

# PHANTOM'S FUTURE

*Phoenixville Area High School  
School Counseling Office*

## Post-Secondary Planning

This Planning Guide is designed to help you to explore your post-secondary options. The process is different for each student. Whether you are bound for college, technical school, military, a job, or taking a year off; the information contained in these pages will make the decision-making process at this critical stage of your life a little easier. Use this booklet as a guide. Talk with your parents, counselors, teachers, and friends about future recommendations.

You and your parents are encouraged to meet with your School Counselor and the College and Career Counselor who will help you establish some direction in your planning. With you, your parents, and your counselor working together, the transition to your post-secondary plans will be a rewarding experience.

### Counseling Department

Students Last Name Begins With	Counselor	Counselor Email
A-El	Mr. Gumby	<a href="mailto:gumbyw@pasd.com">gumbyw@pasd.com</a>
Em-Le	Mrs. Kilpatrick	<a href="mailto:kilpatricke@pasd.com">kilpatricke@pasd.com</a>
Li-Ro	Ms. Osborn	<a href="mailto:osbornk@pasd.com">osbornk@pasd.com</a>
Ru-Z	Mr. Shackelford	<a href="mailto:shackelfordj@pasd.com">shackelfordj@pasd.com</a>
College and Career Counselor	Mrs. Bhalla	<a href="mailto:bhallam@pasd.com">bhallam@pasd.com</a>

## Naviance

Naviance is a college and career readiness program that helps connect academic achievement to post-secondary goals. Its comprehensive college and career planning solutions optimizes student success, enhance school counselor productivity, and tracks results for school and district administrators. Students are first introduced to Naviance during their freshman year and will continue to use the program until graduation. Each student will attend two (2) naviance sessions per school year with their School Counselor.

### *Students are encouraged to access Naviance to:*

- Research colleges, majors, and careers
- Complete interest inventories to identify potential careers, majors, complete and update resume

### *Students will use Naviance to:*

- Request and track transcripts for colleges and NCAA
- Request teacher and counselor letters of recommendation
- Sign up for college admissions presentations being held at PAHS
- Search and apply for scholarships

### *Students can also see:*

- Average GPA, SAT, and ACT scores of PAHS students who have applied to a specific college
- How many PAHS students from a specific class applied to a college

## **Freshmen Year Checklist**

- ✓ Take appropriately challenging courses and put time and effort into all of your classes
- ✓ Your GPA starts freshmen year and GPA is the most important factor in college admissions
- ✓ Join clubs/organizations that are of interest to you
- ✓ Attend two Naviance sessions to begin researching and identifying potential careers, complete assessments, and to begin your resume.
- ✓ Continue to utilize the features in Naviance independently
- ✓ Meet with your School Counselor for course selection and to discuss individually your post-secondary plans
- ✓ Take the PSAT 9 and use the results to identify areas of strengths and weaknesses to improve upon

## **Sophomore Year Checklist**

- ✓ Continue to work hard in all of your classes and maintain or improve your GPA
- ✓ Remain active (or join) in the clubs/organizations that you are involved
- ✓ Attend two Naviance sessions to continue researching and identifying potential careers, complete assessments, and to update your resume.
- ✓ Continue to utilize the features in Naviance independently
- ✓ Meet with your School Counselor for course selection and to discuss individually your post-secondary plans
- ✓ Take the PSAT 10/11 in October and use the results to identify areas of strengths and weaknesses to improve upon

## **Junior Year Checklist**

- ✓ Continue to work hard in all of your classes and maintain or improve your GPA
- ✓ Remain active in the clubs/organizations that you are involved
- ✓ Attend two Naviance sessions to continue researching and identifying potential careers, complete assessments, and to update your resume, sign up for college admissions presentations at PAHS
- ✓ Continue to utilize the features in Naviance independently
- ✓ Meet with your School Counselor for course selection and to discuss individually your post-secondary plans
- ✓ Meet with the College and Career Counselor (any time from December until the end of the year) to discuss your post-secondary planning, standardized testing, etc.
- ✓ Take the PSAT in October and use the results to identify areas of strengths and weaknesses to improve upon. PSATs taken during 11<sup>th</sup> grade are used to determine National Merit Eligibility
- ✓ Take the SAT, ACT and/or Subject Tests if subject tests are required
- ✓ Attend local college fairs
- ✓ Attend the Junior Student/Parent College Planning Presentation (December)
- ✓ Register with the NCAA in June if you are interested in competing in college athletics at a Division I or Division II college

## **Senior Year Checklist**







- ✓ Continue to work hard in all of your classes and maintain or improve your GPA. Some colleges will require quarter 1 and quarter 2 grades and updated GPAs to make an admissions decision.
- ✓ Remain active in the clubs/organizations that you are involved
- ✓ Attend two Naviance sessions to update your resume, sign up for college admissions presentations at PAHS, request transcripts, view scholarships, complete year-end surveys
- ✓ Continue to utilize the features in Naviance independently.
- ✓ Meet with the College and Career Counselor to discuss your college applications
- ✓ Take the SAT, ACT and/or Subject Tests if subject tests are required if needed
- ✓ Attend the Senior Student/Parent College Application Evening Presentation (early September)
- ✓ Attend Financial Aid Night (late September)
- ✓ Complete college applications September-November
- ✓ Apply for financial aid (October-December)
- ✓ Attend FAFSA Completion Session if needed (mid to late October)
- ✓ Register with the NCAA if you didn't do so at the end of your junior year if you are going to a college student-athlete

## Post-Secondary Options

As you begin preparing for life after high school, you will be presented with different options: 4-year college, 2-year college, trade/technical school, employment, or enlisting in the military.

Making a career decision is not so much choosing a path, but rather selecting which doors to open. The earlier you begin the process, the more options you will find. The most important aspect of this decision-making process at this point in your life is pursuing your options. This will allow you to continue to learn what you do not yet know, explore new interests, and discover new worlds.

When deciding what direction to pursue after high school, you must know yourself and understand your interests, talents, and abilities.

-  **Interests** – What are you interested in—working with people, working alone, working indoors or outdoors?
-  **Education** – What courses have you taken? Are you comfortable with academic challenges? Do you want to continue with college or a training program after high school?
-  **Skills and Abilities** – Make a list of your skills and abilities. Include your organizing skills, your leadership skills, and your special talents.
-  **Experience** – What has been your involvement in clubs, social activities, travel, summer study, volunteer or paid employment? Have you had any leadership opportunities in these activities?
-  **Values** – What are your beliefs and attitudes towards yourself, other people and the world?
-  **Strengths/Areas of Improvement** – What are your best personal qualities? What attributes do you want your potential employer to know about you? What do you want to improve?



# Standardized Testing

## ACT

The ACT is a national college admissions exam that consists of subject area tests in: English, Math, Reading, and Science. The essay/writing section is optional and students must indicate when they register if they want to take it with or without the writing section. The ACT is administered six times/year nationally: September, October, December, February, April, and June.

The ACT test measures knowledge, understanding, and skills acquired in the educational process. The test is curriculum-based, which means the students are being tested on the material they are learning in their classes.

Students typically take the ACT for the first time towards the end of their junior year and some students may take it again at the start of their senior year.

Students are responsible for registering for the exam. Registration is online at [www.actstudent.org](http://www.actstudent.org).

Students will typically receive their ACT score in their ACT account approximately 2.5 weeks after the exam. The scores will also be imported into Naviance approximately 3 weeks after the exam is taken.

The Counseling Department does not have access to the student's user name and passwords for ACT so it is extremely important that the student remembers what he/she created in order to view scores and register for another exam if needed.

For more information, test content, layout, etc. please visit [www.actstudent.org](http://www.actstudent.org).

## PSAT 9

The PSAT 8/9 is a test that will help you figure out what you need to work on the most so that you are ready for college when you graduate high school. It tests the same skills and knowledge as the PSAT 10, PSAT/NMSQT- in a way that makes sense for your grade level.

The PSAT 8/9 is highly relevant to your future success and focuses on the skills and knowledge at the heart of education. It measures: what you learn in high school and what you need to succeed in college

You don't have to discover secret tricks or cram the night before. The same habits and choices that lead to success in school will help you get ready for the PSAT 8/9 and other tests in the SAT Suite of Assessments.

The best way to prepare is to:

- Take challenging courses
- Do your homework
- Prepare for tests and quizzes
- Ask and answer lots of questions

**All PAHS 9<sup>th</sup> grade students will take the PSAT 8/9 during the school year.** This exam is provided free of charge to the student by the district; there is no cost to the student. The exam is taken during a regularly scheduled school day.

Students receive their scores approximately 6-8 weeks after the exam.

## **PSAT 10 and PSAT/NMSQT**

The PSAT 10 and PSAT/NMSQT are highly relevant to future success because they focus on the skills and knowledge at the heart of education. They'll measure: what you learn in high school and what you need to succeed in college.

If you think the key to a high school is memorizing words and facts you'll never use in the real world, think again. You don't have to discover secret tricks or cram the night before.

The best way to prepare is to:

- Take challenging courses
- Do your homework
- Prepare for tests and quizzes
- Ask and answer lots of questions

All PAHS 10<sup>th</sup> and 11<sup>th</sup> grade students will take the PSAT/NMSQT during the school year. This exam is provided free of charge to the student by the district; there is no cost to the student. The exam is taken during a regularly scheduled school day on the national testing day in October.

Students receive their scores online in their Collegeboard account mid-December. Scores will also be available in the student's naviance account once the high school receives the scores from Collegeboard.

Student scores from their junior year PSAT will be used to determine National Merit eligibility. For more information about the National Merit Scholarship Program please visit: [www.nationalmerit.org](http://www.nationalmerit.org).

## SAT

The SAT is college entrance exam used to make admissions decisions. The idea is to provide colleges with one common criterion that can be used to compare all applicants. However, it is just one factor in the admissions decision.

Most students will take the SATs during their junior year of high school and some students will test again during their senior year. Students should discuss their testing timeline with their School Counselor or with the College and Career Counselor.

The SAT is offered seven (7) times nationally each year. Exams are offered in: October, November, December, January, March, May, and June. PAHS is a testing center for the exam in October, March, and June.

The exam consists of two (2) sections: math and evidence-based reading and writing. There is an optional essay section. (Students must indicate when they register if they want to take it with the essay.) Each section is scored on a scale of 200-800 for a total of 1600.

The test is focused on the skills and knowledge at the heart of education. It measures what you learn in school and what you need to succeed in college.

The best way to prepare is to:

- Take challenging courses
- Do your homework

- Prepare for tests and quizzes
- Ask and answer lots of questions

The total testing time (without the essay) is 3 hours. Another 50 minutes is required for the essay.

Students are responsible for registering for the SATs. Students register online at [www.collegeboard.org](http://www.collegeboard.org).

Students will typically receive their SAT score in their Collegeboard account approximately 10-14 days after the exam. The scores will also be imported into Naviance approximately 2 weeks after the exam is taken. The Counseling Department does not have access to the student's user name and passwords for Collegeboard so it is extremely important that the student remembers what he/she created in order to view scores and register for another exam if needed.

Collegeboard has partnered with Khan Academy to offer free online test prep students. Students can access this by visiting: <https://www.khanacademy.org/test-prep/sat>.

For more information, test content, layout, etc. please visit: [www.collegeboard.org](http://www.collegeboard.org).

## **SAT SUBJECT TESTS**

These exams are 50 questions and 1 hour in length in a given content area. Students can take 1, 2, or 3 subject tests on the same day. Students determine which subject test exam to take. Not all colleges require the subject test so students only take these exams if it is required for admission. If subject tests are an “optional” item for admission, students are encouraged to take them.

Students typically take a subject test at the same time they are finishing a similar high school course. For example: a student who is in AP Chemistry during their junior year, would want to take the Chemistry subject test at the end of their junior year.

Students are responsible for registering for the exam on Collegeboard's website and for knowing whether or not their college(s) require these for admission.

## **SENDING ACT/SAT SCORES TO COLLEGES**

When registering for the exam, students are given the opportunity to send their scores to 4 colleges for free. If the student is sending to more than 4 colleges (or chooses to send their scores at a later time) the student will be charged an additional fee by the testing agency.

It is the student's responsibility to send their scores directly to the colleges. **ACT/SAT SCORES ARE NOT LISTED ON THE TRANSCRIPT.**

## **OTHER TESTING FEES**

Both Collegeboard and ACT will charge the student if any registration changes need to be made after the initial registration. This includes test date changes and test center changes. These fees are set forth by the testing agency and can cost between \$23- \$28.

## **TESTING ACCOMMODATIONS FOR STUDENTS WITH DISABILITIES**

If you have a documented disability, you may be eligible to receive testing accommodations for PSATs, SATs, and ACT exams. Please discuss this option with your grade level School Counselor and please allow enough time to go through the approval process.

## COLLEGE FAIRS

A college fair is a great opportunity to get more information about colleges that interest you and to ask questions of college representatives. Getting below are some suggestions so you can make the best use of your time and get the most of the experience.

PAHS hosts one large college fair yearly- usually in March. On average 85-100 representatives from 4-year colleges, community colleges, trade/technical schools, military recruiters, and college planning vendors attend. The colleges represented are in-state/ out-of-state, public/private, and small/large institutions. The event is held in high school main gymnasium from 6:00-8:00 p.m. and all students and parents are invited to attend.

In addition, the Counseling Department will notify students and parents of other national and regional college fairs being held in the surrounding area throughout the year. Students and parents will be notified of these events via email through Naviance.

### Helpful College Fair Hints

- Look over the list of colleges/universities that will be in attendance to identify which colleges you would like to talk to
- Develop a few specific questions to ask each college: special academic interests, support services available, or financial aid. Collect written materials from those colleges that you speak to that are interesting to you. Try to come up with some questions that are not easily answered in their viewbooks
- Ask about visiting the campus and/or off-campus interviews. The fair does not allow the opportunity to be interviewed, but many colleges offer evening interviews or will schedule a time for you to visit the campus.
- After you have “targeted” the schools you identified prior to arriving at the fair, continue to look around and talk to some other colleges that may not have been on your initial list.

- Bring a pen/pencil and a piece of paper to write down some notes and also the name of the admissions representative in case you need to contact him/her at a later time.

## COLLEGE SEARCH

There are over 4,000 college and universities in the United States and if you are college-bound you will end up having to pick just one to attend. So how do you even begin searching for the right college? It may seem overwhelming, but knowing your interest areas and identifying your priorities will help you identify potential colleges.

The first step is to make a list of factors that are important to you in a prospective college.

- ✓ Campus Size (small, medium, large)
- ✓ Location (in-state vs, out-of-state)
- ✓ Setting (urban, suburban, rural)
- ✓ Majors/Academic Programs
- ✓ Academic competitiveness... but be realistic!
- ✓ Special Programs (honors program, ROTC, study abroad, Services for Students with Disabilities)
- ✓ Campus Facilities
- ✓ Athletics
- ✓ Social life
- ✓ Cost (public vs private)

Now that you have identified factors, students are encouraged to indicate these factors into Naviance to obtain an initial list of schools. From there, you will want to visit, talk with admissions reps to help continue narrowing down your list to those schools that you would like to apply to during your senior year. **Students are reminded that Naviance is your “go to” for all things related to college planning.**

You can also obtain helpful information from the following:

- ✓ College Reps - small group admissions presentations are held in the Counseling Office during the fall. These visits are posted in Naviance and students must register through Naviance in order to attend.
- ✓ College Visits - visiting a college is the best way to get a feel for the school and whether you would feel comfortable there. It may be helpful for you to do an “overnight” which allows you to spend the night on campus and then attend some classes.
- ✓ College Website - all of the information you need to know about the college is listed on their website. In addition, they offer pictures and online virtual tours.



Now that you've had the opportunity to gather information it is time to make a list of schools that you are considering. The list should be comprehensive and represent a wide range of academically challenging schools. Be realistic when compiling this list of schools.

After making your initial list and visiting campuses, you will slowly begin to eliminate schools. The ultimate goal is to have a comprehensive list of 3-7 colleges in which you plan to apply to at the start of your senior year.

We suggest that you apply to enough schools in order to provide you with several options and to ensure that you are admitted to at least one. Two of the schools on your list should be "safety" schools AND that you would be happy to attend. The latter point is critical, as sometimes students will select a school that they know they will get into, but they would never attend. This is not helpful if that is the only school that offers you admission. Additionally, you may or may not have "reach schools" and the majority of the colleges on your list should be "target" schools.

## CAMPUS VISITS

A personal visit to a college/university is often the most useful step in helping students decide whether or not to apply to a particular school. Students are encouraged to make use of personal tours, open house events, and group information sessions as a way of obtaining first-hand impressions of schools. Visits during the regular academic year (August-May) provide a more accurate view of the academic and social life on campus, but families often make use of summer vacation to visit several schools that are a distance away from home.

Where possible, it is a good idea to avoid the distortions of the days of registration, final exams, and special campus events such as homecoming. Several high school holidays allow students who visit colleges to minimize the disruption to their own academic program. Typically, students visit colleges either in the spring of their junior year, during the summer before senior year, or in the fall of their senior year.

Listed below are questions to keep in mind while visiting college campuses:

1. Who teaches freshman courses? Full time staff or graduate assistants?
2. What is the average class size for first-year students and introductory courses?
3. Which departments are the strongest?
4. What type of technology and technology support/help is available to students? Is the campus wireless?
5. Ask other students why they chose that particular college.
6. Does the college offer academic/merit scholarships? If so, is that a separate application process?
7. Does the college have an honor's program? How are students selected for the honor's program?
8. What are the hours of the health facility? Is there a doctor on campus?

9. Are there professional counseling services available for personal concerns?
10. Is there a career service center? Are students required to meet with them before graduation? What services are available to me through the career center?
11. How strong is school spirit? Are there any campus “traditions”?
12. What type of housing is available for incoming freshmen? What if I don’t get along with my roommate?
13. Is housing available on campus for all four years?
14. Are students required to live on campus?
15. Is the campus safe? Please explain campus safety and security.
16. What is the freshmen retention rate?
17. What is the % of students graduating in four years? Graduating in 5 years?
18. Where are students being employed after graduation?
19. What grad schools are students being accepted to?
20. Can I have a car on campus freshmen year?
21. Is there a shuttle or some type of transportation available to students to get to off campus locations such as malls, restaurants, etc.?

## TYPES OF COLLEGES

Colleges and universities are considered in-state or out-of-state. Additionally, they are considered a state school, public school, or private school. State schools are 100% funded by the state, a public school is 50% funded by the state, and private schools have no funding coming from the state.

Generally speaking, state schools are the “cheapest” and private schools cost the most. Private schools tend to be the ones that offer academic/merit scholarships. If a student attends an out-of-state, public university the student will be charged out-of-state tuition. At some schools, out-of-state tuition is similar in cost to PA Public Schools. Tuition at private schools, whether the school is located in state or out-of-state, is the exact same.

**PA State Schools:** Bloomsburg University, California University of Pa, Cheyney University, Clarion University, East Stroudsburg University, Indiana University of Pa (IUP), Kutztown University, Lock Haven University, Mansfield University, Millersville University, Shippensburg University, Slippery Rock University, and West Chester University.

**PA Public Schools:** Penn State University, Temple University, and University of Pittsburgh

**Examples of Private Schools in PA:** Albright, Drexel, LaSalle, Lehigh, University of Pennsylvania, Widener, York College of Pa.

**Out of State Public Schools:** Arizona State University, Rutgers University, The Ohio State University, University of Michigan, University of Alabama, West Virginia University

**Private 4-year Specialty Schools in PA:** University of the Arts, Moore College of Art & Design, PA College of Art & Design

### Community College

Four-year colleges are not for everyone and they are not always the best available option. In fact, there are many reasons why a student might select a two-year college rather than a four-year college.

Community colleges are public institutions that offer reasonable tuition, convenient course scheduling, career development, and specific skill

preparation. Additionally, **Junior colleges** are private institutions that are similar to four-year colleges; however, successful completion of the two-year program results in an Associate Degree.

### Admissions to a Community College

- Open admissions policy. Anyone with a high school diploma (or equivalent) can enroll.
- No minimum GPA
- SAT or ACTs are not required
- Placement tests are given at the time of enrollment.

### Programs at Community College

- Students can take classes then transfer to a four-year college
- Students can earn an associate's degree
- All of the same support services are available to students that are offered at a four-year college
- Clubs, activities, intramurals, library, computer labs
- Can take classes at either campus (Pottstown or Blue Bell)

### Advantages of Attending a Community College

- Cost effective - lower tuition fees
- No expense for room and board; students live at home
- Offers flexibility to pursue education while employed

The two local community colleges are: Montgomery County Community College and Delaware Community College.

**Private 2-year/technical schools in PA:** Harcum College, Johnson College, Lackawanna College, Manor College, Thaddeus Stevens, Valley Forge Military Academy & College

## COLLEGE COSTS

All costs are approximate and include tuition, room and board only. Cost is for one year only.

### **Community Colleges:**

- Montgomery County Community College: approx. \$8,200/year
- Delaware County Community College: approx.. \$5,800/year

***PA State Universities:*** approx. \$22,000-27,000/year

Bloomsburg, California University of PA, Clarion, East Stroudsburg, Edinboro, Indiana University of PA (IUP), Kutztown, Lock Haven, Mansfield, Millersville, Shippensburg, Slippery Rock and West Chester

***PA Public Universities:*** approx. \$35,000-42,000/year

Penn State University, Univ. Park (branch campuses will be less), University of Pittsburgh, and Temple University

***Out of State Public Universities:*** approx. \$34,000-46,000/year

James Madison University, North Carolina State University, Ohio State University, Rutgers University (New Brunswick Campus), Towson University, University of Alabama, University of Delaware, University of Maryland, West Virginia University

***Private Colleges/Universities:*** approx. \$38,000-70,000/year

Alvernia University, Drexel University, Franklin & Marshall College, Harvard University, Lehigh University, St. Joseph's University, University of Pennsylvania, Villanova University

# FINANCIAL AID & SCHOLARSHIPS

## What is Financial Aid?

Student financial aid is funding that is intended to help students pay education-related expenses including tuition, fees, room and board, books, and supplies for education at a college, university, or private school.

Financial aid can be both need-based and non-need based. Financial aid includes: Direct Loans, Pell Grant, and the PA State grant. Need-based aid is awarded on the basis of the financial need of the student. The Free Application for Federal Student Aid (FAFSA) is used to determine federal and state aid eligibility.

## How to Apply for Financial Aid

1. **Create a FSA ID.** The student and at least 1 parent need to create a FSA ID. The FSA ID username and password has now replaced the pin # and this will be used to sign your electronic FAFSA once you are ready to submit it.
  - a. [www.fsaaid.ed.gov](http://www.fsaaid.ed.gov)
  - b. Enter your email, create a user name and password, and confirm your age.
  - c. Enter your social security number, date of birth, and full name.
    - i. If the parent already has a pin # from the old system due to having an older child in college, you will receive a prompt to enter it.
  - d. Confirm your personal information.
  - e. Enter your security questions and answers for future verification purposes and confirm your security questions.
  - f. Read and acknowledge the FSA ID terms.
  - g. Enter the secure code that was sent to the email address submitted in step b. This will allow you to use your email as your username.
2. **Complete the FAFSA online.** Students should be actively involved in this process so they are aware of what they are applying for. Once the student is in college, the college/financial aid office will contact the student directly if they have questions or concerns.
  - a. [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (Make sure you use the website listed to the left. There are other websites out there that are not the correct government FAFSA and those websites will charge you.)
  - b. When completing the FAFSA the student can list up to 10 colleges that will receive the FAFSA results.
  - c. Once the college receives the FAFSA, the Financial Aid Office will put together a financial aid award letter/package and send it to the student.

Students can receive the aid letter either by email, US postal mail or in the college's portal. (This all depends on what the college does and can vary from college to college.)

- i.* Each individual college that the student lists on the FAFSA will send an award letter.
- ii.* The student should receive an award letter in 2-4 weeks from the time the college receives the completed FAFSA as long as there are no problems with the information reported.

**3. *Documents needed to complete FAFSA-*** please have the following documents & information available when you are ready to complete the FAFSA:

- a.* Student W-2 (if applicable)
- b.* Student tax return (if applicable)
- c.* Parents W-2
- d.* Parents tax return
- e.* Student driver's license number (if applicable)

**4. *Deadline to Complete the FAFSA-*** for the class of 2020: the 2020-2021 FAFSA form will be available starting October 1, 2019.

- a.* The deadline in order to be reviewed for state grant eligibility is May 1<sup>st</sup>.
- b.* **Some colleges have earlier deadlines so you would need to check the financial aid website of each college that you applied to.**
  - i.* **It is the student's responsibility to know each college's deadline and to meet those deadlines.**

**5. *Complete Entrance Loan Counseling & Sign Master Promissory Note (MPN)-*** all students must complete these 2 items in order for the Stafford loans to be processed and disbursed to the college

- a.* [www.studentloans.gov](http://www.studentloans.gov)
  - i.* You must have your FSA ID in order to submit

## **Receiving a Student Aid Report**

After the FAFSA is processed, the student will receive a Student Aid Report (SAR). How the student receives the SAR depends on whether the student provided a valid email address when they submitted the FAFSA online.

- If a valid email address was used when completing the FAFSA, the student will receive an email notification that the SAR results are available online. Applicants will view the SAR online.
- If an invalid email address was provided or an email address wasn't provided at all, the student will receive the SAR by US Postal Mail.



## Dependency Status

Many students want to apply for financial aid as an “independent” student either because their parents won’t or can’t help pay for college. Students cannot just declare themselves independent. Students must meet one of the requirements listed below in order to be considered “independent.”

**\*\*If a student does not meet one of the requirements listed below PARENT INFORMATION MUST be provided when completing the FAFSA:**

- 24 years old or older
- Married
- Working on a graduate degree (master’s or higher)
- Currently serving on active duty
- A veteran
- Have children or other dependents who will receive more than ½ of their support from you
- Since turning 13, both parents are deceased, or the student has been in foster care, or the student is a ward of the court
- Emancipated minor
- In a legal guardianship
- School district has determined the student is homeless or are determined self-supporting and at risk of being homeless
- You are an unaccompanied youth

If the student can answer “yes” to any of the above the student will automatically be considered an independent student and parental data will not be required.

However, in some cases (such as guardianship, emancipated minor, and others) the financial aid office at the college might request and require the student provide supporting documentation prior to awarding federal aid to the student.

## Types of Student Loans & Loan Amounts

Government issued loans are called Direct loans. There are two types of direct loans: subsidized (need based) and unsubsidized (non-need based). These are the only types of loans the government will offer a student once the student files the FAFSA.

- Many students/parents feel they will not be eligible for loans because of their income. **EVERY STUDENT is eligible for loans, but it may all be unsubsidized.**

- The main difference between the 2 types of loans: the government pays the interest on the subsidized loan while the student is in school, but the student pays the interest on the unsubsidized loan while in school.
- Loans are made in the name of the student.
- No credit check and no cosigner.
- Repayment begins 6 months after graduation or if the student drops below half-time status

### **Subsidized Maximum Loan Amounts**

- |   |   |
|---|---|
| • 1 <sup>st</sup> year undergraduate: \$3,500 | 2 <sup>nd</sup> year undergraduate: \$4,500 |
| • 3 <sup>rd</sup> year undergraduate: \$5,500 | 4 <sup>th</sup> year undergraduate: \$5,500 |

### **Unsubsidized Maximum Loan Amount**

- \$2,000

**Direct Loan Interest Rates:** 4.53 fixed rate as of July 1, 2019

## **PA State Grant**

After completing the FAFSA, the student must then apply for the PA state grant. After the initial submission of the FAFSA, a link is provided to the student immediately to apply. If the student does not complete the state grant application at that time they can use the state grant website to apply at a later time.

The PA state grant is need based.

- Website to apply: <https://login.aessuccess.org/accountAccess/index.cfm> and then click “create an account”.
- Once the online application is complete, the student must print the signature page. *Both student and parent MUST sign the signature page and then the student will mail the signature page directly to PHEAA. The mailing address is at the top of the form.*
- The PA state grant application deadline is May 1.

The maximum in-state award for 2019-2020 is \$4,123 for a full-time student.

The amount of the grant is determined by the cost of attendance at the school. Therefore, a student considering four different types of schools would be eligible for a different maximum award at each school.

In general, the maximum amounts for the different types of colleges are:

- Community College- \$2,193
- State University- \$3,509
- Public University- \$3,772
- Private College/University- \$4,123

If the student is enrolling in a college/university out of state the student would need to check with the Financial Aid office at that college to see if the PA state grant transfers to that state- not all states accept our grant and if they do, it may not be the full amount.

- Colleges/Universities in NY, NJ, and MD will NOT accept our state grant. (No amount will transfer.)

### **Pell Grant**

Students apply for the pell grant by completing the FAFSA. The pell grant is need based. Award amounts are based on the students EFC.

The maximum award amount for the 2018-2019 school year is: \$6,095.

The maximum EFC a student can have in order to be eligible for a pell grant is \$5,486

### **Direct Parent PLUS Loan**

These loans are available to the biological or adoptive parents of dependent students. Either parent (or both parents) may borrow on behalf of the student. This loan is to cover any remaining expense that is not covered by the student loan or grants.

The following requirements must also be met in order to be eligible for a parent PLUS loan:

- Must be a U.S. citizen or eligible non-citizen
- Must not be in default on any federal education loans or own an overpayment on a federal education grant
- A credit check is required; however there is no debt-to-income check or credit scoring. If the parent borrower passes the credit check, the loan can be approved.
- If the parent applicant has an adverse credit history, they still may receive a Direct PLUS loan either by obtaining an endorser who does not have an adverse credit history or by documenting to the US Department of Education's satisfaction extenuating circumstances relating to the adverse credit history. The endorser cannot be the child on whose behalf they are borrowing.
- There is no annual or aggregate limit to the amount a parent may borrow. *The only limiting factor is the cost of attendance minus financial aid received.*
- The interest rate on a Parent PLUS loan is 7.08% for the 2019-2020 academic year.

- Repayment begins once the loan is fully disbursed.
- The repayment period can range from 10-25 years.
- A separate PLUS application must be filed for each child on whose behalf a loan is being received, as loan funds are processed through each student's account.

If the parent is denied a Direct PLUS loan, the student will automatically receive an additional \$4,000 unsubsidized loan. (This is in addition to the \$2,000 unsub loan the student is already eligible for.)

### **Student Educational Bank Loans**

Some parents may not be able to or may not want to apply for a Direct PLUS loan to help cover the cost of the student's education. If this is the case, the student can apply for student educational loan through a bank. The loans are student loans sponsored by individual financial institutions.

Students would need to apply for this student loan directly with the bank. There are some banks that require a credit-worthy co-signer in order for the loan to be approved.

The maximum amount a student can borrow from the bank would be the remaining cost of the student's bill. (Example: if the bill is \$42,000 and the student is receiving \$26,000, which includes the direct loans from the government, any grants, and any academic scholarship from the school, the remaining amount would be \$16,000. That \$16,000 could be covered by a bank loan.)

Repayment on alternative/bank loans will begin 6 months after graduation or once the student drops below half-time status.

Additionally, alternative/bank loans have origination fees and tend to have higher interest rates. The student would need to check directly with the bank regarding these additional fees.

### **FAFSA4caster**

The FAFSA4caster is a government based website for students and parents to begin exploring the financial aid options. If a parent enters in last year's tax information, the fafsa4caster site can give you a "ballpark" estimate of financial aid your student might receive from the federal government. This estimate is strictly based on financial information and has nothing to do with a student's qualifications for merit scholarships and grants, *such as for sports, high ACT scores, artistic talents, high grade point averages/ranks in class, etc.*

FAFSA4caster website: <https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1>

## Net Price Calculator

The Net Price Calculator is a tool students/parents can use to estimate their “net price” to attend a particular college/university. Net price is the difference between “sticker price” minus any grants or scholarships the student may be eligible for.

All colleges/universities are required to have their Net Price Calculator on their financial aid website.

## The Role of Financial Aid Offices

Once students have completed the FAFSA their (and their parents) primary point of contact becomes the Financial Aid Office at the various schools they are considering.

During this pre-enrollment period and during the time the student is enrolled, the Financial Aid Office will perform the following functions:

- Provide students with information about financial aid programs and processes
- Provide assistance with the financial aid application process
- Collect all documentation required as part of the application process
- Resolve unusual application filing situations such as dependency overrides if appropriate
- Determine eligibility for federal financial aid
- Award institutional aid
- Process student and parent educational loans
- Notify students of financial aid awards
- Credit all financial aid awards to the student’s account at the college
- Determine the student’s academic grade level for financial aid purposes
- Monitor satisfactory academic progress for federal, state, and institutional aid

**It is critically important that students contact the Financial Aid Office with their questions and quickly respond to request for additional information if made by the college.** This will enable them to maintain an effective working relationship with their financial aid office.

Parents are reminded that if the financial aid office needs something from the student (either before enrollment or while attending that college) they will contact the STUDENT directly. Additionally, once a student enrolls in a specific college, the parent will be denied access to the students financial aid account UNLESS the student gives the college permission to speak to the parent/guardian.

## Key Items to Remember

- Use the correct website to complete the FAFSA. [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- **The FAFSA becomes available on October 1<sup>st</sup> of the student's senior year**
- Be sure to select the correct FAFSA year- the class of 2020 is filing the 2020-2021 FAFSA
- In the student section- list the STUDENT (not the parent)
- Use correct social security #'s and date of birth
- Use the student/parent full name. It must match how it is listed on the Social Security card. (Example: if the name is Matthew, but goes by Matt, must use Matthew on the application.)
- Read the instructions that accompany each item. (They will provide you with where to find the information located on the tax return.)
- Do not leave any items blank. If it does not pertain to you, enter zero.
- Enter amounts in whole dollars; do not enter cents.
- If parents are divorced- the parent that should be listed on the FAFSA is the one who the student resides with and who provides 51% of the students support/living expenses
  - In divorced cases- if mom is re-married and the student lives with mom and step-dad; the stepdad's information must be provided and vice versa
  - In divorced cases- who claims the student on tax return has nothing to do with which parent completes the FAFSA
  - In divorced cases- if it's an even 50/50 shared custody, the parent who the child has health insurance through is the one that should be listed
- Assets are reported as of the day the FAFSA is filed- not the prior year
- **EFC** (expected family contribution- which is listed on the Student Aid Report- SAR) **is NOT the required amount to be paid.** A family's actual contribution towards college costs will be higher or lower than the EFC.
- Do not report the value of the primary residence, retirement, or life insurance
- 529 plans are reported as parent assets, even if owned by the student
- Financial aid packages are "non-negotiable" from one school to another. But if the student/parent wants to address a concern with an individual school that would be fine- they would re-evaluate the package and see if any additional aid can be offered.
- When the student receives the financial aid package and loans are included- the student has the ability to deny the loan up until the time the loan is disbursed to the college.
- If there is still a remaining balance once the aid package is final, the student/parent has 3 options to cover the remaining balance:
  - Parent can apply for a Direct Parent PLUS Loan
  - Student can apply for a Student Educational Bank Loan

- Student/parent can set up a payment plan with the billing office at the college
- Student does not have to be accepted in order to file the FAFSA, but the Financial Aid Office will not develop a package until the student is accepted. The student will list up to 10 colleges on the FAFSA application and all colleges listed will put together a financial aid package ONCE the student is accepted.
- Some colleges/universities have specific FAFSA deadlines. It is the student's responsibility to know the FAFSA deadline at each college he/she is considering and to meet this deadline.
- Each student and one parent need to have a FSA ID. This will serve as your electronic signature when you submit the FAFSA online. You will continue to use the same FSA ID for all of the years that you are in college.

## Scholarships

Some colleges will award academic/merit scholarships to students. These scholarships are non-need based and they are based solely on the student's GPA and standardized test scores.

Also, students are encouraged to apply to as many scholarships as possible.

Phoenixville's scholarship list is available to students in their Naviance account. To access this listing, log into Naviance, click on the "college tab" and then click on "scholarship list."

Additionally, students are encouraged to search for other scholarships using the following websites:

- [www.fastweb.com](http://www.fastweb.com)
- [www.collegescholarships.com](http://www.collegescholarships.com)
- [www.collegescholarships.org](http://www.collegescholarships.org)
- [www.educationplanner.org](http://www.educationplanner.org)

Students are reminded to "stay clear" of scholarship websites that charge a fee.

## NCAA STUDENT-ATHLETE

As a student-athlete, a major decision that you need to make is whether you would like to continue playing competitive sports in college, and if you are talented enough to do so. You need to talk to your high school coach about this topic. He/she can discuss this sometimes delicate topic with you. There are three (3) divisions of sports in college - the NCAA (National Collegiate Athletic Association) governs college athletics.

**Division I** schools are the most highly competitive and offer the greatest amount of athletic scholarship money. These are the “big” schools that are on TV... Penn State, Michigan, Florida, etc. **Division II** schools are generally smaller schools, but are still very competitive. Kutztown, Millersville, and West Chester are Division II schools and offer athletic scholarships. **Division III** schools are competitive, but are not permitted to offer pure athletic scholarships. They will offer academic/merit scholarships based off of the student’s high school GPA and test scores. Examples of D3 schools are: Alvernia, Ursinus, and Elizabethtown.

### **Division I Eligibility Requirements**

#### Core Course Requirements

- 4 years of English
- 3 years of Math (Alg I or higher)
- 2 years of science (1 lab)
- 1 additional year of Eng, Math, or Science
- 2 years of social science
- 4 years additional (above courses/foreign language courses, approved dual credit classes)

#### GPA and Test Score Requirements

D1 uses a sliding scale

- The lower the core GPA, the higher the test scores
  - Ex: 3.5 core GPA= 400 SAT required, 37 sum ACT
  - Ex: 2.0 core GPA= 1020 SAT required, 86 sum ACT

Minimum core GPA of 2.30 required (to compete)

10 out of the 16 required core courses must be completed prior to the start of senior year  
 7 must be Eng, Math, or Science

3 outcomes: Full- qualifier, academic redshirt, non-qualifier



## **Division II Eligibility Requirements**

### Core Course Requirements

- 3 years of English
- 2 years of Math (Alg I or higher)
- 2 years of science (1 lab)
- 3 additional years of Eng, Math, or Science
- 2 years of social science
- 4 years additional (above courses/foreign language, approved Dual Credit courses)

2 outcomes: full qualifier or partial qualifier

- Full qualifiers can receive athletic aid, practice, and compete.
- Partial qualifiers can receive athletic aid and practice, but can't compete

### **Full Qualifier**

- Minimum core GPA requirement- **2.20**
- Sliding scale used to determine required test score
- The lower the GPA, the higher the test score needed
  - Ex: core GPA= 2.20, 840 SAT is required or 70 sum ACT
  - Ex: core GPA= 3.3, 400 SAT is required or 37 sum ACT

### **Partial Qualifier**

- Minimum core GPA requirement- **2.0**
- Sliding scale used to determine required test score
- The lower the GPA, the higher the test score needed
  - Ex: core GPA= 2.00, 820 SAT is required, 68 sum ACT
  - Ex: core GPA= 3.050, 400 SAT is required, 37 sum ACT

Division III does not use the NCAA Eligibility Center because athletic scholarships are not awarded at this level.

## **HOW TO DETERMINE NCAA ELIGIBILITY**

- Students interested in competing at a D1 or D2 school should self-identify themselves to the Counseling Department by completing the NCAA Self-Identification form, which can be found on the Counseling Department website
- The NCAA self-identification form is a form used by PAHS to track core course eligibility. Once this form is submitted to the Counseling Office, a core course review will be completed
  - If there are any concerns regarding core course requirements and eligibility the School Counselor will notify the student so that the two can work together to adjust the student's class schedule as needed
  - A yearly review will be completed at the end of each school year

## **HOW TO REGISTER**

- Potential college student-athlete's need to register directly with the NCAA and pay the registration fee
- Students should register at the END of their JUNIOR year of high school
  - The NCAA needs to see three (3) completed years of high school course work prior to beginning the eligibility process
- The NCAA notifies the Counseling Office of students who are registered and the Counseling Office will send the initial eligibility transcript at the end of junior year prior to leaving for the summer break

## COLLEGE APPLICATIONS

**Students will apply to college during their senior year.** PAHS students are encouraged to begin applications in September and complete all applications by the end of November. During the first week of school, the College and Career Counselor will meet with all seniors in small groups to review the application process, review Naviance, and answer any questions that may have come up over the summer. Once the student attends this meeting, he/she is encouraged to begin applications.

All applications are completed online. Application fees will be paid online as well once the student reaches the end of the application and these must be paid before the student can submit the app online. The application fee varies from college to college and is set by each individual college.

Students also have the option of completing the Common Application. The Common App is an application used by approximately 900 colleges and universities, which allows the student to do one application and submit that same application to all of the schools in which a student is applying. The common app can be found on their website at [www.commonapp.org](http://www.commonapp.org). If the college does not accept the Common App, the student can find the application on the college's website under "admissions."

### How to Apply: 5 Easy Steps

1. **Ask your teacher** (in person) for a letter of recommendation (if needed).
2. Once the teacher agrees to write the letter, *put the "formal request" into Naviance*. (Once the formal request is made you are finished with the teacher part of the process.)
3. **Apply online**. Applications can be found on the admissions page of the college's website or you can use Common App if the college accepts that. Complete, submit, and pay for the application online
4. **Request your transcripts** (only when the app is submitted and paid for) through Naviance.

5. ***Send your SAT/ACT test scores*** directly to the colleges from the testing agencies. Test scores are not listed on the student's transcript and Phoenixville does not send test scores on behalf of the student.

### Points to Remember

- ✓ Please use your full name on your application. (Ex: do not use Mike for Michael)
- ✓ Use an “appropriate” email address for all correspondences with colleges.
- ✓ Your GPA is available to you in Naviance. If they ask for this on the college application, please report it as you see in Naviance.
- ✓ If you are using the Common App, you must match your CA account and Naviance. You do this in your Naviance account. If this is not taken care of, the Counseling Department will not be able to send your transcripts or letters of recommendations.
- ✓ Teacher letter of recommendations should be from teachers in grades 10, 11, or 12.
- ✓ Request your transcript once you have completed, submitted, and paid for you admissions application. All transcript requests are made in Naviance.
- ✓ Ask questions. If you are unsure of something or you need help, please see Mrs. Bhalla.
- ✓ STUDENTS should be completing the college applications... not parents!!

### **What Do Admissions Offices Consider When Reviewing An Application?**

- Cumulative GPA
- Course rigor and final grade in each course
- Test scores (SAT and ACT)
- Extra-curricular activities (including leadership roles)
- Letters of Recommendation from teacher and/or counselor
- Interview (if required)
- Essay (if required)

### **Letters of Recommendation**

Although college requirements vary with respect to letters of recommendation, we suggest that each student ask two (2) teachers for a recommendation. Colleges prefer recommendations from teachers from courses taken during 10<sup>th</sup> or 11<sup>th</sup> grade; or even senior year. Letters of recommendation take a great deal of time so students should ask the

teacher or counselor during the last two (2) weeks of the student's 11th grade year. Students will request letters of recommendation through Naviance.

Students are reminded to follow the instructions regarding recommendations. If the college asks for two, only send two... do not send more. If letters of recommendation are "optional" for a college, the student should submit at least one, but no more than two.

## College Essay

The college essay is the one part of the application process that gives the students an opportunity to inform admissions personnel about their special abilities, interests, qualities, or about any significant factor that might set them apart from a large number of qualified applicants. While a superb essay will not cancel out a poor high school transcript, a well written essay can make a student with decent grades stand out from the other applicants.

Colleges that ask students to write essays really do want to know the person. The essay helps the admissions officer know the student in a way that four years of statistics and grades will not. **A good essay can present the student as an interesting and valuable person, one who is worth knowing, who is genuine, thoughtful, engaging, and capable.** An essay can also reflect any setbacks the student has suffered or explain any gaps in the academic record.

## Essay Evaluation: 3 Criteria

1. The student's ability to use standard written English that is correctly written, punctuated, and contains correct grammar and syntax.
2. The content, substance, and depth of insight which reflects the student's ability to think about himself or herself and to convey authentic feelings or opinions about a topic.
3. Creativity and originality which reflect an individual who would bring qualities such as intellect, initiative, energy, and a fresh viewpoint to the college community.

## **Avoid the Following When Writing a College Essay:**




- Inflating experiences, trying hard to impress, or adoption a pompous or intellectual tone
- Expressing feelings of anger or hostility towards others
- Repeating information that is already available elsewhere in the application.
- Replying on parents or other adults in the writing of the essay. The voice of an adult can easily come through an essay and drown out the authentic voice of the student writer.
- Making general statements and clichés that make the essay unremarkable from hundreds of similar essays which are ready by admissions officials. Telling details and specifics make the essay lively.
- Being overcautious or too eager to please the admissions committee. A mediocre essay won't hurt the application much, but a truly good one can help immensely.

## **What the “Experts” (College Admissions Officers) Are Saying About the Essay**


- “A thoughtful, well written essay can affect, in a very positive way, the final decision- especially for those borderline students.”
- “The college essay can make or break your chance for admission.”
- “This is your opportunity to convey your maturity and outlook on life.”
- “It is the piece that creates the individual.”
- “This is another important piece, which is added to the puzzle that can set you apart from dozens of other applicants.”

## **Choosing an Essay Topic**

Sometimes choosing a topic is not an issue; the college may give you a topic to write about. Some colleges may even suggest topics such as:

-  Evaluate a significant experience or achievement that has special meaning to you.
-  Discuss some issue of personal, local, or national concern and its importance to you.
-  Indicate a person who has had a significant influence on you and discuss that influence.

## **Tips To Keep In Mind When Choosing Your Own Topic**

-  Write about something you know well.









- ✎ The easiest topic to write about is yourself. Nobody knows you better than you! Self-revelation is the most important issue.
- ✎ Narrow your topic and be as illustrative as possible.
- ✎ Even if you write about something objective like literature, forget character analysis, them, and style. Tell us what effect the work had on you and why. Let us understand your intellectual, political, and social views.
- ✎ Don't be afraid to write about something off beat or unique. This can be refreshing for a college admissions counselor who has been reading applications all day. Make yours stand out!

### **Preparing To Write the Essay**








- ✎ Identify your purpose, audience, and what message you want to convey.
- ✎ Identify your tone.
- ✎ Organize your thoughts with an outline.
- ✎ Develop a framework for a smooth logical progression.
- ✎ Use a style that is comfortable for you- not what you think the admissions committee wants to hear.
- ✎ Leave room for creativity and flexibility.
- ✎ This is not and should not be a rigid writing exercise.
- ✎ Be proud of your work- let is peak about who you are or what is significant in your life.
- ✎ Don't be shy, but don't exaggerate either.
- ✎ Do tell the truth about yourself. The admissions committee is anonymous to you.

### **Writing the Essay**










- ✎ Start early and leave plenty of time to revise and rewrite- you don't have to get it right the first time!
- ✎ Read the directions on the application and answer the question as directly as possible.
- ✎ Your first draft should be concerned with communicating your thoughts and content.
- ✎ Think small and write about something you know well.
- ✎ Reveal yourself.
- ✎ When writing about yourself, focus on an aspect that will show a positive side (negatives turn people off)
- ✎ Feel free to write about your greatest assets and achievements.
- ✎ Feel comfortable expressing your anxieties- everyone has them!

-  Write an essay from the bottom of your heart in the most mature manner as possible.
-  Show rather than tell us! Make the admissions committee feel as though they were there by giving examples and illustrating an idea.
-  Write in your own voice.
-  Be natural.
-  Use humor judiciously.
-  Use creativity.
-  Write about what you care for.
-  Use complete sentences and good command of grammar.




### **Proofreading**

-  Always read your work aloud to yourself and to others.
-  Cover the lines beneath the one you are reading so you don't get distracted.
-  Use spell check and a thesaurus when needed.
-  Always set the essay aside for a few days and then reread. You can typically gain a fresh perspective on your work each time you do this.
-  Make necessary corrections
-  At this point consider: organization, style, tone, grammar, spelling
-  Share your work with your family, friends or an English teacher. You should always have another set of eyes read your essay. Remember though... the final voice should be YOURS!

### **The Don'ts of Writing a College Essay**

-  Don't procrastinate! Get started on your essay during the summer before your senior year (or soon after). It's never too early to start!
-  Don't disregard the essay even if it is not required. Remember this could be your edge.
-  Don't write what you think others want to hear.
-  Don't use a flowery, inflated, or pretentious style.
-  Don't neglect the technical part of your essay.
-  Don't ramble- make every word count! Say what you have to say and then conclude.
-  Don't use your essay as an opportunity to discuss where you had academic problems in the past- save this explanation as an addendum to your application.
-  Don't use your essay to write about your SAT or ACT scores.
-  Don't use your essay as a laundry list for all of your school activities or repeat information that is already on the application.



-  Don't use clichés.
-  Don't go to extremes- too witty- too opinionated- too intellectual.
-  Avoid using the travel essay. It's hard to give insight regarding your priorities and values when you write about travel unless you share personal meaning gained from the experience.

Please note... all of the above suggestions can be used to write the personal statement.

An essay is on average 1 ½- 2 pages in length (unless it specifically tells you how long it should be) and a personal statement is usually 1-2 paragraphs (unless it specifically tells you how long.)

## **Interviews**

While the trend at colleges and universities is moving away from the personal interview toward a more relaxed, general information meeting, some colleges still require an interview, some recommend it (which is an offer a student should not refuse), and still others leave it up to the applicant. Although generally not as important as other parts of the application process, a good interview can be helpful when admissions decisions are made. Students should call the admissions office two to three weeks in advance to make arrangements from a personal interview. Some Ivy League schools will not be able to grant a personal on campus interview, rather, they rely on local/regional alumni interviews, which are arranged after an application is file.

## **Interview Tips**

- Arrive promptly, dressed in a manner, which you feel represents your “best foot forward.”
- Conduct yourself in a friendly, inquisitive, and interested manner.
- Phonies are easy to spot, but the person with no enthusiasm or questions can be equally as unimpressive.
- Avoid being overly impressed by a “super salesman” in the admissions. On the other hand, don't be “turned off” by an unimpressive admissions officer.
- Be sure to prepare in advance a list of questions to ask about the school.

- Avoid questions that can be readily answered by reading the college view book or website.
- Bring a copy of your transcript with you.
- Make a note of the name and address of your interviewer and write a thank you note after the interview.

### **Questions You May Be Asked During an Interview**

- Tell me about yourself.
- Why have you selected this particular college?
- What academic areas are you interested in? Why? (Be prepared to speak on sciences, English, social studies, etc.)
- What your long-term goals? Where do you see yourself in ten years?
- What do you like most about your high school?
- What extracurricular activities do you participate in?
- What do you think our college can do for you? What do you think you can do for our college?
- Have you done volunteer work in the community? If so, please explain.
- What are your strengths and weaknesses?

### **Alumni Admissions Interviews**

Some colleges do not give personal interviews to students, but do offer the option of an alumni interview. Colleges are increasingly utilizing alumni in the college admissions process. In some cases on-campus interviews are not granted, but once an application is filed, the student may arrange for an alumni interview. These interviews are typically conducted regionally and at a local business, café, public library, high school, etc.

## TYPES OF COLLEGE ADMISSIONS

**Non-Restrictive Application Plans:** All of these plans allow students to wait until May 1 to confirm enrollment.

- **Rolling Admission** is the application process in which an institution reviews applications as they are completed and renders admission decisions (usually within 4-8 weeks) to students throughout the admission cycle. A student may apply to other institutions without restriction. (If a school is “rolling admissions” they will not have the option of Regular Decision, Early Action, or Early Decision. Most colleges are rolling admissions.)
- **Regular Decision** is the application process in which a student submits an application to an institution by a specified date (usually January) and receives a decision (usually end of March) within a reasonable and clearly stated period of time. A student may apply to other institutions without restriction.
- **Early Action (EA)** is the application process in which students apply to an institution of preference and receive a decision well in advance of the institution’s regular response date. Students who are admitted under Early Action are not obligated to accept the institution’s offer of admission or to submit a deposit prior to May 1. Under non-restrictive Early Action, a student may apply to other colleges.

**Restrictive Application Plan:** This plan allows institutions to limit students from applying to other early plans.

- **Early Decision (ED)** is the application process in which students make a commitment to a first-choice institution where, if admitted, they definitely will enroll. While pursuing admission under an Early Decision plan, students may apply to other institutions, but may have only one Early Decision application pending at any time. The institution must notify the applicant of the decision within a reasonable and clearly stated period of time after the Early Decision deadline. The institution will respond to an application for financial aid at or near the time of an offer of admission. Institutions with Early Decision plans may restrict students from applying to other early plans. Institutions will clearly articulate their specific policies in their Early Decision agreement. If accepted under an Early Decision plan, the student must withdraw all other college applications.

# SERVICES FOR STUDENTS WITH DISABILITIES

## Differences Between High School & College for the Student With A Disability

*This chart highlights some of the important differences between high school and college. It may help you to identify areas of needed growth for the student as well as to support a change in approach for the parents.*

### Differences in LEGAL PROTECTIONS

#### High School:

The law is the Individuals with Disabilities Education Act (IDEA).

IDEA is about success.

Education is a RIGHT and must be accessible to you.

Core modifications of classes and materials are required.

School district develops Individual Education Plans (IEPs) and must follow this legal document in the provision of educational services.

#### College:

Laws are Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act.

ADA is about access.

Education is NOT a right. Students must apply to attend.

NO modifications are required- only accommodations.

Student must identify needs and ask for services. NO IEP exists and is not considered legal documentation.

### Differences in ADVOCACY AND ACCESS

#### High School:

Student is helped by parents and teachers, even without asking directly.

School is responsible for arranging for accommodations and modifications

Parent has access to student records.

Parent advocates for student.

Teachers meet regularly with parents to discuss their child's educational progress.

Students need parent's permission to participate in most activities.

#### College:

Student must request accommodations from Disability Services Office.

Student must self-advocate and arrange for accommodations.

Parent has no access to student records without student's written consent.

Student advocates for self.

College faculty members seldom, if ever, interact with parents and expect the students to address issues with them directly.

Student is adult and gives own permission.

## Questions to Ask

Although colleges are required by law to offer support services and accommodations, the level of support and types of accommodation available to students with learning differences varies widely from campus to campus, ranging from basic to comprehensive.

The college-bound student and his/her parent should meet with the Disability Office at each college the student is considering in order to obtain additional information about their specific program and levels of support.

1. How many students use your services?
2. What accommodations do you offer?
3. What is the procedure and timeline to request accommodations?
4. How are professors notified of accommodations?
5. How many Disability Support Counselors do you have on staff? What is their role in assisting me? Do they act as liaisons?
6. If a professor is not in compliance regarding the accommodations, how is the situation resolved?
7. What is the procedure to get extended time on an exam? How much notice is required? Do students arrange extended time with professors through the Disabilities Services Office?
8. Where do students take exams? Who proctors exams?
9. What do you consider the most difficult majors or classes for Disabilities Support students on campus?
10. Will I have both an advisor in Disabilities Services Office and a regular academic advisor? If both, how will the two advisors work together?
11. What assistive technology (AT) services do you offer? Do you have an AT expert on staff? Are AT devices available to rent/loan or do I need to purchase my own?
12. How many credits per semester does the average student with a learning difference take? Is it a reduced course load compared to students with no learning difference?
13. Are there special housing accommodations such as single room options for students with ASD?
14. Are my accommodations carried over year to year or do I need to go through the process of requesting accommodations each year?
15. Are there support groups on campus for students with learning differences?
16. What are the breakdowns and percentages of the different types of learning differences on campus?

## SUMMER ACTIVITIES

Although summer is a welcome break for most students from their high school education, it is also a very good time to make progress in your post-secondary planning. During the summer students are encouraged to:

- Visit colleges that you are interested in
- Obtain a part-time/summer job
- Participate in internships
- Participate/attend summer enrichment programs if possible

Summer enrichment program opportunities are posted in Naviance for students to view. To view the list of opportunities students should log into their Naviance account, click on the “colleges tab” and then scroll down and click on the link that says “enrichment programs.”

Students are able to sort the list by areas of interest or location in order to find opportunities specific to the student.

## CAREER OPPORTUNITIES

### What Are My Training Program Options?

Training programs are available in almost any discipline and through both public and private sources. The common theme of any training program is that the student receives practical skills and training that he/she can apply to a vocation. Several different types of training programs are described below.

#### *Americorps*

- Individuals ages 18-24, receive training that they utilize to provide services to communities that are in need throughout the United States.
- 10 month training program that begins in the fall - located nationwide. • Projects include providing disaster relief, helping kids learn how to read, building low-income housing, cleaning up streams, and working to prevent crime.
- Participants receive a modest living allowance, housing, meals, transportation, limited health care benefits, and an education award upon successful completion of the program.
- Will assist students in obtaining their GED if they have not graduated from high school.
- Application deadline is April 1 for the following fall.
- For further information contact Americorps directly at 1-800-731-0002 or online at [www.americorps.org](http://www.americorps.org).

#### *Apprenticeship*

- Oldest form of training program, individuals are trained on the job in more than 800 different apprenticeship occupations nationwide.
- Individuals receive paid salaries that increase regularly throughout the training program.
- Apprentices must attend class one or two nights per week to supplement on the job training.
- Successful completion of an apprenticeship results in certification that is recognized nationally for entry as a journey worker in a given trade.

## *Job Corps*

- This federal job training program provides participants with residential vocational training, remedial education, and job placement services.
- Applicants must be between the ages of 16-24, have a low family income and be in need of training to obtain a job.
- Benefits include getting paid while learning vocational skills, medical and dental care, housing, meals, job placement assistance, and up to \$2,400 upon graduation to start out in a new job.
- Will assist students in obtaining their GED if they have not yet graduated from high school.
- For further information, contact Job Corps at 1-800-624-9191.

## *Technical and Professional Schools*

- Offer career-specific programs of study in fields such as business, technology, computers, cosmetology, auto mechanics, culinary, and building trades.
- Programs vary in length from 3 months to 2 years, which tuition varying widely.
- Offers flexible course scheduling so as to allow for full-time employment with courses in the evening.
- Conduct program search just like a 4-year college search, including visits/tours, applying.
- Many technical and professional programs are offered through community colleges in addition to private schools.

## *Employment*

Looking for a permanent job after graduation from high school can be a daunting task. Many jobs require a skill or some post (after) high school education. If you have decided that you want to get a job and move on, you need to prepare a resume. A resume is a short one or two page summary of your accomplishments and experiences.

Your resume is the first impression that you make on a prospective employer. It is critical that you spend time planning, creating, and editing, your resume so as to make a good impression. The following information



provides tips on the do's and don'ts of resumes. Utilize this information in conjunction with meeting with your School Counselor.

### *Creating Your Resume*

- Review different formats before selecting one
- Make your resume visually attractive
- Use short phrases instead of sentences
- Use action verbs - check grammar and spelling
- Concentrate on relevant skills you have developed
- Include information which emphasizes your potential
- Include any classes or training that makes you an attractive candidate for the position. Be selective about the information you use.

Each year students will update their resume in Naviance with their counselor during Naviance class sessions. Students are also encouraged to update their resume on their own throughout the years.

## MILITARY OPPORTUNITIES

There are four branches of the military: the Army, Navy, Air Force, and Marines. Opportunities for students also exist in the Coast Guard and the Reserves. College students who sign up for an ROTC program (Reserve Officer's Training Corps) will enter the military as officers, while academically gifted students will find excellent educational opportunities at the four military academies.

Students who are interested in the military should start by gathering information. Because the various military branches each provide different career, training and educational opportunities, it is a good idea to talk with a recruiter from the different military branches to determine which one is the best fit for you.

Students are encouraged to contact the military recruiting station directly to schedule a time to meet with a recruiter. Recruiters also schedule high school visits and are available throughout the year during lunches to discuss the opportunities.

### Enlisting Requirements

In order to enlist in the military, students generally must be high school graduates, earn a minimum score on the ASVAB (Armed Services Vocational Aptitude Battery), and be of good character. They must also be healthy, in good physical condition, and be able to pass a physical exam given by the military.

#### ASVAB

Students serious about exploring opportunities in the military should take the ASVAB. The ASVAB is a ten-part, three-hour test, which identifies a student's aptitudes and strengths. *Taking the ASVAB in no way obligates the student to the military.* Recruiters usually arrange for students to take the ASVAB. Although it is not difficult to study for this test, students should become familiar with its format by taking practice tests. Free practice tests are available to students online. It is important to do as well as possible on the ASVAB. The higher the student's score, the more career and training choices he/she will have to choose from. Since different branches have different score requirements, it is a good idea to have recruiters representing different branches look at a student's ASVAB score.

### *Obligations & Benefits*

When young people enlist, they obligate themselves to active duty - from two to six years of service. Enlisting in the military is a serious, long-term commitment. High School students need to understand that it is very difficult to leave the military before the enlistment period is over.

In addition to basic pay and free education/training, the enlistee also receives free housing, and free medical and dental care. Basic pay is determined by rank and years in the service. The Montgomery GI Bill provides enlistees with an excellent opportunity to earn money for college while they are in the military.

### *Basic Training*

Basic training is 6-10 weeks of intense physical and mental preparation in which enlistees receive classroom instructions, field training, and exercise. Enlistees learn how to take orders and how to live and work in close quarters with a wide variety of people. They also learn discipline, self-control, physical endurance, and respect for authority. Once enlistees finish basic training, they receive 2-12 months of job training, called Advanced Individual Training (AIT).

### *The Service Academies*

The Army, Navy, Air Force and Coast Guard each have their own service academy- West Point, the Naval Academy, the Air Force Academy, and the Coast Guard Academy. These institutions offer free four-year college education to students who are accepted. After graduation these students enter the military as officers. Applicants should have a high GPA in a strong college prep program of study, high ACT/SAT scores, and be in good physical condition. Students interested in going to one of the academies must obtain nominations to apply. It is recommended that students begin the process of obtaining nominations in their junior year and students should begin researching academic programs, the nomination and application process early in their high school career.

### *Reserve Officers Training Corps*

ROTC programs are located at approximately 600 colleges and universities across the United States. In addition to the institutions that serve as hosts or extensions, there are another 1,800 institutions in which a ROTC student can cross-enroll. Graduating high school seniors who qualify

for competitive four-year ROTC scholarships will receive the costs of tuition, fees, books, and a monthly stipend. Students who receive ROTC scholarships must meet certain physical and academic requirements. They agree to accept an appointment as a Commissioned Officer in the military after graduation. (A minimum of four years active and two years reserve duty are required.)

In addition, some ROTC scholarships may be available for students who decide to join as a college sophomore or even as a college junior, as well as for students who originally joined ROTC units as non-scholarship students. The requirements and obligations are somewhat different for these students than for four-year scholarship students. There are different requirements, procedures, and benefits associated with the ROTC program operated by various military services.

In addition to ROTC programs, there are also other special programs which provide college financial assistance to students who promise to fulfill a term of military service after graduation.

Students interested in ROTC programs should contact the ROTC office at each of the colleges he/she is considering to obtain information, application timeline and other important information.