

Get Ready for College



A College Planning Guide and Workbook
for Students in Grades 9 through 12.



Bringing A Better Future
Within Reach®



Get Ready for College

Dear Student:

Let's... Get Ready for College! You can use this booklet independently or with the assistance of a parent, teacher, counselor, or mentor. It's designed to help you prepare for college, explore college possibilities, and understand the college application process. *Get Ready for College* also can be used in small groups or classrooms.

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

Get Ready for College features:

- Separate sections for each grade from 9 – 12 that explain the steps you should take or consider at each grade level and provide a checklist to help you keep track of these steps
- Hands-on activities to make college planning easier
- A glossary with definitions of college planning terms
- A resource section listing websites and college access centers where you can receive additional help and information

We at TERI hope you find this booklet helpful and informative. If you would like further assistance, our staff is ready to help you. You may visit us at one of the many TERI College Planning centers located in Boston, Brockton, or Chelsea, contact us through one of our school-based programs, or find us on the Web at www.tericollegeplanning.org. Call us toll-free in Massachusetts at 1-877-ED-AID-4U (1-877-332-4348).

Sincerely,

The Staff at TERI®

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Grade 9

Start Down the Right Path

Is College for Me?

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

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

True or False:

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

Answers:

1. **"If no one in your family has gone to college, you can't go either."** False. Many students attend college even though no one in their family has ever gone before. In fact, in 2003 more than half of all the high school graduates whose parents didn't attend college started college that fall.
2. **"Only rich people can afford to go to college."** False. College can be expensive (see the box at right), but that doesn't mean you can't afford to go.

There are many ways to pay for a college education. You might qualify for financial aid, which is money given to students to cover college costs based on students' financial need. Types of financial aid include grants and scholarships, loans, and college work-study. The state and federal governments, private organizations, and colleges are all sources of financial aid. Sometimes, more expensive colleges have more financial aid available to give to students.



Many students find additional ways to afford college, including:

- Participating in co-operative education programs where work is included as part of the curriculum
- Taking part in community service programs such as AmeriCorps that provide educational awards upon completion of service
- Joining ROTC (Reserve Officers Training Corps) or the U.S. Armed Services, which provides college scholarships and educational opportunities
- Starting their studies at a less expensive community college, then transferring to another institution for the final two years
- Attending school part-time while working

Average college costs per academic year

2-year public colleges: \$2,272

4-year public colleges: \$5,836

4-year private colleges: \$22,218

Source: *The College Board*®, 2007

Note: Costs are subject to change each year.

3. **“Anything that is taught in college, you can learn on the job.”** False.

Most jobs require some on-the-job training. However, for many jobs, you will need a certain level of technical or analytical skill before you are hired, and that may require you to obtain some education after high school.

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

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

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

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

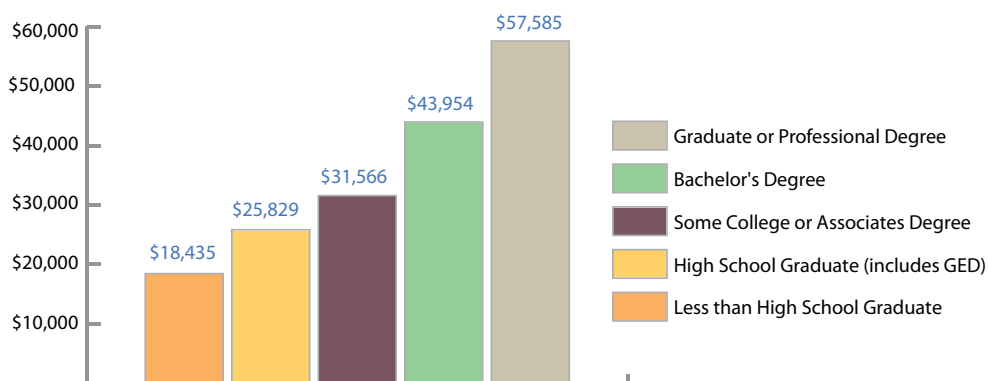
How would you rate yourself? Which skills are you strong in and which do you need to improve? Which transferable skills might be important for the jobs you are interested in? What steps could you take to improve these skills?

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

Grade 9

4. **“If you don’t know what you want to study, you shouldn’t go to college.”** False. College is a good place to explore the academic areas that interest you and think about the career you want to have after you graduate. At many colleges, you can spend your first year (and sometimes the second year) taking a variety of different courses before you decide what your major will be. Most colleges have academic advisors and career counselors to help you make these decisions.
5. **“If your grades aren’t very good, you can’t get into college.”** False. Different colleges have different requirements for admission. They also look at other qualities besides your grades, such as activities, involvement in the community, hardships you’ve had to overcome, etc. If you want to strengthen your skills and improve your grades, you may want to consider attending a community college for your first year or two and then transferring to a four-year college to finish up your last couple of years. In many cases, a high school diploma or GED will qualify you for acceptance to a community college.
6. **“You don’t need to go to college to get a good job.”**

True and False. If a “good job” means a job you really like, you don’t necessarily have to go to college—but you will have more career options available with a college degree. If a “good job” means a job that pays well, statistics show that on average, the more education you have, the more money you earn (see chart to the right).



Source: US Census Bureau 2005

7. **“If you don’t know how to apply to college, you can’t go.”**

False. If you don’t know how to apply to college, there are many places to turn for help—your guidance counselor, college access centers such as TERI’s College Planning Centers, and booklets like this one!

ACTIVITY: List three careers you might be interested in. Research them in the Occupational Handbook (available at your local college access center, library, or online at www.bls.gov/oco/home.htm). Answer these four questions:

1. What level of education is required?
2. What do people actually do on the job?
3. What are the average salaries?
4. Will there be more or less need for these jobs in the future?





How Should I Prepare for College?

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

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

1. **Do your best in school.** Your grades really do matter! All of your grades from freshman through senior years will appear on your high school transcript. Most colleges require a copy of your transcript when you apply to them, so they can determine whether or not you have the skills to do college-level work. But don't just do well to get into college—do it for yourself. You owe it to yourself to learn as much as you can and become the best person you can be. Think about your grades. Do they indicate your best effort? How can you improve?
2. **Take college preparatory courses,** not just the classes required for high school graduation. Research shows that taking rigorous college prep courses in high school is the most important predictor of college success. Also, colleges look favorably upon students who take the more difficult courses. If you do not take these, you may not only limit the colleges to which you are accepted but also your ability to succeed in college.

See chart on page 8.

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

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

3. **Participate in extracurricular activities.** Extracurricular activities and enrichment programs are a great way to develop your talents and interests, and colleges like to see that you have interests in addition to school. See chart below for some types of activities in which you can participate.
4. **Learn as much as you can about college.** This booklet is a great way to start! As you read through it, you will find many ways to learn more about preparing for college.

In school

Student government, drama, yearbook, newspaper, band or orchestra, sports, pep clubs, etc.

In your community

Youth organizations, religious groups, community service, summer enrichment programs, summer camps, part-time jobs, etc.

For college preparation

Upward Bound, Educational Talent Search, GEAR UP, pre-college programs for high school students at local colleges, etc.

Grade 9

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

9th Grade Check List

Check each item as you go.

- Start by telling your parent(s), counselor, teachers, family, friends, and other adults you respect that you want to go to college. The more people you tell the more support you will have to help you reach your goal.
- Explore careers: What kind of higher education is required? Will you need two years of college, four years of college, or college plus a graduate degree?
- Talk to people who have attended college. Ask members of your family, people in your neighborhood, and people at community gatherings to share their experiences with you.
- Talk to your guidance counselor, parent(s), other family members, and teachers to make sure you are signed up for college preparatory courses.
- Do your best in school. Grades count, but don't drop a college preparatory course if you are having trouble. If a course is difficult, get help from a teacher or ask for a tutor. Remember, colleges look at the level of your courses as well as at your grades.
- Create a college file and put in items such as the following:
 - Copies of your report card
 - A list of awards and honors you receive
 - A list of community organizations and clubs you join, including dates of participation and any offices you held
 - A list of paid and volunteer jobs you have had
 - Letters of recommendation from adults who know you well (not family members)
- If you need to work, try to find a part-time job related to your career interests. Start saving money for college. Even if you're only able to put a little aside, colleges want to see that you are willing to save for your education. Be careful, however, that your job doesn't take away from the time that you need to do well in school.
- Participate in after-school programs college-ready programs at your school.
- Become involved in extracurricular activities. Colleges look for well-rounded students, so it's important to show you're involved in activities beyond your regular classes.

9th Grade Glossary

Financial aid—Money to help you pay for the costs of college, based on your financial need, that may be provided by colleges; federal, state, and local governments; and private sources. This includes grants and scholarships, work-study, and loans.

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

Internships—An experience in a working environment that leads to either academic credit or experiential learning. Internships are a good way to learn more about a particular career in which you are interested. Internships are usually unpaid job experiences, although some paid internships exist.

Loans—A type of financial assistance that involves you or your parent(s) borrowing money to cover college costs. You and/or your parent(s) will have to repay the amount of the loan—with interest—to the lender. Many student loan programs have low interest rates and do not require repayment until you graduate or are no longer attending college. Explore federal loans first, since federal loans usually provide you with a better interest rate, reducing the amount you pay over the life of the loan.

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

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

Grade point average (GPA)—A cumulative, numerical equivalent of your letter grades. In the most common system, A=4, B=3, C=3, D=1, and F=0. Learn how your school calculates GPA.

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

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

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

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

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

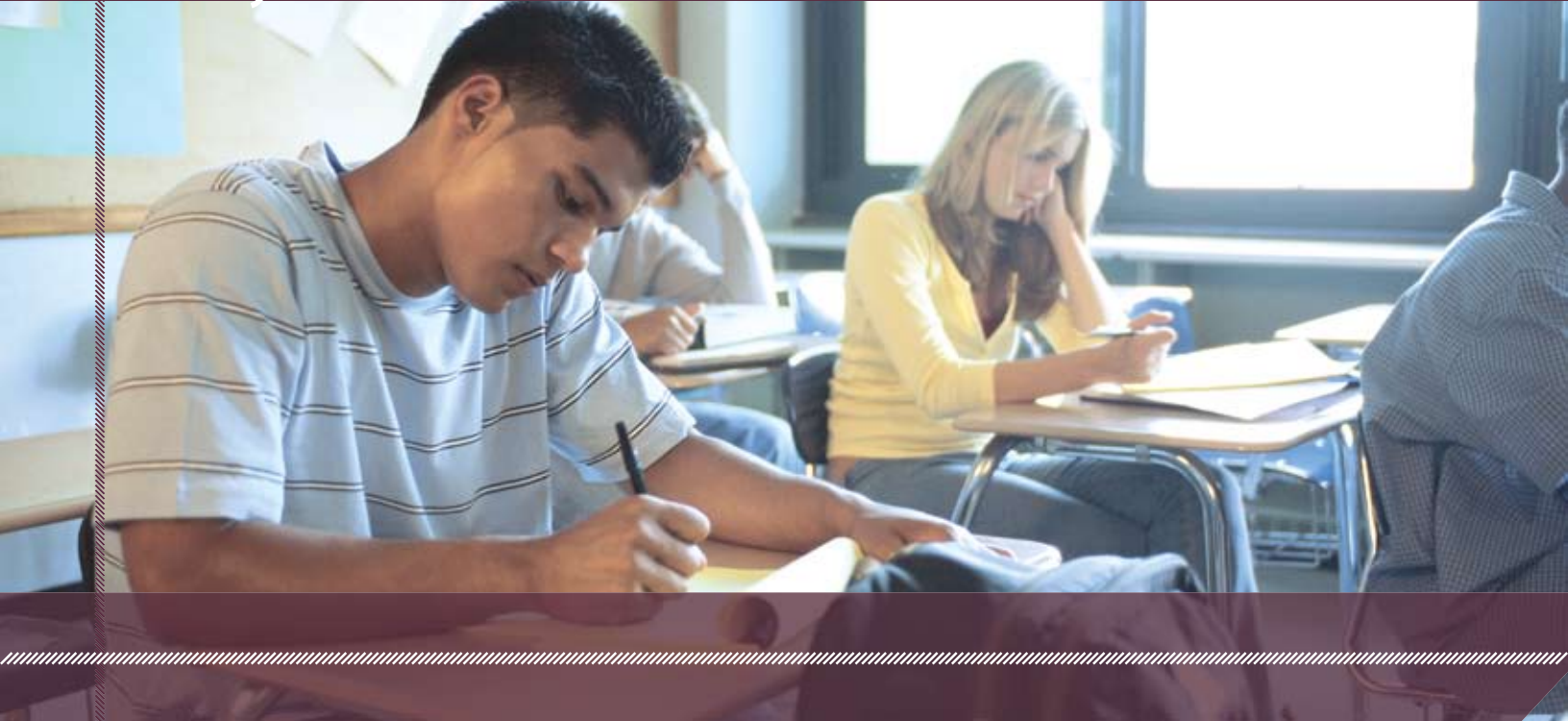
Enrichment programs—Extracurricular programs that develop students’ academic and thinking skills, either directly through tutoring, or indirectly through projects and activities.



NOTE: *Making College Affordable* is another TERI publication that offers detailed information on how to finance a college education. You may receive copies by contacting TERI at www.tericollegeplanning.org or 1 877 ED AID 4U (1-877-332-4348).

Grade 10

Lay the Foundation



Where Do I Want to Go to College?

Do you know the answer to that question? If not, you're not alone. **You need to do a lot of research to choose a college that would be best for you.** In 10th grade, many students have no idea what college they'd like to attend or how to choose one.

If you are thinking about going to a certain college, is it for one of these reasons?

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

There is nothing wrong with any of these reasons, but gathering more information about the choices available to you will help you make the right decision.

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

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

Part of the challenge is determining where your life is headed. Relax—you don't have to know exactly what career you want to pursue for the rest of your life right now. Many students are unsure about their career paths when they enter college, or they change their minds after new learning or life experiences. However, you should have some idea about what you like and dislike and what you want for your future.

Where Do I Stand? A Self-evaluation

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

| Questions for You | Thinking About College |
|--|--|
| <p>What are your favorite extracurricular activities that take place in school or are connected to school?</p> <p>What are your favorite hobbies or things to do in your free time?</p> | <p>Extracurricular Activities: The activities you choose say a great deal about what makes you happy, and that's important to know when planning for college. (Even an ordinary activity like talking on the phone means you like to interact with people!) An activity you like can lead to a college major or a career. Or you may just want to be sure that a college offers your favorite activity so you have a fun way to relax in your free time. Part-time jobs also count as activities and can help you pay for your college education.</p> |
| <p>What are your favorite subjects in school? (This does not necessarily mean the subjects in which you get the best grades.) Why do you like these subjects?</p> <p>What subjects do you get the best grades in? Why do you think you do well in these subjects?</p> <p>How do you like to learn or study? Do you like to work alone or with friends? Do you like to learn independently or with the help of a teacher?</p> | <p>Academic Interests: Thinking about what you like to learn, how you like to study, and what subjects you do well in can help you determine what college or major is best for you. A subject you like might be something you'd like to study in college. If you like a class because it involves hands-on learning, you might want to look for a college that offers that type of learning experience.</p> |
| <p>What kind of careers seem most interesting to you?</p> <p>Why?</p> | <p>Careers: Talk to people in the career fields that interest you. If you don't know anyone, ask a teacher, parent, or counselor for names of people you can contact, or participate in a career fair. When you meet people in that career, ask them to describe their work and the skills and qualities needed to succeed. Ask where they attended college, what they studied, and how their college major is related to their work. Ask if there are other ways they prepared for their career and what suggestions they have to help you prepare.</p> |
| <p>What person or what kind of people do you most admire? Why?</p> <p>What do your friends like most about you?</p> <p>What would you consider your best qualities?</p> | <p>Personal Qualities: If you admire a person or certain types of people, in what ways are you like them? How can you develop the qualities you admire in them? If you know the person or people, ask them how they developed their qualities and how their best qualities influence their career or life decisions.</p> <p>Ask a counselor, teacher, family member or your parent(s) about academic and career areas that are related to your best qualities. Because college is a place of learning, you might look for a college that offers you experiences to help you develop the qualities you admire, or where you can further develop your own best qualities.</p> |

Grade 10

What Are My Options?

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



Technical schools, trade schools, and institutes

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

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

Two-year community and junior colleges

- These colleges offer career certificates and associate's degrees. They prepare you for certain careers or to continue your education at a four-year college or university.
- In general, to apply to a two-year college, you only have to submit an application, the application fee, and proof that you have a high school diploma or G.E.D.

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

Four-year colleges and universities

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

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

Graduate programs

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

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

10th Grade Check List

Check each item as you go.

- Review your 9th and 10th grade classes with your family, a teacher, and your guidance counselor to make sure you are taking all the preparatory courses required for admission to college.
- Do your best in school. If you need it, get extra help from a teacher or tutor.
- Consider getting involved in new extracurricular activities.
- Update your college file at the end of each grading period. (See page 8 for a list of what should go in the file.)
- Begin visiting nearby colleges and universities that interest you with your family and friends. Call the admission office in advance to schedule an appointment and/or college tour. Dress appropriately to make a good impression, and come with a list of questions you have about the college.
- Request catalogs from all of the colleges that interest you. Don't worry if the colleges you like best seem expensive. You may be eligible for financial aid to help you with college costs. You can request catalogs over the phone, in writing, or online.
- Start learning the specifics about different types of financial aid such as grants/scholarships, loans, and college work-study. If you apply for financial aid, these are all parts of the financial aid package that you might receive when you are accepted to college. Ask your counselor for information or call some of the places listed in the resource section of this guide.
- Take the PSAT (Preliminary SAT). Taking it in 10th grade is good practice for taking it in 11th grade. A good score in 11th grade may enable you to qualify for many scholarships.

10th Grade Glossary

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

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

Public college—An institution of higher learning operated with state funds.

Private college—A self-supporting institution of higher learning operated with private funds.

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

10



Grade 11

Keep Rising

What Does My Ideal College Look Like?

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

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

LOCATION

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

STUDENT BODY

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

ACADEMICS

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

TYPE

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

My Ideal College

QUALIFICATIONS

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

SUPPORT

- Counseling and tutoring services?
- Support for physical challenges & learning disabilities?
- Student groups for women, students of color, international students, non-traditional students.
- Career, internship and employment assistance?

ENRICHMENT

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

COST

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



How Do I Learn About Colleges?

Talk to people.

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

Explore free guidance opportunities.

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

Attend college fairs.

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

Use the Internet.

Explore college websites. Visit sites that provide information about college, such as www.tericollegeplanning.org or the College Board® at www.collegeboard.com.

Use your school or library.

Visit your high school guidance office or local library. We suggest using the *Index of Majors or College Handbook* (College Board® publications) or other guides to research admission requirements and program offerings. The Internet is a valuable resource. Refer to the sites listed on pages 42-43.

Visit colleges.

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

Send away for college catalogs.

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

Grade 11

Read about colleges that interest you. Ask questions.

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

Here are some questions you can ask:

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

Focus on at least five colleges.

As you do your research, choose at least five colleges or universities that meet many of your needs. Be sure to select at least one school that you are sure you can get into (a "safety school"), one school that might be a long shot for you, and several that fall between these two extremes. You should also include one in-state college or university. Because they are publicly supported, they are usually the most affordable.

Plan it out.

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

You're on the ball!

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





College Matching Chart

In the charts below, list the name of the college you are researching in the top row. In each row below, write a brief description of the college, according to the categories on the left. In the column on the right, rank how closely the college matches the Ideal College that you wrote about on page 14.

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

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

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

When you're done with your rankings, add up the total for each college. The highest score is 24 points; the closer to 24 points a college gets, the closer it matches your ideal college. You can make additional copies of this page, if needed.

Grade 11

What Are All These Tests?

Junior year is the year that many students start taking the various standardized tests for admission to college. Here are the major tests required or recommended for college admission. See websites listed below to find out the cost of taking the tests. Fee waivers are available from guidance counselors for students who meet income guidelines.

PSAT/NMQST® PSAT—Preliminary SAT® NMQST—National Merit Scholarship Qualifying Test

What Is It? A shorter version of the SAT.

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

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

www.collegeboard.com

ACT®—ACT Assessment

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

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

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

www.actstudent.org

AP®—Advanced Placement Tests

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

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

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

<http://apcentral.collegeboard.com/apc/Controller.jspf>

SAT—Reasoning Test

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

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

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

www.collegeboard.com

SAT Subject Tests

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

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

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

www.collegeboard.com

TOEFL—Test of English as a Foreign Language

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

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

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

www.toefl.org





How do I learn more?

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

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

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



Grade 11



11th Grade Check List

Check each item as you go.

- ❑ Make sure you're taking college preparatory courses. Don't drop these courses if they seem too hard. Colleges look for students who challenge themselves. Talk to your teacher and guidance counselor if you are having a hard time.
- ❑ Take the PSAT in your junior year. This may qualify you for several scholarships and is great practice for the SAT.
- ❑ Prepare for the SAT or the ACT, and take it in May or June. You can retake the tests in your senior year if you would like to improve your scores. Check the test requirements for each school you want to apply to. Your counselor can provide you with test dates and information about fee waivers. Check the deadlines. You must register six weeks before the date of the examination.
- ❑ Attend college fairs and presentations by college representatives. Listen to your school's announcements for information about dates for these events. Fill out inquiry cards from colleges so they can mail you a catalog and an application.
- ❑ Update your college file at the end of each marking period. (See page 8 for a list of what should go in the file.) Create files on each college or university that appeals to you, and include the catalogs you pick up at college fairs and campus visits or receive by mail.
- ❑ Continue saving for college. Colleges will expect you to save a portion of your summer earnings to help pay for your education.
- ❑ Make a file for information about scholarships, eligibility requirements, and deadlines. Here are some ways to find out this information:
 - Ask your counselor about possible scholarships available to students from your high school or school system.
 - Look for newspaper announcements of scholarship recipients and write down information about the scholarship.
 - Ask family members to find out if there are scholarships offered by their employers or by organizations to which they belong. If you have a job, ask your employer about scholarship opportunities available to you through your company. Ask for scholarship availability through community organizations (YMCA, Boy/Girl Scouts, etc.).
 - Talk to high school seniors about scholarships they have received.
 - Check your local library for scholarship postings.
 - You may be able to do a computerized scholarship search. Check with your counselor about the availability of scholarship search software. It's usually quick, easy to use, and free. Most college planning centers have these software programs. Remember, however, that local scholarships may be easier to win than national competitions.
 - The Internet is an excellent way to find private scholarships and fellowships. Most of these services are provided free of charge. See pages 42-43 in the Resource section of this booklet for a list of websites. Visit the TERI website at www.tericollegeplanning.org.



Please be very careful of financial aid scams on the Internet. DO NOT pay for financial aid applications, information, or assistance! For further information, visit www.tericollegeplanning.org.



11th Grade Glossary

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

Coeducational—Describes colleges and educational programs that include both male and female students.

Seminar—A type of course involving a small number of students and a large amount of class discussion.

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

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



Grade 12

Go Further!

It's Time to Apply to College!

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

- Application form
- Fees or fee waivers
- Letters of recommendation
- Deadlines
- Application essay
- College interview
- High school transcript
- Financial aid form(s)
- Standardized test scores (SAT, ACT)
- Decisions



Application Forms

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

- If you are completing a paper application, type or print in black ink.
- Make sure to **KEEP A COPY**. Save or print out online college applications for your records.
- Submit your application **BEFORE THE DEADLINE!** For a way to keep track of your deadlines, use the “College Planning Chart” on page 35.
- It's a good idea to ask your guidance counselor to review your completed applications before you send them.



College application Q&A (Questions and Answers)

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

A: Call or write the college's admission office, or visit the college's website.

Q: What are the parts of a college application?

A: The college application usually includes most or all of these parts:

- 1) application form
- 2) recommendation forms
- 3) application essay
- 4) high school transcript
(sent by your guidance counselor)
- 5) standardized test scores
- 6) financial aid form(s)
- 7) fees or fee waivers
- 8) interview

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

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

Q: Can I submit my application on the Web?

A: Most colleges allow you to submit their applications online. Many prefer this method. The individual college's websites will explain this process. You will still need to submit grades, transcripts, and letters of recommendation by mail. Check with your high school guidance office to see how it handles this process. Colleges will usually send you an acknowledgement by email when you apply online. If you do not receive this acknowledgement, call the admission office a few days after submitting the application.

Q: What is the Common Application?

A: The Common Application is a form developed and widely accepted by nearly 300 participating colleges and universities. If you apply to colleges that accept it, you only have to complete one application rather than several. By visiting <https://www.commonapp.org>, you can download a copy of the Common Application and view a list of the colleges that accept it.

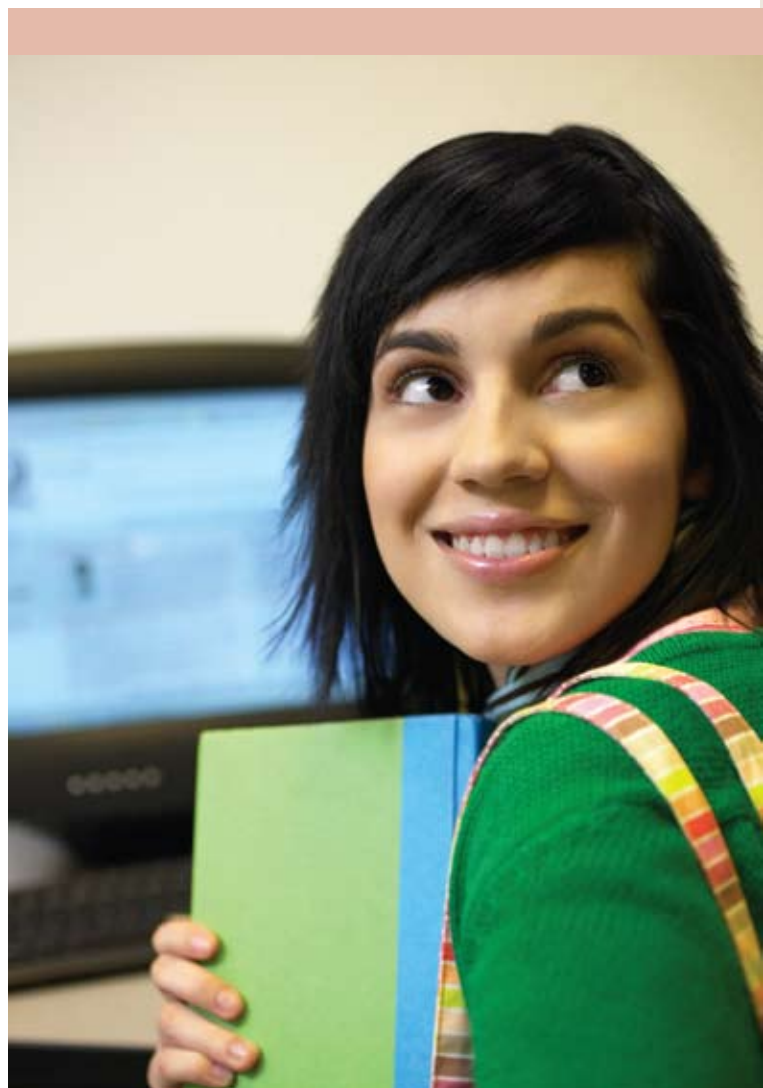
Grade 12



Letters of Recommendation

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

- Give teachers, counselors or others plenty of time to complete the recommendation forms.
- Select teachers with whom you have a good relationship and in whose classes you performed well. If a teacher hesitates to give you a recommendation, ask another teacher.
- If you do not know your guidance counselor well, make an appointment with him or her to discuss your plans. This way, she or he will know more about you when it's time to write your recommendation.
- Don't hesitate to ask a teacher or other recommender to include specific projects, awards or honors you have received in their letter.
- Send a thank you card to people who write your recommendations, letting them know you appreciate their help.
- Sometimes the recommender returns the letter to you, and you must mail it with your application. In other cases, the recommender mails the letter. If this is the case, you should provide the recommender with a stamped envelope that is addressed to the college (or scholarship program).



Application Essay

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



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

Essay topics

Application essay topics try to discover what makes you unique—such as experiences you have had and what you have learned from them. They also show what you care about and the kind of person you are. The following may be good subjects for your application essay:

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

Essay tips

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



- For many students, the essay is the most challenging part of the application. Start early.
- If you are applying to several colleges, compare the essay requirements. If they ask the same question or they allow you to select your own topic, you may be able to use the same essay for several colleges.
- Write a rough draft first.
- Use good essay structure. See the box on page 26.
- Personalize your essay. Show how the topic you are writing about relates to you.
- Put your thoughts into your own words and use language that suits you/conveys your personality. Don't use slang, but also don't use words you wouldn't normally use.
- Ask someone else to proof read and give you an opinion about your essay. Make sure they double-check your grammar, spelling, and punctuation.
- Be sure to follow essay guidelines.

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Ask yourself the journalistic questions “who, what, when, where, and why?”

- Who:** Who are the people who have influenced how you feel about this topic? How did those people influence you?
- What:** What do you know about the topic? What experiences have you had in relation to this topic?
- When:** When were you introduced to the topic? At what point in life did the topic have an impact on you?
- Where:** Where did you experience this topic?
- Why:** Why is the topic important to you? Why do you feel the way you do about this topic?

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



Good essay structure

I. Introduction

- thesis statement (the main topic of your essay)

II. Support Point #1

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

III. Support Point #2

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

IV. Support Point #3

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

V. Conclusion

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



High School Transcript

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

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

Standardized Test Scores

Most colleges require that you take the SAT or ACT. If English is not your first language, you may be required to take the Test of English as a Foreign Language (TOEFL) instead of, or in addition to, the SAT or ACT. See page 18 for descriptions of these tests. Test registration booklets and review books with sample questions are available at your school guidance office, at educational organizations, and at the library. When you register for these tests, you should indicate the colleges to which you would like the scores sent. (If you choose a new college after you take the test, you can have your scores sent by submitting an Additional Report Request form.)

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

Fees and Fee Waivers

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

About Those Deadlines

Be sure to keep a record of application and deposit deadlines. The information below is a guide only. You should always check with the college or university you are interested in for its specific deadlines.

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

Regular admission: These schools usually have a deadline of February 1, and all students are notified of a decision at the same time, usually April 1.

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

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

Candidates' reply date: The date (after you've been accepted) by which you tell the college you plan to attend. You must send a reply card and a deposit. For most colleges, this date is May 1st (or the date mentioned in your acceptance letter). Send the deposit several days before the deadline to be sure it is received on time, and call to confirm the college received it!

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

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The College Interview

Some colleges require, and many recommend, that you have an interview as part of your application process. Some colleges offer one-on-one interviews, which are great opportunities for you to make a positive impression. The interviewer could be an admission counselor, a professor, or an alumnus or alumna (a graduate of the college). The interview usually takes place on the college campus. After the interview, the interviewer will write a description of his or her impression of you and include it in your application.

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

Preparation

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

The day of the interview

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



Interview role play

Below are some questions you might be asked in a college interview. Ask a friend or a family member to help you practice by acting as the interviewer and asking the questions below in a kind and friendly manner. The interviewer will usually try to make you feel at ease. When you answer, provide details, rather than one-word answers, and remember to look at the interviewer and smile. You may want to record this practice interview so that you can hear how you sound.

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

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

Questions you can ask

- At the end of the interview, you will have the opportunity to ask some questions. You should ask at least three. Think about some questions you really want to know about the college, and write them down if you need to. Skip questions the interviewer has already answered. Here are some possibilities:
- What is the student/faculty ratio? (Generally, the smaller it is, the more individualized attention you can expect.)
- What is the average class size?
- What types of internships are available for someone with my major?
- By what year must a student decide on a major?
- How difficult is it to change majors?
- What courses are required for freshmen?
- Are there exchange programs with other colleges, or study abroad programs?
- How available are the professors for outside help or discussion?



High School Athletes

If you are considering playing intercollegiate sports in college, you need to know that Division I and Division II schools mandate that students complete the NCAA® Clearinghouse Eligibility Form and meet specific eligibility requirements. See your guidance counselor for more information. Also, visit <https://www.ncaaclearinghouse.net/NCAA/common/index.html> and read the Guide for the College Bound Athlete. (Division III schools do not have these requirements. Check the colleges you are interested in to determine their competitive level.)

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Financial Aid

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



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

For example:

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

The cost of attendance for a college includes:

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



Types of financial aid

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

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



TERI publishes an excellent booklet on college financial aid titled *Making College Affordable*. This resource explains the different types of aid available to students, how to apply for aid, scholarships and loans, and ways to manage education debt responsibly. To request a copy, please call 1-877-ED-AID-4U (1-877-332-4348) or visit www.tericollegeplanning.org.

Financial aid resources

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

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

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

Loans are also “self-help” aid. A loan is money that is borrowed, usually at a very low interest rate, by the student or the family to pay for college costs. This money must be repaid to the lender after the student leaves college. Loans are available through the federal and state government, colleges, banks, and private loan companies. You should explore federal loan options before considering private loan options. Private loans are used to supplement federal student loans when federal loans are not sufficient to cover the full cost of education.

Applying for financial aid

- The Free Application for Federal Student Aid (FAFSA) is required of all students applying for financial aid. It can be filled out after January 1 of the current year, even if you have not yet applied or been accepted to a particular college. You can obtain the FAFSA from a high school guidance office or a college financial aid office, or you may complete it online at www.fafsa.ed.gov. You must list the colleges where you plan to apply on the FAFSA. These are items needed to complete the FAFSA:
 - The most recent federal tax forms for students and their parent(s) (IRS Form 1040, 1040A or 1040EZ), W-2 forms, and records of prior yearly earnings
 - Current bank statements
 - Records of non-taxed income, such as Transitional Aid to Families with Dependent Children (TAFDC), Social Security, and Veterans’ benefits
 - Records of business, farm, stocks, bonds, and other investments
- The College Scholarship Service (CSS) Profile[®], which can be filled out after September 1st of the current school year, is required by some private colleges in order to consider a student for any scholarships or grant money the colleges may offer. Students should check with their individual colleges. You can find the CSS Profile[®] at www.collegeboard.com.
- You should check with the colleges where you are applying to find out if they require their own financial aid form and the deadline for submission.

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What happens after you apply for financial aid?

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

The financial aid package

If you complete all your financial aid applications by the required deadlines, you will receive a financial aid package (also called a financial aid award or offer of financial assistance) from each of the colleges that accept you. The financial aid package often arrives with your acceptance letter, or a few days later. This package will tell you if you are eligible for any federal, state, and college money available to you in the form of grants, scholarships, loans, and work-study. You will need to sign and return the letter to the college to let it know that you are accepting its financial aid award.



Apply On Time!

It is very important to apply early, since financial aid is given on a first come, first served basis. The sooner you apply, the better your chances are of receiving the best award package.



Financial Aid Package Appeals

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

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

If you file an appeal, you must thoroughly document the reason for the appeal. Once the Financial Aid Appeals Committee reviews your appeal, you may gain increased eligibility for Pell Grant, state grant funds, and/or additional loan funds. The financial aid officer at the college can help you understand your financing options.



Outside Scholarships

In addition to financial aid, which is awarded by the federal and state governments, colleges, and universities, outside scholarships are an excellent way to cover your college costs. There are thousands of scholarships available that base their awards on criteria such as a particular talent or skill, interest in a certain career, or membership in an ethnic, religious, or civic group. Page 19 of the Grade 11 section of this booklet and page 42 in the Resources section include several strategies and resources for learning about scholarships. These resources are all free. You do not have to pay for help in searching for scholarships.

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

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



Watch Out!

Beware of www.fafsa.com. You should NEVER pay a fee to fill out your FAFSA form and this site charges a fee. The correct site for filling out the FAFSA online is www.fafsa.ed.gov. For free help in filling out this form visit a TERI Center, or call 1-877-ED-AID-4U.



Grade 12

College Admission Decisions

College admission decisions are usually made by a committee. After the admission committee decides which students to accept, they send out a letter to each applicant informing him or her of the decision.

What are the possible answers and what should you do?

YES—Congratulations! You are accepted to the college.

- Inform the college whether or not you plan to attend by the deadline noted in the acceptance letter.
- Send a deposit. When you accept an admission offer, you send a deposit to the college to hold your place.
- If you cannot afford to pay the deposit by the deadline, contact the college and ask about the possibility of a deadline extension.

NO—You are not accepted to the college.

- Don't get discouraged. Rejection for admission isn't necessarily an indication that you lack the ability to succeed at the college. Often, colleges receive more qualified applications than they have space for.
- If you really want to attend the college, contact the admission office and ask about the possibility of

attending another college and transferring after a year or two.

WAIT LIST—This means you are qualified to enter the college but there is not enough room in the freshman class. Not all students who are accepted to the college decide to attend. In some cases, this opens up enough space for the college to accept students from the wait list.

- If you really want to attend this college, ask for guidance from your parent(s), teacher(s), counselor(s), and the college to make a wise decision about whether to wait to see if the college will accept you at a later date.
- If you were accepted at another college, you may want to pay your deposit to hold a spot at that college. Please note that if you are accepted and choose to attend the wait-list school, you will lose the deposit sent to the first college.

DEFERRED DECISION

—At colleges that use the rolling admission system, some applicants are clearly at the top of the applicant “pool” and are accepted right away. Others may be denied admission immediately. Many students in the middle, however, are “deferred” until a later date when a larger percentage of the applications have been received. At that point, these students receive a definitive decision.

- If you really want to attend this college, contact the college to find out when a more definite decision will be made.
- Once you know this date, you may choose to wait to see if you'll be admitted. However, if you are accepted to another college in the meantime, you might choose to enroll at the second college in order not to lose your spot.

Note: If you decide not to attend a college that has accepted you, let them know as soon as possible that you are declining their offer of acceptance. That opens up a space for another student.

12th Grade Check List

Check each item as you go.

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



Glossary

Admission committee—The group of people at a college that reads all applications and decides which students to accept.

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

Faculty—The teachers and professors at a school or college.

COA (Cost of Attendance)—expected cost of attending a particular school.

EFC (Expected Family Contribution)—The amount the Federal Government determines your family should be able to contribute to your education.

Deposit—When a student decides to enroll at the college, the student or his/her parent(s) pay the deposit to hold the student's place in the incoming class. This fee is almost always non-refundable.

The College Planning Chart

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

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

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

Borrowing Responsibly

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



The benefits

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

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

The responsibilities

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

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

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

- Co-operative education. Work while you go to school.
- A part-time job.
- Tuition payment plans: pay tuition in monthly installments.
- Living at home/commuting to class.
- Becoming a Residence Assistant and receive free or reduced room and board.
- Cooking at home.
- Military service.
- Private scholarships.

Things to know before you borrow

Before you sign on the dotted line, know:

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

Debt Management: Why it's so important.

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

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

Consumer debt

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

How credit cards work

Credit cards work by lending you "money" to buy things you want. The credit card company pays the merchant and then charges you an interest rate, which may be high. The credit card also charges the merchant between 2.5% and 4% for the transaction.

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

Read the fine print

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

Example:

| | |
|----------------------------|---|
| Annual Fee | None or no higher than 11% |
| Annual Percentage Rate | 17.9% variable |
| Grace Period | 25 days |
| Balance Calculation Method | Average Daily Balance |
| Other Fees | \$25 late payment fee \$25 over limit fee 3% cash advance fee |

Risk of credit cards

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

- They can lead to excessive debt
- It can take you many, many years to pay off a balance
- The amount you pay off may be three or four times larger than the original amount you charged, due to interest and fees
- They may charge very high interest rates
- Card information may be stolen in a number of ways (over the phone, by being misplaced, over the Web, from your mail, etc.)
- Convenience checks sent in the mail provide another way to accumulate debt



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

Borrowing or purchasing goods using credit cards is really just a high-priced loan. The following is a list of tips to assist you in managing your credit cards:

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

The importance of budgeting



So how do you properly manage your debt so that you have a clean credit report? Budgeting, or carefully planning out how your income will cover your expenses, is one solution. Creating a budget is an integral part of successfully managing your debt.

Budgeting is not a static process. You must change and alter your budget as circumstances in your life change. On the following page is an example of a Budget Worksheet that can be used throughout the different stages of your life.

| Income Source | Estimated Monthly Total | Estimated Annual Total |
|---------------------------------|--------------------------------|-------------------------------|
| Total Annual Income | \$ | \$ |
| Constant Expenses | | |
| Rent/mortgage | | |
| Transportation: | | |
| Auto payment | | |
| Auto insurance | | |
| Auto registration | | |
| Utilities: | | |
| Gas/electric/oil | | |
| Water | | |
| Telephone | | |
| Student loan payment | | |
| Renter's/home insurance | | |
| Medical/dental/health insurance | | |
| Estimated taxes* | | |
| Variable Expenses | | |
| Savings | | |
| Retirement plan | | |
| Credit card debt | | |
| Child care | | |
| Transportation: | | |
| Auto gas | | |
| Auto maintenance | | |
| Public transportation | | |
| Parking | | |
| Entertainment | | |
| Clothing: | | |
| Clothes purchases | | |
| Laundry/dry cleaning | | |
| Holiday/special occasions | | |
| Travel expenses | | |
| Pet supplies | | |
| Personal care/hygiene items | | |
| Gym/club membership dues | | |
| Cellular/mobile phone | | |
| Food: | | |
| Restaurants | | |
| Snacks | | |
| Groceries | | |
| Utilities: | | |
| Cable | | |
| Internet access | | |
| Other | | |
| Total Expenses | \$ | \$ |

*Estimated taxes when filing status is single—If annual income is: up to \$30,650, estimate 15% of salary; \$30,650 to \$74,200, estimate 25%; \$74,200 to \$154,800, estimate 28%; \$154,800 to \$336,550, estimate 33%; and \$336,550 or higher, estimate 35%.

Get Ready for College... High School Planning Guide

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

For Freshmen:

Start Down the Right Path

- September**—Meet with your guidance counselor, and sign up for college preparatory courses.
- October**—Get involved in extracurricular activities at school or in your community.
- November**—If you're having any difficulty in any of your classes, ask your teachers or counselors to help you find a tutor.
- December**—Start talking to your family, teachers, and other adults about your desire to go to college and about the careers you might like to have in the future.
- January**—Start a college file to keep information about the colleges in which you are interested in.
- February**—Check with your teachers on how you are doing.
- March**—Learn new study habits.
- April**—Explore different careers.
- May**—Meet with your guidance counselor to select your classes for next year. Be sure to continue to take college preparatory classes.
- June**—Update your college file.

For Sophomores:

Lay the Foundation

- September**—Enroll in academically challenging classes.
- October**—Take the PSAT as practice for taking it during your junior year.
- November**—Explore your interest, skills, and abilities and how they relate to possible careers.
- December**—Explore different college options.
- January**—Attend financial aid workshops.
- February**—Check with your teachers on how you are doing in your classes.
- March**—Visit colleges.
- April**—Volunteer.
- May**—Sign up for your next year's classes.
- June**—Update your college file.
- July to August**—Summer job: Save some money for college expenses.

Get Ready for College... High School Planning Guide

For Juniors:

Keep Rising

- September**—Enroll in academically challenging classes.
- October**—Take the PSAT to practice for the SAT and to possibly qualify for scholarships.
- November**—Visit colleges.
- December**—Keep your grades up.
- January**—Attend financial aid workshops.
- February**—Draft your college essay.
- March**—Prepare for the SAT or ACT.
- April**—Take the SAT or ACT.
- May**—Select at least five colleges to focus on when you return to school in the fall.
- June**—Review your transcript and update your college file.
- July to August**—Summer job: Save some money for college expenses.

For Seniors:

Go Further!

- September**—Make sure you have copies of the applications for all the colleges where you plan to apply.
- October**—Take the SAT or the ACT.
- November**—Decide who you want to ask for letters of recommendation and begin asking those people.
- December**—Complete your college applications.
- January**—Complete the FAFSA form. Apply for scholarships.
- February**—Send mid-term grades to colleges, if required.
- March**—Review Student Aid Report and make changes, if needed.
- April**—Review and evaluate colleges' financial aid award letters.
- May**—Pay your deposit to the college you plan to attend. Notify all others of your decision.
- June**—Graduation: Congratulations!
- July to August**—Attend your college's summer orientation and registration program.

Get Ready for College...

Resources for More Information

Web Resources

The following are websites you can visit to gain information on colleges, careers, scholarships, and various sources of financial aid. These sites are categorized for you by the types of information provided. TERI does not endorse any of these sites or warrant the usefulness of the information provided.

All Areas of Information:

These sites provide information on career, college, and financial aid as well as much more.

| | |
|------------------------------|---|
| TERI | www.tericollegeplanning.org |
| The College Board | www.collegeboard.com |
| Princeton Review | www.princetonreview.com |
| US Dept. of Education | www.ed.gov |

Academic/College Information:

These sites primarily provide information about colleges and academic issues.

| | |
|----------------------------|---|
| College Net | www.collegenet.com |
| College View | www.collegeview.com |
| Mapping Your Future | www.mapping-your-future.org |

Career Information:

These sites provide users with information about various career paths and about specific job titles.

| | |
|-------------------|---|
| Career Web | www.employmentguide.com |
| Job Web | www.jobweb.org |

Financial Aid and Scholarship Information:

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

| | |
|---|---|
| American Student Assistance | www.amsa.com |
| FAFSA on the Web | www.fafsa.ed.gov |
| Fast Web Financial Aid Search | www.fastweb.com |
| Financial Aid Homepage | www.finaid.org |
| MA Educational Financing Authority | www.mefa.org |
| TERI | www.tericollegeplanning.org |

Standardized Test Sites:

These sites provide information about standardized tests that may be required for entry into college.

| | |
|-------------------------------------|---|
| Educational Testing Services | www.ets.org |
| Princeton Review | www.princetonreview.com |
| Test Prep | www.testprep.com |

Credit Reports:

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

| | |
|-----------------------|---|
| Trans Union | www.transunion.com |
| Experian (TRW) | www.experian.com |
| Equifax | www.equifax.com |



Statewide Education Hotline

1-877-ED-AID-4U (1-877-332-4348)

TERI College Planning Centers

with additional satellite locations throughout greater Boston

Boston, MA

Boston Public Library

700 Boylston Street

Boston, MA 02116

617-536-0200

with 8 satellite locations!

Brockton, MA

Educational Opportunity Center

34 School Street

Brockton, MA 02301

866-891-4716



Find us on the Web! www.tericollegeplanning.org

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