# FALLSBURG Junior-Senior HS Guidance Department

# College & Career Handbook

#### Dear Parents & Students,

Yes! The time has come to begin the college application process! If you approach this task in a timely, organized fashion, you will find the next few months to be a fulfilling time of self-assessment and achievement.

The enclosed information will provide you with guidelines and procedures to assist you with the process.

Our goal is for you to select a post-secondary education that will meet your social, academic, and extracurricular needs. Always remember, we are here to help you through every aspect in this important decision.

Joe Levner, School Counselor Meryl Giarrizzo, School Counselor Sonja Ferreira, School Counselor Kristen Meyer, Guidance Secretary

# Fallsburg Junior Senior-High School Credit Program

# ADVANCED PLACEMENT (AP) AND COLLEGE COURSES

The Advanced Placement Program is based on the belief that college-level courses can be successfully taught to motivate high school students who can then receive advanced placement and/or credit for them. Participating colleges grant placement and/or credit to students who present qualifying grades on their examinations. The exams are graded on a five-point scale; 5, extremely well qualified; 4, well qualified; 3, qualified; 2, possibly qualified; 1, no recommendation. The college will inform the student if any credit will be granted depending on the scores received.

Various college courses are offered in conjunction with Sullivan County Community College. Upon successfully completing a course(s), a student will earn college credits that are recorded at Sullivan County Community College. In order for another college to receive those credits, the student must have them sent to that college by their request through Sullivan County Community College Registrar's Office. A weighting of 1.05 will apply to the final average of each college level and AP course, and be reflected in the student's grade upon completion of the course.

#### Courses Offered:

Advanced Placement	<u>College Courses</u>	
AP American History	Fundamentals of Speech	Macroeconomics
AP English Literature	Zoology	English Composition I
AP Biology	Literature & Cinema of Contemporary Spain	Elementary Statistics
AP Language Arts	Literature & Culture of the Caribbean Islands	Spanish History
	Pre-Calculus	American Government
	Calculus & Analytical Geometry	Latino Film in the U.S.

#### ACADEMIC CONVERSION CHART

This mark represents tests, quizzes, homework, projects, and teacher evaluation. It measures the work in relation to the standards established by the program.

Grade	Range	Four Point Scale	Grade	Range	Four Point Scale
<b>A</b> +	97-100	4.0	C-	70-73	1.7
$\mathbf{A}$	94-96	3.7	$\mathbf{D}$ +	69	1.3
<b>A-</b>	90-93	3.5	D	67	1.0
<b>B</b> +	87-89	3.3	D-	65	.7
В	84-86	3.0	${f F}$	60	0
В-	80-83	2.7			
<b>C</b> +	77-79	2.3			
C	74-76	2.0			

# **Action Plan: Freshmen**

Freshman year is an exciting and challenging time for you! Even though you have a lot going on, it's important that you and your parents/guardians start to plan for the future. It is never too early to begin preparing for college. College preparation involves much more than just college visits and applications, and it starts earlier than the junior year. Review your college options now. Learn what resources the high school has to offer and take advantage of them.

### **Fall**

Meet with your guidance counselor and be sure to:

- Find out what courses the school offers, information about the graduation requirements, how the grading system works, AND THE ATTENDANCE POLICY.
- Make sure to participate in strong college preparatory classes.
- Learn what extracurricular activities are available and take advantage of them.
- Select meaningful electives and other academics in which you are interested.
- Plan a four-year extracurricular and athletic activity schedule and be sure to stick with commitments.
- Be sure to do the best you can on your NWEA's.
- Keep your parents/guardians informed about the courses you are taking and extracurricular activities.

## **Winter**

- Review how you're doing in each of your courses. Keep up the good work, and set goals for improvement in weaker subjects. Learn how you can help yourself develop good homework skills by asking teachers or guidance counselor.
- Seek tutorial services at school if extra help in classes is needed.
- Find out what community service options are available in order to complete the required 5 hours for the freshman year.
- Begin filling out your high school portfolio (which gets added to your transcript) with your guidance counselor. The portfolio includes your extra-curricular activities, achievements (athletic and academic), any sports you play, goals, possible career and colleges, and community service. The portfolio is updated each year and helps completing college applications much easier!

# **Spring**

- Discuss with your parents/guardians and guidance counselor which courses you plan on registering for in your sophomore year.
- Create a four-year schedule of recommended classes that meet the basic requirements for high school graduation and college admission. Colleges prefer a strong curriculum including, additional math, science, and a foreign language classes.
- Start looking for a summer job, internship or volunteer opportunities!

# **Action Plan: Sophomores**

## Fall

- Register for the PSAT's if you are accelerated in math and science. See your guidance counselor in order to do so.
- Visit the Tri-County and Financial Aid Fairs

## Winter

- Take a Career Interest Inventory in your high school to find out more about your values, career interests, and skills.
- Think about volunteering at an organization that is important to you in order to complete your community service hours.
- Review how you are doing in each of your courses. Keep up the good work, and set goals for improvement in weaker subjects. Learn how you can develop good homework skills. <u>ALWAYS KEEP AN EYE ON ATTENDANCE.</u>
- Seek tutorial services at school if extra help in classes is needed.

# **Spring**

- Discuss with your parents/guardians and guidance counselor which courses you plan on taking in your junior year.
- Consider challenging yourself and sign up for college preparatory courses or AP courses for your junior year.
- Decide with your parents and guidance counselor if BOCES Career and Technical Programs are right for you next year and senior year. If so, schedule a visit to check out the specific program.
- Look for a great summer opportunity -- job, internship, or volunteer position.
- Visit college campuses.
- Update your portfolio with your guidance counselor.

## **Summer**

- Plan to visit college campuses to get a feel for your options. Start with colleges near you.
- Finalize your summer plans.
- Possibly take a college course over the summer if you are able to.

# **Action Plan: Juniors**

#### Fall/Winter

- Sign up and take the PSAT's in order to gain insight of your academic strengths and weaknesses for the SAT exam.
- Start to think about 8-10 colleges that you might want to attend and look up information on their websites or call their admissions office and request information.
- Meet with your guidance counselor to discuss your thoughts on colleges and to contact any colleges.
- Talk to your counselor and teachers about taking SAT I, SAT II, and ACT's this Spring
- Complete the Career Interest Inventory on Naviance. The purpose is to help you discover the types of work activities and careers that match your interests.
- Take the time to meet with college and military representatives when they visit the high school.
- Attend the SUNY Sullivan College Fair.

# **Spring**

- Be sure to meet with your guidance counselor to register for your courses next year.
- Meet with your guidance counselor to make sure that you have accumulated enough credits for graduation next year, completed your requirements, and if you need to retake any exams (Regents).
- Register online at www.collegeboard.com for SAT's and www.act.org for ACT's.
- Start preparing for SAT I, SAT II, and ACT's exams that will be offered.
- Start preparing for AP Exams in May.
- Update your portfolio with accomplishments, activities, and work experiences.
- If applicable, prepare writing samples, portfolios, audition tapes, and other material for the fall application season.
- Schedule your individual conference with your <u>parents/guardians</u> and guidance counselor to discuss college and career options, update your portfolio, your senior year schedule, and scholarships and SAT's.

# Summer

- Finalize your summer plans. Try to find a job or activity that relates to your career interests.
- Start thinking about college majors related to your interests and career goals.
- Manage your college list. Request applications, brochures, and financial aid information from your colleges.
- Visit college campuses and representatives. Be sure to call ahead for tour and open house schedules.

<sup>\*</sup>Try to narrow your list to six colleges by the end of the summer.

# **Action Plan: Seniors**

#### **Fall**

Meet with your guidance counselor for assistance with the following:

- Develop your final college choice list, which should consist of at least six colleges.
- Contact these colleges via email or by phone for any information you would like about the college.
- Retake or register for SAT's or ACT's, if needed.
- Read through the application thoroughly. Then begin filling it out! Be sure to be neat if you are completing it by hand and check your grammar and punctuation. Be aware of deadlines for Early Decision and Early Action if you choose to apply this way. See "Definitions" for explanations of these terms.
- You may have to request from the collegeboard.com an official SAT score report ONLY IF APPLICABLE. This will be indicated on the application.
- Visit potential colleges and visit with representatives for more options if you haven't narrowed your list down.
- Request recommendations from teachers and guidance counselors as soon as you are aware that you need them. Be sure to give everyone ample time to complete any paperwork you are requesting.
- Develop your college essay and be sure to proofread it. It is also a good idea to ask a teacher or /and guidance counselor to proofread it for grammatical errors and a different view.
- Continue to attend college workshops, especially on scholarships and financial aid.
- Be sure to make copies and date each application and recommendation, include your fee or fee waiver if applicable, that you send out to colleges.
- Gather the necessary paperwork/tax documents in order to fill out the FAFSA form as soon as possible after October 1<sup>st</sup>. Submit financial aid applications before your colleges' stated deadlines. Applications sent before priority financial aid deadlines will receive the most consideration.
- You should have all college applications completed by Thanksgiving break!

## Winter

- Continue to meet with your guidance counselor.
- Begin making follow up calls to the colleges to check the status of your applications. Be sure to write down the name of whom you spoke with and date of when you called.
- Make sure that you are aware of any deadlines that are coming up.
- Check with your colleges of choice requires you to fill out any additional financial aid forms (such as a CSS Profile).
- Investigate scholarships-local and national.

# **Spring**

- Meet with your guidance counselor as needed.
- If it is required, request that your guidance counselor send your mid-year grades to the colleges.
- Apply for scholarships -- there's still time. Use a Scholarship Search such as the ones listed under "Helpful Websites" to find awards whose application deadlines have not yet passed.
- Most admission decisions and financial aid award letters arrive between January and March. Read each carefully, and note all reply deadlines.
- Review financial aid packages with your parents and counselor.
- Send the enrollment form, apply for housing, and send your deposit check to the college of your choice. Notify the other colleges to which you were accepted of your decision.
- If you are waitlisted by a college, contact the admission director to reiterate your interest in the school.
- If you are not admitted to any of the colleges to which you applied, see your counselor immediately. Begin to contact colleges to find ones whose application deadlines have no't passed.

#### You will receive one of four responses from the colleges:

- 1. Unconditional Acceptance-You have been accepted to the college of your choice! Congratulations!!
- 2. **Conditional Acceptance** The college is requesting that you meet some additional requirements. Be sure to contact the admissions office to so that you understand what those requirements are.
- 3. Wait List-Be sure to contact the admissions office to find out the chances of you being accepted.
- 4. **Denied Admission-**If you strongly believe you are qualified to attend, you may appeal the decision. Contact the college to find out the appeal process.

Continue to earn good grades!! Colleges may rescind admission due to failing grades!

# WHAT ARE COLLEGES LOOKING FOR?\*

## **Factors influencing admission decisions:**

1. Grades in college prep courses

2. Admission test scores

3. Grades in all subjects

4. Other criteria specific to each institution

5. Class rank

6. Essay/writing sample

7. Counselor recommendation

8. Teacher recommendation

9. Interview

10. Community service

11. Work/extracurricular activities

12. Personal recognition programs

# WHAT ARE YOU LOOKING FOR?

# Factors in determining your college search:

- 1. What majors are offered?
- 2. Location
- 3. School size
- 4. Campus setting
- 5. Grades/standardized test scores
- 6. Tuition and fees
- 7. School type

<sup>\*</sup>Keep in mind social media web-sites like Facebook, Twitter, Instagram, SnapChat, etc. are open to the public to view. Be careful what you post especially when applying to colleges. Not only do college admissions offices have access to these sites, but so do future employers. Also, keep in mind anything you post is <u>permanent</u>, even if you delete it!

# SENIOR YEAR RESPONSIBILITIES

Student 1	Responsibilities	Parent Responsibilities
> I	Begin the college process early	<ul><li>Discuss future plans with your child</li></ul>
	Meet with your guidance counselor to discuss your post -graduation plans in the beginning of the school year	Contact your child's counselor if you have any questions
	Check your mailbox daily for mportant information	Be aware of college application deadlines and provide the counselor with a week notice to complete recommendations and other forms.
(	Use the "College Handbook" and other books in the guidance office for information	Complete your portion of the application
	Meet with various college reps when they visit our school	Check over your child's application
2	Attend any workshops that are offered in the area for financial aid, scholarships, or anything you may find helpful	Keep copies of everything you send
r	Be aware of your grades, GPA, rank, and strengths and weaknesses	<ul> <li>Start the financial aid process by going to <u>www.fasfa.ed.gov</u> and filing for a pin number in September</li> </ul>
	Identify your Major if possible or narrow your choices	➤ Fill out FAFSA after October 1
>	Secure information about deadlines, special requirements and testing/audition dates	Check with your child periodically about college bulletins
Pre co at re	rovide your counselor with the commendation forms for completion and give your counselor least a week to complete the commendation and any other forms	➤ Arrange college visits
	omplete your applications ourself!	
w	Take copies, date everything, and rite down names of people you lk to when you contact colleges	

# THE COLLEGE VISIT

You should always visit a college (if possible) before you apply and decide to attend! But, how do you set up a college visit? First, contact the Admissions Office for an appointment or a campus tour. Be sure to visit the campus when classes are in session; you want to be able to speak with other students, faculty, and see how the college works while in session. Speak to an admissions counselor or the representative from your intended major. Be sure to take notes and jot down the names of the representatives you spoke to.

Also, ask students about housing, activities, academics, safety issues, and clubs.

Have fun...try and picture yourself living there!

## **Questions to ask:**

- Are there educational opportunities off campus, such as courses at neighboring colleges, study abroad, internships for special majors such as business, psychology, etc.?
  - What type of housing is available to freshmen?
- ➤ If there are fraternities or sororities on campus, are they important to the social life on campus?
- Do all students eat in the college cafeteria? Is there a meal plan?
- If you will require financial assistance for your education, what kind of financial aid program does the college have?
- What kinds of special services are available to students? Health? Psychological? Educational and vocational placement?
- You will want a tour of the campus and usually the college makes a provision for tours with campus guides:
  - Are facilities and grounds in good condition?
  - Is the college in or near a city?
  - Do most students remain on campus for the weekends?
  - What interesting activities exist?
- > Visiting the student center and reading the college newspaper and bulletin boards will answer many of your questions regarding the social life of the college.
- Do classes tend to be large lectures or small sessions, or a combination of both? If possible, try to visit a class or two, especially one in your area of interest.
- Try to speak to students on campus. There may be graduates from your high school attending the college who could answer many of your questions. What do they like about the college and what do they not like? Remember, however, that you are an individual with your own needs, likes, and dislikes.
- Attempt to find out, both from students and the admissions counselor, what the academic pressures are on campus. What percentage of graduates go on to professional and graduate schools?
- What type of campus security is there? Do they have an escort system? Is there a published crime rate? Ask to see one
- Do they accept AP credits from high school?
- > Do they accept both ACT and SAT exams?
- Are cars permitted for freshmen?

# WRITING YOUR COLLEGE ESSAY

A great application essay will present a vivid, personal, and compelling view of you to the admission staff. It will round out the rest of your application and help you stand out from the other applicants. The essay is one of the only parts of your application over which you have complete control, so take the time to do a good job on it. Check out these tips before you begin.

# **Keep Your Focus Narrow and Personal**

Your essay must prove a single point or thesis. The reader must be able to find your main idea and follow it from beginning to end. Try having someone read just your introduction to see what he or she thinks your essay is about.

Essays that try to be too comprehensive end up sounding watered-down. Remember, it's not about telling the committee what you've done -- they can pick that up from your list of activities -- instead, it's about showing them who you are.

## **Prove it**

Develop your main idea with vivid and specific facts, events, quotations, examples, and reasons. There's a big difference between simply stating a point of view and letting an idea unfold in the details:

Okay: "I like to be surrounded by people with a variety of backgrounds and interests"

Better: "During that night, I sang the theme song from Casablanca with a baseball coach who thinks he's Bogie, discussed Marxism with a little old lady, and heard more than I ever wanted to know about some woman's gall bladder operation."

# **Be Specific**

Avoid clichéd, generic, and predictable writing by using vivid and specific details.

Okay: "I want to help people. I have gotten so much out of life through the love and guidance of my family, I feel that many individuals have not been as fortunate; therefore, I would like to expand the lives of others."

*Better:* "My Mom and Dad stood on plenty of sidelines 'til their shoes filled with water or their fingers turned white or somebody's golden retriever signed his name on their coats in mud. I think that kind of commitment is what I'd like to bring to working with fourth- graders."

# DON'T's:

#### Don't Tell Them What You Think They Want to Hear

Most admission officers read plenty of essays about the charms of their university, the evils of terrorism, and the personal commitment involved in being a doctor. Bring something new to the table, not just what you think they want to hear.

#### Don't Write a Resume

*Don't* include information that is found elsewhere in the application. Your essay will end up sounding like an autobiography, travelogue, or laundry list. Yawn.

"During my junior year, I played first singles on the tennis team, served on the student council, maintained a B+ average, traveled to France, and worked at a cheese factory."

Eliminate unnecessary words. Don't Forget to Proofread!

# **COLLEGE INTERVIEW**

The personal interview is a great opportunity to discover more about the college, as well as the perfect way to leave a favorable impression on the interviewer. Many colleges use the interview as a way to learn more about the applicant as well. Here are some tips:

- Don't be nervous! You are there to interview the college...be confident and assertive!
- Be conversational.
- Be on time.
- Dress neatly and conservatively, but comfortably. You will be doing a lot of walking while touring the college.
- Do your homework. Read the catalog and other materials thoroughly beforehand.
- Be aware of current events, national, and local affairs. If you are asked for your opinion, give it honestly and back it up with reasons. If you don't know, say so. Most interviewers are not out to get you, but may ask questions designed to make you think.
- Be sincere-the interviewer will know when you are not.
- Be prepared to answer questions about your high school transcript, SAT/ACT scores, your interests, career plans, and what you would contribute to the college. You might want to bring an unofficial transcript with you. See your guidance counselor.
- Have a written agenda. Prepare questions and know what you want the interviewer to know about you, and know what you want to learn about the college.
- Find a way to mention your strengths-academic and non-academic.
- Be sure to get the name of your interviewer and send a thank you note when you return home.

Table 1

Concordance Between ACT Composite Score and Sum of SAT Critical Reading and Mathematics Scores

Table 2

Concordance Between ACT Combined English/ Writing Score and SAT Writing Score

SAT CR+M (Score Range)	ACT Composite Score	SAT CR+M (Single Score)	SAT Writing (Score Range)	ACT English/Writing Score	SAT Writing (Single Score)
1600	36	1600	800	36	800
1540-1590	35	1560	800	35	800
1490-1530	34	1510	770–790	34	770
1440-1480	33	1460	730-760	33	740
1400-1430	32	1420	710–720	32	720
1360-1390	31	1380	690-700	31	690
1330-1350	30	1340	660–680	30	670
1290-1320	29	1300	640-650	29	650
1250-1280	28	1260	620-630	28	630
1210-1240	27	1220	610	27	610
1170-1200	26	1190	590-600	26	590
1130-1160	25	1150	570-580	25	570
1090-1120	24	1110	550-560	24	550
1050-1080	23	1070	530–540	23	530
1020-1040	22	1030	510-520	22	510
980-1010	21	990	480–500	21	490
940-970	20	950	470	20	470
900–930	19	910	450-460	19	450
860-890	18	870	430-440	18	430
820-850	17	830	410-420	17	420
770-810	16	790	390-400	16	400
720-760	15	740	380	15	380
670-710	14	690	360-370	14	360
620–660	13	640	340-350	13	340
560-610	12	590	320-330	12	330
510-550	11	530	300-310	11	310

#### The College Board

The College Board is a not-for-profit membership association whose mission is to connect students to college success and opportunity. Founded in 1900, the College Board is composed of more than 5,600 schools, colleges, universities and other educational organizations. Each year, the College Board serves seven million students and their parents, 23,000 high schools, and 3,800 colleges through major programs and services in college readiness, college admission, guidance, assessment, financial aid, enrollment, and teaching and learning. Among its best-known programs are the SAT\*, the PSAT/NMSQT\* and the Advanced Placement Program\* (AP\*). The College Board is committed to the principles of excellence and equity, and that commitment is embodied in all of its programs, services, activities and concerns.

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# **ACT/SAT Information**

The **ACT** Assessment or ACT is sponsored by the <u>American College Testing</u> Program.

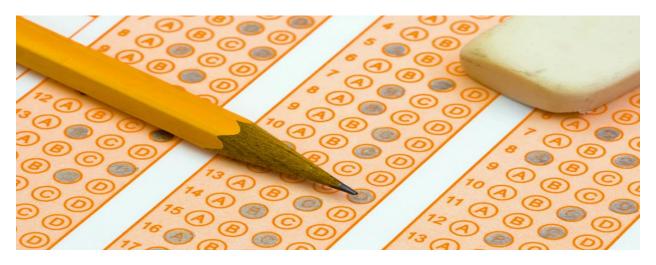
The **SAT I & II** or the <u>Scholastic Achievement Test</u> is sponsored by the College Board.

ACT	The ACT is a four-part test with sections on English (grammar), math, reading and science reasoning. It also contains a personal interest
	inventory to help students understand their interests and possibly careers and majors they might enjoy.
SAT	The SAT is a three-part exam that includes a reading, writing and math section with an optional essay section. It is a globally recognized test that lets students show colleges what they know and how well they can apply that knowledge.
SAT II	Some selective colleges may also require the SAT II <b>Subject Tests.</b> These tests are in specific subjects, such as literature, math levels 1&2, chemistry, US and world history, biology and various languages. See your counselor who will help you decide if the colleges you are applying to require this exam.

## **Registering for the exams**

Students can register for the exam through the SAT/ACT/SATII packets in the guidance office. Also, registration can be done online at: <a href="https://www.collegeboard.org">www.collegeboard.org</a> –SAT/SAT II and

www.actstudent.org -ACT



## Take the ACT or SAT again?

Students are allowed to take the ACT multiple times in order to raise their scores. However, retaking the ACT over and over again generally doesn't raise a student's scores. Students retaking the ACT or SAT should review for the exam by taking a review course or at least purchasing a review book.

# Resources for Students with Disabilities

# **Selecting a College**

An appropriate match to a postsecondary institution is important. Students with disabilities should consider the entire range of postsecondary education, from transitional college preparatory programs, vocational/technical schools and colleges, as well as traditional 2-and 4-year colleges. Consult a college guide to identify schools with the characteristics that will help maximize the student's education, such as the size of institution, type ( 2- or 4-year), competitiveness, types of programs (vocational or liberal arts), and proximity to home. Specialized guides have more extensive information about the types of services that are offered. Check with a college's Section 504 or the Disabled Student Services (DDS) Office for more information about the services the student is likely to receive if accepted by the college. Be sure to visit the school and speak to personnel involved with specialized services to determine the actual extent of their program and whether or not it would be appropriate for the student. Regardless of the extent of services and the admissions policy, good self-advocacy is essential to success.

# **Disclosure of Disability**

The college's Section 504 or the Disabled Student Services Office may be helpful in determining whether the student should disclose his/her disability in the application. The DDS office can also advise the student as to what documentation is needed in order to ensure that effective and timely services are received. Disclosure of disability needs to meet the following criteria:

- Provide all documents timely and before he/she needs the services.
- Include all diagnosis, tests, evaluations, IEP/504 plans; a simple statement is not enough.
- Services provided must be tied to the disability.
- 4. Identify the existence of the disability and need of academic adjustment.
- 5. Diagnosis must include how the disability was reached through evaluation and how the disability affect major life activities and cause academic difficulties.

#### **Additional Resources**

#### Websites

Advocacy Institute	http://www.advocacyinstitute.org
American Association of the University	http://www.avcd.org
Affiliated Programs For Persons with	
Developmental Disabilities	
Associations of Higher Education and	http://www.ahead.org
Disability	
Children and Adults with Attention	http://www.chadd.org
Deficit Disorder	
Council for Exceptional Children	http://www.cec.sped.org
LD Online	http://www.Idonline.org
US Office of Special Education Services	http://www.ed.gov/offices/OSERS/OSEP

# College Survival Guide

The first couple of weeks at college are the most exciting! Before you get too overwhelmed, it is important to keep the following in mind:

## **Dorm Life**

- ✓ Do not bring your whole wardrobe to college.
- ✓ Bring a small reading lamp.
- ✓ Alert the Health Center and Hall staff of any medical condition you might have.
- ✓ Read all the mail the college sent you.
- ✓ Know your Residential Advisor; he/she will be a good resource for you.
- ✓ Learn to get along with your roommate by following the three's Consideration, Compromise, and Communication.
- ✓ Stay in touch with families and friends; having home sickness is a normal part of adjusting to college life.
- ✓ Read the college handbook to understand the rules, regulations and policies.
- ✓ Ask questions.

## **Academics**

- ✓ Get to know your academic advisor early in the semester.
- ✓ Make sure you get a complete syllabus in order to know the requirements for your major and each course you take.
- ✓ Introduce yourself to your professors. DON'T be late to class. DON'T miss any classes. DON'T sleep in class.
- ✓ Find a place that is quiet to study and take occasional breaks.
- ✓ Review your notes and read the assignments before class discussion.
- ✓ Use the University library and the tutor center as resources.
- ✓ Practice effective time management.

# **Exploring**

- ✓ Be creative and attend free or inexpensive events on campus.
- ✓ Browse bulletin boards around campus or in the Student Union to find out about activities.
- ✓ Pace yourself and do not over commit to organizations, clubs and social activities.

  \*\*\*It is easy to party your way to failure and expulsion!!



# Financial Aid 101

## **Definitions**

Financial Aid is the combination of resources that supplement what parents and students are able to contribute to meet the costs of a college education.

Most financial aid is awarded on the basis of demonstrated need:

# **Cost of Attendance - Amount Family Can Pay = Financial Aid Need**

A student is usually eligible for aid equal to demonstrated need. You could be eligible for more aid at a higher cost college than at a lower cost college, because expenses at different colleges vary and the amount a family is expected to pay stays the same.

Financial Aid comes from three basic sources. Most Financial Aid packages usually offer a combination of these three:

GIFT ASSISTANCE: need-based grants and merit-scholarship awards which do not have to be repaid.

<u>LOAN</u>: money available at low interest rates, which must be repaid, usually after graduation.

<u>COLLEGE WORK STUDY:</u> on or near campus jobs found for students by college financial aid offices.

# **Application**

All students applying for financial aid should fill out the FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA). This form, done on-line at <a href="https://www.fafsa.ed.gov">www.fafsa.ed.gov</a>, determines eligibility for federal and state financial aid programs.

Some colleges may require a SUPPLEMENTAL FORM or use their own INSTITUTIONAL FORM in addition to the FAFSA. It is important to check with each college to learn if there are additional forms to fill out (such as a CSS Profile); submit an additional form only if you are asked to do so.

FAFSA forms are available on-line at fafsa.ed.gov. They can be filed starting, October 1, but should be completed as soon after that date as possible for maximum consideration. (This necessitates that Federal Income Tax Forms be completed early.)

Ultimately, all Financial Aid decisions are made by the individual college; therefore, it's important to work closely with a college's Financial Aid Counselor who will explain the financial aid process for that particular school.

Be aware that Financial Aid is not automatically renewed. New forms have to be submitted every October. Check the renewal requirements for all awards. It is necessary to review the Student Aid Report (SAR) that the U.S. Dept. of Education sends to you in order to verify your financial data and make corrections if necessary.

#### HELPFUL WEBSITES for financial aid information:

www.collegeboard.org

Fastweb: www.fastweb.com

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

The above information has been provided by http://www.fafsa.ed.gov/

# FAFSA Checklist

# Before beginning to fill out the FAFSA

- 1. Tax Information (Parent(s) and Student(s) 1040A and/or 1040 EZ Federal Tax
- Applications and W-2 Forms).
- 2. Student's driver's license and social security number (if SSN does not appear on license).
- 3. Parent's social security number(s).
- 4. Records of untaxed income (welfare, social security, AFDC or ADC, or veterans benefits).
- 5. Current bank statements.
- 6. Current mortgage information for properties other than the family's principal residence.
- 7. Records of businesses, farm (if not family's principal place of residence), and assets (including real estate other than the family's current home, stocks, stock options, bonds, money market funds, college savings plans, trust funds, mutual funds, certificates of deposit, investment debt, and other securities/investments).
- 8. A calculator.
- 9. Student's alien registration card (if student is not a U.S. citizen).
- 10. A Personal Identification Number (PIN) for the student and a PIN for a parent (for a dependent student). PIN's can be requested at www.pin.ed.gov.

## **IMPORTANT WEBSITES:** Add www before any of these to access the information you are seeking.

	Princetonreview.com
College Search	Collegeboard.com
	Collegeview.com
	SUNY.edu (State University of New York)
	NYColleges.com (Private Colleges)
On-line Applications	Commonapp.org/
ACT and SAT Information	Act.org/Collegeboard.org (SAT)
Career Planning	Careers.org
College Athletics	NCAA.org
Conege Atmetics	NCAA.eligibilitycenter.org
	HESC.NY.gov
	Collegeboard.com (CSS Profile)
	Fafsa.ed.gov (FAFSA form) Create pin
Financial Aid	Studentaid.ed.gov
Information/Scholarships	Finaid.org
	Cappex.com
	Fastweb.com
	Scholarships.com

# **Glossary of Terms**

**2-Year College:** A post-secondary learning institution where a student can obtain an Associate Degree. Usually known as a Community College.

**4-Year College/University:** A post-secondary learning institution where a student can obtain a Bachelor degree. Some universities offer Master degree programs.

**Application:** A formal document acquired from a specific institution, which must be completed by the student, signed and returned by a specific deadline. A deadline may be stated to postmark by a specific date or to be in the Office of Admissions by a specific date.

**Candidate Notification Date:** The date by which a college notifies a student of the admissions decision.

**Candidate Reply Date:** The date by which the student must notify the college of intent to enroll. Generally, the deadline is May 1st.

**College Level Examination Program (CLEP):** Academic tests designed to give college credits. The individual colleges administer CLEP tests.

**Common Application:** The common application is a not-for-profit organization that serves students and member institutions by providing an admission application (online and in print) that students may submit to over 450 member colleges. Visit the site at <a href="https://www.commonap.org">www.commonap.org</a>.

**Deferral:** An admission decision may be postponed pending more information i.e. seventh semester grade or differentiation among applicants.

**Deferred Admission:** A plan, which permits a student, once accepted, to postpone college attendance for one year in order to pursue other options.

**Early Action:** An admission plan offered by a few schools where a student can submit an application by November 1st, and receive a decision by mid-December. The Early Action student, if accepted, is not automatically bound to enroll. Students accepted under Early Action are not required to notify the college of their enrollment intention until May 1st.

**Early Decision:** An early application process offered by a selected number of colleges with a binding commitment to attend. Both the student and the parents must sign that if accepted, the student will enroll. The colleges share early decision lists, so if accepted, the student needs to withdraw all other applications. Most colleges, not all colleges with early decision process will reconsider students who are rejected in the early decision process.

**Financial Aid Forms:** All seniors applying to college should fill out the FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA). This form will determine your eligibility for federal and state financial aid program. Go to <a href="https://www.fafsa.ed.gov">www.fafsa.ed.gov</a>

**Financial Aid Package:** A financial aid package usually consists of a combination of federal & state grants, work-study, and/or student loans. Scholarships are offered separately from the financial aid package.

**High School Code:** The number by which your high school is identified by the colleges and the College Entrance Exam Board. FALLSBURG HIGH SCHOOL CODE: 336020.

**Regular Decision:** An admission process in which the college sets an application deadline and reviews most of the applications prior to notifying the majority of its candidates. Deadline dates and notification dates vary widely and are specific to each school. Check individual colleges for deadlines.

**Residual ACT:** An opportunity for students to take the ACT on alternative test dates. Usually provided by individual colleges and the scores will be sent to the specific college only. Students cannot take the residual ACT for one college and apply the score for another college.

**Rolling Admissions:** Admission decisions are determined on an on-going basis as applications are received. Notification of decision is usually in 4 to 6 weeks.

**Student Aid Report (SAR):** A federal document sent from the U.S. Dept. of Education that summarizes all of the information the student provides on the FAFSA. The students will be able to make any changes after reviewing the SAR. If changes are made, the student MUST return the modified SAR back to the Dept of Education. If there are no changes, the student will keep the copies of the SAR.

**Score Reports:** Additional score report forms are used to request that the official results of your test scores to be sent to colleges not designated on your test registration form, such as ACT, SAT I, SAT II, and AP exams taken.

**Senioritis:** A serious high school disease, which college admission counselors advise students not to develop. Some colleges will rescind their admission decisions if the grades in the senior year drop.

**Transcript:** The high school academic record. Transcripts include courses passed and failed; semester grades, high school percentile rank, test scores and extra-curricular activities. All seniors should send a copy of their official transcript to every universities/colleges applied AND a final transcript to the college of planned attendance at the end of the school year.

Wait List: A process, in which the college does not initially offer or deny admission, but extends the possibility of admission in the future. Typically the university will wait until after May 1st to contact the students who are on the wait list and offers remaining spaces to those students.



# **RESOURCES FOR THE NON-COLLEGE-BOUND STUDENTS**

According to the Occupational Outlook Handbook, approximately 80% of available jobs today do not require a college degree. This section of the manual is dedicated to careers that require training ranging from a high school education to post-secondary vocational technical training. To view the Occupational Outlook Handbook online and gain the best view of occupations, the <a href="http://www.bls.gov/oco/website">http://www.bls.gov/oco/website</a> is an excellent resource.

Determine What's Right for You! Part of a successful career planning strategy is to understand what it is that excites and motivates you. The difference between having a job that you can't wait to go to, versus a job that you dread can be in understanding yourself better. The following web links provide some excellent insight to help you decide what career path is the right one for you:

http://www.careerzone.ny.gov

http://www.careerinfonet.org

If you are seeking additional information on identifying the aptitudes, skills and interests that most appeal to you, please see your guidance counselor.



# STEPS TO PLANNING YOUR CAREER

- Develop a career plan. Think about what you want to do and find out more about the kind of training, education, and skills you will need to achieve your goal.
- Assess your skills and interests. Think about what you enjoy, what you are good at, what kind of personality you have, and the values you hold.
- Research occupations. Find out about the nature of the jobs that interest you, such as educational requirements, working conditions, future outlook, and anything else that can help narrow your focus.
- Compare your skills and interests with the occupations you've selected. The career that matches your skills, interests, and personality the closest may be the career for you.
- Choose your career goal. Once you've decided what occupation matches best with you, then you can begin to develop a plan.
- Choose a school that offers a college degree or training program that meets your career needs.
- Investigate financial aid to help support you.
- Prepare your resume, and practice job-interviewing techniques.
- Go to the guidance office for any additional help you need or check out the following web site: www.mapping-your-future.org/selecting/
- Check out your local library or Department of Social Services for assistance in creating resumes and help with your job search. Both offer free services.

# HELPFUL WEBSITES

**Jobs & Careers America's Job Bank** (americasjobexchange.com) - Searchable database of job listings. Created through a partnership between the U.S. Department of Labor and the state operated public Employment Service.

**Career Builder** (<u>www.careerbuilder.com</u>) – Offers job listings and career advice in a practical format.

**BEYOND** (<u>www.beyond.com</u>) – Resource center featuring job openings, employer profiles, resumes, and more.

**Headhunter.net** (www.headhunter.com) – Allows you to post your resume or view job listings.

#### **OTHER JOB SEARCH METHODS:**

Personal contacts

Classified ads

**Employers** 

Federal job agencies

Community agencies

College career planning offices

Employment agencies

# MILITARY OPTIONS

Whether you chose to attend college or not, the military can provide an excellent opportunity to gain critical career skills. The following websites are intended to help you choose the appropriate branch of military education that is right for you! Be sure to talk to our school's local recruiter for more information.

## Air National Guard www.goang.com

"The Air National Guard is all about service. Be it your local community, your state, nation or our global community you will be part of an organization that serves. We help the Air Force with its mission around the world."

## Air Force www.airforce.com

"By entering the Air Force you'll be taking important steps towards advancing your education and starting a career. Upon entering, you will immediately begin earning college credits that can be applied toward the Community College of the Air Force (CCAF). We also offer financial aid programs such as tuition assistance and scholarships that can help you further your education at any college or university on your own time. And if you plan to enter college immediately, scholarships are available for Reserve Officer Training Corps (ROTC) and the Air Force Academy (AFA)."

#### **Army** www.army.mil

"It's having individual strength and the support of an unstoppable team. It's you at your best. With training, technology and support, you will become stronger, smarter and better prepared for the challenges you face. You will gain invaluable skills, experience and the opportunity to use them while working in a challenging environment."

## Navy www.navy.com

"The mission of the Navy is to maintain, train and equip combat ready Naval forces capable of winning wars, deterring aggression and maintaining freedom of the seas"

# Marine Corps www.marines.com

"On the way to becoming a Marine, you will be trained in the art of self-mastery, acquiring self- discipline, the courage to undertake difficult tasks, and a steadfast commitment to overcoming the challenges before you. More than that, you will become a part of a very special organization built on a foundation of honor, courage and commitment. At the core of every Marine is the warrior spirit, a person imbued with the special kind of personal character that has defined greatness and success for centuries. And in this organization, you will be regarded as family."

# Coast Guard www.gocoastguard.com

"The United States Coast Guard provides numerous training and college-related incentives, including jobs that translate directly into the civilian field."

# Army National Guard www.nationalguard.com

"The incredible versatility of the National Guard enables its troops to respond to domestic emergencies, combat mission, counterdrug efforts, reconstruction missions and more—all with equal speed, strength and efficiency. Whether the call is coming from the state governor or directly from the President of the United States, Guard Soldiers are always ready and always there."

<sup>\*\*</sup>All quoted phrases were derived from each military branch's indicated web site.