Sometimes seniors lose the motivation to achieve all they can. However, senioritis is easy to avoid if you simply focus on doing the best work you can.

Senior Year To-Do List

You can retake your college admission tests as a senior if you think you could improve your score. You will probably take them for the first time as a junior. As a senior, you should continue to take rigorous courses, like AP classes. Doing well in AP classes and other challenging classes will impress colleges.

You want to give colleges every reason to think that you will be successful as a student. So continue to do the best you can as a senior. Remember that colleges can review your final high school semester grades. If those grades are poor for some reason, they can retract their admission offers. Furthermore, it pays to work hard as a senior because most college classes are going to be more challenging than the classes that you take in high school.

Go to the WORK ZONE

WORK ZONE

Think about the steps you need to take to make sure you're accepted into the college of your choice. Describe those steps and assign a deadline. Check off the step when completed.

To-Do List	✓
1. Review college application deadlines.	

Review your academic plan on pages 52–53. Did you find you are behind in some of your course work? If so, write some questions you'll need to ask your teachers or counselor. If you are on track, what else can you do to become more attractive to colleges?

Steps I Can Take as a Junior and a Senior

What You Need to Know About College Admission Tests

Tests Specifics

Most colleges require that you take a college admission test as part of the admission process. These types of exams test your basic knowledge and critical thinking skills. There are also exams that you may take that cover specific subjects, such as American history and biology.

Even if you don't know yet where you want to apply to college, you should plan on taking an admission test because most colleges require one to be admitted. Most students take an admission test at the end of junior year or the beginning of senior year, or both. If you are not happy with your first test score, you may take the test again.

If you cannot afford the test fee, fee waivers are available through your school counselor. Talk to your counselor early to make arrangements to waive the test fee and to get registered for the test. These exams are given in the fall and spring of each year, so plan accordingly.

It is important to realize that exams are not the only thing that colleges consider in the admission process. This should relieve some stress you might have about taking the tests. Colleges also look at your extracurricular activities, volunteer activities and your personal references. Colleges also pay a lot of attention to which high school classes you took and your grades, but classes can be very different as far as what is taught and how you are graded. Admission tests give colleges a standard by which all students can be compared. They give colleges more information about you and how prepared you are to attend college.

WORDS FOR SUCCESS

SAT *the most widely used college admission test, which assesses critical reading, writing and mathematical skills*

SAT Subject Tests *college admission tests that give students the opportunity to demonstrate their skills in specific subject areas*

WORK ZONE

With a partner, use the space provided below and on the next page to develop a brochure that describes college admission tests, and why they are important. Use your imagination: draw pictures, create a chart, or provide other ways to give as much information as you think is important.

All About College Admission Tests, Page 1

The SAT

The SAT is the college entrance examination most widely used by colleges and universities in the admission process. This test includes critical reading, writing and math sections. It includes multiple-choice questions, questions in which the students have to produce the answer and an essay.

SAT Subject Tests

SAT Subject Tests™ help to differentiate you as a college applicant. You pick the subjects you are interested in or will do well in. The best time to take the subject tests is when you have completed the course work in a specific subject area. The tests consist of multiple-choice questions and student-generated answers, depending on the subject. Each subject test is based on subject material taught in high school classrooms and is one hour long. Choose from English literature, U.S. or world history, mathematics, biology, chemistry, physics, Spanish, French and other languages. Colleges use these tests for admission decisions and course placement. For example, if you score well on one of the mathematics tests, the college may suggest that you take an advanced math class during your first year.

Admission Test Time Line

JUNIOR YEAR		SENIOR YEAR
February	March	September
register for SAT	take SAT and SAT Subject Tests	retake SAT? take another SAT subject test

Like the SAT, these tests are offered several times in the fall and spring. Think about taking a subject test as soon as you complete the course in school. For example, if you take chemistry as a junior, take the chemistry subject test in the spring of your junior year, while the material is fresh in your mind.

Go to the WORK ZONE

PSAT/NMSQT (Preliminary SAT/National Merit Scholarship Qualifying Test) *preparatory tool for the SAT that serves as a qualifying test for scholarships*

All About College Admission Tests, Page 2

Getting Ready for Your Admission Tests

Make sure that you are registered on time to take admission tests. You should also take some time to practice for your tests. The more you practice, the better prepared you will be.

You should know the format of the test before you take it. These are tests of skills and general knowledge, so it won't be like studying for your history class. You should take the **PSAT/NMSQT®** in October of your junior year. This is a hands-on practice SAT test. It is also a great way to get some information on your testing strengths and weaknesses.

The PSAT/NMSQT will help you become familiar with the types of questions on the SAT. After the test, you will have access to a personalized SAT study plan that is based on your PSAT/NMSQT performance. You can also see how well you performed on the exam compared to other students your age. Taking the PSAT/NMSQT as a junior automatically enters you in a competition for scholarships from the National Merit Scholarship Corporation. If you do well on the test, you may be awarded a scholarship. Fee waivers are available for juniors who take the PSAT/NMSQT.

Practicing for Your Test

It's never too early to start getting ready. You have been getting ready with your course work in school. But some familiarity with the tests will help. To start with, look at sample tests. They are available for free in print or online.

Start looking at the format of the tests. What types of questions are on the test? Are they multiple-choice or do you have to provide your own answer? Will you have to write an essay?

Finally, take a practice test. Afterward, look at the questions that you had difficulty with and concentrate on those types of questions.

Pay attention to your pacing during the practice test. Were you able to answer all of the questions in the time allowed? Admission tests are timed, and practicing allows you to get your pacing down.

Where Can You Get Help?

There are lots of places to get help practicing for your admission test. There are free practice booklets available. There are also great online sources. The College Board website has an SAT Practice Center™ for the SAT and SAT Subject Tests with free practice tests, general test-taking guides and an Official SAT Question of the Day™. The Question of the Day feature provides a new SAT practice question every day.

WORK ZONE

Review the pointers and list several tips of your own that help you perform well on tests.

Test Day Pointers	My Own Test-Taking Tip
• **Make sure to get a good night's sleep before your test.** You will perform better on your test if you are awake and alert. Eat a good breakfast before the test. • **Make sure that you know where you are taking your test.** Get directions and leave early so you won't be late. • **Be sure to take a photo ID.** You must have a photo ID and an admission ticket to enter the testing location. Your driver's license or school ID will be fine. • **Bring two No. 2 pencils.** You might also want to take a calculator, a snack and a watch. Organize things to take to the test the night before so that you don't forget anything. • **You cannot have a cell phone, any type of camera, scratch paper, books, dictionaries or highlighters in the testing room.**	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____

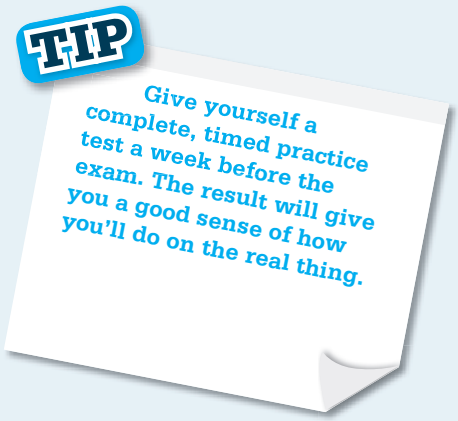
Your high school counselor can also help get you the resources that you need to practice for the test. Talk to your teachers as well, since they had to take the same tests to get into college. They can be a great resource in preparing for these tests.

Be Sure Your Colleges Receive Your Scores

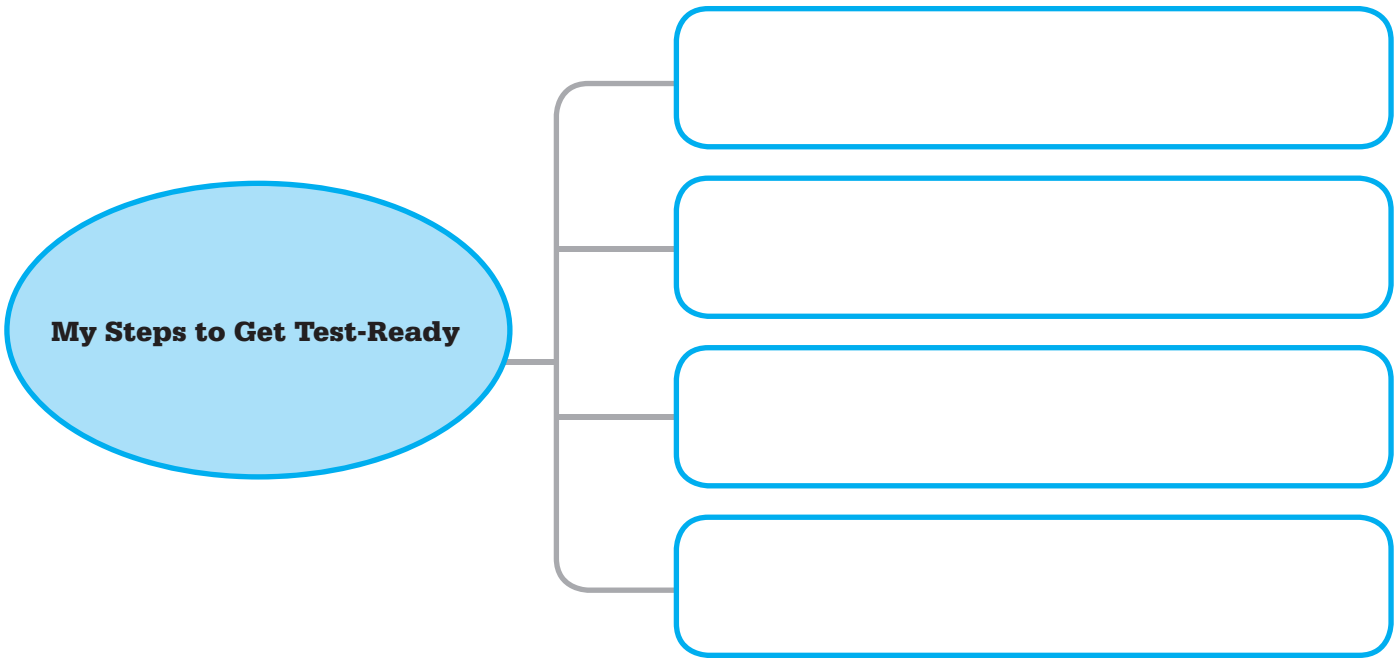
Most colleges require official score reports sent from the testing agency. It's your responsibility to tell the testing agency where to send your scores. When you register for a college admission test, you can list some colleges that should receive your scores. You can choose more colleges later for a fee.

It can take several weeks for the testing agency to process and send your scores, so take that into account if you are close to an application deadline for a college or a scholarship. Additional time may be needed for the colleges to process your scores once they receive them.

Go to the **WORK ZONE**



In the ovals below, write four steps you will take to be test-ready.



Test-Taking Strategies

Things to Think About

College admission tests have multiple-choice questions and questions in which the students must generate the answers. There will also be an essay to write. There are many time-tested strategies that have helped students get through these tests successfully.

General Strategies

Start from the beginning: the directions. Always read or listen to the test directions very carefully. No matter how many times you've practiced, it's always a good idea to read or listen to the directions. Also, read each question carefully, whether it's a multiple-choice or an essay question. You are much more likely to correctly answer the question if you read it carefully.

If you skip a question, mark it clearly so you can find it easily when you finish the other questions. You won't waste time searching for the questions you skipped if they are clearly marked.

Work at a steady pace. Answer the easier questions first and go back to the more difficult questions later. Check the time to be sure that you are on pace to finish.

It's also a good idea to check regularly that you are marking the correct answers in the appropriate places on your answer sheet. Do not change an answer unless you are sure that you made an error. Generally, going with your first instinct is better than second-guessing yourself.

Strategies for Multiple-Choice Questions

Read each multiple-choice question and all its possible choices before you answer the question. The last choice might be the right one, even though the A and B options might sound good. Mark out wrong

WORK ZONE

Use the space below to review test-taking strategies that have worked for you in the past. Use the second column to list problems you have on exams or concerns you have about admission tests.

Strategies that Work	Problems to Avoid

answers to help eliminate choices. When necessary, make an educated guess. If you can eliminate one or two of the choices, you have a better chance to answer the question correctly. Only skip a question if you need a lot of time to answer it or if you can't eliminate any choices. You do not lose any points for skipping a question.

Strategies for Essay Questions

The SAT® has a writing component in which you are asked to develop your point of view or argument. The people who score your essay are looking for quality, not quantity of words. Your essay must be well thought out with well-developed examples to get a high score. It's not the number of examples that counts, it's the quality of the examples.

Read the entire essay question carefully, including the excerpt from an author or book. Think about how you would respond to the author; do you agree with the author or not? Remember that you are going to be stating your opinion in your essay, so using "I" to refer to yourself in your response is acceptable.

Stay Focused and Relaxed

Try to stay focused and ignore everything around you. Other students may be working on a different section of the test, so all of you might be working at a different pace.

Remember that you can always retake the test if you choose to. It's not the end of the world if you don't do as well as you had hoped. If you take the test again, look at your weak points. Practice those types of questions. Above all, remember that your admission test is just one part of the college admission process. There are many other things that colleges consider.

Go to the WORK ZONE

Select one problem you are currently having on tests or a concern that you have about admission tests. Write an essay in which you explain the problem and two possible solutions. Use the ideas in this lesson or consult with a teacher or counselor for help.

Problem and Solutions

Section 2 WRAP-UP

WHERE AM I GOING?

You have started organizing your college plan. Reflect on where you are with that plan by answering the questions below.

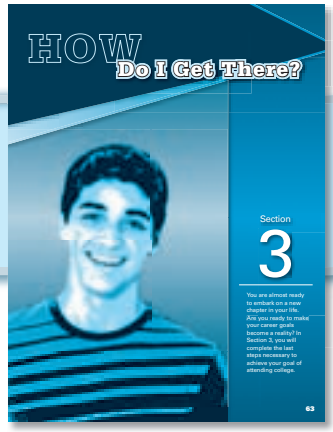
Staying on Top of Your College Plan

What does your academic plan look like? What adjustments do you have to make to it?

How have you prepared for the college admission tests?

What do you need to focus on most in the college application process? Why?

What are two "must have" characteristics of the college you attend? How can you find out if the colleges you are interested in have these characteristics?



HOW DO I GET THERE?

In the next section, you will apply your knowledge of the college application process to implement what you have learned. What questions do you have about completing the process? List them below.

How will I know if colleges have accepted me?

HOW Do I Get There?

Section

3

You are almost ready to embark on a new chapter in your life. Are you ready to make your career goals become a reality? In Section 3, you will complete the last steps necessary to achieve your goal of attending college.

UNIT 5

Getting Started with the Application Process

Figuring Out the Application Process

Applying to college is an exciting time in your life. You have a lot going on and many things on your plate. This process will require many steps, which are all doable! Take the time to plan and follow through, and know that you are not in this alone. Ask for help. Each year different steps of this process may change, so you will need to ask questions and find out important answers. Keep your eyes on the prize!

LESSON 1	LESSON 2
College Admission pages 66–69	What to Do and When to Do It pages 70–73

VOICE OF EXPERIENCE

"Everyone graduated and they went off to college and they tell you the second half of senior year is so much fun, but the first half is worse than junior year in high school. No one mentions the stress. I dealt with the stress by getting my college applications done early, trying to use the Common Application so I could eliminate a lot of separate applications at once. I tried to limit the work and tried to get it done in a reasonable amount of time."

WORK ZONE

In the *What I Know* column, write what you know about the college application process. Then in the *What I Want to Learn* column, list some things you want to learn about the college application process.

What I Know	What I Want to Learn

College Admission

The Big Picture

Getting into college is a process that does not happen overnight. There are different steps and many pieces that all have to come together. To make the application process manageable, ask for help from teachers and counselors. Research current college application requirements and deadlines. Stay organized and keep on track to navigate through the application process. It isn't overwhelming if you know what's ahead.

Junior Year

Junior year is the time to research colleges. You should try to visit colleges, go to college fairs, and meet with representatives who come to your school. You need to sift through the information you gather and come up with a list of colleges that interest you.

You should also research the requirements of the colleges that interest you. If they require college admission tests, be sure you will have taken the required tests in time. Many students take college admission tests like the SAT® in the spring of their junior year. It's a good idea to create a testing plan for your junior and senior years. Do what you can in your junior year to be ready to hit the ground running in your senior year when you will start the process of applying to college.

Junior year is also an important time in your academic preparation for college. It's the last complete year that colleges will see on your transcript, so resolve to get the best grades you can. And take the time to read interesting books—it's a good way to develop the strong vocabulary and reading comprehension skills you will need in college.

WORDS FOR SUCCESS

rolling admissions *an admissions procedure by which the college considers each student's application as soon as all the required credentials have been received*

early decision *a college application program in which a student makes a firm commitment to enroll at a college if admitted and offered a satisfactory financial aid package*

WORK ZONE

Complete the chart below, based on what you have learned so far and what you still want to learn.

Component	What I Learned	How Can I Learn More
Application and Fee		
Online Applications		
Application Deadlines		
High School Transcript		
Admission Tests		

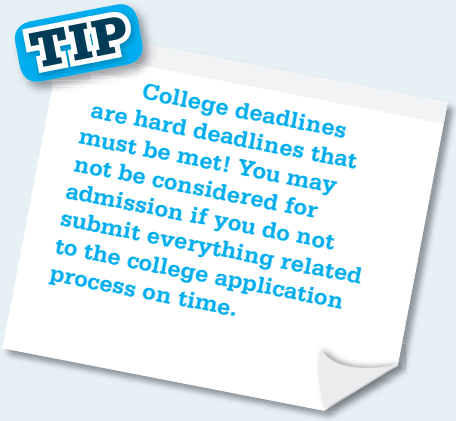
Senior Year

In the fall of your senior year, you will start applying to colleges. You will want to look at the application forms of the colleges that interest you, and start organizing your work. Some will require an essay, letters of recommendation, and possibly an interview in addition to your high school transcript and admission test scores. You will learn more about these components in Unit 6.

Make a schedule of deadlines to be met and application components required by each college. Keep track of what you need to do and what you've done. You will apply for financial aid at the same time you apply for admission. See Unit 7 on getting financial aid for more information.

It's important to keep focused on your classwork and maintain good grades in senior year. Colleges may ask for a mid-year grade report before making acceptance decisions, and they will want to see your end-of-year transcript as well. Your acceptance may be conditional upon finishing the year in good stead.

Go to the **WORK ZONE**



early action *a college application program in which a student receives an admission decision from one or more colleges earlier than the standard response date but is not required to accept the admission offer before May 1*

With a partner, review the charts you filled out on pages 65 and 66. Discuss what you have learned reading pages 66 and 67. Select a topic you want to learn more about and create a plan for getting the information you need.

What I Want to Learn More About and How I Will Do It

College Admission Calendars

Admission policies vary at every college, but there are some broad approaches described below. Make sure you have current information about the application procedures and deadlines at the colleges you are applying to.

Regular Admission

Colleges that have a regular admission plan have an application deadline, typically sometime between November and February. These colleges will give you their decision by April 1 and sometimes sooner. Deadlines are firm—be sure you apply in advance of any stated college admission deadline.

Rolling Admission

Many colleges use **rolling admission** as an admission practice. Rolling admission is a procedure by which the college considers each student's application as soon as it is complete—that is, once all the required components such as test scores, the transcript, and recommendations have been received. Once you have sent the requirements, the school will process your application. Most schools will notify you without delay once a decision is made—sometimes as early as December.

The Significance of May 1

One of the most important parts of the process is the end: the day you decide which college you will attend. Most colleges give students until May 1 to make that decision. So while you will apply in the fall of your senior year and get admission offers in the winter or early spring, under most plans you have until May 1 of your senior year to decide which college to attend.

Open Admission

Some colleges have no deadline. You can apply right up until the time that classes begin. Be sure to look at financial aid deadlines at open admission colleges—if you need financial aid, it is usually a good idea to apply earlier rather than later, to have a better chance of getting the full amount you need.

Early Decision

If you have selected a college that you think is the absolute best fit for you, you may want to consider an **early decision** admission plan. Application deadlines for early decision are usually toward the end of November. Admission decisions are made by December or January. If you are accepted to a college through an early decision plan, you must attend that school and withdraw all other applications to other colleges. Speak

WORK ZONE

Meeting the deadlines involved in completing college applications can create a lot of pressure. Write a paragraph about how you handle the pressure of meeting deadlines. Share your ideas with a partner.

Handling the Pressure of College Applications

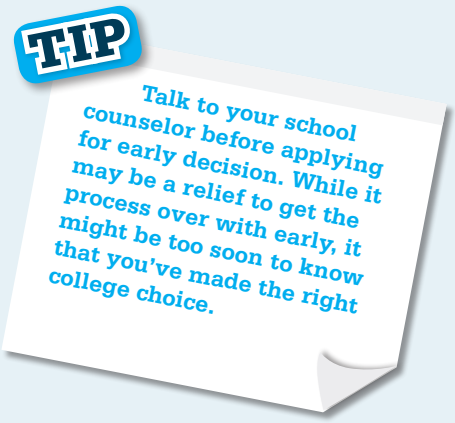
with your family first about how you are going to pay for college before applying for early decision. Decisions about financial aid are generally not known before the early decision deadline. Therefore, if you need a significant amount of financial aid, you should not apply for early decision. Remember you are committing to attend when you submit the application. Be sure to weigh the pros and cons before you apply. Ask your counselor or teacher for support in making this decision.

Early Action

Another college application plan is **early action**. Unlike early decision, an early action plan is not binding, which means you are not required to attend a college if you are accepted. The application deadline for early action will mostly likely be in November, and you will receive the admissions decision in February or possibly earlier.

Get Organized

Up until now, you have been preparing for college. Now, you're actually applying. With your college decision approaching, you will need to stay organized. Deadlines and requirements vary at every college. This may be one of the first large-scale, multi-month organizational tasks of your life. Put effort into getting organized. Consider creating a system of folders, one for each college application. Definitely create a calendar to keep track of when things are due and whether or not you have sent the required materials. Go to the **WORK ZONE**



Using the ideas you and your partner discussed, create a list of tips you can follow to meet the deadlines of the college application process.

Meeting the Deadlines
1.
2.
3.
4.
5.

What to Do and When to Do It

College Application Timeline

Before you begin any task, you need a plan of action and a timeline. College applications won't seem so overwhelming if you know what and when things need to be done. Use this timeline to get a bird's-eye view of the whole process. However, it is only a general guide and may not apply to all colleges. Check the specific requirements and deadlines of the colleges you are interested in. Use this timeline throughout the year to check on your progress.

Before Senior Year

- Create a list of colleges.
- Visit some colleges on your list.
- Research the admission test requirements of the colleges.
- Take the admission tests or register to take them early in senior year.

September

- Meet with your counselor or a teacher to finalize your college list.
- Start working on your college essay.
- Make a checklist of all admission deadlines and requirements for your colleges.
- Set up campus visits and interviews.

October

- Ask for letters of recommendation.
- Finish first draft of your essay and ask teacher/family for feedback.
- Review the financial aid application process in Unit 7 of this book.

November

- Complete final draft of your college essay.
- Ask your counselor to send your transcript to the schools to which you have applied.
- Follow up to see if the people you have asked for letters of recommendation have sent them.
- Make sure your test scores will be sent by the testing agency to each one of your colleges.

WORK ZONE

Use the To-Do List below to personalize the timeline above to aid you in the application process.

To-Do List

- **Circle the months in which you have many tasks to complete.**
- **Highlight the tasks that require you to seek out support. Set specific deadlines for the tasks and mark them on the timeline.**
- **Add a checkmark next to each entry as you complete the task.**

Which of the tasks do you think will be most challenging for you to accomplish? Why?

December

- Tie up any loose ends with applications.
- Double-check to make sure that all parts of each application have been sent.

January

- File your financial aid forms as soon as possible after January 1.
- Check in with your colleges and send any other financial documents they require.
- Ask your counselor to send your midyear report (if applicable) to your colleges.

February

- Contact colleges to make sure that they have received all application materials.
- Take a breath! Keep up the hard work and don't fall victim to "senioritis."

March

- You will start to hear from colleges. Read everything you receive carefully and respond in a timely manner.

April

- Most admission decisions arrive this month.
- Compare financial aid award letters to see where you stand financially.
- Speak with your family and counselor about the possibilities. Finalize where you will attend college! Notify that college.
- If required, send in the tuition deposit to your selected college.
- Notify the other colleges of your decision.

May

- Focus on your finals and AP Exams.
- If you are planning to live in college housing, send in the required housing deposit.
- Thank everyone who has helped you through this process.

June

- Ask your counselor to send your final transcript to your college.
- Enjoy all the graduation festivities! You have earned it!

Go to the WORK ZONE

Select one of the more involved tasks from the timeline above. Use the chart below to elaborate on what you need to do to accomplish it.

WHAT?	
WHO?	
WHERE?	
WHEN?	
WHY?	
HOW?	

College Application Tracker

This tracker will help you stay on top of all your application tasks, paperwork and deadlines for your colleges. Put in all due dates and check off when they are done. Take your time but stay focused.

Completing Applications

College applications aren't difficult, but they are important. Take your time to do a careful, neat job. Review each section and proofread your answers. Remember to budget time for other people to assist you.

Gathering Information

A typical application will ask you to provide personal information about yourself, such as what schools you have attended and a brief description of your extracurricular activities, jobs and any academic honors you have earned. Make sure you have all the accurate dates and addresses available to you before you start filling out the application. Spend time writing brief descriptions of extracurricular activities, which really highlight everything that you did.

Keep Your Family in the Loop

Include your family in the process. All applications ask questions regarding your family. You will need to know

WORK ZONE

Use this tracker as you research and work through the application process for three of your colleges. Write their names, list the important dates, and check off the tasks as they are done.

	College Name	College Name	College Name
Deadlines			
• Regular applications deadlines			
• Financial aid deadline			
• Early application deadline			
Grades			
• Request high school transcript sent			
• Request midyear grade reports sent			
Test Scores/Policies			
• SAT® or other tests required?			
• SAT® Subject Tests required?			
• Send SAT® Subject Tests scores			
• Send admission test scores			
• Send AP® scores			
Letters of Recommendation			
• Number required			
• Request teacher recommendation			
• Request counselor recommendation			
• Request other recommendations			
• Send thank-you notes			

their educational backgrounds. Perhaps you merit special consideration as a first-generation college student or if a family member attended the college. In addition, certain documents will be needed when you apply for financial aid. Work with your family to gather the necessary tax forms and personal financial papers. Perhaps you can schedule an appointment with your family and your counselor to assist in this process.

Supplementary Materials

If you're applying for a performing or fine arts program, you may have to demonstrate your ability by auditioning on campus or submitting audio files, slides or some other samples of your work. Talk to a teacher or mentor in your subject for advice on both how to assemble a portfolio and which of your pieces to include. Be sure to check the deadlines for auditions.

Go to the WORK ZONE

	College Name	College Name	College Name
Essay			
Essay required?			
Proof for spelling and grammar			
Have two people review essay			
Final copy in application			
Interview			
Interview required?			
Interview date			
Send thank-you notes to interviewers			
Submitting the Application			
Sign application and keep copies			
Pay application fee (amount)			
Applied online—received confirmation receipt			
Applied by mail—confirm receipt of all materials			
Notified school counselor that you applied			
Send supplemental material, if needed			
After You Send Your Application			
Received decision letter from office of admissions			
Deadline to accept admission and send deposit			
Tuition deposit sent			
Housing forms completed, deposit sent			
Notify the other colleges you will not attend			

UNIT 6

How Do You Apply to College?

Once you have figured out what school you would like to apply to, how do you put all the components of an application together? The application includes forms, essays and test scores, plus any letters of recommendation. How should you pace yourself to complete all the materials by their due date?

LESSON 1	LESSON 2	LESSON 3	LESSON 4
It's More than a Form	Planning the College Essay	Letters of Recommendation	The College Interview
Pages 76–79	Pages 80–83	Pages 84–85	Pages 86–87

VOICE OF EXPERIENCE

"Although it initially seemed intimidating, applying to colleges was fairly straightforward and stress free for me. Picking colleges to apply to was the most difficult part, mostly because I had no idea what schools had better programs in my area of interest."

WORK ZONE

Think of some of your accomplishments. Write down what you remember most about each accomplishment, especially what behaviors or attitudes helped you succeed. Discuss how these might help you in the college application process.

Accomplishment	What Helped Me Succeed

It's More than a Form

Application Components

Each component, or part, of the application process is an important one. Not only do you need to keep track of the different components of the application, but you also need to know how to organize and submit your work. You need to submit everything by the required due dates—there is no "wiggle room" with college application deadlines.

You can apply to colleges using paper forms, but you should also know how to apply to colleges online. There are many opportunities to apply online, and online applications have features that are different from paper applications. If it all gets confusing, know that there are many people who can help you apply.

Application Forms and Fees

Typical college application forms ask for personal information, the schools you've attended, any jobs you've held or extracurricular activities you've participated in, and your standardized test scores. Many colleges also require that you pay a nonrefundable fee when you submit your application.

The Common Application

In addition to regular applications you can submit for individual schools, the Common Application (www.commonapp.org) is an online service you can use to apply to hundreds of colleges and universities at the same time.

High School Transcript

One of the most important components of the application is your **high school transcript**. It displays all classes taken by you in high school as well as grades earned in those classes. Your transcript will also have your grade point average, or GPA. Your GPA is the average point value of your grades. Colleges want to determine if the rigorous courses and grades on your transcript are in line with what they think will make a successful student at their college.

WORDS FOR SUCCESS

high school transcript *an official academic record that shows all classes taken and grades earned in high school*

WORK ZONE

With a partner, read and analyze the four college profiles given to you. In the columns below and on the next page, list all the application components for each school. Include other important information, such as application due dates.

College 1	College 2

Test Scores and Transcripts

Another key ingredient is test scores. After taking the SAT®, SAT Subject Tests™ or another standardized test, be sure that the testing agency sends your scores to the colleges of your choice. You'll also need to provide your high school transcript.

Essays

Some colleges require you to write an essay as part of their application. These colleges will provide an essay question for you to answer. Be sure to address the topic and use specific details, not clichés or what you think the admission committee wants to hear. What they want is to know you better. Be sure to have someone review your drafts and proofread your final essay.

Recommendations

Many colleges require two or three letters of recommendation. They usually require one from a teacher and one from your school counselor. Be sure to plan ahead for getting recommendations. Give the people you want to ask for recommendations at least a month ahead of the application deadline to write and send in their letters. Provide them with the information they need to do the recommendation—not only the deadlines, but information that will remind them of your accomplishments. Remember that you are asking a favor, and be sure to thank them in writing.

Midyear Report

Many colleges will want you or your counselor to send a midyear report. This is a transcript showing your grades halfway through senior year. This can help admission committees make a decision about your application, and it may be required even if you've already been accepted. Offers of admission can be revoked if a student's grades slide in senior year.

Other Requirements

Some specialty schools, such as trade schools or performing arts schools, have additional application requirements. Some require an audition, a video or an audio recording, or a portfolio to be submitted as a representation of your work.

Who Is Involved in Applying?

Remember that when you apply, you are not alone. Your parents or guardians can help you make the best decisions. Your school counselor will help coordinate your application materials. Talk to a teacher for advice about a particular college application, especially if it's for a specialty school and you need to share specific examples of work. Coaches might also have recommendations.

Online Applications

Online applications are now the norm. When applying online, there are things you must do and some things you should avoid.

College 3	College 4

Dos

- Ensure security by applying for a PIN (personal identification number) and by using confidential passwords on all websites.
- Print out paper copies of any work you do online.
- Inform your counselor of your online work, so your high school will be sure to send transcripts.
- Reread onscreen material before you hit the "send" button.
- Save your work, and give a copy to your school counselor.

Don'ts

- Don't be careless or work too quickly just because you are submitting online.
- Don't follow up an online application with a paper application, as this may introduce errors into the process.

Representing Yourself

Making a good impression is part of the application process. An application is more than just a picture of you; it is a picture of how you want others to see you. In addition to *what* you write on your application, you also reveal who you are by *how* you present yourself. Are you organized? Neat? Details such as these are evident in your application.

Completing Forms

When completing forms, be concise. However, be sure to use words that are descriptive and flattering to you. Use nouns that show achievement and verbs that show leadership. Other tips include the following:

- Do not use abbreviations, except for those that are commonly known, such as college degrees.
- Spell out numbers less than 10.
- Review each section and proofread every response for spelling and grammar.
- Be sure to sign all necessary forms.

WORK ZONE

In the chart below, identify individuals you can ask for help in the application process. Explain their relationship to you or their school position and describe the kind of help you might ask from them.

People Who Can Help Me		
Name	**Relationship/Position**	**Type of Help**
Peter	Friend	Review my essay

Organization

Maintaining an organized application process takes work. You need to know what the deadlines are for each stage of the process. When are the forms and fees due? When must your high school transcript be sent in? What about test scores? And which test scores? Some scores may be required, such as the SAT, while others are optional. When are your letters of recommendation due? Use the college application timeline and charts in Unit 5 to keep track of your progress and to note important due dates for each college you want to apply to.

It's a good idea to keep a paper printout of all of your applications. This way, you'll have a backup plan if anything is lost or deleted on a computer.

Contacting the Right People

A big part of staying organized is knowing who to contact and what to expect of this person. Don't be shy about asking parents, counselors and teachers for help. They will be glad to assist you. You will need to give them plenty of advance notice when you need help, which is why tracking your college application process is a great idea.

Your school counselor or adviser is the main person you will work with. This person will help you coordinate your applications and provide sound feedback on your work. Your parents are perhaps the most important to consult because going to college is as much a family decision as it is an individual decision. Family support will be very helpful in many decisions you will make about college.Your teachers and coaches can also be very helpful in writing recommendations.

Final Steps

Finishing an application is like packing for a trip. You should double check that everything has been included, down to the last stamp on an envelope. Think of the times in school when you handed in a major assignment, one that took weeks or months to complete. You should use the same level of commitment and care.

Keep a copy of everything. Colleges are inundated with all the components of thousands of applications. It can take some time for them to receive all the parts of your application and sometimes things get lost in the shuffle. If you have copies, you'll be able to provide anything that goes missing.

Go to the **WORK ZONE**

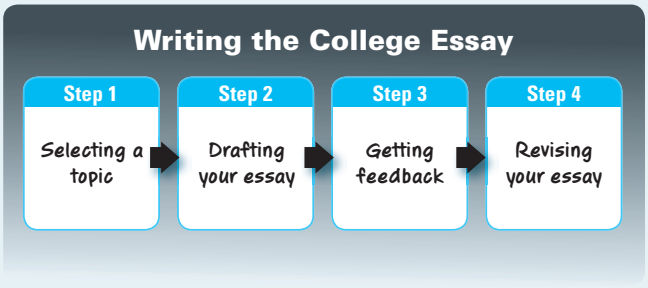
Write an essay in which you describe the different components that are included as part of most college applications. Explain why each component is important and what information it gives to college admission departments about the students who apply.

College Application Components

Planning the College Essay

Some colleges require an essay as part of the application. The purpose of the essay is to get to know you better, and to provide a sample of your writing. The essay also provides an opportunity to explain something in your application. Perhaps you had to leave school for a while because of a family crisis, for example.

The essay is a chance to reveal your personality and how you think. It's a chance to put your "face" on an application that would otherwise just be a collection of facts and numbers. To make the most of this chance, you need to plan ahead for what you want to write, and how to write it.



Choosing a Topic

Most college applications will provide several essay topics to choose from. But no matter what the essay question is, you're essentially being asked one thing: "tell us about yourself." Your first task, then, is to decide what it is about yourself that you want to convey.

Brainstorming

Planning an effective essay involves brainstorming ways to identify your strengths. Brainstorming usually begins with a laundry list of ideas, good and bad, from which the best idea rises to the top. There are many ways to do this. One way is to list all of your personal characteristics, values and beliefs that you can think of. Then brainstorm adjectives that describe who you are. Another way is to think about how you connect with the outside world. Describe your social concerns, extracurricular experiences or contributions to an organization, for example. Brainstorm issues or topics that you care about. What do they say about you?

Brainstorming works best with partners. Ask your family members what they think your best qualities

WORK ZONE

In the spaces provided, brainstorm five possible responses for each of the questions below. Be brief and thoughtful with your responses.

Who has influenced me the most?	What topics do I know the most about?	What adjectives describe me?	What are my favorite memories?

are. Try to remember times when these qualities were shown. You might also remember a time when you overcame a weakness or challenge, and became stronger because of it.

Your goal is to identify which of your strengths, values and beliefs can be the focus of your essay. The best choice is usually the one that has a story to go with it. Once you've made that choice, look at the college application forms and see what questions they ask. No matter what the questions are, you've already identified what you want to convey to each college.

Writing a First Draft

Once you have your main idea, you can begin the actual writing. As you may remember from English class, an essay has three main parts: introduction, body and conclusion.

Your introduction should immediately engage your reader, and signal what the essay will be about. That way the reader will be able to follow your main idea from beginning to end. If you are making a statement about your values, beliefs or academic goals, the introduction should make that clear.

The body of the essay should include the best evidence to support your main idea. Reveal your chosen characteristic through specific facts, events, examples and reasons. As a general rule, you should not repeat information included elsewhere in your application. However, you may expand upon an activity or experience listed there to illustrate your point.

The conclusion can be a few sentences to nail down the meaning of the events and incidents you've described. One idea is to relate the personal characteristic you've described to your professional goals.

Go to the WORK ZONE

TIP

If you cut and paste your essay into an online application, review the formatting and save a copy.

Using the responses from the previous page, choose a personal characteristic that describes you best. In the form of a well-written paragraph, explain why, for example: "All the adjectives that describe me make me sound creative."

What I Learned About Me

Less Is More

The typical length of a college application essay is rarely more than 500 words; often, it is much less. Your language should be simple, direct and clear. As hard as it may be to believe, one well-chosen example will say more than a long list of facts. You do not have to go through your entire life experience. How do you know which example is best? If you can answer "yes" to the following two questions, then there's a good chance the example will effectively present who you are:

1. Does this example reveal your personality?
2. Does this example reveal how you relate to society?

Editing a Final Draft

When you have a good draft, it's time to make final improvements, get feedback and correct any errors.

Reread your essay after letting it sit for a few days. Does your essay make sense from start to finish? Does the essay present the real you? Are you able to use the most descriptive nouns, verbs and adjectives to describe who you are? For example, would you describe yourself as "nice" or "giving"? The second word is much more telling of your personality.

Receiving Feedback

Ask a teacher, parent or counselor to look over your draft. When you get feedback, give yourself a few days to reflect on what they suggest. Resist the temptation to reject what you've been told. At the same time, remember that no one can speak for you; your own words and ideas are your best bet.

Proofreading

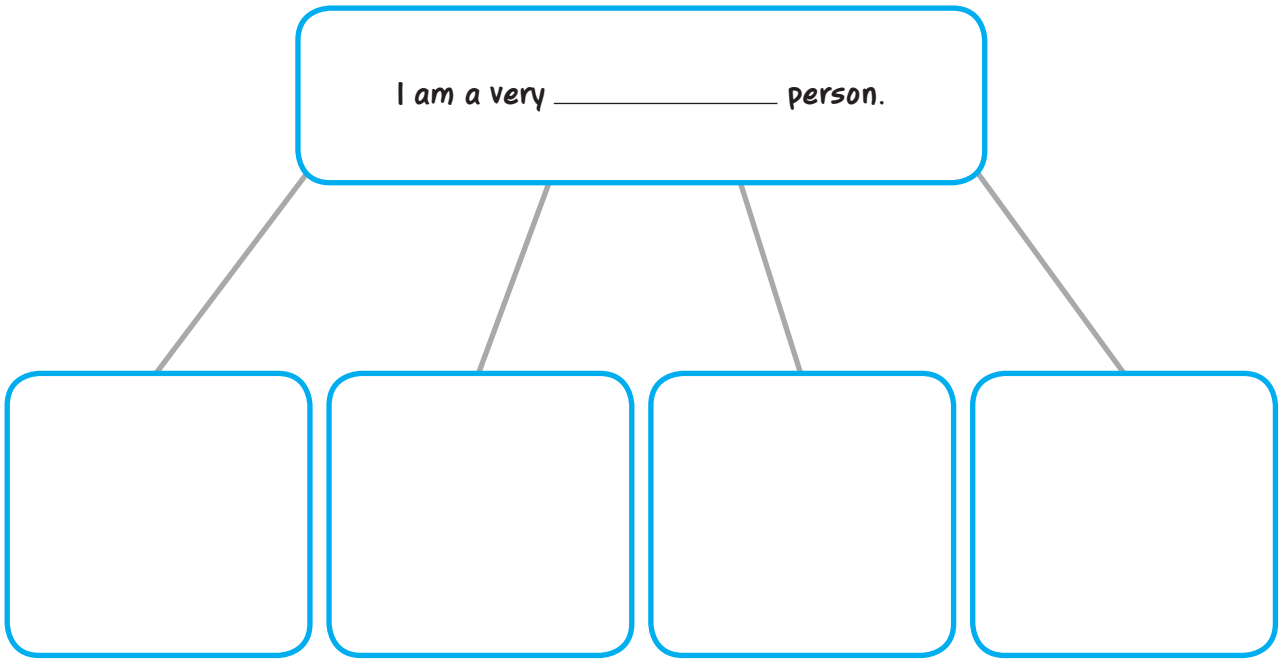
Typos and spelling or grammatical errors make a bad impression and can undo everything you are trying to accomplish with your essay. Therefore, it is critical to reread your writing to look for mistakes. Most word processing programs provide grammar and spell-check features. Be aware that these features do not recognize some errors, such as using "they're" instead of "their," or other wrong versions of words.

How Much Time Will You Need?

Part of planning your essay is knowing how much time it takes to do it right. The process of brainstorming, drafting, and editing can't be done in one night. Give yourself at least four weeks. To know when to start, look at the application deadlines for the colleges you are considering, and work back from the earliest deadline.

WORK ZONE

Now that you've had time to think about your characteristics, fill in the blank in the sentence below. Then, describe four examples that support the completed sentence.



College Essay Checklist

This checklist will help you give your essay a final review before you hit "send" or seal the envelope:

- ☐ The essay reveals something insightful about yourself
- ☐ The introduction clearly states what the essay is about
- ☐ Used active verbs
- ☐ Single focus maintained throughout
- ☐ Has the right tone—honest and sincere
- ☐ Every point supported by examples
- ☐ Answered the essay question
- ☐ No plagiarized material (using another person's words without giving credit)
- ☐ No misspelled words (don't rely on spell-check)
- ☐ No run-on sentences or other grammatical errors
- ☐ Checked your facts—such as attributing a book to the right author
- ☐ If re-using the essay for other applications, didn't refer to wrong college

Go to the WORK ZONE

The introduction to your essay should indicate to the reader what the essay will be about. Write a brief introduction below. Then share it with a partner and ask him or her what the essay will be about. Was he or she right? What can you do in your next draft to make your topic clearer for the reader?

Introduction

Letters of Recommendation

Most colleges want two or three recommendation letters from people who know you in and out of the classroom. It is usually required that at least one of these be from a teacher. Your school counselor, coach or someone you have worked for are additional possibilities. This letter will tell the school why you would be a good candidate for admission. It is important that you select the right people to write your recommendations.

Who Should You Ask?

The person best suited to write a letter of recommendation is often one of your favorite teachers. Other good choices are your junior year Math or English teachers, as these are core subjects where many skills necessary for college success are taught. The best teacher to write a letter is not necessarily the teacher who gave you high grades. Rather, it should be a person you think knows you best. The teacher should be able to write a letter that not only describes your work in class, but also the kind of adult you are becoming.

How Should You Ask?

Remember you are asking for a favor, and you should be willing to take "no" for an answer. Most teachers are pleased to help you with your college aspirations, but they might just not have the time. Give the person you're asking at least one month to write the recommendation and send it off ahead of any deadlines.

Follow up a week or so prior to your first deadline, to ensure recommendations have been mailed or to see if they need additional information from you. Send an e-mail or note of thanks after the letters have been written.

What Materials Do You Provide?

If the college provides a recommendation form, fill it out completely, minus the information that the person will provide. Make sure you have signed in all the appropriate places.

Provide a stamped envelope addressed to the appropriate college. This will make it easier for the person to complete the process, especially if the letter

WORK ZONE

Prepare a "brag sheet" by describing your accomplishments and activities. You can use the finished sheet to provide helpful information to teachers or other adults who will write letters of recommendation for you.

Academic Achievements (include honors and awards)	Extracurricular Activities (include school clubs, organizations and positions held)

is going to more than one college. Some letters can be written online. In that case, give the person the necessary instructions by e-mail.

The third item is a "brag sheet." This is similar to a résumé in that it describes your main activities and accomplishments. It is useful for teachers or counselors who may only know you in a school setting. These sheets provide helpful information to the person writing the recommendation. The sheet can help the teacher write a balanced, complete letter about you.

There are four general types of information on a brag sheet. The first describes your academic achievements, including significant awards or honors. The second is your extracurricular involvement. List the clubs or organizations you have joined, along with the number of years you've served and any positions held. The third area is nonacademic involvement, which includes youth group commitments, volunteerism, musical or artistic ventures, or other distinctive hobbies or interests you have. The final area is a more general area, in which you provide information about your character traits, personality and goals.

Go to the WORK ZONE

STAY ON TRACK

List three teachers or counselors who you could ask for letters of recommendation. Explain why you picked them.

List two people, other than family members, who know you outside of school and who could write recommendations for you.

Nonacademic Achievements (include clubs, groups and organizations outside of school)	Personal Information (include talents, character traits or goals)

The College Interview

What Is a College Interview?

Very few schools require an interview. For most colleges, it's an optional part of applying. Yet a college interview gives you an opportunity to present yourself in person and to provide information that can't be found on your application.

How Can You Prepare?

There's no reason to be nervous about a college interview. Think of the experience as a way for you to learn about a school as well as a way for a college to learn about you. As long as you're prepared, you will do fine. Here are some steps to take to prepare for the interview:

- Research the school. Find out if you are truly interested in attending this school and why.
- Prepare questions to ask the interviewer. The questions should reflect your genuine interest in learning more about this school. Avoid asking obvious questions, or questions with answers that can be found online. Remember, your questions reveal a lot about you. If you ask, for example, about special academic opportunities, it would show your interest in creative, challenging approaches to your education.
- Practice responding to possible questions you might be asked.
- Know the exact date and time of the interview and the directions for how to get there.

What Questions Will You Be Asked?

Most questions are asked to get to know you as a person. One might be: "What do you do for fun?" Another might be: "What issues concern you?"

You might also be asked to talk about your own achievements. This is something you may need to practice, especially if it feels like bragging to you. Remember, the interviewer is just trying to get to know you. It's better to talk about one accomplishment in depth rather than recite a list of activities.

You'll make a better impression if you've thought of possible answers ahead of time. But don't try to memorize speeches.

WORK ZONE

Working with a partner, role-play or write out the answers to the following questions you might be asked at a college interview. Then prepare a list of five questions for you to ask an interviewer.

Five Questions You May Be Asked	
1.	Why do you want to attend our school?
2.	In what ways will you contribute to our school?
3.	What high school courses have you enjoyed most and why?
4.	How are your grades an accurate reflection of your potential?
5.	Which one of your extracurricular activities is most rewarding and why?

Remember, it's OK to ask for clarification if you do not understand something. This is part of being a good listener, and it shows that you are actively listening to what your interviewer is saying.

What Should You Ask?

A college interview is a great opportunity to learn more about whether the college is a good fit for you. Be courteous, but don't be afraid to ask probing questions aimed at what you really need to know in order to make a good decision. You might ask: "What is unique or special about this college?" or "How would you describe the majority of students that go here?"

If you are interested in a particular major, you can ask your interviewer what the college has to offer in that area. You can ask what students like most about the college, and also what they complain about the most. What happens on weekends? Will it be easy to get into the classes you need?

Interviewing Do's and Don'ts

- Be on time. But if you are going to be late, call ahead and give an estimated time of arrival.
- Dress appropriately. Not formal, but neat.
- Don't bring anyone else into the room with you.
- Make sure your cell phone or any other electronic device is turned off.
- Be friendly and relaxed, but show that you take the interview seriously.
- Don't be nervous because you don't have to be. Colleges use interviews to help you, not to hurt you.

Final Steps

After the interview, be sure to send a thank-you note to your interviewer within one week. If you have additional questions, you may also follow up with a telephone call or by e-mail.

Go to the WORK ZONE

DID YOU KNOW?

Some college interviews are conducted over the phone or in a group information session.

Five Questions You Might Ask

1. _____

2. _____

3. _____

4. _____

5. _____

UNIT 7

Finding the Money for College

Paying for college can be challenging for any family or any individual. It's obvious that almost everyone needs some financial help these days; more than $125 billion dollars in financial aid were issued in 2009, and more than 14 million college students receive some kind of financial aid every year. Although the process of applying for financial aid may seem overwhelming, it's not that hard once you understand it and know where to begin.

LESSON 1	LESSON 2	LESSON 3
Understanding Financial Aid Pages 90–93	Understanding Scholarships Pages 94–97	Understanding Your Options Pages 98–101

VOICE OF EXPERIENCE

"I used to be really stressed about paying for college, and then I learned that once you get into the college, more than likely they will help you pay for it."

WORK ZONE

How much do you think one year of college costs at a public school, such as a university in your state? How much do you think one year of college costs at a private school, such as Stanford or Duke? Write your estimates here.

Public school

_____

Private school

_____

Turn to a partner and compare your estimates. Are they similar? Are they far apart? Why do you think that is? Then compare your estimates with other students in a chart. How similar or far apart are they?

Understanding Financial Aid

What Is Financial Aid?

Money that is given or loaned to you to help you pay for college is called financial aid. It can be given to you in the form of **gift aid**, which is money that does not have to be repaid such as scholarships or **grants**; or **self-help aid**, which is money that either has to be paid back or worked for, such as loans or a work-study job. Thanks to financial aid, most students can afford to get a college education. Many families need help with college costs, so don't be shy or embarrassed about applying for financial aid—most students do! More than two-thirds of all full-time students attending college right now are receiving some kind of financial aid.

Where Does the Aid Come From?

About 60 percent of all student aid comes from the U.S. government, through grants, loans and work-study; but most federal aid comes in the form of loans. State governments also provide some aid for students who are state residents. Another source of aid is the colleges themselves, using their own funds. Nearly half of all grants given to incoming freshmen come from the colleges that admit them. Finally, there are other organizations that offer scholarships, called "portable" because they can be applied to any college. These sources are covered in greater detail in Lesson 3 of this unit.

WORDS FOR SUCCESS

gift aid *financial aid in the form of scholarships or grants that does not need to be repaid*

grants *financial aid award given to students that do not have to be paid back*

self-help aid *financial aid, such as loans and jobs, that requires repayment or employment*

Free Application for Federal Student Aid (FAFSA) *form completed by all applicants for federal student aid*

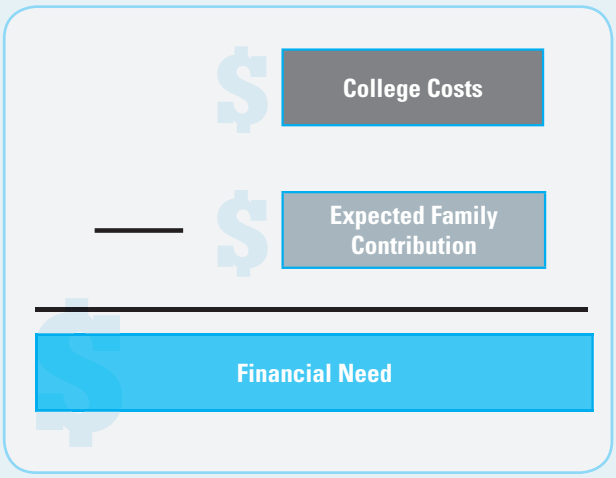
WORK ZONE

With a partner read and discuss the following statements below and check TRUE or FALSE for each.

Financial Aid Facts	TRUE	FALSE
1. Public colleges give more aid than private colleges.		
2. Your EFC tells you how much financial aid you will get.		
3. The lower your EFC, the more financial aid you need.		
4. Private colleges are always more expensive than public colleges.		
5. You can tell what a college will cost by looking at its tuition and fees.		
6. Most college students receive some kind of financial aid.		
7. You can tell if you can afford a college by looking at its total costs.		
8. Your EFC is the same for every college you might apply to.		
9. Every college will meet your full need for financial aid.		
10. When you apply for admission, you are automatically considered for financial aid.		

How Much Can You Get?

In order to give out financial aid fairly, the U.S. government will look at your family's income, assets and other financial details to see how much your family should be able to pay. This information will be provided by you and your family in a form called the **FAFSA** that every student applying for financial aid must fill out.



Once your family's financial information has been reviewed, a number called the **expected family contribution (EFC)** is assigned. This is the minimum amount your family will be expected to pay toward your college education. The difference between what a college costs and your family's EFC indicates how much aid you need.

It Depends on the College

The federal government's calculation of your EFC remains the same no matter where you decide to go to college. Colleges will consider this calculation when they review your aid application. Some colleges will also make their own calculation, depending upon their own policies and the amount of money they have available to meet the financial need of the students they admit.

The amount of aid you get ultimately depends on the college. There are no guarantees that every college will be able to give you the full amount you need, because not all colleges have the same amount of funds to give out. It may turn out that the amount of aid a college offers you will be less than you need, making the amount you would have to pay higher than your EFC.

expected family contribution (EFC) *the total amount students and families are expected to pay toward college for one academic year*

priority date *the date by which you must apply for financial aid in order to be given the college's best offer*

Choose three statements from page 90 that surprised you the most to learn was either true or false. For each, explain in one or two sentences how what you have learned will affect your college choices.

Surprising Truths About Financial Aid

How Does This Affect My College Choices?

Because financial aid is based on a family's ability to pay, not what colleges cost, it allows any student to consider colleges in all kinds of price ranges. So while the most expensive college is not necessarily the best one for you, you should not rule out a college that is a good fit because of a high cost; it might be that financial aid will make that college affordable for you and your family.

What Do You Have to Do?

The first thing you need to know is that applying for financial aid is a totally separate process from applying for admission, with different forms and deadlines. Planning your strategy early in senior year is a smart move. Applying late for financial aid can cost you money, so getting organized by using a financial aid timeline is a good idea. That will help you keep track of all your important financial aid due dates.

The financial aid process is a team effort that will require some input from your family, so talk it over with them at the outset. You will want to schedule an appointment with your school counselor at the beginning of senior year to get everything organized. At times, the process may seem intimidating, but it's worth it! Financial aid makes college possible for millions of students every year.

What Should You Do First?

There are definite steps to follow. As soon as you have a list of colleges you like, find out what financial aid forms they require and what their deadlines are. Most colleges just require the FAFSA, but some want you to submit additional forms such as the CSS/Financial Aid PROFILE, which can be accessed through the College Board website.

Many colleges have **priority dates** instead of a firm deadline for applying for financial aid. A priority date is the date by which a college must receive an application in order to give it the strongest consideration possible. After that date, funds may be limited or used up, and you may not get as much aid as you need.

You can't submit the FAFSA until after January 1 of senior year, but because of college priority dates you will want to submit it as soon as you can after January 1. The best way to fill out the FAFSA is online. It's easier than the paper form and saves a lot of processing time. But first you need to get a personal identification number (PIN) for yourself and a parent or guardian.

DID YOU KNOW?

You will need to reapply for financial aid every year you are in college.

WORK ZONE

Read the profiles of the four families below and look at their EFCs. With a partner, discuss which factors most influenced how each family's EFC was derived. On the next page, write down your conclusions. How will the families' EFCs affect how much financial aid they might be offered?

Family 1	Family 2	Family 3	Family 4
Single parent 1 child	Two parents 2 children, 1 in college Father pays $6,000/year for child support	Two parents 1 child	Two parents 3 children, 2 in college
Income: $28,500	Income: $52,000	Income: $60,000	Income: $81,000
EFC: $898	EFC: $2,356	EFC: $7,990	EFC: $5,027

What Comes Next?

Once all the colleges you selected receive your information, it's up to each one to put together a financial aid "package" for you. Along with a letter of acceptance, they'll give you an award letter listing each category of financial aid they are offering you. If you are accepted to more than one college, you will need to compare the award letters before you decide which one to accept. How to compare award letters is covered in Lesson 3 of this unit.

Who Can Help You?

Your school counselor can be a very valuable ally in this process. Set up an appointment soon. There are often programs offered at your school or the local library during the late fall or early winter months to help families with financial aid forms. Free help for filling out the FAFSA is also available by phone at 1-800-4-FED-AID.

TIP

Never pay anyone to help you complete the FAFSA. Go to www.fafsa.ed.gov for the free form and all the help you need.

Family 1	Family 2	Family 3	Family 4

Understanding Scholarships

What Are Scholarships?

Scholarships award money for college to students who meet certain qualifications. Most scholarships don't involve large amounts of money, but they can really make a difference for many students. Furthermore, scholarships are not just for straight-A students; plenty of them have other qualifications you might meet. It's worth it to look for scholarships to help pay for college beyond what you are likely to receive in financial aid. But don't count on scholarships as your sole source of funding.

Scholarships Offered by Colleges

Many colleges offer merit scholarships to their incoming freshmen. These scholarships can be based on your academic performance in high school or some other type of achievement, such as being active in student government or community service.

In most cases you are automatically considered for these scholarships when you apply for admission, but sometimes you have to apply for them separately. You'll need to check with the colleges you are interested in to see what's required.

Scholarships from Other Sources

In addition to merit scholarships awarded by colleges to their incoming students, you can apply independently for scholarships available from other sources. They can come from government agencies or national organizations, such as the American Red Cross. Some come from private foundations or local businesses and service organizations. Most of these scholarships can be used at any college or university, which is why they are sometimes called "portable"—they can be "carried" to any school a student decides to attend.

WORDS FOR SUCCESS

scholarships *types of financial aid that are usually based on merit or performance and that do not have to be repaid*

WORK ZONE

In the spaces provided below and on the next page, enter the personal characteristics that might qualify you for a scholarship.

Scholarship Matchmaker

State of Residence: _____

Minority Status: (e.g., African American, Alaskan Native) _____

Nationality or Ethnic Background: (e.g., Chinese, Greek) _____

_____

Religious Affiliation: _____

_____

Organizations/Associations: (e.g., Kiwanis, Rotary, or Elks Club you or a family member belongs to)

_____

_____

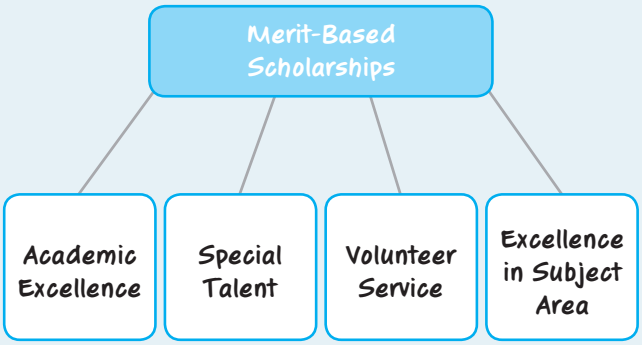
_____

Employers/Corporations: (e.g., companies you or a family member works for) _____

_____

_____

_____



What Do They Require?

Although these scholarships make up only about 8 percent of total available financial aid, they are still worth looking for. Usually a showing of academic merit is required, but often they are based on different qualifications, such as your place of residence or the course of study you plan to pursue. Some scholarships are set up specifically for certain minorities or students who have a particular ethnic or religious background. And some scholarships are given in exchange for a commitment of service after college, such as those offered by the armed forces through the Reserve Officer Training Corps (ROTC) program.

Where Do You Look?

Scholarships don't come looking for you; you have to find the ones for which you might qualify. It will take some effort but there are people who can help and tools you can use. It's best to start in the spring of your junior year because it will take some time.

Start Locally

Local businesses and organizations often sponsor scholarships for hometown students. The amounts are usually in the hundreds, not thousands—but your chances of receiving an award are much higher than they are for the big national competitions.

Your high school counselor's office is a great place to start the search for local scholarships. You can also head to your local library, check bulletin boards around town and ask your parents, guardians or neighbors if their workplace sponsors any scholarship opportunities.

Use the Web

There are several great websites that provide scholarship search programs, such as the one on the College Board's website. You begin a scholarship search by completing a questionnaire to identify your educational goals and achievements, talents and personal background. The more criteria about yourself you can provide, the more likely the program will find scholarships that match.

Scholarship Matchmaker

Family Military Service: (Name all family members who are now or have been in the military. Include branch of service.)

_____

_____

_____

Major or Career Interest: (List all college majors or careers you are considering.) _____

_____

_____

_____

_____

Learning or Physical Disability: _____

_____

_____

_____

Gender: _____

How Do You Apply?

Many scholarship applications have common requirements. Besides the application form itself, they usually ask for a high school transcript, some letters of recommendation and a personal statement or essay. Some scholarships ask for evidence of leadership, patriotism, depth of character, desire to serve or financial need.

Other scholarships are task specific, which means they ask you to do something. Examples of task-specific scholarships would include writing an essay about a specific topic, giving a speech or designing and building a model.

Know the Deadlines

Scholarships are competitive, so deadlines are important. If your application is late, it will be rejected. Most application deadlines are in January, but many are sooner. That's why it is a good idea to start looking for scholarships early. You'll also need to give yourself time to prepare a complete, competitive application.

What Else Do You Need to Know?

Scholarships are gift-aid that you do not have to repay and are often prestigious. However, sometimes they have conditions you must meet.

Here are some questions you should ask about any scholarships you are offered:

"What do I have to do to keep my scholarship?"
Some scholarships require a minimum grade point average (GPA) during each semester of college.

"Do I have to do anything more than maintain satisfactory grades?"
There could be a community service requirement involved. Some scholarships might ask you to submit your grades when you receive a grade report. If the scholarship comes from a local organization, you might be asked to attend a meeting and give a short oral report.

"Is the scholarship renewable?"
In order to help you budget, you will want to know if the money will be there for all four years or just the first one. You'll also want to know if the renewal is automatic or if you need to do something to keep the funds coming.

"If I win a scholarship, what happens to my financial aid?"
If your financial aid award meets your full need, the college will reduce the award by the amount of your scholarship. However, that reduction will most likely be applied to the self-help portion of your aid package—loans and work-study—rather than to grants. But if your full need has not been met—that is, if there's a "gap" in your financial aid award—your scholarship can be used to fill that gap. That will make the college much more affordable.

WORK ZONE

Write a paragraph explaining how you will use your personal characteristics in the Scholarship Matchmaker to look for scholarships. Identify the characteristics that you think sound most promising, and what resources you will use to find scholarships that match.

My Scholarship Search Plan

Don't Be Fooled

Dishonest people sometimes try to take advantage of young people searching for scholarships. Scammers will steal personal information and even money by using the promise of funds for college. The U.S. Federal Trade Commission developed "Project $cholar$cam" to alert students and families about potential scams and how to recognize them. Here are some warning signs to look out for:

"The scholarship is guaranteed or your money back."
No one can make such a guarantee, and refunds often have strings attached.

"You can't get this information anywhere else."
Legitimate scholarships are not kept secret.

"I just need your credit card or bank account number to hold this scholarship."
Never give out this information to anyone calling you. It may be a setup for identity theft.

"We'll do all the work."
Don't be fooled. You must do the work of finding and applying for scholarships yourself.

"This scholarship will cost money."
Don't pay anyone who claims to be "holding" a scholarship for you.

"You've been selected by a national foundation" or "You're a finalist in a competition."
If you don't recognize the name of the foundation and never applied for the competition, it's a scam. Go to the WORK ZONE

DID YOU KNOW?

Almost every state offers scholarships to state residents attending colleges within the state.

Based on what you have learned in Lessons 1 and 2, use the chart below to compare and contrast the differences and similarities between scholarships and other types of financial aid. Which do you think will be the primary source of money to help you pay for college? Why?

Scholarships	Other Financial Aid	Most Likely to Help Me

Understanding Your Options

How Colleges Award Financial Aid

When a college accepts you for admission, it will assemble a **financial aid package** that combines different types of gift aid and self-help aid to reach the total amount of aid it can offer you. The college will then send you a financial aid **award letter** that will show the total cost of attending that college and itemize the types and amounts of financial aid in your package.

The letter will also contain instructions on how to accept the offer. This is an important step! You don't have the aid until you accept it. You can accept all of the aid in your package or just parts of it. For example, let's say you are offered a mix of grants and loans from different sources, plus a work-study job. You might decide you want the grants and the job, but only one of the loans. In that case you can decline that loan and accept the rest of the package.

Comparing Award Letters from Colleges

If you are accepted to more than one college, you will need to compare the award letters from each college before you decide which one to accept. This is not always simple to do, because the letters will look different and offer varying amounts and types of aid.

For example, just because School A offers $10,000 in financial aid while School B only offers $8,000 doesn't necessarily mean School A has the better deal. If School A's aid package has $3,000 in grants and $7,000 in loans, but School B has $6,000 in grants and $2,000 in loans, School B is offering you more free money (grants) than School A. You will need to understand how the different types of aid work before you can make a valid comparison of award letters.

WORDS FOR SUCCESS

financial aid package *the sum total of all financial aid being offered to you by a college*

award letter *a letter received by accepted applicants describing the financial aid package being offered by the college*

WORK ZONE

Read the sample financial aid awards below, taken from actual award letters. Then compare and contrast the awards in the spaces provided on the next page. How much of each award is grants or scholarships? How much is unsubsidized loans, and how much is subsidized? How much is work-study? Are the awards similar or very different? How?

BLUE U		GREEN U	
Total cost to attend:	$28,706	Total cost to attend:	$26,005
Federal Perkins Loan	$1,143	Presidential Freshman Scholarship	$6,500
State Work-Study	$2,400	Green University Grant	$1,410
Blue Educational Grant	$3,538	Federal Stafford Loan/ Unsubsidized	$2,625
University Scholarship	$2,000	Federal College Work-Study	$660
Residence Hall Grant	$2,000	Federal PLUS Loan	$14,810
Federal Direct Loan – Subsidized –	$2,625		

Distinguishing Types of Financial Aid

In lesson one you learned that there are two basic categories of financial aid: gift aid (scholarships and grants) and self-help aid (loans and jobs). How much of each you are awarded determines the value of the award.

Grants and Scholarships

These are the best types of aid to get, since they are free money that you don't have to pay back. If you are awarded a grant or scholarship, congratulate yourself – but then look to see if they are renewable for each year you are in college. You also need to consider and compare any conditions that might be attached.

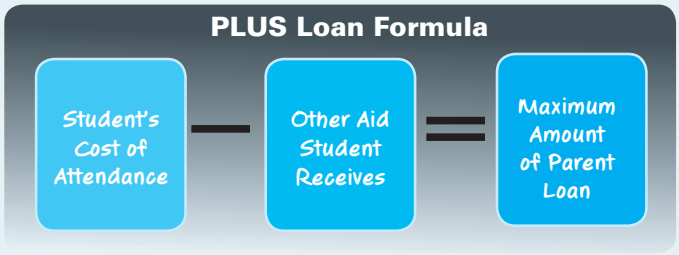
Loans

Most federal financial aid comes in the form of low-interest student loans that you don't have to start paying back until six months after you graduate college. Then you have 10 years to repay, and even that can be extended. If you become unemployed during that time, these loans can be put on hold (called forbearance) until you find a job. Some federal loans, like the Perkins loan, can be forgiven entirely if you enter a public service career such as teaching.

There are two basic types of federal student loans: subsidized and unsubsidized. The difference between them is that subsidized loans are interest-free while you are in college, because the government pays the interest for you. With an unsubsidized loan, interest begins accruing, or adding up, as soon as the money is distributed. You can choose to pay that interest during college in order to keep your monthly payments lower after graduation, or you can allow the accrued interest to be spread out over the 10-year payback period.

There is another federal loan program for parents of college students, called the PLUS loan. This loan is designed to help your family meet its expected family contribution (EFC), so it should not be considered financial aid. Any parent or guardian can apply for one. However, sometimes a college will include a PLUS loan in its financial aid award letter. That will make it look like you are getting more aid than you actually are.

It's important that you read your award letter carefully and understand the differences between the different types of loans that might be included.



Blue U	Green U	Differences and Similarities

Work-Study

Work-study is another type of federally funded self-help aid. The jobs offered through this program are part-time—about 10–20 hours per week— and are usually on campus. There's a lot of variety in work-study jobs. They might be in the college library or in a computer lab. Some students might work in campus offices or dining halls. Some jobs might be off campus in a community-service activity, such as a tutoring or literacy program. Other off-campus jobs might be with private employers who have agreements with the college. These jobs must be related to your field of study.

Since you have to earn the money, work-study may not seem like aid. But it is, because the federal government pays most of your wages, and you will be hired ahead of anyone not in the program.

How to Decide

First, you should wait until you have heard from all of the colleges you've applied to before deciding on which financial aid offer to accept.

Place each award side-by-side and make an "apples-to-apples" comparison. Don't focus only on the total amount of aid each college offers. You need to compare that against the total cost of each college, including living expenses and transportation. A college that offers more aid can still cost more to attend if the total cost is higher than the other colleges.

Compare the relative amounts of gift aid to self-help aid. The higher the proportion of gift aid to loans, the better the award. If one college offers several small grants and scholarships, be sure to add them all up before comparing to the gift aid offered by another college. When comparing loans, remember that a subsidized loan is much better than an unsubsidized loan. Don't measure them equally on amount alone.

Discuss your conclusions with your family. Go over all the pros and cons, especially the terms of any loans. Finally, weigh the net cost to attend each college (total cost minus total financial aid) against which colleges are the best fit for you.

Appealing Your Award

Your award letters aren't necessarily the last word. If the colleges don't offer enough aid to be affordable, it is possible to appeal and ask the colleges to reconsider their aid packages. Many colleges are willing to do that if there are funds available and you can present evidence to back up your case, such as new medical expenses or a loss of income.

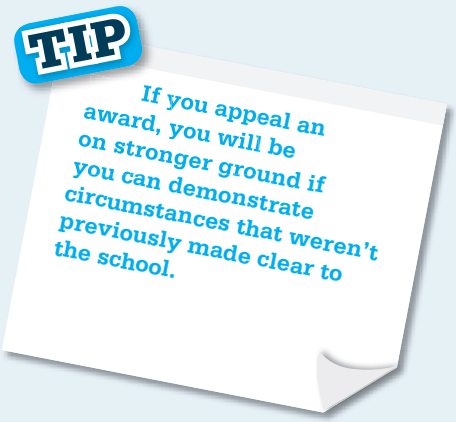
WORK ZONE

Review the Work Zone activity on pages 98 and 99. Answer these questions about the financial aid awards from each college:

Questions	Answers
Which college is giving the most grants? Which college is giving the most grant money?	_____ _____
Which award is not really financial aid? Why?	_____ _____
Which college is providing the most financial aid? How do you know?	_____ _____

Some schools have a specific form for appeals; others just ask for a letter. Find out the college's preferred procedure by calling or checking their website.

Go to the **WORK ZONE**



In the space below write a paragraph that summarizes what you have learned about how to search for financial aid. Explain the steps you have already taken toward finding the finances to help pay for your college education.

Finding the Finances for College

UNIT 8

Being Prepared, Meeting Goals

You've learned a lot about the process of preparing for college. You know how to develop your interests and connect them to possible careers. And you have developed a network of people who will inform and support you as you make your plans. By now, you probably know what type of college is right for you, ways you can pay for college, and what you need to do to broaden your base of colleges that you would be able to attend. You have a better idea of the college application process—the different components to complete and the dates to meet. Perhaps you have even decided on a college and are excited about starting the next chapter in your life. You know that college is a definite option for you!

LESSON 1

Putting It All Together

Pages 104–105

VOICE OF EXPERIENCE

"The main piece of advice I have for rising college freshmen . . . is to listen to all the advice people give you when you arrive at school. You will have a much better time and meet more people who have similar interests as you if you take what you hear to heart, act on it, and really take advantage of your new situation to expand your view and experiences. The bottom line is this, learn from the wisdom of others"

WORK ZONE

What steps have you completed to meet your goal of attending college?

How have you prepared to make the most of your college experience?

Putting It All Together

How Can You Reach Your Goal?

Now that you are in your last years of high school, college is just within your reach. The time has come to execute your plan. Review what you have learned so you can move toward reaching your goal of being a successful college student.

Who Do You Want to Be?

You are the only person who can decide what's best for you. Sometimes it can be difficult to separate what you want from what you hear in The Noise. Listen to yourself. You can lay the groundwork that will define your life. Most successful careers require some kind of education or training. In your first two years of high school, you prepared by taking required courses and those that fueled your passions. How well did your interests drive your involvement in extracurricular activities that could determine a career path?

Planning the Process

Getting into college is a long process that doesn't happen without careful planning and execution. Make time to visit with your teachers and counselors who can help you put together a plan. Figure out what you want in a college. Research colleges to find ones that fit your criteria. Create a timeline to help identify when applications are due and notifications are made. Be sure to talk with and seek guidance from your family in all aspects of the process.

Finding the Right Fit

Visit colleges and college fairs to help you make an informed decision about which colleges to apply to. Picture yourself on each campus. Imagine how you would spend your time. What can each school offer you as an individual? Create a wish list for yourself. Always remember that your college choices are based on who you are and what you want. When choosing colleges, you also want to think about different types of colleges. What are your chances of acceptance? You will want to make a short list of colleges that represent reach, target and safety schools for you.

WORK ZONE

You should now be well into the college-planning process. Think about what you have learned as you answer each question below.

1. **What higher education is required for the career that you see for yourself?**

2. **What resources will you most likely use to find college and career information? Why?**

3. **How will you organize yourself to manage the college application process? What do you still need to get done to be prepared to complete the process next year?**

4. **List the people in your support network. How can they help you in this process?**

5. **What characteristics does your ideal college have?**

Completing the Applications

The first step in getting accepted into college is applying. There are many tasks you'll have to accomplish before your applications are complete. In addition to making sure that entrance exam scores, transcripts and letters of recommendation are sent to the colleges you apply to, you may have to write an essay that shows the admission committee who you are and why you are a good fit for their college.

Paying for College

College expenses can be affordable, but you must make a plan and take the financial aid process as seriously as the application process. Fill out the FAFSA with your family to determine your federal aid. Estimate your college costs, and then search for financial aid. Talk to people in your support network about scholarships and grants. Remember that many grants are awarded not only based on merit but also because of other factors, such as race or gender.

You can do it. You are almost there. Keep your focus. Communicate with your support network. Check off the tasks on your timeline. Before you know it you will be off to college. Congratulations!

Go to the **WORK ZONE**

KNOW YOURSELF

College is just as much about knowing yourself as it is about knowing who you can become. Don't be afraid to go outside of your comfort zone and experience new things and meet new people. What are you most looking forward to about this experience?

Answer each question based on your knowledge of and experience with the college application and selection process.

1. **Have you completed your applications?**

2. **What concerns do you still have about attending college?**

3. **How prepared do you feel about paying for college? What else do you feel you need to do?**

4. **What issues about your first year of college do you still want to learn more about? How can you get more information?**

Section 3 WRAP-UP

HOW DO I GET THERE?

The college-planning process can be different for juniors and seniors. You are either thinking about where you might be attending college or you are making final plans for what you'll do when you get to college.

Think about what you have learned about yourself and the college application process. Use that information to describe your action plan below and create a timeline, diagram or chart to help you prepare for completing the process. Review your answers from the Work Zone on pages 104–105 to get you started.

My Action Plan

Illustration to Help Me Prepare

NEXT STEPS

Now that you have organized your thoughts, you'll want to develop your action plan into specific steps you will take next. List your next steps below.

My Next Steps

Step 1: I will ask my counselor or academic adviser about reviewing my academic plan.

Glossary

Academic adviser A professor assigned to help students choose appropriate courses each semester. Many students consult their adviser for help in selecting a major.

Admission tests Standardized examinations that many colleges require or recommend for admission.

Award letter A letter received by accepted applicants describing the financial aid being offered by the college or university. The award letter provides information on the types and amounts of aid offered, as well as the students' responsibilities and the conditions governing the awards.

Associate degree A degree granted by a college or university upon completion of a two-year, full-time program of study (or its part-time equivalent). In general, the associate of arts (A.A.) or associate of science (A.S.) degree is granted after completing a program of study similar to the first two years of a four-year college curriculum. The associate in applied science (A.A.S.) is awarded by many colleges upon completion of technological or vocational programs of study.

Bachelor's degree A degree granted by a college or university upon completion of a four- or five-year full-time program of study (or its part-time equivalent). The bachelor of arts (B.A.), bachelor of science (B.S.), and bachelor of fine arts (B.F.A.) are the most common bachelor's degrees. College catalogs describe the types of degrees awarded in each major.

Common Application The standard application form used by colleges that are subscribers to the Common Application Group. Applicants need to fill out the form only once, and can then submit it to any number of the participating colleges.

Cost of attendance A number of expenses including tuition and fees, books and supplies, and a student's living expenses while attending school. The cost of attendance is compared with the student's expected family contribution to determine the student's need for financial aid.

Early action A non-binding early decision program in which a student can receive an admission decision from one or more colleges and universities earlier than the standard response date but is not required to accept the admission offer or to make a deposit before May 1. Compare to early decision, which is a binding program.

Early decision Students who apply under early decision make a commitment to enroll at the college if admitted and offered a satisfactory financial aid package. Application deadlines are usually in November or December with a mid-to-late December notification date. Some colleges have two rounds of early decision.

Expected family contribution (EFC) A calculation of how much a family is able to pay for college out of its income and assets for one academic year. The amount is derived from the family's overall financial circumstances as revealed in forms like the FAFSA, and is used to determine your financial need.

FAFSA (Free Application for Federal Student Aid) A form completed by all applicants for federal student aid and required by every accredited college.

Financial aid Money awarded to students to help them pay for college. Financial aid comes in the form of gifts (scholarships and grants) and self-help aid (loans and work-study opportunities). Most aid is awarded on the basis of financial need, but some awards are non-need-based. Both need-based and non-need-based aid may be offered on the additional basis of merit.

Financial need The difference between the total cost of attending a particular college and your expected family contribution (EFC). Your need will vary from college to college because it depends on how much each college costs.

General education requirements Courses that give undergraduates background in the primary academic disciplines: natural sciences, social sciences, mathematics, literature and language, and fine arts. Most colleges require students to take general education courses in their first and second years, as a way to sample a wide range of courses before choosing a major. At some colleges, general education courses are referred to as the core curriculum; at others, a few courses within the general education requirements are core courses that all students must take.

Gift aid Student financial aid, such as scholarships and grants, that do not have to be repaid. See also *self-help aid*.

Grade point average (GPA) A system used by many schools for evaluating the overall scholastic performance of students. Your GPA is the average of all grades in all your classes. Colleges typically look at your GPA for grades 9–12.

Graduate degree A degree pursued after a student has earned a bachelor's degree. The master's degree, which requires one to three years of study, is usually the degree earned after the bachelor's. The doctoral degree requires further study.

Grant A type of financial aid that does not have to be repaid. The terms *grant* and *scholarship* are often used interchangeably to refer to gift aid, but grants are usually awarded solely on the basis of need. See also *scholarship*.

Liberal arts The study of the humanities (literature, the arts and philosophy), history, foreign languages, social sciences, mathematics and natural sciences. The focus is on the development of general knowledge and reasoning ability rather than specific skills.

Open admission The college admission policy of admitting high school graduates and other adults generally without regard to conventional academic qualifications, such as high school subjects, high school grades and admission test scores. Virtually all applicants with high school diplomas or their equivalent are accepted, space permitting.

Priority date The date by which an application, whether for admission, housing, or financial aid, must be received in order to be given the strongest consideration. After that date, qualified applicants are considered on a first-come, first-served basis, and only for as long as slots and/or funds are available.

Regular admission Admission during the college's normal calendar year for admission, as opposed to early decision or early action admission.

Scholarship A type of financial aid that doesn't have to be repaid. The terms *grant* and *scholarship* are often used interchangeably to refer to gift aid. Scholarships may be based on need, on need combined with merit, or solely on the basis of merit or some other qualification, such as minority status.

Self-help aid Student financial aid, such as loans and work-study jobs, that requires repayment or employment. See also *gift aid*.

Subsidized loan A loan awarded to a student on the basis of financial need. The federal government or the state awarding the loan pays the borrower's interest while he or she is in college at least half-time, thereby subsidizing the loan.

Transcript A copy of a student's official academic record listing all courses taken and grades received.

Transfer program An education program in a two-year college (or a four-year college that offers associate degrees) primarily for students who plan to continue their studies in a four-year college or university.

Undergraduate A college student pursuing an undergraduate degree, as opposed to a graduate student who has earned an undergraduate degree and is pursuing a master's, doctoral or professional degree. May also refer to the courses leading to an undergraduate degree.

Work-study A type of federal financial aid in which a student is given a part-time job, usually on campus, to help pay for college. Also refers to an arrangement by which a student combines employment and college study as an integral part of the academic program (as in cooperative education and internships).