



THE PENNINGTON SCHOOL

College Counseling Handbook
for Parents and Students
2020–21

www.pennington.org

THE PENNINGTON SCHOOL MISSION

The Pennington School is committed to developing individual excellence in all of its students.

What We Believe

Our **Students** fully engage in the Pennington experience. They seek personal excellence and aspire to lives of dedication, perseverance, resilience, integrity, and service.

Our **Faculty** members unreservedly commit themselves to our students and their optimal learning and understanding. Passionate about their professional discipline, they are dedicated to staying current with best practices and pursuing professional development. Our faculty members serve as mentors and role models, forming meaningful relationships with students both inside and outside the classroom.

Our **Parents** share a sense of responsibility for the well-being and development of our students and actively support the School's mission.

Our **Academic and Co-curricular Environment** combines high expectation for excellence with the means to help each individual student achieve success in preparation for college study.

Our **Preparation** for college and life centers on our students' developing sound habits of mind, effective communication skills, ethical decision making, a global perspective, and the self-confidence to think and act both independently and collaboratively.

Our **Community** believes that the classroom is sacred and understands that optimal learning takes place through multiple experiences. Our culture reflects an abiding belief in each student's desire and ability to learn. Our students develop a sense of responsibility for themselves, for others, and for the world in which they live. **Our community is one of inclusion**, open to diversity of opinions and people, united in our purpose, and dedicated to continuing the values of honor, virtue, and humility.

The Pennington School admits students of any race, religion, color, national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the School. It does not discriminate on the basis of race, color, religion, gender, physical disability, national and ethnic origin, or sexual orientation in administration of its educational policies, admission policies, scholarship and financial aid programs, employment policies, and athletic and other school-administered programs.

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WELCOME FROM THE COLLEGE COUNSELING OFFICE

Welcome to the college counseling process! The goal of The Pennington School’s College Counseling Office is to help students and parents understand and navigate the college admission experience, to help research specific college and university programs, and, ultimately, to make informed college decisions. Recognizing that the process of deciding on a college is a developmental one, we believe that the appropriate time to begin work with students is during the second half of the junior year. However, because The Pennington School prides itself on a strong college preparatory culture, all of our students have a heightened awareness of that ultimate goal and the steps needed to achieve it. We have compiled the 2020–21 edition of the *College Counseling Handbook* for all Upper School students and their parents as a reference guide to assist you through the process.

From choosing the “right” college to finding a place for everyone, the college search and application process can be a challenging one. Parents, along with the college counselor, are important players in the college selection process; however, it is the student who plays the primary role. A successful college search is almost always the result of a family effort: students must work with their parents on setting goals, discussing financial needs, making college visits, meeting with college counselors, and attending college representative visits.

Finding and selecting the appropriate college for each student is a thoughtful, considered process that begins during the junior year and continues through the senior year. The Pennington School believes that every graduate should attend the college or university that suits his or her own interests and strengths. To identify the best match, each student’s unique personality, achievements, and goals are taken into consideration.

College counselors provide an overview of the college selection process with informative seminars for students and their parents beginning in ninth grade. During the junior year, counselors work with students on an individual basis as they attend college fairs, take standardized tests, and narrow down their lists of colleges to create a selection of schools most appropriate for their interests and career goals. During the senior year, we support students as they complete and submit applications to the schools of their choice.

As counselors, we strive to build genuine, honest relationships with students and their families and help empower students to direct their own lives. Communication among the students, parents, colleges, and our office is crucial to a successful outcome, and our doors are always open to you. At The Pennington School, the heart of our college counseling program is a student-centered process rather than a result. We have gathered information from our colleagues at peer schools, as well as in conjunction with the National Association of College Admissions Counseling (NACAC) and the Association of College Counselors in Independent Schools (ACCIS), to create this handbook. We hope that this publication will serve as a helpful tool for both students and parents during this exciting time.

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Director

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THE COLLEGE COUNSELING PROGRAM

The Pennington School provides a comprehensive college counseling program to all students through one-on-one counseling, a College Counseling Seminar, and information nights for students and parents. Our program includes:

- Seminars and information nights for students and parents beginning freshman year
- Individual meetings with students starting in their junior year
- Parent programs to assist with the college selection and application process, including applying for financial aid and affording college tuition
- Advice for our athletes about recruitment
- Visits from college representatives (more than 130!) to our campus throughout the year
- Newsletters with reminders and important information for students and parents
- Planning checklists
- Interviewing techniques
- Advice on writing the application essays

In addition to personal counseling, our College Counseling Office offers a weekly class to all students during the spring of their junior year. In this College Counseling Seminar, students are introduced to the college application process and cover topics such as searching for colleges and universities; interpreting admission data; creating a balanced list with foundation, target, and reach schools; and learning the differences among Early Decision, Early Action, and regular application deadlines. We will spend time with personality and career interest profiles, create a résumé, and write a rough draft of the college admission essay. Special topics include standardized testing schedules (ACT/SAT/TOEFL) and test-optional colleges; filling out the Common Application; the NCAA Eligibility Center and collegiate athletics; and composing an art portfolio or preparing for a musical, dance, or acting audition.

All of the topics covered in the College Counseling Seminar are then discussed one-on-one with students in personal meetings with their college counselor during the junior and senior years.

SCOIR

The Pennington School subscribes to SCOIR, a web-based college search and planning tool that allows students and families to investigate, research, track, and plan for the college admission process. Students can search for scholarships, explore careers, take interest inventories, and investigate their learning style.

Personal SCOIR accounts are available to students and their parents beginning in the junior year. The College Counseling Office will provide an overview of SCOIR for parents at our Junior Parents Night.

SCOIR provides a number of resources in one place, including but not limited to the following:

- Career and personality interest inventories (YouScience) to help students discover potential careers and majors that match skills and interests
- Career exploration: job descriptions and tools to show students the education, skills, and abilities necessary for thousands of careers, as well as expected salaries
- A résumé builder where students can start keeping track of their activities in one place
- College and major search options that can be tailored to student specifications (location, size, etc.), with links to college websites and information about admission requirements and deadlines
- The capacity to build a college list of schools in which students have interest
- Scattergrams and heat maps that show how students compare to other Pennington students, in terms of GPA and SAT/ACT scores, who have applied to specific colleges
- A search feature for scholarships
- Email notifications of upcoming college representative visits

Students will begin working with SCOIR in the College Counseling Seminar and will be expected to use the program throughout the college application process.

TIMELINE OF THE COLLEGE APPLICATION PROCESS: GRADES 9–12

Ninth Grade

- Do as well as you can in your academic classes; the transcript of your academic record at The Pennington School begins with Grade 9.
- Get involved outside of the classroom in extracurricular, community service, volunteer, and athletic activities.
- Attend the College Planning Timeline Presentation for Parents and Students (in Grades 9, 10, and 11).
- Explore summer opportunities such as academic classes, pre-career seminars, or employment.

Tenth Grade

- Keep up with your grades and academic record. Enroll in the most challenging coursework that is appropriate for you and your ability.
- Pursue leadership opportunities within your extracurricular activities. Consider joining new ones!
- Attend the College Planning Timeline Presentation for Parents and Students (in Grades 9, 10 and 11).
- Ask your teachers and advisor or counselor for recommendations for summer programs.
- Consider taking the ACT practice test on campus during the summer.

Eleventh Grade

- Take the most rigorous academic schedule you can reasonably handle and maintain strong grades. The junior-year grades are considered among the most important grades on the high school transcript. Colleges usually look at the sixth-semester cumulative grade point average, which is calculated at the end of the junior year.
- Maintain extracurricular involvement and pursue leadership opportunities.
- Take the PSAT/NMSQT in October.
- Attend the College Planning Timeline Presentation for Parents and Students (in Grades 9, 10, and 11).
- Attend the Financial Planning Presentation in December.
- Attend the Junior Class Planning Assembly and begin the College Counseling Seminar beginning in the third quarter of the school year.
- Parents are encouraged to attend the Junior Parent Presentation in January.
- Register for the SAT, ACT and SAT Subject Tests.
- Begin meeting with your college counselor to research college options and build a preliminary college application list.
- Schedule a family or parent college conference with your counselor.
- Create an activities résumé.
- Speak to your college counselor if you are undecided about your summer plans.

- Visit colleges during holidays and Spring Break.
- Students and parents are invited to attend our annual College Admissions Panel.
- Attend our two-day College Fair for Juniors and attend college events in local area.
- Take AP Exams in May.
- Work on college essays.
- Ask teachers for letters of recommendation.
- Register for the NCAA Eligibility Center if you are a prospective Division I or Division II athlete.
- Visit colleges over the summer months.

Twelfth Grade

- Begin the Common Application with your counselor or in summer groups.
- Keep up your grades: first quarter and semester grades matter!
- Finish your college essays; give your counselor at least two weeks prior to the deadline to proofread each one.
- Meet with your college counselor regularly—at least every two weeks—until your applications are complete.
- Finalize your college application list.
- Schedule your fall visits to colleges.
- Meet with college representatives as they visit campus.
- Take the SAT and SAT Subject Tests or the ACT, if needed.
- Complete applications and send to colleges and universities.
- Send all standardized test scores (SAT, ACT, Subject Tests, TOEFL, AP) to the colleges to which you apply.
- Complete the CSS Profile, if necessary.
- Complete the Free Application for Federal Student Aid (FAFSA); research and apply for scholarships.

WHAT MAKES UP A COLLEGE APPLICATION? PARTS AND EXPECTATIONS

The Pennington School's College Counseling Office will review all applications for boarding, day, Cervone Center for Learning, and international students. Students are asked to schedule an appointment with their assigned college counselor at least two weeks before the applications' due dates to review them in their entirety. This two-week cushion of time will allow the student's college counselor to check over each application for errors and to ensure that all necessary materials are completed.

Most, if not all, students will apply to college using an online account, either through the Common Application or a school-specific online application (Rutgers, for example).

Students are responsible for submitting their applications, either from home or during a scheduled college counseling appointment, as well as all standardized test scores. The Pennington School will be responsible for sending transcripts, a secondary school report, and teacher recommendations. However, it is the student's responsibility to keep us informed through the process! Please be aware of The Pennington School's expectations outlined below.

Parts of an Application: What Is Included?

The Application Form (The Common Application or School-Specific Application)

Pennington School students are responsible for completing and submitting applications prior to the published deadline. As mentioned earlier, college counselors will review and assist the students with the submission if provided with ample time to do so. When finalizing the college application list, college counselors will review all deadlines with students.

The Coalition for Access, Affordability, and Success

In 2015 a group of educators formed the Coalition for Access, Affordability, and Success. This group represents more than ninety American higher education institutions that share a commitment to providing students with affordable education, promising low-cost, in-state tuition for residents of their state (for public schools) or meeting the full, demonstrated need of admitted domestic students (for private schools). These schools also must have a graduation rate of 70% or above. The Coalition has created its own application platform and college planning tools to assist students in preparation for and during the admissions process. Please see the [Coalition for College website](#) or speak to your college counselor for more information about using the Coalition Application.

The Common Application

The [Common Application](#) can be used at over five hundred institutions. Its purpose is to streamline the application process. Students fill it in once, write only one essay, and can send it to as many colleges as needed. Students must remember to sign, send, and pay for each application separately, however. Colleges will require users of the Common Application to send in supplementary information. If a

student fails to send in the supplementary material, the application will be incomplete and thus not considered.

When given a choice between the Common Application and school-specific applications, students often ask whether it will be to their detriment to “use the common.” Colleges that agree to accept the Common Application pledge not to discriminate against those who use it. Only if the form is poorly done, or supplemental materials are not returned, will a student be at a disadvantage. Pennington students will most likely use the Common Application. However, regardless of the school or the application form, colleges will want you to include the following:

- Personal and educational data (i.e., name, address, residency, parental information, high school(s) attended, senior year courses, etc.)
- Extracurricular, athletic, and volunteer activities
- Employment, internships, and summer activities
- Essays: personal and short answer
- Disciplinary information
- Audition or portfolio of artistic work (if required for intended major)
- Application fee

Official Transcripts

A transcript is a record of all the courses a student has taken for high school credit and the *final* grades earned in each class. Other details printed on a Pennington transcript include each year’s final and cumulative grade point averages (GPA), courses in progress, and information regarding honors and/or Dean’s List achievement.

The Pennington School does not rank its students. Class rank is therefore *not* reported on an official transcript.

Standardized test scores (SAT, ACT, AP, TOEFL) are *not* reported on Pennington transcripts.

Secondary School Report (SSR)

After students have decided where they will apply, many college applications ask for a Secondary School Report to be completed by the College Counseling Office or Registrar. This request should be made as soon as possible as noted above, but no later than two weeks before the college’s listed application deadline. The Secondary School Report also includes the college counselor’s Letter of Recommendation. Where required, the student’s college counselor will send his or her letter of recommendation to every school to which a student applies.

Teacher/Additional Recommendations

Students should obtain at least two teacher recommendations. For the most part, these will be sent through SCOIR. However, a few colleges and universities have their own recommendation forms that must be completed. Using these forms is important. Colleges and universities use these forms to speed up the data entry process. When asking faculty to write recommendations, students need to make sure that they supply the faculty with these forms, and that they complete any sections designed for the

student. Students are asked to instruct the faculty to submit their recommendations electronically. All recommendations will be kept strictly confidential. Colleges prefer that recommendations be “closed” vs. “open.” Closed recommendations mean that a student has waived his or her right to view the recommendation during the admission process. “Closed” recommendations are given greater consideration in the admission process than “open” recommendations. Students should seek recommendations from faculty and staff who they believe will write them strong and informative recommendations. We encourage students to discuss with their college counselor whom they are considering before selecting individuals to write their recommendations. Students should allow faculty at least three weeks to complete their recommendations.

The College Admission Essay

Most colleges will require an essay for admission, while a few may not. For schools on a rolling admission plan, the essays can be of various lengths. Colleges and universities on the selective admission calendar, and most using the Common Application, generally will require an essay of about five hundred words (roughly one page). Highly selective colleges will ask applicants to write several essays.

Some colleges and universities do not consider the essay a vital part of the application file, which is evident in the small amount of space they provide. Others do not ask for an essay of any length. This difference may have something to do with the number of applications a school receives, the time involved, and the staff required to read through all of the essays and make decisions based upon the writing and content.

However, many colleges do require at least one, and up to three, additional essays and treat them as serious parts of a student’s completed file.

The High School Résumé

The College Counseling Office asks that each student create a high school résumé in SCOIR. The résumé should list the following: any awards, recognitions, activities, athletic accomplishments, artistic skills, interests, work experience, community service, and talents.

Students will need to provide an updated résumé to any teacher who will be writing a recommendation on his or her behalf. In addition, the résumé may be used during an interview or job application.

Notification of Disciplinary Action

The Pennington School does not volunteer to colleges and universities information about infractions for which a student may have been suspended or placed on probation. If asked, the School will report suspensions or probations resulting from violations of local, state, and federal law; from acts of academic dishonesty or vandalism; or from any violation of the safety of the School community. The School will notify the appropriate colleges of a student’s separation from Pennington if that student has already submitted applications.

Expectations of Students

Students must complete their applications in a timely manner and are strongly encouraged to allow their college counselor to review each application prior to submission. Submitting accurate and concise applications is important. Because the fall is a busy time for the College Counseling Office, students should allow enough lead time to complete any required forms and give them to their college counselor with ample time allowed for him or her to go over them with the student. Waiting until Halloween to complete an application with a November 1 deadline is not wise. Even if the counselor has enough time to review and correct the application, the student will have to scramble to beat the deadline. In general, seven or eight is the average number of colleges to which a high school senior applies. We recommend that students use the following approach:

- Two to three reach schools: A “reach school” is one to which it is not impossible that the student will be admitted, but his or her chances are less than even. The most selective colleges will be “reaches,” no matter how strong a student’s academic record or accomplishments may be.
- Two to three target schools: A “target school” is one for which the student’s credentials are right in line with the median of the college/university’s admitted class. A student has an even to better-than-even chance of admission.
- Two foundation schools: A “foundation school” is one to which every student who has applied with similar credentials from The Pennington School has been admitted; however, an institution’s profile can change from year to year, and though the chance of admission is likely, a few students who match the college/university’s profile may nevertheless be denied.

STANDARDIZED TESTING

PSAT/NMSQT – Preparatory SAT/National Merit Scholarship Qualifying Test

The PSAT/NMSQT, given in mid-October at The Pennington School to any interested sophomore and every junior, provides results that are a counseling tool, a test practice, and a rough predictor of SAT scores. The PSAT/NMSQT is the qualifying test that students must take to enter the National Merit Scholarship Corporation (NMSC) competition for college scholarships. The PSAT consists of three sections: Critical Reading, Math, and Writing Skills. Scores range from 20 to 80, with an average score of around 50 in each section. Go to the [College Board website](#) for more information.

SAT Reasoning Test

The SAT Reasoning Test is a measure of the critical thinking skills you will need for academic success in college. The SAT assesses how well you analyze and solve problems—skills you learned in school that you will need in college. Each section of the SAT is scored on a scale of 200–800. In 2016, the SAT reverted back to a 1600 scale, with scores ranging from 400 to 1600, combining test results from two 800-point sections, Mathematics and Critical Reading and Writing. The SAT is typically taken by high school juniors and seniors. The test is offered on seven dates each school year, but it is not offered at The Pennington School. Visit the [College Board website](#) for more information.

SAT Subject Tests

The SAT Subject Tests are one-hour tests measuring knowledge in specific subject areas. Scores range from 200 to 800. Up to three tests may be taken on one test date. The SAT and the SAT Subject Tests cannot be taken on the same day. While many colleges do not require SAT Subject Tests, others require as many as three. Go to the [College Board website](#) for more information.

ACT – American College Test

The ACT (no writing) is a set of four multiple-choice tests covering English, mathematics, reading, and science. The ACT with writing includes the four multiple-choice tests and a writing test. Some students find that they do better on the ACT and submit it in lieu of the SAT. We recommend that those students who decide to take the ACT in preference to the SAT take the ACT with writing. Visit the [ACT website](#) for more information.

AP – Advanced Placement Tests

AP tests are administered at the end of a college-level course taught in high school, following a nationally developed curriculum. The Pennington School administers these tests in May. Scores range from 1 (low) to 5 (high). Colleges vary greatly in how they use the AP and what credit students can receive. At The Pennington School, department heads determine which courses require taking the AP exam. In the case of students who wish to take an AP test in a subject for which the School does not offer a specific AP course (e.g., psychology), students must inform the Director of College Counseling no later than February of their intention to take the exam. Go to the [College Board website](#) for more information.

TOEFL® iBT – Test of English as a Foreign Language

This test is for non-native English speakers who either (1) have been in the United States only a few years or (2) find that the SAT does not accurately reflect their English competency. The TOEFL® iBT is meant to assess whether one's English is sufficient to understand college-level texts, rather than to evaluate the fine points and extensive vocabulary covered by the verbal and writing sections of the SAT. An English Language Proficiency Test, sponsored by the College Board, is an alternative aimed toward students who have been taught in English for an additional number of years.

Registering for Standardized Tests

For the PSAT and for AP exams, we register all students and charge the fee to your Pennington Campus Store account. For the SAT, SAT Subject Tests, ACT, and TOEFL, students are responsible for registering themselves. Many students register online at collegeboard.com, act.org, or toefl.org. Members of the College Counseling staff can also assist a student with registration by appointment.

Registration for Boarding Students

Transportation will be provided to all boarding students scheduled to take the SAT, SAT Subject Tests, ACT, and the TOEFL exams during the academic school year. The only locations where boarders are permitted to take the SAT, SAT II, or ACT exam and receive transportation are Hopewell Valley Regional High School*, Lawrence High School, The Lawrenceville School, Notre Dame High School, The Hun School of Princeton, and Princeton High School. Students must make transportation requests by signing up in the College Counseling Office by 5:00 p.m. on the Wednesday prior to the Saturday test administration.

*When possible, please choose Hopewell Valley Regional High School as a first choice.

Students seeking transportation for the TOEFL exam are to speak with the Director of College Counseling at least one and a half months prior to the exam's date.

Standardized Test Guidelines

- Students should have taken the SAT and/or the ACT at least once prior to the end of their junior year. In addition, students taking AP classes, other than English, in their junior year should take the SAT Subject Tests corresponding to the courses they are enrolled during the month of May.
- Each college has different testing requirements. Carefully check which tests they require and determine the latest test date from which they will accept scores.
- Sign up in advance. Registration deadlines are about six weeks before the exam. Scores are reported three to four weeks after the exam. For an additional fee, SAT/ACT scores are available online two weeks after the exam.
- Unless a student is ecstatic about his or her initial SAT/ACT score and is quite sure of not doing any better, we recommend taking the test at least twice. With regard to the SAT, most colleges will consider the best critical reading score, the best math score, and the best writing score, even if they are from different tests (referred to as "superscoring").

- Calculators may be used on mathematics sections of the SAT Reasoning Test and the ACT. They are required for the Mathematics Level I and Level II Subject Tests.
- Students must arrange for ETS or ACT to send their scores direct to each college to which they are applying. Students can do this when they register, later by telephone, or on the [**College Board website**](#). Four free reports are allowed on each registration form; all others require a fee.

ACCOMMODATIONS FOR STANDARDIZED TESTS: PSAT, SAT REASONING TEST, SAT SUBJECT TESTS, ACT, and AP TESTS

Accommodations for Standardized College Entrance Tests and AP Program Tests

Questions about accommodations on standardized college entrance tests, practice tests, and AP Program Tests should be addressed to the Director of the Edmund V. Cervone Center for Learning. In most cases, the director will contact parents of sophomores with information and instructions regarding the accommodations process if the student already has documentation of a disability on file with the Cervone Center and a school-based accommodations plan in place. In the case of students who do not have documentation on file with the Cervone Center, contact the director well in advance of any test dates; in general, no later than the spring of the sophomore year. It may not be possible to secure accommodations for students who are identified as having, or submit documentation of, a disability in the junior or senior year.

More on the accommodations process for College Board Tests (PSAT, SAT, SAT Subject Tests, and AP Program Tests) can be found on [**this section of the College Board website.**](#)

More on the accommodations process for the ACT can be found on [**this page of the ACT website.**](#)

Accommodations at the College Level

In most cases, requests for accommodations must be made on the basis of disability documentation that is no more than three years old at the time of admission and/or that includes psychoeducational testing that was administered when the student was at least sixteen years old. Parents should anticipate seeking an update to the psychoeducational testing prior to graduation if the current testing report was completed before the student turned sixteen.

Many colleges and universities use criteria for disability documentation that are similar to, or the same as, the documentation criteria used by the College Board. For a description of the College Board documentation criteria, review [**this page of the College Board website.**](#)

It is not necessary to submit documentation to any college at the time that a student is applying in order to receive accommodations after enrollment. However, if the student is applying for services through a specialized support program at a particular college, it may be necessary to submit documentation to that program as part of the application process. In these cases, documentation is sent directly to the program office, and not to the college admissions office. For more information about this process as it applies to a particular college or university, parents are encouraged to contact the disabilities services office at the college or university. For more general information, parents may contact the Cervone Center director.

TEST PREPARATION

The best preparation for college entrance examinations is to build a very strong academic foundation, to prepare assignments to the best of the student's ability throughout his or her schooling, and to extensively read books with a rich vocabulary outside of class. These habits need to be established well before the junior year. If students and parents are seeking test prep resources, they may contact the College Counseling Office for more information.

In general, the best short-term preparation for the exams is familiarity and, in the case of mathematics, review of those formulae with which the student may be out of practice. These goals may be achieved by working through a book of practice tests, working with interactive computer software, studying individually with a tutor, or enrolling in an online or group prep course. The best choice for students is the one that they will take seriously but that doesn't interfere with the time they need to devote to studying and/or extracurricular activities. Students should avoid strengthening one aspect of the application at the expense of another even more important part. Remember that the transcript is the single most important element of the application!

In our experience, it is very hard to successfully take on a time-consuming test prep course (such as Princeton Review or Kaplan) during the school year when there is such a heavy homework load. Nearly all students have found that if they choose this type of preparation, the summer is a better time. Having test prep homework to complete is, of course, not seen as a valid excuse for getting behind on your Pennington work.

In the case of SAT Subject Tests, no course is a perfect match with a given subject. We recommend buying a review book and working through practice tests in order to identify areas that warrant review. Some students may wish to review other topics with a teacher.

EARLY APPLICATIONS / EARLY DECISION / EARLY ACTION

One of the most puzzling aspects of the college admission process is that of early admission policies. In addition, the benefits and obligations involved in early admission vary from one school to another. Adding to the confusion is the fact that different schools use similar language to mean completely different things! It is important to make sure that both students and parents understand early admission and early decision options in order to make informed decisions about whether to apply early to colleges and universities.

Early admission programs can be divided into two categories: Early Decision (ED) and Early Action (EA). Single Choice Early Action (SCEA) programs are a particular kind of Early Action program; this may also be referred to as a Restrictive Early Action program. ED and EA programs both involve an earlier application deadline than does the normal admission process; they also provide earlier notification of admission decisions.

Early Decision (ED) programs are usually binding. “Binding” means that the applicant promises that he or she will attend the school if the application is accepted. This is a strict obligation that is taken very seriously, because schools honor one another’s binding decisions. If a student withdraws an Early Decision obligation to one school, it is unlikely that another competitive school will accept him or her. Students can seek release from an Early Decision obligation on the grounds of financial hardship and if the financial aid package they are offered is genuinely inadequate; however, the burden of proof in these cases is on the student. One drawback to Early Decision admission is that it leaves applicants with no leverage to negotiate a better financial aid package. Early Decision applicants are expected to submit only one Early Decision application to one school. Students can submit applications to other schools under normal application procedures but agree that they will withdraw all those applications if they are accepted to the Early Decision school.

Early admission programs that do not ask applicants to commit to attending if they are accepted are generally known as Early Action (EA) programs. They give students the benefit of early notification without the obligations of Early Decision. Even if accepted, students are free to apply to other schools and to compare financial aid offers. Single Choice Early Action (SCEA) programs specifically require students not to make Early Action applications to other schools, although they are free to apply elsewhere under the regular admission round.

The topic of Early Decision has received an enormous amount of publicity throughout the years. For every article or college guide stating that Early Decision is the only way to apply to college, one can find an equal number stating that applying Early Decision has no effect on an admission decision. Finding out the decision (accept, defer, or deny) of a first-choice college by mid-December can be very enticing. However, there are some considerations to keep in mind before choosing either of these options.

We advise that the Early Decision option be used only by those students who have a clear first-choice school. We cannot recommend that students apply Early Decision if they don’t have a college that they are confident they will attend if admitted. It is true that applying Early Decision can affect an admission

decision at a handful of institutions; however, students and parents must remember that applying Early Decision will not result in an acceptance where a student's credentials are not comparable to the typical "regular admitted applicant."

As always, members of the College Counseling Office are here to help guide students and parents through the admission process, whether you choose early or regular decision options.

COLLEGE COUNSELING APPLICATION PROCEDURES

- The college counselor will strongly encourage every student to bring in his or her applications to be checked for obvious errors and omissions and for final review. The student must schedule this appointment with his or her college counselor well in advance of the applications' due dates.
- The college counselor will complete a Secondary School Report for each of the institutions to which the student is applying, if required.
- The college counselor will write a counselor's recommendation for each of his or her assigned students.
- The College Counseling Office will provide institutions with the Pennington School profile, transcripts, and, where appropriate, any teacher recommendations we have on file.
- Once a student has completed his or her applications and has met with his or her college counselor, the College Counseling Office will assemble and electronically submit/mail the following in a timely fashion:
 - An official Pennington School Profile
 - A completed Secondary School Report
 - The student's academic transcript
 - The college counselor's recommendation
 - Copies of the two teacher recommendations, only if they were submitted to the College Counseling Office by the student's teachers (Remember, in some cases recommendation writers may prefer to mail these directly to the college)
 - Any supporting materials, where appropriate
- Finally, once a student decides on a particular college to attend, the College Counseling Office will mail the student's final transcript to the selected college or university by mid-June.

Basic Deadlines

- The second week of October: All application requests must be turned in for any schools with deadlines ranging from November 1 to December 1 (typically Early Decision or Early Action applications). Every once in a while, we will see an early application deadline of October 15. In these cases, the application should be submitted by October 1.
- December 15 (before Winter Break): All applications with January deadlines must be submitted. Typically, all regular decision applications fall into this category. (We prefer having them earlier, if possible.)
- The second Tuesday in January: All applications with other deadlines, typically rolling admission, must be submitted.

International and Cervone Center Students

International students, as well as students in the Edmund V. Cervone Center for Learning, will have additional procedures to follow in the college counseling process. Your college counselors will inform you of these additional procedures either during individual meetings or group information sessions.

THE COLLEGE APPLICATION ESSAY

Almost every university, college, or school requires at least one essay, possibly two—maybe even three or four. These essays are the responsibility of the student alone. We strongly discourage faculty, staff, and parents from over-editing or rewriting these essays. However, we do encourage students to consult with parents, teachers, and their college counselor regarding the topic, organization, and effectiveness of the writing. Students are asked to show their essays to their college counselor early in the process. It is imperative that the essay be the student's own work. In some cases, the essay can be the deciding factor between admission and denial. Colleges and universities are looking for original writing samples. Using the same personal essay for multiple schools is permissible, as long as the essay meets each of the schools' essay requirements. Many schools use supplemental or short essays to learn more about the student's interests and "fit" for the school. The short essays should always focus on the student's relationship to the particular school to which he or she is applying. For example, if a student visited, took a tour, learned about a specific program of interest, or spent the night at a particular institution, these experiences can be addressed in a supplemental or short essay.

It is important to remember that the essay is the one piece of the application over which the student has total control. In addition to taking the essay writing and editing process seriously, the key to a successful essay is to be creative before being analytical. Students should separate the two processes when writing: creative comes first, followed by the analytical. They must create something engaging if they are to write something admission officers will want to read.

Ten Tips for the Student Writing a College Essay

- Don't procrastinate. Writing a solid essay that will help you succeed in being accepted into your first-choice school takes time and iterations.
- Spend adequate time selecting your admission essay topics. This is a critical first step, and it will be tough to write a compelling essay about a poorly chosen topic.
- Determine what you need to say based on your background. Each applicant is unique and therefore will need to address different weaknesses and trumpet different strengths. Know what your profile will look like to the admission committee and focus your essays accordingly.
- Talk out the essays individually and collectively. Before you begin writing the essay, discuss your essay with a trusted friend or relative. Make sure the story sounds compelling and effectively communicates all of your main points. If it does not, you may need to change the essay topic. Remember, if it doesn't sound right to you, you can't expect the admission staff to appreciate the essay fully.
- Provide analysis and insight. Avoid simply providing your long list of accomplishments. You need to demonstrate your analytical abilities and insights in your essays.
- Keep the essay centered on your experiences and yourself. An essay may ask you to write about a significant event or a role model in your life. Make sure that *you* remain the focus of the essay. You, not the role model or significant event, are the one applying to school.
- Avoid succumbing to "writer's block." This is a common obstacle, but easy to overcome. The hardest part of the college application to start and to complete is the essay.

- Solicit feedback from others you trust.
- Proofread your essays. There is no reason ever to submit an application essay with spelling or grammatical errors. You are provided with adequate time, and there are many people at Pennington who are willing to assist students, including your college counselor and English teachers. Another option is to visit the Writing Center for help. You need to show the college that you care and that you possess attention to detail.
- Take advantage of recycling opportunities. More likely than not, you will be able to use personal essays from one application for another application. Doing so can save a significant amount of time and stress.

WARNING: There are many websites that provide students with pre-written college essays. Don't use these. If an institution suspects that a student received inappropriate guidance or used other means to write the essay, it will greatly jeopardize the student's admission status. Also, please note that more and more colleges are turning to plagiarism software to review essays in question. Make sure that the work is the student's and the student's alone.

COLLEGE VISITS

Students are encouraged to use the various vacation days and long weekends in the fall and winter to visit colleges. If it is necessary to miss a day of school, the student should obtain a College Visit Request form from the College Counseling Office or the Dean of Academic Affairs at least two weeks before the intended visit. This form must be signed by one of the student's parents or legal guardians, as well as the Dean of Academic Affairs and the Director of College Counseling. We understand that on certain occasions students will not be able to adhere to our policy regarding giving two weeks' notice before college visits; these situations will be handled on a case-by-case basis. No college visits will be allowed after May 1 because of AP exams and end-of-the-year preparations.

Guidelines for the College Visit

Make the time.

All of us are juggling busy schedules. Sometimes the most important family meeting addresses the task of carving out time to see colleges. Our suggestion is to use a combination of the following: Winter Break; Martin Luther King, Jr. weekend; Presidents' weekend; Spring Break; and summer. We realize that by using the above times, you may not see all of your schools while they are in session, but that is fine; colleges are accustomed to accommodating prospective students during breaks.

Be efficient, be open.

First, do not hesitate to visit local schools, especially early in the process. Even if a student is not considering staying nearby, local visits are inexpensive and easy. They provide great opportunities for students to test, develop, and practice their questions, and to learn more about what colleges have to offer in general.

Second, when planning a trip out of the area, get in the habit of visiting more than one school. Visiting Lehigh University and Lafayette College on the same trip would make sense, for example. Perhaps exploring Boston University along with Tufts University may fit into one's travel schedule.

Third, do not hesitate to visit any college at the beginning of the search. Often, we will hear students say that they will not visit Yale University because they "would never get in." If a college visit interests you and is convenient, take it! There is a great deal to learn on any visit that you make as you are just starting out.

Visit with a plan.

Think about what you want to accomplish on your visit. Call the admission office to make arrangements to attend the information session and tour. Remember, the length of a visit is limited, and efficiency is important. Don't arrive on campus thinking that you will just "walk around." Also, ask the admission office to set up any special meeting for you. Would you like to meet the lacrosse coach? Would you like to talk with someone from the Art Department? The people in admission know everyone on campus! Use their expertise.

Debrief.

Perhaps the biggest, most common mistake that families make with college visits is to shortchange their reflections on a visit. The drive back home and the family dinner that night are great opportunities to talk about the visit. Start the discussion with specifics: dorms, classes, advising, physical setting; then move on to general impressions. Everyone involved needs to be honest and thorough in his or her commentary. Students should keep notes on each visit (and the resulting debriefing meeting).

Campuses start to “run together” as you see more and more colleges. It is a great idea for the student to keep a notebook or journal throughout this process. A folder to keep supplemental materials is also valuable.

Make senior visits count.

Senior visits should be specific and may include an overnight stay as well as appointments with a coach or staff member in a department of interest. Even when staying with a friend on campus, seniors should notify the admission office that they are on campus.

Communicate.

Communication is the key to an effective college search. Students and their parents must listen and hear each other’s opinions. When a parent asks about campus security for the fifth straight visit, the student needs to understand why the parent is asking that question. When the junior wants some time to chat with a group of students in the dining hall without Mom or Dad around, parents need to respect that desire, as well. Ultimately, the student needs to be the “keeper of the journal.” Remember, we want students to be able to envision themselves happy at every school on their eventual list!

THE COLLEGE INTERVIEW

Personal interviews on college campuses are typically more difficult to arrange and must be scheduled months in advance. We recommend that if interviews are offered, students interview at all of the institutions to which they are applying. Some schools also offer alumni interviews in the local area as an option. If you are unable to visit a particular campus, the alumni interview is a great option. You should ask prior to scheduling any interviews whether they are “evaluative,” meaning that the interviews will play a role in the final admission decision. Most interviews are treated as informal, “informational” one-on-one exchanges where students may ask specific questions of the interviewer. Remember that if you are scheduled for an interview and then are unable to attend, it is important to cancel your appointment in advance. If you are running late, make sure you call to inform the school. With any college visit, you should prepare to arrive at least an hour before your scheduled appointment. Being late or forgetting to cancel an appointment could be factored into your admission decision.

Guidelines for the College Interview

- Be prompt; however, don't be overly early.
- Dress appropriately, and be comfortable! For boys, a suit is overdressed. A dress shirt, khakis, a sweater (depending on the weather), and dress shoes are perfect. Girls should choose a dress, skirt, or nice slacks and a top or sweater. Choose something you like that reflects your own personal identity.
- Do your homework: Research the school prior to the visit.
- Make eye contact with your interviewer. Looking at your shoes or out the window the entire time indicates a lack of interest.
- Be truthful. Don't make up answers that you think the interviewer wants to hear.
- Listen carefully to each question you are asked. If you don't understand the question, ask the interviewer to repeat or clarify the question.
- Try to avoid trendy expressions and interjections such as “you know” or “like.”
- Do not state test scores or grades unless asked directly.
- Do not allow your parents to monopolize the conversation. Too much parent involvement before and after the interview can make a student look coddled or overly dependent. A college admission director at a very prominent liberal arts college has stated publicly, “Parents’ behavior/involvement in the admission process of their son/daughter can negatively affect an admissions decision.”
- When you leave, make sure to get one of your interviewer's business cards. You will need this information later.

Questions that Students Can Ask During an Interview

In general, your questions should go beyond the information offered in the first few pages of the college catalog.

- What are the most popular majors? When do you have to declare your major?
- Can you explain to me the course advising process?

- In your opinion, what do current students like most about the school? How many freshmen return for the sophomore year? How many freshmen graduate in four years? In five?
- What percentage of the last year's freshman class was admitted Early Decision/Early Action vs. Regular Decision?
- With regard to financial aid awards, can a family appeal an aid offer?
- Is there a type of student who might not feel comfortable here?
- What is the toughest thing that freshmen have to adjust to when they first arrive?
- Does the administration respect and listen to the students' opinion/input? Can you give me an example?
- Is the campus liberal? Conservative? Mixed? How can you tell?
- How much school spirit is there on campus?
- Are students involved in community service activities in the town/city? Can you give me an example?
- What makes the education here distinctive from other campuses?
- To what colleges do you lose a majority of your admits each year?

If students and parents wish, the College Counseling Office here at The Pennington School can provide contact names at a number of colleges for families to use. Students should remember the name and request the card of any admissions representatives with whom they meet. After your visit, the student should make sure to take the time to send thank you notes. If you are able to visit only for a tour, send the tour guide a thank you note (if your tour was good). Even though tour guides have no direct impact on admission decisions, they have the ability to influence those making the decisions. Over the last couple of years more students have used email as a means to send thank you letters. We strongly encourage students to send actual handwritten thank you notes in place of email.

ADMISSION DECISIONS

The process of applying to college is a rite of passage that high school seniors throughout the country experience every year. As the weather begins to change in the spring, so do the moods of seniors as they agonize and wait for “the decision.” A number of students will learn of their admission decisions in mid-December (Early Decision/Early Action applicants), but for the majority of seniors, their decisions will arrive in mid-March to mid-April. Students will receive one of four decisions: acceptance, deferral (Early Decision/Early Action), wait list, and denial. For most of Pennington’s seniors, the news will be positive. For others, the news will seem to be devastating, specifically if they were denied by their first-choice school.

For a few students, this will be the first time that they have ever been rejected for something. Remember, colleges aren’t rejecting students; they are just denying them admission. Being denied admission doesn’t mean that a student wouldn’t have succeeded at a particular institution or that the student has done anything wrong. Colleges and universities are looking for students who they believe fit their institutional goals. Making decisions based on a handful of impressions and statistics is a difficult, subjective, and imperfect art.

Students need to focus on those schools to which they have been admitted. Hopefully, the schools that offered admission are schools the student has thoroughly researched. Theoretically, a student should not have applied to a school that he or she would have never thought of attending. At this point, the role of parents is critical. Parents need to be positive and supportive of the outcomes. Many parents, in order to “correct” an admission decision, will ask for an appeal. Rarely, if ever, do colleges change their admission decisions. Colleges will change a decision only if a major part of the application was missing, which hardly ever happens. In most cases, when something important to an applicant’s application is missing, the college will contact the student well in advance of the admission decision.

With acceptance in hand, how do I choose where to enroll?

Most seniors will receive multiple acceptances. Now, with these acceptances, students need to make a choice: where to enroll. This decision can be almost as agonizing as where to apply. Numerous seniors will be faced with having to choose between their top two choices. Some will know immediately where they are going to enroll. Whatever scenario students find themselves in, it is time for them to do really serious research. Seeking advice and information from friends, parents, relatives, faculty, current students, and alumni is highly recommended. Students are going to get numerous opinions and a lot of varying advice. Students should listen to everyone, but they need to make sure they check things out for themselves.

At this point most students will visit their top two choices for either the first time or the second; for others, it may be the third. Regardless of the number of times students visit a campus, they are ultimately going to have make the decision. One method that may help in the decision-making process is the creation of a list of pros and cons. Also, parents and students really need to sit down and discuss their thoughts. A few families have actually held a “decision-making dinner” to discuss and reach a decision. Financial aid may also be a factor to consider. Ultimately, students need to listen to that little voice

inside their heads, because the college a student chooses to attend will be his or her home for the next four years, and in most cases, students' experiences in college will help define who they will be as adults.

Once students have made their final enrollment decision, it is imperative that they notify in writing each of the schools that offered them admission, saying where they plan to attend. Most colleges and universities will include in their acceptance packages an enrollment card that students can return, indicating their decision. In some cases, there are students on wait lists, hoping for other students to forfeit their seats in the enrolling class so that they may be given the option to attend. Also, make sure to adhere to any admission deadlines and *notify your college counselor of the college/university you plan to attend.*

Wait Lists

Those students offered a wait list position at a college that they would prefer to attend need to notify the college immediately of their intention to stay on the wait list. Nevertheless, students must place a deposit at one of the schools that did offer them admission by May 1.

If a student chooses to stay on a wait list at a particular college or university, make sure that his or her college counselor is involved. In many cases, the college counselor will speak directly with the institution to gain insight on whether the college/university will be going to the wait list and can get a sense of a student's chances of being offered admission.

Many students will write a letter expressing their desire to attend. Students need to be careful in drafting this letter. We recommend that students thank the college for considering their application, avoiding any indication that the college made some sort of tragic mistake in their decision. Students may also want to send additional materials to support their application, but you should be cautious about the amount of contact you have with the admission office. Too much contact could hurt a student's chances of being moved from the wait list.

Deferring Admission

Occasionally, students will seek to defer their admission decision for one year. Almost every college/university allows students to pursue this option as long as the student does not enroll in a degree-seeking program at another institution during the deferral period. It has become increasingly more popular for students to pursue this option so that they may work professionally or travel, allowing them time to save money for college or just to take a break before rushing into another four years of education. If a student is considering this option, he or she will need to speak to the college or university's admission office regarding any specific restrictions.

INDEPENDENT COUNSELORS

The Pennington School prides itself on providing students and parents with top-notch support and counseling during the college selection process. The Pennington School's acceptance percentage for graduating seniors has remained constant at 100 percent over the last five years. We are confident in our ability to place seniors into college. However, some families may choose to work with independent college counselors to supplement the services offered to students and parents by The Pennington School's College Counseling Office. For those families seeking these additional services, be aware that for confidentiality reasons, The Pennington School will not release transcripts, test scores, or other information pertaining to a student to these counselors. In cases where independent counselors need access to transcripts and test scores, we ask that the parent or student personally request this information directly from the student's Pennington college counselor.

COLLEGE ATHLETES: DIVISIONS I, II and III

NCAA Eligibility Center

Students interested in playing Division I or Division II sports are required to register with the NCAA Eligibility Center. Students are asked to complete the Student Release Form online. Once a student has submitted this form, he or she must make a copy of the SRF and turn it in to the Registrar's Office. Without this form, The Pennington School will not release a student's transcript. Students interested in Division I or Division II sports may go to the [NCAA Eligibility Center website](#) to register and find additional information.

As high school athletes look to play sports at the next level, confusion easily arises regarding the NCAA Eligibility Center. It is essential that all prospective athletes understand the process in order to be deemed eligible to participate. Registration with the Eligibility Center is required for those wishing to play at the Division I and II levels.

What does eligibility mean? Upon graduation, an athlete who has completed the required core courses, obtained the minimum grade point average, and achieved the necessary standardized tests scores will be declared eligible. Thereby, the athlete will be permitted to participate in DI and DII athletics beginning in the freshman year. Athletes who wish to play at the Division III level are not required to register with the Eligibility Center but must be sure to meet the eligibility requirements set by the specific institution and its athletic conference. To find out these eligibility requirements, contact the admission office at each individual school. A new feature of the [NCAA Eligibility Center website](#) allows prospective DIII athletes to create an online profile. Doing so is optional, but highly recommended.

The Eligibility Center was established with players, parents, and coaches in mind. It offers players and parents the opportunity to monitor the process to be sure that athletes are on the right track to eligibility. In addition, the Eligibility Center provides college coaches with access to the academic progress of all future athletes.

While the NCAA Eligibility Center registration forms are not difficult to complete, they tend to be time-consuming. Please set aside ample time to fill out the online forms. Ideally, a student interested in playing Division I or II sports should have started an account by junior year.

All students who register with the NCAA Eligibility Center need to contact the Pennington Registrar to have their résumé sent directly at the end of their junior year. In addition, all students must send official copies of their SAT/ ACT scores to the NCAA.

Athletic Résumés

An athletic résumé can be a useful tool for prospective college athletes. It should be used to supplement online recruitment. Most college teams have an online recruit form on their athletics website. This form will allow you to submit information to college coaches. The online recruit form is an important first step; it signifies to the college coach that you are interested in playing for the school's program and found the college by doing your own research. You will not get recruited by simply filling out this form.

Most college coaches try to recruit strong academic students who have a passion for playing athletics and want to come to their school.

An athletic résumé should include the following:

- Contact information: Full name, address, phone numbers, and an email address
- Personal information: Date of birth, names of parent(s) or legal guardian(s)
- Academic information: Name, address, and phone number of high school, graduation date, GPA, PSAT/SAT/ACT scores
- Athletic information: Years participated and positions held
- Statistics (will vary by sport): Height, weight, running times, batting averages, rebounds, rushing yards, etc.
- Team and/or individual records
- Jersey: Colors and number for home and away games so that a coach can easily spot you
- Honors or awards received (MVP, All-State, scoring titles) and the year they were given, as well as league or state records you may hold
- References: Name and phone numbers for school and summer or off-season coach are the most important. You may also want to consider adding contact information for your athletic director and college counselor.
- Schedules: You can include a schedule of tournaments, camps, showcases, or important events in which you will be participating throughout the year.

FINANCIAL AID AND SCHOLARSHIPS

Financial aid is monetary assistance to help students and families with the cost of college, vocational, and trade school education by meeting both the direct costs (tuition, fees, and books) and living expenses (food, housing, transportation, and personal expenses).

Many families eliminate colleges based on cost alone. DON'T! If a family is unable to afford the full cost at a particular college or university, quite possibly the student may qualify for enough federal and outside assistance to make the college or university attainable.

There are three kinds of financial aid:

- **Grants or Scholarships:** These funds, also called gift aid, do not require repayment. Grants are usually based on need. Scholarships are based on need and other criteria such as academic achievement or a special talent.
- **Loans:** These are funds that must be repaid after graduation or after leaving school. Student loans (e.g., the Stafford Loan and Perkins Loan) have lower interest rates than commercial loans.
- **Work-Study:** Money earned working on campus is usually arranged for students by the college or university they are attending. For further details, a student should contact the college or university's financial aid office for a list of available campus positions that meet the Federal/State Work-Study requirements.

Loans and work-study are commonly referred to as self-help. Financial aid administrators generally put together an aid package that combines gift aid and self-help. Students' eligibility for financial aid depends on how much they and their families can contribute toward the comprehensive cost of a college or university's education for one year. Every student who applies for aid receives a need analysis outcome, describing in detail the predicted contributions of the student and his or her parents.

To apply for financial aid, students may be asked to complete several forms. The Free Application for Federal Student Aid (FAFSA) is required for all federal student aid programs. The College Scholarship Service (CSS) financial aid form is used by many institutions and states to award their own institutional funds. The College Scholarship Service charges a fee to process and report data from its financial aid form. Both the student and his or her parents are required to provide financial and other information on these forms. If one or more of the colleges to which a student is applying asks for the CSS form, students should mail both the CSS form and FAFSA application at the same time to the College Scholarship Service. Please be advised that some colleges or universities may also require completion of their own institutional forms.

Please note: As of 2016, FAFSA and CSS forms usually become available in October for the following school year. Remember, the earlier you apply, the better. We also recommend that families make it a priority to complete the previous year's tax forms early. If a family has everything completed by the end of February, colleges and universities will be quicker in responding to your financial aid request. Waiting

until April 15 will seriously hinder a student's chances of receiving a final aid package before the May 1 enrollment deadline.

Parents and students with questions regarding financial assistance and possible scholarship opportunities should speak with their college counselor. Families may find resources online to assist with this process. Always be wary of services requiring deposits for scholarship searches; please avoid them. Listed below are two websites that families most commonly use. Also, in the glossary you will find many financial terms to help families understand the process.

- The [**Free Application for Federal Student Aid**](#) (FAFSA)
- The [**College Board Profile**](#) (CSS Profile)

Need money to help you pay for college? While many colleges and universities grant institutional aid, there are also many foundations, companies, and individuals that grant scholarship money to students entering college or seeking a bachelor's degree. There is money to be had, but it often takes time and effort to apply for the scholarships. Why not get a head start on looking for outside scholarships now? The College Counseling Office keeps track of many scholarships that may benefit you. In addition, below are some websites that help you find the scholarships for which you may qualify.

- [**Fastweb**](#)
- [**BigFuture**](#)
- [**Cappex**](#)
- [**Unigo**](#)
- [**Scholarships.com**](#)
- [**Scholarship Sharing**](#)
- [**Niche**](#)
- [**Scholar Snapp**](#)

WHAT FRESHMEN AND SOPHOMORES AND THEIR PARENTS NEED TO KNOW ABOUT THE COLLEGE PROCESS

Q. When does the college planning process start at The Pennington School?

A. College counselors begin meeting with students in groups and individually during the second semester of the junior year. Individual meetings may be made by request prior to this time.

Q. What should ninth- and tenth-grade students be doing to prepare?

A. Concentrate on courses, get the best grades they can; take the most appropriately difficult courses, making sure to include five academic classes in the schedule. (In the Appendices parents will find a listing of courses, according to major, that colleges typically expect their applicants to have completed.)

Q. What standardized tests should sophomores take?

A. Yes, standardized tests can begin as early as the sophomore year; however, test prep for the PSAT isn't necessary. Students may choose to take the PSAT in the tenth-grade year as practice; however, it's The Pennington School's current policy for all students to take the PSAT in the junior year.

Q. Should freshmen and sophomores visit colleges and begin interviewing?

A. Probably not. Colleges are concentrating on juniors and seniors. College visits are productive when the student has had time to consider some personal priorities: learning style, sense of community, distance from home, and academic atmosphere. The change physically, emotionally, and intellectually in students from tenth grade to twelfth grade is significant. College visits can be arranged during the spring break of the junior year, and during late August before and early September of the senior year.

Q. How will we decide where to apply?

A. There will be no limit to the advice juniors and seniors will receive, both welcome and unwelcome. Everyone will have an opinion about good schools. The junior group meetings will help students set priorities about what they want; college guidebooks give opinions and facts; college websites will answer specific questions; some websites have "college finders"; friends and family will suggest names; mail, both regular and email, will be sent to juniors; and magazine rankings may influence some families. The college counselors will help juniors sort out all this information. When the time comes, be open to and aggressive in finding schools whose names are not familiar.

Q. What should I/we be doing now?

A. Concentrate on the essential tasks of 14- to 16-year-olds: do well in school, find a worthwhile out-of-class activity, learn how to drive safely, make friends, and enjoy each other as family members. Try not to worry. Don't make college the focus of conversation.

A COLLEGE ADMISSION TIMELINE FOR PARENTS

The Freshman Year

- Enjoy the freshman year. Students need to adjust to their surroundings. The switch from middle school to high school is challenging. Allow students to get involved, experiment with different sports, activities, etc. Even the mention of college applications can be a little frightening for students.
- The post-freshman summer is really for students to enjoy. Students are still young, and finding work is tough. Summer camps are great experiences. Allow your children to just enjoy the remaining free time that they have. Maybe encourage them to volunteer a few hours a week, but not much more.

The Sophomore Year

- Hopefully, by the beginning of the sophomore year your children have found a few activities that they enjoy, possibly a sport, club, activity, organization, or a combination of these. Encourage your son or daughter to stay involved.
- October PSAT: Yes, standardized tests can begin as early as the sophomore year; however, test prep for the PSAT isn't necessary. Students may choose to take the PSAT in the tenth-grade year as practice, but it's The Pennington School's current policy for all students to take the PSAT in the junior year.
- College visits: It is still a little early to begin trekking around the country to various colleges with a 15-year-old in the car. Once the junior year has begun, you will have ample time to visit those ivory towers of learning.
- Junior-year course selection: Junior-year course selection is often considered as the first step toward college planning. Many colleges place little weight on the freshman year because it is considered an adjustment year. Students typically do well as sophomores, but it's not until the junior and senior years that the courses become increasingly difficult and specialized. Many families instinctively want to place their student into as many Honors and Advanced Placement courses as possible. Students should not be pressured into taking courses based solely on the belief that they "look good." Placing a student into AP Calculus as a junior while skipping Pre-Calculus does the student a disservice. The course selection process should be one where parents, students, and counselors/academic advisors create the right balance of courses, with the appearance of appropriate rigor. By doing so, we allow students to succeed rather than drown. Throwing kids into courses where they lack the proper preparation places undue stress on students and prevents mental engagement.
- Post-sophomore summer: Students are typically still too young for full-time or part-time employment. However, several colleges and universities offer enrichment programs for students. These experiences are great opportunities to begin exposing students to various colleges and universities. Some of these programs even allow students to earn college credit if they perform well. Families may speak with a member of the College Counseling staff to further investigate these opportunities.

The Junior Year

- With the correct courses selected and a new school year beginning, it is imperative that students get off to a solid start.
- PSAT and NMSQT: In October, most students will be exposed to their first required PSAT/NMSQT. (PSAT stands for Preliminary Scholastic Aptitude Test, and NMSQT stands for National Merit Scholarship Qualifying Test.) Over two million students will be administered the exam. Approximately fifteen thousand will become NMS semifinalists. An even smaller number will be selected as finalists. Those chosen by the NMS Corporation will receive scholarships. Spending hundreds of dollars on PSAT prep programs is strongly discouraged.
- The month of December: The PSAT/NMSQT results should be arriving in the mail. Using these results, students should be able to determine their weaknesses and strengths with regard to the SAT. However, this isn't the correct time to run out and buy test prep materials or begin test prep courses. Students need to finish the second quarter strong. They should begin preparing for exams and polishing their skis for Winter Break. Once Winter Break is over, the serious work will begin. Some families will brave the snow, sleet, and mud to visit a few college campuses over the break.
- The months of January, February, March, April, and May: The whole process of preparing for college begins. Students should consider taking the SAT, ACT, and a few SAT Subject Tests. Taking these tests now avoids the stress of taking numerous standardized tests in the senior year. Some students will also take the ACT and the TOEFL. Students should schedule an appointment to meet with their college counselor for the sole purpose of creating a list of schools to visit over the summer. We hope that at this point in the process students will begin to get a sense of where they may want to apply. These conversations can be sensitive. Selecting only Ivy League schools for a college tour may not be sensible. Making sure that the student's list contains a wide variety of schools suited for their interests, academic strengths, financial concerns, geographic interests, and size is important.
- Post-junior summer: Many experts agree that students really begin to change during the "college road trip." Begin the road trip with list in hand. Students actually begin visualizing themselves as college students as they stand on a campus. They begin meeting college-age students like themselves. Some students will fall in love with a college as soon as they set foot on the campus. According to the National Association of College Admission Counselors, the number one reason students choose to enroll at a specific school after they have been accepted is the feel of the campus. The college road trip is also a great time to schedule interviews. All this traveling can be tough; however, it does get better. We actually know of a young man who, at the beginning of his college road trip, complained incessantly about missing time on the beach to perfect his tan. At the end of the trip, this same young man was begging his parents to drive to their next college destination. Most important, enjoy the summer with your son or daughter; next summer's road trip will have one fewer member on the way home.

The Senior Year

- August through January 1: The following can be used as checklist of the things that must be done in the senior year.

STEP 1: Seniors should meet with the college counselor late in the summer or early in the fall; review the transcript and activities; edit and revise their activities/honors résumé; discuss with the college counselor the colleges they are interested in attending; refine the list and decide on the schools to which they will apply. Admissibility must be a factor in the selection process. Applying to only the top ten institutions in the nation will cause chaos in April if the decisions are unfavorable. Be realistic in the process.

STEP 2: Seniors should make sure to have requested information and looked at applications from all the institutions under consideration.

STEP 3: Students should obtain two teacher recommendations.

STEP 4: Seniors should sign up for the October, November, and December SAT or SAT Subject Tests and/or the September, October, or December ACT, if needed. Most of the more selective institutions will require at least two SAT Subject Tests. International students will need to take the TOEFL exam. Please work with the Director of College Counseling in scheduling these exams.

STEP 5: Once seniors have all their applications, establish a timeline to complete all the applications. It is important to avoid doing them all at once. Once they have proofread an application for errors, they should have a parent or college counselor review it before submitting it.

STEP 6: Almost every college or university requires at least one essay, possibly two. These essays are the responsibility of the student alone. We strongly discourage faculty, staff, and parents from over-editing or rewriting these essays. However, we do encourage students to consult with parents, teachers, and their college counselor regarding the topic, organization, and effectiveness of the writing. Students are asked to show their essays to their college counselor early in the process. It is imperative that the essay be the student's own work. In many cases the essay can be the deciding factor between admission and denial. Colleges and universities are looking for original writing samples. Using the same essay for multiple schools is permissible, as long as the essay meets each of the schools' essay requirements. For those schools that are high on their list, students may want to tailor each essay for each particular school. For example, if a student visited, took a tour, learned about a specific program of interest, or spent the night at a particular institution, these experiences should be addressed.

STEP 7: Seniors should make an appointment with their college counselor to submit their completed applications, at least two weeks prior to the application deadline.

STEP 8: Seniors should visit with the various representatives visiting Pennington this fall from colleges in which they are seriously interested.

STEP 9: If students still need to visit a few campuses, plan to use the various long weekends to visit those few schools on the list. If they have yet to interview with a specific school, schedule an appointment as soon as possible.

STEP 10: Students should maintain the best possible grades.

STEP 11: Seniors should continue to be active in the life of the Pennington School community and, if possible, in their community as well.

Step 12: ASK QUESTIONS!!

- The months of January and February: Most application deadlines are January 1, so the application process is basically over. For those applying for financial aid, make sure to finish the Free Application for Federal Student Assistance (FAFSA) as soon as possible. The earlier you submit this information, the better off you will be. W-2s should be arriving home at the end of January. We recommend having the FAFSA, W-2s, and 1040s completed and submitted by February 15. Some schools take the CSS Profile; it is also best to have this form completed by February 15.
- March, April, and May: Regular decision applicants hear from colleges and universities. Many families consider this time to be the most difficult. Other than Early Decision, Early Action, and rolling admission, most colleges and universities typically begin mailing out regular decision letters or releasing decisions via email around March 15. They will mail, email, or post to a portal all their acceptances first, followed by their wait-listed decisions, and will conclude with all their denial letters. The idea is that institutions want to send the good news home first. Students need not fret. The letters will arrive at home typically between March 15 and April 15. We strongly discourage families from calling colleges to learn of decisions, but we recommend calling in circumstances where the notification period for a college is close to expiring. Most important, seniors must maintain grades. Wait-listed students should keep in touch with those schools they are still interested in attending, and they should work with their college counselor about submitting additional supporting materials. Doing so lets the college know of their interest.
- May and June: Most colleges expect that you make a deposit before or on **May 1**. In admissions, we refer to this date as **May Day**. Make sure to mail your enrollment deposit as soon as possible. In many cases, the earlier you mail in your deposit, the greater the student's ability to select housing options.

APPENDICES

Examples of Basic High School Course Preparation for Certain Popular Undergraduate Majors

Engineering

Courses:

- Four years of English
- Four years of mathematics (including at least algebra I, algebra II, geometry, pre-calculus, and calculus)
- One year of chemistry
- One year of physics
- One year of biology
- Two years of history
- Two years of world language
- Three electives

Standardized Tests:

- SAT or ACT
- SAT Subject Tests: Math, either Level I or Level II; Physics or Chemistry (avoid Biology unless directed); and a third test of the student's choice

Natural Sciences (Chemistry, Biology, Physics) and Mathematics

Courses:

- Four years of English
- Four years of mathematics (including at least algebra I, algebra II, geometry, pre-calculus, and calculus)
- One year of chemistry
- One year of physics
- One year of biology
- Two years of history
- Two years of world language
- Three electives

Standardized Tests:

- SAT or ACT
- SAT Subject Tests: Math, either Level I or Level II; Physics, Chemistry, or Biology; and a third test of the student's choice (If the intended major is physics, student should be taking physics in the senior year and the respective SAT Subject Test)

Computer Science

Courses:

- Four years of English
- Four years of mathematics (including at least algebra I, algebra II, geometry, pre-calculus, and calculus)
- One year of chemistry
- One year of physics
- One year of biology
- Two years of history
- Two years of world language
- Three electives, preferably focused in the technology area

Standardized Tests:

- SAT or ACT
- SAT Subject Tests: Math, either Level I or Level II; Physics or Chemistry (avoid Biology unless directed); and a third test of the student's choice

Liberal Arts majors

Courses:

- Four years of English
- Three years of mathematics (including at least algebra I, algebra II, geometry, pre-calculus, and calculus)
- Two years of lab science (three or more preferred)
- Three years of history (four preferred)
- Three years of world language (four preferred)
- Five electives

Standardized Tests:

- SAT or ACT
- SAT Subject Tests: Math, either Level I or Level II; and an additional test of the student's choice

Business Administration

Courses:

- Four years of English
- Four years of mathematics (including algebra I, algebra II, geometry, pre-calculus, and calculus)
- One year of chemistry
- One year of physics
- One year of biology
- Two years of history (three or more preferred)
- Two years of world language
- Three electives

Standardized Tests:

SAT or ACT

SAT Subject Tests: Math, either Level I or Level II; and an additional test of the student's choice

Architecture

Courses:

Four years of English

Four years of mathematics (including algebra I, algebra II, geometry, pre-calculus, and calculus)

One year of chemistry

One year of physics

One year of biology

Two years of history (three preferred)

Two years of world language

Three electives

Standardized Tests:

SAT or ACT

SAT Subject Tests: Math, either Level I or Level II; Physics or Chemistry (avoid Biology unless directed); and a third test of the student's choice

Art, Drama, Music

Courses:

Four years of English

Two years of mathematics

Two years of history (three preferred)

Three years of world language

Nine electives, preferably focused towards one's intended area of study (for those interested in being music majors, courses such as Music Theory and Music Composition will be helpful)

Standardized Tests:

SAT or ACT

Design

Courses:

Four years of English

Two years of mathematics

Two years of advanced science, preferably physics

Two years of history

Three years of world language

Five electives, preferably focused towards design-related courses

Standardized Tests:

SAT or ACT

Important Information for Students Interested in Majoring in the Arts

Art/Drama/Music/Video/Architecture/Design/Ceramics/Photography

For students interested in art, advertising, graphic design, fashion design, industrial design, photography, ceramics, architecture, and art education, all of these careers begin in **high school arts classes!** Below is a basic timeline that students can use to prepare themselves for any of the majors listed above.

Freshman Year

Students should speak with their arts teachers and their advisor about their interests so that they can develop a course selection plan that will prepare them for a successful art and design college experience. Students are also encouraged to speak with their parents about their interest in pursuing art in college. Parents and students are invited and encouraged to meet with Arts teachers in addition to college counselors. Students with a passion for art should start to take art-related courses as early as their freshman year. Students will typically begin by taking Art I, Photography I, and/or Ceramics I. After students have completed these courses, they then can take Art II, Photography II, and/or Ceramics II.

Sophomore Year

While Arts courses are usually slated for freshman and junior year, students interested in pursuing a college path in visual art should take at least a semester-long class during their sophomore year. This would involve filling a study hall period during the academic day with an art class.

Original work should be kept neat and smudge-free in a portfolio or safe in appropriate storage. Students should take high-quality digital slides of their work, constantly updating this digital portfolio with new pieces—both studies and finished work. Multiple views of three-dimensional work should be taken. Make sure to keep all sketchbooks! Many colleges like to see the developmental process that students go through as they create a piece, and these are great to take to interviews. Participation in art-related activities or clubs is extremely encouraged; examples are making a bowl for Empty Bowls, working on stage crew or costume crew for the fall play or winter musical, and participating in Art Club.

Junior Year

Students should enroll in subsequent Level II or III courses of art, photography, or ceramics. Students should also try another medium. For example, a student who has completed Photo I and II could then take Drawing I during the junior year. Students should be going over all of their portfolio pieces, taking slides of everything. Students should also be continually working on their sketchbooks, keeping notes on their work. When students are asked in April to select their senior-year courses, they should enroll in a Level III course or Advanced Placement art class. Some students may take a life drawing course over Winter Break to supplement their high school curriculum. Most college and university admission offices expect ten to twenty pieces of art (from observation) that will make up a student's portfolio. Even majors in photography, ceramics, and graphic design will be expected to include drawings from observation in addition to their selected course of study.

Summer between Junior and Senior Year

Take a summer art course in life drawing or something challenging and interesting. Students should be focusing on finishing four or five pieces that will anchor their portfolio. Students enrolling in Advanced Placement arts courses are required to build their portfolio over the summer to ten pieces. Visit colleges and universities that have art programs. During each visit, make sure to ask about the school's portfolio requirements, talk with a professor from the art department, get a tour of the art facilities, and ask about galleries on campus or in nearby cities or towns.

Fall of Senior Year

Visit schools that were missed over the summer. Practice a portfolio critique with two or three art teachers, taking notes on what they say. Students should be in Advanced Placement art courses. The portfolio should be completed (ten to twenty pieces/slides) by mid-October; all senior-year work will be added once the year is over.

Photography

Students interested in pursuing photography beyond high school should complete all the photo courses: Photo I: Foundations of Art, Photo II: Digital Photography, and Photo III: Alternative Photography. In addition, it is highly encouraged to take AP Art 2D Design after completing the photography curriculum. This will usually occur during a student's senior year. During a student's photographic studies, it is important to be taking pictures. The photo instructor will gladly advise the student in the purchase of a DSLR camera, given that these are the cameras of choice for any professional photographer. It is absolutely essential to be taking pictures and fine-tuning one's sense of design and personal vision. Students are also encouraged to take additional arts courses in order to develop a holistic approach to the arts, given that the field of arts can be highly competitive and cross-disciplinary in nature. While enrolled in the arts, students should take the opportunity to participate in Art Club and/or the School's yearbook. During summer breaks students are best advised to enroll in a summer arts program, possibly a media arts course, given the ever-evolving digital technologies. During a student's senior year, the Horizon Project would be a key opportunity to connect with an advertising agency, a marketing or design firm, a professional photographer, or a company's communications department as an intern. The senior year is a pivotal time to complete a well-thought-out and refined physical portfolio and electronic portfolio and/or book.

Video/Film

A student interested in studying video or film in college should take all three levels of Video Production, and should also take an introductory class in visual arts such as Art I, plus Photography I and Drama I. Additionally, Pennington Sports Network and Tech Crew are relevant after-school activities that should be pursued. Introduction to Psychology and Computer Science are excellent electives to take if one is considering a video or film path. Students need to investigate portfolio requirements with the colleges to which they would like to apply.

Drama

Note: There are related majors such as communications, speech, theatre education, film studies, etc., that may require a similar high school course of study. Students interested in communications or speech

should be taking courses and pursuing activities in both drama and music. Film requires a background in video production, drama, and visual art. Students should see an Arts Department faculty member to determine the best path for their individual interests.

Freshman, Sophomore, and Junior Years

Participate in as many shows as possible in school—as an actor, technician, or designer. Participate in Dramatic Society activities. Take Drama I, Drama II, and/or Senior Seminar in Drama at Pennington. Keep a folder/electronic portfolio of your drama activities and playbills; song, scene and monologue work; and production paperwork, photographs, and video clips. Audition outside of school if you have the opportunity. Attend a summer program for theatre.

Students interested in musical theatre should take Chorus, try out for the Pennington Singers, and participate in the winter musical.

Junior Year

Identify schools of interest to you. Decide what type of program you want to go for: BFA or BA, and what concentration. Keep up with your drama portfolio. Figure out the requirements for auditioning/videos/portfolios. If you are interested in writing and producing an original work, start it now. Be in constant communication with the drama teacher.

Summer after Junior Year

Students interested in drama should attend a summer program, if possible. Prepare a theatre résumé.

- Performers: Prepare a minimum of two contrasting monologues or musical pieces. If you are interested in musical theatre, you should prepare two songs as well. Start preparing an initial theatre résumé or music repertoire.
- Technicians and Designers: Prepare a list of all the productions and jobs you have had. Gather photos and drawings of projects. Include one chart (sound cues, props list, etc.) in your portfolio, and also one hand-draft of a working drawing, lighting plot, or ground plan.
- Writers: Prepare an electronic collection of your scene work. Include detailed characterizations and descriptions of settings, along with monologues, scenes, and short plays. Short stories and essays are also useful. You will most likely need to submit one graded assignment with markings from a teacher on it.

Senior Year, Fall

Make a chart of all requirements for all schools. Have three monologues (comic, dramatic, classical) fully prepared (consult with the drama teacher). Schedule audition dates with your schools. Make audition tapes and technical portfolios early in the fall. Musical theatre candidates need to have one or two contrasting songs fully prepared (consult with vocal music teacher)—and make sure to have the proper accompaniment. Enroll in Advanced Drama or Senior Seminar in Drama. Finish the writing for any original theatre project that may be produced at Pennington. Be involved with the fall play, and be sure to update your portfolio with that work, because it occurs late in the Early Decision/Early Action process. Update your theatre résumé. Write your college essays.

A note about monologues: When choosing audition monologues, it is best to choose from a play rather than a monologue book—or to read the entire play before deciding. You should play someone of your approximate age. Your character should develop through the monologue. It is best not to use an accent, unless you are extremely skilled at that accent. Use creative blocking and movements. You may use one chair; do not use props. When choosing a song for musical theatre, use similar criteria, and make sure that the song showcases the best aspects of your voice. Avoid monologues and songs that are overused. Use blocking and movement, but not to excess. It should feel organic but be interesting. You need a coach for your monologues. See the drama teacher.

Music

Note: There are related majors such as arts management, communications, music composition, music therapy, music production, music business, etc., that may require a similar course of study for a high school student. Students interested in arts management, communications, or speech should be taking courses and pursuing activities in both drama and music. Students should see an Arts Department faculty member to determine the best path for their individual interests.

Freshman Year

Participate in as many ensembles as possible in school—as a singer, player, or technician. Take Music Theory, Music Technology, and/or Composition at Pennington. Take private lessons. Keep a journal of your music activities. Audition for competitions if you have the opportunity. Attend a summer program for music.

Sophomore Year

Students interested in vocal music should take Chorus and try out for the Pennington Singers. Students interested in instrumental music should be in Orchestra, Pit Band, and/or Jazz Band. Sound technicians should take Music Technology, and composers should take at least one semester of Composition. All music students should consider AP Music Theory. Sophomores should continue to keep a journal, take private lessons, and participate in summer music opportunities. Take advantage of opportunities to perform as a soloist at gallery receptions, Coffeehouse, Chorus Cabaret, and other School functions.

Junior Year

Identify colleges of interest and their music-affiliated music programs. Decide what type of major you want and how that major is offered in specific colleges' degree programs, such as BS, BA, BMus, or BMusEd. Determine and accurately make notes of the requirements for auditioning or prescreening—these will vary from school to school. If you are interested in composing and producing an original work, start it now. Take any music courses at Pennington in which you have not enrolled. Be in constant communication with the music teachers. Continue to keep your journal, take lessons, participate in summer music opportunities, and develop a portfolio.

Summer after Junior Year

Students interested in music should attend a summer program, if possible. Prepare a minimum of two contrasting musical pieces. If you are interested in musical theatre, you should prepare a Broadway song as well. Start preparing an initial résumé or music repertoire list.

Senior Year, Fall

Finalize your list of schools. Make audition recordings early in the fall. Musical theatre candidates need to have one or two contrasting songs/pieces fully prepared (consult with primary music teacher)—and make sure to have proper accompaniment. Composers need to edit and complete written scores. Audio engineers should have a portfolio of completed recording sessions. Write your college essays.

GLOSSARY OF TERMS

College Degrees

Associate's degree: The degree awarded after the successful completion of a two-year program, usually at a junior or community college.

Bachelor's degree: The degree awarded after the successful completion of a four-year program of study at a college or university. Also called a **baccalaureate degree**.

Master's degree: The degree awarded after the completion of the first postgraduate program.

Doctoral degree: The degree awarded after intensive study in a particular field, such as an academic discipline (PhD), medicine (MD), education (EdD), or law (JD). Can be referred to as a **doctorate**.

College Calendars

Semester system: The most common calendar, where the academic year is divided into two relatively equal periods of approximately sixteen weeks.

Trimester system: A calendar which divides the academic year into three equal parts.

Quarter system: A calendar similar to the trimester system, with the summer used as the fourth quarter.

4-1-4 system: A system where students carry four courses during the fall semester, one course in the "January Term" or "Winter Session," and four courses in the spring semester.

College Terms

Matriculation: Enrollment at a college or university into a degree-seeking program.

Credit hour: A standard unit of measurement for a college course. Each credit hour requires one classroom hour per week.

Full-time status: Enrollment at a college or university for twelve or more credit hours per semester.

Part-time status: Enrollment at a college or university for eleven or fewer credit hours per semester.

Core curriculum: Specific liberal arts courses that an institution requires of all students to earn a degree.

Syllabus: A course outline that lists all the assignments, exams, and lecture topics for that course, usually distributed at the first class meeting.

Prerequisite: Preliminary course required before a student can take an advanced course in a particular subject area.

Three/two program: A program of liberal arts study for three years, followed by two years in a professional field at another institution or in a professional division of the same institution, resulting in two bachelor's degrees or a bachelor's and a master's degree.

Admission Terms

Early Admission: Admission to a college following completion of the junior year of high school.

Early Decision: A plan where students make an application in early fall of their senior year and notification is sent by mid-December; a commitment to attend if accepted is required, along with withdrawal of other college applications. A student may apply to only one college under Early Decision.

Early Action/Early Notification: Similar to Early Decision, except that the applicant is not committed to attend the institution if accepted and other applications may be made.

Single Choice Early Action: A plan allowing students to apply to a specific institution in some cases, restricting a student's ability to apply Early Action and/or Early Decision to any other institution.

Rolling admission: A procedure by which admission decisions are made on a continuous basis and notification is sent within about three to four weeks after receipt of all completed application materials.

Wait list: An admission decision to applicants stating that their application is acceptable, but that the limit of accepted students has already been reached; wait-listed students may be admitted after May 1, if space becomes available.

Conditional acceptance: An admission decision offered to an applicant based on successfully completing specific requirements that are outlined by the college or university.

Deferred admission: A plan when acceptance to a college or university is granted, but a student delays enrollment for a semester or a year due to special circumstances. Students should double check what restrictions, if any, the college or university may have for deferred enrollment. Some institutions prevent students from taking any college-level course while deferring.

Deferred decision: A situation that occurs typically when a student applies under an "early" program, and the college or university moves the student's application to the regular decision process for review. In most cases the college or university is interested in seeing the student's midyear grade report from high school before making an admission decision.

Financial Aid Terms

Assets: An individual's savings, real estate other than the primary residence, business value, stocks, bonds, trust funds, etc.

Campus-based programs: Federal programs administered directly by the financial aid office at a college or school. These programs are Federal Supplemental Educational Opportunity Grant (SEOG), Federal Work-Study (FWS), and Perkins Loans.

Cost of education/cost of attendance/institutional budget: A figure that covers tuition and fees.

CSS Financial Aid Profile: A form that collects information used to determine eligibility for institutional and private funds for a fee. Some college and universities will ask a student to complete both the CSS Profile and the FAFSA.

Default: A student's failure to repay a student loan according to the terms agreed upon when the student signed the promissory note.

Dependent student: A student who is being supported by his or her parents.

Expected Family Contribution (EFC): A figure determined by a federally mandated formula that predicts how much a family can contribute to their son or daughter's postsecondary education directly from income or from either drawing down on assets or borrowing. Note: The EFC is a bare-bones analysis and is not a cost-flow analysis.

FAFSA on the Web: A website run by the US Department of Education that allows students and families to complete the FAFSA online.

Federal Family Education Loan Programs: Formerly known as the Guaranteed Student Loan Program, the FFEL Program includes Federal Stafford Loans (subsidized), Federal Plus Loans, and Federal Consolidation Loans. Funds for these loans are provided by private lenders.

Federal Perkins Loan: A government-sponsored, low-interest loan administered by the college to help fund postsecondary education for undergraduate students with exceptional need.

Federal Stafford Loan: A major source of self-help aid for students. Stafford loans are made either through the Direct Loan Program or through the Federal Family Educational Loan Program (FFEL). Direct or FFEL Stafford Loans are either subsidized or unsubsidized.

Federal Supplemental Educational Opportunity Grant (SEOG): A federal loan program administered by colleges to provide need-based aid to undergraduate students with exceptional financial need.

Federal Work-Study: A college program that provides jobs on and off campus for students who have demonstrated financial need.

Financial aid: The money provided by the federal, state, and government agencies, along with other organizations, to help a student pay the cost of postsecondary education (the education and training beyond high school).

Financial aid package: The total award received by a student from a variety of sources. An aid package usually contains a combination of gift aid (grants and scholarships) and self-help programs like loans and work-study.

Financial aid transcript: An official record of aid received by a student.

Free Application for Federal Student Aid (FAFSA): An application that must be filled out by a student and parents who want to apply for federal and state student assistance. The programs are student loans, work-study, scholarships, and grants.

Half-time student status: A term referring to a student who does not attend college or school full-time. Depending upon how the school measures a student's academic progress, it can mean at least six semester hours or quarter hours per term; at least twelve semesters or eighteen quarter hours per year; or at least twelve hours per week.

Independent student status/self-supporting student: A student who, according to a given set of criteria, may apply for financial aid directly, independent of his or her parents' financial conditions. An independent student must meet any of the following conditions:

- Is 24 years of age by December 31 of the award year
- Is an orphan, ward of the court, or veteran of the Armed Services
- Has legal dependents other than children and/or spouse
- Has children who receive more than half their support from him or her
- Is married, a professional student, or graduate student
- Is judged independent by the financial aid officer based on documented unusual circumstances

Loan: Borrowed money that must be repaid (usually with interest).

Needs analysis: A method of determining how much a family can contribute toward the student's postsecondary education cost.

Parent Loan for Undergraduate Students (PLUS): A variable-rate loan program offered by a lender from which parents of certain undergraduate and graduate students can borrow money for postsecondary education. Parents must complete and submit a FAFSA and PLUS loan application. After the college or university that the student plans to attend completes its section of the application, it must be sent to a lender for evaluation.

Pell Grant: A grant awarded to help undergraduates with exceptional need pay for their education after high school. The Pell Grant Program is the largest federal student aid program.

Professional judgment: Flexibility given to the financial aid administrator by law to make individual adjustments in an aid package. These adjustments must be made on a case-by-case basis with supporting documentation, and the reasons for the adjustment must be placed in the student's file.

Promissory note: The legal document a borrower signs when getting a loan. It lists the conditions under which the loan is being made, and the terms under which the borrower agrees to repay the loan.

Regular student: A student enrolled at an institution to obtain a degree or certificate.

Satisfactory student progress: An academic standard to maintain federal student aid. If one is enrolled in a program that is longer than two years, the following definition of satisfactory progress applies: A student must have a C average by the end of the second academic year of study or have an academic standing consistent with the school's graduation requirements. The student must continue to maintain satisfactory academic progress for the rest of his or her course of study.

Scholarship: Money given to a student by an institution of higher learning or an organization for academic accomplishments.

Selective Service registration (males only): A mandate to register, or arrange to register, with the Selective Service in order to receive federal student aid. A statement will appear on the FAFSA that allows you to state that you have registered with the Selective Service. The requirement to register applies to males who are at least 18, are citizens or eligible non-citizens, and are not currently on active duty in the armed services.

SFA Program: The program administered by the Student Financial Assistance Programs within the US Department of Education, namely, Federal Pell Grants, Federal Supplement Educational Opportunity Grants, Federal Work-Study, Federal Perkins Loans, Federal Stafford Loans, Federal PLUS Loans, State Student Incentive Grants, and Federal Consolidation Loans.

Student Aid Report (SAR): A document prepared by the US Department of Education and sent to the student who has filed the FAFSA. The report provides the Expected Family Contribution (EFC) that is used to determine aid eligibility.

Student Eligibility Notice (SEN): The report sent to the student from the State of New Jersey, indicating estimated eligibility for the Tuition Aid Grant (TAG) and other types of state aid (Distinguished Scholars and EOF awards). The SEN may be used by the student to report a change in college attendance or address to the state.

Verification: A procedure whereby colleges and universities check the information the student reported in the financial aid application, usually by requesting a copy of the tax returns filed by the student, and if applicable, the student's spouse or parents. Many institutions conduct their own form of verification. In addition, schools must verify students selected through the federal central processing system, following the procedures established by regulations.