

Junior College Search Timeline

Spring of Junior Year

- Develop a long list of colleges of interest
- Create a College Board Account (www.collegeboard.com) and save college searches
- Visit as many colleges as possible
- Register to take the SAT/ACT
- Meet with visiting college representatives
- Let your School Counseling office know if there is a school you are interested in meeting with to see if they can be included in college visits
- Think about who you want to write your letters of recommendation

Summer '19

- Continue to gather college information
- Visit as many colleges as possible, especially larger ones with summer activities
- Create a Common Application account and begin filling out information (www.commonapp.org).
- Register and retake SAT or ACT if needed
- Search for scholarships
- Begin to write College Essay (prompts available on Common Application)
- Complete high school resume

Sept/Oct of Senior Year

- Take or retake SAT/ACT
- Make campus visits when possible
- Complete Common Application
- Finish College Essay
- Ask recommenders to write letters (allow at least 3 weeks notice)
- Meet with your School Counselor to go over college list
- Meet with visiting college representatives
- Take SAT subject tests if needed
- File the FAFSA beginning Oct. 1

Nov. of Senior Year

- Submit all early decision/early action applications as well as December deadline applications by the end of November

Jan. of Senior Year

- Finalize all applications for any regular admissions deadlines in mid to late January and February

Spring of Senior Year

- You will learn admissions decisions from colleges to which you have applied and now have time for final visits before making your decision
- Search and apply for scholarships both in the School Counseling office and on various scholarship websites

May 1, 2020

- Candidates Reply Date—the date by which you commit to one school and notify all others that you will not be attending.

COLLEGE INFORMATION WEBSITES

College Board Online: www.collegeboard.com

- College search
- Links to college web pages
- SAT information and registration
- SAT prep information and help (Khan Academy)
- Financial aid information
- College comparisons

ACT: www.actstudent.org

- Register and prepare for the ACT
- College search
- Links to college web pages

US News: www.usnews.com

- General college information
- Rankings
- College comparisons

Princeton Reviews: www.review.com

- Test preparation information
- College searches and information
- College athletic information

Campus Tours: www.campustours.com

- Virtual tours of campuses Career Cruising

Career Search: MassCIS.org

- All students have an account through Pioneer
- Research a variety of potential careers
- Take career pathways assessments to determine what you might be interested in

QUESTIONS TO ASK COLLEGE REPRESENTATIVES

Students and parents should compile a list of priorities before meeting with college representatives. In order to make a realistic assessment and selection of a college or university, the following factors need to be considered: (1) admission requirements (2) location, (3) public or private, (4) enrollment, (5) cost, (6) majors offered, (7) nature of the student body. Bring a pen or pencil. Many representatives will ask you to complete a contact card so they can send you additional information. Bring a notebook so you can write down details about each school you investigate. Develop your own list of questions to ask college representatives by using the suggested topics below as a guide.

Questions About Admission Policies

1. What high school courses are required for admission?
2. Are entrance tests required? Which ones? What range of scores is accepted?
3. Does the college require a certain grade point average?
4. Will activities and involvement in school be considered?
5. What weight is placed on the essay?
6. On what basis are applicants accepted?
7. Are personal interviews or letters or recommendation required?
8. Are there special requirements for certain majors?
9. What percent of applications are accepted?
10. Can admission denials be appealed?
11. What are the application filing dates?

Questions About the College

1. Where is the college located (city, suburb, small town, rural)?
2. What is the surrounding community like?
3. Is the college public, private, church affiliated?
4. What is the current undergraduate student enrollment?

10. What types of additional services are provided at no cost to the student (e.g. tutoring, career and personal counseling, developmental reading and study skills workshops, job placement)?

11. Is there an honors program? What are the qualifications for entry?

Questions About Social Life

1. What is the average age of the student body?

2. What is the male to female ratio?

3. What percent of students reside on campus?

4. Is this considered a "suitcase campus" where most students leave on weekends?

5. Are the residence halls co-ed? Is there a substance free residence option?

6. What are the procedures for selecting a roommate?

7. What are some of the rules and regulations that govern campus and residence hall life?

Questions About College Costs

1. What is the cost of tuition? Room and board? Are there other fees?

2. How much did costs increase from last year to this year?

3. Are accepted student required to make deposits for orientation and/or housing?

4. Are deposits required each year for returning students?

5. When do bills have to be paid?

Questions About Financial Aid

1. What percent of students receive need-based financial aid?

2. What percent of students receive scholarships based on merit?

3. What would a typical freshman financial aid package look like?

4. What percent of those who apply for financial aid receive it?

5. Will financial aid be adjusted if need increases?

6. What application(s) need(s) to be filed to apply for financial aid?

5. What special or unique programs are offered?
6. Does the college have general education or course distribution requirements?
7. Does the college have special programs for transfer students?
8. What is the academic calendar (semester, quarters, 4-1-4)?

Questions About the Student Population

1. From where do the majority of students come from?
2. Do most of the students commute or live on campus?
3. What types of student groups are active on campus?
4. Are there fraternities and sororities on campus?
5. What athletic programs are available?
6. Is the surrounding community supportive of the college?
7. Does the college have a campus visitation program?
8. Is housing available for freshmen? Is it available all four years?

Questions About Academics

1. What is the average class size? Largest? Smallest?
2. How many students in last year's freshman class returned for their sophomore year (persistence rate)?
3. What was the grade point average for the freshman class last year?
4. What is the college's procedure for student orientation, class placement and scheduling? Are classes guaranteed?
5. How are academic advisors assigned?
6. What services does the school offer for a student undecided about a major?
7. What percentage of students graduates in four years? In five years? Six?
8. What are the most popular majors on campus?
9. Are students taught by full-time professors, graduate assistants, or a combination of the two?

SAT and ACT 2019-2020 Test Dates

- When registering for SAT or ACT only complete the *required* information
- You will need an electronic picture of yourself to upload and a credit card
- If you are on free/reduced lunch, ask the Counseling Office for a fee waiver (two for each test)
- The SAT and ACT tests are not held on these dates at WJSHS, but are at numerous neighboring schools
- Some colleges require your test scores be sent directly from the testing center (you can set this up when you register)
- Every college accepts *either* the SAT or ACT. There is no preference!

SAT registration is at www.collegeboard.org

Test Date	Registration Deadline	Late Registration Deadline
Aug 24, 2019	July 26, 2019	Aug 14, 2019
Oct 5, 2019	Sept 6, 2019	Sept 25, 2019
Nov 2, 2019	Oct 4, 2019	Oct 23, 2019
Dec 7, 2019	Nov 8, 2019	Nov 26, 2019
Mar 14, 2020	Feb 14, 2020	Mar 4, 2020
May 2, 2020	Apr 3, 2020	Apr 22, 2020
June 6, 2020	May 8, 2020	May 27, 2020

ACT registration is at www.act.org

Test Dates	Registration Deadline	Late Registration Deadline
Sept 14, 2019	Aug 16, 2019	Sept 1, 2019
Oct 26, 2019	Sept 27, 2019	Oct 13, 2019
Dec 14, 2019	Nov 8, 2019	Nov 25, 2019
Feb 8, 2020	Jan 10, 2020	Jan 17, 2020
Apr 4, 2020	Feb 29, 2020	Mar 16, 2020
June 13, 2020	May 8, 2020	May 25, 2020
July 18, 2020	June 19, 2020	June 29, 2020

College Planning

for juniors

Fall

Start with you: Make lists of your abilities, social/cultural preferences and personal qualities. List things you may want to study and do in college.

Learn about colleges. Look at their websites (www.collegeboard.org has links). Talk to friends, family members, teachers and recent grads of your school now in college. List the college features that interest you.

Resource check: Visit the counseling office and meet the counselors there. Is there a college night for students and families? When will college representatives visit your school? (Put the dates in your calendar.) Examine catalogs and guides.

At school, sign up early to take the PSAT/NMSQT[®], which is given in October. If you plan to ask for testing accommodations (because of a disability), be sure the College Board has approved your eligibility.

Make a file to manage your college search, testing and application data.

If appropriate (for example, if you're interested in drama, music, art, sports, etc.), start to gather material for a portfolio.

Along with your family, do some research about how to obtain financial aid. Read the U.S. Department of Education's *Funding Your Education* (about federal aid programs). Use the College Board's *Getting Financial Aid* and the financial aid calculator at bigfuture.org to estimate how much aid you might receive.

Winter

With your family, make an appointment with your counselor to discuss ways to improve your college-preparation and selection processes.

Sign up to take the college admission tests in the spring. You can register online or through your school. SAT fee waivers are available for students with financial need. To prepare for the SAT, download practice booklets from www.collegeboard.org. You can also take the SAT and/or ACT again next fall.

Begin a search for financial aid sources. National sources include the College Board's *Scholarship Handbook* and electronic sources. Don't overlook local and state aid sources (ask a counselor for help or check your public library).

Ask a counselor or teacher about taking the SAT Subject Tests[™] in the spring. You should take them while course material is still fresh in your mind. You can download *Getting Ready for the SAT Subject Tests*, which offers test-prep advice, from www.SATSubjectTests.org.

If you're in Advanced Placement Program[®] (AP[®]) classes, register for the AP Exams given in May. You can earn college credit for courses not given in the AP Program by taking CLEP[®] tests at a college test center. Visit clep.collegeboard.org to learn more.

Spring

Visit some local colleges — large, small, public and private. Get a feel for what works for you. Attend college fairs, too.

Scan local newspapers to see which civic, cultural and service organizations in your area award financial aid to graduating seniors. Start a file.

Develop a list of 15 or 20 colleges that are of interest to you. Request viewbooks and information about financial aid and academic programs. Visit some colleges during your spring break.

If you are considering military academies or ROTC scholarships, contact your counselor before leaving school for the summer. If you want a four-year ROTC scholarship, you should begin the application process the summer before your senior year.

Summer

If you are an athlete planning to continue playing a sport in college, register with the National Collegiate Athletic Association (NCAA) Eligibility Center (www.ncaaclearinghouse.net).

Find a full-time or part-time job, or participate in a summer camp or summer college program.

Visit colleges. Take campus tours and, at colleges you're serious about, make appointments to have interviews with admission counselors.

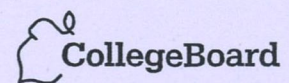
Create a résumé — a record of your accomplishments, activities and work experiences since you started high school.

Download applications (or request paper copies) from colleges to which you'll apply. Check application dates — large universities may have early dates or rolling admission.

For more college planning tools and guidance, visit bigfuture.org.

Source: The College Board.

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DEFINITIONS OF ADMISSION OPTIONS IN HIGHER EDUCATION



National Association for
College Admission Counseling
Guiding the way to higher education

STUDENTS: WHICH COLLEGE ADMISSION PROCESS BEST SUITS YOU?

Non-Restrictive Application Plans

Regular Decision	Rolling Admission	Early Action (EA)
DEFINITION: Students submit an application by a specified date and receive a decision in a clearly stated period of time.	DEFINITION: Institutions review applications as they are submitted and render admission decisions throughout the admission cycle.	DEFINITION: Students apply early and receive a decision well in advance of the institution's regular response date.
COMMITMENT: NON-BINDING	COMMITMENT: NON-BINDING	COMMITMENT: NON-BINDING

Students are not restricted from applying to other institutions and have until May 1 to consider their options and confirm enrollment.

Restrictive Application Plans

Early Decision (ED)	Restrictive Early Action (REA)
DEFINITION: Students make a commitment to a first-choice institution where, if admitted they definitely will enroll. The application deadline and decision deadline occur early.	DEFINITION: Students apply to an institution of preference and receive a decision early. They may be restricted from applying ED or EA or REA to other institutions. If offered enrollment, they have until May 1 to confirm.
COMMITMENT: BINDING	COMMITMENT: NON-BINDING

Students are responsible for determining and following restrictions.

For a copy of this flyer, please visit www.nacacnet.org

RESUME WORKSHEET

Note: This is NOT an exhaustive list of the information you can put on a resume. Your resume should be different from everyone else's, should market your skills and experiences, and should be your own creation. This worksheet is to be used as a guideline, especially for first-time resume writers. Start listing your experiences as early as possible in your college career, and keep this worksheet in a place where you'll remember to update it each semester.

List your name, address(es), and phone number(s), as you wish them to appear on your resume:

_____	_____
_____	_____
_____	_____
_____	_____

Objective: Do you have a specific job objective? What type of job are you looking for? In what type of organization?

Education: List name of college, degree, major, minor, concentration, date of graduation, and GPA (overall and/or in your major) IF at or above a 3.0 (you may NOT round up from a 2.95!).

You may list any significant academic honors, awards, or achievements here, if applicable.

Freshman: _____

Sophomore: _____

Junior: _____

Senior: _____

Experience: What internship(s), jobs, positions, and other relevant experiences have you had while in college? (If you worked prior to attending college on a professional basis, these positions can be included, too. Unless VERY significant, high school information should be left off.) You can list this category in several ways, including "Work Experience", "Employment", and "Experience". Note that "Work Experience" and "Employment" indicate paid positions, while the general title "Experience" can include unpaid internships, significant volunteer or leadership positions, student teaching, etc. Make sure to list the specific responsibilities you had, tasks and duties performed, etc. for each. Remember that the more things you have done that are relevant to the position for which you are applying, the better your chances may be of getting that job! Also include the name and location of the organization you worked for, the title of your position, and the dates you were employed. When writing your actual resume, all jobs or experiences should be listed in reverse chronological order.

Freshman: _____

Sophomore: _____

Junior: _____

Senior: _____

Activities, Clubs, Organizations, Memberships, etc.: Do you belong to any college or community organizations? List any significant involvements, especially those that will demonstrate leadership experience to future employers.

Freshman: _____
Sophomore: _____
Junior: _____
Senior: _____

Skills: Do you have any skills that single you out from others that may be applying for the same type of position? Examples include foreign language and computer skills. Be prepared to be asked to demonstrate or discuss these skills; don't list anything you have only passing knowledge of or have only used once!

Honors/Achievements: If you have been acknowledged for doing anything outstanding, received any academic or professional awards, etc. you may list these in a separate category.

Freshman: _____
Sophomore: _____
Junior: _____
Senior: _____

Personal Information: List hobbies, personal interests & skills, travel, etc. ONLY if they appear relevant to the position for which you are applying. For example, playing the piano may be of interest if you are applying for a position as an elementary school teacher, but not as relevant for a stockbroker.

References: You can usually state "Available upon request" or, if requested, list the names, titles, addresses, and phone numbers of your references on a separate sheet to be mailed with your resume and cover letter. Reminder: start early to ask people for letters of recommendation, and be sure to follow up with them afterwards. Open a credential file in the Career Development Center, where you can obtain reference forms and have credentials sent as needed in a professional-looking package.

Names of people you will ask for references:

This document is designed to help you in the all-important brainstorming process, when deciding what should go on your resume.

Come to the Career Development Center, 110 Netzer Admin. Bldg
If you would like someone to review your resume drop off your resume and have it critiqued by a member of our professional staff.

START WORK ON YOUR RESUME TODAY!!



How to Build a College List

bigfuture.org/college-search

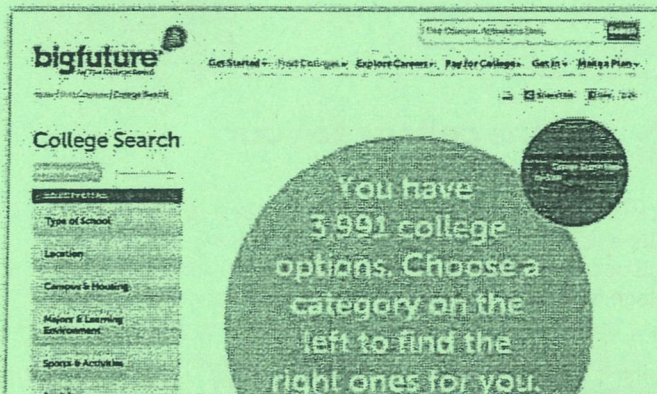
Find colleges that fit you

- Find the best college matches based on what matters most
- Get advice, guidance and student perspectives at every step
- Access up-to-date and trusted info on nearly 4,000 two- and four-year colleges

1 Visit bigfuture.org and choose "Find Colleges > College Search."

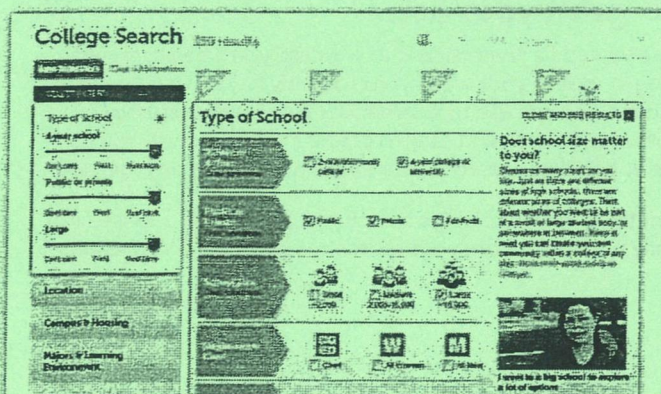
2 Choose a category to get started.

Start with one that's important to you — from type of school, location, majors, cost/financial aid, sports or any other popular category.



3 Select your preferences and get guidance every step of the way.

Review your options and answer the questions. You'll get tips and advice as well as videos from college planning experts and college students to help you understand your choices.



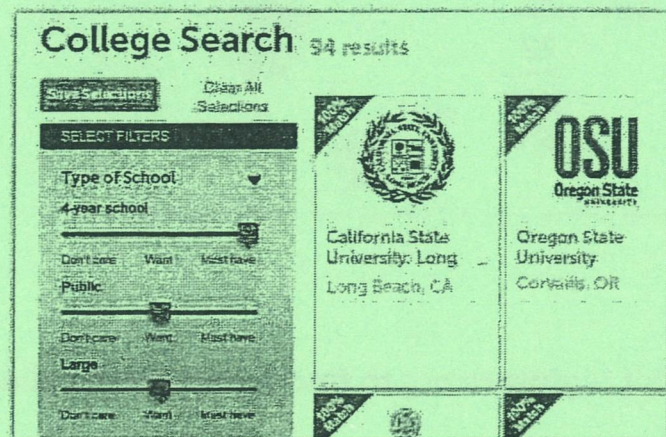
4 Get instant college matches.

As you make your selections, the number of matches is updated. The more options you select, the narrower your list of matches, which appear behind the question window. Your choices are summarized to the left of your list, so you always know what you're searching on.



5 Prioritize your preferences.

Are some preferences absolute musts for you — the college has to have them? Others may be nice to have — just "wants"? Move the slider bar under any of your selections to set how important it is to you. Adjust to see how your matches change, until you're happy with your settings.



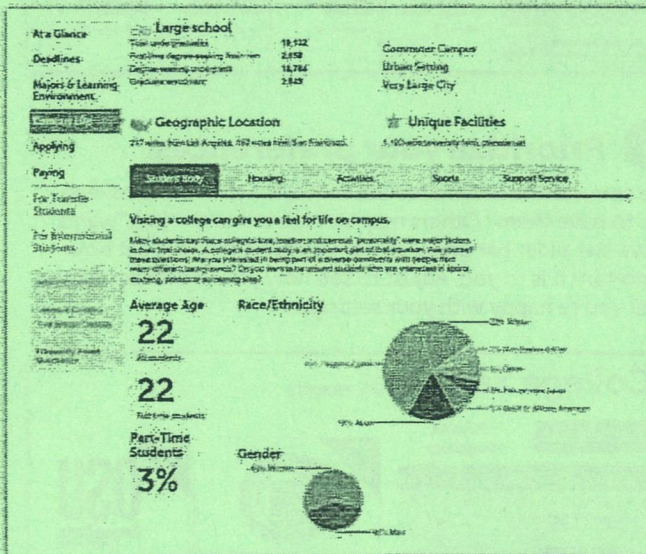
6 Choose a college to explore.

Click on a college to learn all about the school. On the "At a Glance" page, you'll get an overview of the school and a map showing its location. The green box to the right shows you whether the college matches your college preferences. If there's a check mark, the college matches. Once you've set your preferences, you can see how any college compares.



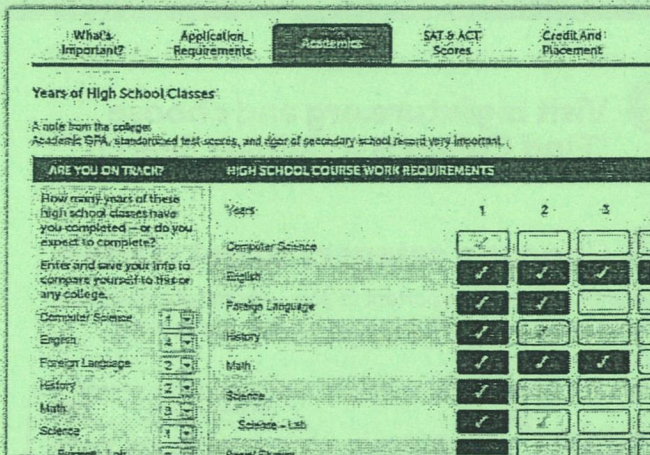
7 Get more details about the school.

Browse the topics on the left menu — such as "Majors & Learning Environment," "Paying" or "Campus Life." Tabs within each section offer even more specific information.



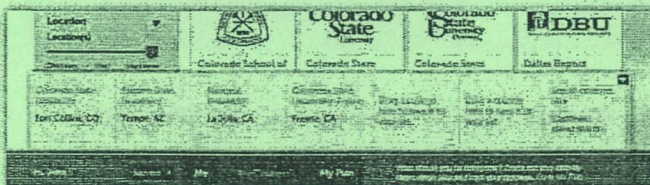
8 See if you're on track to meet the college's requirements.

Click on the "Applying" section and the "Academics" tab there. It shows the high school course work required by this college. Enter how many years of each subject you've taken, and the chart will instantly update to show if you're on track or need to adjust your plan. Also, in the "Applying" section, you can see how your grades, class rank and test scores stack up to those of students accepted at this school.



9 Add the college to your favorites list.

Click the "Add to My College List" button located next to the college name. The "My Organizer" toolbar at the bottom of the page opens, and the college gets added. (You can also add a college from your search results by dragging the college down to the toolbar). You can add more colleges at any time.



10 Save your matches; share and print your list.

Once you add a few colleges to your list, you'll be prompted to log in to save your work. If you already have a College Board account, you can use that same user name and password. Otherwise, it's free and easy to create a new account. You can save your college search preferences with this same login, too.

Want to share your college search matches with a counselor or family member? From your search results, click "Print results."

Visit bigfuture.org to find your path to college.



NACAC'S TOP TEN TIPS FOR WRITING A COLLEGE ESSAY

(Read a more detailed discussion of each tip at www.nacacnet.org/PublicationsResources/steps/Articles/Pages/CollegeEssay.aspx).

1. **Start early.** The more time you have, the less stress you'll have.
2. **Be yourself.** One of the biggest mistakes students make is "writing what they think others want to hear."
3. **Be honest.** College admission officers have read hundreds—even thousands—of essays. They are masters at discovering any form of plagiarism.
4. **Take a risk.** Don't settle for the essay that everyone else is writing.
5. **Keep in focus.** Use the essay to help the admission officers get to know you as a person.
6. **Write and rewrite.** Don't try to write a masterpiece on your first try.
7. **Get a second opinion.** Even best-selling novelists ask other people to read their manuscripts before they're sent to the publisher.
8. **Proofread.**
9. **Don't confuse applying online with sending e-mail.** Make sure that you put as much effort into an online essay as you would if you were sending it snail mail.
10. **Don't expect too much from an essay.** The application essay is important, but it's not the only thing that is considered.

Tips about Saving for College

It is cheaper to save than to borrow. If you save \$200 a month for 10 years at 6.8% interest, you will accumulate \$34,433. If instead of saving, you borrow \$34,433 at 6.8% interest with a 10-year repayment term, you will pay \$396 a month, almost twice as much.

Time is your greatest asset. Start saving for college as soon as possible. If you start saving from birth, about a third of the college savings goal will come from earnings. If you wait until your child enters high school, less than 10% will come from earnings.

It is never too late to start saving. Every dollar you save is about a dollar less you will have to borrow.

Plan on saving a third of projected college costs or the full 4-year costs the year the baby was born. Like any other life-cycle expense, the cost will be spread out over time, with one third coming from past income (savings), one third from current income and financial aid, and one third from future income (loans). Since college costs increase by about a factor of three over any 17-year period and $3 \times 1/3 = 1$, your college savings goal should be the full 4-year cost of college the year the baby was born. You might not be able to predict which college your child will choose, but you probably can predict the type of college, such as an in-state public 4-year college, out-of-state public 4-year college or a non-profit 4-year college. For a baby born in 2012, this means saving \$250/month, \$400/month and \$500/month, respectively, from birth to matriculation.

Save in the parent's name, not the student's, as this will reduce the impact on eligibility for need-based financial aid. A dependent student's 529 college savings plan is treated as though it were a parent asset.

When choosing a 529 college savings plan, choose the plan with the lowest fees. This will maximize your savings. You can invest in any state's plan. Likewise, choose the direct-sold version instead of the advisor-sold version, since the fees are lower. All else being equal, choose your own state's plan if it offers a state income tax deduction on contributions to the state's plan.

Make saving automatic, as it makes it much easier to save. Set up an automatic monthly transfer from your checking account to the college savings plan. Start saving what you can, and gradually increase it, especially when a regular expense like diapers or day care ends. Redirect at least half of windfalls, like income tax refunds and inheritances, to college savings.

Tips about Scholarships

Search for scholarships at free sites like Fastweb.com. Every dollar you win is about a dollar less you'll have to borrow.

Start searching for scholarships as soon as possible. There are scholarships with deadlines throughout the year, so the sooner you start searching, the more scholarships you will find. If you wait until the spring of the senior year in high school, you will miss the deadlines for about half of the scholarships available to high school seniors. But students in younger grades can also win scholarships. There are also many scholarships that are available only after you have enrolled in college. The sooner you start searching for scholarships, the more you will find.

In any targeted scholarship matching service, answer the optional questions in addition to the required questions. Students who answer the optional questions match about twice as many scholarships, on average, as students who answer just the required questions. The optional questions are there to trigger the inclusion of specific awards.

To win more scholarships, apply to every scholarship for which you are eligible. It's a numbers game. Even among talented students, winning involves a bit of luck, not just skill. Pursue less competitive scholarships, such as small awards and essay contests. They are easier to win and help you win bigger scholarships. You can't win if you don't apply. It gets easier after your first 6 applications. Essays can be reused and tailored to each new application.

If you have difficulty writing essays, record yourself as you answer the question out loud and transcribe the recording. Most people think and speak faster than they can write or type. Write an outline afterward to organize your thoughts.

Google your name to ensure that you have a professional online presence. Use a clean email address, such as `firstname.lastname@gmail.com`. Review your Facebook account, removing inappropriate and immature material.

Beware of Scholarship Scams: If you have to pay money to get money, it is probably a scam. Never invest more than a postage stamp to get information about scholarships or to apply for scholarships. Nobody can guarantee that you will win a scholarship. Do not give out personal information like bank account, credit card or Social Security numbers. Beware of the unclaimed aid myth. The only money that goes unclaimed is money that can't be claimed.

The Free Application for Federal Student Aid (FAFSA)

File the Free Application for Federal Student Aid (FAFSA). The FAFSA is the gateway to financial aid from the federal and state governments and most colleges and universities. You can file the FAFSA online at www.fafsa.ed.gov.

Beginning in 2016, you can file the FAFSA as early as October 1st of your senior year in high school and each subsequent year. Do not wait until you have been admitted or you file your federal income tax returns. Some states have very early deadlines for state grants, as early as February 1, and other states give out money on a first-come first-served basis until the money is gone.

Use the IRS Data Retrieval Tool, if possible, to prefill some of the answers on your FAFSA. This will reduce the likelihood that your FAFSA will be selected for verification. If you can't use it to file the initial FAFSA due to timing considerations, use it to update the FAFSA after you've filed your federal income taxes.

Apply for financial aid every year even if you think you won't qualify or even if you didn't qualify last year. The need analysis formulas are complicated enough that it is difficult to predict whether you will qualify. Changes in the number of children in college at same time can have a big impact on aid eligibility. The best way to evaluate eligibility is to apply. Families often overestimate their eligibility for merit-based aid and underestimate their eligibility for need-based aid. You can't get aid if you don't apply.

Tips about Comparing Financial Aid Award Letters

Compare colleges based on the *net price*, the difference between the total cost of attendance and just gift aid (grants, scholarships and tuition waivers). This is the true bottom-line cost, the amount you will have to pay from savings, income and loans to cover college costs.

This is in contrast with the *net cost*, the difference between the cost of attendance and the financial aid package. The financial aid package includes loans, which must be repaid, usually with interest.

When evaluating the net price of a college, ask the college whether it practices front-loading of grants. Colleges that practice front-loading of grants provide more grants during the freshman year, making them look less expensive. Likewise, ask about a college's outside scholarship policy. Some colleges will reduce grants instead of loans when a student wins a private scholarship.

Tips about Student Loans

Always borrow federal first. Federal student loans are cheaper, more available and have better repayment terms than private student loans. Federal student loans are eligible for income-based repayment and public service loan forgiveness, while private student loans are not. The unsubsidized Stafford and PLUS loans do not depend on financial need, so you do not need to be poor to qualify for low-cost federal education loans.

Before you spend student loan money on anything, ask yourself if you'd still buy it at twice the price. Every dollar you spend in student loan money will cost you about two dollars by the time you repay the debt.

Education debt may be good debt because it is an investment in your future. But too much of a good thing can hurt you. Don't borrow more than \$10,000 for each year in school. Undergraduate students who borrow \$10,000 per year will graduate with more debt than 90% of their peers. Undergraduate students who borrow \$7,500 per year will graduate with more debt than 75% of their peers. If you have no choice but to borrow from private student loan programs, that may be a sign that you are overborrowing.

Consider tuition installment plans as a less expensive alternative to student loans.

Pay the interest on unsubsidized loans during the in-school and grace periods to prevent the loan balance from growing larger due to interest capitalization.

Total education debt at graduation should be less than your expected annual starting salary, and ideally a lot less. If your debt is less than your annual income, you will be able to repay your student loans in about 10 years. If your debt exceeds your income, you will need an alternate repayment plan like extended repayment or income-based repayment in order to afford your monthly loan payments, which means you will still be repaying your own student loans when your children enroll in college. If you borrow more than twice your starting salary you will be at high risk of default.

Try to minimize credit card debt. College students often get into trouble with credit cards, not just student loans. Do not charge more than you can afford to pay off in full each month. Spending \$500 with plastic feels the same as spending \$5, so it is hard to exercise restraint.

Tips about Student Loans (continued)

Choose as short a repayment term as possible. Increasing the loan term on an unsubsidized Stafford loan from 10 years to 20 years cuts the monthly payment by a third, but more than doubles the interest paid over the life of the loan.

After you graduate, accelerate repayment of the highest interest rate loan first. Student loans do not have prepayment penalties. Making an extra payment can save you money. After you make the required payments, direct any extra money toward accelerating repayment of the most expensive debt first. The most expensive debt is the debt with the highest interest rate, not the lowest monthly payment. Usually this is credit card debt and private student loans. Paying an extra \$100 on a 10% loan is like earning 10% interest, tax-free, and may save you more than \$200 over the life of the loan depending on the type of loan.

Avoid extended periods of non-payment, as this causes the size of the loan to grow. A year of capitalized interest will increase the size of the loan by 7%, and ultimately 25% when you consider the cost of paying interest on interest.

Sign up for auto-debit with electronic billing, where the monthly loan payments are automatically debited from your bank account. Many education lenders offer a 0.25% or 0.50% interest rate reduction for this.

Up to \$2,500 in student loan interest on federal and private student loans can be deducted as an above-the-line exclusion from income on your federal income tax return. You can claim the deduction even if you don't itemize.

Tips about Student Employment

Work part-time while you are in school. Even if you don't qualify for Federal Work-Study, there are plenty of part-time jobs on or near college campuses. Working 10-12 hours a week will help improve your grades by forcing you to learn time management skills. Working a full-time job will hurt your performance by taking away time from academics. Enroll full-time and work part-time, not vice versa.

Tips about Education Tax Benefits

You can get a Hope Scholarship Tax Credit (also known as the American Opportunity Tax Credit) on your federal income tax return. The Hope Scholarship provides a tax credit of up to \$2,500 (of which \$1,000 is refundable) based on \$4,000 in qualified higher education expenses, which include amounts paid with cash or loans for college tuition, fees and course materials (textbooks).

Tips about Cutting College Costs

Live like a student while you are in school so you don't have to live like a student after you graduate.

One of the most effective ways to save on college costs is to enroll at an in-state public college. You may need an extra year to graduate with Bachelor's degree at public colleges, but you'll still graduate with less debt.

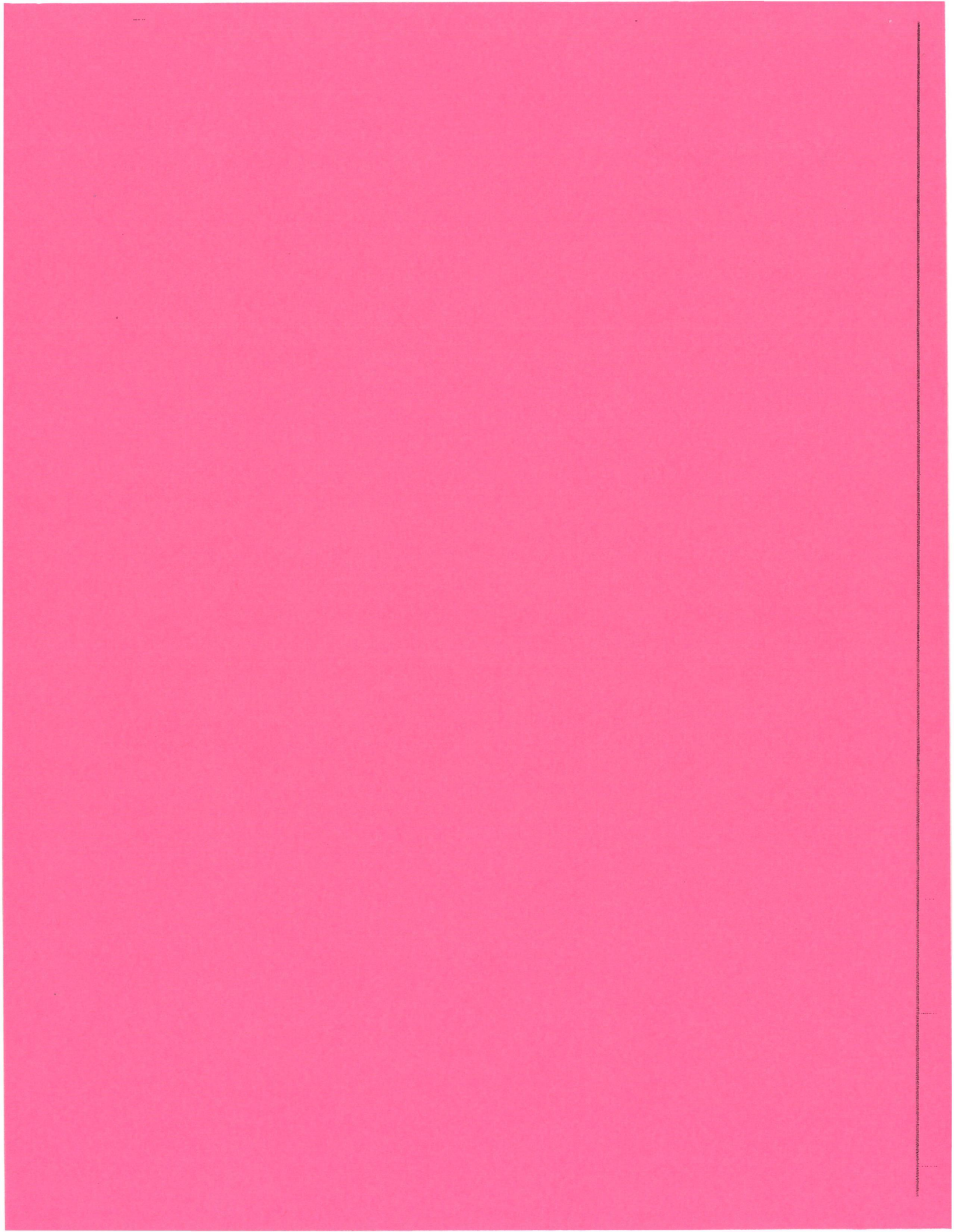
You can also save money by buying used textbooks or selling your textbooks back to the bookstore at the end of the semester.

Visit home less frequently to cut travel costs.

Live at home during college, especially if at an in-state public college, to graduate with thousands of dollars of less debt. Tell your parents that it is better if you live at home during your college education than be forced to after you graduate.

If you live off-campus, get a roommate to split the costs. Otherwise you might have higher costs than students who live on campus.

Don't switch majors or transfer colleges. This increases time to finish by about a year and increases debt.



Scholarship Guide

Master the Basics

Where to start

- **Go online** and take advantage of free scholarship matching services such as www.fastweb.com for local, regional, state, national awards and college-specific scholarships.
- **Ask** your school guidance counselor about local, private and corporate sponsorships.
- **Search** your community. There are many philanthropic and non-profit organizations that may offer awards. Visit your school or local public library to research scholarships. Ask your parents' employers and unions if they sponsor scholarships for children of employees.

How to prepare

- **Get organized** and keep the scholarships you are working on separate from those you have not started. Use a calendar to keep track of dates and deadlines or the status tool available on Fastweb.
- **Know your time frame to apply.** Complete and submit the easiest scholarships first. Then focus on the scholarships with earlier deadlines and ones that may require more time. Allow plenty of time when requesting letters of recommendation.

Submit your application

- **Remember** to check your spelling and grammar.
- **Proofread your materials** and have a teacher, parent or friend review your application and essay if submitting online or by mail. They can provide feedback and catch mistakes.
- **Keep a copy** of your application, if you submitted paper or electronic copy.

The Scholarship Essay/Application

Before you begin:

- Develop a theme that fits the scholarship. Learn about the scholarship provider's mission and goals. Tailor your essay/application to complement the sponsor's expectations. For example, if the provider is interested in community service, highlight ways you impact your campus community and your community at large within your essay. Here are a few topic ideas:

Personal achievements

- Talk about specific interactions you had with others. Sponsors want to know the impact you had on others and what this says about "you". Do you still keep in touch with anyone you've helped? How did you influence their lives?
- How did your achievements reflect your values? Why are your achievements important to you? Did you do something that received high praise or recognition?
- Personalize your experience. For example, what makes the volunteer and community service you've performed unique? What made you stand out?

Academic plans and possible major

- Instead of saying, "Science is my favorite subject," discuss a *specific* assignment or project that you worked on that sparked your interest. Give examples.
- Avoid saying that you selected a major or career path to "help people." What specific actions can you take to improve the lives of others? Discuss how your values are relevant to what you will be studying in college.

Social issues and current events

- Think about current issues or events in the news that you feel strongly about.
- Do you know a lot about a controversial topic?
- Do you know of someone who is directly involved in an issue who might be able to provide insight?

Mentors, admirers and influences

- Think about your friends and family, community and the things you've learned outside of the classroom. Pick specific people, incidents and learning experiences to write about that will let your personality come through.
- Is there a person you aspire to be like within your chosen academic major or career path? Someone who encouraged you to succeed?
- Focus on specific qualities or actions that the person has inspired in you.

What Do Judges or Evaluators Look For?

Do you qualify? Every year, students waste time by applying for awards they aren't eligible to win. If you don't meet the eligibility criteria, don't enter!

Is your application presented well? Type your essay and check for grammar and spelling errors. Place the application, essay and other contents in a large folder for mailing. Do not fold any of the materials.

Did you include all required documents? Make sure you include all required academic transcripts, references and letters of recommendation. When selecting individuals to provide you a letter of recommendation, be sure you know them very well and give them ample time to provide you a letter and provide them a self addressed stamped envelope, if it will be mailed.

Did you answer all of the questions? Double-check that you haven't forgotten any required information.



Tips for Applying for and Managing the Scholarship Search

- Start searching for scholarships as soon as possible. There are many scholarships available to students in grades K-11, so don't wait until spring of your senior year. Continue searching for scholarships even after you are enrolled.
- Use a free scholarship matching such as Fastweb.com. The Fastweb database is updated daily and the site will email notifications of new scholarships that match your profile.
- Answer all of the optional questions on a scholarship matching web site to create as many matches as available.
- Look for local scholarships on bulletin boards near the guidance counselor or financial aid offices, or the library's jobs and careers section. Improve grades for more matches.
- To win more scholarships, apply to every scholarship for which you are eligible. It gets easier after several applications. Also, pursue small awards and essay contests. Essays can be reused and tailored to each new application.
- Don't miss deadlines. Use checklists to get organized.
- Tailor your application to the sponsor's goals. Read and follow the instructions carefully.
- If you have difficulty writing essays, record yourself as you answer the question out loud and transcribe the recording. Most people think and speak faster than they can write or type. Write an outline afterward to organize your thoughts.
- Personalize your essay and be passionate. Write about something of interest to you. Make your application stand out from the crowd, talk about your impact on other people and give specific examples.
- Check your online presence to ensure that it looks professional. Review your social media profiles and remove inappropriate and immature material. Use a simple email address, such as firstname.lastname@gmail.com.
- Proofread a printed copy of your essay and the application for spelling and grammar errors.
- Make a copy of your application before mailing it. Send by certified mail, return receipt or with delivery confirmation.

Common Scholarship Application Mistakes

- Missing deadlines
- Failing to proofread the application
- Failing to follow directions, especially regarding essay length and the number of recommendations
- Omitting required information
- Applying for an award when you don't qualify
- Failing to apply for an award for which you are eligible
- Failing to tailor the application to the sponsor
- Writing a boring essay
- Writing an essay that may offend the reviewer
- Including exaggerations or lies on your application

Beware of Scholarship Scams

- If you have to pay money to get money, it's probably a scam.
- Never invest more than a postage stamp to get information about scholarships or to apply for a scholarship.
- Nobody can guarantee that you'll win a scholarship.
- Do not give out personal information like bank account, credit card or Social Security numbers.
- Beware of the unclaimed aid myth. The only money that goes unclaimed is money that can't be claimed

Essential Scholarship Resources

- Fastweb Free Scholarship Matching Service: www.fastweb.com
- FinAid's Scholarships Section: www.finaid.org/scholarships
- Search for Scholarships on the Web: www.finaid.org/websearch
- Beware of Scholarship Scams: www.finaid.org/scholarshipscams and www.ftc.gov/scholarshipscams
- Education Tax Benefits: www.finaid.org/taxbenefits and www.irs.gov/pub/irs-pdf/p970.pdf
- Federal Student Financial Aid: www.fafsa.ed.gov

Top Scholarships by Category

Most Unusual Scholarships

- Scholarship for Left-Handed Students
- Duck Brand Duct Tape Stuck at Prom Contest
- David Letterman Telecommunications Scholarships
- Zolp Scholarships
- Patrick Kerr Skateboard Scholarships
- Scholar Athlete Milk Mustache of the Year Award
- National Marbles Tournament Scholarships
- Klingon Language Institute Scholarships
- National Beef Ambassador Program
- Vegetarian Resource Group Scholarships

Most Prestigious Scholarships

- Marshall Scholarships
- Rhodes Scholarships
- Winston Churchill Scholarship Program
- Harry S. Truman Scholarships
- Henry Luce Foundation Scholarships
- Morris K. Udall Foundation Undergraduate Scholarships
- Robert C. Byrd Honors Scholarship Program
- Barry M. Goldwater Scholarships
- Elie Wiesel Prize in Ethics Essay Contest
- National Merit Scholarship Corporation

Most Generous Scholarships

- Intel Science Talent Search
- Siemens Competition in Math, Science and Technology
- NIH Undergraduate Scholarship Program
- Elks Nat'l Foundation Most Valuable Student Competition
- Davidson Fellows
- Intel International Science and Engineering Fair
- Rotary Foundation Ambassadorial Scholarships
- Collegiate Inventors Competition
- Coca-Cola Scholars Program Scholarships
- Gates Millennium Scholars

Scholarships for Age 13 and Under

- National Spelling Bee
- National Geography Bee
- National History Day Contest
- Jif Most Creative Peanut Butter Sandwich Contest
- Scholastic Art & Writing Awards
- Christopher Columbus Community Service Awards
- Dick Blick Linoleum Block Print Contest
- Gloria Barron Prize for Your Heroes
- Patriot's Pen
- Prudential Spirit of Community Awards

Scholarships for Community Service

- Segal AmeriCorps Education Awards
- The Do Something Awards
- Comcast Leaders and Achievers Scholarships
- Discover Card Tribute Awards
- Echoing Green Fellowships
- The Heart of America Christopher Reeve Awards
- Kohl's Kids Who Care Program
- Samuel Huntington Public Service Awards
- National Caring Awards
- Youth Action Net

Scholarships that Don't Need an A

- US Department of Education (Federal Student Aid)
- AXA Achievement Scholarship Program
- Horatio Alger Association Scholarships
- Ayn Rand Institute
- Girls Going Places Scholarships
- Holocaust Remembrance Project Essay Contest
- Americanism Essay Contest
- AFSA National Scholarship Essay Contest
- Red Vines Drawing Contest
- Community Foundation Scholarships

FAFSA: Step-by-Step

What is it? FAFSA stands for Free Application for Federal Student Aid. The federal government uses this form to determine your eligibility for federal financial aid for college, which may include grants, scholarships, work-study and loans.

Why fill it out? The FAFSA is used to apply for financial aid from the federal and state government(s) and from most public and private colleges. Private colleges may have their own supplemental forms in addition to the FAFSA for awarding their own aid funds. For example, about 250 private colleges require an additional form called the CSS/Financial Aid PROFILE. The FAFSA is a prerequisite for the unsubsidized Stafford and Parent PLUS loans, which do not depend on financial need.

EFC stands for Expected Family Contribution. According to the government's calculation, you and your family should be able to contribute this amount in the coming academic year to your college costs. The EFC is a harsh assessment of you and your family's ability to pay for college. It does not consider the impact of consumer debt on a family's financial strength.

How does it work? The college you plan to attend will try to meet your demonstrated financial need with a package of different types of aid from multiple sources, including federal, state, school and private sources.

You can do the following on www.fafsa.ed.gov:

- Electronically sign your FAFSA
- Check the status
- Make corrections
- Add additional colleges and universities
- Fill out an online renewal FAFSA next year
- To obtain a FSA ID, eligible students should visit <https://fsaid.ed.gov/npas>.
- Fill out the form to create a FSA ID and follow all instructions.
- Keep your FSA ID confidential. It allows you to electronically sign federal student aid and loan documents and access your confidential FAFSA information.

Step 1: Assemble forms needed to complete FAFSA

You and your parents (if you are dependent) need the following to fill out the form:

- Social Security Number
- Current bank and brokerage account statements
- Driver's license (if any)
- Current mortgage and investment records (if any)
- Alien registration card (if not a U.S. citizen)
- Current federal tax return (estimates are OK on tax questions, if you or your parents haven't filed yet)
- Current untaxed income records (if any)
- Current W2 and 1099 forms and other record of money earned
- Parents' current income tax return (if dependent)

Step 2: Complete the FAFSA

- Download, print and complete the FAFSA on the Web worksheet.
- Complete FAFSA on the Web at www.fafsa.ed.gov. The online version is used by over 99% of the applicants since it includes skip logic to avoid asking you unnecessary and redundant questions. Processing is quicker and more efficient with built-in edit-checks to reduce errors on the form.
- In order to maximize the amount of aid, fill out the FAFSA as soon as possible after October 1.
- Once finished, print the FAFSA summary as well as the "Submission Confirmation" page (or write down your confirmation number and date). If you complete the paper version, make a copy for your records.

Step 3: Review your Student Aid Report (SAR)

The SAR is proof that your FAFSA was received. You should receive your electronic SAR in 1-3 days if you filed electronically (paper filing: 2-3 weeks).

What if I find errors on my Student Aid Report (SAR)?

- Report errors immediately to your financial aid office. You can also make corrections online using your FSA ID at www.fafsa.ed.gov.
- If you don't receive your SAR in 3-4 weeks, call 1-800-433-3243 (1-800-4-FED-AID) or visit www.studentaid.ed.gov.

Quick Tip: New in 2016, the FAFSA application will now be accepted as early as October 1st. Early submission maximizes your chances of receiving aid.

Student Aid Report (SAR) and Expected Family Contribution (EFC)

What is the Student Aid Report (SAR)?

The SAR is a summary of the information you entered on the Free Application for Federal Student Aid (FAFSA). It tells you how much federal student aid you might be eligible to receive, and how much the government thinks you can reasonably pay for your school expenses. The SAR also notifies you if you are eligible for a Federal Pell Grant. You will receive a SAR in 1-3 days after you filed an Electronic FAFSA or 2-3 weeks after you filed a paper version. Check immediately for your EFC and any mistakes or errors.

What is the Expected Family Contribution (EFC)?

The EFC is the amount you and your family will be expected to pay for the coming academic year based on your financial situation. Some colleges do not satisfy the student's full demonstrated financial need, leaving the family with unmet need (a gap). Some need may be met with loans, which need to be repaid, usually with interest.

How is the EFC calculated?

The U.S. Department of Education uses the Federal Methodology (FM) to calculate your aid eligibility. The FM takes into account your family's income, the number of family members, in college, net value of assets and your enrollment status, among other factors. To estimate your EFC, utilize the Expected Family Contribution Calculator: www.finaid.org/efc.

What happens after I receive my SAR?

Look for mistakes or errors. Any colleges you listed on your FAFSA will also receive an electronic copy of your SAR. If you find an error notify your school's financial aid office immediately to let them know. Errors can also be corrected online using your FSA ID at www.fafsa.gov.

What if I find mistakes on my SAR?

Let your college know and go to www.fafsa.ed.gov. Under "FAFSA Follow Up," click "Make Corrections to a Processed FAFSA." Check the items you want to change and make corrections. On paper, on the last pages of the SAR, find your original FAFSA info. Make changes and only fill in the areas that need to be changed and/or corrected. You and your parents must sign and mail the corrected FAFSA to the central processor or send to each school to which you are applying to for admission and financial aid.

Highlights of each page in your SAR:

- Page 1 Intro: Tracks the aid process for you. If there is an asterisk next to your EFC, you have been selected for verification (see below)*.
- Page 2 Confidentiality information; reminders.
- Page 3 EFC, other info: EFC is listed at the top, along with other information, such as any issues with aid eligibility.
- Page 4 Summary of loans: Refer to your records and make sure your totals are accurate.
- Pages 5-8 FAFSA summary: Review the summary. Make corrections or changes in the spaces provided. You can also make changes online at: www.fafsa.gov.

SAR Information Acknowledgement: Correct any wrong information on pages 5 through 8 of the SAR or online.

When do I receive my financial aid?

Once your college reviews your SAR and verifies your eligibility, it will create and notify you of your aid eligibility and send an award letter. You do not need to accept all of the aid that's offered to you; accept only the aid you want. Rejecting one form of aid, however, will not result in increases in the other forms of aid. Federal aid will first be applied to certain school charges, such as tuition, fees, room and board. Excess may then be disbursed to the student or credited to his or her student account.

*Why is there an asterisk next to my EFC?

An asterisk (*) means you have been selected for verification and you must provide documents to your college to verify that information submitted on the FAFSA is correct. If your college asks verification documents, send as soon as possible to avoid a delay in the aid process. The US Department of Education has switched to a targeted verification process. About a third to half of all FAFSAs will be selected for verification. Some colleges verify 100% of their aid applicants, they find that this increases the accuracy of the information used to award financial aid. This helps ensure that the most deserving/neediest students receive financial aid.

Glossary of Key Terms

Award Letter: The financial aid award letter is a notification telling you about the financial aid offered to you by your college (including estimated costs, financing information, types of aid, amounts offered, specific program information, etc.). You may choose to accept some or all of what is offered. Unfortunately, colleges do not increase the grants in the financial aid package if you turn down student employment and/or loans.

Credit/Unit (or Credit Hour): A credit hour is a unit of measurement for fulfilling course requirements. Most colleges require that you complete a certain number of credits/units in order to graduate.

Cost of Attendance: The cost of attendance includes all costs associated with attending college: tuition & fees, room/board, books, supplies, transportation, personal expenses and a personal computer. Ask the school about increasing your cost of attendance if you have dependent care or disability-related expenses.

CSS/Financial Aid PROFILE: The PROFILE form is used to apply for financial aid at about 250 colleges. It calculates the student's expected family contribution (EFC) under the Institutional Methodology (IM). It is used to apply for the college's own financial aid funds and does not affect eligibility for government aid. It is filed online at profileonline.collegeboard.com.

Demonstrated Financial Need: Demonstrated financial need is the difference between the cost of attendance and the expected family contribution.
(Financial Need = COA – EFC)

Enrollment Status: Indicates you attend school full-time or part-time. In general, you must attend at least half-time to qualify for financial aid.

Expected Family Contribution (EFC): Amount toward the cost of attendance each year a student, and his or her family are expected to contribute from their own financial resources.

Financial Aid Package: A financial aid package is a combination of multiple types and sources of financial aid. It may include money from the federal government, state government, the college itself and private sources.

Free Application for Federal Student Aid (FAFSA): The Free Application for Federal Student Aid or FAFSA is a national form used to collect demographic and financial information from applicants for Federal, state, and some institutional financial aid programs. The form collects information from the student (and family, if applicable) such as prior year income, current net value of assets, family size and the number of children who will be enrolled in college on at least a half-time basis in the coming academic year.

Net Cost: The net cost is the difference between the cost of attendance and the need-based financial aid package. (Net Cost = COA – Financial Aid)

Net Price: The net price is the same as the out-of-pocket cost, the difference between the cost of attendance and just grants. The net price is the amount the family pays, earns or borrows to cover college costs.
(Net Price = COA – Grants)

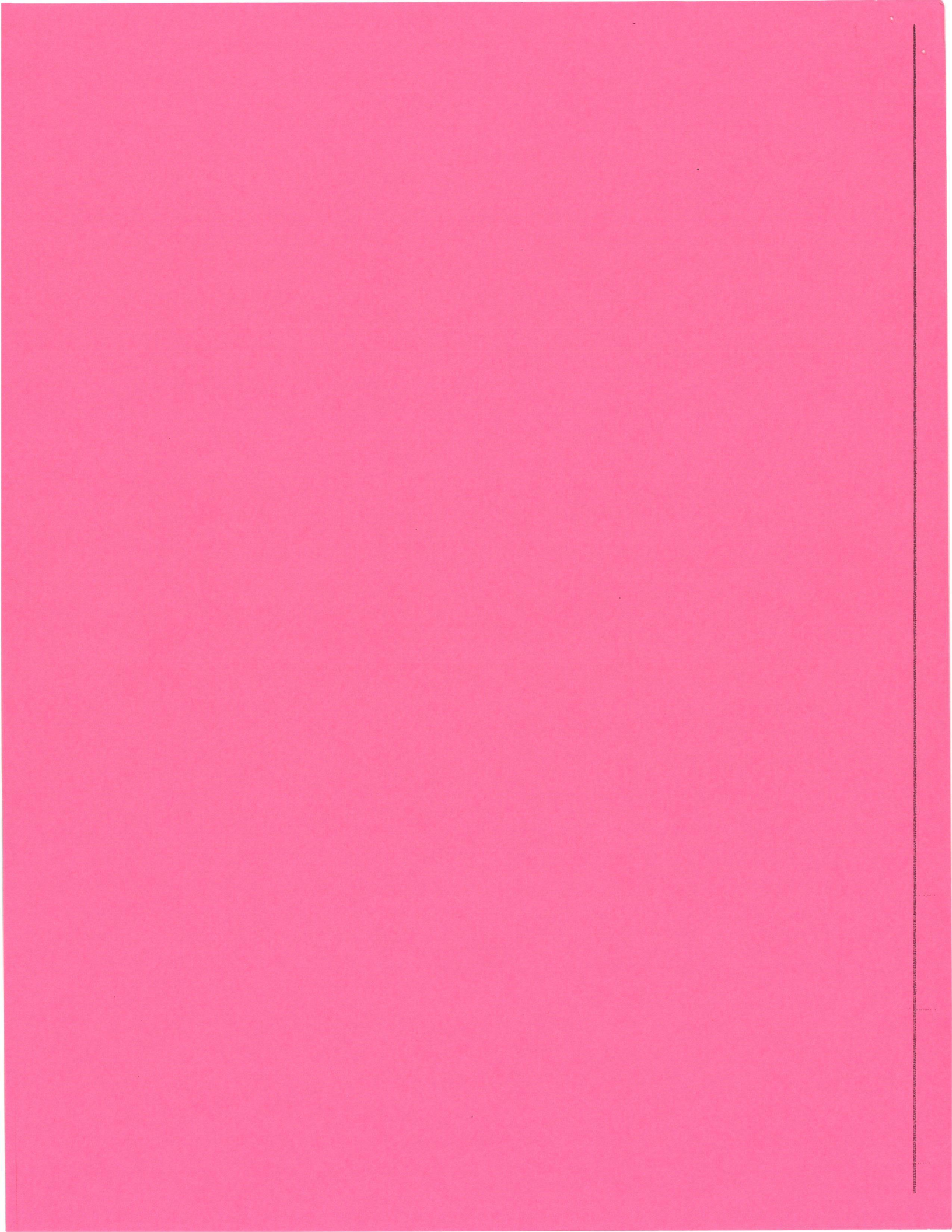
Open Admissions: Students are admitted regardless of their academic qualifications. Most community colleges and for-profit colleges have an open admissions policy.

Out-of-State Students: Generally applies to students attending a public university outside of their home state. Out-of-state students usually pay a higher tuition rate unless they establish legal residency for the state where they attend school or a reciprocity agreement is in place between the student's state and the state of the school.

Rolling Admissions: There is no set admissions deadline date; qualified students are accepted until classes are filled.

Student Aid Report (SAR): The Student Aid Report lists the data elements submitted on the FAFSA, some intermediate calculations, the student's expected family contribution along with other information such as the graduation rates of the colleges being considered.

Unmet Need: The unmet need, sometimes called a gap, is the difference between the full demonstrated financial need and the student's need-based financial aid package. (Unmet Need = Financial Need – Financial Aid)



FREE DAY CAMP

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FREE DAY CAMP



Before you head back to school, it's time to start thinking about what you'll do next: College? A job? The military?

We understand that a four-year college degree is not the only path that high school students want to follow after they graduate. We invite you to spend a couple of days at our campus this summer and see what a career in the Auto, Diesel or Skilled Trades fields looks like.

Our programs are built in conjunction with industry partners and our campuses are nationally accredited by ACCSC, giving students access to skills-focused training in careers that are in demand.

The Skills Gap and the challenges employers are having in finding skilled workers is a hot topic across the country, and Lincoln Tech is at the forefront of bridging the gap. For more than 70 years, Lincoln Tech campuses have been training professionals and building the American workforce in industries from automotive technology and skilled trades to healthcare and IT.

DAY CAMP (HOTEL INFO BY REQUEST)
REGISTER BY JUNE 14TH
NANCY GETCHELL 413.302.4957
REP FOR WESTERN MA & SOUTHERN VT

SUMMER CAMP AGENDA

Monday, July 1st

- 8AM - 9AM Registration, Campus Tour, Meet and Greet, Breakfast
- 9AM - 12PM Information session about your program of interest
- 12PM - 1PM Lunch
- 1PM - 5PM Hands on project

Tuesday, July 2nd

- 9AM - 12PM Information session about your program of interest
- 12PM - 1PM Lunch
- 1PM - 3PM Hands on project
- 3PM - 5PM Session for parents: Why Lincoln Tech
Presentation of Certificates, Attendance and Scholarships

INFORMATION SESSIONS:

Auto/Diesel Technology Students

- Engine Construction/Forced Induction
- Scan Tool/Scope Diagnosis

Electrical/Electronic Students

- Installation of Wall Boxes and Terminating Cable
- Creating Electrical Circuits
- Cutting, Bending and Installing Electrical Conduit
- Using Power Tools in the Construction Trade

FOR ADDITIONAL INFORMATION AND TO REGISTER

Contact Tammy Kniep by June 14th

860-627-4300, tkniep@lincolntech.edu

97 Newberry Road • East Windsor, CT 06088

FREE DAY CAMP

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