

College Counseling Handbook

McCallie School

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Dear McCallie Students and Parents,

Here's the good news--we think McCallie is one of the best schools in the country at which to go through the college application process! That's not because of us--although we think we're pretty good! It's because of YOU--the students and parents in the McCallie community, along with the teachers and administrators, have created an environment that allows for a healthy AND successful college search process here. Students take charge of the search, learn a lot about themselves, support each other and gain confidence and skills through the process. Counselors and parents provide healthy support and encouragement, and everyone is generally very happy with the outcomes. Here at McCallie this process is not the stress factory full of arguments and strained relationships that happens at so many other schools.

At the same time, applying to college is not as easy as it used to be. Our office will be here to help. We each have many years of experience and have worked through hundreds of college searches. When junior year arrives, we will assist you in all the aspects of the process: creating an appropriate list of colleges, negotiating standardized testing, visiting colleges and communicating with them, writing college essays, procuring teacher recommendations, making sense of financial aid, and anything else you need.

The college process takes time and unfolds in an organic way. Along the way, we always want to make sure that we are maintaining the integrity and importance of the high school experience. For much of your time at McCallie, if you are making the most of your McCallie experience and opportunities, you are doing EXACTLY what will help you most when it comes time to apply to college. This handbook, though, is designed to help you understand some of the basic concepts and general timelines. It will help guide at each point in time toward the things you should be focusing on, and hopefully it will free you from worrying about the things you don't need to worry about at each point.

With that in mind, think of the college application process as a wonderful opportunity for adventure, self-awareness and growth. Please use this handbook as a resource for that adventure, and, of course, always feel free to contact us with any questions or concerns. We look forward to working with you.

Sincerely,

Jeff Kurtzman, Brian Beckley, Abbie Roberts, Melissa Alverson
College Counseling Office

McCallie College Counseling Principles

- 1. We truly believe and practice the idea that students should find the college that “fits” them best and will give them the best experience and the best chance to be successful in college.** Though we do send plenty of students every year to the nation’s most selective universities, there is no pressure to produce an impressive list of colleges simply for its own sake. We are free to counsel students about the choice that best fits their needs and those of their families.
- 2. We truly have a student-driven process where the boys lead their own college searches with parents and counselors in a supporting role.** It is an extension of school culture and intentional effort on our part to require the boys to take the lead in this process. We structure our program this way both because it is most likely to lead to the best possible outcome, and also because there are so many valuable lessons---setting a goal and making it happen, writing a formal email, talking to another adult on the phone, etc---the boys can learn through the process, if parents and counselors let them.
- 3. Our college counseling program is personalized and reliant on individual counseling to provide the right kind and amount of counseling for each student.** We have a well-designed college counseling curriculum, but we don’t over-program our guys so we are available to accommodate their individual needs and timelines.
- 4. Our college counseling program serves a wide range of aspirations and wide range of financial needs.** Every year we help students be admitted to the most selective colleges in the country and universities all across the country. We have the experience and knowledge to help with the most daunting or the most obscure searches. At the same time, we serve well the many families that want their students to be admitted to local and regional public universities with great academic preparation and as much financial aid as possible.
- 5. Because of school culture and this broad range of aspirations, the college application process at McCallie is not stressful and not competitive among our boys.** Occasionally, boys do get stressed when they procrastinate, but generally there is not the frenzy that exists at many other schools. In fact, sometimes we wish they were a little more stressed---so they would get some things done! I think, in part, because they are applying to so many different kinds of colleges, boys are extremely supportive of each other’s admissions successes. They celebrate each other’s positive results, and there’s no sense of sour grapes. It’s quite heart-warming.
- 6. McCallie parents are overwhelmingly positive influences throughout the process.** They generally do a great job of letting their sons run their own searches. We have amazingly few negative interactions with parents. In seven years, I’ve had no confrontational phone calls and only one negative conference, and that parent apologized soon after. I think there are a number of reasons for this, but I come back from every conference and college visit thankful that I work with McCallie parents.
- 7. McCallie does a great job of supporting our office and our need to travel to visit schools and network with admissions offices.** It is because of that support that we continue to have admission success, even as selectivity has increased, and that we continue to have boys matriculating at, on average, about 80 different colleges and universities every year.

INTRODUCTION

“Get action. Do things; be sane; don’t fritter away your time; create, act, take a place wherever you are and be somebody; get action.” This quote from Teddy Roosevelt is a very helpful one for the college application process. At times, for juniors and especially seniors, it is a reminder that the best way to avoid stress and anxiety is to begin tackling the tasks at hand. A lot of anxiety is caused by not knowing what to do or not doing what you know you ought to be doing. Thus, getting action and doing things equals “be sane.” For ninth and tenth graders, this is true too, but in a slightly different way: don’t worry about doing things for college applications, just make the most of the McCallie experience, and you’ll be in a good shape. In that spirit, this handbook is designed to be used to understand and “get action”. Sometimes, that may mean to “do things” like take standardized tests or write college essays--parts of the admissions process. For younger students, though, hopefully it will be information that reassures and frees from any college-related worry. Instead “do things” like focus on classes, get involved, discover interests and get to know teachers. In summary, then, this handbook will hopefully provide a basic outline of the college search timeline and an explanation of the major concepts and terminology.

NINTH GRADE

This is the year to figure out what high school is all about. How do you study best? How do you effectively communicate with teachers and coaches? What resources are available to you? What long-term goals depend on doing your best in the moment? Thinking about such questions will help you develop self-awareness and self-understanding that will serve you well for the remainder of your academic career. If you haven’t already mastered time-management skills, this is a good time to practice those!

Balancing your classes and the many ways to be involved in activities can be a challenge, and finding the right mix is a great help. Learn where to find help if you need it, and never be afraid to seek it out. Teachers at McCallie want you to do well, make significant connections, and help you develop your strengths. If you hit a bump in the road, they want to help you over it! Work hard in your classes, and read. Read a lot. There is no better way to learn vocabulary and writing skills.

SUMMER AFTER NINTH GRADE

Rest, recharge, and do something meaningful to you. There is no particular path of action that colleges value more than another. Get a job; work at a summer camp; connect and volunteer with an organization; play sports; work on art or writing--there are countless ways to spend your summer. In general, colleges like to see your authentic commitment to your activities. Look for ways to be engaged, dedicated, and responsible. Consistent volunteer work may seem ordinary compared to an expensive trip abroad, but colleges will value your passionate involvement in activities that matter to you. Colleges appreciate steady commitment rather than superficial involvement. That said, this is still a great time to explore new things and make a change if there’s something that speaks to your authentic self.

TENTH GRADE

College is still on the distant horizon, and it’s much too early to think about a college list. Still, you are building a strong academic foundation by pursuing a college preparatory curriculum and taking classes that challenge you to be your best. Hard work in the classroom will help you achieve your college goals later.

You will take the PSAT in October. As the year progresses, some of you may be thinking about the small group of colleges that require or recommend SAT Subject Tests. If you are taking AP Chemistry or Precalculus as a sophomore, you may consider taking the appropriate Subject Test in June when the course material is fresh in your mind. Discuss your plans with your teacher and an academic counselor in order to register for the appropriate levels.

SUMMER AFTER TENTH GRADE

Approach this summer as you did your last, pursuing the things you love. If there is a way to build on a project or activity you did last summer or during the school year, that's a great way to sustain your commitment. If you're ready for something new and exciting, that's great too. Make time for focusing on your health and wellness. Junior year can be a step up in many ways, and returning in August fully recharged will help you meet the challenges ahead.

When it comes to thinking about specific colleges, keep in mind that each McCallie family goes through the process with timing that makes sense for their own unique circumstances. Some students are thinking about the process, and others would prefer to start in earnest midway through junior year. If you decide to start exploring colleges, keep it low-key. Check out some college websites or browse a guidebook. It's a bit early for official college visits, but if family travel finds you near a college town, you could attend an event or check out a campus landmark, maybe register for a tour. At this point in the process, it may be most helpful to see different types of colleges, checking out large/medium/small or urban/suburban/rural or research university/liberal arts college. Experiencing some different types of schools could offer insight into what kind of school would be a good fit for you.

ELEVENTH GRADE

As the timeline below shows, junior year is a transitional year. It is definitely the time when the college search process kicks into gear with meetings with college counselors, standardized testing, college visits, etc. At the same time, it is the most important year for grades, though first semester senior year will be very important for most students too. All of these other college-y things can be done at other times. The only thing that can't be done any other time is making the best junior year grades possible. That's the number one priority! Beyond that, juniors are in the fun part of the college process--exploring colleges, doing research, taking initial visits. It's a fun adventure to begin thinking about all the different possibility out there, all the different paths one can take. It's also the time in the process when there is flexibility. Students aren't subject to deadlines; they just need to think about things and get some tasks done when they are in the right mood. The timeline below, then, should be seen as a very general guide, not an absolute prescription.

College Counseling Junior Year Timeline

September/October/November

What students should be doing:

- Attend class meeting to offer a broad overview and explain the role of College Nights and day visits from college admissions representatives
- Attend some or all of the four College Nights during September and October
- Browse widely and investigate new schools
- Demonstrate interest by talking to representatives, getting on the mailing list and establishing a personal relationship with our local admissions representative
- Consider attending some of the day visits from colleges
- Between day visits and college nights, we'll host more than 100 schools in the fall
- Take the PSAT in October during the school day

How parents can help:

- Encourage your son to treat the PSAT seriously
- Encourage your son to attend the College Nights. Parents are welcome too (at least by us!)
- Perhaps take the opportunity to add on a campus visit to other family travel

- Encourage activity involvement and maximum academic effort

January-February

What students should be doing:

- Small group seminar to explore what colleges and universities are all about, what characteristics of schools they be might considering, terminology, the basics of the admission process
- February 6th: Junior College Day: a combination of seminars/speakers, allows for more creativity and offers choices tailored to specific interests; speakers from universities across the country
- Schedule individual meeting with your college counselor
- Time for counselor to get to know you better, which will be helpful throughout the process and especially during recommendation writing time
- Discuss preferences and interests regarding colleges and construct an initial list of schools--usually one to two dozen--for students to investigate
- This list is available on Naviance and should contain a balance of selectivity and financial diversity
- Appropriate time for talking about financial constraints; all colleges provide net price calculators
- Plan to take the SAT and the ACT at least once during the junior year
- Sign-up is online and the writing should not be considered optional

How parents help:

- Make sure your son is signed up to take the SAT and ACT at least once during the spring
- Encourage test preparation after first round of testing, accounting for weaknesses and trouble spots
- Be on the lookout for the follow-up letter to the individual meeting
- Encourage your son to begin researching the schools on his prospective list

March-April-May

What students should be doing:

- Researching and investigating colleges, including campus visits
- Spring is a great time to visit when students are on campus
- Sometimes a trip to visit “types” of schools can be useful
- Visits are easy to arrange on websites or sometimes through a phone call; do a tour and information session, not a drive-through
- Summer is not a bad time: allows for a more relaxed schedule, but students may not be on campus
- Attend Coast to Coast College Fair, which draws about 130 colleges and universities from across the country – attendance is required
- Good time to take a couple of SAT Subject tests for highly selective colleges
- Optional half-day trip to Sewanee, full-day trip to Belmont/Vanderbilt
- We hope to have second meetings with juniors later in the spring to be updated on their progress

How you can help:

- Help plan campus visits. Spring break is an ideal time. Long weekends are good too.
- Make sure your son is signed up for SAT Subject tests if needed
- Encourage a strong finish to the year
- Now is a great time for an honest talk about financial constraints
- Encourage more reading and research about prospective colleges

Some Suggestions:

1. Utilize McCallie’s resources, including the college counseling office
2. Keep a sense of adventure and fun about the process

3. Make sure the student takes the lead in the search
4. Spread the net widely at first
5. Keep an open and honest dialogue about financial, geographic or other factors

SUMMER AFTER JUNIOR YEAR

The summer after junior year is a great time to continue pursuing interests and activities that are meaningful to you. This could mean travel, mission trips, volunteer work, academic study or a job. Anything that shows passion, commitment and responsibility will help you develop as a person and be valuable on your college applications. It's also a great time to relax and enjoy yourself. Even if you have a busy and productive summer, remember to rest and recharge yourself in preparation for a busy senior year.

In that vein, getting started on college application activities can really help you manage everything you'll need to get done during your senior year. Here are some tips to help you with that:

1. **Research your schools.** Make the decision to actively research all of your college options now. This will certainly provide you with the knowledge-base and confidence to ensure that next year's application process will be easier and more effective. The guide to research we gave you earlier this year is on the College Counseling Moodle page.
2. **Plan some college visits.** Schedule time to visit the colleges you are most interested in.
3. **Work on your list.** Through your research and visits, begin to narrow down your prospective list on Naviance, a process we can continue in the fall. Remember that you need a range of selectivity options to include reach, solid and highly likely applications. By the time we have your individual meeting in August/September, you should be ready to talk to your counselor in order to pull together a finalized list.
4. **Talk about paying for college.** Have an honest conversation with your parents about the financial parameters of your college search. Use the cost calculators that can be found on every college's financial aid webpage, and investigate their scholarship opportunities and deadlines. Figure out if you are going to be primarily focused on need-based or merit-based aid.
5. **Sign up for Fastweb** <http://www.fastweb.com/> to search a national data of scholarships and check the scholarship list on Naviance for additional scholarship opportunities.
6. **Register for fall testing.** Make sure you are registered to take the SAT or ACT if you plan to retake them again in early fall. Use all the resources Dean McCallie has sent to you.
7. **Create your Common Application Account and prepare for applications and essays.** Go to The Common Application's web page <https://www.commonapp.org> and begin to look at the essay questions and any supplements a college may require. Colleges continue to finalize their supplements throughout the summer, and they should all be posted by August. Keep checking back to see if your selected colleges' supplements are ready. Begin to brainstorm and draft your ideas. Having a draft of your Common Application essay completed when you return to school in the fall would be a great way to start the process. All of the handouts from the essay writing seminar are on our Moodle page.
8. **Do you plan to participate in college athletics?** If you are interested in participating in intercollegiate athletics, we recommend that you contact the college coaches and identify yourself as a potential varsity athlete and request information about the specific athletic program you are interested in. If you plan on participating on the Division I or II levels you will need to register with the NCAA Eligibility Center (<http://www.eligibilitycenter.org>) before you can be invited on official college recruiting visits.

SENIOR YEAR

Senior year is, of course, a lot of fun. There's also a lot to do--challenging classes and grades that colleges will see, leadership positions and responsibilities, athletic practices and competitions, social life...and college applications. Balancing all of these is hard, but not impossible. The key to maintaining your equilibrium is to start early, plan ahead and remember Teddy Roosevelt's advice, "Get action. Do things. Be sane." And, don't forget to talk to your college counselor...a lot! We've been through this many times before and we can help you feel confident about what you are doing and make sure you are doing everything you need to be doing. We guarantee you'll feel better when you leave our offices than when you came in!

Also, remember that you are going through this process in a supportive, collaborative environment. Encourage your friends and classmates. Learn from each other. Help each other and celebrate each other's successes. McCallie seniors always do a great job of that. Here's what a more specific timeline of senior year will look like, but keep in mind that every student's timeline will look slightly different. It all depends where you are applying and when. You and your counselor will figure out the right schedule for you.

September-October

What students should be doing:

- Attending required senior meetings (emphasis on applications, procedures and deadlines)
- Scheduling an individual appointment with his counselor to talk about where to apply and when
- Researching in pursuit of finalizing the application list, including campus visits and meeting with admissions representatives during the school day and at College Nights here and at GPS
- Scheduling and completing standardized testing (SAT/ACT/Subject tests)
- Working on college essays with help from college counselor and senior English teacher

How parents can help:

- Continuing discussion about the schools on the list (use Naviance to keep track)
- Completing net price calculators on colleges' websites
- Helping plan visits during fall break or other times
- Helping register for standardized tests

October/November/December

What students should be doing:

- Refining final application list and checking with his counselor to ensure selectivity/affordability diversification
- Reaching final decisions about the timing of applications (Early Decision/Early Action/Rolling Admissions/Scholarship deadlines) and being organized about deadlines and application submissions
- Requesting transcripts and teacher/counselor recommendations through the proper channels and with the proper advanced notice
- Filling out applications, writing essays and short answers, seeking help from counselors and teacher for suggestions and proofreading (especially the Common Application)
- Sending standardized test scores to colleges through the testing websites (collegeboard.org, actstudent.org)
- Exploring merit-based scholarships and need-based financial aid requirements
- Working hard to have the best possible semester in the classroom

How parents can help:

- Helping him keep track of deadlines and submissions, especially test results
- Helping with proofreading of essays and applications

- Encouraging not to wait until the last second
- Having honest conversations about financial constraints
- Beginning the financial aid application process when the FAFSA is available October 1

January/February

What students should be doing:

- Finishing up any remaining applications
- Continuing contacts with admissions office and coaches (demonstrated interest)
- Continuing to work hard in the classroom (colleges sometimes ask us about second semester grades!)
- Using the scholarship list and websites like fastweb.com to apply for outside scholarships
- Waiting for decisions to start coming in, but knowing that colleges cannot force a commitment until May 1 (except for housing deposits)

How parents can help:

- Continuing encouragement to keep up grades (colleges may ask for unofficial grades & require final transcript)
- Filling out financial aid forms before the deadlines, which vary by college

March/April

What students should be doing:

- Checking portals, emails and mailboxes for decisions by April 1 at the latest, financial aid packages soon after
- Looking at schools again and possibly making visits to the finalists
- Finishing up any competitive scholarship competitions with interviews and candidate weekends

How parents can help:

- Examining financial aid packages, discussing them with financial aid office
- Helping students work through decision-making

May 1/June

What students should be doing:

- Participating in making a final decision by May 1 to choose one of the acceptances by submitting deposit
- Deciding whether to stay on any waitlists, if offered any

What parents should be doing:

- Participating in making a final decision by May 1 to choose one of the acceptances

SELF-REFLECTION

Choosing a college is a very personal decision. The primary component of the decision should be “which college is the best fit for me to do well, take advantage of the my opportunities and have an enjoyable and rewarding college experience?” Find this fit or match is somewhat like balancing an equation. You are on one side of the equals sign and the potential college is on the other. So, it makes sense that to balance this equation you need to know about the colleges...but you also need to know about you. As juniors and seniors, you’ll have several seminars with our office to help you with this self-reflection and the whole college search process is a great vehicle for self-discovery, but below are some questions that you can begin pondering as you starting thinking about your future college experience. The better you know yourself, the better you’ll be able to assess the what you want in a college and the what type of environment will help you thrive.

Questions to think about:

1. Do you want to go to college? Do you want to go right after high school?
2. Why do you want to go to college? What are you hoping to gain from it?
3. What are your academic interests and strengths? Are there any subjects that interest you that haven’t been taught in school so far?
4. How do you learn best? What styles of teaching and classroom environments are best suited for you?
5. What activities do you hope to continue or pick up when you are in college?
6. What are you looking forward to in college? Is there anything you are worried about?
7. How do you want to grow and change in the next few years? What kind of environment would stimulate or inhibit the growth you would like to see?
8. Are you leaning more towards a pre-professional college experience or a broad-based liberal arts curriculum?
9. What degree of academic challenge is best for you? What balance of study, activities and social life suits you best? Do you want an academic program where you must work and think hard? How well do you respond to academic pressure and competition from others? Do you like being motivated by the work of others around you?
10. How would you feel about going to college where you were rarely told what to do? How much structure and direction do you need?
11. How would you enjoy living in a different part of the country? How often do you want to be able to go home? What kind of change in your lifestyle and perspective might be exciting or distressing and overwhelming?
12. What kind of surroundings are essential to your well being? Are there certain places, activities, countryside terrain, weather or pace of life which may you happy? Do you prefer a fast-paced environment where something is happening most of the time? Or an organized environment where you can join a wide variety of planned activities? Or a more serene and relaxed environment where you can go your own way?
13. How would you feel about going to college where other students were quite different from you? Would you find it an exciting or intimidating environment? Would you prefer to be with people who share your viewpoints and lifestyles or who challenge and make you question your values?

Test Yourself: Personality, Preferences and Career Possibilities

There are a lot of tests that you might find online to help you learn about your personality, your preferences and potential career paths you might explore. All personality tests should be taken with a grain of salt and proper perspective. That said, here are some common assessments that you might be interested in trying out. You might learn something new about yourself, and you might be able to describe yourself to others with new vocabulary.

Naviance Offerings

Strengths Explorer: This is a personality test that will help you assess your personal strengths and weaknesses, which may help you figure out how to accomplish the goals you set for yourself.

Do What You Are: This is also a personality test but it is designed to help you figure out some career ideas that might dovetail with your personality traits and interests.

Meyers-Briggs Type Indicator

The Myers-Briggs Type Indicator (MBTI) assessment is a psychometric questionnaire designed to measure psychological preferences in how people perceive the world and make decisions. This can help you learn about yourself and how you might approach different life situations, including school and career choices.

This is not the official MBTI assessment, but it a reasonable approximation:

<http://www.humanmetrics.com/cgi-win/jtypes2.asp>

Self-Directed Search (SDS)

The Self-Directed Search is a career interest test that asks questions about your aspirations, activities, skills, and interests in different jobs. From the responses, the SDS produces your personal three-letter Summary Code, which you can use to find occupations and fields of study that match well with your personality. You can see your college counselor about doing the Self-Directed Search for free but on paper.

The online SDS costs \$9.95. <http://www.self-directed-search.com/who-uses-it-/students-parents>

The SAPA Project: <https://sapa-project.org/>

This survey will give you feedback about your personality relative to others of your age and gender. Your responses are completely anonymous and it is free. Plus, you get a very cool looking graph at the end.

Quick (and rather unscientific) personality test: <http://www.youjustgetme.com/>

College Board: The College Board website has some interesting career exploratory features at

<https://bigfuture.collegeboard.org/>

The sheets following may be worth browsing through potential majors to understand what they are, see if they might interest you and find out careers that often result from each major. We also have several books in our office that provide guidance in choosing a career and offer some self-diagnostic exercises.

COLLEGE CRITERIA TO CONSIDER

This is a general discussion of some of the characteristics that students often consider when choosing potential colleges. There are certainly all kinds of pros and cons to each characteristic, and what you think about each one is very much an opinion about what might work best for you. Some of these might be very important to you and some not. Also, many of these characteristics are interrelated. For example, a small college in a big city might feel bigger, while a large college in a rural area might feel a bit smaller. These are just generalizations to help you start thinking about what might be important to you personally.

Size: Small (under 2,500) vs. medium (2,500-10,000) vs. large (over 10,000)

Small colleges are often highly residential with a social life focused on campus. There are usually no or few graduate students, meaning professors are focused on teaching, not research. Usually class sizes are small and resources and professors are very available for students. Small colleges often have fewer majors available, but more flexibility in their curriculum. Small colleges may or may not be diverse, depending on the kind of institution and the ability of the college to attract students from different geographic, racial, ethnic, socioeconomic and religious backgrounds. Without graduate students to compete with, students can easily get involved in research, though it may not be as “cutting edge” as at larger schools.

Medium-sized colleges may offer the “best of both worlds” of both small and large colleges, especially if it is a well-resourced institution. On the other hand, by compromising it may not offer any of the advantages as strongly as a large or small institution.

Large universities offer a wide range of majors and often have incredible resources. Some of the majors, professors and resources may not be available to every student, or may require an assertive person to gain access to them. Often there is more “excitement” like Greek systems, major athletic events, concerts, etc. Large universities can be more diverse, depending on location, but may not have the cohesion of smaller campuses. There is often a large well-developed alumni network to help with employment, etc. Lots of research is always going on at large schools, but students may need to be assertive to get involved in it.

Required core vs. distribution curriculum vs. open curriculum

Just a few colleges like St. John’s in Annapolis and Columbia have required core courses. These provide a great base of common knowledge and experience for their students. Most colleges have some degree of distribution requirements, though the flexibility can vary and is worth looking into. A few colleges like Amherst, Vassar, Hampshire, Hamilton and Grinnell have open curriculums, meaning there are no requirements, other than those to fulfill a student’s major. Required courses can be great to help students explore broadly and discover new interests. On the other hand, open curriculum schools mean students WANT to take every course they are in.

Lecture classes vs. discussion seminars

This is closely related to size of institution. Small colleges will have mostly discussion-oriented seminars and small classes, with just a few larger (50-100 students) lectures in popular introductory classes. Large universities will often have very large lectures for intro courses (several hundred students), which are frequently broken into smaller sections taught by teaching assistants. Small colleges will not have TAs. Even at larger schools, eventually students have smaller classes as they move further into higher-level classes in their major. It’s wise to think about the style that you find most helpful and enjoyable.

Location

Close to home or far away? There are, of course, advantages to both. Closer to home may be cheaper (at least in terms of travel costs) and less of a hassle. It offers the comforts of familiarity and easy maintenance of family and friend relationships. It can also be beneficial for networking if you plan to live and work near by after college. The advantages of going away can be greater independence, the opportunity to discover a new environment and meet new people with different views and experiences. And, of course, all these things depend on your state of mind. You can stay near home but dedicate yourself to new experiences and meeting different types of people--it just requires a little effort. You can also go far from home with a closed mind and not learn or experience anything different. As with most of these considerations, the outcome is an intersection of mindset, effort and situation.

Student Body Considerations

- Greek-dominated social scene vs. dorm-oriented
- Exclusively undergraduate vs. graduate intensive
- Predominantly commuter vs. residential
- Coeducational vs. single sex vs. predominantly male or female
- Politically and socially liberal vs. middle-of-the-road vs. conservative
- Academically curious vs. career driven vs. party-oriented
- Team sports oriented vs. recreation-sports oriented vs. non-athletic

Selectivity

This is important for two reasons. The first is whether or not you can realistically be admitted. The other is, once admitted, can you handle the curriculum and the competitiveness of the student body. While going to a college with a "good name" may be a goal, remember that it's what you do there that really counts. Going to a highly selective school that isn't a good fit or where you'll be unhappy is a recipe for poor performance. The right fit for you is more important than the right name on a rankings list.

Public vs. Private

In general public universities cost less, especially your in-state public option. However, many public universities are very expensive for out of state students, especially if they are very attractive institutions like UC schools, CU-Boulder, etc. Private colleges tend to have a higher price tag, but they often are able to offer more merit aid, as well as more need-based aid if you qualify. For some people, then, a private university might even cost less than your in-state public university, but especially less than out of state public universities.

Liberal arts vs. Pre-professional/career training

Liberal arts colleges and majors are best for exploration during the college years and allow greater freedom of choice in your studies. Many professions can still be entered with liberal arts degrees because companies want people who can read, write and think.

Pre-professional-oriented colleges and majors are good for those who know what they want to do. Programs like architecture and engineering often require students to start in those majors. Programs like pre-med or pre-dental or pre-law aren't actually majors. They are advising programs. Student can choose any major as long as they fulfill the requirements to apply to those graduate schools.

Semester System vs. Quarter System vs. Alternative Calendars

Semesters are traditional. Some colleges offer winterim or may-mester courses that result in a 4-1-4 or 4-4-1 year. These can provide flexibility for internships, work experience or study abroad. A few colleges are on

quarters. They say by taking fewer courses at one time--usually three instead of four--that you can focus better on courses and have more flexibility to double major or study abroad. A handful of colleges--Colorado College, Quest University, Cornell College (Iowa) and University of Montana-Western--are on the block plan, which means students take one course at a time for about 3-4 weeks and repeat that four times per semester. Some students really enjoy this kind of focused approach. It also provides great flexibility to take a block to study abroad or do research or hold class at a remote location.

COLLEGE VISITS

One of the key aspects of the college decision process is visiting college campuses. There is no substitute for a first-hand look at a college's facilities, grounds, and surrounding community. You may choose to apply to a college you haven't yet seen, but it is quite risky to choose to attend a college without having made a thorough campus visit. The following sections will provide you a general framework to help organize and maximize your college visit experience.

Timing Your Visit

Think about the time of year when you want to visit colleges. The summer can be useful for a wide-ranging college tour, such as five or ten colleges. You and your family will have more time to travel and more flexibility, and you won't have to miss school. But there is a downside to summer visits: you won't get the best idea of what the college looks and feels like during the school year. Since you won't be seeing the full complement of students, it may be hard to judge the student body and campus life. The best idea is to do your general college tours in the summer, and then use school-year visits to see colleges you are definitely interested in applying to or attending. "Green-slip" visits can be made in the fall, winter, or even the spring, since some students choose not to visit some of their colleges until they see if they're accepted. It is also worthwhile to stay alert for your colleges' open house weekends or special interest days.

Scheduling Your Visit

It is best to schedule your campus visits at least two weeks ahead of time. The most productive way to plan a visit is to get the necessary information from the college's website. Just click on "admissions" or "prospective students," and look for campus visit information. The college will include the times for group sessions and tours, the admission office's hours, and the directions to the campus. There may also be the names of nearby hotels, some of which may offer a discount to the college's visitors. Oftentimes you can sign up for the group session and tour on-line; if you need to make arrangements or seek further information by telephone, the phone number will be on the website, as well.

You may also be able to arrange a class visit or a session with a faculty member or coach. If an interview is a required or recommended part of the admission process, try to arrange for one while you're on campus. Some colleges will host you overnight (usually once you are accepted) so that you can get a feel for dormitory life and the food service, or perhaps you can arrange a stay with a McCallie alumnus in his dorm room. A good campus visit can be done in a half day, and you might even visit two colleges in one day, if they are close together. Make your visit thorough enough to get past initial impressions and closely examine the college, its facilities, people, and general atmosphere.

It is always a good idea to speak with your college counselor about your visit before you make firm plans and especially before you purchase any airplane tickets. Your counselor can offer helpful insights into a particular college and hints for your visit. The procedure for a "green slip" visit must begin at least one week before your planned trip.

Before you visit a college, thoroughly investigate it. You will find your visit far more worthwhile if you are well informed before your planned trip!

Components of a College Visit

Information Session. This is your opportunity to hear about the school and its programs from a member of the admission staff. Have some pertinent questions ready about application procedure, student body statistics, campus life, AP credit available, or other concerns that you may have.

Campus Tour. This will probably be led by a current student. Ideally, your tour will include a typical dorm room, the library, academic and athletic facilities, and the student center or other places on campus where students typically congregate to study or relax. Don't be shy on the tour—ask questions about student activities, dorm life, classes, weekend activities, anything else you're interested in. How's the food? How accessible are professors? The student guiding your tour can often give you a more accurate look at campus life than an admission officer can. See campus visit questions elsewhere in this section.

Interview. There are very few colleges that require interviews. Some colleges recommend interviews and others will offer them as an optional component of the application process. If a college or university that you are seriously considering requires or recommends an interview, try to include one in your campus visit. Don't let your interview intimidate you; a good interview will be a two-way exchange. Come prepared to talk about yourself and to ask questions. Be an active participant, and be yourself. A thank-you note to your interviewer once you return home is always a great idea.

Class visit. Ask the admission office if they can schedule a visit to a typical freshman class. If you are interested in a specific field of study, see if you can attend a class in that area. If the professor is particularly dynamic, write down his or her name and department in case you want to call later in the year and ask about academic life or study in that field. Keep in mind, however, that one class cannot be expected to present the full range of faculty and teaching at any college.

Meeting with Faculty Members and/or Coaches. If you have decided on a major or want to be involved with college athletics, ask the admission office if they can schedule a meeting for you with a professor in your department of interest or with the appropriate coach. If that's not possible, ask for names and phone numbers or e-mail addresses of people you can contact with questions you may have. Phone numbers and e-mail links can often be found on the website.

Lunch in the Cafeteria. You may be able to sample the food with a current student. If not, ask if you will have access to the student center or dining hall where you could buy your lunch. This will give you an idea of the quality of the food and what meal times are like.

Your Individualized Tour. After your tour or interview, thank your tour guide or admission officer and then wander around the campus by yourself. If there is a building that is important to you that wasn't part of the campus tour, such as the facility for an academic program you're interested in, seek it out and get a good look at it. Poke around the campus and discover what you want to learn about the college. Pick up the student newspaper; read the bulletin boards; sit in a place where students gather and listen in on conversations. You may want to visit the bookstore for a souvenir of your visit. Talk to students and ask them what they like and dislike about the college.

Remember, one real goal of a campus visit is to discover the “personality” of the college and to see if it is compatible with yours.

At the end of the visit, jot down your impressions in a notebook or on your phone. If you are seeing several colleges on your trip, the colleges will very likely blend together in your mind. Write down what you feel while you’re still on campus, rather than relying on memory weeks or months later.

What to Bring Home

Before you end your campus visit, be sure you pick up a viewbook and course catalog, a campus map, and any literature concerning specific academic programs or campus activities that interest you. Write down names, phone numbers, and e-mail addresses of anyone you might want to contact again.

After your visit to a campus, you should have a pretty good idea of whether you and the college are a good “match.” If it wasn’t what you thought it would be, perhaps you won’t apply. But if your visit was a success, look at the college’s application more carefully, for you might soon be filling it out. Come by and tell your counselor about your visit too. That helps keep us in the loop.

We are always happy to provide information about colleges and campus visits. Just let us know how we can help you with your college visit journeys!

General Questions for a College Visit

Student Life Questions:

- Why did you select this school?
- What do students do in their free time?
- How are freshmen advised?
- What academic support services are available?
- Is there an honor code? Is it effective?
- How difficult is it to get the classes I want to take?
- How safe is the campus?
- What religious, cultural, ethnic, or special interest programs or opportunities are available?
- How competitive are athletic teams and other programs? How difficult is it to make a varsity team?
Do the students support the teams?
- Do people stay on campus over weekends?
- Describe a typical weekend.
- What are housing options? (Single-sex, coed, theme housing, substance free, etc.)
- Where do freshmen live? What is the most popular housing and why?
- How is the food? What are the meal plan options?
- Do students feel safe? How is campus security?

Academic Related Questions

- Are classes stimulating and are students prepared?
- Do people talk about ideas outside the classroom?
- Why are the most popular majors or departments considered strong?
- What are required courses?
- How large is a typical first-year class?
- Are faculty members accessible? Do all professors teach undergraduates?
- What is the grading system?

- Describe the academic pressure or competition.
- Do most students graduate in four years?
- Are internships, study abroad programs, and independent studies available?
- What percentage of the students graduate in four years?
- What is the academic calendar? Quarters, semesters, or alternative calendars?
- What percentages of students get jobs upon graduation?
- Is there an honors program? If so, how do I apply for the program?
- How accessible is the faculty to students?

PARTS OF THE COLLEGE APPLICATION

The college application consists of: application, essays, extracurricular information, standardized test scores, official transcript, school profile, college counselor recommendation and teacher recommendations. A few colleges still require or recommend an interview, but this is increasingly rare. The first four items are submitted by the student, and the last four by McCallie.

THE TRANSCRIPT

A student's transcript includes the high school courses taken, the semester grades earned in each course, and the cumulative weighted GPA. McCallie does not report class rank or test scores on the official transcript.

A student who attended McCallie's Middle School will see the 8th grade courses that correspond to high school classes, e.g. Algebra 1. While courses and grades are listed on the academic transcript, the grades earned prior to 9th grade are not counted in the cumulative GPA.

If a student enters McCallie after his ninth grade year, the upper school credits earned from previous schools will count toward McCallie's diploma requirements. However, grades for those courses will not be included in the cumulative Grade Point Average. The cumulative GPA will reflect only grades earned at McCallie. One frequently-asked-question is about how to calculate an overall high school GPA for a student with multiple transcripts: the colleges handle it on their end.

So what happens when the transcript is reviewed in the college admissions office? It's not only about the GPA. Colleges are interested in whether you chose rigorous courses that challenged you. That doesn't mean that you should take every single Honors or AP class, but it does mean that it's good to think about your academic interests and look for ways to seek advancement in the areas where you have both interest and aptitude. Consistency and overall improvement in grades over time are generally positive. Some colleges have specific entrance requirements or recommended courses of study. Many colleges recalculate the GPA--subtracting and adding weight according to their own guidelines.

Most colleges do not make decisions based on the GPA in the abstract. They take into account the courses and rigor of curriculum that comprise it. They account for the rigor of the school where it was earned. The job of the college admissions office is to admit the best students they can enroll, so it makes sense that they would attempt to understand what GPAs from different schools would mean. They have lots of data from years of students matriculating from each high school to their colleges with which to interpret what each high school's GPA really means.

Prospective applicants can find very detailed information on each individual college's admissions web pages. It's not a bad idea to become familiar with the requirements or recommendations of the public institutions and major scholarship programs in your state of residence. Often these may be discussed during course selection with your advisor and possibly the Academic Deans. College counselors work directly with juniors to help select senior year courses; students in 9th and 10th grades should work through the academic advising system first before referral or seeking specific input from College Counseling.

Special note: Tornado Term courses, while required of all students, are not listed on the transcript.

COURSE SELECTION AND GRADUATION REQUIREMENTS

A McCallie student's academic program is a combination of core courses, enrichment courses, and elective courses. Each Upper School student must enroll each semester in at least four core courses from English, Math, History, World Languages, Science, and, for seniors (and qualified juniors on a space available basis), Senior Core Electives. Students must also enroll in a fifth course including: Fine Art, Bible, and Computer Science.

The recommended course of study for grades 9-12 includes four years of English, four years of Math, three years of Science, at least two years of History, and at least two years of the same World Language in the Upper School.

A student may choose to satisfy minimum requirements in one or, in rare cases, two disciplines in consideration of special academic interests or needs. In those cases, only two years of Lab Science, or History will satisfy diploma requirements, but the minimums apply only to courses completed in grades 9-12. Students will find that enrolling in four core courses each year enables them to meet the recommended course of study in most disciplines. In devising his academic plan, a student should be mindful of admissions requirements or recommendations at those colleges and universities to which he may be interested in applying, some of which exceed McCallie's minimum graduation requirements.

All students who enter McCallie in the ninth grade are required to complete the following as a part of their graduation requirement: ½ credit in Wellness/Leadership; two semesters (1 credit) in Bible; two semesters (1 credit) in Fine Arts. Students who enter McCallie in the tenth grade are required to complete one semester (½ credit) in Bible and one semester (½ credit) in Fine Arts.

Elective Courses: Along with satisfying the above requirements, students must select the equivalent of 1 1/2 - 2 years of study in additional courses, depending on their grade of entry.

McCallie's complete academic policies, including information about qualification for Honors and Advanced Placement courses, and information about Independent Study projects, may be found in the current Blue Book - Upper School Student Handbook.

STANDARDIZED TESTING

As mentioned in the timelines above, all students will take the PSAT in grades 10 and 11. McCallie recommends that taking the ACT and the SAT (both with writing) for the first time during the junior year. For most, that falls between December and April: December or March for the SAT, February or April for the ACT.

From that point, you will review baseline scores with their college counselors and make a plan for future testing. Colleges in the United States that require testing will accept either test score and will not require

you to submit both. Some students continue to take both tests, while other will choose to focus on the one that presents a better opportunity for them.

There are great free resources online for preparing for both the SAT and ACT. The office of the Academic Deans sends a list of test preparation resources near the beginning of each school year.

The PSAT/NMSQT (Preliminary SAT/National Merit Scholarship Qualifying Test) is a two-hour forty-five minute test with two main sections: Evidence-Based Reading & Writing and Math. McCallie will pre-register all students in grades 9, 10, and 11 to take the test, which will be administered on the McCallie campus in October. For students in grades 9 and 10, the PSAT is considered a practice test for the SAT; it also may be used for course placement in Honors and AP courses at McCallie. For juniors, the PSAT scores are used to determine eligibility for the National Merit Scholarship Program. Colleges do not see PSAT scores as part of a college application.

The ACT (www.act.org) is composed of four multiple choice tests in English, Math, Reading, and Science, with an optional writing component. A number of selective colleges require or recommend the ACT with writing.

Students must register for the ACT on their own on the ACT website. McCallie is not a test site for the ACT; many students choose to take the ACT at nearby locations in town such as the University of Tennessee at Chattanooga. Transportation is provided to both UTC and Notre Dame High School for boarding students.

SAT (www.collegeboard.org)

Students must register for the SAT on the College Board website.

SAT Subject Tests (www.collegeboard.org)

SAT Subject Tests allow students to demonstrate knowledge within a certain discipline of study. Each test is one hour long, and you may take up to three tests at one test administration. Keep in mind that the SAT and the SAT Subject Tests are offered simultaneously, so you can only sit for one or the other on a particular test day. Although more and more colleges that used to require Subject Tests now consider them optional, some still require or strongly recommend them. Most McCallie students who take Subject Tests will take them at the end of junior year, although some students in advanced science or math courses may be prepared to take them at an earlier date. Not all Subject Tests are offered on all of the SAT test dates, so remember to look at the College Board website or discuss testing plan with your college counselor.

Advanced Placement Exams

Reporting results of AP exams is not required in the college application process, but if you've taken AP exams you should self-report them on your applications if you earned a score of 3 or better. When you decide where to enroll for college, you will then send an official report of your scores in order to earn credit or placement.

Colleges use AP credit in various ways. Some grant credit for scores of 3, 4, and 5; some offer credit only for scores of 4 and 5; some use the score to place a student in a higher-level course. Some colleges do not give credit or advanced placement for AP scores. Each college (and often, each academic department within a college) will have their own policies. You can find college policies about AP scores on each school's website--often located in the section for the college Registrar's office.

Testing Accommodations

Both the ACT and the College Board offer testing accommodations to students with demonstrated learning differences and medical conditions. Students and families seeking accommodations - including those who already have extended time for assessments at McCallie - should meet with Suzie Howick in the Learning Center as early as possible, because the process can take some time and require additional documentation.

Test Optional

There is a growing movement to diminish the importance of standardized testing in the admissions process as colleges seek more “authentic” ways of evaluating students. Many colleges popular with McCallie students, including Wake Forest, Sewanee, University of Chicago, Furman and others, have joined the ranks of test-optional schools. A complete list can be found at <http://www.fairtest.org/>. However, most public universities and many private universities still require standardized testing. For that reason, we encourage guys to do take the tests, do the best they can and, at some point, if their scores simply do not represent them well, we can explore their test-optional possibilities.

EXTRACURRICULAR INFORMATION

Colleges love to recruit active, engaged students. Students who possess a wide variety of personal interests and experiences can be very competitive through the admission process. College admission counselors consider school leadership positions, sustained and consistent community service, athletics, theater, music, dance, academic clubs, and even personal hobbies in a very positive light. Even employment and personal travel can positively influence your file. The key to remember about involvement in extracurricular activities is that it is more important to be deeply involved in a few things rather than be peripherally involved in many activities. If your list of activities through your upper school years is rather involved, it is a good idea to organize and prepare them in a resume format. Your college counselor can assist you with organizing your resume if you need assistance.

Remember, the key to being involved is *substance over show!* Therefore, pursue activities that you love to do, and do them with great vigor and enthusiasm. It is much easier to write or talk about all the things you genuinely love to do in an essay or personal statement. Ultimately, colleges are looking to enroll students who will further enrich their campus communities. Get involved. Seek out leadership opportunities. Work hard to break out of your comfort zone and try something new, you might just discover some new skills or talents!

ESSAYS

The personal essay offers something that grades, test scores, and lists of activities can not show: your personality. It is an opportunity to show the reader on the other end some of your best qualities, demonstrate your writing skills, and offer an interesting and likable window into who you are.

Most students will use the Common Application, which requires a main essay of no more than 650 words. There are a variety of prompts, but keep in mind that these prompts are designed to capture pretty much any themes or topics you would like to write about.

In the spring of junior year and when you return for senior year, there will be opportunities to engage in essay-writing workshops. It is strongly recommended that you share your first draft with your counselor and have a face-to-face conversation for initial feedback. Most McCallie students write their college essays in stages between returning to school in August and 11:59 on the day of the application deadline (just kidding, sort of!) Students are welcome to share writing in the summer months. Brainstorming exercises, outlining possible essays, and writing a few paragraphs can be helpful--though keep in mind that being a little further

along in the application process may also mean that you have more time to clarify your understanding of who you are, where you're headed, and what you really want to communicate.

The bottom line: it's your essay, and it has to be your work. However, we in the College Counseling office interact with college admissions officers all of the time, and we hear about (and see) many examples of what works and what doesn't work. We want to help you with essays!

OTHER ESSAYS

The main Common Application essay will go to all the schools you apply to through this system. There are a few exceptions, like University of Tennessee, that don't require the CA essay and substitute their own, but these are very rare. Much more common, however, are colleges that also require their own supplemental essays. Often, these are much more specific and practical in nature compared to the main CA essay. Questions like "Why Davidson?" or "Tell us about your interest in USC" are common. Colleges have two purposes in asking this question: 1) to find out if your interest in the school is genuine and based on actual knowledge of the school; 2) as always, to find out more about your specific college goals and plans. Talking specifically about the intersection of your goals and the college's offerings is usually best here. Along the same lines, supplement essays may directly ask about academic interests. Sometimes, colleges use these questions to elicit personal responses; for example, Wake Forest asks you to construct your own personal Top Ten List, a great topic for David Letterman fans. Although these supplements are often shorter, don't take them any less seriously. Colleges have chosen these specific questions to ask you, so they are very interested in your answers. View each one as an opportunity to convince the reader that he/she wants you at their college.

SECONDARY SCHOOL REPORT

Most colleges and universities require a secondary school report. This report is comprised of your transcript, a school profile (which provides information and context about the McCallie School curriculum and community), a personalized, written recommendation by your college counselor, and any other additional documents that may be required that are unique to your file.

TEACHER RECOMMENDATIONS

In April of your junior year, each member of the class will secure one academic recommendation. You'll think about which teacher is best suited to speak to your strengths *as a student in the context of a specific course* - not just who knows you really well from extracurricular activities - although it can be a nice bonus if the teacher can speak to those things too. Think first about your junior year teachers, and speak with your college counselor if you're not sure who to ask. If you think you need a second teacher recommendation, please research the colleges you're considering and discuss any additional recommendations with your counselor. You should always ask for a recommendation in a face-to-face conversation.

Letters written by counselors or by teachers always are regarded as confidential correspondence between the author and college admissions personnel, so when you are in the process of applying you will waive your rights to view written recommendations. It is not appropriate to ask a recommender if you can have a copy of the letter. It is, however, *always* appropriate to write your recommenders a handwritten thank-you note in the spring of your senior year!

ADDITIONAL RECOMMENDATIONS

Many colleges have strict limits on the number of recommendations they will accept, usually one counselor recommendation and either one or two teacher recommendations. Others allow an additional one or two recommendations. Sometimes an extra teacher recommendation can help, if the teacher offers a different

perspective--maybe someone who knows you very personally but doesn't teach a core subject or taught you early in your high school career. Maybe a counselor or administrator or pastor or boss who knows you in another context. If you are thinking about any of these, talk to your college counselor who can advise you if it would be helpful and the best way to include it. Some families want to include recommendations from friends or relatives who are alumni or donors for particular institution. Again, talking to your counselor about whether to do this and how is the best approach. If you don't have these kind of connections, don't worry--most people don't and they are less important than ever at most colleges. For the most part, applicants will be judged on the merits of their application, not who they know.

INTERVIEWS

Although most schools do not give formal interviews as a specific component of your application process, some of the more highly-selective or small, private liberal arts institutions may conduct interviews as an additional feature of their application process. In general, if a college offers you the opportunity to interview, you should make every effort to find a way to do it (especially if it is a college you are seriously considering attending). The interview is generally a chance to exchange information, for the college to put a name with a face, and for you to get any additional questions answered. These interviews are usually conducted by an admission counselor or a trained alumni of the institution. Regardless of who conducts the interview, you will be asked questions, an impression of you will be formed, and you should prepare adequately (familiarize yourself with the school and your specific areas of interests). It is probably a great idea to prepare some questions of your own in advance so you can demonstrate that you are a serious applicant. Please notify your college counselor if you are scheduled to interview at a college. Your counselor will be able to provide you similar questions that might be asked, as well as set up a mock interview to simulate a more competitive interview setting.

Special Note: It is always a good idea to write a personalized thank you note to the person who conducts your interview!

ATHLETIC RECRUITING

There are many options for students to remain physically active in college. Intramural sports and club teams are popular ways for students to continue participating in the the sports they love in college (or great ways to try something new). However, if you desire to compete at the intercollegiate level, this section offers specific advice and details for competing at the Division I, II, III, or NAIA levels. We encourage you to speak with your respective coaches and college counselor to assess which college level is a good match academically and athletically. Each sport has its own timetables and procedures for recruiting, so talk to your coaches early and often about what you should be doing as your high school career unfolds.

In order to play Division I or Division II sports, you must graduate from high school, complete 16 NCAA approved core courses, earn a minimum GPA, and earn an ACT or SAT score that matches your core-course GPA. Students who wish to play NCAA Division I or II sports need to register with the NCAA Eligibility Center at (eligibilitycenter.org). Once you are registered, you will need to work with your college counselor to release your transcript to the NCAA Eligibility Center portal. Upon graduation, McCallie will send a final transcript to the NCAA confirming your graduation.

Division I: Complete 10 NCAA core courses, including seven in English, math or natural/physical science, before your seventh semester.

- 4 years of English
- 3 years of Math (Algebra 1 or higher)

- 2 years of Natural/Physical Science (including one year of lab if offered)
- 1 year of Additional (English, Math, or Natural/Physical Science)
- 2 years of Social Science
- 4 years of Additional Courses (Any area listed above, foreign language or comparative religion/philosophy)

Division II: Complete 16 core courses in the following areas:

- 3 years of English
- 2 years of Math (Algebra 1 or higher)
- 2 years of Natural/Physical Science (including 1 year of lab if offered)
- 3 years of Additional (English, Math, or Natural/Physical Science)
- 2 years of Social Science
- 4 years of Additional Courses (Any area listed above, foreign language or comparative religion/philosophy)

Division III: D-III schools offer an integrated environment focusing on academic success while offering a competitive athletic environment. D-III schools do not offer athletic scholarships, but qualified, prospective students can be eligible to receive merit or need-based financial aid.

NAIA: High school students have three academic eligibility criteria to focus on. If a student meets two of the criteria, then the student is eligible upon high school graduation:

- Cumulative GPA of 2.0 on a 4.0 scale
- Class rank in top 50% of graduating class
- ACT of 16 or SAT of 860 Critical Reading and Math*

Students who want to play NAIA-level sports need to register with the NAIA at (naia.org).

FINANCIAL AID AND SCHOLARSHIPS

Financial aid is the funds provided to the students and parents to help pay for postsecondary, or college, educational expenses (tuition, housing, meals, books, etc.). Financial aid is determined by evaluating the family's current financial condition. The family's ability to pay for college considers special circumstances that affect their ability to pay. The primary sources of these funds include the U.S. federal government, state governments, specific institutions (the college or university), and private entities (i.e. churches, employers, non-profit agencies). Below, is an introduction to the four basic types of financial aid that is offered, the two basic categories of financial aid (merit-based and need-based), and a description of the necessary forms required to determine eligibility for the appropriate forms of financial aid. Additionally, you will find details and criteria for Tennessee and Georgia state scholarship programs.

If you anticipate paying for college will be a significant concern (which it is for many families), we encourage you to please talk with your college counselor early in this process. Doing this should help establish a deeper understanding about all the financial options available to you in order to make your college education more affordable. Hopefully you'll find these resources extremely helpful, and we encourage you to speak with your college counselor during the initial list-building stages of the research process in order to firmly establish a list of colleges that reflect your family's personal financial situation. Early in the process, families absolutely SHOULD use cost calculators and Estimated Family Contribution calculators to determine whether need or merit-based aid will be most available to them.

Basic Financial Aid Terminology

FAFSA Free Application for Federal Student Aid (<https://studentaid.ed.gov/sa/fafsa>) A detailed form that is the first step in applying for federal aid, offered by the U.S. Department of Education. Only one FAFSA needs to be completed each year, even if you are considering several different colleges. You may be able to use the FAFSA to apply for state and college aid as well.

CSS PROFILE A supplemental need analysis document used by some colleges and private scholarship programs to award their non-federal aid funds. Early in your senior year, participating colleges may ask you to file a PROFILE so that a predetermination can be made of your financial aid eligibility at that school. The PROFILE does not replace the FAFSA-you must still file a FAFSA in order to be considered for federal student aid. You should file a PROFILE only for those colleges and programs that request it. PROFILE registration forms, which are processed by the College Scholarship Service (CSS), are available on the web at <https://profileonline.collegeboard.com/prf/index.jsp>.

Institutional Forms Some colleges and universities may also require you to submit an institutional-specific financial aid form. These are typically rather short and very specific to the needs of that institution. Typically, the institution will make that requirement clear when you indicate that you plan to apply for financial aid, but it is always a good idea to be certain that you have completed ALL required forms. Some institutions also require students applying for merit awards to complete a FAFSA or other disclosure forms.

Need-Based Aid Based on the student's and parents' finances and living situation, including: student's income, parents' income, parents' and student's assets and saving, number of people in household, number from household enrolled in college

Merit-Based Aid Based on a student's accomplishments, skills, talents, including GPA, standardized test scores, extracurricular activities

Scholarships Awarded on the basis of merit, specific skills, or a unique characteristic. Repayment is not required. Most scholarships require that you maintain a certain level of achievement (e.g., a required GPA)

Grants Usually awarded on the basis of financial need. Repayment is not required.

Loans Many students and parents borrow money to help pay educational expenses. Think of loans as an investment in your future. Loans must be repaid with interest, usually after your education is completed.

Work-Study Allows you to earn a paycheck for working a limited number of hours throughout the school year at the college you attend

Net Price Calculators Net Price Calculators are designed to help you estimate your financial aid options for a specific institution and are usually located on each college's financial aid website. It is very important to complete the entire process, as accurately as possible, to ensure the most accurate results. A new website called MyIntuition lets you calculate costs at about 40 popular colleges and universities:
<https://myintuition.org/>

Tennessee Hope Scholarship

The Tennessee HOPE Scholarship Program provides scholarship and grant assistance to Tennesseans attending eligible Tennessee postsecondary institutions, i.e. public universities. The purpose of the program is to provide access for Tennesseans to post-secondary education, to improve high school and collegiate

academic achievement, to keep more of the best and brightest students in Tennessee, and to provide social and economic benefits to the state of Tennessee. More information can be found here:

<https://www.tn.gov/collegepays/money-for-college/tn-education-lottery-programs/tennessee-hope-scholarship.html>

Tennessee Promise

Seniors may apply for the Tennessee Promise scholarship, which will provide two years of tuition-free attendance at a community or technical college in Tennessee. Tennessee Promise is both a scholarship and mentoring program focused on increasing the number of students that attend college in our state. It provides students a last-dollar scholarship, meaning the scholarship will cover the cost of tuition and mandatory fees not covered by the Pell grant, the HOPE scholarship, or the Tennessee Student Assistance Award. Students may use the scholarship at any of the state's 13 community colleges, 27 colleges of applied technology, or other eligible institution offering an associate degree program.

While removing the financial burden is key, a critical component of Tennessee Promise is the individual guidance each participant will receive from a mentor who will assist the student as he or she navigates the college admission process. This is accomplished primarily via mandatory meetings that students must attend in order to remain eligible for the program. In addition, Tennessee Promise participants must complete and submit eight (8) hours of community service per term enrolled, as well as maintain satisfactory academic progress (2.0 GPA) at their respective institution.

Georgia Hope This scholarship is a merit-based award available to Georgia residents who have demonstrated academic achievement. A Hope Scholarship recipient must graduate from high school with a minimum 3.0 grade point average as well as meet the academic rigor requirement. Students must maintain a minimum 3.0 cumulative postsecondary grade point average to remain eligible for the scholarship. The scholarship provides tuition assistance to students pursuing an undergraduate degree at a HOPE Scholarship eligible college or university in Georgia, and is available at both public and private universities. Georgia residents who graduate from high schools outside of Georgia are still eligible.

Zell Miller Scholarship: This scholarship is a merit-based award available to Georgia residents, similar to the HOPE Scholarship, but with more stringent academic requirements and a higher level of tuition assistance. Students must graduate high school with a minimum 3.7 grade point average combined with a minimum SAT score of 1200 on the math and reading portions of the test or a minimum composite score of 26 on a single national or state/district administration of the ACT as well as meet the academic rigor requirement. Students must maintain a minimum 3.3 cumulative postsecondary grade point average to remain eligible for the scholarship.

Sources for Merit Scholarships

- 1) By far the most important are those offered by the universities themselves, if any. It's important to check each college's financial aid and scholarships website for deadlines (which might be different than application deadlines) and for information on whether a special application is needed.
- 2) On Naviance there is a scholarship list where we compile the information on any scholarships that we receive notice about in our office. It just requires some time to look through and see what might be applicable. Some of these definitely attract a lot of applicants and are therefore competitive, but some are less so.
- 3) There are quite a few website databases that attempt to match up students' profiles with scholarships. It's worth trying a couple of them such as: fastweb.com, scholarships.com, scholarshipexperts.com, scholarshipsandgrants.us and cappex.com. They aren't perfect in matching but they do provide access to a lot of possibilities.
- 4) The public library keeps a folder of local scholarships that often don't get as many applicants as the ones on the internet databases, so they can definitely be worth investigating.

A GLOSSARY OF TERMS

Rolling Admission

Rolling admission programs read applications and make admission decisions in the order that applications are received, so it is often--but not always--to a student's benefit to apply early before too many spots are filled.

Regular Decision

Most colleges accept applications within the regular decision time frame, with deadlines falling sometime between early December and late February of senior year. Typically, students will receive decisions on or before April 1 and will have until May 1 to respond. Decision options include admit, deny, or wait list.

Early Decision

Students with serious interest in one college may elect to apply to that college under its early decision plan. If admitted, the student agrees that he will enroll at that institution and must withdraw any applications that have been submitted to additional institutions. Early decision deadlines are typically in November, and decisions are released in mid-December. Decisions include admit, defer, or deny. A student who is deferred will be reconsidered in the overall regular admission pool; a student who is denied will not be reconsidered for that admission cycle.

A student may apply to only one college under early decision and must be ready to file other applications if deferred or denied. Students must be sure that the school they have chosen for early decision is absolutely their first choice, since this is a binding commitment.

In recent years, a number of colleges have created additional, later early decision 2 deadlines. Typically, these deadlines are in January, with decisions released a month later. As in early decision, students admitted under early decision 2 are bound to attend.

Applying early decision is a big commitment and one not to be taken lightly. While it is often a big advantage for a student's chances of admission, there are also downsides, including losing the ability to compare financial packages and the need to commit so early in the process.

Early Action

Early action programs allow students to apply to colleges in November and receive a decision by mid-December, like early decision. If admitted, however, students are not bound to attend and have until May 1 to make a decision about enrollment.

Students are free to submit applications to other colleges and may apply to more than one non-restrictive early action program.

Some colleges use early action as a means of demonstrating interest and so provide an admissions benefit. Other colleges apply higher standards for their early action pool and defer qualified, but on-the-bubble students to regular decision. Talking to your college counselor is wise to decide if early plans are a good idea for you.

Restrictive Early Action or Single Choice Early Action (REA/SCEA)

These programs are like early action except that students may not apply to another private institution through an early action or early decision program. Students may apply REA and also apply to state institutions and internationally. Students may apply REA and if admitted under REA/SCEA students may still apply freely to other institutions under regular decision. Students have until May 1 to commit to a college. Only a few highly selective colleges employ this plan.

National Candidates Reply Date

The common reply date for accepting a college's offer of admission is May 1, and no college may ask you for a response before that date. Students typically need to submit a non-refundable enrollment deposit along with their commitment letter. Students may deposit at only one college to secure a place in the first-year class. Colleges learning that a student has double-deposited are free to revoke their admission decision. A student may remain on another college's wait list, however.

Wait lists

Colleges may maintain a wait list in the event that they do not enroll enough students in their first-year class. Usually a college that has not met its enrollment goals by shortly after May 1 will offer admission to students on its wait list. Most colleges release their wait lists by mid-June, although some may continue to pull candidates in later in the summer. Some colleges intentionally under-admit and plan to go to their wait lists every year as an enrollment strategy. Your counselor can help you understand this possibility.

Common Application

The Common Application (informally known as the Common App) is an undergraduate college admission application the applicants may use to apply to any of nearly 700 member colleges and universities in 48 states and the District of Columbia, as well as Canada, China, and many European countries. Member colleges and universities that accept the Common App are made up of over 100 public universities, nine Historically Black Colleges and Universities, and over 250 institutions that do not require an application fees.

ADDITIONAL RESOURCES

Online resources

Naviance (<https://www.naviance.com/>) This is the program our office uses to track student applications and send in support materials, but it's also a great source of information about colleges, including McCallie specific application history.

Niche.com This website does a nice job of presenting information about day to day life at each college. It's not the resource to use for academic programs, but it talks about social life, parking, food, etc. Plus it also ranked McCallie as the best independent school in Tennessee, so it must be accurate!

Campustours.com A great place to get a sense of a college before potentially scheduling an in-person visit.

Books

The Fiske Guide to College, The Insider's Guide to Colleges: both of these provide short summaries of about two pages that are great for getting a sense of a college before delving deeper into it. Both can be bought used on Amazon very inexpensively.

Colleges That Change Lives: this book lists 40 colleges that are amazing, transformational institutions, but aren't impossible to get into

The Alumni Factor : a newer ranking system that purports to measure outputs rather than inputs, on how much students grow academically, socially, morally during their four years at the school, instead of on how smart they are when they are admitted.