

The
POST OAK
SCHOOL

CLASSES OF
'22
& '23

GUIDE TO COLLEGE ADMISSIONS



Important Contacts

SCHOOL CONTACT INFORMATION

www.postoakschool.org

The Post Oak School **EARLY CHILDHOOD THROUGH GRADE 6**

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713-661-6688

GRADES 7 THROUGH 12

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ACT

(319) 337-1000
www.act.org

The College Board National Office

(PSAT, SAT, and SAT Subject Tests)
(212) 713-8000
Southwestern Regional Office
(866) 392-3017
www.collegeboard.org

Financial Aid/Scholarships

Free Application for Federal Student Aid
(800) 4FED-AID (800-433-3243)
www.fafsa.ed.gov

CSS Profile

College Scholarship Service Profile
(305) 829-9793
www.collegeboard.org

NCAA Eligibility Center

(877) 262-1492
www.ncaaeligibilitycenter.org

NAIA Eligibility Center

<https://play.mynaia.org/>
(816) 595-8300
ECinfo@naia.org



The POST OAK SCHOOL

Greetings Post Oak Juniors and Seniors,

This college admissions guide is filled with an abundance of information to assist you with your matriculation to college.

You will find information pertaining to college entrance exams, college applications, financial aid, and much more. We hope that you find this helpful in answering your questions about the college application transition process. If after reading this guide, you still have questions, please contact me.

Sincerely,



LOUIS R. DORSEY, JR.

College Counselor
The Post Oak School

Who Does What?

SENIORS

are the owners of their college application process.

- ☐ Take the initiative to research and apply to the schools that you would like to attend.
- ☐ Keep track of what you have accomplished in high school via a résumé that includes your internship experiences, J- and A-Terms, and other practicum and service work.
- ☐ If possible, visit the colleges and universities that are at the top of your list.
- ☐ Fill out applications carefully and have your college counselor check over forms, essays, and résumé before submitting.
- ☐ Request test scores from College Board and ACT.
- ☐ Request admissions interviews when available.
- ☐ Request transcripts and recommendation letters in an appropriate and timely manner from your teachers.
- ☐ Write thank you notes to teachers and others who complete recommendation letters for you.
- ☐ Check email, Naviance, and college application portals frequently for important information regarding applications, scholarships, and college representative visits.
- ☐ Keep up communications with colleges in which you are interested.

THE COLLEGE COUNSELOR

supports the students as they complete their applications.

- ☐ Helps families understand college admission requirements.
- ☐ Makes recommendations for colleges that are good fits for you.
- ☐ Assists with the finalizing of college list.
- ☐ Assists with interview preparation.
- ☐ Provides information on SAT/ACT exams, college visit programs, college fairs, and scholarships.
- ☐ Reviews application forms, essays, and résumé.
- ☐ Completes and submit all requisite supporting materials to the colleges listed in your Naviance account.

PARENTS

are understanding, compassionate, and supportive.

- ☐ Allow their student to do the work of applying.
- ☐ Encourage their student to research and explore several college paths.
- ☐ Take their student to visit colleges and universities.
- ☐ Set clear parameters for schools to which their student may apply.
- ☐ Have a conversation with their student about what they can contribute toward their student's cost of attendance.

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I. Finding Your College Fit

There are over 4,000 colleges and universities in the United States, so there is no way possible to know everything about every college.

In this section, we will explore how to narrow down the college list by finding schools that are the right fit.

Source: [usnews.com](https://www.usnews.com) 2/15/2019

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How Do Colleges Make Admissions Decisions?

Each college's admissions committee takes multiple factors into consideration when reviewing an applicant's file. Some factors are weighed more heavily than others. The factors that matter most will vary from school to school depending on the priorities of that specific college. An applicant who shines at one school might be deficient at another. It isn't an exact science and it is ultimately a subjective decision. There are two types of components in an application: Academic and Personal. The personal components are covered on the following page. The four most important academic components, according to National Association of College Admissions Counselors (NACAC), are listed below.

ACADEMIC COMPONENTS

- Grades in college prep courses (English, math, history, science)
- Grades in all courses
- Strength of curriculum
- College entrance exam scores

DEMONSTRATED INTEREST

According to a NACAC study, about half of colleges claim that a student's demonstrated interest in the school is either highly or moderately important in the admissions process. Demonstrated interest refers to ways that an applicant shows they are serious about enrolling at a particular college. For many schools, this is not important, but for some, demonstrated interest is of low to moderate importance.

Students show demonstrated interest by:

- Visiting the campus of the schools on their college list.
- Interacting with the admissions representative and filling out an inquiry card submission at college fairs.
- Showing knowledge of the college. In questions and essays, students should make it clear that they took time to find out about the college. For example, a reference to the college's mission, faculty bios, or student newspaper.
- Contacting the college admissions representative for your high school region when you have a question.
- Applying early, especially for an early decision and early action, shows the college that you consider it a top choice.
- Completing supplemental essay(s).
- Interviewing with admissions representatives, alumni, or students who may share information with admission office.
- Attending an overnight or virtual pre-college program.

Personal Components of an Application

PERSONAL STATEMENT (ESSAYS)

- Well-written
- Interesting
- Reveal a passion (showing demonstrated interest in major)

RÉSUMÉ

- Internships
- Extracurricular activities and leadership
- Awards
- Employment
- Community service
- Athletics
- Special talents and interests

COUNSELOR AND TEACHER RECOMMENDATIONS

- Provide personal insight into applicant
- Separates applicant from other candidates
- Reveals things about the applicant that grades and test scores can't

PRE-ADMISSIONS INTERVIEW

- It personalizes you as a candidate by giving you the opportunity to share information about yourself beyond what is listed on your transcript.
- It also shows that you don't just look good on paper, you can also talk the talk.
- Gives you an opportunity to discuss your goals and the reasons you want to attend the college.
- You get to ask questions about the college.

Not all schools require essays, recommendations, or interviews. Students should review the requirements and maximum number of recommendations for each school to which they are applying.

Defining Balance

When building a college list, it is important to consider admissibility. Students should have a list of schools with which they are happy and that includes schools to which they have a good chance of being accepted. Many college counselors suggest that students apply to around eight schools. This list is broken down into: three *likely*, two *possible*, two *reach*, and one *extreme reach*. However, it is permissible to not include reach and extreme reach colleges on your list if you are uncomfortable doing so.

EXPECTED OUTCOMES	DEFINITION
LIKELY	Significantly stronger than mid-50% > 80% chance of admission
POSSIBLE	Mid-50% > 50% chance of admission
REACH	Below mid-50% 10–25% chance of admission
EXTREME REACH	< 10% chance of admission

11th Grade: College Planning Timeline

FALL:

TAKE THE PSAT IN OCTOBER AND START A LIST OF COLLEGES.

- **Stay on track with your classes and grades.**
- **Take the PSAT/NMSQT.** Taking the PSAT/NMSQT can qualify you for the National Merit Scholarship program if you meet the designated index score for your state and all other entry requirements designated by the National Merit Scholarship program. If you become a National Merit Finalist, you could possibly earn a full-ride scholarship to college. In addition, it's a good way to practice for the SAT.
- **Evaluate your education options.** Now is the time to follow a more specific path. Decide whether you want to pursue full-time employment, further education or training (such as a vocational-technical school, career college, or two-year or four-year college), or a military career. If you're interested in attending a military academy, talk to your college counselor about starting the application process now.
- **Create your college list.** Your list of colleges should include schools that meet your most important criteria (for example, size, location, cost, academic majors, or special programs). Weigh each of the factors according to their importance to you and develop a preliminary ranking of the schools on your list.
- **Continue gathering college information.** Go to college fairs, attend college nights, and speak with college representatives who visit The Post Oak School. Make use of Naviance and other college research tools.
- **Organize a testing plan.** Figure out when you'll be taking important tests like the SAT, ACT, SAT Subject Tests, and IB exams, and mark the dates on your calendar. You'll want to have plenty of time to prepare.
- **Make sure you are meeting any special requirements.** If you want to play sports in college, start the certification process and check with your counselor to make sure you're meeting NCAA and NAIA requirements.

WINTER:

STAY INVOLVED, ORGANIZE COLLEGE LISTS, AND PREPARE FOR THE SAT AND ACT EXAMS.

- **Stay involved with extracurricular activities.** Colleges look for consistency and depth in the non-academic activities you pursue. Taking on leadership roles and making a commitment to the same groups are more important than trying out tons of new activities each year.
- **Organize your college information.** Set up a filing system with individual folders for each college's correspondence and printed materials. This will make it easier to locate the specific information for which you're looking.
- **Begin narrowing down your college choices.** Make sure you have all the information you need about the colleges you're interested in (entrance requirements, tuition, room and board costs, course offerings, student activities, financial aid, etc.). Then begin comparing the schools by the factors that are most important to you and rank your choices.
- **Prepare for the SAT and ACT.** Find out if the colleges you are interested in require the SAT, ACT, or SAT Subject Tests. Register to take the tests you need; most juniors take them in the winter or spring. The goal is to have your testing completed by the end of the summer going into your senior year.
- **Talk to your family.** Have a discussion about the colleges you're interested in. Your family can learn about what you want to pursue and you can hear any concerns or suggestions they might have.
- **Learn more about financial aid.** Examine your family's financial resources and learn more about what or if your parents can contribute toward your cost of attending college. Gather information about financial aid from the schools in which you're interested. High-school sponsored financial aid nights, college financial aid counselors, and advice articles are also good sources of information.

SPRING: SEARCH FOR SCHOLARSHIPS AND GATHER RECOMMENDATIONS.

- **Start a scholarship search.** There are lots of scholarships out there; you just need to spend a little bit of time and effort to find them. Check with your college counselor for scholarships search tools to find a wider range of options. The sooner you start looking for scholarships, the easier it will be to select some to apply to during your senior year.
- **Identify and contact recommendation writers.** Consider two teachers whom you want to ask and ask them now so they'll have time to complete your letter before college applications open in the fall. Then follow up with a request in Naviance. Ask teachers who know you well and who will add depth to your college application. Letters of recommendation from a coach, activity leader, or adult who knows you well outside of school are also valuable as secondary letters.
- **Apply for a summer enrichment program or employment.** Summer enrichment in fields you're interested in will look appealing on a college application or résumé. The money you earn can also be used to help pay application and testing fees in the fall.
- **Set up appointments at your top college choices.** You'll often have to plan ahead when visiting colleges. Call the admissions office to set up a personal interview, tour, and a meeting with a professor or coach if you're interested.

SUMMER: VISIT COLLEGES AND WORK ON APPLICATION ESSAYS.

- **Visit colleges.** Visit the campuses of your top five college choices. Take a tour and speak with the admissions and financial aid staff. You may also be able to talk to students if some classes are in session. If you have an interview, be sure to send a thank you letter to the interviewer once you return home.
- **Get advice from other college students.** If you have friends or relatives in college, talk to them about what college life is like, especially if they attend a school in which you're interested. Although it's important to hear what the admissions staff has to say about a school, it's also important to get the students' perspective.
- **Organize your financial aid information.** Develop a plan that includes a list of the aid sources, requirements for each application, and a timetable for meeting the filing deadlines. Getting organized will make the process of applying a lot easier because you'll know where to find important information.
- **Start working on your application essays.** Compose rough drafts of the essays you'll need for your college applications. Have a teacher read and discuss them with you so you can see what to work on. Make any revisions to your application essays and prepare final drafts. Don't forget to proofread your final essays a few times. *Take advantage of Post Oak's College Essay Bootcamp!*
- **Make Early Decision preparations.** If you plan to apply early decision to any school, take the time to visit the school again and make sure you're willing to commit. If you elect to apply Early Decision, you should start working on your application as soon as possible because its deadline will be earlier than others.

12th Grade: College Planning Timeline

FALL:

VISIT THE SCHOOLS AND COMPLETE APPLICATIONS.

- **Continue to visit schools.** Fall is a great time to look at the schools on your college lists because classes are in session and you are better able to meet and talk with students and professors. You may even be able to sit in on a class or two. *Apply for overnight visit programs, e.g. fly-in opportunities. This can be a way to visit a college you are interested in on the cheap!*
- **Finalize your college list and start applying.** Use the information you've gathered from college visits, interviews, and your own research to decide on the schools to which you will apply. Talk to your college counselor, teachers, and parents about your final choices.
- **Stay on track with your commitments.** Many colleges will look at what you've done in your senior year, so stay focused and finish strong in your classes.
- **Finish taking the SAT and ACT.** By this time, you should be done with testing or in the process of taking your final SAT or ACT. Be sure you have requested that your test scores be sent to the colleges of your choice.
- **Keep track of deadlines.** You'll be filling out lots of forms this year, so it's important to know what form is due when. Make a calendar showing the application deadlines for admission, financial aid, and scholarships.
- **Meet with your college counselor.** Your college counselor can help you stay on track with admissions requirements. Make sure that you designate in Naviance the colleges to which you are applying. Once you have applied, contact the college counselor and let them know to which colleges you want transcripts and recommendation letters sent. Give your counselor any necessary forms much earlier than the actual deadlines so they'll have time to send in the forms.
- **Complete applications.** Finish the application forms for the schools in which you're interested. Proofread them and make extra copies before you send them. Make sure you and the college counselor have sent all necessary materials, including test scores, recommendations, transcripts, and application essays. Plan to get all this done by Thanksgiving, so you won't be rushing to make deadlines.
- **Continue your scholarship search.** Apply for scholarships and keep searching for more scholarship and grant opportunities. Use online scholarship search tools to find potential aid. Ask colleges about scholarships for which you may qualify. The downtime after applications have been sent is a great time to focus on financial aid.

WINTER:

FOLLOW UP ON APPLICATIONS AND SUBMIT FINANCIAL AID FORMS.

- **Act on the results of Early Decision applications.** If you applied early decision, you'll soon find out if you were accepted. If you get in, you have to withdraw your applications from other schools. If not, consider applying ED-II to your second choice school if this option is available to you.
- **Follow up on your applications.** Check your email and application portal weekly for important admissions status updates.
- **Submit financial aid forms.** Fill out the FAFSA, and if necessary, the CSS PROFILE. No matter what your family's income level, the FAFSA is your main priority for financial aid purposes because it will determine how much you're expected to pay.
- **Send mid-year grade reports.** Ask the college counselor to send your mid-year grade reports to the colleges that request one from you. Remember that schools will continue to keep track of your grades, so it's important to keep working hard throughout your senior year.

SPRING: COMPARE FINANCIAL AID PACKAGES AND MAKE YOUR FINAL DECISION.

- **Check your email and application portals for notifications from colleges.** If you applied under the regular application process, you should receive an admissions decision by March or April. Notifications of financial aid awards should arrive by the end of April.
- **Check out your options if you're put on a waitlist.** Being put on a waitlist is not a rejection. Keep watching your mail; you should receive a decision by May. In the meantime, keep your options open in case you don't get in. Check out schools that have late or rolling application deadlines.
- **Compare financial aid packages.** Make sure to consider each financial aid award carefully. If you have questions, don't hesitate to contact the college counselor and the financial aid office of the college to get more information. For many, financial aid is a key factor in deciding where they will attend college.
- **Make your final college decision.** Notify all schools of your intent by May 1. If you're not sure which offer to accept, make one more campus visit to the schools you're considering. Make sure to send your deposit to your chosen school and ask your college counselor to send your final transcript to the college in June.
- **Follow up on financial aid information.** Check that you have received a FAFSA acknowledgement. If you applied for a Pell Grant, you will receive a Student Aid Report statement. Review this notice, make a copy for your records, and send the original to the college you plan to attend. If necessary, apply for loans.
- **Complete all enrollment paperwork for the college you will attend.** Once you accept an offer, you should receive information from the college about course scheduling, orientation sessions, housing arrangements, and other necessary forms. Be sure to complete all required paperwork by the appropriate deadlines.

Campus Visits (In-Person or Virtual)

Post Oak will give three absence days for Juniors and five days for Seniors to visit colleges. These visits should not occur during the first few weeks of each semester or at any time during the January term. The student is responsible for following up with teachers of missed classes. The Post Oak School requires students to submit a college visit request form 72 hours before the planned absence. Post Oak requires that the institution visited provide documentation on school letterhead of the student's visit. This will be due upon arrival back to campus. Please plan accordingly and check the Post Oak calendar for holidays, early dismissals, school closings, and other important dates.

BEFORE YOUR VISIT

- Many schools have weekend events, virtual events, tours, and overnight visits. Take advantage of these.
- Allow sufficient time to visit, preferably a full day and not less than half a day, at each college.
- Make arrangements to take a tour, attend an information session, and attend a class.
- Make a list of questions.
- Familiarize yourself with the college via their website and YouTube channel before you arrive on campus.
- Familiarize yourself with the student organizations on campus that interest you so that you can meet with them when you arrive on campus.
- Know about your high school before visiting. Obtain a copy of The Post Oak School Profile to take with you. It explains our academic college preparatory program, sports, extracurricular activities, etc.
- If the school is one to which you need to fly, give careful attention to how far the airport is from campus and if there are direct flights there from Houston.
- Find out whether the school offers an airport shuttle to and from campus.
- Give careful attention to your appearance: what you are wearing, personal grooming, and general conduct while on campus and when taking a tour or meeting with a counselor. (Do not wear college apparel from another college!)

WHAT TO BRING

- A notebook or some other way to take organized notes about what you see, where you go, who you meet, etc.
- A few copies of your unofficial transcript and résumé.
- A camera to take photos to document your visit.

WHEN YOU ARRIVE ON CAMPUS

- Pay attention to how long the ride was from the airport as well as the location of the campus. Is it in a neighborhood where you feel comfortable? Is it off of a main thoroughway?
- Take a guided tour of campus, meet with an admissions counselor, and if time allows, explore for yourself.
- Visit classes and talk with students on your own. Ask them questions.
- Assess the cleanliness, comfort, noise level, privacy, and safety of the housing.
- Evaluate the resources, hours of operation, and helpfulness of staff in the library.
- Eat a meal in the dining hall or student union.
- Be familiar with campus security and obtain crime statistics.
- Pick up a copy of the college newspaper.
- Read bulletin boards for insight into student interests and upcoming events.
- Talk with a professor or two in the major that you are considering.
- Check out other areas of interest such as fine arts facilities, newspaper office, student organizations, labs (music, science, engineering, language), student services, and extracurricular options.
- Visit the bookstore to see what types of non-required reading material are available. This is an excellent indicator of the academic caliber and general interests of the students.

Sample Questions for a Campus Visit

QUESTIONS FOR THE TOUR GUIDE

Academic

- What is the average class size? Are large, first-level courses broken into smaller groups?
- Who will teach freshman courses—graduate assistants or full professors?
- What is the faculty advisory system like? How easy is it to meet with advisors?
- How are advisors assigned—by department, major, random selection, etc.?
- Are professors' offices located in areas with classrooms so you can have easy access for help, or are they far away? Are professors readily accessible for help?
- Is there a specific curriculum, or are there required courses for your degree?
- Are professors accessible to students?
- What are the opportunities for teaching assistant positions, internships, travel abroad?

Campus

- Does the campus and surrounding environment appeal to you? Are locations easily accessible? Will you need a car?
- Is parking a problem? If cars are allowed, how much do parking permits cost?
- Are the students friendly, intellectual, engaging, studious, etc.? Is the campus clean, active, busy?
- How accessible is the campus-wide Wi-Fi connection?

Housing Department

- Is on-campus housing limited?
- Are freshmen required to live on campus?
- How is housing assigned? Is there a separate housing application? Deadline? Deposit?
- How are roommates assigned? Can you request a particular roommate?
- How many students per room? Are single rooms available?
- Are the study areas in the dorm satisfactory? Are there study hours or quiet rooms?

Student Life (ask a current student)

- What drew you to this college? What do you like/dislike about the school?
- From your point-of-view, how are the student-faculty relationships?
- How demanding is the workload?
- What's it like to be a first-year student here?
- How much time do students spend studying per week?
- What's your favorite place on campus?
- Where do you like to study?
- What kinds of hands-on or practical experiences have you had in and outside of the classroom?
- What do you do when you're not in class?
- What do you do on the weekends?
- What is the social and cultural scene like on and off campus?
- Do students take advantage of the cultural opportunities?
- How would you describe your fellow students?

- Are the students here friendly?
- What makes the student body unique?
- Is there diversity on campus?
- Is it an inclusive environment?
- Are there many students from other countries?
- Do students of different races and classes interact easily?
- Are students cliquish?
- Is the school very political? If so, how does that play out in classes and campus culture?
- What clubs and student organizations are available on campus? How do you join?
- Which clubs and student organizations are popular?
- How does the campus community engage with the surrounding community? Is their support from the surrounding community? Is there mutual respect?
- Do lots of students belong to fraternities or sororities?
- Are sports popular?
- Is there a lot of school spirit?

Questions for the Career Services Department

- Are internships available? How do you find them?
- What are Career Services like?
- Do you have a mentor?
- Does your school have a co-op program?
- Are there opportunities to build leadership skills on campus?
- What options exist for service learning in the community?
- Do employers recruit students on campus?
- How easy is it to find summer jobs and other kinds of work through your school?
- Who are some of the notable graduates from your college?
- How visible is your school's alumni association on campus?

II. Applying to Colleges

Applying to college can feel like a full-time job, especially if you're applying to colleges with different admissions requirements and different applications.

Specific college admissions requirements vary from college to college (always check with the ones you are applying to!), but luckily the basics are largely the same. There is a lot involved; make sure you take care of all of the details that each application requires.

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Application Types

Below are the most commonly used applications.

INDIVIDUAL COLLEGE OR UNIVERSITY APPLICATIONS

- These are from individual schools that do not use one of the applications listed below.
- Check with each school for their specific requirements.

COMMON APPLICATION (www.commonapp.org)

- You can use this application for most private and out of state universities.
- Create account no earlier than August 1, 2021.

APPLYTEXAS (www.applytexas.org)

- Use for Texas PUBLIC universities only.
- Do not use ApplyTexas for private universities in Texas.
- Create account no earlier than July 1, 2021.

COALITION FOR ACCESS, AFFORDABILITY, AND SUCCESS APPLICATION (www.coalitionforcollegeaccess.org)

- Create account no earlier than August 1, 2021.
- Do not use for schools also listed on the Common Application.

College Application Deadlines

EARLY DECISION I & II

With Early Decision I, you typically submit your application on or around November 1, and usually get your decision by the end of December. With Early Decision II, you submit your application on or around January 1, and usually get your decision by the end of February.

Though Early Decision deadlines have a similar timeline to Early Action (see below), it has one huge difference: they are binding. That means, by applying to a school Early Decision (and you only apply to one school Early

Decision), you are agreeing to enroll if you are admitted. If accepted, you must contact any other colleges to which you applied and withdraw those applications. It's not for the faint of heart—or the unsure applicant. Only apply Early Decision if you are 100% sure the college is the one for you.

A benefit of ED II is that it is an option if you do not get into your ED I school or your top Restricted Early Action school. (See glossary for ED II definition)

EARLY ACTION

Of the two most common early application options, Early Action is non-binding. With Early Action, you also submit your application around November and usually get your decision by December. You can still apply to other

schools. Some schools also split these deadlines, with an “Early Action I” falling a few weeks before “Early Action II” (but still before Regular Decision deadlines).

SINGLE CHOICE EARLY ACTION (RESTRICTED EARLY ACTION)

Single Choice Early Action is a non-binding but exclusive deadline; it functions much like the typical Early Action deadlines, except you can only apply to one school this way (hence “single choice”). Not many schools offer this

option, but for those that do, it shows you're that much more interested in attending the institution (and admission counselors like to see that).

REGULAR DECISION

These deadlines are non-binding and widely available. Regular Decision deadlines for fall admission usually occur in the preceding January or February, and students receive a decision by April.

ROLLING ADMISSION

Schools with rolling admission deadlines (also non-binding) accept applications until the programs fill up, often as late as April and through the summer. However, there is a chance of losing your spot if the class fills up, so it's best not to wait too long. (Many rolling admission

schools recommend applying on the same timeline as their Regular Decision counterparts.) Some colleges with rolling deadlines have set admission deadlines for particular academic programs (such as physical therapy). Again, check with each school to be sure!

PRIORITY DEADLINES

If you apply before this deadline, you have a higher chance of getting admitted and/or receiving a scholarship to a public university. Many state and/or public universities use priority deadlines to encourage early applications.

They do not *guarantee* admission to those who apply after the priority deadlines but do accept some of those applications.

Naviance

Naviance is your one stop shop for managing the college admissions process at Post Oak. Through this online portal, students can view admissions information about colleges that interest them. They can create a résumé, request teacher recommendations, and take career assessments.

STUDENT ACCESS

<https://student.naviance.com/postoakhs>

- Email: school email address
- Password: If you need to reset your password, please contact the college counselor.

COLLEGES TAB

My Colleges

Find Your Fit

- College Matching
- **SuperMatch College Search:** Search for best college matches based on 23 criteria.
- **College Match:** Provides schools similar to those on your prospective colleges list.
- **College Lookup:** Lookup colleges by name, state or country and review college profiles.
- **College Search:** Use various criteria to find the best colleges for you.

Research Colleges

- **Colleges I'm thinking about:** List prospective colleges and specify level of interest.
- **Upcoming College Visits:** Register for college information.
- **College Maps:** View maps of where Post Oak students have been accepted and have matriculated.
- **Acceptance History:** View a list of colleges that Post Oak students have applied to and enrolled in.
- **College Compare:** Select schools and compare your test scores to other students from Post Oak who were accepted.
- **College Resources:** Links to outside college searches, test prep, financial aid, etc.

Apply to Colleges

- **Colleges I'm applying to:** Track submission of supporting documents.
 - » Sign the Common App FERPA Waiver
 - » Link your Naviance account to Common App
- **Letters of Recommendation:** Send teachers a request for a letter of recommendation.
- **College Events:** Sign up for college admissions events across the U.S.
- **Manage Transcripts:** Request for transcripts to be sent to the colleges to which you are applying.
- **Test Scores:** View your test scores.

Scholarships and Money

- Scholarships to which I'm Applying
- Scholarship List
- Scholarship Match
- National Scholarship Search

College Visits

- View colleges that are coming to The Post Oak campus soon.
- Sign up to meet with the college representative on campus.

ABOUT ME TAB

My Surveys

- Take surveys that are assigned by your college counselor.

My Assessments

- **Career Cluster Finder:** The Career Cluster Finder will help you learn what career clusters may be a good match for you based on activities that interest you, personal qualities that you have and subjects that you enjoy studying in school.
- **Career Interest Profiler:** a tool that can help you discover the types of work activities and careers that match your interests. The interest profiler has 180 questions about work activities that people do at their jobs.
- **Do What You Are:** This personality tool provides tips to achieve success, in a way that works for you.
- **Career Key:** Career Key is a scientific matching system that enables students to identify careers and college majors that match their interests, traits, skills, and abilities.
- **MI Advantage:** This tool focuses on ways of dealing with information, solving problems, and creating things.
- **StrengthsExplorer:** Assesses ten talent themes and identifies a student's three strongest, emerging talents. Upon completion, students are provided with explanations of their top themes and learn how to capitalize on their success.

Résumé

- Be sure to include J-Term, A-Term, and internship information!

Profile: Manage account settings and information

Account: Reset password

Naviance Student Mobile App

REQUESTING SUPPLEMENTAL APPLICATION DOCUMENTS

Requesting Transcripts From Post Oak

- For unofficial transcripts or sealed official transcripts, please speak with the college counselor or email the school registrar.
- For transcripts to be sent via Naviance, please send the college counselor a request via email.
- Most schools can receive supplemental documents electronically through Naviance. However, there are a few schools who only receive supplemental materials by mail.
- Students may need to request official transcripts from high schools that were previously attended.

Requesting Recommendations

- Meet with the college counselor before you request ANY recommendation.
- Most schools do not require letters of recommendation from non-teachers.
- Once the letter is written, follow up with a thank you note (not an email) within a week to the recommender.

Requesting Test Scores

- For the test scores to be official, they must be sent directly from the testing agency.
- It is your responsibility to submit your test scores to your colleges.
- Wait to send scores until you have seen them.
- There is a cost to send ACT and SAT scores to each college or university.
- To register for a test or to request scores to be sent for the ACT, go to www.act.org and for the SAT, Subject Tests, and PSAT scores, go to www.collegeboard.org.

III. Completing College Applications

The most commonly used applications for Post Oak students will be the ApplyTexas Application, Common Application, and other universities' individual applications.

Students will use the Common App for Texas private colleges and for universities located outside of the State of Texas. They will use ApplyTexas for Texas public universities.

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Preparation for the SAT and ACT

SCHOLASTIC APTITUDE TEST (SAT) AND ACT

Colleges use standardized tests to help determine a student's admissibility to and potential success in higher education.

The Post Oak School highly recommends students take each test at least once. After the student receives scores for each test, the student should sit down with the college counselor to discuss both exam scores to determine on which test the student has the greatest opportunity to improve. Colleges use the score that is best for each student's admission profile. Therefore, a student only needs to submit the ACT or SAT, not both. Also, a student needs to submit only one score from either exam unless the school indicates that they superscore* college entrance exams. Students may also access online test-prep resources at act.org and collegeboard.org.

Preparation with the PSAT (taken in the Freshman, Sophomore and Junior years)

Research demonstrates the best preparation for the SAT is to review the PSAT tests. The test booklet and answers to the questions (Score Report) are returned to the students. Students may also access the online "My College Quick-Start" at collegeboard.org for in-depth explanations of each question at <http://www.collegeboard.org/student/testing/psat/psatextra.html>.

SAT Question-and-Answer Service

For an additional fee, College Board will provide a copy of the SAT test and answers for the test you have taken.

- This service includes test questions, the correct answers, scoring instructions, and your answers.
- This service is available only on the October, January, and May test dates.
- The Student Answer Service is available for all other test dates and provides a list of question types and difficulty as well as the status of your answer (correct, incorrect, omitted). It does not provide the questions nor the correct answers.

**Superscoring* is the process in which universities combine the highest section score from each time the exam was taken. For example, a student takes the SAT twice: on the first test she scores 700 math and 620 reading and writing (1320); on the second test she scores 690 math and 660 reading and writing (1350). Superscoring uses the better score from each section; in this case, that's 700 math and 660 reading and writing (1360). For more information, visit the blog at www.collegeboard.org.

TEST-OPTIONAL SCHOOLS

Many schools are currently test optional or test blind. Please consult with your counselor before making a decision to go test-optional or test-blind.

College Application Essays

This section contains information helpful for writing your college essays, including tips gathered from experienced authorities on the subject. You will find that, if you follow their advice, writing your essays can be a rewarding journey of self-discovery and self-exploration.

WHAT IS THE PURPOSE OF THESE ESSAYS?

The essays enable college admission committees to get to know aspects of your background, personality, values, and talents that may not be apparent from your transcript or résumé.

AN EFFECTIVE COLLEGE ESSAY:

- is based on the student's own authentic experience, narrated in their voice from their point of view.
- uses imagery and carefully chosen details to convey vivid scenes that draw in readers and engage them empathetically.
- does not merely state that the student has certain qualities but illustrates those qualities in action through storytelling, expression, and reflection.
- uses the conventions of storytelling, such as conflict, suspense, and humor, to engage the reader all the way to the last sentence.
- leaves the reader with a clear impression of how the student understands the world in a positive way, has gained wisdom from experience, or handles thoughtfully the challenges life may bring.

SAMPLE ESSAY PROMPTS FOR THE COMMON APPLICATION

1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.
2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
4. Describe a problem you've solved or a problem you'd like to solve. It can be an intellectual challenge, a research query, an ethical dilemma—anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.
5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
7. Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.

SAMPLE ESSAY QUESTIONS FOR THE APPLY TEXAS APPLICATION

Topic A: What was the environment in which you were raised? Describe your family, home, neighborhood, or community, and explain how it has shaped you as a person.

Topic B: Most students have an identity, an interest, or a talent that defines them in an essential way. Tell us about yourself.

Topic C: You've got a ticket in your hand. Where will you go? What will you do? What will happen when you get there?

Topic D: (Please note: The essay in this section is specific to certain college majors and is not required by all colleges/universities that accept the Apply Texas application. If you are not applying for a major in architecture, art, art history, design, studio art, visual art studies/art education, you are not required to write this essay.) Personal interaction with objects, images and spaces can be so powerful as to change the way one thinks about particular issues or topics. For your intended area of study (architecture, art history, design, studio art, visual art studies/art education), describe an experience where instruction in that area or your personal interaction with an object, image or space affected this type of change in your thinking. What did you do to act upon your new thinking and what have you done to prepare yourself for further study in this area?

BASIC STEPS FOR WRITING A COLLEGE ESSAY

1. Reflect on your life to identify specific experiences, activities, places, or relationships that have influenced you or hold special meaning for you. You may want to brainstorm by creating a personal timeline of significant events and a map with personally significant places.
2. Choose one of the topics you identified in step one and write a narrative illustrating why it is significant in your life. Write the narrative as if you were writing a short story and make it as engaging and entertaining as you can. Repeat for two or three other topics.
3. Now read over the college essay prompts that you have to choose from (for instance, the Common App Prompts listed below). Consider which of the narrative episodes you wrote in step two might provide relevant material for one of the essay prompts. Make a match between one of the prompts and one of the episodes.
4. Now you can write a draft of the essay. Common App essays are a maximum of 650 words, but don't worry if you go over that in your first draft.
 - Start your narrative *in medias res*, hooking your reader in with imagery and sensations. The opening of the essay is often used to create tension or suspense in the reader's mind.
 - The middle of the essay provides the necessary explanatory detail that helps the reader to develop an understanding of the specific situation you are describing, including both the background leading up to it and the narrative of how it is resolved.
 - The conclusion of the essay is where you reflect on the larger meaning of the situation in your life. How has it shaped who you are today? This is the point of your essay.
5. Once you have completed a full draft, it is time to start the process of proofing and revising. Get feedback from peers, teachers, and anyone else who will read your essay.
 - Keep these questions in mind as you revise: If you were an application reader:
 - » would you be intrigued?
 - » would you keep reading to the end?
 - » what would you have learned about the author?
 - Rearrange the essay to make your point as clear and compelling as possible.
 - Reduce the essay so that it contains nothing that isn't relevant to the point you are making.

TEN TIPS FOR WRITING A COLLEGE ESSAY

(From the National Association for College Admission Counseling)

1. Start early. More time = less stress. You'll have plenty of time to give the essay your best effort.

2. Be yourself. One of the biggest mistakes students make is writing what they think others want to hear, rather than about an issue, event, or person they care about. An essay like that is not just boring to write. It's boring to read. What interests you? What do you love to talk about? Write about that. Think of your essay as a creative way to help college officials get to know you as a person.

3. Be honest. College admission officers have read hundreds, even thousands of essays. They are masters at discovering any form of plagiarism. Don't risk your college career by buying an essay off the internet or getting someone else to write your essay.

4. Stay focused. Read the essay question carefully. Jot down a few ideas, then choose the one that looks like the most fun to write about. Stick to that main theme throughout the essay. Essays can help you make your case to admission officials, but don't go overboard. There will be opportunities elsewhere in the application to list all your achievements.

5. Put your best foot forward. Applying online may feel like you're sending email, but you're not. Incorrect capitalization for abbreviations like B4 or "thanks" are not appropriate for a formal document. Make sure your essay represents the best of you.

6. Write and rewrite. Don't try to knock out a masterpiece on your first try. For your first draft, write anything that comes to mind about your topic. Let it

"rest" for a few hours or a few days. When you come back to the draft, look for ways to make it more focused and better written. Are there details that don't really relate to the topic? Cut them. Do you need another example? Put it in.

7. Get a second opinion. When you've rewritten the essay to your satisfaction, find someone who can give you advice on how to make it even better. Choose a person you respect and who knows something about writing. Ask them to tell you what they like best about your essay, and what you can do to improve it.

8. Keep an open mind. Criticism can be tough to hear, but try to listen with an open mind. You don't have to make every change suggested. After all, it's your essay and no one else's. But you should seriously consider each suggestion.

9. Proofread, proofread, proofread. Little errors creep in throughout the writing and editing process. Before you submit your essay, make sure to proofread. Try reading your essay aloud or having someone else read it to you. Another strategy is to read the essay backward, from the last sentence to the first. Errors your eye may have previously skipped over will jump out at you.

10. Don't expect too much from an essay. The application essay is important. But admission officers look at the whole package—your academics, extracurricular activities, standardized tests, and other factors. Make your essay as well-written as you can, but don't put so much pressure on yourself that the rest of the application fades in importance.

TAKE POST OAK'S COLLEGE ESSAY-WRITING BOOTCAMP

in the summer before your senior year. This intensive workshop trains, focuses, and inspires rising high school seniors to write the essays they will use in the college application process. The goal is that by the end of the week each student will have completed a portfolio of three to five essays that effectively communicates to college admissions readers who the student is and what he or she has to offer. The course leads the student to reflect on his or her own life experience and to discover and articulate its significance in the formation and/or transformation of the student's identity, character, educational goals, and personal mission.

Top College Essay Myths Debunked

By Kim Lifton, President, Wow Writing Workshop

Fall of senior year is officially crunch time, especially if you are eyeing early admission deadlines. But that's no reason to get all worked up. During this stressful time in your life, please remember to breathe! You've done all you can to up to this point to get good grades and test scores. There's only one thing left you can do to stand out: nail that college essay!

"It's value-added," says Michigan State University Director of Admissions Jim Cotter, a 30-year industry veteran. At a moderately selective school, the essay can pull a student on the cusp up. At a highly selective school, a poor statement can make the difference between being admitted or not."

There is a lot of misinformation out there that can take you off track. Consider these college essay myths and facts before you get started:

MYTH #1: No one really reads the application essays.

FACT: Of course admission officers read your college essays!

Colleges wouldn't ask you to write something they did not plan to read. We polled about two dozen admissions representatives last fall during the National Association for College Admissions Counseling's annual conference in Indianapolis; we asked them if they *really* read college

essays. The collective answer was *yes*!

"Last year we received 25,000 applications, and we read 25,000 essays," said Amy Hoffman, Assistant Director of Admissions at **Miami University** of Ohio.

MYTH #2: An application essay has to be written about an impressive topic.

FACT: You are impressive, not the topic.

The subject is you; the topic is secondary. A college application essay is your opportunity to share something meaningful about yourself. Colleges want to know what you learned, not what you did.

One young woman started the process confident that discussing a trip to help the poor in Central America would impress admissions officers. But she wasn't really talking about what she learned about herself. Instead, her most important personal moment occurred when she was hanging out with friends during the trip. She overcame her fear of heights by jumping off a cliff into the water. That experience would have been meaningful whether it had happened during a service trip in Costa Rica or on a family vacation.

"The essay does not have to be about something huge, some life-changing event," said Calvin Wise, the Senior Associate Director for Undergraduate Admissions at Johns Hopkins University. "You can write about an 'a-ha' moment, what defines you as a person. But it doesn't have to be really extensive. Students think they need a monumental experience, but the essay can be about something small.

"What does it mean to you?" Wise asks, "That is what we want to know."

MYTH #3: Your college entrance essay should sound sophisticated, like Hemingway or a college professor.

FACT: Nope, admission officers do not expect you to sound like a professional writer.

The college essay is your story, and only yours! You are a high school senior, and you should sound like one. Not your mom. Not your dad. Not your English teacher. And certainly not one of the most revered writers of all time!

“I wish I saw more of a thoughtful voice of a 17-year-old,” said Duke University’s Dean of Undergraduate Admissions Christoph Guttentag. “By the time the applications come to us, many of them have gone through so many hands that the essays are sanitized.”

While parents and others cannot always tell the difference, admission officers know when someone other than the student writes a story. And they don’t like it.

“If a student has an adult write it, the admission committee can tell,” said Michigan State University’s Director of Admissions Jim Cotter, a 30-plus year industry veteran.

Keep in mind, many schools will automatically reject a student’s application if they suspect plagiarism.

MYTH #4: There is a right way and a wrong way to write an essay.

FACT: Your best story will grow out of the process of writing your college application essay.

There are no gimmicks, magic formulas, tricks or shortcuts to writing the “perfect” college application essay. Just trust the process.

Nor does the college essay need to be so daunting. That does not mean it will be easy, but it can be a little less stressful if you allow it to emerge from a process of dis-

covery that includes brainstorming, free writing, revision, review, and editing.

Just keep reminding yourself: there is no magic formula to help you ace this assignment. To stand out, tell a genuine story about yourself using your words and your voice, and show some reflection.

MYTH #5: Only superstar students impress admission officers with their essays.

FACT: Anyone can stand out with a great story!

You don’t have to rescue a child from a house fire, get a million downloads for an app you developed, or train seeing-eye dogs to impress admission officers.

One student wrote a fabulous college essay about memorizing the general intestinal track to ace his anatomy final. Another wrote a gorgeous story about finding her passion for nature while pulling weeds in a community garden. One boy focused on the moment he forgot his cello for an orchestra concert and improvised his performance with a bass guitar. His problem-solving skills impressed admission officers, and one college sent him an offer of admission that praised his essay.

“I think sometimes students feel that because they haven’t found the cure for cancer they have nothing to share,” says Vanderbilt University’s Assistant Director for Undergraduate Admissions Jan Deike. “Life is truly lived in the smaller moments.”

IV. Financing Your College Education

There are many ways to pay for college. Many students use financial aid that comes from the school that they are planning to attend.

Financial aid falls into three categories: gift aid, work-study, and loans.

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College Finances

Types of Financial Aid

- Gift Aid (Grants and scholarships)
- Work study
- Loans

GIFT AID

This includes a financial award from a college to a student that reduces the overall cost of attendance. This is not money that needs to be repaid.

- **Grants.** These are offered by federal and state governments or a college and based on demonstrated financial need.
 - » **Need-based grant.** Money awarded for a student to attend college based on that student's financial need.
 - » **Pell Grant.** The largest federal grant program in the country. Eligibility for Pell Grants is determined by the family's EFC number. If the number is 4,995 or lower, the student is eligible for a full or partial Pell Grant. Eligibility is determined separately for each year of college.
- **Scholarships.** Scholarships are offered by colleges, corporations, and philanthropic organizations to students based on specific criteria and do not need to be repaid.
 - » **Merit scholarship.** Money awarded to a student by a college for academics, athletics, or other special talents to lower the cost of attendance. Merit scholarships are not need-based.
 - » **Private scholarship.** Money awarded to a student to use for college by businesses, agencies, organizations, and clubs. These may be based on a wide variety of criteria, such as: parents' type of work, ethnic background, location of residence, student interests or skills, selected college major, service activities, or other factors.

WORK STUDY

This type of aid includes on-campus jobs for a student. These are generally assigned based on financial need as a part of a financial aid package.

STUDENT LOAN

These are loans written in the student's name and for which the student, not the parents, is legally responsible to pay back. Federal Direct Loans are an example.

- **Perkins Loan.** Subsidized loan from a college of up to \$5,500 per year made to a student with financial need. Perkins loans use funds received from the federal government. No interest accrues on the account until after the student graduates, and repayment begins nine months after graduation.
- **PLUS Loan.** This federal loan option is available to parents to help pay for college. The parent, not the student, is responsible for repaying this type of loan, which is not based on financial need. Repayment starts immediately, as does the accrual of interest on the loan. The PLUS loan should not be included as a type of financial aid when determining net price.
- **Private Education Loan.** Loan offered by a bank or other financial institution, not the federal government. These loans are not based on need, not subsidized, and more expensive than federal loans. While technically student loans, private education loans require a good credit history, which generally means a parent co-signer who will be held responsible for repaying the loan.

COMPLETING THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

What You Need to Complete Your FAFSA

- Student's Social Security and driver's license numbers
- Parents' W-2 forms
- Parents' federal income tax return
- Parents' current bank statements and records of stocks, bonds, and other investments
- Parents' records of other untaxed income received, such as Social Security or veteran's benefits
- Parents' business or farm records, if applicable
- Your alien registration number, if you are not a U.S. citizen
- If you are a dependent student, you will also need:
 - » Your parents' Social Security numbers
 - » Your parents' income and financial records as listed above

Use income records for the calendar year prior to the academic year for which you are applying for financial aid. You will use your **2020** income information to complete the **2021–2022 FAFSA**.

Steps for Completing the FAFSA

1. Get an FSA ID. To sign your FAFSA electronically, both the parent and student need FSA IDs. Apply at <https://studentaid.gov/fsa-id/create-account/launch>. (Remember, both the parent and the student must have a PIN.)
2. Gather all the above financial information.
3. Go to www.FAFSA.ed.gov. Print the pre-application worksheet.
4. Save your FAFSA.
5. Sign your application using your FSA ID
6. Submit the application electronically.
7. You will receive a Student Aid Report (SAR) Information Acknowledgment electronically.
8. Review all of your answers on your SAR; make any necessary corrections and submit corrected form.
9. Go to www.FAFSA.ed.gov after submitting your FAFSA to check on your application status.

V. Additional Resources

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HOME OF THE
BEARKATS

Bearkats	0.0	Guests
15		13
period		



Scholarships and Financial Aid Resources

- aie.org/scholarships
- Air Force ROTC
- Army ROTC
- cappex.com/scholarships
- College Board Scholarship Search
- Collegeresults.org
- Confessions of a Scholarship Winner
- everychanceeverytexas.org
- fafsa.ed.gov
- faaid.com
- Fastweb.com
- Federal Trade Commission's website on Scholarship Scams
- Finaid.com
- Gates Millennium Scholars Fund
- Hispanic College Fund
- Hispanic Scholarship Fund
- Insidecollege.com
- Japanese American Citizens League
- myscholly.com
- Navy ROTC
- NCAA Eligibility Center
- QuestBridge Scholars
- SallieMae Scholarship Search
- Scholarships.com
- Studentscholarships.org
- The Ultimate Scholarship Book 2020
- United Negro College Fund
- Zinch.com

STUDENTS WITH DISABILITIES

- All Kinds of Minds
- Association of Higher Education and Disability
- Attention Deficit Disorder Association
- Learning Disabilities Association of America
- LD Online
- National Center for Learning Disabilities

TEST PREP RESOURCES (FREE!)

- actstudent.org
- collegeboard.org
- kahnacademy.org/test-prep/sat
- number2.com
- schmoop.com

Résumé Example

Your résumé is a great opportunity to make your college application stand out. Remember to include your unique experiences at The Post Oak School such as J-Terms and A-Terms, internships, odyssey trips, and other practicum activities in which you participated. Use the résumé tab on Naviance to create your résumé.

There are many ways to create a compelling résumé. Make yours your own! Consider the example below.

STUDENT'S NAME

123 Rogers Street, Houston, TX 77006

555-867-5309

student@stu.postoakschool.org

EDUCATION

The Post Oak School

Houston, TX 77006

- Anticipated Graduation: May 22, 2020
- Cumulative GPA: 3.7 on a 5.0 scale unweighted
- Cumulative Rank: Non-ranking school
- ACT/SAT Composite: 27

ACTIVITIES, HONORS, AWARDS

Editor-in-Chief of The Montrose Mavens Blog: 2018

Managed five people, edited articles, and designed layout on Tumblr

Speculative Fiction A-Term: 2019

Creative Writing Club President: 2018–2019

First place for photography in the 2017 Houston Livestock Show and Rodeo Art Competition

Model United Nations: 2018–2020

Varsity Volleyball: 2017–2020

COMMUNITY SERVICE: 345 SERVICE HOURS

Project Row Houses, Houston, TX: 2016, 25 Hours

Project Row Houses, a non-profit organization that works in the Third Ward of Houston. The mission of Project Row Houses is to revitalize the Third Ward community of Houston through art and African-American culture. My group painted a mural and planted herbs, vegetables, and flowers in a garden box.

Ronald McDonald Charities, Houston, TX: 2017–2019, 48 Hours

The Houston Children's Festival is an annual two day festival that takes place here in downtown Houston every April. I have participated in the festival two years in a row working at the Ronald McDonald Charities, at the organization's arts and crafts booth.

Rocky River Ranch, Wimberly, TX: 2018, 120 Hours

I attended a staff training for my summer job as a counselor at an all girls sleep-away camp. During this training I learned how to make a fire, be a positive role model, and support and encourage girls ages 7 to 14.

Nehemiah Center Volunteer, Houston, TX: 2018–2020, 132 Hours

Nehemiah Center provides a high-quality education for students while helping their families get the information and resources necessary to have stability in the home. Their mission is to provide academic, emotional, cultural, social and spiritual enrichment for at-risk children. I helped organize classrooms and the activity space. I also played with, read to, built relationships with, and served lunch to the children there.

Nicaragua J-Term Trip, 2018, 20 Hours

Gave food and clothes, rebuilt homes, and taught English to adult students.

WORK EXPERIENCE

Hostess at El Tiempo Cantina, 2019–2020

Worked in a timely manner under pressure and developed organizational skills.

Freelance Wedding Photographer, 2017–2019

Took engagement and wedding photos for nine weddings.

HOBBIES/INTERESTS

Travel (Nicaragua, 2018; Spain, 2019; Great Britain, 2017; China, 2019)

Photography

Rock climbing

Event planning

SKILLS

Photography

Typing speed 90wpm

Adobe Photoshop

Adobe InDesign

Glossary

Academic fit—Achieved if the college has the major or program the student wants to pursue, and their GPA and standardized test scores match up with those of the school's median population.

Affordability—The amount that a family can afford to spend on college each year.

Affordability threshold—The maximum amount of money that a family has available to spend on college each year.

AGI (adjusted gross income)—The amount of a family's income subject to federal taxation after deductibles have been subtracted. Families with an AGI of less than \$160,000 receive a full tax credit of \$2,500 for each child attending college in the year college costs of \$4,000 or more are paid. Partial tax credits are available for families with incomes from \$160,000 to \$180,000.

Appeal—Family's request to the college's financial aid office to consider additional circumstances, such as a change in the family's financial situation or added expenses, since the FAFSA was filed. Reasons to appeal might include loss of income, medical or health-related expenses, educational costs of the student's younger siblings, or extraordinary circumstances.

Application fee—Fee charged by colleges as part of the admission process and sent in with the application; usually \$30 to \$90 for each college.

Assets—Defined for FAFSA purposes as savings and investments. For parents, that includes cash, savings, checking accounts, money market accounts, mutual funds, and individual stocks and bonds, but not the equity of the parents' home or the value of retirement plans such as annuities and IRAs. Each student is allowed to earn up to \$6,000 that is not included in the calculation of his or her family's EFC. If a child has money in a savings account, only 20 percent of the total amount is added to the EFC.

Asset protection allowance—Every family receives an asset protection allowance on the FAFSA. Based on the oldest parent's age and the number of people in the family, the allowance protects some reportable assets.

Award letter—The official document that a college sends to a family after all financial aid forms have been submitted, usually in March or April of the child's senior year. The award letter identifies a family's net price and lists all financial aid programs—including grants, scholarships, loans, and campus employment options—for which the student is eligible.

Common Reply Date—May 1 is the date by which candidates under Regular Decision and Early Action must inform colleges of their intention to enroll. A deposit typically must be sent.

Community and junior college—Local, two-year public colleges that offers a wide variety of vocational training programs as well as the option of completing general requirements and then transferring to a four-year college. Offers the advantage of greatly reduced tuition costs for district residents. Open admission allows students to improve their GPAs before moving to a four-year school. Junior colleges are usually in towns and therefore offer on campus housing as well as sports were as most community colleges are in cities, and typically do not offer on campus housing or sports.

Commuting—Living at home and attending a local college, an option that dramatically reduces net price by eliminating the cost of room and board and also can make private colleges affordable.

Competitive colleges—Generally admit between 75% and 85% of applicants.

Cost of attendance—Term used by colleges to identify their comprehensive college cost, which includes tuition and fees, room and board, transportation, books and supplies, and personal expenses. Also referred to as the sticker price. Cost of attendance is a somewhat meaningless measure without knowing how much the student will receive in grants, scholarships, and student loans.

CSS Profile—A supplemental financial aid form that some colleges require families to complete in addition to the FAFSA. Provides more detailed financial information than the FAFSA and is required by some Ivy League and other highly selective private schools. College financial aid officers use results of the profile to determine the financial aid letters they send to students.

Custodial account—A Section 529 prepaid tuition program or other account that lists the child as the owner and the parent or other adult as the custodian. Listing a custodial account as a student asset on the FAFSA produces a higher EFC number than if the account is listed as a parent asset.

Deferred Decision—Postpones the decision on admission to be reviewed again at a later date.

Direct costs of attendance—Tuition and fees, and room-and-board costs of attending a college. Direct costs are not the same as the cost of attendance, which also includes books, transportation, and personal expenses.

Direct loan—Loan available through a federal program to any student whose family completes the FAFSA. The per-year borrowing limit for the unsubsidized loan is \$5,500 for freshman year, \$6,500 for sophomore year, and \$7,500 each for junior and senior years, for a maximum of \$27,000. (For more on the two types of these loans, see subsidized direct loan and unsubsidized direct loan.)

EFC (Expected Family Contribution)—A number calculated after FAFSA submission that determines a student's eligibility for certain need-based financial aid programs. Generally, the lower the number, the greater the student's eligibility for these programs. This number is not the net price, the amount that the student's family is expected to pay out of pocket for college.

Estimated net price—The estimated amount that attendance at a college will cost per year, determined by using the school's net price calculator on its website.

Execution phase—The second part of determining financial fit, in which families understand the EFC and financial aid, including the ten loan options, and complete the FAFSA and the CSS Profile. This phase also includes exploring merit and private scholarships, maximizing the student's benefits, interpreting award letters, and finally choosing the right college at the right price.

Extra large university—Over 20,000 students.

FAFSA (Free Application for Federal Student Aid)—The financial aid application that the U.S. government uses to officially determine a family's EFC number. FAFSA provides access to need-based financial programs and to federal Direct Loans. The FAFSA is filed on or after January 1 of the child's senior year of high school and must be resubmitted every year the student is in college.

FAFSA4caster—A government software program that allows families to calculate an estimated EFC number in advance of filing the FAFSA. This number can be used in many net price calculators to save from having to complete the income and asset questions requested.

Federal Student Aid—Office of the U.S. Department of Education that receives completed FAFSA forms and uses them to assign EDC numbers for each family.

Feel fit—Achieved if the atmosphere of the college feels right to the prospective student who can imagine himself or herself part of the college culture there.

Financial fit—Achieved if the college's net price is one that the family can afford.

Flagship state school (in state)—The premier state college or university in the state where the family lives; these schools make up one of the financial fit college categories. Usually these schools have more students and more stringent admission requirements than other state schools. They offer lower in-state tuition but also may offer fewer scholarships or grants.

Flagship state school (out of state)—The premier state college or university in a state other than where the family lives; these schools make up one of the financial fit college categories. Usually these schools have more students and more stringent admission requirements than other state schools.

Highly competitive colleges—Are those who accept one third to one half of applicants.

Home equity loan—An additional loan beyond the mortgage on the parents' home that is paid out in a lump sum to help finance college. Some advantages are that interest on a home equity loan is tax deductible and the loan may offer a longer repayment period than a student loan.

Large university—8,000 to 20,000 students.

Less competitive colleges—Generally admit 85% or more of all applicants.

Liberal arts college—A four-year institution that emphasizes a program of broad undergraduate education. Pre-professional training may be available but is not stressed.

Line of credit against equity—A home equity line of credit (HELOC) established to pay for college. Instead of borrowing a lump sum, parents write checks on the line of credit to pay the college, when needed, and only pay only interest to the lender while the student is in college. After that, the parents pay down the principal on the line of credit.

Local scholarships—Private scholarships awarded by community businesses, organizations, and clubs and often available only to students in your high school. These scholarships offer the greatest chance for success because the pool of applicants is very small.

Matriculation—Student's enrollment at a particular institution.

Medium size college—3,000 to 8,000 students.

Mid-year report—A seven-semester transcript and counselor's report required by many competitive colleges to assess a senior's progress.

Military academy—Prepares officers for the Air Force, Army, Navy, Marines, or Coast Guard. Upon completion of each academy's four-year program, a student earns a college degree. There is an obligation to serve in the military following graduation from a service academy.

Military scholarship opportunities—Three types are offered: admission to one of the U.S. service academies such as West Point, which is a difficult, competitive process; a merit-based military scholarship by joining the Reserve Officer Training Corps (ROTC) and serving as an officer in the armed services after college; or enlisting and receiving tuition assistance.

Moderate size college—1,000 to 3,000 students.

Most competitive colleges—Are those where even superior students encounter a great deal of competition

for admission. These schools usually admit less than 25% of applicants.

Net price—The actual out-of-pocket cost of college after grants, scholarships, student loans, and campus employment options have been deducted from the sticker price.

Net price calculator—A federally mandated software tool provided on every college's website that allows a family to calculate its estimated net price at that school. Note that all colleges do not use the same, universal net price calculator, which can complicate making comparisons. Calculators that require parents to provide exact financial information and ask questions about the student's academic performance are the most reliable.

Net price comparison chart—Chart that lists estimated net prices for selected colleges in the financial fit college categories for comparison and has been prepared by a family to help determine which college categories and individual schools will fit their affordability threshold.

Non-flagship state school (in state)—A state-supported college or university other than the flagship school in the state where the family lives; these schools make up one of the financial fit college categories. These schools may have fewer students and lower admission standards than the flagship school but are not necessarily of lesser quality. These schools offer lower tuition for state residents but usually fewer grants or scholarships than private schools.

Non-flagship state school (out of state)—Not the premier state school but another state-supported college in a state other than where the family lives; these schools make up one of the financial fit college categories. These schools may have fewer students and lower admission standards than the flagship school but are not necessarily of lesser quality. They usually offer fewer grants or scholarships than private schools.

Nursing school—Is often affiliated with schools that are, in turn, under the auspices of teaching hospitals. Students may receive an RN diploma upon successful completion of training and state examination, at schools affiliated with four-year colleges, students may receive both a bachelor of science and an RN diploma. Community colleges may offer a two-year nursing degree, designated as an Associate of Science degree.

Open admission or open enrollment—The policy whereby the school will accept anyone who meets the basic requirements.

Planning Phase—The first part of determining financial fit, in which families assess their affordability and discuss that with their student as well as understanding the financial fit college categories and using colleges' online net price calculators to determine affordability. This phase also includes considering the community college and commuting options to lower costs, and narrowing down the list of colleges under consideration.

Prepaid tuition plan (Section 529)—Tax-free college savings plan that allows parents to lock in future tuition rates at in-state private colleges at current prices. Named after Section 529 of the Internal Revenue Code.

Private college—A college that is not part of a public college system that receives funding from the state.

Professional schools and conservatories—offer specialized study in areas such as art, music, drama, dance, etc.

Reportable asset—Any of the parent assets required to be reported on the FAFSA. These include funds in cash, savings and checking account on the day the FAFSA is prepared, as well as assets in CDs, mutual funds, individual stocks and bonds, commodities, and equity in real estate other than the family home. Based on the oldest parent's age and the number of people in the family, some reportable assets are protected.

Repositioning of assets—Moving parents' savings and investments into categories that do not have to be reported on the FAFSA document, such as pension plans, IRAs, Roth IRAs, or annuities. In most cases, shifting assets does not result in a significantly lower EFC number.

SAR (Student Aid Report)—Summary sent to families that shows the information they provided on the FAFSA. The SAR should be checked for accuracy and changes made as needed. Colleges that the family selected on the FAFSA and state agencies that award need-based aid receive an electronic version of the SAR, called the ISAR, to use in determining the student's financial aid.

Scholarship search programs—Online programs available on specialized websites that a student can use to narrow down the list of national opportunities and link to information and applications for those that seem most appropriate to pursue. These widely used search programs create pools of thousands of applicants for the scholarships, making them highly competitive.

Small college—fewer than 1,000 students

State grant—Grant that a student receives from an individual state to help pay college costs. Eligibility may be determined by the family's EFC number, which generally has to be quite low to qualify. The student may have to attend a public or private college in the state.

Sticker price—The advertised price of a college. The sticker price includes tuition and fees, room and board, transportation, books and supplies, and personal expenses. Also referred to as cost of attendance. The sticker price may be quite different than what students actually pay because it doesn't factor in how much the student will receive in grants, scholarships, and student loans.

Very competitive colleges—Generally admit between 50% and 75% of applicants.

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