EDUCATIONAL PLANNING OVER THE NEXT FOUR YEARS

REGARDLESS OF THE INSTITUTIONS YOUR TEENS WANT TO ATTEND, MAKE SURE THAT THEY TAKE CHALLENGING COURSES IN HIGH SCHOOL.

RECOMMENDED HIGH SCHOOL COURSES

GRADE 9:
- English 1
- Algebra 1 or Geometry
- Earth/Space Science or Biology
- Foreign Language 1 or 2
- History
- One or two electives

GRADE 10:
- English 2
- Geometry or Algebra 2
- Biology or Chemistry
- Foreign Language 2 or 3
- History
- One or two electives

GRADE 11:
- English 3 or AP English 3
- Algebra 2 or Pre-Calculus
- Chemistry or Physics
- Foreign Language 3 or 4
- U.S. History or AP U.S. History
- One or two electives

GRADE 12:
- English 4 or AP English 4
- Pre-Calculus or Calculus/ AP Calculus
- Physics or AP Biology or AP Chemistry
- U.S. Government or AP U.S. Government
- One or two electives

The variety and academic level of the courses your teens take in high school and the grades they receive are a very important part of college applications.

COLLEGE ENTRANCE EXAMS AND PRACTICE TESTS

MOST COLLEGES REQUIRE A STANDARDIZED TEST AS PART OF THEIR APPLICATIONS—YOUR TEENS MUST BE PREPARED TO STUDY, REGISTER FOR AND TAKE THEM.

SAT I, PSAT, ACT, PLAN, SAT II, TOEFL, AP Exam

SAT I (Scholastic Assessment Test) is required by many colleges and is offered several times throughout the school year.*

PSAT (Preliminary Scholastic Assessment Test) is a practice test for the SAT I and is administered to juniors at your teens’ high schools each October. Some schools will also test sophomores.

ACT (American College Testing), accepted by most colleges in lieu of the SAT I and is offered throughout the school year.*

PLAN is the practice test for the ACT. It is offered to students as sophomores and is generally administered in the fall.

SAT II Subject Tests, offered in several major academic disciplines, are required by many colleges in addition to the SAT I/ACT. (Approximately 30 colleges will accept the ACT in lieu of both the SAT I and the SAT II Subject Tests.)

TOEFL (Test of English as a Foreign Language) is required by colleges for students who speak English as a second language.

AP (Advanced Placement) after completing an AP-level courses, teens have the option of taking the corresponding AP exams. These are not required for admission, but certain scores allow students to place out of equivalent college courses.

*Both the SAT I and the ACT should be taken in the spring of the junior year. Teens have the option of taking it whenever offered—colleges will take the highest score.

Preparing for the Test

All of the tests have practice test books and most have online test-preparation courses. Some high schools offer coaching and practice tests, as do private companies.

Your teens’ guidance counselors or college advisors are your best resources to obtain more detailed information about these tests and how to prepare for them.
**EXTRACURRICULAR ACTIVITIES**

**ENCOURAGE YOUR TEENS TO**

**GET INVOLVED**

**CONTRIBUTE TO THE COMMUNITY**

**BECOME LEADERS**

Your teens should choose extracurricular activities in and/or out of school—help them choose something both fun and manageable.

Colleges like to know that your teen is involved.

- Teens should strive for more than just academic strength
- Teens may decide to use their high school talents, such as athletics, writing/editing or debating, in college
- Sustained interest in one or more activities shows discipline and commitment
- Leadership skills gained from a club or sports team will be useful on a college campus—if your teens’ high schools do not have the clubs they are interested in, encourage your teens to develop new ones.

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**SUMMER ENRICHMENT**

Your child can continue their extracurricular interest throughout the summer months or try something entirely new. However your teen chooses to spend their time, encourage him/her to keep a journal to use to later develop a college essay.

**Summer is a great time for teens to**

- Make up academic work
- Take academic courses for fun
- Take prerequisite classes to be eligible to enroll in an advanced track in particular subject areas
- Explore careers by interning or shadowing a professional on the job
- Participate in summer enrichment programs on college campuses
- Visit colleges
- Travel
- Work

**Community Service**

Whether it’s through the school or an independent program, your teens should volunteer some time because many scholarship programs require that students have some involvement in community service.

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**CHOOSING A COLLEGE**

**CAN BE BOTH EXCITING AND NERVE-WRACKING FOR YOUR TEENS.**

BE SUPPORTIVE AND RESPECTFUL OF THEIR OWNERSHIP IN THE PROCESS. THEY HAVE A LOT TO MANAGE, BUT YOU SHOULD ENCOURAGE THEM TO RELAX AND ENJOY THIS TIME OF SELF-EXPLORATION AND GROWTH.

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**COLLEGE SEARCH**

How do students find the right schools for them? Encourage your teens to find schools where they will be happy and productive, and be able to explore their interests.

Before they start their college search, your teens will have to answer two basic questions:

- What characteristics do I want in a college?
  - Location
  - Setting
  - Major
  - Size
  - Single gender/co-ed
  - Diverse
  - Particular majors
  - Special needs (i.e., serves students with disabilities)

- What do I bring to a college?
  - GPA
  - Class rank
  - SAT and ACT scores
  - Talents/skills
  - Leadership experience
  - Unique background/experiences

After considering these aspects, your teens are ready to meet with their college advisors and create college lists.
### Calendar of College and Financial Aid Events

<table>
<thead>
<tr>
<th>Grade 9</th>
<th>Grade 10</th>
<th>Grade 11</th>
<th>Grade 12</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>September</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Outline high school courses to take for next four years. Sign up for extracurricular activities.</td>
<td>Sign up for extracurricular activities. Sign up for the PSAT with counselor.</td>
<td>Sign up for extracurricular activities.</td>
<td>Pre-register for achievement tests, SAT I or TOEFL. Know each college’s financial aid deadline. Register for the SAT I and ACT.</td>
</tr>
<tr>
<td><strong>October</strong></td>
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<tr>
<td></td>
<td>Take the PSAT (optional).</td>
<td>Take the PSAT. Attend a college fair.</td>
<td>Start completing financial aid forms for private aid. Start developing college essays.</td>
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<tr>
<td><strong>November</strong></td>
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<tr>
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<td></td>
<td>Take one or two SAT Subject Tests. If you have already taken at least three SAT Subject Tests you may not need to take any more. Take SAT I or ELPT/TOEFL.</td>
</tr>
<tr>
<td><strong>December</strong></td>
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</tr>
<tr>
<td>Research summer enrichment programs and/or jobs.</td>
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<td>Research summer enrichment programs and/or jobs.</td>
<td>Take SAT I, SAT Subject Tests or ACT if applicable.</td>
</tr>
<tr>
<td><strong>January</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Start applying for summer enrichment programs and/or jobs.</td>
<td>Start applying for summer enrichment programs and/or jobs.</td>
<td>Start applying for summer enrichment programs and/or jobs.</td>
<td>Mail out all college applications by Jan. 1 if you have not previously done so. Fill out FAFSA and CSS Profile and mail before February 1. (Not all schools require the CSS Profile).</td>
</tr>
<tr>
<td><strong>February</strong></td>
<td>Start thinking about the college application process. Meet with counselor to review academic and non-academic achievements and discuss financial aid.</td>
<td></td>
<td>Financial aid applications should be mailed. You can still research and apply for private scholarships.</td>
</tr>
<tr>
<td><strong>March</strong></td>
<td>Schedule classes for the following year.</td>
<td>Research SAT I prep programs (optional). Schedule classes for the following year.</td>
<td>Pre-register for SAT I, ACT TOEFL. Develop college list; check schools’ SAT Subject Tests requirements. Schedule classes for the following year.</td>
</tr>
<tr>
<td><strong>April</strong></td>
<td>Register for the SAT I if applicable.</td>
<td>Register for SAT Subject Tests if applicable.</td>
<td>Check college SAT Subject Tests requirements then pre-register for SAT Subject Tests (take two or three).</td>
</tr>
<tr>
<td><strong>May</strong></td>
<td>Pre-register for summer school or new/make-up work.</td>
<td>Pre-register for summer school or new/make-up work.</td>
<td>Take the SAT I or ELPT (English Language Proficiency Test). Research scholarships.</td>
</tr>
<tr>
<td><strong>July/August</strong></td>
<td>Visit colleges (informal).</td>
<td>Visit colleges (informal).</td>
<td>Visit colleges (call to schedule a formal visit). Apply for private scholarships.</td>
</tr>
</tbody>
</table>

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**NOTE:** Dates and requirement will vary depending on college.

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**The College Application Process**

**APPLICATION FORMS • ESSAYS • RECOMMENDATIONS • TRANSCRIPTS • TEACHER EVALUATION FORMS • COUNSELOR EVALUATION FORMS • COLLEGE FAIRS • VISITS • INTERVIEWS**

Because application processes vary from school to school, organization is key and, as parents, you need to help your teens stay organized and meet deadlines.

Students must organize their workflow. An effective way to do so is to purchase one folder for each college and attach an Application Flowchart (see below) to each. This chart will help your teens by providing deadlines required by each college.
As parents/guardians, you should always apply for financial aid unless you are fully prepared to pay for college. If you need financial aid to help meet college costs, you are likely to receive it. A school’s tuition and the actual cost you will pay after financial aid may be different. Cost should never be a deterrent in choosing the colleges to which you will apply.

There is a staggering amount of federal, state, institutional, and local financial aid available every year. Most of the students who apply for aid and who need it do receive all or part of what they need to attend their first-choice college. And the likelihood of receiving aid becomes greater as the cost of college increases. The most expensive schools often have the most aid to give. During the application process, it makes sense to pick colleges with a range of costs, including some that are within your reach financially, but you should never eliminate the college you really want to attend on grounds of cost alone.

The kind of financial aid we’re discussing is the specified amount of money that is offered to a student to help handle educational expenses. Most financial aid is given because the student has demonstrated need for it, and the amount of that aid is limited to the student’s calculated need. The student’s need is determined by subtracting the Expected Family Contribution, which is the (EFC), from the Cost of Attendance, which is the (COA).

**COA - EFC = Student Need**

No dollar amount will generate the same Expected Family Contribution because of several factors:
- Age of parents/guardians
- Size of family
- Personal assets
- Medical expenses
- Healthcare for aging parents

Whether or not you can save, make sure your teen succeeds in school. Colleges and universities often reward good grades with both need- and merit-based aid. It is also important that students apply on time and complete forms correctly in order to receive the best financial aid package.

**Three Important Forms**
- Free Application for Federal Student Aid (FAFSA)
  - This form, required by all schools, should be mailed no later than February 1
- College Scholarship Service Profile (CSS Profile)
  - This form, required by some schools, should be mailed no later than February 1

**Institutional Forms**
- These are financial aid forms specific to individual colleges.
- Deadline dates will vary.

By completing the FAFSA students may qualify for the following:
- Pell Grants—do not have to be repaid
- Supplemental Educational Opportunity Grants (SEOG)—do not have to be repaid
- Perkins Loan (for students)—must be repaid
- Stafford Loan (for students)—must be repaid
- Plus Loan (for parents)—must be repaid
- Work Study—students work for pay (on-campus jobs are specifically set aside for this program)
- Institutional Aid—money from the college, does not have to be repaid

To get an early start on the financial aid process, try the FAFSA4caster at www.fafsa4caster.ed.gov. It will give you an early estimate of eligibility for federal student aid.

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**Getting in and Staying In**

Once teens have been admitted and have the funding to go to college, they will have reached very important milestones. They have taken the proper courses to prepare for successful college careers, and their guidance counselors, college advisors and you have worked hard to help them find the best-fitting colleges.

Getting into college is the first achievement, but staying in is another. The greatest challenge may be adapting to this new environment. Colleges and universities will do their part to help your teens succeed.

The academic affairs and student affairs departments on campus have a variety of programs and services designed to aid in your teens’ success. Make sure you and your teens are familiar with the information these offices provide. These include:

- **Academic Life**
  - Time management
  - Academic deans/advisors
  - Choosing a major
  - Choosing a career
  - Studying for exams
  - Writing research papers
  - Completing projects

- **Student Social Life**
  - Time management
  -Financial management
  - Diversity
  - Sexual harassment
  - Drugs and alcohol
  - Intimate relationships
  - Counselors or school administrators
  - Coaches, fellow employees or religious leaders.

They can share information about:
- Work and/or volunteer opportunities
- Careers
- Strategies for school and success
- Life during high school and preparing for college.

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