College Process Overview	
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Welcome Parents!	
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Agenda	
Overview of College Process	
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Junior Calendar Parent Roles in the Process	
Guidance Bulletin	+ +
Testing: SAT and ACT	
How Colleges Look at Prospective Students	·
Naviance Criteria to Select a College	
Common Application Process	
Look Ahead	
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HS Counselors	
Jessica Casalinova	The state of the s
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Calendar for Juniors

MARCH/APRIL

Register for the SAT, SAT Subject test and/or ACT
Ask your counselor about summer enrichment opportunities
If you are interested in military academies you need to see your counselor
Create your senior year schedule with your counselor
Attend local college fairs

Develop a preliminary list of colleges that interest you and collect information Plan visits to colleges Take ACT

MAY

Identify teachers you can ask for a recommendation
Take SAT, SAT Subject test, AP exams
Make a profile of colleges that you are interested in applying to

Calendar for Juniors

JUNE

Take SAT, SAT Subject test and/or ACT
Continue the college search and discuss choices with your counselor
Plan visits to colleges
Create a list of accomplishments over the past four years, including
extracurricular activities, work and travel experiences

JULY/AUGUST

Visit campuses and narrow down your list of schools

Work on your college essay

SAT offered in August

Create an account with Common Application

Parent Roles in the Postsecondary Process

- * Talk to your child about their options.
- » Read the Guidance Bulletin.
- * Be prepared to take your child on college visits/interviews.
- Meet with your child and guidance counselor, if necessary.
- Encourage your child to visit the College & Career Center
- Stay on top of the Junior/Senior calendar.
- Watch out for deadlines!
- Complete the Parent Brag Sheet.
- Financial Aid Deadlines.

Getting Started: Creating Multiple Accounts

- In order to begin the college process, several accounts/passwords must
- -College Board-SAT Test Registration
- · -ACT- ACT Test Registration
- -Naviance- College Search/Application submission
- ⇒ -Common Application- College Applications
- FAFSA/CSS Profile-Financial Aid Applications
- Students must have a system for remembering important username/ passwords in order to successfully work with their counselor on the process. YOUR STUDENT SHOULD KNOW IT!



THE SCHOLARSHIP EDITION



MGRHS CEEB#

222-415

SAT Testing- College Board

- Register online: www.collegeboard.org
- www.sat.org/register
- Test dates in: May, June, August, October, November, December

The SAT

• Three components of the SAT-

Evidence-Based Reading & Writing Mathematics
Writing -Essay is optional *

Total possible score = 1600 Average SAT score = 500

SAT

- Reflects Classroom Learning
- More Relevant vocabulary
- "Math that Matters"- Primarily Algebra based
- More problem solving and data analysis
- Free Test Practice available through Khan Academy www.satpractice.org
- SAT Prep Course offered at Mt. Greylock for Math

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Score Choice Policy

 This College Board policy gives students the option to choose to send SAT scores by test date and SAT Subject test scores by individual test.

Testing: ACT

- ACT Test Dates in April, June, Sept., Oct. Dec.
- Register at : www.act.org
- Offered locally at Miss Haifs, Taconic, Berkshire School, Drury and Mt. Anthony

Academic Profile: Where do you fit?

Rating	SAT EBRW	SAT Math	SAT Total	ACT	Grades	Percentile
6	730-800	740-800	1450-1600	33-36	A, A-	Top 10%
5+						
5	650-720	650-730	1360-1440	28-32	B+, B	Top 20%
4+						
4	570-640	560-640	1200-1350	19-27	B-, C+	Top 35%
3+	500-560	510-550	1060-1190	13-18	C, C-	Top 50%
3	400-500	400-500	1000	7-12	C-	Top 50%
2	Below 400	Below 400	Below 750	Below 6	Below C	Top 65%

portance of creating a list of schools: Reach, Target, Safety

How Colleges Look at Prospective Students Transcript Extracurricular Activities Test Scores The Real You Letters of Recommendation Academic Performance: Transcript Advanced Placement courses Honors courses

Extracurricular Activities

- Opportunities for Student Engagement
 - Leadership
 - Athletics

• GPA

Percentile/Class size

- Performing Arts
- Community Service
- Employment

Test Scores Advanced Placement MCAS Assessment www.fairtest.org SAT ACT Accuplacer • ELPT/TOEFL "The Real You" College Admissions Essay • Interviews Auditions Portfolio Review Teacher Recommendations Resume Letters of Recommendation • Teacher (2)

- Guidance Counselor
- Coach
- Employer
- Community member

Juniors should begin thinking of individuals to ask now!

Naviance

The Guidance Office is using the Guidance software system, Naviance, in order to process college application materials electronically.

http://connection.naviance.com/mtgreylock

Resources to Assist in the College Process

- Meet with your Guidance Counselor
- Access the College & Career Center
- Visit college campuses
- Attend Open House events
- Use Naviance to research schools
- Fall- College Representative Visits

College & Career Center

- College Guides
- Summer Enrichment Programs
- Study Abroad Programs
- Guides to SAT and ACT Testing
- · College Viewbooks- Admissions Checklist
- Financial Aid Books
- Gap Year Ideas

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Campus Visits

There's no substitute for seeing a college yourself!

Before You Go Visit:

- * Call the Admissions Office in advance or register for a visit online
- Read up on the college and think about questions

While You're on Campus:

- e Arrend an admissions information session
- Request an interview
- Attend a class
- · Take a tour
- Talk to as many students as you can

Criteria to Compare & Select a College

- Student Enrollment
- Location and Surroundings
- · College Type and Philosophy
- Curriculum
- Admissions
- · Academic Environment
- · Campus and Student Life
- * Costs and Financial Aid (Need/Merit-Based)

Types of Admissions

Community College/Technical Schools
Open Admissions-Accepts everyone with a high school diploma
or equivalent

State/Public Schools 3.0 G.P.A./500 SAT score; Use of Sliding scale

Private/Selective Schools

Most competitive schools accept students within the top 10-12% of their class. Students generally have a minimum of 655-800 SAT score/ 29 or better on the ACT

Private/Selective Schools

- Boston University- 64,482 applications for the Class of 2022, for a class size of 3,620 Average GPA=3.71 Average SAT-1421 Average ACT - 31
- Dickinson College- 6,248 applications for the Class of 2022, for a class size of 635 Acceptance rate-49%
- UMASS Amherst- 41,612 applications for a class of 4,700 Average SAT- 1296 Average GPA 3.9 Acceptance rate- 59%

MA State System Sliding Scale

Recalculate GPA based upon 16 units: <u>4 years of English</u>, <u>4 years of Math</u> (Algebra 1 & 2, Geometry or Trigonometry), <u>5 years of Social Science</u> (Including 2 years lab component, <u>5 years of Social Science</u> (Including 18 History and World Bistory), <u>Foreiga Language</u>, <u>2 years in the same Language</u>, Electives 1 year in the arts and 5 additional "core" courses such as business, health, technology

If your GPA is	Verbal/Math SAT score must total at least	ACT score must total at least		
2.51-2.99	920	19		
2.41-2.50	960	20		
2.31-2.40	1000	21		
2.21-2.30	1040	22		
2.11-2.20	1080	23		
2.0-2.10	1120	24		
Below 2.0- Not admissible				

Sliding Scale for UMASS Amherst

Recalculate GPA based upon 16 units: 4 years of English, 4 years of Math (Algebra 1 & 2, Geometry or Trigonometry), 3 years of Edence (including 2 year tab component, 3 years of Edence (including 19 History and World History), Poselga Language, 2 years in the asmo language, Electives-1 year in the arts and 8 additional "core" courses such as business, health, technology

If your GPA is	Verbal/Math SAT score must total at least	ACT score must total at least		
2.51-2.99	950	20		
2.41-2.50	990	21		
2.31-2.40	1030	22		
2.21-2.30	1070	23		
2.11-2.20	1110	24		
2.0-2.10	1150	25		
Below 2.0- Not admissible				

Admissions Calendars

Watch those Deadlines!

- Regular Decision- non-binding application to multiple schools filed Jan 1-Feb 1; notified by April 1
- Early Decision I- binding application for only one school filed by Nov. 1-Nov.15; notified by December 15
- Early Decision II-binding application for only one school filed by Jan.1; notified by February 15.
- Early Action- non-binding application to one or two schools filed by Nov. 15; notified by December 15.
- Early Action Single Choice- non-binding application to only one school filed by Nov. 15; notified by December 15.
- Early Action Restrictive- non-binding application to one school filed by Nov. 15; noticed by December 15.
- Rolling Admission-non-binding application to one or several schools filed over an extended time frame; no standard notification dates, but typically notified within 2-4 weeks

Common Application

Why Use it?

- www.commonapp.org
- Over 750 schools subscribe to the Common Application
- Simplifies the college admission process by saving time and eliminating duplication of effort
- Supplements for Individual Schools
- Submit application electronically

Common Application

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Secondary School Report

Secondary Serioo Repor

Teacher Evaluation

Mid-year Report

Optional Report

Collegewise- Guide to the Common

Application: How to Make your Common

App a Lot Less Common

- Final Report
- School Supplement(s)

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Transcript Request Process

- Link Common App account with Naviance
- "Pink Sheets"
- Importance of Deadlines
- Student Data Sheet + Parent Brag Sheet=Appointment with Counselor
- NCAA website <u>www.ncaa.org</u>

LOOKING AHEAD

I) Finalize a list of 8-12 Colleges
2) Complete the Parent Brag Sheet
3) Senior Year Counts!
Grades, Discipline, Attendance, Activities
4) Financial Aid/Scholarships
File as early as October 1st!

The Application Components

1. HIGH SCHOOL TRANSCRIPT

- · Courses taken, grades earned
- Cumulative GPA
- · Balance and strength of curriculum
- · Consistency of performance

2. SAT/ACT TEST RESULTS

- Not all schools require standardized tests.
- Most schools have a minimum test score, but the test results are generally viewed in combination with other factors.
- Compatibility of the test scores with high school achievement.
- Most only look at your best scores on the ACT/SAT.
- Each test has a different format so consider taking both!
- Test dates are already posted online (SAT offers tests 7 times a year and ACT offers 5 test dates per year).
- · Have your official scores sent directly to colleges of interest.

3. ESSAYS / PERSONAL STATEMENTS

- · Use the essay as an opportunity to give your application more depth.
- Not all schools require an essay or personal statement.
- Colleges will look at content, style, mechanics, and creativity.
- There are three types of essays: Creative, About You and Why Us?
- Approach the essay like you would an English assignment. Be sure to give yourself plenty of time to work on the statement (brainstorm, write, re-write and edit). Check that your writing is organized and that it sticks to a theme.
- Ask someone you trust to review the final document.
- Remember that admission counselors are reading hundreds of these; longer does not mean better. Your essay should be in your voice and not in the vocabulary structure of British literature.

4. LETTERS OF RECOMMENDATION

- Colleges use letters to discover student contributions to school and community, to learn more about student's personal traits, and to get to know the student better. If your application is borderline, this can push it in the positive direction.
- Give your recommenders plenty of lead time they often have many letters to write in a short amount of time.

5. RESUME

- Attach a resume that includes school and community activities.
- Don't use abbreviations for clubs.
- Neatness, organization and spelling count.
- Be sure to post your name at the top of the resume.
- Colleges look for quality of activities; not quantity; depth of involvement rather than breadth; evidence that an applicant knows the value of perseverance and investment in a goal; demonstration of leadership; and balance in activities.

6. MISCELLANEOUS ITEMS

- Portfolio reviews for Art majors
- Creative writing pieces for English majors
- · Laboratory reports for Science majors
- Auditions for Music and/or Drama majors

TIPS FOR COMPLETING APPLICATIONS

- Before doing anything else, carefully read all directions.
- Make a checklist of everything that is required for each school. Some schools do this for you.
- NEATNESS COUNTS! Most colleges offer an electronic application which enables you to type the application. If you do not want to send an application online, you may be able to download the application, complete it on the computer, print it, and mail it.
- If doing applications by hand, PRINT (don't write) and use BLACK INK.
- Do not have scratch outs or write over mistakes. USE WHITE OUT to make corrections.
- Do not hand write the essay or personal statement unless specifically asked. Generate it on the computer and attach to the application.
- PROOFREAD there is no excuse for spelling or grammatical errors.
- BE COMPLETE fill in all the blanks. If a question is not relevant, use N/A. If you attach a resume or personal statement, say, "See attached."
- Make sure you complete all parts. Some departments have extra forms or special applications. Most have a form to be given to your counselor; turn this in with the application. If there is a form to be completed by the teacher, give this to him/her early.
- PHOTOCOPY the completed application for your records.

Resources:

www.collegeboard.com www.collegeview.com www.nacac.com

Get into the College of Your Dreams!

The 10 Most Important Factors in College Admissions

Much of the stress surrounding college admissions occurs because students and parents possess little first-hand knowledge of what colleges actually seek in students. With that knowledge, you can increase your potential for acceptance to your top-choice colleges by focusing on those strengths which are priorities for the college.

I. A challenging high school curriculum.

Academically successful students should take at least five core courses every semester. Take AP, IB, and Honors if you can get good grades. Note: Most colleges recalculate GPA based only on core subjects.

2. Grades that represent strong effort and an upward trend.

Slightly lower grades in a rigorous program are preferred to all A's in less challenging courses.

3. Solid scores on the SAT or ACT — consistent with high school grades.

High scores do not compensate for low grades.

 Passionate involvement in a few activities, demonstrating leadership, initiative, impact and an angle.



Depth, not breadth, of experience is most important. Colleges seek "angled" students with a passion, not "well-rounded" students. Substantive commitment to a few activities is preferable to participation in several mini activities. To complement your applications, create a resume to showcase your activities.

 Out-of-school experiences, including summer activities, work, and hobbies that reflect responsibility, dedication, and areas of interest.

Meaningful use of your free time is essential! Include these commitments on your resume.

Coral Springs

(954) 510-0600

6. Special talents or experiences that will contribute to an interesting, well-rounded student body.

A student who goes the extra mile to develop a special talent in sports, research, writing, the arts, or anything else will gain an edge. Consider sending a college evidence of anything that makes you stand out (e.g., portfolio of your creative writing, research abstract, CD or DVD of your talent).

7. A well-written essay that provides insight into your personality, values, and goals.

Your application essay should be thoughtful and highly personal. It should demonstrate careful and well-constructed writing. This is your chance to tell your story!

8. Anecdotal letters of recommendation from teachers and your counselor that give evidence of your intellectual curiosity, special skills, and positive character traits.

An extra recommendation from a coach, supervisor, or someone who knows you well can help only if it sheds new light on your talents. However, letters from family friends, even if they are well known, are rarely given much weight.

 Demonstrated enthusiasm for attending a university, as evidenced by a campus visit, interview, and ongoing contact with the admissions office.

Early in your college-planning process, schedule a campus visit, including an information session, tour, and interview if available. Stay in touch with an admissions representative. Attend local presentations.

10. Demonstrated intellectual curiosity through reading, school and extracurricular pursuits, summer activities, and more.



Accredited by the Southern Association of Colleges & School

Boca Raton (561) 241-1610 Palm Beach Gardens (561) 626-2662 Wellington (561) 333-8882

Weston (954) 510-0600

Worksheet: Application Schedule

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	College 1	College 2	College 3
Applications			
Request info/Application forms	A COLOR OF ASSESSED MARKET A MAKE AMERICA	provide the second of the second of the second	of the first of th
Regular application deadline			
Early application deadline	· .		
Grades			
Request h.s. transcript sent	The Control of the Section Kind Artist 1991 with 2005	Carrier Carrier Design (Carrier Section 1991), with the carrier Carrie	THE STATE OF THE PARTY OF THE STATE OF THE S
Request midyear grade reports sent			
Test Scores			
Send SAT scores		-	
Send SAT Subject Test scores			
Send ACT scores			
Send AP scores		and representative that I was a state of the same of the same	м метока жата закота подмет базака
Letters of Recommendation			
Request recommendations		,	
Send thank-you notes	rak orak pro stottetet er stroitetskilati	or so watawi . Ay wiy ya spin siyakti	a o vo koralia orogena an teresar
Essays			
Write essay(s)			
Proof essay(s) for spelling and grammar			
Have two people read essay(s)	onthe se present seutente titelen verkentigen in.	ANGERSTERN BESTERSTERSTERSTERS	entres, est ha entres atta d'altres destruants
Interviews			
Interview at college			
Send thank-you notes to interviewer(s)	90.1875.6883.8734.8735.2875.7876.87538		
Send and Track Your Application			
Make copies of all application materials			
Apply online			
Include application fee			
Sign application			
Confirm receipt of application materials			-
Send supplemental material, if needed Financial Aid Forms			
eren britan de production and de la company de la production de la company de la company de la company de la c			
Priority financial aid deadline			
Regular financial aid deadline			
Mail FAFSA			
Submit CSS/Financial Aid PROFILE®, if needed			
Mail institutional aid form, if needed			
Mail state aid form, if needed			
After You Send Your Application			
Receive admission letter			
Receive financial aid award letter			
Send deposit			
Send final transcript			



COLLEGE RESOURCES FOR STUDENTS & FAMILIES

College Search

www.collegeview.com www.petersons.com www.princetonreview.com www.mycollegeguide.org www.campustours.com www.anycollege.com www.usnews.com www.collegeweeklive.com www.unigo.com

Testing

ACT Registration www.actstudent.org

SAT Registration www.collegeboard.com

Test Preparation www.princetonreview.com

Books

Campus Visits and College Interviews by Zola Dincin Schneider Looking Beyond the Ivy League- Finding the College That's Right for You by Loren Pope

The College Admissions Mystique by Bill Mayher

The College Solution: A Guide for Everyone Looking for the Right School at the Right Price by Lynn O'Shaughnessy

Right Price by Lynn O'Shaughnessy

Visiting College Campuses by Janet Spencer and Sandra Maleson

Comprehensive objective directories

Barron's Profiles of American Colleges

The College Board College Handbook

Peterson's Guide to Four-Year Colleges

The Fiske Guide to Colleges

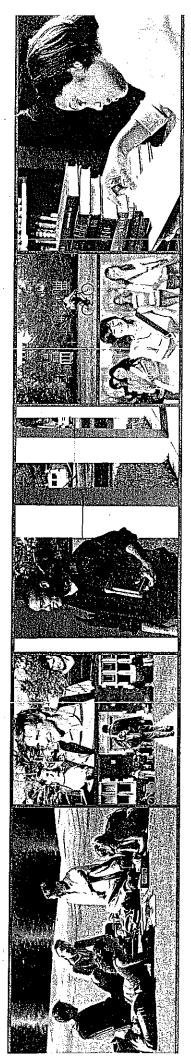
The Hidden Ivies: Thirty Colleges of Excellence

Colleges that Change Lives by Loren Pope

The Insider's Guide to Colleges

Financial Aid Information

www.fafsa.ed.gov www.cssprofileonline.collegeboard.com www.finaid.com www.fastweb.com www.studentaid.com



Making a college visit is the best way to find out if a college is going to be right for you.

To get the most out of your college visit, do the following:

- Prepare for your visit by learning as much as you can about the college. Visit their Web site, look through their catalog, talk to people who have attended there, etc.
- Think about what you want to do on your visit. Then call the admissions office. They will help you plan your visit. Try to schedule your visit when school is in session.
- After your visit, write down your thoughts and impressions of the college. Also, write a thank you note to anyone who met with you.

What to Do on a College Visit

Take a Walking Tour

A group tour is a great way to learn about a college and to see their campus. During the tour, your guide (probably a student) will provide you with facts and information. Your tour guide will also make sure that you see what's most important on campus.

On your tour, you are likely to see the following: Library Various Classrooms Dining Halls
Athletic Facilities Student Union
Recreation Centers Computer Labs

Explore on Your Own

In addition to a formal tour, walk around campus on your own. Eat in a dining hall or go to the student union and talk to some students. Ask them what they like about the college, what they don't like, how much they have to study, what they do on weekends, etc.

Check Out the Surrounding Area

Learn about the community, city, or town the college is in or near. Remember, you won't just go to school there; you will also live in that community.

Visualize Yourself as a Student

As you walk around campus, imagine being a student there. Do you feel comfortable on campus? Does the college feel like a good fit?

What to Do on a College Visit

Attend an Information Session

Most colleges have information sessions for prospective students and parents. If possible, attend a group session.

Falk to an Admissions Counselor

Admissions counselors are available to discuss their admissions requirements and to answer questions about the admissions process. If you would like to discuss your record or your chances of being admitted, take an unofficial transcript with you.

Talk to Someone in Your Major

If there is a major or program (study abroad, co-op, etc.) in which you are interested, ask the admissions office to set up an appointment with a faculty member who can talk to you about the specifics of that program or major.

Attend a Class

Sitting in on a class in your intended major will give you an idea of what it would be like to be a student there.

Talk to a Financial Aid Counselor

Many students need help paying for college. If you have questions about getting financial aid, make an appointment with a financial aid counselor.

Spend the Night

In order to get a real feel for what it's like to be a student at a college, ask if you can stay overnight in a dorm.

REQUIREMENTS: REQUIR
HONORS/SCHOLARS PROGRAMS AVAILABLE: Yes No SAT/ACT ACCEPTED: Yes No HONORS/SCHOLARS APPLICATION DEADLINE: STUDY ABROAD AVAILABLE? Yes No INDEPENDENT STUDY AVAILABLE? YES NO ENTS: Yes No COMPLIMENTARY TUTORING AVAILABLE? Yes No
SAT/ACT ACCEPTED: Yes No HONORS/SCHOLARS APPLICATION DEADLINE: STUDY ABROAD AVAILABLE? Yes No INDEPENDENT STUDY AVAILABLE? Yes No ENTS: Yes No COMPLIMENTARY TUTORING AVAILABLE? Yes No
STUDY ABROAD AVAILABLE? Yes No INDEPENDENT STUDY AVAILABLE? Yes No ENTS: Yes No COMPLIMENTARY TUTORING AVAILABLE? Yes No
s, how many? INDEPENDENT STUDY AVAILABLE? Yes No FRESHMAN SEMINAR REQUIRED? Yes No COMPLIMENTARY TUTORING AVAILABLE? Yes No
FRESHMAN SEMINAR REQUIRED? Yes No COMPLIMENTARY TUTORING AVAILABLE? Yes No
COMPLIMENTARY TUTORING AVAILABLE? Yes No
ON SUBMISSION OPTIONS:
CAREER CENTER
W: Yes No INTERNSHIP OPPORTUNITIES: Yes No
ICATIONS SUBMITTED: RESEARCH OPPORTUNITIES: Yes No
DENTS ADMITTED:
BUSINESS OR INDUSTRIES CONNECTIONS? Yes No
GPA OF ACCEPTED STUDENTS:
SACCEPTED: Yes No SPORTS
FINANCIAL AID DIVISION: I II III FUNDANCIAL AID
CLOB SFORTS AVAILABLES 162 140
STS (TUTITION/ ROOM/BOARD/FEES): TRY OUT REQURED? Yes No
INTRAMURAL SPORTS? Yes No
DLINE:SPORTS INTEREST:
LE REQUIRED: Yes No ARTS
LE DEADLINE: SUPPLEMENTS REQUIRED: Yes No
ON AID FORMS REQUIRED: Yes No SUPPLEMENT DEADLINE:
ORM DEADLINE: AUDITION REQUIRED: Yes No
HIPS AVAILABLE: Yes No AUDITION DEADLINE:
CHOLARSHIPS: MISCELLANEOUS
OLARSHIPS: Yes No IS THERE A BLUE LIGHT SECURITY SYSTEM? Yes No
HIP DEADLINE: IS THERE A QUIET ROOM IN THE LIBRARY? Yes No
D OR NEED AWARE: NUMBER OF EATING OPTIONS ON CAMPUS:
PROS CONS
1)
2)
3]
4)
6)
7)
9)
10)
OVERALL EVALUATION
OVERALL EVALUATION Ver. No. WOULD APPLY TO THIS UNIVERSITY?
PICTURE YOURSELF Yes No WOULD I APPLY TO THIS UNIVERSITY?

Speak the Language: College Admissions

If you're not familiar with the college admissions process, it probably seems like it has a language all its own. To help you learn the lingo, here are definitions of some of the college admission terms you're likely to come across.

Acceptance Rate: The percentage of applicants a college accepts for admission.

Accreditation: Certification that a college meets the standards of a state, regional or national association.

Candidates Reply Date Agreement (CRDA): This agreement, sponsored by the National Association for College Admission Counseling, states that in order to allow students to consider all their college options, students have until May 1 to accept any college's offer of admission.

Common/Universal Application: Standardized application forms accepted by many colleges. After you fill out the Common or Universal Application, you can send it to any college that accepts it as the institution's own application.

Competitive College: A college with a rigorous, highly selective admissions process. Competitive colleges typically admit fewer than 25 percent of applicants.

Deferred Admission: A student's option to defer an offer of admission for up to two years.

Personal Statement: Sometimes referred to as a college application essay, personal statements are essays that give admissions officers insights into your character, personality and motivation.

Reach School: A college where admission might be a stretch for you, based on the average GPA and test scores of accepted students and the college's overall admission requirements.

Retention Rate: The percentage of students who return to a college for their sophomore year. An indicator of student satisfaction.

Safety School: A college where, based on the average GPA and test scores of accepted students, you have a high likelihood of being admitted.

Student-Faculty Ratio: The number of students at a college compared to the number of faculty. Some colleges see this as an indicator of class size and professor accessibility, but a lower ratio doesn't guarantee either. For a true indication of class size and professor accessibility, speak with students and professors at a college.

Supplemental Material: Items you include with your college application to provide more information about your talents, experiences and goals. Materials could include work samples, additional essays, newspaper clippings, music CDs or art slides. Verify if a college welcomes (or requests) these materials before sending.

Transcript: An official record of classes you have taken and the grades you received. Usually you must provide a high school transcript with your college application.

Waitlist: A list of students a college may eventually decide to admit if space becomes available.

Yield: The percentage of accepted students who go on to enroll at that college. Competitive colleges have high yield rates.

Speak the Language: Financial Aid

When it comes to money, you don't need any misunderstandings. To help you navigate the waters of paying for college, here is a list of commonly used terms and what they mean.

Award Letter: Official notification of the type and amount of financial aid a college is offering you.

Demonstrated Need: The difference between what your family can contribute toward college expenses and the actual cost of attending college.

Expected Family Contribution (EFC): How much money you and your family are expected to contribute toward college expenses. EFC is based on your FAFSA application and a calculation by the federal government.

Free Application for Federal Student Aid (FAFSA): The federal application every student must submit in order to be eligible for federal financial aid. For more information and to complete the FAFSA visit fafsa.ed.gov.

Grants: Money for college that does not have to be repaid. Most grants are need-based and are awarded by the state or federal government.

Institutional Aid (or Campus-Based Aid): Financial assistance given by a college, typically either needbased or merit-based aid.

Loans: Money given to a student that must be paid back. There are several types of loans, including lowto zero-interest student loans given out by the federal government, like the Perkins and Stafford loans. These are the best options, since you don't have to pay back the money until you graduate. Private loans, offered through banks and credit unions, typically have higher interest rates.

Merit Aid: Financial aid awarded to you from a college based on your individual achievements and talents. For a full listing of what's available, visit MeritAid.com.

Need-Based Aid: Financial aid given based on the ability of you and your family to pay for college.

Scholarship: Money for college that does not have to be paid back. Usually awarded based on specific criteria, such as your academic performance, extracurricular activities, college major, ethnic heritage or religious affiliation. Scholarships may be awarded by colleges, private groups or states.

Student Aid Report (SAR): After you file the Free Application for Federal Student Aid (FAFSA), you will receive a SAR stating your EFC (expected family contribution) and eligibility for financial aid. This report is also sent to the colleges you indicate on the FAFSA.

Student Loan: Financial aid that must be repaid. Student loan programs are available through the federal government and private lenders.

Work-Study: Financial aid given in exchange for work (typically at a job on campus). To qualify for the Federal Work Study (FWS) program, you must complete the FAFSA.

Financial Aid Applications

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Type of Application	FAFSA	CSS/Americae)(ATC) PROFILE	College's Financial Aid Form
Who requires it?	All colleges	Some colleges (primarily private)	Some colleges
Cost?	Free	\$25 for initial application including one college, plus \$16 for each additional school*	Free
Available online or paper?	Online is recommended fafsa.gov	Online only profileonline.collegeboard.org	Depends on college
When is the form available?	October 1	October 1	Depends on college
How do I make corrections after the form is submitted?	Online	Send new information directly to colleges	Send new information directly to colleges
How do I get started?	Create an FSA ID at <u>fsaid.ed.gov</u>	Create a <u>collegeboard.org</u> account and complete the online CSS/Financial Aid PROFILE registration	Obtain the application form directly from the college
Who signs the form?	Student and Parent	Student or Parent	Depends on college
How is it used?	Calculates eligibility for federal, state, and some college/ university financial aid	Calculates eligibility for college/university financial aid	Calculates eligibility for college/university financial aid

^{*} Fee waivers may be available. Check with your school counselor.

The Financial Aid Timeline:

September:

As you finalize your college list, use the online Net Price Calculator at each school for a customized estimate of your financial aid. Make sure to have some affordable college options on your list.

September – January: Attend a MEFA College Financing seminar for a detailed explanation of how financial aid works.

September: Create an FSA ID at fsaid.ed.gov. Your FSA ID will be used to log in to certain websites including the FAFSA website, <u>FAFSA.gov.</u> Both the student and a parent will need an FSA ID.

October – December: Early Action/Early Decision applicants may have early financial aid deadlines. Check with each college's financial aid office.

October 1: The FAFSA and the CSS/Financial Aid PROFILE® are available. Check to see which applications are required from each college on your list and be sure to submit your application(s) before the deadline. Every college will require at least the FAFSA.

Sign up for emails from MEFA to stay on track throughout this process. Connect with MEFA online for useful, timely updates on college planning.