

College Fair Guide

A SCHOOL GUIDE PUBLICATION



PHOTO COURTESY OF LYCOMING COLLEGE

Colleges and Universities Are Reaching Students Virtually

The Fall 2020 National College Fairs have been transitioned to a Virtual Platform. With in-person events limited across the country, college admissions offices are eager to connect with sophomores, juniors and seniors who are looking toward postsecondary education.

Virtual College Fairs, sponsored by the National Association for College Admission Counseling (NACAC), are a timesaving opportunity for students and parents to gather a lot of information in one day. College admissions representatives will be online to answer key questions ranging from acceptance policies to student-faculty ratio.

NACAC's Virtual College Fairs are one-day events that are free to attend. These interactive events are designed with the mobile user in mind. Students can login from their phones or computers. Students and parents are invited to attend one or all of these online events.

More than 600 college and university representatives will be online and available to answer questions. Students and parents will also be able to schedule one-on-one virtual meetings. Students can sign up for a Virtual College Fair at virtualcollegefairs.org.

Upcoming NACAC Virtual College Fair

• November 8, 2020

While many students have adapted to learning online via video conferencing, or an in-person/remote hybrid model, they should continue to prepare for what happens after graduation. Students should take this opportunity to reach out to their college counselors. Guidance office personnel are working hard to make sure students have the tools they need to search for the right college.

Students should ask their counselors about virtual events in their community. Colleges are looking forward to connecting with students and their parents during these online events.

Other Online Resources

Students and parents may visit multiple campuses using these links:

- PACAC.org
- youvisit.com/collegesearch
- eCampusTours.com
- campustours.com

Military Options

Many recruiting stations are closed for personal visits, but are still available to discuss your future in the military. You may ask a recruiter about education programs such as R.O.T.C., the military academies, the Post 9/11-GI Bill and Yellow Ribbon Program. Serving in the military is not only an honor but can be a great way to finance your education.

Whether a student is thinking about a community college vs. a four-year college, public vs. private, in-state vs. out-of state, a career in the military, a gap year, or getting a job after high school, now is the time to start preparing for the future.

Read through this issue of College Fair Guide. There are many articles, charts, useful hints and items of information which will be helpful to you. The more prepared you are for these Virtual Fairs, the more you'll get out of them.

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Hey!
Thinking
about
college?



The National Association for College Admission Counseling (NACAC) is a nonprofit organization representing nearly 14,000 counseling and admission professionals worldwide since 1937. NACAC and its members are dedicated to ethical and inclusive service to students as they make choices about their higher education future.

With promotional support from:



Attend a NACAC Virtual College Fair!

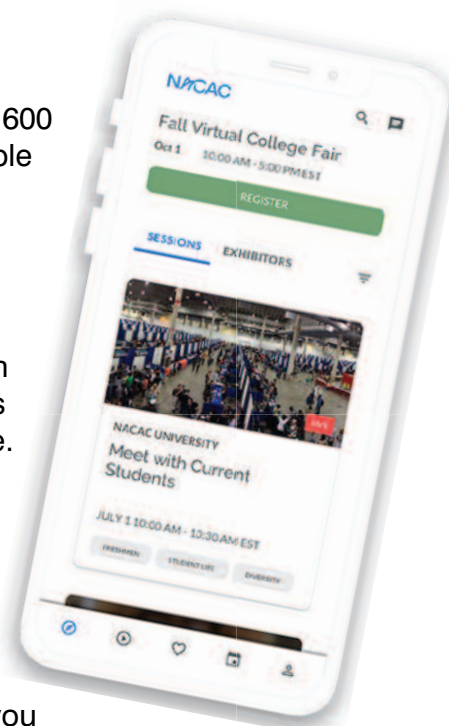
Sunday
November 8
2:00 – 10:00 p.m. (Eastern time)

FREE!

Attend as often as you like.
Parents invited too.
Go to www.virtualcollegefairs.org

What to expect:

- During each NACAC Virtual College Fair, more than 600 college and university representatives will be available to talk with you and other students!
- Log in to virtualcollegefairs.org using your phone or computer. It's totally easy to get around.
- Select which colleges you'd like to learn about! Sign up to attend their live and interactive Zoom sessions on how to apply, financial aid, student life, and more.
- You can also schedule a virtual meeting with a college. Just choose a date and time.
- Don't know where to start? No worries! Each fair offers NACAC Meet-Ups with information (in English and Spanish) on how to find your best college fit, how to pay for college, and more. Plus, you can use chat to talk with a college counseling expert.



College Search Step by Step

There's no magic formula for choosing a college, but there are steps you can take to find a good fit.

Kinds of Schools

Most students start by thinking about the kind of college they want to attend. As you do so, keep in mind that you have lots of options. More than 1,600 colleges — mostly community colleges — accept almost all high school graduates.

Begin by considering these questions:

- Do I want to go to a two-year or four-year college? At a two-year college, students can earn an associate degree. At a four-year college, students can earn a bachelor's degree. Many students begin at a two-year college on the path to a bachelor's degree at a four-year college.

- Am I limiting my choices by focusing on whether a college is public or private? Many students exclude private colleges because they think they're more expensive, but that's not always the case. Financial aid can sometimes make private colleges as affordable as public colleges. And private colleges are not always more selective.

Location

Many students begin their college search by setting a limit on how far away from home they want to be. This might be an easy way to narrow the many options out there, but it doesn't mean you'll find the best colleges for you. Keep your mind open and think about these questions:

- How close to home do I want to be? Close enough for meals and laundry, to visit on weekends, or to only come home on breaks?

- Do I want to stick to a setting I'm used to or try something new?

- If I look just a little farther — a few more miles or another half hour away — what other opportunities open up to me?

- Am I staying close because I think it will be less expensive? Sometimes out-of-state schools are more affordable.

Campus Setting

Many students say that campus size and feel was a big part of their college choice. Whether or not you already have a mental

image of what college life should be like, visiting a college and talking to students is a great way to get to know a campus. But first, consider these questions:

- Do I see myself at a college with lots of students or in a smaller community?

- Do I want to be at a college where students stay on campus most of the time? Do I want to live in a dorm?

- Do I want to be around lots of different kinds of people or people with interests similar to mine?

- Do I want to be at a school where sports are a big deal? Or one that's known for its activism? Or for its hard-working students?

Cost

For many families, cost is a big concern — understandably. But it doesn't have to be such a big hurdle. College is usually more affordable than you think. Here are a few things to consider:

- Do I have the facts about what colleges will cost? Students don't usually pay the published price because of financial aid — and shouldn't rule out colleges early in their search because of cost.

- Will I qualify for financial aid? All students should apply for aid, whether or not they think they will qualify. Most students

get financial help from the government or the college itself.

- Am I eligible for scholarships? Certain characteristics or accomplishments might qualify students for private or college scholarships that award money they do not have to pay back.

Majors

A college major is the subject area you'll spend the most time studying. Many students think they have to know what their major will be before they start college. In fact, you have plenty of time to decide on a major, and a lot of students change their major more than once. These questions can help you think about majors that may interest you:

- What are my favorite school subjects? What do I like doing when I'm not in class?

- Do I want to take classes in many different subjects or focus mainly on one subject?

- What do I want to do after college and which majors can help me get there?

Learning Environment

As you know, college is about learning! So it makes sense to imagine your ideal learning environment. Don't get stuck on things like a college's reputation, rank or selectivity. What's more valuable is how well a college's academic style fits you. Consider the following:

- Do I learn best when I'm academically comfortable or academically challenged?

- Do I prefer to be part of small group discussions or to listen to lectures? How much interaction do I want with my professors?

- What sort of balance am I looking for between studying and having a social life?

- Do I want to choose most of my classes myself, or do I prefer more structure?

Start your college search with what matters to you!

Source: bigfuture.collegeboard.org



Attn: Pennsylvania Students
Virtual College Fair - Nov. 8
virtualcollegefairs.org

www.PACAC.org

Click on College Fairs for Keystone Virtual College Exploration

What is Test Optional? Over the past few years, a growing number of colleges have placed less emphasis on standardized tests, or eliminated them as a requirement. For a list of more than 1,100 colleges that are test-flexible or test-optional, visit www.fairtest.org.

SAT Test Dates

November 7, 2020 (Saturday)
December 5, 2020 (Saturday)
March 13, 2021 (Saturday)
May 8, 2021 (Saturday)
June 5, 2021 (Saturday)

For more information about SAT test dates including possible cancellation dates, visit www.collegeboard.org. You can also view sample questions and other helpful tips about taking the exam.

ACT Test Dates

October 17, 2020 (Saturday)
October 24 & 25, 2020 (Saturday & Sunday)
December 12, 2020 (Saturday)
February 6, 2021 (Saturday)
April 17, 2021 (Saturday)
June 12, 2021 (Saturday)
July 17, 2021 (Saturday) Not NYS

For more information about ACT test dates including possible cancellation dates, visit www.act.org. You can also view information about college and career planning.

SAT Subject Test Dates

November 7, 2020 (Saturday)
December 5, 2020 (Saturday)
May 8, 2021 (Saturday)
June 5, 2021 (Saturday)

Some subject tests are not given on certain test days. Many language tests are only available on one day. Check www.collegeboard.org.

FALL 2020 ISSUES

- Atlantic City, NJ
- Bergen County, NJ
- Chicago, IL
- Cincinnati, OH
- Danbury, CT
- South Florida
- Long Island, NY
- Philadelphia, PA
- Rhode Island
- Rockland County, NY
- STEM, NJ
- STEM, NYC
- STEM, Boston
- Westchester County
- Northern
- Southern

College Fair Guide

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SPRING 2021 ISSUES

- Boston, MA
- Buffalo, NY
- Cleveland, OH
- Hartford, CT
- Long Island (Nassau Co)
- Montgomery County, MD
- New York City
- Northern New Jersey
- Orange County, NY
- Pittsburgh, PA
- Prince George's Cty, MD
- Providence, RI
- Rochester, NY
- Springfield
- Syracuse, NY
- Tampa, FL
- Westchester County, NY
- Northern & Southern

Participating Universities, Colleges, Nursing Schools,

The following colleges will participate in the NACAC Virtual College Fair taking place on November 8. Many of these colleges will offer live sessions. Check their region below.

NEW ENGLAND

Many of these colleges will offer live sessions between 4-6 p.m. ET.

CONNECTICUT

Central Connecticut State U.
Quinnipiac University
Sacred Heart University
United States Coast Guard Academy
University of Connecticut
University of Saint Joseph
Western Connecticut State University

MAINE

Bates College
Husson University
Maine Maritime Academy
Saint Joseph's College of Maine
Unity College
University of Maine at Farmington
University of Maine at Machias
University of New England
University of Southern Maine

MASSACHUSETTS

Assumption University
Bay Path University
Brandeis University
Bridgewater State University
College of the Holy Cross
Dean College
Elms College
Emmanuel College
Endicott College
Fitchburg State University
Framingham State University
Massachusetts College of Liberal Arts
Massachusetts College of Pharmacy & Health Sciences
Massachusetts Maritime Academy
Montserrat College of Art
Mount Holyoke College
North Shore Community College
Simmons University
Springfield College
Stonehill College
Suffolk University
The American College of Greece
University of Massachusetts Amherst
University of Massachusetts Boston
University of Massachusetts Lowell
Wellesley College
Western New England University
Westfield State University
Worcester Polytechnic Institute
Worcester State University

NEW HAMPSHIRE

Keene State College
Plymouth State University
Saint Anselm College
University of New Hampshire

RHODE ISLAND

Johnson & Wales University
Providence College
Rhode Island College
Roger Williams University
Salve Regina University

VERMONT

Bennington College
Sterling College
University of Vermont

MID-ATLANTIC

Many of these colleges will offer live sessions between 4-6 p.m. ET.

DELAWARE

University of Delaware

DISTRICT OF COLUMBIA

American University
The Catholic University of America
The George Washington University

MARYLAND

Capitol Technology University
Community College of Baltimore County
Frostburg State University
Garrett College
Goucher College
Hood College
Johns Hopkins University
McDaniel College
Salisbury University
St. Mary's College of Maryland
Towson University
University of Maryland

NEW JERSEY

Caldwell University
Drew University
Fairleigh Dickinson University
Georgian Court University
Kean University
Montclair State University
New Jersey Institute of Technology
Rider University
Rutgers-New Brunswick
Saint Elizabeth University
Saint Peter's University
Stevens Institute of Technology
The College of New Jersey
William Paterson University

NEW YORK

Adelphi University
Albany College of Pharmacy and Health Sciences
Alfred State College
Binghamton University SUNY
Buffalo State College SUNY
Canisius College SUNY
Cazenovia College
City University of New York CUNY
Clarkson University
Concordia College
D'Youville College
Elmira College
Farmingdale State College
Fashion Institute of Technology
Five Towns College
Fordham University
Hartwick College
Hilbert College
Hobart and William Smith Colleges
Hofstra University
(See Our Ad on Page 15)
Houghton College
Iona College
Ithaca College
Keuka College
Le Moyne College
Long Island University -LIU Post Campus
Manhattan College
Marist College
Marymount Manhattan College
Medaille College
Mercy College
Nazareth College
New York Institute of Technology
(See Our Ad on Page 12)
New York University
Niagara University
(See Our Ad on Page 14)
Pace University
Queens College CUNY
Rensselaer Polytechnic Institute
Rochester Institute of Technology
Russell Sage College
Saint Bonaventure University
Sarah Lawrence College
St. John Fisher College
St. John's University
St. Joseph's College
St. Lawrence University
St. Thomas Aquinas College
SUNY at New Paltz
SUNY at Plattsburgh
SUNY at Stony Brook
SUNY Brockport
SUNY College at Cortland
SUNY College at Geneseo
SUNY College at Potsdam
SUNY College of Environmental Science & Forestry
SUNY College of Technology at Canton

SUNY Maritime College
The Cooper Union
The New School
Tompkins Cortland Community College
Union College
University at Buffalo SUNY
Utica College
Vaughn College of Aeronautics & Technology
Wells College

PENNSYLVANIA

Allegheny College
Alvernia University
(See Our Ad on Page 13)
Arcadia University
Bloomsburg University
California University of Pennsylvania
Clarion University of Pennsylvania
DeSales University
Drexel University
Duquesne University
East Stroudsburg University
Elizabethtown College
Gannon University
Gettysburg College
Holy Family University
Indiana University of Pennsylvania
IUP Academy of Culinary Arts
Juniata College
King's College
Kutztown University of Pennsylvania
La Roche University
La Salle University
Mercyhurst University
Messiah University
Millersville University
Moravian College
Muhlenberg College
Neumann University
Penn State University
Pennsylvania College of Art & Design
Pennsylvania College of Technology
Pittsburgh Institute of Aeronautics
Pittsburgh Institute of Mortuary Science
Robert Morris University
Saint Joseph's University
Saint Vincent College
Shippensburg University
Temple University
Thiel College
University of Pittsburgh
University of Scranton
University of the Sciences in Philadelphia
Villanova University
Washington & Jefferson College
York College of Pennsylvania

SOUTHEAST

Many of these colleges will offer live sessions between 2-4 p.m. ET.

ALABAMA

Auburn University
The University of Alabama
The University of Alabama in Huntsville
University of Alabama at Birmingham
University of South Alabama

ARKANSAS

Hendrix College

FLORIDA

Eckerd College
Embry-Riddle Aeronautical University
Florida Atlantic University
Florida Institute of Technology
Florida International University
Florida National University
Florida Southern College
Florida State University
Full Sail University
New College of Florida
Rollins College
Saint Leo University
St. Thomas University
The University of Tampa

University of Central Florida
University of Florida
University of South Florida
Webber International University

GEORGIA

Agnes Scott College
Augusta University
Berry College
Clayton State University
Georgia College and State University
Georgia Southern University
Georgia Southwestern State University
Georgia State University
Kennesaw State University
Oglethorpe University
Savannah College of Art and Design
The University of Georgia
Toccoa Falls College
University of North Georgia

KENTUCKY

Centre College
Eastern Kentucky University
Northern Kentucky University
University of Louisville

LOUISIANA

Centenary College of Louisiana
Louisiana State University
Loyola University New Orleans
Xavier University of Louisiana

MISSISSIPPI

Millsaps College
The University of Southern Mississippi

NORTH CAROLINA

Campbell University
Elon University
High Point University
Lees-McRae College
SKEMA Business School
St. Andrews University
University of North Carolina at Charlotte
University of North Carolina at Greensboro
University of North Carolina School of the Arts
Western Carolina University

SOUTH CAROLINA

Clemson University
Coastal Carolina University
Converse College
Furman University
Lander University
University of South Carolina
University of South Carolina Beaufort
Winthrop University

TENNESSEE

Baptist Health Sciences University
East Tennessee State University
East Tennessee State University — Digital Media
Lee University
Lincoln Memorial University
Middle Tennessee State University
Rhodes College
Tennessee Technological University
The University of Memphis
University of Tennessee-Knoxville
Vanderbilt University

VIRGINIA

Christopher Newport University
James Madison University
Old Dominion University
Radford University
Randolph College
Randolph-Macon College
University of Richmond
Virginia Tech
William & Mary

WEST VIRGINIA

Fairmont State University
University of Charleston
West Virginia University

GREAT LAKES

Many of these colleges will offer live sessions between 6-8 p.m. ET.

ILLINOIS

American Academy of Art
Bradley University
Columbia College Chicago
Concordia University Chicago
DePaul University
Dominican University
Eastern Illinois University
Elmhurst University
Governors State University
Illinois Wesleyan University
Knox College
Lake Forest College
Loyola University Chicago
Millikin University
Monmouth College
Northern Illinois University
North Park University
Northwestern University
Quincy University
Southern Illinois University Edwardsville
Trinity Christian College
University of Illinois at Chicago
University of Illinois at Springfield
University of Illinois at Urbana-Champaign
University of St. Francis
Western Illinois University

INDIANA

Ball State University
Butler University
DePauw University
Earlham College
Indiana University Bloomington
Indiana University Purdue University Indianapolis-School of Informatics and Computing
IUPUI
Marian University
Purdue University
Saint Mary's College
University of Indianapolis
Valparaiso University

MICHIGAN

Aquinas College
Calvin University
Central Michigan University
College for Creative Studies
Ferris State University
Grand Valley State University
Lawrence Technological University
Michigan State University
Northern Michigan University
Oakland University
University of Michigan
University of Michigan-Dearborn
Wayne State University
Western Michigan University
WSU College of Liberal Arts and Sciences

OHIO

Art Academy of Cincinnati
Baldwin Wallace University
Bowling Green State University
Case Western Reserve University
Cleveland Institute of Art
Cleveland State University
Columbus College of Art and Design
Defiance College
Hiram College
John Carroll University
Kent State University
Lake Erie College
Marietta College
Miami University
Ohio Northern University
Ohio University
Ohio Wesleyan University
The Ohio State University
The University of Akron
University of Cincinnati
University of Mount Union
University of Toledo
Wright State University
Xavier University

Business Schools and Military Programs

WISCONSIN

Carroll University
Carthage College
Lakeland University
Marquette University
University of Wisconsin - Eau Claire
University of Wisconsin - Madison
University of Wisconsin - Platteville
University of Wisconsin-Stout

PLAINS STATES

Many of these colleges will offer live sessions between 6-8 p.m. ET.

IOWA

Briar Cliff University
Cornell College
Drake University
Iowa State University
University of Iowa

KANSAS

Kansas State University

MINNESOTA

Anoka-Ramsey Community College
College of Saint Benedict and Saint John's University
Concordia College-Moorhead
Hamline University
Inver Hills Community College
Lake Superior College
Macalester College
Mayo School of Health Sciences
Minneapolis College of Art and Design
Saint Mary's University
St. Catherine University
St. Olaf College
The College of St. Scholastica
University of Minnesota-Duluth
University of Minnesota-Rochester
University of Minnesota-Twin Cities

MISSOURI

Maryville University
Missouri University of Science and Technology
Saint Louis University
Southeast Missouri State University
St. Louis College of Pharmacy
Truman State University
University of Central Missouri
University of Missouri
University of Missouri-Kansas City

NEBRASKA

Clarkson College
Hastings College
Midland University
Peru State College
University of Nebraska-Lincoln

SOUTH DAKOTA

South Dakota School of Mines and Technology
South Dakota State University
The University of South Dakota

SOUTHWEST

Many of these colleges will offer live sessions between 6-8 p.m. ET.

ARIZONA

Arizona State University
Grand Canyon University
Northern Arizona University
Prescott College
The University of Arizona
University of Advancing Technology

NEW MEXICO

New Mexico Tech
St. John's College
The University of New Mexico

OKLAHOMA

Oklahoma State University

TEXAS

Southern Methodist University
Southwestern Baptist Theological Seminary
Southwestern University
St. Edward's University
St. Mary's University
Stephen F. Austin State University
Texas A&M University - College Station

Texas Christian University
Texas State University
Texas State University Army ROTC
Texas Tech University
The University of Texas at Austin
The University of Texas of Rio Grande Valley
Trinity University
University of Houston
University of North Texas
University of St. Thomas
University of Texas at Arlington

ROCKY MOUNTAINS

Many of these colleges will offer live sessions between 6-8 p.m. ET.

COLORADO

Colorado College
Colorado Mesa University
Colorado School of Mines
Colorado State University
Colorado State University-Pueblo
Fort Lewis College
University of Colorado Boulder
University of Colorado Colorado Springs
University of Denver
University of Northern Colorado
Western Colorado University

IDAHO

Boise State University
Lewis-Clark State College
The College of Idaho

MONTANA

Carroll College
Montana State University
Montana State University-Billings
Rocky Mountain College
The University of Montana Western

UTAH

Southern Utah University
University of Utah
Utah State University
Westminster College

WYOMING

University of Wyoming

FAR WEST

Many of these colleges will offer live sessions between 8-10 p.m. ET.

ALASKA

University of Alaska Fairbanks

CALIFORNIA

California College of the Arts
California Lutheran University
California State University -Channel Islands
California State University -Chico
California State University -Northridge
Chapman University

Concordia University -Irvine
CSU Maritime Academy
Dominican University of California
Fashion Institute of Design & Merchandising
Humboldt State University
Laguna College of Art and Design
Loyola Marymount University
Mills College
Mount Saint Mary's University
Pepperdine University
Saint Mary's College of California
Santa Clara University
Santa Monica College
Scripps College
University of California-Berkeley-International Degree & Summer Programs
University of California-Davis
University of California-Irvine
University of California-Merced
University of California-Riverside
University of California-San Diego
University of California-Santa Barbara
University of California-Santa Cruz
University of Redlands
University of San Diego
University of San Francisco
University of Southern California
University of the Pacific
Vatel Institute of Hospitality Management
Whittier College
Woodbury University

University of California-Santa Cruz
University of Redlands
University of San Diego
University of San Francisco
University of Southern California
University of the Pacific
Vatel Institute of Hospitality Management
Whittier College
Woodbury University

University of California-Santa Cruz
University of Redlands
University of San Diego
University of San Francisco
University of Southern California
University of the Pacific
Vatel Institute of Hospitality Management
Whittier College
Woodbury University

HAWAII

Hawaii Pacific University
University of Hawaii at Hilo
University of Hawaii at Manoa

NEVADA

University of Nevada, Reno
University of Nevada-Las Vegas

OREGON

Central Oregon Community College
Eastern Oregon University
George Fox University
Lewis & Clark College
Linfield University
Linn-Benton Community College
Oregon Institute of Technology
Oregon State University
Pacific University Oregon
Portland State University
Southern Oregon University
Southwestern Oregon Community College
University of Oregon
Western Oregon University
Willamette University

WASHINGTON

Cornish College of the Arts
DigiPen Institute of Technology
Eastern Washington University
Gonzaga University

Pacific Lutheran University
The Evergreen State College
University of Puget Sound
University of Washington
University of Washington Bothell
Washington State University
Washington State University Vancouver
Whitman College
Whitworth University

INTERNATIONAL

Depending on location, many of these colleges will offer live sessions between 2-4 p.m. ET or 8-10 p.m. ET.

AUSTRALIA

Monash University
University of Melbourne

BELGIUM

Vesalius College

BULGARIA

American University in Bulgaria

CANADA

Bishop's University
Carleton University
McGill University
Ryerson University
Simon Fraser University
St. Thomas University
University of Alberta
University of Calgary
University of Guelph
University of King's College
University of Manitoba
University of New Brunswick
University of Toronto
University of Victoria
University of Waterloo
University of Winnipeg
Western University
York University

ENGLAND

Arts University Bournemouth
Brunel University London
Durham University
ESCP Business School
Goldsmiths, University of London
Imperial College London
Kingston University London
London Metropolitan University
Manchester Metropolitan University
Middlesex University
Northumbria University
Regent's University London
The University of Greenwich, London
The University of Manchester
The University of Sussex
University for the Creative Arts
University of Central Lancashire
University of East Anglia
University of East London

University of Warwick
University of Wolverhampton

FRANCE

The American University of Paris

GREECE

American College of Thessaloniki

IRELAND

Maynooth University
Queen's University Belfast
Trinity College Dublin
University College Dublin
University of Limerick

ITALY

Bocconi University
John Cabot University

JAPAN

Temple University - Japan Campus

NEW ZEALAND

University of Auckland
Victoria University of Wellington

QATAR

Northwestern University in Qatar

SCOTLAND

University of Edinburgh
University of Glasgow

SPAIN

IE University
Saint Louis University-Madrid
Universidad de Navarra

SWITZERLAND

Franklin University Switzerland
Les Roches-Glion Global Hospitality Education

WALES

Aberystwyth University
Bangor University
Cardiff University
Swansea University

ADDITIONAL SPONSORS

AMD Conservatory of Performing Arts (NY and CA)
(See Our Ad on Page 23)

Lycoming College (PA)
(See Our Ad on Back Page)

Monmouth University (NJ)
(See Our Ad on Page 11)

Slippery Rock University (PA)
(See Our Ad on Page 10)

US Army ROTC
(See Our Ad on Page 22)

Attn: Pennsylvania Students: Register for the NACAC Virtual College Fair on November 8

www.virtualcollegefairs.org



Alvernia University



Lycoming College



Niagara University



AMD



Monmouth University



Slippery Rock University



Hofstra University



New York Institute of Technology



U.S. ARMY

2 Paths to a Degree and a Career

Some college majors focus on preparing students for very specific careers. For example, a nursing major gives you the technical skills and knowledge you need to work as a nurse, and prepares you to pass the licensing exam for that career. We can call majors like these career-oriented majors.

Another road to a career is a liberal arts major. The liberal arts is an umbrella term for many subjects of study including literature, philosophy, history and languages. Students who major in these subjects don't build technical skills for a specific profession, but they still learn valuable career skills: for example, the ability to communicate effectively and solve problems creatively.

Liberal Arts Majors

Range of subject matter. If you choose a major in the liberal arts, you'll probably take classes in a wide variety of subject areas, which can include English litera-

ture, history, sociology, economics and philosophy.

Course requirements. Your eventual major within the liberal arts curriculum will be the subject area you take the most classes in and eventually earn a degree in. For example, you may major in — and earn a bachelor's degree in — history or English literature.

Career planning. Some liberal arts majors don't have a specific career in mind when they choose their major, but some do. Many future lawyers, for example, study the liberal arts as undergraduates — majoring in subjects such as political science or English — and then go to law school for advanced study.

Career-Oriented Majors

Range of subject matter. If you choose a career-oriented major, you'll probably take the majority of your courses in your major. That's because you'll have to take a lot of required courses.

Course requirements. Career-oriented majors have

more course requirements than liberal arts majors. For example, an engineering major would probably have to take a lot of math, physics, chemistry and other lab science courses from freshman year on.

Career planning. Once you choose a career-oriented major, your career path is well mapped out. Note that some careers, like engineering, require so much specific knowledge that students often start preparing for them in high school.

Both types of majors prepare students for careers.

Career Options

Both types of majors can prepare you for a variety of careers.

Here are a handful of popular liberal arts majors and a few careers they can lead to:

- English: editor, marketing executive, writer
- History: archivist, museum curator
- Foreign languages: foreign service officer, translator and interpreter

- Political science: community organizer or activist, lawyer, policy analyst
 - Psychology: market researcher, social worker.
- Some career-oriented majors include:

- Radio and television broadcasting
- Culinary arts
- Paralegal studies
- Mechanical engineering
- Commercial art
- Dental hygiene.

Source:
bigfuture.collegeboard.org

Extracurriculars Matter — to You and to Colleges

Getting involved in clubs, sports, work or other pursuits outside the classroom can give you new skills and help you learn about yourself — and can be fun.

Here's something else you should know: Extracurriculars also play a part when you apply

to colleges. Most college applications ask about your activities. That's because the things you do in your free time reveal a lot about you — in ways that grades and test scores can't. Your accomplishments outside the classroom show what you're pas-

sionate about and that you have qualities valued by colleges. Here are a few examples:

- Serving in student government shows that you have leadership skills.
- Being on the track team through high school shows that you're able to make a long-term commitment.
- Doing volunteer work at a hospital shows that you are dedicated to helping others.
- Working a part-time job while keeping your grades up shows that you are responsible and can manage your time.

Colleges want to know who you are and what you can do. Your activities help you show them. So put down the books and get out there!

Kinds of Activities

Here are the most common kinds of extracurricular activities.

School Activities: These might include sports teams, special-interest clubs, a school newspaper, music groups and student government.

Community Activities: Examples are community theater, music, and art groups as well as local clubs and sports teams

Work: Internships, summer jobs, part-time work, babysitting, delivering newspapers — it all counts.

Volunteering: This might mean tutoring elementary school kids, helping out at the animal shelter or raising funds for a charity.

How to Get Started

Whether you want to learn more about politics, public speaking or cooking, you can find an activity that will help you explore that interest. Here are some ideas for starting your search:

- Ask your friends what groups they belong to.
- Check your school's bulletin boards or website.
- Talk to your school counselor or your teachers about activities.
- If you have a place of worship, find out if it organizes activities.
- Look into national organizations, such as Junior Achievement, Girl or Boy Scouts, and the YMCA or YWCA.
- Think about starting your own club or group.

Source:
bigfuture.collegeboard.org

How America Pays for College 2020

A snapshot of the national study by Sallie Mae® and Ipsos

Find out how families across the country are moving forward with their higher education plans during COVID-19, and how they choose and pay for college.



Families aren't letting uncertainty due to COVID-19 get in the way of their plans for college. The majority of college students say they're ready to get back to campus.

68%

of college students and parents feel comfortable with returning to campus



78%

plan on returning to their current school



The majority of college families (61%) believe COVID-19 will not have a long-term impact on their student's education



13% are uncertain about next school year because of COVID-19, and 7% have decided to take time off or enroll in a different school

When it comes to paying for college, parents foot the lion's share of the bill

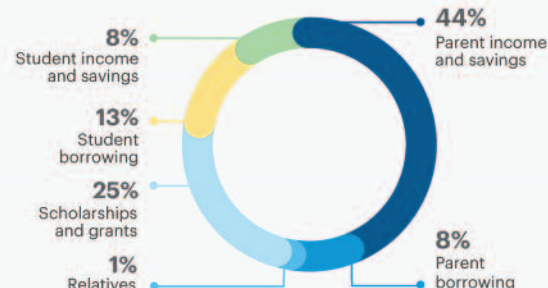
Families spent an average of
\$30,017 on college in academic year 2019-20

The number of families who have a plan to pay for all years of college is at an all-time high



The highest percentage of planners in the 13 years of our study

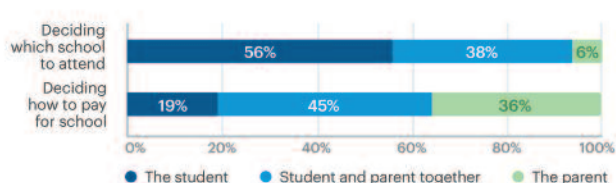
Share of college costs paid from each funding source



More than one-third (37%) of families used a college savings account like a 529—up from 21% in AY 2018-19

In most families, the student decides which school to attend, while parents play a bigger role in deciding how to pay

How families make decisions about where to attend and how to pay



Fewer families are filing the FAFSA®, which means they could be missing out on thousands in financial aid

Just 71% filed for AY 2019-20—a steady decrease from 83% two years ago



The #1 reason given for not filing the FAFSA was that families believed they wouldn't qualify for any aid (43%)

Students Receive World-Class Training at AMDA

For more than 55 years, The American Musical and Dramatic Academy (AMDA) has been recognized throughout the industry for its rich history and tradition of launching some of the most successful careers in theatre, film, television and new media.

Today AMDA continues to build upon its prestige with campuses in Los Angeles and New York City, two of the most influential entertainment hubs in the world. AMDA College of the Performing Arts in Los Angeles and the American Musical and Dramatic Academy in New York provide unparalleled education and training for the aspiring actor, dancer, singer, versatile artist, and beyond.

Ranked No. 4 on Playbill's Big 10, AMDA is among the top most represented colleges on Broadway in the 2018–2019 Season, indicating the tremendous level of success students reach after graduation.

AMDA is a thriving institution and community which includes thousands of prominent alumni in virtually every field of the entertainment industry. Students are positioned for success from the moment they step on campus. With access to more than 300 faculty of acclaimed actors, choreographers, directors, filmmakers, and TV producers, students regularly receive industry insight and expertise from teachers currently working in the business.

AMDA is one of the only performing arts institutions offering Bachelor of Fine Arts Degrees (BFA), Associate of Occupational Studies Degrees, and Professional Conservatory Certificates with campuses located in New York City and Los Angeles.

Academic Rigor

AMDA provides rigorous, performance-based training and an industry-focused education experience; one that inspires excellence and prepares artists with an appreciation for the universal power of transformation through art. AMDA's educational philosophy is based on close collegial interaction between instructors and students — in class, in production and through active mentorship. Offering a diverse array of degree and certificate programs, AMDA gives students the power to design their own unique path in the performing arts.

Bachelor of Fine Arts Degrees (BFA)

Designed to transform creative individuals into well-rounded performing artists, the Bachelor of Fine Arts (BFA) Degree Programs combine a comprehensive college education with rigorous conservatory-style artistic training. Available program options include:

- Acting
- Music Theatre
- Dance Theatre
- Performing Arts

Associate of Occupational Studies Degrees (AOS)

The Associate of Occupational Studies (AOS) Degree Programs offer a focused development of essential skills and techniques necessary to launch a career in the performing arts. Available program options include:

- Acting
- Musical Theatre
- Dance Theatre

Conservatory Professional Programs

The Professional Conservatory Certificate Programs focus on intensive and practical instruction, providing a solid foundation for a successful career in the performing arts. AMDA offers students the following Conservatory programs:

- Studio Program: Acting for Stage, Film, and Television
- Integrated Program: Acting, Music Theatre, and Dance Theatre
- Dance Theatre Conservatory: Theatrical, Commercial, and Concert Dance.

New York Campus (The American Musical and Dramatic Academy)

Home to the inimitable grandeur of Broadway, New York City is the epicenter of the arts world. Artists from every corner of the globe gather in this cultural hub to experience, create, produce, and perform the wide variety of films, operas, ballets, symphonies, television shows, dance performances, and plays offered throughout the city.

AMDA's New York City campus resides in one of the city's most prestigious neighborhoods: Manhattan's Upper West Side. Living legends walk the streets here, and the world's greatest museums, libraries, and theatres sit on every corner. Students have easy access to Central Park, Lincoln Center, the Metropolitan Museum of Art, the New York City Ballet, The Metropolitan Opera, and (of course) the Broadway Theatre District.

Los Angeles Campus (AMDA College of the Performing Arts)

Internationally regarded as the entertainment capital of the world, Los Angeles is the beating heart for the performing arts, with hundreds of feature films, television shows, and theatre productions created every year. The legendary mystique of Hollywood stems from L.A.'s profound history and commitment to the performing arts.

AMDA's Los Angeles campus is located in the very heart of the city's creative center, the Hollywood Entertainment District. The campus' neighbors include the Hollywood Walk of Fame, the famous Pantages Theatre and Dolby Theatre, Capitol Records, numerous television and motion picture studios, Griffith Park, and the Hollywood Bowl.

Auditions

Applicants must audition for admission to AMDA. For ease, AMDA holds auditions in more than 50 cities across the globe (and monthly auditions on AMDA's New York and L.A. campuses). Students can schedule their audition online at amda.edu/admissions, where they can also find the dates for AMDA's national audition tour. Additionally, students are able to audition via video submission.

Incredible Alumni

"I went to AMDA to make sure that every aspect of performance was mastered as best as possible. I'm a performer — and that's what AMDA allows you to be."

—Jason Derulo, multi-platinum music artist
Each day, AMDA alumni per-

form on the world's stages, film sets, and movie screens, influencing the way audiences connect with art and entertainment. AMDA alumni never wait for life to happen — they carve their own career path. Below are some career highlights showing the success of the celebrated AMDA Alumni community:

Caissie Levy

Just one week after graduation from AMDA, Caissie Levy was cast as Maureen in the US National Tour of *Rent*. This success catapulted her into Broadway stardom, with six leading roles in *Ghost*, *Les Misérables*, *Hair*, *Wicked*, *Hairspray* and most recently *Frozen* — for which she originated the role of Elsa. *Frozen* set a new box office record at Broadway's St. James Theatre, grossing more than \$2.2 million in its first full week of shows. Additionally, Caissie is a successful recording artist, having performed to sold-out crowds across the U.S., Canada, and the UK.

Jason Derulo

With 11 Billboard Top 10 hits and more than 1 billion plays on *Spotify*, multi-platinum selling recording singer and songwriter Jason Derulo is considered one of the decade's best-selling recording

artists. He has sold over 50 million singles worldwide from four multi-platinum-selling studio albums and has won five BMI Pop Awards. Jason made his acting breakthrough as Rum Tum Tugger in the 2019 motion picture, *Cats*.

Jesse Tyler Ferguson

Best known for his role as Mitchell Pritchett in the enormously successful ABC sitcom, *Modern Family*, Jesse Tyler Ferguson is a four-time Screen Actors Guild Award winner and a five-time Primetime Emmy Award nominee. In addition to his extensive television, film, and theatre credits, including Broadway's *The 25th Annual Putnam County Spelling Bee*, Tyler is an active philanthropist and founder of "Tie the Knot," which advocates for marriage equality.

Tyne Daly

With a career that spans hit television shows, blockbuster movies, and classic Broadway theatre, Tyne Daly is one of AMDA's most prolific alumni. She is a six-time Emmy winner, Tony Award winner, and American Theatre Hall of Fame inductee. With more than 100 film and television credits to her name alone, it is no wonder why her legacy is

cemented with a star on the Hollywood Walk of Fame. From Broadway's *Gypsy* to television's *Judging Amy*, Tyne is regarded as a true feminist icon in the entertainment industry who champions the portrayal of strong leading female characters.

Christopher Sieber

Two-time Tony Award nominee, Christopher Sieber has starred in 22 Broadway roles, most notably as Lord Farquaad in *Shrek the Musical* and most recently as Trent Oliver in *The Prom*. To television audiences, Christopher is known for his role as Kevin Burke in *Two of a Kind*, with Mary-Kate and Ashley Olsen, and as Simon Banks in *It's All Relative*. He is actively involved with Broadway Cares/Equity Fights AIDS, regularly offering his time and talent for its charitable events.

Contact Information

For general information call 1-800-367-7908 or e-mail admissionsteam@amda.edu.

The American Musical and Dramatic Academy, 211 West 61st St., New York, NY 10023, (212) 787-5300.

AMDA College of the Performing Arts, 6305 Yucca St., Los Angeles, CA 90028, (323) 469-3300.

Find and Apply for Scholarships

Find and apply for as many scholarships as you can — it's free money for college or career school!

Scholarships are gifts. They don't need to be repaid. There are thousands of them, offered by schools, employers, individuals, private companies, nonprofits, communities, religious groups, and professional and social organizations.

What Kinds of Scholarships Are Available?

Some scholarships for college are merit-based. You earn them by meeting or exceeding certain standards set by the scholarship-giver. Merit scholarships might be awarded based on academic achievement or on a combination of academics and a special talent, trait, or interest. Other scholarships are based on financial need.

Many scholarships are geared toward particular groups of people; for instance, there are scholarships for women or graduate students. And some are available because of where you or your parent work, or because you come from a certain background (for instance, there are scholarships for military families).

A scholarship might cover the entire cost of your tuition, or it might be a one-time award of a few hundred dollars. Either way, it's worth applying for, because it'll help reduce the cost of your education.

How Do I Find Scholarships?

You can learn about scholarships in several ways, including contacting the financial aid office at the school you plan to attend and checking informa-

tion in a public library or online. But be careful. Make sure scholarship information and offers you receive are legitimate; and remember that you don't have to pay to find scholarships or other financial aid. Check out information on how to avoid scams at studentaid.gov/resources/scams.

Try These Free Sources of Information about Scholarships:

- the financial aid office at a college or career school
- a high school or TRIO counselor
- the U.S. Department of Labor's FREE scholarship search tool
- federal agencies
- your state grant agency
- your library's reference section
- foundations, religious or community organizations, local businesses, or civic groups
- organizations (including professional associations) related to your field of interest
- ethnicity-based organizations
- your employer or your parents' employers

When Do I Apply for Scholarships?

That depends on each scholarship's deadline. Some deadlines are as early as a year before college starts, so if you're in high school now, you should be researching and applying for scholarships during the summer between your junior and senior years. But if you've missed that window, don't give up! Look at scholarship information to see which ones you can still apply for now.

How Do I Apply for Scholarships

Each scholarship has its own requirements. The scholarship's website should give you an idea of who qualifies for the scholarship and how to apply. Make sure you read the application carefully, fill it out completely, and meet the application deadline.

How Do I Get My Scholarship Money?

That depends on the scholarship. The money might go directly to your college, where it will be applied to any tuition, fees, or other amounts you owe, and then any leftover funds given to you. Or it might be sent directly to you in a check. The scholarship provider should tell you what to expect when it informs you that you've been awarded the scholarship. If not, make sure to ask.

How Does a Scholarship Affect My Other Student Aid?

A scholarship will affect your other student aid because all your student aid added together can't be more than your cost of attendance at your college or career school. So, you'll need to let your school know if you've been awarded a scholarship so that the financial aid office can subtract that amount from your cost of attendance (and from certain other aid, such as loans, that you might have been offered). Then, any amount left can be covered by other financial aid for which you're eligible. Questions? Ask your financial aid office.

Source: studentaid.gov

Discover YOU @Hofstra

Hofstra University is one of the largest private colleges on Long Island, New York, and one of only three universities in the New York metropolitan area with schools of medicine, law and engineering. Since its founding in 1935, Hofstra has evolved into an internationally renowned university that is consistently recognized by U.S. News & World Report, *The Princeton Review*, *Fiske*, *Washington Monthly*, and *Forbes*.

Hofstra University and Northwell Health are launching a new undergraduate nursing program to address a nursing shortage fueled by an aging population and the growth of community-based health care. The Bachelor of Science degree in nursing marks the latest expansion of the Hofstra Northwell partnership, which includes the Donald and Barbara Zucker School of Medicine and the Hofstra Northwell School of Nursing and Physician Assistant Studies. The first class begins in Fall 2021. In conjunction with the new program, Hofstra will build a \$60-million, 70,000-square-foot Science and Innovation Center with state-of-the-art laboratories, classrooms and learning spaces for nursing and engineering students. The new building will open in Fall 2022.

The Frank G. Zarb School of Business opened its brand new, state-of-the-art building in January of 2019 as a way to enhance students' hands-on learning by increasing their ability to do real-world business and research projects. The 52,000-square-foot building is equipped with a new Behavioral Research in Business Lab, an enhanced Center for Entrepreneurship, makerspace/startup incubator, multiple areas for student independent and collaborative study, as well as administrative, faculty and student club offices.

Hofstra's diverse and driven student body of over 10,000 can choose from more than 165 undergraduate and 175 graduate program options in liberal arts and sciences, business, engineering, communication, teacher education, law, health professions and human services, and honors studies. Hofstra offers more than 100 dual-degree programs that allow students to earn both an undergraduate and graduate degree in less time than if each degree was pursued separately. More information is available at hofstra.edu/dualdegree.

Hofstra hosts hundreds of social, academic and cultural events each year. Notably,

Hofstra is only the second school to ever host three consecutive U.S. Presidential debates, in 2008, 2012, and 2016. These events help foster a connection between classroom work and extracurricular interests, as well as encourage civic engagement among Hofstra's students.

In addition, Hofstra offers 21 intercollegiate athletic programs that compete at the NCAA Division I level and more than 220 academic, fraternal/sororal, media, multicultural, performance, pre-professional, religious, social, social/political, and sports clubs and organizations. The David S. Mack Sports and Exhibition Complex, a 93,000-square-foot facility, is home to the Hofstra Pride men's and women's basketball teams and wrestling, and is also the site for events such as commencements, exhibitions,

trade shows, televised political events and concerts.

Each year, the University is visited by more than 400 employers who recognize how much Hofstra students have to offer. In addition to the plentiful networking opportunities on campus, over 70 percent of students complete at least one internship at a top company before they graduate, thus gaining critical work experience that gives them an edge in a competitive job market.

Location: Best of Both Worlds

Hofstra's 244-acre suburban campus is located only 25 miles east of New York City — a short train ride from all the cultural, recreational, internship and career opportunities the city has to offer — and is only minutes

from beautiful beaches, shopping malls, restaurants and two international airports. The University blends longstanding traditions with twenty-first-century resources; it is home to both ivy-covered academic buildings and modern, facilities and resources, including: technologically advanced classrooms, six theaters, a state-of-the-art fitness center, an Olympic-sized swimming pool, an accredited museum, and an impressive 11-floor library that has more than 1 million print volumes and provides 24/7 access to more than 300,000 electronic books and journals.

And, students can choose to live in one of the 35 residence halls, each with a unique flair and life of its own, including living/learning communities, with 18 on-campus dining facilities options.

Off-Campus Programs

Hofstra extends learning beyond the classroom through varied internship programs and study-abroad opportunities. Internship programs take advantage of Hofstra's proximity to New York City, allowing students to gain on-the-job experience in areas such as business, media, advertising, and entertainment. Through study-abroad programs in Europe, Asia, South America, and other locations, students can explore the world while earning college credits. More information is available at hofstra.edu/studyabroad.

Experience Hofstra

Experience all Hofstra has to offer: take a virtual campus tour or schedule an in-person campus visit. Go to hofstra.edu/visit or call (516) 463-6700 today.

College Planning Tips for Juniors

Your high school junior year is the best time to explore the possibilities ahead of you — whether those possibilities include college, travel, or a career. Now is the time to ask questions about your future, shadow a job, visit colleges, take interest surveys, and set up a checking and/or savings account.

Your junior year is the last complete year that colleges may review, so it's important to maintain good grades. Keep in close touch with your guidance office about your grades and course selection.

Month-Specific Tips

A few of the steps you'll take to prepare for college during your junior year should be done during a specific month:

October

Register for and take the PSAT/NMSQT Test that will be held in October.

By taking the PSAT/NMSQT, you can gain knowledge that will assist you when it comes time to take the SAT I and II. Also, by taking this test, you will be eligible for the National Merit Scholarship Competition.

You may also want to consider registering for the ACT or SAT offered in the spring of your junior year, if you haven't taken it already. If you aren't pleased with your score, you will still have another opportunity your senior year to take the test again. You will also be placed on various

schools' mailing lists if you select as being interested in what their school offers.

May

Set up a savings plan for summer earnings.

Are you planning to work during the summer before your senior year of high school? Set up a plan, determining the portion of your earnings you'll save to help pay your college expenses and possibly reduce the amount you will borrow to pay for college.

Tips for the Entire Year

The majority of the things you'll want to do to prepare for college aren't specific to a period of time.

Selecting a School

Start/continue your college search.

This includes attending college fairs and college financial aid sessions. Start to think about visiting some college campuses to see which ones suit you. Continue to research colleges through their websites, college fairs, admissions representatives and applications, books, and college guides. By doing this, you will get an idea of what's required and take the mystery out of the process.

You may want to research military academies and colleges. Review websites and meet with military representatives when they visit your school or visit other schools. Most military academies and colleges start the admissions

process earlier than traditional colleges and universities. You may need to take the ASVAB test as part of the admissions process.

Careers

Explore career interest paths. Discuss possible career paths with your school counselor, based on your interests. Ask your counselor about a computer-based career and educational guidance system.

Create a Résumé. Your résumé should talk about yourself outside of school. The school to which you are applying will already know your grades and test scores since these are included on your school transcript. Items that should be included are:

- school activities
- community activities
- community service
- sports
- awards and recognition
- hobbies, and
- work experience.

Admissions and Preparation

Make note of registration deadlines and prepare for the upcoming SAT I and SAT II tests and the ACT assessment.

When researching colleges, be sure to note whether they require the SAT I, SAT II test or the ACT assessment. Some colleges will require or recommend one or the other, others accept either. Your counselor also can provide guidance. Prepare for the test(s) you plan to take. Some states (e.g., Colorado and Illinois) require all public school eleventh-grade students to complete the ACT assessment. For more information, talk with your high school guidance counselor.

Meet with your counselor to ensure you are on track for college with your course selection.

Are the courses you are taking or are scheduled to take in high school meeting college admission requirements? Talk to your counselor about taking more challenging courses such as honors, college prep, or Advanced Placement courses. Ask about

any courses that you can take that may help you decide if a particular career direction is right for you. Discuss whether or not you should take the College Level Examination Program (CLEP) tests. Also, remember to maintain good grades.

Read, Read, and Read Some More!

Stay active in extracurricular activities. While your grades in high school are important, colleges also look at what you do outside the classroom. They like to see that you are involved in sports, student government, and community activities, and that you take on leadership roles when available.

Paying for School

Discuss college finances with your family. When performing your college search, you need to know how much your family will be able to contribute towards your college education. Always remember, just because a college may seem expensive and out of your reach, never assume anything. There are several types of financial aid that may enable you to attend a college that may seem too expensive.

Save, Save, Save Money for College!

Attend a financial aid night to learn the basics of financial aid.

Many schools will hold financial aid nights in the fall. Make sure to attend one. You can also search the Internet to find out additional information or contact the Department of Education. If you haven't already, start researching scholarships through the Internet, local businesses, and your guidance counselor's office. If you have already started, continue searching. Register for free online scholarship searches and [visit scholarship search sites](#).

Start to Build Good Credit

Open a checking and savings account if you have not already done so.

Source: mappingyourfuture.org

Balance School Work and Extracurricular Activities

High school provides students with the opportunity to learn more than academic subjects. For many students, it's the after-school activities that allow them to explore their true passions. Whether on the basketball court or the stage, extracurricular activities offer students a chance to shine.

By participating in after-school activities, students can develop skills that will prove useful in life and, at the same time,

make them more attractive college applicants.

For example, those who join a sports team can see the benefits of teamwork or learn how to handle disappointment after losing a few games. Students who audition for a play or musical may be able to overcome stage fright or become more outgoing. Writing for the school newspaper or joining the environmental club can help students prepare

for future careers.

However, prospective college students should be careful not to overextend themselves in their effort to enhance their college admissions prospects. Taking on too much will most likely result in stress and the inability to give each activity the time and attention it deserves.

Remember, success in college and in life requires a balance of work, play and relaxation.

A Vision for STEM Education in America

Science, technology, engineering, and mathematics (STEM) have been the foundation for discovery and technological innovation throughout American history. Americans with a strong foundation in STEM have electrified the Nation, harnessed the power of the atom, put men on the Moon and rovers on Mars, developed the internet, designed computers that fit in your pocket, created imaging machines that reveal the inner workings of the body, and decoded the human genome.

These stunning achievements have transformed the human experience, inspired generations, and fostered the strong public support for STEM education and research. The pace of global innovation is accelerating along with the competition for scientific and technical talent.

Today, the economic prosperity and national security of the United States rests increasingly on its capacity for continued scientific and technological innovation. America's national innovation base depends more than ever on a strong, cross-sector collaboration around common STEM education interests and goals—a STEM ecosystem—that can provide all Americans with access to high-quality STEM education throughout their lifetimes.

Establishing a path to basic STEM literacy for everyone is vital to preparing a diverse workforce needed for the United States to lead and prosper in an increasingly competitive world driven by advanced technology.

Over the past 25 years, STEM education has been evolving from a convenient clustering of four overlapping disciplines toward a more cohesive knowledge base and skill set critical for the economy of the 21st century. The best STEM education provides an interdisciplinary approach to

learning, where rigorous academic concepts are coupled with real-world applications and students use STEM in contexts that make connections between school, community, work, and the wider world.

The American STEM enterprise is composed of a constellation of public and private sector organizations providing education and training in myriad ways and conducting research and development (R&D) across all sectors of the economy. STEM education and training occurs from pre-kindergarten to high school (preK-12); both in school and after school; from undergraduate to postdoctoral studies; and through technical education, internships, apprenticeships, community colleges, and retraining programs.

Although preK-12 education in the United States is primarily a State, local, and Tribal responsibility, the Federal Government plays an important role in fostering educational excellence, including supporting and disseminating the latest discoveries on what works in teaching and learning and facilitating equal access.

Federal agencies support education and workforce development programs and sustain the national R&D enterprise through ongoing support of post-secondary education and R&D, including R&D that captures the imagination of the public and inspires the next generation of STEM learners.

The State of STEM Education

The United States has a higher education system that is the envy of the world, providing undergraduate and graduate degrees in STEM and conducting research that is an engine for American prosperity and security.

That engine depends upon a diverse pool of well-prepared students. Even for those not headed for higher education, STEM skills are increasingly important for all career paths and for all people to succeed throughout their lives. STEM skills such as computational thinking, problem-finding and solving, and innovation are crucial for people working to manufacture smarter products, improve healthcare, and safeguard the Nation, and these skills are valuable assets across many other fields and job categories.

The success of the Nation demands a STEM-literate modern workforce and Americans adept at navigating an increasingly high-tech, digital, and connected world. Recognizing that a quality STEM education should be accessible to Americans of all ages, backgrounds, communities, and career paths, organizations from across the entire STEM ecosystem have been working to improve STEM education and training, with many examples of success.

STEM-focused schools and informal learning programs have been established across the country. Federal investments are supporting a wide spectrum of STEM education activities spanning all age groups and learning environments. Businesses, nonprofits, and professional societies have built programs to support STEM learners, both locally and nationally.

These successes form a foundation upon which to build much needed improvements in STEM education and keep the United States globally competitive.

According to the National Science Board's Science and Engineering Indicators 2018, Americans' basic STEM skills have modestly improved over the past two decades but continue to

lag behind many other countries.

According to the Indicators, from 2006–2015, American 15-year-olds still tended to score below the international average in mathematics skills, and at or slightly above the international average in science skills. Recent data from a test commonly taken by college-bound high school students found that only 20 percent are ready for courses typically required for a STEM major. Other countries are doing a better job preparing their students: the Indicators show that in the past 15 years, India and China have outpaced the United States in the number of science and engineering (S&E) bachelor's degrees conferred. Together, these two countries have produced almost half of the total degrees, with India at 25 percent and China at 22 percent of the global total.

By comparison, American S&E bachelor's degrees comprised only 10 percent of the global total, while the demand from U.S. employers for graduates with STEM degrees continues to grow.

STEM employment in the United States continues to grow at a faster pace than employment in other occupations, and STEM workers command higher wages than their non-STEM counterparts. STEM degree holders enjoy higher earnings, regardless of whether they work in STEM or non-STEM occupations.

Despite the value and importance of STEM skills, not all Americans have equal access to STEM education or are equally represented in STEM fields. Women, persons with disabilities, and three racial and ethnic groups—Blacks or African Americans, Hispanics or Latinos, and American Indians or Alaska Natives—are significantly

underrepresented in S&E education and employment.

As also reported in the Indicators, although women make up half the population, they comprise less than 30 percent of the STEM workforce. Similarly, underrepresented racial and ethnic groups make up 27 percent of the population but comprise only 11 percent of the STEM workforce.

People with disabilities and veterans also face barriers to participating in STEM education and occupations. Americans from all backgrounds may experience geographic disparities that affect access; for example, of the 24 million Americans who lack access to basic broadband services, 83 percent live in rural or Tribal communities.

Although improved access to STEM education on its own will not create equal representation within STEM fields, equitable access is an essential priority for the Nation. More than a decade of studies by the National Academies of Sciences, Engineering, and Medicine document the need to prepare learners for the jobs of the future and identify a host of challenges and opportunities within the U.S. STEM education ecosystem.

In the past year alone, Federal strategic plans and reports have called out the importance of STEM education to achieving national goals in areas including national security, artificial intelligence, cybersecurity, quantum information science, and advanced manufacturing.

There can be no doubt that STEM education continues to be a significant priority for the United States.

Excerpted from Charting a Course for Success: America's Strategy for STEM Education, ed.gov/STEM

RECENT HIGH SCHOOL GRADS

Considering Taking a Gap Year?



If you accepted an offer of admission, submitted a deposit, but decided to defer your first year of college, confirm the refund and readmission policy with your school.



The financial aid you were offered may be different next year when you decide to enroll in classes. Aid offers are not guaranteed to be the same amount each year.



Working during your gap year may increase your income which could increase your Expected Family Contribution (EFC). This may have an impact on how much aid you're offered.

Reminder:

If you plan to go to school in 2021–22, apply for financial aid for that year by filling out the 2021–22 FAFSA® form, which will be available Oct. 1, 2020. Don't forget to follow your state and college deadlines.

Federal Student Aid
U.S. DEPARTMENT OF EDUCATION

COLLEGE BOUND

GAP YEAR

Think Deeply and Act Boldly at Lycoming College

With so many colleges to choose from (nearly 250 in Pennsylvania alone), it's important to look for a community of active learners — a place where you can pursue a high-impact education with global and career-related experiences — a place where you can think deeply and act boldly. Here are five traits of a college that can help you do so:

A 21st-Century Academic Offering

Eighty-five percent of the jobs that will exist in 2030 haven't been invented yet. To succeed, you need to be creative, adaptable, and well informed. Lycoming College prepares students to lead the next generation with customized, cross-disciplinary programs and thousands of major/minor combinations. Additionally, Lycoming has made investments in programs exploring the century's most important questions: neuroscience, biochemistry, entrepreneurship, energy studies and astrophysics. An innovative yet rigorous curriculum rooted in the liberal arts instills Lycoming graduates with the deepened intellectual curiosity, expanded worldview, and critical thinking skills employers are looking for in the digital age.

High-Impact Experiences

Students who participate in internships, research, or global study are more likely to be accepted into graduate programs

and find jobs. Lycoming's Center for Enhanced Academic Experiences (CEAE) fosters partnerships with faculty, alumni, and organizations in order to connect students with hands-on learning experiences locally, nationally, and internationally. Through individualized guidance from a career advisor in their academic area, students have studied reliable drinking water and sustainable coffee farming in the Dominican Republic; translated poetry with faculty; interned at the Smithsonian National Museum of Natural History; explored the history of mathematics in Italy and Greece; and participated in Research Experiences for Undergraduates (REUs). The CEAE also provides subject-specific career advising, professional skills workshops, and graduate school application guidance, ensuring students graduate with a clear path to their future.

Big Resources

A college's endowment, when stacked against its student population, can give you a good idea of the resources available. Lycoming's endowment ranks among the highest per student in the country, enabling them to award more than \$31M in financial aid annually, invite world-renowned scholars to visit/teach, and invest in premier facilities/technology. Over the past six years, Lycoming has added a new science center, planetarium, bio-

chemistry suite, 120-acre biology field station, gateway center, and renovated academic center as part of its commitment to putting advanced learning opportunities at every student's fingertips.

Extraordinary Outcomes

When considering the return on your college investment, it's important to look at graduate outcomes — both long-term and short-term. Look no further than Lycoming's 16,000 alumni, who have found success across all industries: executives of Fortune 500 companies; public servants of local, national, and international government; Pulitzer, Oscar, and Emmy Award winners; doctors; lawyers; teachers; and more. But Lycoming graduates don't need to wait years to find that success. In fact, 98.3 percent of the Class of 2019 were employed or in a graduate program within 6–12 months

after graduation. Because of the built-in opportunities for research and hands-on learning from day one, Lycoming students have a high rate of success getting into graduate, law, and medical schools, with many students receiving scholarships to do so; young Lycoming alumni and even current students are no strangers to receiving awards as prominent as the Fulbright and Goldwater scholarships.

An Active, Supportive Community

While academics, learning opportunities, facilities, and outcomes are all excellent indicators of a respectable college or university, one of the most important traits which cannot be overlooked is campus culture. As a solely undergraduate institution serving just 1,200, Lycoming College is able to provide every student with a truly individualized, active col-

lege experience. With a 12:1 student to faculty ratio, professors are more than just scholars — they become mentors for life. They frequently include students on their personal research and publications and have even been known to invite students to their homes for dinner. On campus, the already tight-knit community is strengthened through more than 80 student-run clubs and organizations, 17 NCAA Division III intercollegiate sports teams, an Outdoor Leadership & Education program, plentiful opportunities for service, and affinity housing communities.

Find a place that makes you confident in your pursuit of knowledge and bold in its application — a college that prepares you not only for your first job, but for a lifetime of professional growth and personal fulfillment. Visit Lycoming College: www.lycoming.edu.

Strengthen Your Academic Skills

If you think your skills aren't quite up to speed for college, don't give up. Take time to prepare yourself. There are many ways to get a college degree. You just have to take the path that's right for you.

ACT offers these tips:

- Take a summer or night school class.
- Use test score information to

see where you need work. Score information from the ACT, for example, can tell you what subjects you need help with and what you can do to raise your skills to the next level. Remember, a low score doesn't necessarily mean you're bad in a subject. It just means you haven't learned the subject yet.

- Work with a tutor to learn

what you don't know yet.

- Check out study aids — books, videotapes, audiotapes and computer programs — at your public library or a local bookstore.
- Ask your counselor or a teacher about ways you can build your academic skills.

Source: actstudent.org

Slippery Rock UniversitySM

sru.edu

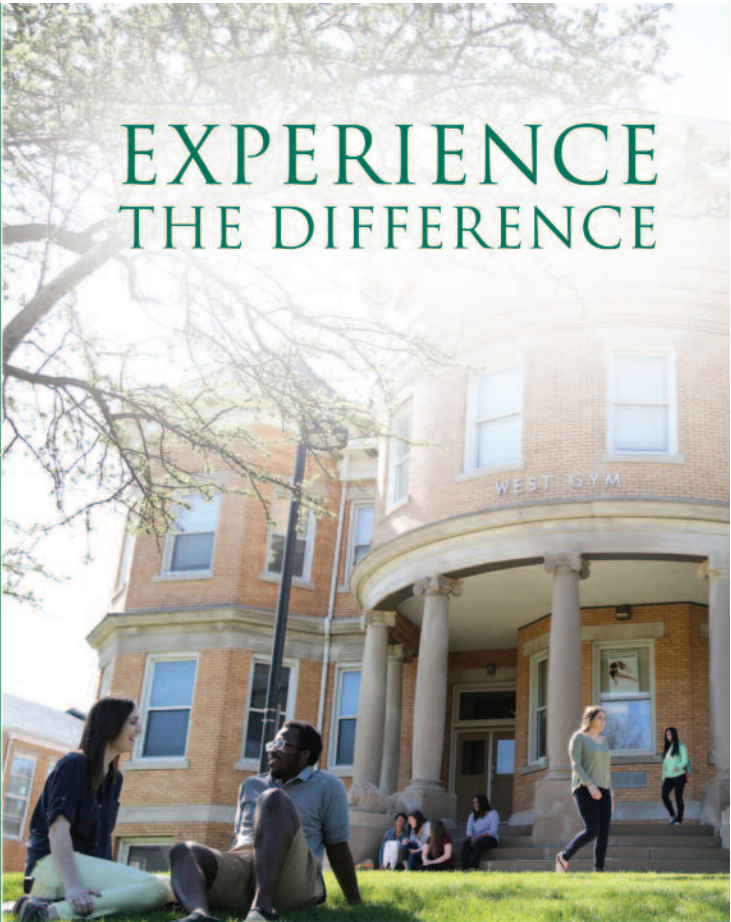


HEALTH INFORMATICS
ENGINEERING
PUBLIC HEALTH
MBA
HUMANITIES
EXERCISE SCIENCE
MUSIC THERAPY

STEM
PHYSICAL THERAPY
OCCUPATIONAL THERAPY
COMPUTING
TEACHER EDUCATION
ADAPTED PHYSICAL ACTIVITY
ATHLETIC TRAINING



PHYSICIAN ASSISTANT
HEALTH INFORMATION MANAGEMENT
BUSINESS & COMMUNICATION
HOMELAND SECURITY
SAFETY MANAGEMENT
SOCIAL SCIENCES
PERFORMING ARTS



Experience the Power of Niagara University

Founded in 1856, Niagara University (NU) is a comprehensive institution, blending the best of a liberal arts and professional education, grounded in a values-based, Catholic tradition. With more than 80 majors, (nearly, 60+ minors, six preprofessional options, and 4+1 combined master's programs, NU students are immersed in meaningful real-world learning opportunities from the moment they step foot on campus.

Niagara University is annually praised by *U.S. News & World Report*, *Colleges of Distinction*, and *Money* magazine for its ability to offer students a high return on their educational investment.

Niagara's colleges of Arts and Sciences, Business Administration, Education, and Hospitality and Tourism Management offer programs at the baccalaureate, master's and doctoral level. All four of the University's academic colleges have received the highest rankings from the top accreditation boards in their fields. In addition, the University offers an award-winning Academic Exploration program for students who are undecided about their academic major.

A student-to-faculty ratio of 12-to-1 and an average class size of approximately 19 allow for personal attention and classroom interaction. The faculty members at Niagara are internationally renowned for their abilities as researchers and teachers, helping students to accomplish their personal and professional goals.

As the first Vincentian university established in the United States, Niagara prepares students for success while emphasizing service to the community in honor of St. Vincent de Paul. Students work with numerous

community organizations, including Habitat for Humanity, Special Olympics, Opportunities Unlimited and the United Way. Whether it's preparing income taxes for the elderly, tutoring urban elementary school students or conducting breast cancer research with professors, Niagara students strive to assist those less fortunate.

This educational approach encourages students to ignite positive change in the lives of others, while developing the technical and critical thinking skills that employers crave. It's what makes a Niagara degree a coveted 21st-century credential and helps the University's alumni translate their practical education into top jobs within their career fields. According to a recent survey, 97 percent of NU graduates reported being employed or enrolled in graduate school within one year of graduation.

Graduate students at Niagara are also prepared via out-

standing academic programs that accentuate one-on-one learning with highly credentialed faculty. The University offers graduate programs in business, counseling, criminal justice, education, finance, information security and digital forensics, interdisciplinary studies and sport management, and a PhD in leadership and policy. The NU approach to learning prepares individuals to excel in their career and to be change leaders in their chosen field.

Niagara's beautiful 160-acre campus, updated with more than \$80 million in capital improvements in recent years, overlooks the Niagara River Gorge, just four miles north of the world-famous waterfall. The suburban setting combines the old and new; both ivy-covered buildings and modern architectural structures line its picturesque landscape.

The University is easily accessible from every major city in the eastern and midwestern United

States via the New York State Thruway, both the Buffalo and Niagara Falls international airports, and rail and bus service. The location of the campus, adjacent to the international border between the United States and Canada, provides convenient access to transportation hubs and global learning opportunities for its students.

University sports teams compete on the Division I level and are members of the NCAA, the Metro Atlantic Athletic Conference and the Atlantic Hockey Association. Intercollegiate sports for men include baseball, basketball, cross country, golf, ice hockey, soccer, swimming and diving, and tennis. Intercollegiate sports for women include basketball, cross country, golf, lacrosse, outdoor track and field, soccer, softball, swimming and diving, tennis, and volleyball.

Among the many student services offered at Niagara are an on-campus Health Center,

which provides inpatient and outpatient care; the Office of Academic Support, which provides free tutoring services; the Office of Campus Activities, which presents more than 100 extracurricular and cocurricular clubs and experiences; the Kiernan Recreation Center; and the Office of Career Services, which offers professional and career counseling.

Niagara also continues to strengthen the financial aid packages that it offers to students, with more than \$49 million in university-sponsored aid issued last year. From merit-based scholarships, achievement awards and grants to generous monetary assistance for veterans and nurses, Niagara is doing all that it can to help students attain a world-class education.

To learn more about The Power of Niagara University, please call 1-800-462-2111, e-mail admissions@niagara.edu or visit niagara.edu.

What Is Federal Student Aid?

Federal student aid comes from the federal government — specifically, the U.S. Department of Education. It's money that helps a student pay for education expenses at a college, career school, or graduate school. Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation. Aid also can help pay for a computer and for dependent care.

There are three main categories of federal student aid:

Grant

Grant money usually doesn't have to be repaid. Most U.S. Department of Education grants are based on a student's financial need.

Work-study

Work-study money is earned by a student through a job on or near campus while attending school and does not have to be repaid.

Loan

Loan money must be repaid with interest.

For details about the federal student aid programs, including maximum annual amounts and loan interest rates visit studentaid.ed.gov.

collegefairguide.com



VIRTUAL OPEN HOUSE

OCT. 25

10 a.m. to 2 p.m.

MONMOUTH UNIVERSITY

West Long Branch, NJ

Take a seat in our virtual auditorium. Explore our academic hall and learn about your major of interest. Chat live with current Monmouth students and faculty. Ask questions about admissions, financial aid and student life. Earn points along the way for a chance to win a prize.

REGISTER: openhouse.monmouth.edu

Alvernia University: Lead the Pack

Alvernia University is a private liberal arts university guided by Franciscan values that serves a diverse student body of 3,000 students who hail from 25 states and 14 countries. Located in Berks County — just three miles from the heart of historic Reading, Pennsylvania — Alvernia is an easy car ride to some of the Northeast's major metropolitan areas.

With more than 50 undergraduate majors and minors, Alvernia offers students its unique blend of a rigorous liberal arts core for development of the mind, strong technical training in high-demand majors, experiential learning through study abroad and internship experiences, and community engagement through its service model. The University call this the Alvernia Advantage, and believes it transforms students into ethical leaders with moral courage.

As one of only 22 Franciscan

institutions in the Country, the University's values influence all that it does. From curriculum to culture, Alvernia students learn to care about others and to be cognizant of social justice, equality and human dignity — qualities needed in our society — now, more than ever.

Alvernia's Reading College-Towne initiative and its new downtown metropolitan complex will be a dynamic extension of main campus. This new facility will not only showcase Alvernia's student-centric approach to learning, but will actively nurture economic development in the city of Reading. This facility will house expanded business and communication programs, new majors in industrial, electrical and mechanical engineering, modern student residences, and a state-of-the-art esports suite. It will also be home to Alvernia's O'Pake Institute for Economic Development and Entrepre-

neurship's student-powered business incubator, which enables students to work with businesses and entrepreneurs in the community, applying what they've learned in the classroom.

Nearly 40 percent of Alvernia undergraduates are student athletes. Alvernia's Golden Wolves compete at the NCAA Division III level and have made 35 appearances in championships tourna-

ments, with baseball appearing 14 times! Men's and women's basketball, men's and women's golf, and men's and women's tennis have also appeared in respective tournaments, as have field hockey and softball.

Alvernia is proud to be the Golden Wolves, and its pack ranks in the top 100 among best regional universities in the North by *U.S. News & World*

Report and the University is recognized as a College of Distinction for its commitment to engaged, experiential education.

Are you ready to Lead the Pack?

Visit Alvernia's virtual booth and learn more about Alvernia University.

Alvernia.edu

admissions@alvernia.edu

1-888-Alvernia

College: What It's All About and Why It Matters

You might think that college is just high school continued, but it's not. College opens doors for you that high school doesn't. And college can change you and shape you in ways that you might not imagine.

Unlock Opportunities

Thanks to all the knowledge, skills and experience you'll gain in college, you'll be able to adapt to a greater variety of jobs and

careers. Statistics show that a college diploma can help you:

- Get a job
- Keep a job
- Make more money.

Become More Independent

College work will challenge and inspire you. In college, you will:

- Explore subjects in greater depth than you did in high school

- Choose your own courses and class schedule
- Decide which extracurricular activities you'll focus on — and how much time you'll give them

College helps students develop into mature, responsible and independent adults. But you're not entirely on your own: colleges offer students many kinds of help making this transition, such as tutoring and academic advising as well as counseling and other support.

Explore Your Options

One of the great things about being able to choose your own courses is that you get the opportunity to explore. You can try classes in a lot of different subjects, or you can dive right into a favorite subject. You may choose to begin training for a career right away. Or you may pick a major after taking some time to check out your options. Colleges offer classes and majors in subjects you've studied in high school — plus many more that you haven't.

Explore Outside the Classroom

College is about much more than just course work. A campus is its own world, and students have the chance to experience a wide range of activities. For example, college students may be able to:

- Publish newspapers
- Create TV and radio broadcasts
- Run their own government
- Stage performances
- Play sports
- Volunteer to improve their communities

The list goes on. And you don't have to live on campus to experience campus life.

Invest in Yourself

As you take on college work and participate in college life, you'll encounter new ideas and challenges. Along the way, you'll:

- Build knowledge, skills and brainpower
- Discover new passions
- Follow and satisfy your curiosity
- Learn more about yourself
- Bond with new friends
- Prepare for a future in which you're better equipped to give back

Whatever your destination, college can help you get there — even if you don't know where "there" is yet. Whether you've mapped out a long-term plan or you see new possibilities every day, college can help you become your future self.

Source: bigfuture.collegeboard.org

NEW YORK INSTITUTE OF TECHNOLOGY

Reinvent the Future.

Join us for our
virtual Open House
on November 16

Take advantage of our priority deadline and find out more about our test-optional policy and recently announced tuition freeze for 2021-2022.

90+ PROGRAMS

BACHELOR'S

MASTER'S

DOCTORATE

Financial Aid,
Scholarships, and
Rolling Admissions
for undergraduate,
graduate, and transfer
students.

REGISTER TODAY
NYIT.EDU/GUIDE

Experience the Difference at Slippery Rock University

Slippery Rock University (SRU) believes success requires a foundation of intellectual development, leadership and civic responsibility. A Rock Solid education begins with a comprehensive learning experience combining academic instruction with hands-on learning opportunities in and out of the classroom — a winning combination for success.

Academic Excellence

For over 125 years, Slippery Rock University has been students' best choice, first choice institution. Students choose from more than 150 undergraduate programs, over 40 graduate programs, and 20 undergraduate and graduate certificates offered through the College of Business; College of Education; of Health, Engineering, and Science; College of Liberal Arts; and Graduate Studies.

SRU offers academic programs that launch rewarding careers in the fields of: science, technology, engineering, and math; environment and energy; healthcare and medicine; wellness and fitness; business and communications; technology and computing; humanities, fine and performing arts; and teacher education.

Over the last several years, Slippery Rock University has developed a number of new academic programs from which students can choose. New undergraduate programs include civil engineering, mechanical engineering, pre-physician assistant studies, cybersecurity, integrated marketing, corporate security, homeland security, physical activity and fitness management, school wellness education, and acting. New graduate programs include physician

assistant studies, data analytics, athletic training, TESOL, occupational therapy, criminal justice and security studies, school nurse certification, teaching online, special education, and public health.

Expert Faculty

SRU faculty are well-known for their passions — teaching and mentoring students.

During a student's studies at Slippery Rock, the learning environment often includes student-faculty research opportunities, international travel, and high impact practices including hands-on experiences. Students are encouraged to participate in a variety of activities from conducting groundbreaking research in professional-grade labs or interning on the New York Stock Exchange to developing a professional courtroom presence in the pre-law program. In addition, 92 percent of faculty members hold a PhD or other terminal degree, and SRU enjoys 26 national accreditations for academic excellence.

Quality of Learning-Living Environment

The campus, located less than one hour from Pittsburgh, is dedicated to student success. At the heart lies an incredible student center. This 105,000-square-foot facility serves as the central gathering place on campus —

from club meetings and leadership seminars to movies and mid-afternoon coffee breaks. It is easy to see that SRU offers the complete student experience and has all of the amenities and opportunities to ensure that learning and growth continue outside of the classroom. Visit SRU's picturesque campus from anywhere in the world: www.sru.edu/virtualtour.

Career Preparation

The focus of an SRU education goes beyond just earning a diploma — that's the SRU Difference. The University educates and fosters people who make positive differences in the lives of others. SRU challenges graduates to understand the complex problems of our global society and have confidence in their skills and values to address those problems. This summer, the Zippia Career Experts recognized Slippery Rock as the Best Public College in Pennsylvania for Getting A Job.

Recent Reviews from Experts

SRU is the best choice, first choice institution. *The Princeton Review* and *U.S. News & World Report* recognize SRU as one of the best universities in the northern United States. It has been honored as a military-friendly institution, celebrated for its commitment to sustainability,

and rated one of the safest college campuses in the nation.

For the last nine years SRU has been selected as a College of Distinction for its commitment to engaging students, teaching excellence, vibrant community, and successful outcomes.

Best Value

The University's experience and affordability allow students to follow their most passionate career path, without the burden of tremendous debt. SRU awards more than \$6 million in merit and need-based scholarships to undergraduate students annually with 30+ percent of first-year students receiving these scholarships.

Successful Outcomes

To see the impact of a degree from SRU, look no further than its alumni — who are launching small businesses, working for Fortune 500 companies, teaching in top universities, serving in governmental agencies, and pursuing advanced degrees in top graduate schools. Visit www.sru.edu/visittherock to learn more.

Experience the Difference at Slippery Rock University.

Learn more about SRU's innovative, flexible, and affordable programs by visiting www.sru.edu or calling 1-800-929-4778.

The Case for College

Studies show that:

- People with college degrees or certifications earn about 56 percent more than those who only have a high school diploma.
- 65 percent of all jobs require education and training beyond high school.
- Few jobs requiring only a high school diploma have promotion potential.

Having a college degree or certification opens up more possibilities for your future, including more stable employment, greater benefits, and better career opportunities. In the long term, any type of education after high school can benefit your career.

Source: Act.org



Lead the Pack.

Look for our virtual booth and learn more about Alvernia University



Reading, PA

alvernia.edu

Why Get a College Degree?

If you go to college, you'll gain information and skills that you'll use for the rest of your life, no matter what career you chose. College will enable you to:

- Expand your knowledge and skills

- Express your thoughts clearly in speech and in writing
- Grasp abstract concepts and theories
- Increase your understanding of the world and your community.

What This Means for You

The benefits above may sound great on their own, but college also has some very practical benefits:

More Job Opportunities. The world is changing rapidly. More and more jobs require education

beyond high school. College graduates have more jobs to choose from than those who don't pursue education beyond high school.

Earn More Money. A person who goes to college usually earns more than a person who doesn't. Based on information from the U.S. Department of Education's National Center for Educational Statistics, in 2017, the median of earnings for young adults with a bachelor's degree was \$51,800, while the median was \$26,000 for those without a high school diploma or its equivalent, \$32,000 for those with a high school diploma or its equivalent, and \$38,900 for those with an associate's degree.

Why Not Go to College?

Many students are unsure about going to college, for many reasons. Below are five you've heard before, and why they don't hold water.

1. "I Can't Afford It."

Most students get financial aid to help pay for college, and most aid is based on need. This means that the less money you have, the more aid you might get.

2. "Nobody in My Family Has Ever Gone."

Being first can be hard. For instance, you may have to explain to the family why college is important to you. On the other hand, being first is likely to be a source of pride, for you and for your family.

3. "I Don't Know What I Want to Do with My Life."

Join the crowd. Thousands of college freshmen haven't decided on a major or on a career. College gives you the opportunity to learn more about what's out there. You'll be exposed to a variety of academic subjects, people, and new perspectives.

4. "College Is Too Hard for Me."

Most students think college will be too hard for them. Keep in mind, all colleges offer tutoring and student support. As confident as some students seem, no one goes to college knowing everything — if they did, why would they go?

5. "I Just Won't Fit In."

Most colleges have students from many backgrounds. To get an idea of what to expect, explore colleges online or better yet, visit in person. Be sure to ask about the make-up of the student body, and if they have clubs and activities that you're interested in joining.

It Doesn't Have to Be a Four-Year College

If you're not sure about college, or which college, consider attending a community college. Community colleges are public, two-year schools that provide an excellent education, whether you're considering an associate degree, a certificate program, technical training, or plan to continue your studies at a four-year college.

Source: collegeboard.com, and nces.ed.gov



THE power of niagara

CONFIDENCE • CLARITY OF DIRECTION • A HEIGHTENED SENSE OF PURPOSE

A Niagara University education delivers a coveted 21st-century degree, one that empowers graduates with the skills and **confidence** to excel as professionals and people.

At Niagara, you'll participate in a vast array of academic, research and leadership opportunities that will help you realize your fullest potential. Our faculty, among the most highly credentialed in the world, are caring mentors who will provide you with **clarity of direction** — both during and after your time at NU.

And with programs informed by our Vincentian heritage, becoming a member of the Niagara family will also instill in you **a heightened sense of purpose** through robust student life, service-learning and study abroad experiences.

Schedule a personal visit by calling **1.800.462.2111** or visit us online at **www.niagara.edu**.



NIAGARA UNIVERSITY

Upcoming Event Schedule
www.niagara.edu/visitNU

8 Tips for Crafting Your Best College Essay

Your essay reveals something important about you that your grades and test scores can't — your personality. It can give admission officers a sense of who you are, as well as showcasing your writing skills. Try these tips to craft your essay.

1. Get started by brainstorming: Starting the essay can be the hardest part. Brainstorming about your personality traits and defining your strengths is a good place to begin.

2. Let your first draft flow: After you've gathered your notes, create an outline to organize your essay and decide where you want examples to appear. Now you're ready to write your first draft. Don't worry about making it perfect. Just get your ideas flowing and your thoughts down on paper. You'll fix mistakes and improve the writing in later drafts.

3. Develop three essay parts:

- Introduction: One paragraph that introduces your essay.

- Body: Several paragraphs explaining the main idea with examples.

- Conclusion: One paragraph that summarizes and ends the essay.

4. Be specific: Give your essay focus by figuring out how the question relates to your personal qualities and then taking a specific angle. Make sure everything you write supports that viewpoint.

5. Find a creative angle:

Katherine, a college freshman, had to describe why she would make a good Reed College student for that school's essay. "I am a huge fan of Beat Generation writers, and many of the West Coast Beat writers attended Reed," she says. "So I related my love for writing and the Beats to why I would be a great fit for the school."

6. Be honest: The essay question might ask you about your best quality, an experience that shaped you or the reason you want to attend a certain college. Don't be tempted to write what you think the admission officers want to hear; answer the question honestly.

7. Get feedback: Show your draft to family, friends or teachers. Ask if it makes sense and sounds like you. Consider their feedback and make changes, but keep your voice. High school senior Dana warns, "Make sure the essay is in your own voice. If at some point you read over your essay and you hear your mother's voice, something is wrong."

8. Proofread and make corrections: Read your essay over carefully to check for typos and spelling and grammar errors. It's best to ask someone who hasn't seen it yet to take a look as well. They're likely to see mistakes you won't catch.

Source: bigfuture.collegeboard.org

A young man with short dark hair, smiling broadly, wearing a blue denim jacket over a grey sweater. He is carrying a grey backpack strap over his shoulder.

DISCOVER

YOU

@HOFSTRA

Shape your own educational and career path at a nationally ranked university in the heart of Nassau County, NY.

- Hofstra's 165 undergraduate programs in arts and science, business, communication, engineering and applied science, and health care will give you an edge when it comes to your college career.
- Connect with the real world through experiential learning.
- Participate in service projects that give back to the community.
- Work in cutting-edge facilities and research labs.

Visit us virtually!

Our Admissions Counselors are available to help you find out more about Hofstra and your options.

Learn more at hofstra.edu/visit



HOFSTRA
UNIVERSITY®

New York Tech: Reinvent Your Path to Success

New York Institute of Technology (NYIT) is among the few universities emerging from the COVID-19 crisis stronger than ever. As the home of doers, makers, innovators, and healers, NYIT is a place where students can follow their path to a successful career in fields that address new market needs and challenges.

Through its new, test-optional admissions policy, NYIT is flexible and able to work individually with

students, their families, and their schools to make it easier than ever for students to secure their future. Its priority deadlines offer early admission and financial aid consideration, and its virtual admissions and financial aid programming provide opportunities for prospective students and families to connect with the University at their convenience.

NYIT's technology-infused undergraduate and graduate

programs transform students into nimble, solutions-oriented professionals in fields including: data and computer science; architecture and design; biotechnology; electrical and mechanical engineering; nursing, medicine, and allied health; communications and digital arts; management; and more. Coursework in every degree program emphasizes real-world projects and research, critical creativity, and a growth mindset that challenges students to think big and reinvent the future.

An Inspired Learning Environment

New York Tech's caring faculty and staff are experts in their respective fields who know how to leverage technology and best-in-class teaching methods, whether they're holding classes on campus, remotely, or in a hybrid model. Nearly 9,000 students are enrolled at its campuses in Long Island and New York City, NY; Jonesboro, AR; and Vancouver, B.C.

"We pride ourselves in meeting our students where they are and taking them where they want to go, while helping them

grow as people, citizens, and professionals," notes New York Tech President Henry C. "Hank" Foley, Ph.D.

Students at New York Tech are encouraged to test and enhance their abilities through industry challenges, internships, research, interdisciplinary collaborations, and service projects. For example, digital film and television production students created a film in collaboration with JetBlue to highlight a local school for children with special needs. Others worked with faculty on research on gene mutations, emotion-detecting computers, nanotechnology for disease diagnosis, robotics, and sustainable architecture and urban design projects, presenting at national conferences or publishing work in research and academic journals.

Highly-Ranked and Accredited

NYIT's academic programs are respected and valued by ranking organizations and accreditors because it delivers on its promise: to provide an education that positions its graduates at the cutting edge of market needs and prepares them for an unpredictable economy.

• NYIT consistently appears in *U.S. News & World Report's* top tier of Best Regional Universities (North) and rankings for social mobility, diversity, and best schools for veterans.

• Its ranking in *The Wall Street Journal/Time Higher Education* annual survey, which focuses on student success, has skyrocketed in recent years, and specialty organizations recognize NYIT programs for online excellence and its graduates' salary potential.

• *Educate to Career* recently ranked New York Tech as a Tier 1 College, based on affordability and the ability to offer quality in-classroom, online, and blended format education.

Affordability and Scholarships

New York Tech knows that earning a college degree is a serious investment. Its tuition and fees are among the lowest private net college tuitions in the New York metropolitan region. At the same time, NYIT offers generous financial aid packages, with special scholarship programs for veterans; transfer students; children of police, firefighters, EMS, and K-12 teachers; and alumni. Nearly 100 percent of first-time, first-year students receive financial aid.

A Vibrant Community

At New York Tech, diversity is represented by a community of individuals from a variety of racial, ethnic, religious, gender,

gender presentation, sexuality, geographic, cultural, age, ability, and socioeconomic groups. The University recognizes the strength that stems from a diversity of perspectives, values, ideas, backgrounds, styles, approaches, experiences, and beliefs; and it aspires to continue to grow as a place that always welcomes and encourages individuals of all backgrounds to contribute to and be part of its vibrant culture. Ranking organizations and other observers, including *USA Today* and *The Chronicle of Higher Education*, have praised New York Tech's diversity as a strength.

Delivering on Its Career Promise

While rankings and distinctions are testament to the University's strengths, nothing reveals the value of a New York Tech degree better than its graduates' careers. Its latest data show that 94 percent of graduates are employed or continuing their education within six months of graduation. Recent grads have taken jobs at BBC America, Google, biotech startup Ovid Therapeutics, IBM, and architecture firm Kohn Pedersen Fox Associates. Others are starting graduate work at Albert Einstein College of Medicine and Georgia Tech. And in this global health crisis, graduates of its College of Osteopathic Medicine (98 percent match rate) and School of Health Professions (licensure exam pass rates between 95-100 percent) are eagerly moving into roles where they are needed.

Imagine the steps you can take toward your ideal career by enrolling at New York Tech. Getting an education at a university with deep roots in New York — the global capital of finance, media, and culture — offers opportunities impossible to duplicate elsewhere. Local students are able to remain close to family and friends while enjoying the best of both worlds — staying connected with the people they are closest to while pursuing social and personal growth at a university that provides exceptional networking, skill development, and job prospects in in-demand fields.

The next few years will pass, regardless of personal circumstances or the world at large. How do you want your life to look in two or four years? You may not have all the answers, but you can get started on a path to your best life. By pursuing a degree at New York Tech, you can become competent to work in the field of your choice, make professional connections, and receive excellent returns on the hard work you've put in. Discover your next step at nyit.edu/advertorial.



SAT and PSAT-Related Coronavirus Updates

As schools continue to navigate uncertainties due to the coronavirus, the top priorities for College Board are the health and safety of students and educators. All weekend test centers must adhere to local public health guidelines and follow College Board requirements.

There is limited testing capacity in certain areas due to public health restrictions and high demand. While College Board can't directly control test center capacity and availability, we're working to ensure as many students as possible are able to test safely.

Test centers make individual decisions about whether to administer the SAT, and they may close before the administration, right up until test day. We are asking test centers to report closures to College Board as soon as possible in order to help ensure students are informed and to reduce stress and uncertainty ahead of test day.

Make sure we can get in touch with you by email and/or text message if your center decides to close or reduce capacity between now and test day. Students

should frequently check email and the test center closure page before and on test day to confirm their center is open. Test centers may have closed or rescheduled to a makeup date at the last minute even if there is still an active admission ticket. If this happens, students will be notified that they shouldn't report to their test center, and they'll receive a follow up notification after the test day to confirm whether a makeup is available or if they will receive a refund.

Source: collegeboard.com

Tips for Parents About Completing the FAFSA

If you're a parent of a college-bound child, the financial aid process can seem a bit overwhelming. Who's considered the parent? Who do you include in household size? How do assets and tax filing fit into the process? Does this have to be done every year? *The Department of Education's Office of Federal Student Aid* provides answers to some common questions that parents have when helping their children prepare for and pay for college or career school:

Why does my child need to provide my information on the FAFSA®? While the federal government provides nearly \$120 billion in financial aid each year, dependency guidelines for the FAFSA are determined by Congress. Even if your child supports himself, he may still be considered a dependent student for federal student aid purposes. If your child was born on or after January 1, 1999, then he or she is most likely considered a dependent student and you'll need to

include your information on the Free Application for Federal Student Aid (FAFSA).

Who's considered a parent when completing the FAFSA? If your child needs to report parent information, here are some guidelines to help:

If the child's legal parents (biological and/or adoptive parents) are married to each other, answer the questions about both of them.

If the child's legal parents are not married to each other and live together, answer the questions about both of them.

If the child's parent is widowed or was never married, answer the questions about that parent.

If the child's parents are divorced or separated, or if your child has a stepparent, follow the instructions on studentaid.ed.gov under the link *FAFSA: Apply for Aid*.

Who's considered part of the household? When completing your child's FAFSA, you should include in the household size: parents, any dependent student(s),

and any other child who lives at home and receives more than half of their support from you. Also include any people who are not your children but who live with you and for whom you provide more than half of their support.

Do I need to do this every year? Yes, you and your child need to complete the FAFSA each year in order for your child to be considered for federal student aid. The good news is that each subsequent year you can use the Renewal Application option so you only have to update information that has changed from the previous year!

What else do I need to know before I begin? You'll need to get a PIN and have all the necessary documents before you begin. Visit studentaid.ed.gov/fafsa/filling-out for a handy checklist of all you'll need to complete the FAFSA.

Source: www.ed.gov. *The Department of Education, Office of Federal Student Aid.*

Future Careers in STEM

Opportunities for future careers in STEM fields are plentiful: The number of jobs in US STEM occupations grew by 10.5 percent from May 2009 to 2015—more than twice the growth rate of non-STEM occupations. And

this trend is expected to continue, with the US projecting that computer occupations alone will create nearly 500,000 new jobs between 2014 and 2024.

Source: act.org

The Financial Aid Process

When it comes to financial aid, the first question most students and parents ask is “Where do I begin?”

The best place to begin your search is the high school guidance office. Many guidance offices have access to computerized college search programs that provide comprehensive information about colleges nationwide, including the availability of financial aid programs, the number of students who receive financial aid, the average amount awarded, and the

total annual amount available for the entire student body. If your school uses one of these online programs, be sure to attend any orientation sessions or tutorials to ensure that you get the most out of your search.

Your guidance office will also have many reference books listing various scholarships, grants, and financial aid programs at the national, state, and local levels. Your local public library also has these publications, usually in a special “Education and Careers”

section or in the “Young Adult” section.

Many high schools host a Financial Aid Night featuring financial aid advisors from colleges, lending institutions or the guidance department of the high school. Be sure to attend this event with your parents and to read through the materials you will receive.

Next, you might contact the colleges to which you expect to apply. In addition to providing information about their own

financial aid programs, they may be able to help you with other sources of aid and perhaps help you to fill out the Free Application for Federal Student Aid (FAFSA). In many cases, smaller colleges are in a better position to help you with this than many larger universities.

Be Thorough and Careful

The financial aid process requires hard work and persistence. The applications can be complex and confusing. They may be returned to you for clarification or additional information. Often-times, follow-up on your aid application may be necessary. For this reason, be sure to make copies of all of the applications and documents you submit, including the date submitted, as you may need them for reference.

Don’t be afraid to call the college financial aid office or state scholarship or grant office to find out the status of your application. Millions of financial aid applications are filed each year, increasing the possibility that mistakes will be made and items will be overlooked. It is your responsibility to make sure this does not happen to you.

Finally, be sure to file your application as soon as possible.

Students and parents with questions about federal financial aid programs, application procedures, eligibility formulas or any other concerns about financing higher education can call the information hotline, 1-800-4-FED-AID (1-800-433-3243) or visit the Web site StudentAid.ed.gov.

A Word of Warning

The official FAFSA is at fafsa.ed.gov – not at a .com Web

site. There is no fee to submit the FAFSA. Any site with a .com address will probably charge you a fee to complete and submit the application. You are advised not to use those sites. You can get live help completing the FAFSA at fafsa.ed.gov or by calling 1-800-4-FED-AID (1-800-433-3243) or (319) 337-5665.

Also, there is no Department of Education (ED) program that replaces loans with grants, nor is there a fee to obtain ED administered grants. Do not provide personal or financial information to unsolicited callers. To report suspected fraud, contact the Federal Trade Commission, (222) 326-2222 or visit consumer.ftc.gov.

Sources of Financial Aid

The vast majority of students attending college with the help of financial aid receive this aid from one or more of these three sources:

1) *Colleges, universities and other postsecondary institutions.* Most have scholarships, grants, loans and work-study opportunities to help their students pay for their education.

2) *The Federal Government.* The U.S. Department of Education (ed.gov), administers programs that provide more than \$120 billion annually in grants, loans and work-study assistance.

3) *State Governments.* All 50 states and the District of Columbia fund or administer student aid programs including scholarships, grants or loans.

Beyond these primary sources, various groups such as the Elks, the Knights of Columbus, other service organizations, local governments, and private companies often award scholarships to college-bound students.

How to Apply for Financial Aid

To be considered for federal student aid for the 2021-2022 award year, you can complete a Free Application for Federal Student Aid (FAFSA) between October 1, 2020 and midnight Central Time, June 30, 2022. Any corrections or updates must be submitted by midnight Central Time, September 14, 2022.

However, many states and colleges have earlier deadlines for applying for state and institutional financial aid. You can find your state’s deadline at studentaid.ed.gov/sa/fafsa#deadlines. Check with your college about its deadlines.

Because of the variation in state and college deadlines, it is highly recommended that you fill out the FAFSA as soon as you can after October 1 to ensure that you do not miss out on available aid.

Students Use Earlier Income Information

In the past, the deadline for filling out the FAFSA was January 1st. This change first began with the 2017–18 FAFSA when students were required to report income and tax information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) reported their 2015 income and tax information, rather than their 2016 income tax information.

Be sure to consider the option in FAFSA on the Web to use the IRS Data Retrieval Tool (IRS DRT). This option is available whether you filed your taxes electronically or by mail. The IRS DRT takes you to the IRS Web site, where you will need to log in by providing your name and other information exactly as you provided it on your tax return. At the IRS site, you can preview your information before agreeing to have it transferred to your FAFSA.

Once you have completed the personal information on the FAFSA, follow the instructions for listing the colleges you wish to have the information sent to. If you are applying online, the code number will automatically be inserted according to a prompt. If you are filing a paper application, you can get the code from fafsa.ed.gov, the high school guidance office, or from the specific college. The application will also ask you what state you live in and based on this, will send the information to your state’s financial aid agency so you will be considered for state scholarship and grant programs. Finally, the information will automatically be sent to the Pell Grant program.

Expected Family Contribution

The Department of Education (ED) provides all of these agencies and institutions with an analysis of the information you have provided on the FAFSA according to a Congressional formula. The formula is used to determine how much a family might be expected to pay toward the applicant’s education (family contribution). This amount, called the Expected Family Contribution (EFC), will be used to determine whether or not the student has “financial need,” which is what defines eligibility for most financial aid programs.

The formula takes into consideration such things as family income, assets, number of people in the family, federal and state taxes paid, the number of children in college, and a number of other factors. The calculation does not factor in equity in your home or funds in a 401K or other retirement accounts.

Families should be aware that an asset reported in the parents’ name is assessed at a lower rate than if that same asset were reported in the student’s name. This figure can make a considerable difference in the EFC.

The FAFSA does not provide space to explain any unusual circumstances (unemployment, large medical bills, tuition for other children in elementary or secondary school). These circumstances should be carefully explained and documented wherever possible and sent directly to the financial aid office of the college to which you are applying. The college financial aid officer will determine whether or not the unusual circumstances will be taken into consideration.

Students and parents can calculate what their Expected Family Contribution would be by using an online calculator like the *FAFSA4Caster* available at fafsa.ed.gov. Take into consideration that financial need is a relative figure and will vary depending on each college’s overall costs.

Normally, the FAFSA will ask for income for the student and the student’s parents. In cases where the student’s parents are divorced or separated, or the student is filing as an independent student, meaning that only his or her income is reported, special care should be taken in completing the application to be sure that accurate income information is supplied. Instructions for these and other unusual circumstances are available at fafsa.ed.gov.

When the financial aid officer

receives the analysis, the information is reviewed and any necessary adjustments are made to the evaluation. The adjusted EFC is matched against the college’s cost of attendance (COA) to determine if the student demonstrates financial need. At this point the financial aid officer would notify the student of his or her award or indicate that the student is not eligible for aid.

The applicant will receive a Student Aid Report (SAR), which includes the EFC. The figure usually appears right under the date the report was sent. The student, colleges, and all federal and state agencies receive the same EFC. The SAR also summarizes the information you have provided on the FAFSA. The report will also indicate whether or not you are eligible for a Pell Grant.

Some colleges may require additional applications (either the CSS/Financial Aid PROFILE, available at bigfuture.collegeboard.org, or a separate financial aid application specifically for that college) for use in awarding their own aid money. Be sure to check with the colleges to which you are applying to see what applications are required.

Whether you apply for federal, state, or institutional aid, you should be sure to complete all forms accurately and honestly and be sure to submit them before the established deadlines.

Financial Aid “Packaging”

Most colleges combine various types of awards into a “package” in an attempt to meet a student’s financial need. Thus a student with a financial need of \$10,000 might be awarded a \$7,000 college grant and a \$3,000 College Work-Study job. The college also takes into consideration aid that a student has received from other sources. For example, if a student receives a Pell Grant or a state scholarship, the college would take these resources into consideration when determining the student’s financial need. All of these funds would be outlined in the student’s financial aid package.

Appeals

If the family is not satisfied with a student’s financial aid package, they should appeal to the financial aid office at the college. Simply indicate the student’s strong interest in the particular college and ask if the award can be reviewed, or if there are other sources of aid that might be pursued.

New FAFSA® Mobile Options

Now Available: Redesigned, Mobile-friendly FAFSA® Website

The fafsa.gov website has an updated look with new colors and has been redesigned so that the site pages will fit the screen size and shape of any device, including desktop or laptop computers and mobile devices such as smartphones or tablets. You can now complete the FAFSA form on a mobile device with the same ease as on a desktop or laptop computer.

While the number of questions on the FAFSA form remains the same, the questions are displayed in a more user-friendly way, with some now grouped in a different order to ease navigation through the site.

FAFSA® Completion on myStudentAid Mobile App

You can now complete the FAFSA form using the myStudentAid app. Download the myStudentAid app in the Apple App Store (iOS) or Google Play (Android). The myFAFSA component—which is used to complete the FAFSA form—is the app’s featured function.

The following are key features of myFAFSA:

- The mobile app will be linked to the IRS data retrieval tool

- It will allow for comparisons of aid packages for different schools
- Parents will be able to automatically transfer their information from a completed FAFSA form for one of their children into a new FAFSA form for another child, and
- Applicants will be able to transfer information to state aid applications.

FAFSA® Announcements

Customers who are using an Apple device (mobile and/or desktop) may encounter errors on some FAFSA fields if the “smart punctuation” feature is enabled. This feature changes apostrophes and quotation marks to invalid characters that the FAFSA form cannot recognize. Learn about solutions for this error at studentaid.ed.gov/sa/help/smart-punctuation.

You can check out the myStudentAid app for iOS and Android at studentaid.ed.gov/sa/about/announcements/fafsa-mobile-options.

To get the best experience, make sure your browser’s pop-up blocker allows pop-ups from fafsa.ed.gov before logging in to the FAFSA form.

More Money for College

Finding money for college is an ongoing, hands-on process. Consider the following sources and activities when looking for ways to lower your tuition bill.

College Scholarships

Some of the greatest sources of financial aid are the nation's colleges and universities, which distribute money in the form of scholarships and grants. These awards are made directly to the student by the college and are outright "gifts," which the student does not need to repay. While the amount of most awards is determined by a student's financial need, there are usually other criteria that an applicant must meet. The most commonly used criterion is "academic potential" as measured by high school records and college entrance tests (e.g. SAT or ACT tests).

In recent years, more colleges are offering "academic merit scholarships," which are based completely on a student's

academic record without regard for the financial circumstances of the family. Students who cannot demonstrate financial need but have proven themselves to be strong academically should inquire about such awards at all colleges in which they have an interest.

As the availability of financial aid varies from college to college, families should be sure to ask about the percentage of students at each college who are receiving aid, as well as the amount of the average aid package. High numbers in these two categories usually indicate that a student will have a better chance of getting adequate financial aid.

The more selective the college, the higher the applicant's grades and scores must be to get a merit scholarship. Thus, at a very selective college, a student might need to rank in the top 5 percent of the class while at another, less selective college, merit scholarships might go to students who rank in

the top 30 percent. The key to merit scholarships is matching the student's credentials to the requirements at specific colleges.

Other scholarships, often called activity awards, may be given to applicants who are active in such things as debate, band, dramatics, newspaper or yearbook, or athletics.

College-awarded scholarships oftentimes will cover tuition or more, and are renewable for four years, provided that the student meets the stated requirements of the award.

Private Scholarships

A number of scholarships are made available each year by many local groups, such as labor unions, veterans groups, businesses, professional organizations, fraternal societies, benevolent organizations, high schools, and church groups. A good Web site to consult for all types of scholarships is *fastweb.com*. You can also start your search at *finaid.org* or

collegeboard.org, or consult your high school counselor.

Regular Student Employment

In addition to the Federal College Work-Study Program, many colleges employ students directly. Students work in all phases of the college, often working at the same type of jobs as students in the Work-Study Program. In many instances, however, there is no financial need requirement, and jobs are open to any student who wishes employment, regardless of his or her financial circumstances.

Students should also consider part-time work in local business and industry. Often the Director of Financial Aid or the Placement Office will help students to find such off-campus employment.

Cooperative Education

Under this program, the student alternates periods of study with periods of work directly related to his or her academic

interest. The salary earned during work periods enables the student to pay a major part of college expenses. More colleges each year are participating in this program.

WACE (World Council and Assembly on Cooperative Education) is a resource of information and assistance to schools, employers and governments that want to initiate or strengthen Cooperative & Work-Integrated Education programs. This organization also offers scholarships to students who attend partner schools. For more information visit *waceinc.org*, e-mail *admin@waceinc.org* or write to WACE, 600 Suffolk Street, Suite 503, Lowell, MA 01854.

AmeriCorps

AmeriCorps is a national service project that works with non-profit organizations/agencies and educational institutions to operate local community service programs. AmeriCorps volunteers have served across the country to address the most pressing education, public safety, human and environmental challenges facing our communities. Volunteers who have completed a term of service (generally 10 months to one year) are eligible for a Segal AmeriCorps Education Award. The award amount is tied to the maximum amount of the U.S. Department of Education's Pell Grant, which is currently \$6,195. The award may be used to repay educational loans for those who have attended college or may be used for future educational costs by volunteers who have not yet attended college. AmeriCorps participants may also qualify for the new Public Service Loan Forgiveness Program and the Income-Based Repayment Plan. As an added benefit, there are currently more than 100 colleges and universities nationwide that offer matching grant programs to students who are Segal AmeriCorps Education Award recipients.

For information about volunteer opportunities and benefits and a list of schools participating in the matching grant program visit *nationalservice.gov* or *questions.nationalservice.gov* or call 800-942-2677. You can also contact the state or local project office.

Work for a Company that Pays College Costs

Many large corporations have tuition payment plans for their employees. Plans vary from company to company. Some firms will advance monies needed for tuition, others will reimburse costs after the student completes each course or semester. Reimbursements vary from 100 percent to a portion of the total tuition, with some reimbursements contingent on the employee/student's final grade. In some cases, a company will pay only for courses directly related to the job.

When interviewing for a job, be sure to ask about the firm's education funding plan.

Handicapped Students

Handicapped students who are eligible for routine help from the rehabilitation agency within their state are usually eligible for substantial financial assistance to pursue higher education. Such students should contact their rehabilitation counselor for more detailed information.

Program and Type of Aid	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant Grant: does not have to be repaid	For undergraduates with financial need who have not earned bachelor's or professional degrees. For details and updates, visit StudentAid.gov/pell-grant .	Amounts can change annually. For 2020-21 (July 1, 2020, to June 30, 2021), the award amount is up to \$6,345.
Federal Supplemental Educational Opportunity Grant (FSEOG) Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school. For details and updates, visit StudentAid.gov/fseog .	Up to \$3,764.
Teacher Education Assistance for College and Higher Education (TEACH) Grant Grant: does not have to be repaid unless converted to a Direct Unsubsidized Loan for failure to carry out teaching service obligation as promised	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn't complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit StudentAid.gov/teach .	Up to \$4,000.
Iraq and Afghanistan Service Grant Grant: does not have to be repaid	For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit StudentAid.gov/iraq-afghanistan .	The grant award can be equal to the maximum Federal Pell Grant amount (see above) but cannot exceed your cost of attending school.
Federal Work-Study Work-Study: money is earned through a job and doesn't have to be repaid	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school. Your total work-study award depends on • when you apply, • your level of financial need, and • your school's funding level. For details and updates, visit StudentAid.gov/workstudy .	No annual minimum or maximum amounts.
Direct Subsidized Loan Loan: must be repaid with interest	For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rates for new Direct Subsidized Loans can change every year. Loans made to undergraduate students during the 2020-21 award year have the rate fixed at 2.75% for the life of the loan.	Up to \$5,500 depending on grade level and dependency status. For details and updates, visit StudentAid.gov/sub-unsub .
Direct Unsubsidized Loan Loan: must be repaid with interest	For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. For undergraduate students: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to undergraduate students during the 2020-21 award year have the rate fixed at 2.75% for the life of the loan. For graduate or professional students: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to graduate or professional students during the 2020-21 award year have the rate fixed at 4.30% for the life of the loan.	Up to \$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status. For details and updates, visit StudentAid.gov/sub-unsub .
Direct PLUS Loan Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. Interest rates for new Direct PLUS Loans can change every year. Loans made during the 2020-21 award year have the rate fixed at 5.30% for the life of the loan.	Maximum amount is the cost of attendance minus any other financial aid received. For details and updates, visit StudentAid.gov/plus .

Easing the Cost of a College Education

Individuals and families who pay college tuition, fees, and other related expenses may be eligible for a tax break on their federal income tax. This section describes various programs and tax benefits that may make higher education

more affordable for many families. This information is meant as a guide only. For more detailed information on all the tax benefits outlined below, consult your tax professional or refer to IRS Publication 970, *Tax Benefits for*

Higher Education, available online at [irs.gov](https://www.irs.gov) or by calling the IRS at 1-800-829-1040. Copies of the publication may also be available in your local library, guidance office, or post office.

American Opportunity Tax Credit

The American opportunity tax credit (AOTC) is a credit for qualified education expenses paid for an eligible student for the first four years of higher education. You can get a maximum annual credit of \$2,500 per eligible student. If the credit brings the amount of tax you owe to zero, you can have 40 percent of any remaining amount of the credit (up to \$1,000) refunded to you.

The amount of the credit is 100 percent of the first \$2,000 of qualified education expenses you paid for each eligible student and 25 percent of the next \$2,000 of qualified education expenses you paid for that student. But, if the credit pays your tax down to zero, you can have 40 percent of the remaining amount of the credit (up to \$1,000) refunded to you.

Lifetime Learning Credit

The Lifetime Learning Credit is for qualified tuition and related expenses paid for eligible students enrolled in an eligible educational institution. This credit can help pay for undergraduate, graduate and professional degree courses--including courses to acquire or improve job skills. There is no limit on the number of years you can claim the credit. It is worth up to \$2,000 per tax return.

Student Loan Interest Deduction

Student loan interest is interest you paid during the year on a qualified student loan. It includes both required and voluntarily pre-paid interest payments. You may deduct the lesser of \$2,500 or the amount of interest you actually paid during the year. The deduction is gradually reduced and eventually eliminated by phase-out when your modified adjusted gross income (MAGI) amount reaches the annual limit for your filing status (more than \$80,000 or \$165,000 if filing a joint return).

Coverdell Education Savings Accounts

Coverdell Accounts are funds established exclusively for higher education expenses (including tuition and fees, books, supplies and some room and board expenses) for individual children under the age of 18. Contributions must be made "after taxes." However, earnings accumulate tax free and no taxes are paid on withdrawals provided they are used for higher education expenses. The maximum contribution is \$2,000 per year. (Families of military personnel killed in action may contribute 100 percent of survivor benefits.) The benefit is phased out for single filers with adjusted gross incomes greater than \$110,000, and for joint filers with adjusted gross incomes greater than \$220,000.

Qualified Tuition Programs and 529 Plans

A qualified tuition program (QTP) is one in which the contributor (a student's parent, grandparent or other individual) pre-pays college tuition to an eligible educational institution or contributes to an account established for the purpose of paying qualified educational expenses. Earnings accrued on the QTP that are used to pay qualified educational expenses including tuition, fees, books, supplies, equipment, and room and board (student must attend at least half-time) are free from federal tax and in some cases from state taxes as well.

Contributions to a QTP cannot be more than the amount necessary to provide for the qualified education expenses of the beneficiary. There are no income restrictions for this program.

Student Loan Interest Deduction

You can take a tax deduction for the interest paid on student loans that you took out for yourself, your spouse, or your dependent. This benefit applies to all loans (not just federal student loans) used to pay for higher education expenses. The maximum deduction is \$2,500 a year.

Using IRA Withdrawals for College Costs

You may withdraw from an IRA to pay higher education expenses for yourself, your spouse, your child, or your grandchild.

You will owe federal income tax on the amount withdrawn, but won't be subject to the early withdrawal penalty.

Financial Survival Skills for College Students

If you're a high school senior heading off to college soon, consider the following tips to help you manage your money.

Budgeting Is Vital

The first step in taking charge of your finances is to prepare a budget before the start of the semester. A well-prepared budget provides a realistic plan to help you control your college living expenses.

Begin by identifying your total income and total expenses. If you're responsible for paying the tuition, room and board costs, be sure to set aside enough money for these expenses. Then estimate the amounts you need to cover your day-to-day expenses. For the average college student living on campus, typical budget categories might include food, transportation costs, school-related expenses, personal expenses, and entertainment.

Once you have identified all your expenses, it is time to total your income. Whether your income comes from your parents, your savings, a part-time job, or from grants or student loans, be realistic about the amount of money at your disposal.

Now compare your total income with your total expenses. If you're lucky, your income will cover your expenses, or at least come close. If you find you have more expenses than income, you will have to make some adjustments. A careful review of your financial situation will help you identify areas where you can cut expenses or perhaps increase income.

Banking on Your Own

If you have not already done so, now is the time to take on some banking responsibilities. As a general rule, it makes more sense to open an account in your college community rather than in your home town. Be prepared to shop around for a bank that offers you what you need in terms of convenience and services. Most banks offer similar products, but there can be impor-

tant differences in features and in costs.

A checking account is an efficient and safe way to keep and spend money. To maintain your checking account in good standing, record each deposit, check, and ATM transaction as soon as you make it. Be careful, too, about writing checks against uncollected funds (deposits you have made that have not been credited to your account yet). Bank charges for bounced checks can be costly — anywhere from \$20 to \$35 each. Taking the time to balance your bank statement each month can help avert problems.

Credit Cards

A major credit card can be a valuable financial tool for the student who knows how to handle debt. Before applying for a card, compare the amount of interest you will be paying for outstanding balances. This amount can vary significantly from issuer to issuer so you will want to see which issuer offers the best deal. In addition to looking at rates, compare annual fees, how interest is computed, and fees charged for special circumstances, such as late payments. But a word of warning — do not rely on using credit when your cash runs out. You will only find yourself mired in debt at the end of the school year.

Filing Taxes

If you have a part-time job or receive any earnings from investments, you may have to file an income tax return. Most single students can use Form 1040. In addition, start now to learn to keep any tax-related papers in a separate folder.

Basic money management skills are critical to your financial well being. Maintaining a realistic budget, developing banking relationships, getting and using credit, and preparing a tax return can prepare you for your post-graduate wealth building years.

What Is Prior-Prior Year (PPY)?

Prior-Prior Year (PPY) refers to a policy enabling students and families to file the Free Application for Federal Student Aid (FAFSA) using tax information from two years earlier. For example, a high school senior planning to enroll in college in fall 2018 filed the FAFSA using taxes from 2016. A senior planning to enroll in college in fall 2019, filed using taxes from 2017.

Using prior-prior year allows for a more streamlined and consistent financial aid application experience for students that

aligns with the benefits of an earlier FAFSA based on prior-prior year. Potential benefits include:

- A greater number of students will file aid applications, thus increasing the number of students obtaining aid for which they are eligible.
- Better information about paying for college will be available earlier in the college selection process, which will help students and families make more informed decisions.
- Institutions will start working under a more manageable financial aid processing schedule.

Both the federal government and nonprofit organizations offer money for college to veterans, future military personnel, active duty personnel, or those related to veterans or active duty personnel.

The Air Force, Army, and Navy all have scholarship programs to help students who are interested in becoming officers in the service after graduation. Scholarships are awarded to entering college freshmen based on their high school grades, SAT scores, activities, etc. Scholarships are also awarded to college sophomores and juniors based on their performance in the ROTC program and grades in college.

These scholarships pay for tuition, fees, books and laboratory expenses. In addition, scholarship holders receive a monthly stipend during the 10 months of the school year depending on the recipient's level in the ROTC curriculum.

Members of ROTC units who are not scholarship holders receive a monthly allowance for the last two years of college. Of course, all students who are commissioned through ROTC programs must agree to spend a stipulated length of time in the service.

For more detailed information, students should contact the recruiting office of the service in which they are interested.

Army ROTC

Army ROTC scholarships are

offered at more than 1,000 colleges. For application packets, information about eligibility, and the telephone number of an ROTC advisor in your area, call 1-888-550-ARMY (1-888-550-2769) or visit goarmy.com/rotc

Air Force ROTC

The Air Force ROTC college scholarship program targets students pursuing certain foreign language and technical degrees, although students entering a wide variety of majors may be accepted. For more information, call 1-866-4-AFROTC (1-866-423-7682) or visit afrotc.com/scholarships for more information.

Navy ROTC

The Navy ROTC offers both four-year and partial scholarships. To learn more, call 1-800-NAV-ROTC (1-800-628-7682) or visit nrotc.navy.mil

Marine Officer Navy ROTC

The Navy ROTC Marine Option Scholarship helps you pay your way through college at approved Navy ROTC schools. For more information visit marines.com/becoming-a-marine/commissioning-programs/four-year-colleges/nrotc.

Veterans Service Organization Scholarships

The following organizations offer scholarships primarily to active duty military, veterans, and their families. Further infor-

mation is available at the websites listed below.

American Legion
legion.org/scholarships

AMVETS
amvets.org/amvets-in-action/scholarships

Paralyzed Veterans of America
pva.org/scholarships

Veterans of Foreign Wars
vfw.org/assistance/student-veterans-support

U.S. Department of Education(ED)Grants

If your parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11, you may be eligible for ED grant funds.

To determine your eligibility, visit StudentAid.gov/pell-grant/#iraq-afghanistan. Before you can receive such grant funds, you must fill out the Free Application for Federal Student Aid (FAFSA®) at fafsa.gov.

Department of Veterans Affairs (VA) Education Benefits

The VA offers education benefits for veterans and for their widows and dependents with its Post-9/11 GI Bill Yellow Ribbon Program. For more information visit benefits.va.gov/gibill

Pennsylvania Financial Aid

For information on loan programs, grants, scholarships, work study, and all other financial aid programs in Pennsylvania contact:

**Pennsylvania Higher Education Assistance Agency
State Grant and Special Programs
PO Box 8157
Harrisburg, PA 17105
800-692-7392
pheaa.org**

Note: Effective March 1, 2018, information about a State Grant or Special Programs applicant/recipient will only be released to the student and authorized third parties. PHEAA will also no longer honor any prior third party authorization forms.

Beginning with the 2018-19 Academic Year, distance education will be incorporated into the PA State Grant Program. Due to limited resources, students enrolled in more than 50 percent distance education credits may receive a reduced award.

Covid-19 Related Information

For students who received incomplete grades for the 2020

Winter, Spring, or Summer terms or who otherwise did not achieve satisfactory Academic Progress as a result of COVID-19 related impact or factors, please contact PA State Grant and Special Programs staff at 1-800-443-0646, option 3, option 1 (for PA State Grants), a private number reserved for the use of financial aid administrators or email sghelp@pheaa.org. Additional information is available at pheaa.org/about/covid-19.shtml

State Grants

Eligibility – state residents enrolled or planning to enroll full- or part-time at any approved school in Pennsylvania or at any approved out-of-state college or university. Must file the Free Application for Federal Student Aid (FAFSA) then complete the State Grant Form (SGF) online directly from the FAFSA confirmation page, or visit American Education Services (AES), aessuccess.org, to complete the SGF.

Awards – award amount depends on the type of school and the applicant's financial situation; however, limited funding may reduce actual award amounts.

Partnerships for Access to Higher Education (PATH)

Eligibility – Candidates are nominated by a participating PATH organization such as a community or service organization. Candidates must be enrolled at least half-time in an approved Pennsylvania school, be a State Grant recipient, and demonstrate financial need.

Awards – maximum PATH grant cannot exceed \$2,500 for the academic year.

For a list of participating PATH organizations and additional information, contact PHEAA at path@pheaa.org or visit pheaa.org.

Pennsylvania Chafee Education and Training Grant

The Chafee Education and Training Grant Program offers grant assistance to Pennsylvania undergraduate students who are aging out of foster care and who are attending a postsecondary institution approved for Federal Title IV student financial assistance programs. Recipient must be enrolled at least half-time and maintain “satisfactory academic progress.”

Awards – The maximum award for 2019–20 was \$5,000. However, no award may exceed the cost of attendance minus any other financial aid.

For information and application, contact PHEAA at paetg@pheaa.org.

Fostering Independence Tuition Waiver Program

Be a Pennsylvania resident who is identified as a youth who is or was in foster care and has not reached the age of 26 by July 1 of the upcoming academic year for which the FosterEd waiver is received.

Awards - waiver of tuition and mandatory fees - applies only to charges that remain after all other gift aid (federal, state, and other scholarships or grants) have been applied to the student's account

For more information email FosterEd@pheaa.org or call 1-800-692-7392.

Loan Forgiveness Programs

Pennsylvania offers several loan forgiveness programs to encourage interest in select fields and retain qualified workers once a student has graduated from college. The programs allow for a portion of a student's federal loans to be repaid in return for a specified term of employment in a designated occupation or facility. The following forgiveness programs are currently available:

- Public Service Loan Forgiveness Program (PSLF) 1-855-265-4038
- Federal Teacher Loan Forgiveness 1-800-233-0557, ext. 5473

Information is available at myfedloan.org, aessuccess.org or pheaa.org.

Pennsylvania Targeted Industry Program (PA-TIP)

Eligibility – Pennsylvania residents who are high school graduates and enroll full-time in post-secondary programs in the fields of energy; health; agriculture and food production; or advanced materials and diversified manufacturing.

Awards – amount equal to the current annual maximum State Grant award (currently \$4,123) or 75 percent of the student's total direct educational costs after gift and employers aid, whichever is less. May be used for tuition, books, fees, supplies and specific living expenses.

For additional information and a complete list of approved programs of study, contact PHEAA at patip@pheaa.org or visit pheaa.org.

Postsecondary Educational Gratuity Program (PEGP)

Eligibility – children by birth or adoption of a deceased law enforcement member, firefighter, rescue or ambulance squad member, corrections facility employee, active National Guard member, or other federal or state active duty personnel who died as a result of performing his or her official duties. Applicant must be 25 years or younger, complete a 2020–21 FAFSA and a 2020–21 Pennsylvania State Grant Application, and be enrolled in a full-time approved program of study.

Awards – waivers that cover

tuition, fees, room and board charged at Pennsylvania public postsecondary institutions.

For information and application, contact PHEAA at pegp@pheaa.org.

Work-Study Program

Eligibility – students who are eligible to receive PHEAA grants or loans and will benefit from a career-related work experience.

Awards – vary according to the hours worked and hourly pay. For information and application, contact PHEAA at swsp@pheaa.org.

Ready to Succeed Scholarship (RTSS)

Eligibility – resident students who have completed at least one academic year (at least 24 credits or the equivalent) by the end of the Spring or Summer term for the following academic year; who demonstrate outstanding academic achievement by attaining a minimum cumulative GPA of 3.25, and who have a family income equal to or less than \$110,000

Awards – in combination with the Pennsylvania State Grant Program, offer a total award up to \$2,000 for full-time and \$1,000 for part-time students. The minimum award is \$500.

For additional information, contact PHEAA at rtss@pheaa.org

Children of POW/MIA

Eligibility – residents who wish to pursue higher education, and are children of members of the Armed Forces who served on active duty after January 31, 1955, and who have been or are POW or MIA and were Pennsylvania residents for at least one year prior to serving on active duty.

Awards – The maximum award amount is \$1,200, but availability is dependent on state funding.

For information and application, contact PHEAA .

Educational Assistance Program for Pennsylvania National Guard

Eligibility – legal residents who have entered into a service commitment with the Pennsylvania National Guard, typically for a six-year period.

Awards – The lesser of 100 percent of the tuition at the institution where the student is enrolled or 100 percent of the tuition charged to a Pennsylvania resident at a state-owned university. Awards are also available for part-time attendance.

For information and application, contact PHEAA.

Blind or Deaf Beneficiary Grant Program

Eligibility - Pennsylvania residents who are eligible to receive benefits from the Pennsylvania Office of Vocational Rehabilitation (OVR) or those who provide documentation from physician regarding visual and/or hearing impairment. Recipients must be enrolled at least half-time in a postsecondary institution and maintain satisfactory academic progress.

Award - maximum grant cannot exceed \$500 within an academic year.

For information, contact PHEAA at bdbg@pheaa.org

How You Can Lower the Cost of College

Here are some suggestions on how you might be able to lower the cost of college. For many of these suggestions, you'll want to follow up with the colleges or career schools you are interested in to get additional details.

Set a Budget and Stick to It!

• Having a budget will help you compare anticipated college or career school expenses against your potential available income and financial aid. You also can use a budget to compare costs between different schools.

• College or career school costs can vary significantly and there are many schools with affordable tuition and generous financial assistance. Make sure to research all schools that may meet your academic and financial needs.

Earning School Credit

You may be able to get school credit based on your knowledge or life experiences, and you can manage your course work to reduce costs.

• Ask your school whether it's possible to “test out of” any classes. If you don't take a class, you may not have to pay for the credits.

• Some colleges give credit for life experiences, thereby reducing the number of credits needed for graduation.

• Most schools charge a set price for a specific number of credits taken in a semester. If academically possible, take the maximum number of credits allowed. This strategy reduces the amount of time needed to graduate.

• Some schools offer combined degree programs or three-year programs that allow you to take all of the courses needed for graduation in three years, instead of four, thereby eliminating one year's educational expenses.

College Discounts

Colleges and career schools may offer discounts on tuition if

- you are a child of an alumnus or alumna (i.e., if your parent went to the school);
- more than one family member is enrolled at the school;
- you are a student government leader or the editor of the college newspaper or yearbook;
- you are an older student;
- your family's main wage earner is unemployed; or
- you or a member of your family works at the school.

Housing Costs Can Add Up

Here are some tips for reducing your housing costs.

- If you go to a college or career school near home, consider living with your parents or other family.
- If you live off-campus, consider sharing a house or apartment with multiple housemates to cut down the cost of rent, and carpool to save on gas and parking.

• Most colleges and universities sponsor resident advisor programs that offer reduced tuition or reduced room and board costs if you work in a residence hall.

Health Care Benefits

You may be eligible for health care benefits including the following:

- Most young adults can stay on their parents' family plan until they turn 26, even if they are married or still living with their parents.
- If you have been uninsured because of a pre-existing condition, you may be eligible to join the Pre-Existing Condition Insurance Plan.
- If you are in a new insurance plan, insurance companies cannot charge you a deductible or copays for recommended or pre-

ventive services such as flu shots or other immunizations.

Work Part-Time

You can work part-time to pay part of your costs. Be sure your work and school schedules don't conflict and that you have enough time for studying. Here are a couple of options:

• The Federal Work-Study Program provides an opportunity to earn money while going to school. Ask schools if they participate in the program.

• Cooperative education programs allow students to alternate between working full-time and studying full-time.

• Most schools have placement offices that help students find employment and personnel offices that hire students to work on campus.

Taking small steps can add up. For example, you can lower the cost of textbooks if you buy used books or rent textbooks (if you won't need the books once you finish the class).

A credit card can help you build a credit history, if you use it wisely. But use it for emergencies only and don't spend more than you can afford to pay. If you decide to get a credit card, make sure you understand the terms.

How to Compare the Costs of Colleges

You can find information about whether the cost of a college is low, medium, or high by using the College Scorecard at collegescorecard.ed.gov. Keep in mind that a higher-priced school might have more financial aid available to help you pay for your education, so take a look at the school's net price if you want an idea of how much it might cost you after financial aid is taken into account.

Source: studentaid.gov

Which College Is Right for You? 3 Questions to Ask Yourself

By Jonathan Goodsell

“So, where are you going to school next year?” Sometimes it feels like this is the only question people ask you. Maybe you’ve been dreaming about a certain university, or maybe you have no idea what you even want to do with your life, let alone where to go to school. Choosing the right program is one of the biggest decisions of your life (no pressure). But before you take the plunge, here are three questions to help you figure out “What’s best for me?”

- 1. Do I Know What I Want To Do with My Life?**
- If you can answer a resound-

ing “Yes!” to this question, I would suggest you stay open to new possibilities. For example, I really thought I wanted to be a psychologist, so I found a great school with a great psychology program. However, after my first semester I realized I liked psychology, but I loved writing and teaching. I switched my major to English Writing & Rhetoric; became a published author; taught at inner-city schools; and now I work for the U.S. Department of Education. My point is you never really know where life will take you. So if you’ve always wanted to be a doctor, great: get into the best program you can — just don’t close

yourself off to trying new things. If you’re not really sure or have no clue, that’s fine; you have options. Start at a university with an undecided major. Looking to save some dough? Knock out a few basic courses at your local community college (this may give you a better indication of what you like and don’t like—just make sure your credits will transfer). Or, you can take some time off and travel or work; some good old-fashioned real-world experience can be a great eye-opener — check out this sweet career search tool for info and inspiration: studentaid.ed.gov/sa/prepare-for-college/careers/search.

2. Have I Explored All My Options?

Maybe you’ve always wanted to go to Harvard; everyone in your family went to Harvard — Harvard is for you! Or is it? Sometimes the school that looks best on paper (or in your head) isn’t the best all-around fit for you. Check out competing programs; look for info like tuition, graduation rate, earning potential, typical total debt, etc. Also, college is fun. Like FUN!!!! Yes, you’re there to work hard and get an education so you can become a contributing member of society and fulfill your dreams; but college is also a lot of fun. So, think about what type of

school might be the best fit for you. Are you all about a big city or a more rural location? Do you dream of a huge campus with tons of people or do you like the idea of a closer-knit community? What about study abroad or certain social groups, organizations, clubs, and sports? These should also be factors you should include in your big decision. By this point you might be wondering how you’re going to find all this info out and use it to compare various programs. My friends, I give you *College Scorecard* (collegescorecard.ed.gov). This site is designed to help you find schools based on degree, location, and other search criteria. Plus, you can compare schools based on school size, average annual cost, graduation rate, average salary after graduation, etc.

3. How Can I Afford This?

Start hunting for scholarships and grants. Like YouTube tutorials and social media groups, there are scholarships and grants for almost anything you can think of. Next fill out your Free Application for Federal Student Aid (FAFSA®). It’s free, just like the name says, so if you haven’t filled out your FAFSA yet do it now — I mean, finish this article first — then complete your FAFSA.

Think about what you really want, do your research, look at all your options, and choose the best program for you — after all, it’s your decision.

Jonathan Goodsell is a Management and Program Analyst at the U.S. Department of Education’s office of Federal Student Aid.

Ways to Avoid an All-Nighter

As a prospective college student, you have probably heard about the dreaded all-nighter — those times when students skip sleep to prepare for a major exam. While these situations are typical for some students, with proper planning, the all-nighter does not have to be a staple of your college life. According to a St. Lawrence University study, all-nighters usually do not result in the desired test grades for most students. When Pamela Thatcher, associate professor of psychology at the school, analyzed the sleeping patterns and transcripts of 111 students, she found that two-thirds of subjects who studied all

night also had lower grade point averages. The Mayo Clinic, a not-for-profit medical research group, states that adults require between seven and nine hours of sleep each night. As a result, it really is not in your best interest to pull an all-nighter. To avoid cramming late into the night, always start studying early. If you devote a specific amount of time to reviewing material each day, you can go to bed at a decent hour the night before an exam. By studying early and often, you can avoid some of the problems procrastinators encounter. For instance, you never want to

get to a topic you do not understand just a few hours before a test. By reviewing all of the course material in increments ahead of the exam, you have time to go for extra help if you need it. Regularly showing up for class and taking good notes also ensures that you are not calling your classmates the night before a test looking for information from the class you missed. You should evaluate your study habits and ask yourself what works and what does not work for you. If you find that merely re-reading material is leading to mediocre grades, then ask your friends and classmates about their study strategies. You

can always ask your professors for advice as well, or head to one of your school’s tutoring centers. Different study techniques work for different students. If you find flashcards effective, use them. If it helps to highlight certain material, then light up your textbook. After a quick Internet search, you may even find a few Web sites that offer video or other content that can give you a better understanding of the subjects you are reviewing. At the end of the day, if you stay organized and keep to a regular study schedule, you stand to have a successful college experience.

What Can a Higher Education Do for Me?

More Job Opportunities

A major benefit of a college degree is having more jobs to choose from. The table to the right shows just some of the possibilities available to college graduates.

Is your favorite job on the list?

If not, go ahead and add it, along with other jobs you find interesting.

U.S. Bureau of Labor Statistics, Occupational Outlook Handbook, 2015–16 Edition

Career School	Two-year College	Four-year College	More Than Four Years
Barber or hairstylist	Bookkeeper	Accountant	Archaeologist
Carpenter	Childcare worker	Athletic trainer	Architect
Disc jockey (deejay)	Computer and office equipment repairer	Computer programmer	Astronaut or aerospace engineer
Electrician	Dental hygienist*	Conservation scientist	College professor
Plumber	Firefighter*	Engineer	Dentist
	Mechanic	FBI agent	Doctor
	Nurse*	Graphic designer	Judge
	Paralegal	High school coach	Lawyer
	Physical therapist assistant	Industrial designer	Minister, priest, or rabbi
	Restaurant manager†	Pilot	Pharmacist
	Web developer	Probation officer	Principal
	Zookeeper*	Reporter	Psychologist
		Social worker	Scientist
		Sportscaster/news reporter	Urban planner
		Teacher**	Veterinarian
		Writer	

* Note: You can also train for these jobs at a four-year college. Why do that? Because more education usually means more earnings!
† Note: You don’t need a two-year degree to be a manager, but managers with a degree may get hired faster and earn more money during their careers.
** Note: Teaching in K–12 often requires certification and thus more than a bachelor’s degree; teaching college usually requires a master’s and/or doctoral degree.

Choosing the Right College

There are currently more than 4,000 colleges, universities and institutions of higher learning in the United States. Each has its own personality and strengths. Almost every student, regardless of academic record or family resources, has a large number and variety of appropriate schools to choose from. During the search process you should look for the schools that can fulfill your needs.

The first step is to ask yourself, "What do I want from a college?" Listed below are a number of factors that are essential to your selection process. Hopefully, this list will help you to focus on schools that are potentially right for you.

- **Size of the School:** Would you be comfortable at a small, liberal arts college of 800 students? Would you prefer an undergraduate population of 15,000 or more at a large state university? Would a mid-size school of approximately 5,000 be right for you?

- **Location of the School:** Do you want to remain near home, one hour away, 300 miles away or 3,000 miles away? Do you prefer a big city, a rural town or a suburban setting?

- **Selectivity and Chances of Admissions:** Is the school's admission process considered most competitive, highly competitive, very competitive, competitive, less-competitive or non-competitive? What are your chances

of getting in? How far can your potential reach?

- **Strength of School Programs:** Is the college known for a specific major area of study? What are its strengths.

- **State Schools vs. Private Schools:** Is the school a large state university with most of the student population from the state where it's located? Is cost a factor? What is the tuition? What are the living costs? How do the admissions criteria differ for state residents and for out-of-state residents?

- **Financial Aid:** In addition to federal and state financial aid programs, does the school offer aid in the form of scholarships or grants. Is work-study available to

students? What percentage of students receive financial aid and what is the average award?

- **Living Conditions:** Are the residence halls coed? Are there single-sex living arrangements? Is campus housing guaranteed for all four years? Are alternatives in housing available? Do most students reside on campus or do they commute?

- **Social Life:** Is it an "all work and no play" school? What percentage of students belong to a fraternity or sorority? What are the on-campus facilities for socializing?

- **Sports Facilities/Athletic Programs:** Is there a modern sports complex that is available to the entire student body? Do student-athletes have their own work-

out facilities? Does the school participate in Division I, II or III athletics? Is there a wide variety of intramural sports available?

- **Safety on Campus:** Are the dorms secure and locked? What security measures are provided for students on campus?

- **Advanced Standing:** Does the school accept AP and/or college credits acquired while in high school? Does it offer advanced standing?

- **Core Curriculum and Distribution Credits:** Are a specific number of credits in different academic disciplines required for graduation? For example, does the student have to take six credits in philosophy before he/she graduates? Or is a more flexible curriculum available?

- **Honors Programs:** What honors programs are available, if any? What are the eligibility requirements for them?

- **Internships:** Are there opportunities for "hands-on experience" while in college? Which departments have formal internship opportunities?

- **Graduation Rate:** What percentage of students graduate after four years? After five years?

- **Graduate School after College:** What percentage of graduates go on to graduate school immediately upon graduation, or within five years? What is the record of those who successfully get into the law, medical or business school of their choice?

- **Career/Placement Services:** Is there a career counseling center on campus? Are their services available to current students only? Or are their services available to graduates as well? Is there an alumni network available to all graduates?

- **Support Services:** Is there a learning center on campus that provides tutors for students having difficulty in specific subjects? Is there a program and/or services available for learning disabled students?

- **Faculty:** What is the student-faculty ratio? Are classes taught by full professors or are teaching assistants the norm? How available is the faculty to the students? What is the average class size?

- **Library Facilities:** How many volumes does the library house? Is it computerized and state-of-the-art?

- **Computers:** Are freshmen required to have their own computers? What are the facilities on the campus and how accessible are they to the students? Is the campus fully-wired?

- **Special Talents:** Do you have a special talent (i.e. athletic, leadership, performing arts) that the schools of your choice would be interested in? Very often, a special talent can be a decisive factor in the admissions process.

- **College Interview:** Does the college grant individual interviews with admissions counselors on campus, or are alumni interviews available in your city? Is an interview required?

The above list is by no means the final word on college selection variables. What other factors are important to you? Be sure that the final list of schools is a realistic one. It should include "reaches," "targets," and "safeties." The right college is a fit both scholastically and socially. Be realistic in your aspirations. Try to remember that the college search and selection process can be stressful but, at the same time, exciting and adventuresome.

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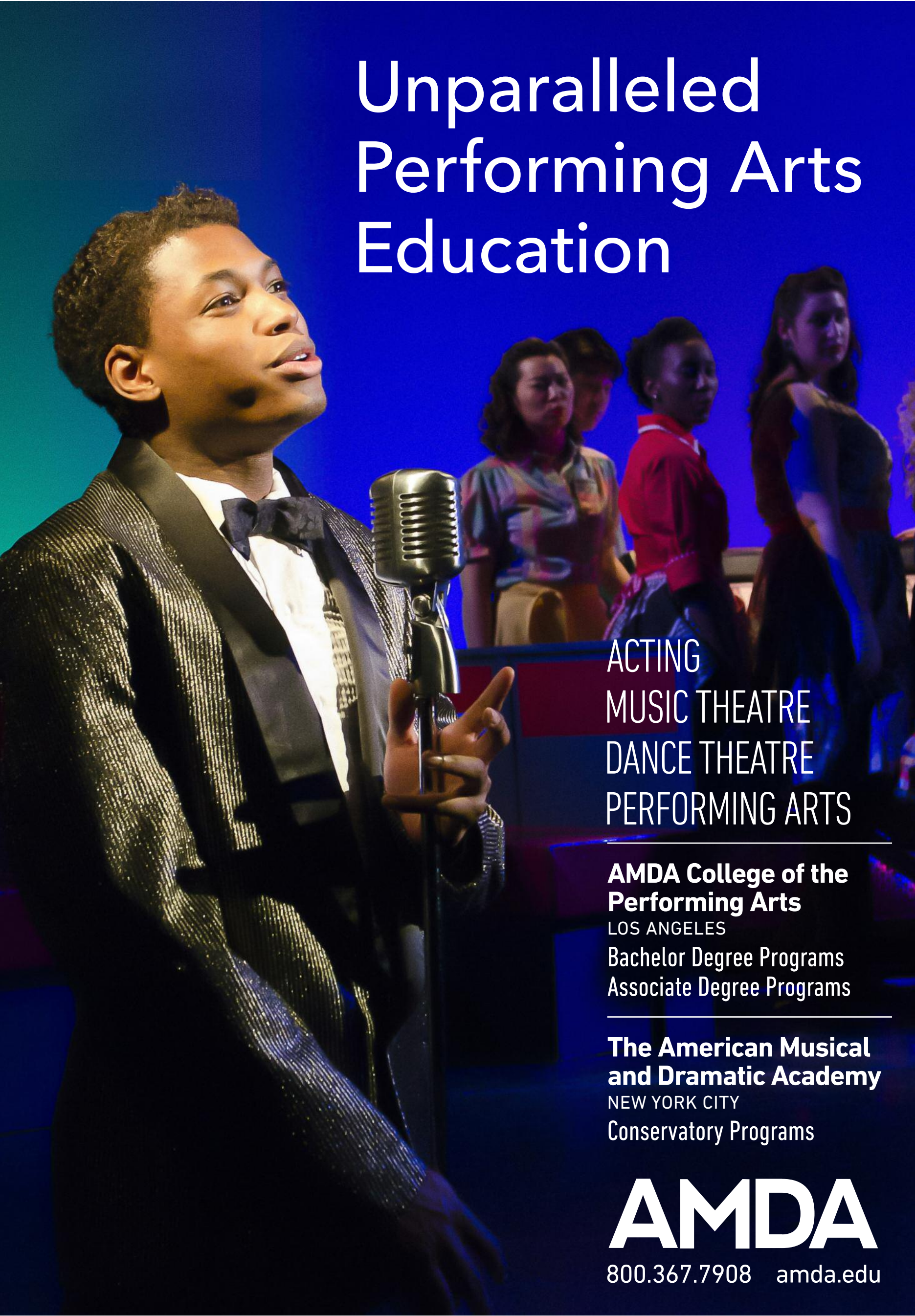
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