

NAVIGATING THE COLLEGE ADMISSION PROCESS

BRIARCREST CHRISTIAN HIGH SCHOOL

This college planning guide is a compilation of guidelines and information from the College Counseling Office- Briarcrest Christian School and excerpts from the resource, *Opportunities-Preparing for College Guide & Workbook*, produced by the Educational Credit Management Corporation.

Table of Contents

3	Prepping for College
3	Choosing the Best College for Me
4	Worksheet: Choosing the Best College
5	The Application Process
6	Entrance Exams
7	Submitting applications
8	Guidance Phone Numbers
9	Worksheet: Organize Your Application Information
10	Financial Aid How To's
11	Reducing Costs
11	About the FAFSA
12	Checklist: FAFSA
13	FAQs about Completing the FAFSA
14	Scholarships
16	Scholarship Scams
17	Your Final Decision
17	Understanding Your Award Letter
18	Junior Year Checklist
18	Fall
19	Spring
20	Summer
20	Senior Year Checklist
20	Fall
21	Winter
22	Spring
23	After Graduation
23	Glossary

Prepping for College

Do colleges care about the courses you take in high school? Actually, yes! The more challenging courses you take in high school, the more options you may have when it comes to college.

Honors Classes:

- Are more challenging academically
- Are faster paced
- Cover topics in-depth
- Have higher weighted GPA's, but do not count as college credit
- Are offered at Briarcrest: 36 Honors courses

Advanced Placement (AP) Classes:

- Are academically challenging
- Are offered at Briarcrest: 15 AP courses
- Can lead to college credit dependent upon exam scores*

*Upon completion of coursework, students take nationally administered AP exams in their chosen subject areas. If the resulting scores are acceptable to the college, it may award college credit, advanced placement, or both, for the course.

Dual-Enrollment Classes:

- Participating in regular high school activities while taking college-level classes for college credit
- Are offered at Briarcrest: a variety of courses in partnership with the University of Memphis.
-

Each college has specific admissions requirements you must meet-- regardless of the college prep program in which you participate.

Choosing the Best College for Me

How do I know which college is best for me?

You are unique! Each person is an individual who has different interests, different personality traits and different life experiences. These things make you one of a kind.

When considering your future college and career choices, it is easy to fall under the influence of others. Remember: colleges are neither good, nor bad; one may simply "fit" you better than another.

The college selection process may be quick and easy for some while being a complex, time-consuming decision for others. Allow your personal interests, goals and financial situation to influence your decisions throughout the process.

Deadlines

Plan carefully and pay attention to deadlines throughout the process. Deadlines matter! You will find guidance in this workbook as well as from the College Counselor here at Briarcrest regarding the timing of events and tasks.

Worksheet: Choosing the Best College

Step 1: List the colleges that interest you across the top row.

Step 2: Prioritize the factors that are important to you for the college you want to attend.

Step 3: Cross off any colleges that do not have what you are looking for. Then rank the remaining colleges in order of preference.

Level of Importance	Factors to Consider	College:	College:	College:	College:
	Program of study: Which programs does the college offer to help you achieve your career goals?				
	School Size: Do you prefer a large or small school? What is the student population?				
	Class Size: How large do you like your classes to be? What is the student-to-teacher ratio?				
	Support programs: Which programs does the college offer to help you stay in school and graduate?				
	City and neighborhood: Do you prefer a city or a small town? What is the population of the city/town?				
	Campus culture: When visiting each college, get a feel for its "personality." How or why does it match yours?				
	Distance from home: How close do you want to live to your family?				
	Extracurricular activities: Do you have activities in your life that you can't live without?				
	Religious affiliation: Do you want to attend a college affiliated with your religious beliefs?				
	Net Price: While one college may appear to be less expensive, what will your final cost be after receiving grants and scholarships?.				
	Financial aid options: Does the college have special financial aid options? These could include things such as a tuition payment plan to spread out your payments or a guaranteed cost of attendance as long as you are enrolled.				
	Outside learning options: Does the college offer internships, study abroad or service learning opportunities?				
	Housing options near campus: How close or far is housing? Will you need a car? Is where you live within walking or biking distance from work and shopping?				

The Application Process

Depending on your interests and goals, the application process for college can be as simple as a one page form or as complex as writing dozens of essays, taking multiple standardized tests and preparing portfolios. Assess the process and stay on track.

Practice Entrance Exams

There are two tests that help you practice for taking college entrance exams- the PSAT/NMSQT and the PreACT. Taking these tests will help you identify strengths and weaknesses in skills necessary for successful college study. You can then focus on those areas where you could most benefit from additional study and practice. Your specific test results are not reported to colleges. However, you will receive information from colleges interested in students testing within your range.

At Briarcrest, students will take the PSAT during the fall semester of their sophomore and junior years. The PreACT will be administered to freshmen and sophomores during their spring semester.

The Preliminary Scholastic Aptitude Test and the National Merit Scholarship Qualifying Tests (PSAT/NMSQT)

The PSAT/NMSQT are standardized tests, usually taken during your junior year, that help you practice for taking the SAT Reasoning Test. The newly redesigned tests are made up of:

- Evidence-based reading and writing
 - Reading test
 - Writing and language test
- Math

These tests measure the following skills:

- Critical reading
- Math problem solving
- Writing

The National Merit Scholarship Corporation uses these scores to determine eligibility for their scholarship programs. For more information on the PSAT/NMSQT, visit the College Board website at www.bigfuture.collegeboard.org.

The PreACT Test

PreACT is a multiple-choice test for sophomores designed to help students prepare for the experience of taking the ACT test. It is patterned after the ACT and includes testing in English, math, reading and science. PreACT score reports offer a broad view of students' college and career readiness and provide information regarding their future performance on the exam.

PreACT also offers insights to help students explore college major and career options to start planning for their future. The test is scored on the same 1-36 scale as the ACT but includes fewer questions. For more information on PreACT, visit www.act.org.

Entrance Exams

Many colleges require you to take a college entrance exam as part of the admissions process. The ACT and the SAT are both accepted by colleges for admissions purposes.

Entrance Exam Comparison

	ACT (American College Test)	SAT (Scholastic Aptitude Test)
Test Measures	Measures what you learn in high school and determines your academic readiness for college	Measures what you learn in high school and what you need to succeed in college
Acceptance	Accepted by all US colleges and universities	Accepted by all US colleges and universities
When offered	7 times a year- February, April, June, July, September, October and December	6 times a year- March, May, June, October, November and December
Deadline for Registration	5-6 weeks before the test date	4 weeks before the test date
Test Duration	2 hours, 55 minutes + 40 minutes for optional essay	3 hours + 50 minutes for optional essay
Sections	English, math, reading, science and an optional writing section	Math, reading, writing, language and an optional essay
Scoring	1-36	400-1600
Website	www.actstudent.org	www.collegeboard.org

The SAT Subject Tests

In addition to the SAT, some students choose to take SAT Subject Tests. The tests are one-hour subject tests with mostly multiple-choice questions. These tests can complement or enhance your college admission credentials and measure how much you know about a particular academic subject and how well you can apply that knowledge.

Many colleges require or recommend one or more of the SAT Subject Tests for admission or placement. These tests provide a dependable measure of your academic achievement and are a good predictor of future performance. There are more than 20 subject tests that fall into the following five general subject areas:

- English
- Math
- History
- Science
- Languages (includes English Language Proficiency Test)

For more information, visit <https://sat.collegeboard.org/home>.

Helpful Free Resources

In the Briarcrest guidance office, we provide test prep materials for the ACT, SAT and SAT subject tests. There are also free resources such as ACT Academy and Khan Academy that are linked on the websites provided above. We also offer an ACT prep course leading up to the October, December and April test dates.

Submitting Your College Applications

Applying to college may seem like a complex task, but it does not have to be. The College Counselor will help you throughout the process. Since each college has different application processes, you will need to keep all your information organized for the colleges to which you are applying. Use the organizational worksheet on page 9 for each college to keep up with the specific requirements.

Over 800 colleges and universities participate in The Common Application. The website, www.commonapp.org, is a single-stop location for applying and keeping track of individual deadlines. Please note that if you apply through Common App, you must have a teacher recommendation letter on file before your transcript can be sent.

Application Costs

Check the application fee for your specific college. They do vary. Some colleges may waive the application fees especially for those who received fee waivers for taking college entrance exams. Contact the admissions office at the specific college to see the requirements for waiving the application fees.

Deadlines

Deadlines are firm with most colleges. Be sure that you know the deadlines and follow them. Check to see whether the deadline is the postmark for mailing or the date of arrival.

Early Decision and Early Action

To apply for “early decision” or “early action,” you must apply earlier than most applicants. The advantage is that you find out earlier that you have been accepted. Only students who have a clear-cut, first-choice college should apply Early Decision. You must set up a meeting with the BCS College Counselor before you apply!

Transcripts

As part of the admissions process, you will only need to request an official copy of your high school transcript for each college where you plan to apply through Naviance. You will need to send a FINAL transcript to the college you will attend.

Recommendations

If your colleges require recommendation letters or specific forms, you will need to ask your teachers or other adults to be references. When selecting your references, consider your relationship to the person and how well they know you on an academic level.

Recommendations take time for the people writing them! They are probably also writing them for multiple students. Give your reference plenty of time and make sure they are aware of the specific deadlines. Allow one month before your earliest deadline, but inquire about your reference’s

schedule to make sure. Requests for teacher recommendations are also made through Naviance. Make sure that you write thank you notes to your references.

Essays

If your colleges require essays, they will usually give you prompts or specific questions. Do not stray from the question when writing your essay. Focus on exactly what they are asking you. Check for spelling and grammar mistakes, but don't rely entirely on computer software to do the checking. Have someone proofread and then give you constructive feedback. The College Counselor can provide help with this. Be careful not to exceed the word limit if there is one. Most importantly, be yourself. Don't try to write according to what you think the college would like you to say.

Portfolio or Auditions

Depending on your area of interest, colleges may ask for a portfolio, an audition or some other evidence of your talents. Be sure to contact the specific college and program for details of what to include.

Briarcrest Christian School	
Guidance Office.....	901-751-6405
High School Counselor.....	901-751-6423
College Counselor.....	901-751-6424

Worksheet: Organize Your Application Information

Make copies of this page and complete the information for each college that you are seriously considering.

Common App Yes No

Application Type:

Early Action

Rolling

Early Decision

Regular Decision

Application Deadline: _____

Scholarship Deadline: _____

Completed

Application:

High School transcript:

ACT/SAT scores:

Scholarship application:

FAFSA sent

College Name _____ Admissions Office Phone: _____

Mailing address for application _____ Fax: _____

College CEEB Code*: _____

City, State and Zip _____ Briarcrest CEEB code: 431391

Website _____ *CEEb codes can be found at www.collegeboard.org.

Essays Required? Yes No Completed

First topic: _____

Second topic: _____

Third topic: _____

Interview required? Yes No

Thank You sent? Yes Complete

Name of interviewer/title _____

Email _____

Phone _____

Recommendations required? Yes No

	Requested	Rec'd	Thank You
Reference 1 _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reference 2 _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reference 3 _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other requirements? Yes No

Will you be visiting campus? Yes No Date (s) of visits _____

Name of person meeting or event	Date/Time	Location
_____	_____	_____

Contacts: Name	Phone	Email	Notes
_____	_____	_____	_____
_____	_____	_____	_____

HOW TO NAVIGATE FINANCIAL AID

If you are not sure where to begin navigating financial aid, this section will help you understand the process for completing the FAFSA (Free Application for Financial Aid), types of financial aid and how to stay on track to receive your financial aid.

College Costs

The total college budget (or the cost to attend college) includes direct and indirect expenses. Direct expenses are fixed costs that are billed by the college such as tuition, fees and room/board if you live on campus. The indirect expenses are not billed by the college, but must be taken into consideration when looking at the overall cost to attend college. They are things like books, supplies, transportation expenses and personal expenses. The Cost of Attendance (COA) is used to determine your financial aid eligibility. The previous list of direct and indirect expenses are components of COA as well as some other allowable costs. These include dependent care, loan fees, costs related to a disability, purchase of a personal computer, and reasonable cost for eligible study abroad programs.

Tuition and Fees

Tuition and fees are determined by many factors, but the type of college is the most significant factor.

Public colleges: Generally, tuition and fees are lowest due to funds received from state taxes. Most will charge higher tuition for nonresidents than for legal residents of the state in which the college is located. Out-of-state tuition can often make the cost of attending a public college as high as the cost of attending some private colleges.

Private colleges: Generally, tuition and fees are higher because private colleges do not receive public funding for their operations and must pass real operating costs on to their students. However, private colleges often have more financial aid resources available and that can help make up the difference between costs and financial aid.

Room and Board

Room and board is defined as basic living expenses for housing and food. No matter which college you choose, you will have to consider these expenses.

On-campus Living: Typically, charges for on-campus housing and meals are based on a nine-month schedule, excluding holiday and vacation periods. The room and board charge should be built into your student budget.

Off-campus Living: Colleges expect that students who live in private, off-campus housing will generate approximately the same expenses as those living on-campus.

Living at Home: You are likely to have lower expenses than those living on-campus or in private off-campus residences because you will not have to pay housing costs. However, your parents should factor in the cost of food and other normal living expenses such as transportation when planning the budget for financial aid purposes.

Books and Supplies

When calculating the cost for books, you must include not only textbooks, but also notebooks, paper, computer supplies, etc. The amount you spend will not vary much from college to college, but it may vary according to the curriculum or courses you study. In fields such as nursing or medical majors, you will spend more on books than in business or communications. Some fields like art will require specific supplies.

Remember that at any college, there may be additional fees charged for extra services. Examples include the health center, student activities and the library.

Ways to Reduce College Costs

Earn college credits in high school by taking AP or Dual Enrollment classes. Earn college credits for what you already know by taking CLEP (College Level Examination Program) tests to help you get through college quicker. For details, visit www.collegeboard.com.

Start your college education at a two-year community college and transfer to complete your Bachelor's degree at a four-year college. The Tennessee Promise program will cover the cost of a Tennessee community college for two years. You can apply at www.TNPromise.gov by November 1 of your senior year.

Shop around for textbooks by looking online for textbook deals or renting textbooks. Buy used books and sell them back to the bookstore or to other students at the end of the semester. Consider less expensive electronic versions of textbooks.

ABOUT THE FAFSA

Completion of the FAFSA is the single most important part of the financial aid process!

How Important Is It to Complete the FAFSA?

In order to determine eligibility for all federal financial aid, students are required to fill out the FAFSA. This is also the application for the HOPE Scholarship. You will need to file the FAFSA each year that you are in college in order to be considered for aid. Regardless of whether or not you qualify for federal student aid, you will miss out on consideration for state and institutional aid if you fail to file the FAFSA.

Filing the FAFSA is free. There are companies that charge a fee to help you fill out this form, but there is no need to pay for that service. If you do not meet the citizenship requirements for filing the FAFSA, check with your specific college for alternative applications. To complete the FAFSA, you (and your parents if you are considered dependent) must provide certain information regarding your financial assets, liabilities and income. You will need the following documents: prior year federal income tax returns, W-2 forms, other income records, current bank statements and records of benefits from federal and state agencies. It is essential that you provide correct information and follow all instructions for filing the FAFSA. Mistakes and incomplete information can lead to delays in receiving aid.

To sign your FAFSA online, you must apply for an FSA ID which includes a username and password. Your FSA ID is issued by Federal Student Aid at <https://fsaid.ed.gov/npas/index.htm>. You, and at least one parent if you are a dependent student, will need to have an FSA ID to electronically sign the FAFSA.

On average, it takes just 23 minutes to complete the FAFSA online.

Independent vs. Dependent Status

It is important to determine if you are classified as a dependent or an independent student. Dependent students must include parental information on the FAFSA. Independent students should include only information on themselves and their spouses (when applicable.) You are automatically classified as independent if **any** of the following statements are true of you:

- I was born before January 1, 1994.
- I am married.
- I will be working on a master's or doctorate program.
- I am serving on active duty in the U.S. Armed Forces.
- I am a veteran of the U.S. Armed Forces.
- I have children and I provide more than half their support.
- Since I turned age 13, both of my parents were deceased.
- I was in foster care since turning age 13.
- I have dependents (other than spouse and children) who live with me and I provide more than half their support.
- I was a dependent or ward of the court since turning age 13.
- I am currently or I was an emancipated minor.
- I am currently or I was in legal guardianship.
- I am homeless or I am at risk of being homeless.

If none of these criteria apply to you, you are a dependent student. For more information, see Studentaid.gov/dependency.

Checklist: FAFSA

Preparing for the FAFSA

- If filing the FAFSA online, you and at least one parent must sign the application. Both of you will need an FSA ID. You may apply for an FSA ID at <https://fsaid.ed.gov/npas/index.htm>.
- If using the PDF FAFSA, go to www.fafsa.gov. If using the paper FAFSA, request one by calling 1.800.4.FED.AID.
- Find the federal school codes for your colleges at www.fafsa.gov.

Filing the FAFSA

Check that:

- You and the appropriate family members have signed the form.
- You have listed all the schools to which you are applying for admission.
- You have printed or made a copy of your completed FAFSA for your records.
- If you do not have enough room for all your schools, list your first ten choices on the FAFSA. Once you have received your valid SAR, you can then edit the schools list so that your FAFSA data is transmitted to the remaining schools.

Note: Do not send information about special circumstances to the schools listed on the FAFSA until you contact the financial aid offices about your application information. The financial aid offices will tell you what is needed.

Do not delay completing the FAFSA because you are waiting to hear if you have been accepted to a college.

- You should file your FAFSA as soon as possible on or after October 1 regardless of whether or not you have been accepted to college.
- Waiting until you have been accepted could result in missing important financial aid deadlines, making you ineligible for financial aid you might otherwise have been able to receive.

FAQs ABOUT COMPLETING THE FAFSA

You are considered a dependent student but have no contact with your parents. What should you do?

Submit your FAFSA without any parent data. You will receive a request for information from your college financial aid administrator. If you do not receive a request for information, contact the financial aid office requesting a “Dependency Override.” The college financial aid administrator can use professional judgement to determine that a student should be treated as an independent student. You will need to provide the financial aid office documentation of your circumstances. The financial aid administrator will not automatically change your dependency status just because you request it. The decision is based on the financial aid administrator’s judgement based on the facts of your specific situation, and is final.

What is the easiest/fastest way to complete the FAFSA? To make filing easier, the US Department of Education offers the IRS Data Retrieval Tool to automatically transfer tax information from the IRS directly into the FAFSA. This tool is available for those who have completed their prior year taxes at the time of FAFSA filing. Go to: www.fafsa.gov to learn more about using the tool.

What if you are a dependent student, but your parents are divorced or separated? Whose financial information should be used on the FAFSA?

You should report information about the parent you lived with the majority of the time during the year before the date you file your FAFSA. If you didn’t live with either parent, or if you lived with each parent an equal amount of time, report information about the parent who most recently provided the greater amount of parental support.

Do you report stepparent information?

Information about both of your legal parents (biological or adoptive), as long as they are living together, is required on the FAFSA, regardless of their marital status or gender.

If your biological parents are deceased, you will be considered an independent student, and only your financial information is required.

What should you do if your family has special circumstances that are not mentioned in the application?

Talk to the college’s financial aid administrator. If your family’s circumstances have changed due to loss of employment, loss of benefits, death, or divorce, the financial aid administrator might decide to adjust data elements used to calculate the Expected Family Contribution (EFC.) The adjustment might increase your eligibility for financial aid.

QUESTIONS ABOUT THE FAFSA?

Call the Federal Student Aid (FSA) Information Center at 1.800.4.FED.AID (1.800.433.3243.)

Go to www.fafsa.gov.

While filling out the FAFSA online, the following resources are available:

- “Need Help” and “Help and Hints” sections provide more information
- “Contact Us” section for live chat, email, and phone options

Contact your colleges’ financial aid offices.

Find out if there is a FAFSA completion event in your area—check with the financial aid office at a local college to learn more.

SCHOLARSHIPS

Scholarships are a form of gift aid—money that does not have to be repaid. Conduct your own scholarship search—make every effort to find this free money. There are many scholarships awarded each year; some are based on academics or athletics, but thousands are based on a variety of other criteria, including:

- The high school which you attended
- The community in which you grew up
- Community service you performed
- The program of study you intend to pursue
- How much financial need you demonstrate
- Hobbies, skills, or special interests

Simply put, there are thousands of scholarships awarded every year that have nothing to do with your academic or athletic performance. However, the scholarship sponsor is not going to come looking for you. You have to make an effort to find this free money.

SCHOLARSHIP SPONSORS

Be sure to investigate the scholarship opportunities offered by the colleges that interest you. The college’s financial aid office or website should have a list of scholarships that are available at the college.

Look to other sources, including religious and civic groups, community organizations, employers, and other corporations, foundations, and even some individuals.

SCHOLARSHIP SEARCHES

To maximize your chances of receiving scholarship funds, you should develop a plan to search and apply for scholarships. The College Counseling office can provide a list of scholarship search sites.

There are several scholarship search sites on the web. You will have to provide some personal information in order for the scholarship search engine to be effective, but be careful! Not all scholarship search sites are legitimate. See the list below for legitimate scholarship search sites:

www.afcea.org
www.bigfuture.collegeboard.org
www.careerinfonet.org/scholarshipsearch
www.careeronestop.org/toolkit/training/find-scholarships.aspx
www.CollegelsPossible.org
www.collegenet.com
www.collegeview.com
www.discover.com/student-loans/scholarships/
www.fastweb.com
www.feea.org
www.finaid.org
www.fisherhouse.org
www.gocollege.com
www.goingmerry.com
www.military.com
www.rotary.org
www.scholarshipamerica.com
www.mappingyourfuture.biz
www.ed.gov
www.scholarships.com
www.studentscholarshipsearch.com
www.scholarships4school.com

APPLYING FOR SCHOLARSHIPS

Successful scholarship applicants generally don't apply for just one scholarship. They apply for several and so should you. Many scholarships require you to complete a formal scholarship application. They may also request additional information such as:

- An essay or personal statement
- Letters of recommendation
- Examples of work in a specific study area
- SAT/ACT scores
- Transcripts
- Telephone or in-person interview

Follow all directions, meet all deadlines, submit complete error-free applications, and provide all additional information requested. Finally, write thank you notes to all who helped in your search, including the sponsor.

OTHER POINTS TO CONSIDER IN A SCHOLARSHIP PROGRAM

Fraudulent scholarship operations often use official sounding names containing words such as federal, national, administration, division, federation, and foundation. Do not be fooled by a name that seems reputable or official, an official-looking seal, or a Washington, DC address.

If you win a scholarship, you will generally receive official notification by mail or email, not by telephone. If the sponsor calls to inform you, they will generally send written documentation of the scholarship. If a request for money is made by phone, the operation is probably fraudulent. Beware of telephone numbers with a 900 area code. These will charge you a fee of several dollars a minute for a call that could be a long recording and provides only a list of addresses or names.

A dishonest operation might put pressure on an applicant by saying that awards are on a first-come, first-served basis. Some scholarship programs give preference to the earliest qualified applications. However, if you are told (especially on the telephone) that you must respond quickly, but you will not hear about the results for several months, there might be a problem.

Be wary of endorsements. Fraudulent operations claim endorsements by groups with names similar to well-known private or government organizations. The Better Business Bureau and government agencies do not endorse businesses.

RECEIVING A SCHOLARSHIP

If you receive a scholarship, the scholarship sponsor may send the scholarship funds to you. However, most scholarships are paid directly to the college on your behalf.

Keep in mind that outside scholarships must be accounted for in the financial aid package the college offers to you. It is possible that the receipt of a scholarship could cause the college to reduce the other aid you are scheduled to receive. Be sure to report all outside financial aid to the college.

Finally, most scholarships that pay for tuition and fees are not taxable. However, it is possible that some or all of the scholarship funds should be claimed on your tax forms.

SCHOLARSHIP SCAMS

Securing money to pay for a college education can cause a great deal of stress in a family. Some unscrupulous companies prey upon the stress the financial aid search can cause. The Federal Trade Commission (FTC) wants students and their parents to watch for these signs of a scholarship scam.

WARNING SIGNS

1. "The scholarship is guaranteed or your money back." No service can guarantee that it will award you a grant or scholarship. Review a service's refund policies in writing before you pay a fee. Typically, fraudulent scholarship search services require that applicants show rejection letters from each of the sponsors on the lists they provide to request a refund of any fees paid. If a sponsor no longer exists, if it really does not provide scholarships, or if it has a rolling application deadline, letters of rejection are almost impossible to obtain.
2. "The scholarship service will do all the work." Unfortunately, nobody else can fill out the personal information forms, write the essays, and supply the references that many scholarships require.

3. “The scholarship will cost some money.” Some legitimate scholarship sponsors charge fees to defray their processing expenses. But before you send money to apply for a scholarship, investigate the sponsor. “Free” money shouldn’t cost you a thing.
4. “You can’t get this information anywhere else.” Scholarship directories are available in any large bookstore, public library, or high school counseling office. Additional information on private scholarship programs, including scams, can be found at www.finaid.org.
5. “You are a ‘finalist’ in a contest you never entered, or you have been selected by a ‘national foundation’ to receive a scholarship.” Most legitimate scholarship programs never seek particular applicants and will most likely only contact you in response to an inquiry. If you think there is a real possibility that you might have been selected to receive a scholarship, investigate before you send money to be sure the sponsor or the program is legitimate.
6. “The scholarship service needs your credit card or checking account number in advance.” Never provide your credit card or checking account number on the telephone to the representative of an organization that you do not know. A legitimate need-based scholarship will not ask for your checking account number. Get information in writing first. An unscrupulous operation does not need your signature on a check. It schemes to set up situations that allow it to drain a victim’s account with unauthorized withdrawals.

IF YOU HAVE TO BORROW MONEY TO ATTEND COLLEGE:

Borrow only what you need. Just because you are eligible to borrow a certain amount, doesn’t mean you should. If you can manage with less, borrow less.

Think about how much you’ll make versus how much you borrow. Loans add up over your college career. Think about whether your job after graduation will pay enough to make the payments on the amount you borrow. Visit the Occupation Finder at bls.gov/ooh to estimate your starting salary.

If you have other income and borrow unsubsidized loans, try to make interest payments while you are still in college. This will significantly decrease the amount of money you will have to repay after you graduate. When possible, only accept subsidized loans.

THE FINAL DECISION

Your financial award letters have arrived. Now is the time to carefully consider your options and select the types of aid and school that are the best fit for you. This section will help you choose the right school, guide you through the final steps in receiving your financial aid, and help you financially prepare yourself for college.

UNDERSTANDING YOUR AWARD LETTER

Once you have been accepted for enrollment at any college and have applied for financial aid by completing the FAFSA and/or CSS profile, you and your family will receive a financial aid award letter. This letter will detail the amount of financial support the college is able to provide for the upcoming year. Some colleges make the award letters available in the student portal. Check with your colleges to see how they distribute the award letters.

READ THE FINE PRINT

Read your award letter carefully to ensure you understand all terms and conditions so you can decide if you want to accept any, or all, of the aid offered. Look for instructions for your next steps. You might need to complete additional paperwork (e.g., loan applications.) Determine if grants or scholarships are available for more than one year. If so, what are the requirements?

KEEP YOUR COLLEGE AWARE OF CHANGING SITUATIONS

Has your family situation changed since you filed the FAFSA? Has a parent become unemployed or ill? Have you been awarded additional private scholarships? You must report any changes to the college. Even name and address changes must be reported. Any of these changes can affect your award.

WHAT IF IT IS NOT ENOUGH?

If after reading the award letter, you believe that the award and your family savings are not enough to cover all of your expenses, don't panic! There are other options for getting the money you need to attend the college of your choice.

Research other sources for private scholarships. It might not be too late to apply. Consider any potential benefits from your parents' places of employment. Look beyond just tuition and scholarships, such as programs to lower the cost of computers, insurance or travel. See if your college offers a payment plan that allows tuition expenses to be spread out over the year.

MEET DEADLINES

The clock is ticking! Once you've chosen your college, you need to inform the college, in writing, about how much of the award you plan to accept. If you don't respond by the date indicated, your award could be in jeopardy.

JUNIOR YEAR CHECKLIST

FALL-WINTER

- **Investigate careers of interest.**

Consider subjects you do well in and enjoy. Talk to your parents, college counselor and other adults about the careers that interest you. Login to your Naviance account and complete a career cluster finder or another assessment.

- **Approach professionals with questions.**

Find some family friends, friends of friends, friends of teachers, and leaders in the community who work in the careers that interest you. Ask them about their work. You will learn a lot about the careers that best suit you.

- **Make a list of important factors.**

- **Research Colleges.**

Based on what you've learned about careers and your own interests, look for colleges with programs that can help you achieve your goals. Search for your program interests using Naviance Super Match college search. Take note of which colleges offer the kinds of programs you want.

- **Make a list of prospective colleges.**

Use the worksheet on page 4 to help identify prospective colleges.

- **Attend college and or career fairs.**

Seek out the colleges that interest you and ask about the programs you've identified to determine if the college will help you achieve your goals.

SPRING

- **Register with NCAA.**

If you are planning to play a sport in college, see the Athletic Counselor for assistance.

- **Plan to attend financial aid and college nights in your community.**

These are meetings held in many communities to help you understand the admissions and financial aid process and may provide assistance with filing the FAFSA. Find out when these events are held by checking with your counselor or a local college.

- **Narrow your list.**

Based on what you've learned, narrow your list of schools using the worksheet on page 4. If possible, rank your colleges in order of preference.

- **Meet with your college counselor.**

Discuss course requirements for graduation and prospective colleges.

- **Take the PSAT/NMSQT.**

Take these tests to practice college admissions tests. The PSAT/NMSQT also establishes your eligibility for the National Merit Scholarship Program, the National Hispanic Recognition Program, and additional scholarship programs.

- **Make a list of application requirements.**

Look up the minimum acceptance requirements for entering freshmen at your top colleges, such as grade point average, high school course requirements, and standardized test scores.

- **Visit colleges.**

Planning to travel during spring break or summer vacation? Many families visit college campuses on their vacation trips. Call the admissions office in advance to learn what times they conduct regular tours. Use these visits to compare campuses and help narrow your search. College tours are available in the fall and spring at Briarcrest.

- **Take the SAT, SAT subject tests, and/or the ACT.**

If these tests are required by your list of colleges, register and take them.

- **Start preparing portfolios, audition materials, writing samples, or other evidence of talent and look for volunteer service opportunities.**

If these are required for admission to your programs or scholarships, begin working on these now.

- **Research scholarship and grant opportunities.**

- **Talk with your parents about your college plans and finances.**

Become more specific about how you can finance your plans.

- **Ask about scholarships when attending college fairs.**

Talk to college admissions representatives about scholarship programs for which you qualify.

- **Look for summer jobs to help with college costs.**

SUMMER

- **Talk to your coaches.**

If you are interested in an athletic scholarship, contact the appropriate coaches at your colleges and send a resume of your accomplishments. Let your high school coach know about your interests.

- **Investigate financial aid.**

Start investigating federal, state, college, and local financial aid opportunities, including scholarship and grant opportunities.

- **Attend College Counseling Boot Camp in August.**

SENIOR YEAR CHECKLIST

FALL

- **Review your plans with your college counselor.**

Discuss your grades and test results from junior year. Notify the counselor of your plans for applying to colleges.

- **Register for FSA ID.**

Go to fsaid.ed.gov. Your FSA ID serves as your e-signature for the online FAFSA. If you are a dependent student, your parent should also register for an FSA ID at this time.

- **Start drafts of your college essays.**

Identify a teacher or counselor who can provide you with feedback on your essays.

- **Register to re-take the SAT and/or ACT if necessary.**

You should take these exams at least six weeks before your earliest college admissions or financial aid deadline.

- **Visit colleges that most interest you.**

Many colleges offer open houses and campus tours, and provide the opportunity to sit in on classes. At some colleges, you can arrange, in advance, a personal interview with an admissions counselor. If possible, stay overnight and talk to current students. If you cannot visit the campus, the college's website may contain an online tour.

- **Request high school transcripts through Naviance.**

You will need an official high school transcript for each application you plan to submit.

- **Request ACT scores on www.ACTstudent.org.**

- **Request teachers' recommendation letters.**

Ask if they will provide letters of recommendation for you and then submit the request through Naviance.

- **Complete revisions of all applications and essays.**

Review them with the college counselor.

- **Submit all admissions and college academic scholarship applications before holiday break.**

Check deadlines at each school.

- **Apply for private scholarship and grant programs.**

- **File your FAFSA online at www.fafsa.gov.**

Do this as soon as possible after October 1. Submit the FAFSA in time to meet each college's financial aid deadline. (These can vary and can be different than admissions deadlines.) Contact the financial aid offices at your colleges for more information.

- **Look for your Student Aid Report (SAR) in your email.**

You should receive it within three to ten days after filing the online FAFSA. Each college you included on your FAFSA will receive a copy of your SAR.

- **Review the SAR.**

Make any necessary changes and return the corrected form to Federal Student Aid as indicated on the SAR. Contact your college for more directions if necessary.

- **Have your parent attend financial aid events at Briarcrest.**

Find out when these are held by checking with your college counselor.

WINTER

- **Request your midyear grades to the colleges of your choice.**
- **Continue researching and applying for scholarships that might be available to you.**
- **Confirm receipt of your information.**

Check with your colleges to be sure they have received the information from your FAFSA and any revised SAT and/or ACT test scores.

- **Tie up loose ends.**

If required, send any additional information to the colleges to complete the admissions and/or financial aid process.

SPRING

- **Tie up loose ends.**

If required, send any additional information to the colleges such as grades and new test scores. Be sure to adhere to each college's application deadlines.

- **Congratulations! Your acceptance letters will start arriving.**

These will start coming in the mail from your colleges.

- **Review your award letters.**

You should receive financial aid award letters from the colleges that have accepted you for admission. Review them with your parents or a trusted advisor. Be sure you understand the terms and conditions for each type of aid.

- **Notify the colleges of your final decision.**

Each college that accepted you for enrollment needs to know whether you plan to accept or decline its offer. Follow the colleges' instructions to let them know your final decision.

- **Send a deposit to your college of choice.**

Many colleges require that you send a deposit to reserve your place and formalize your college acceptance.

- **Register for orientation at your college.**

- **Send in your financial aid forms.**

Sign your financial aid award letter and any other items requiring your signature and return them. If you have questions, schedule an appointment with a financial aid officer. If you have decided to accept a loan, understand all your rights and responsibilities before you and/or your parents sign.

- **Update the college on your financial aid situation.**

Notify the financial aid office of any outside scholarships, grants, or other kinds of student aid from private sources that you have received since you submitted your aid application.

- **Send letters of decline to financial aid offices.**

If you have received financial aid award letters from colleges whose offers you have decided to decline, notify the financial aid office in writing because other students will need the aid you declined.

- **Arrange for housing and meals at the college you will attend.**

If necessary, arrange for housing and a meal plan for the fall.

AFTER GRADUATION

- **Request your final transcript in Naviance.**

Your college will need confirmation of your graduation.

- **Work and save.**

Make a plan for saving a portion of your summer earnings.

GLOSSARY

Familiarize yourself with the college and financial aid terms in this section to better equip yourself for the admissions and financial aid processes.

Academic year- A period of time schools use to measure the quantity of study. An academic year typically consists of two semesters, three quarters or a defined number of hours of study.

Advanced Placement (AP)- A college-equivalent course taken in high school that allows the student, upon passing a test, to earn college credit.

Assets- Items of value such as stocks, bonds, savings and real estate. You are required to report the value of some types of assets when completing the FAFSA.

Associate degree- A degree granted by a college after the satisfactory completion of a two-year, full-time program of study or its part-time equivalent.

Bachelor's or baccalaureate degree- A degree granted by a college after the satisfactory completion of a four- or five-year, full-time program of study, or its part-time equivalent.

Books/supplies- One of the most typical components of Cost of Attendance (COA). Each college includes an average estimated cost you may incur for purchasing textbooks and other academic supplies.

Budget- The total “sticker price” of attending college; also known as COA.

Capitalization- For unsubsidized loans, the amount of interest that accrues while you are in school, a grace period, or in deferment or forbearance that is added to the principal balance of your loan.

Consolidation loan- A loan that combines several student loans into one new loan from a single lender.

Cost of Attendance (COA)- The calculated cost of attending the college, for a period of enrollment (such as an academic year), which includes transportation, room and board, tuition and fees, and the

estimated cost of books, supplies, and other expenses. COA is used to determine eligibility for financial aid.

CSS/Financial Aid Profile- A form some colleges may require you to complete in addition to the FAFSA to qualify for financial aid.

Default- Occurs when the borrower fails to make scheduled loan payments for a period of 270 days or longer.

Deferment- A period during which a borrower is entitled to have payments of principal and interest on a federal education loan postponed if he or she meets the eligibility criteria for the deferment. For subsidized federal loans, interest that accrues during periods of deferment is paid by the federal government.

Dependent student- For federal student aid purposes, any student who is not an independent student is considered to be dependent. See the definition of “independent student” for a list of qualifying conditions.

Early action- A college admission process that is similar to early decision, but it is not a binding commitment to attend the college.

Early decision- Students who apply under early decision commit to enroll at the college if admitted and offered a satisfactory financial aid package. Application deadlines usually are in November or December with a mid-to-late-December notification date.

Expected Family Contribution (EFC)- The index number used by the college’s financial aid office to determine how much financial aid you would receive to attend their school. The information reported on the FAFSA is used to calculate your EFC.

Federal Need Analysis Methodology- A formula used to calculate your family’s expected financial contribution for college. This formula, established by Congress, is used nationwide for all students. The most important factors in the formula are: parent income, assets, and net worth; student income and assets; and family size.

Federal School Code- An identifier that the U.S. Department of Education assigns to each college or career school that participates in the federal student aid programs. In order to send your FAFSA information to a school, you must list the school’s Federal School Code on your application. A list of federal school codes is available at fafsa.gov.

Financial aid package- The total amount of financial aid a student is eligible to receive. It might include grants, work-study, and loans and is assembled by the college’s financial aid office.

Financial need- The amount by which your family contribution, falls short of covering the cost of attendance.

Forbearance- The temporary postponement or reduction of loan payments that is typically granted at the discretion of the lender/servicer. The borrower is responsible for paying all interest that accrues during periods of forbearance.

Free Application for Federal Aid (FAFSA)- A free application that must be completed by all students and parents who apply for federal student aid.

FSA ID- A username and password used to login to certain Federal Student Aid websites, such as the FAFSA and the National Student Loan Data System, among others. Remember to save these numbers so that you can use them every year.

Full-time student- An undergraduate student who is enrolled for at least 12 credit hours per semester or equivalent. For a graduate student, the enrollment requirements can vary among colleges. Does not include audited courses.

Graduate student- A student who is enrolled in a master's or doctoral program at a college.

Grant- A type of financial aid usually based on financial need, which the student does not have to repay.

Independent student- A student is considered independent for federal student aid if the student meets one of the following criteria:

- Is 24 or older by December 31 of the award year
- Is working toward a master's or doctoral degree
- Is married
- Has legal dependents other than a spouse
- Is an orphan or ward of the court or in foster care at any time after age 13
- Is on active duty or is a veteran of the U.S. Armed forces
- Is an emancipated minor or in legal guardianship
- Is an unaccompanied homeless youth
- Is an unaccompanied self-supporting youth at risk of homelessness

Interest- The cost of borrowing money. Interest charges are repaid in addition to the principal of the loan.

Loan- A type of financial aid that must be repaid, with interest.

Master Promissory Note (MPN)- To borrow under the federal loan programs, a student or parent must sign this common form. The MPN allows borrowers to receive loans for a single academic year, or for multiple academic years (up to 10 years) without having to sign a new note.

Merit-based aid- Financial aid awarded on the basis of grades, test scores, athletic ability or other talent rather than financial need.

Need-based aid- Financial aid awarded based on the family's ability to pay for college. The FAFSA is typically used to determine a family's eligibility for need-based aid.

Net price calculator (NPC)- Each college that participates in the federal financial aid programs is required to have a "net price calculator" on its website. A net price calculator can give you an estimate of how much it may cost you to attend each specific college, taking into account grant and scholarship aid you may receive from both the college and federal financial aid.

Part-time student- An undergraduate student who is enrolled for fewer than 12 credit hours per semester or equivalent. A graduate student who is enrolled for fewer hours than the college's standard to be considered a full-time student. Does not include audited courses.

Personal expenses- One of the typical components of Cost of Attendance (COA). Each college includes an average estimated cost you may incur for purchasing personal items such as laundry detergent, toothpaste, etc.

Principal- The loan amount borrowed on which interest is calculated.

Priority filing date- The date established by the college by which students are encouraged to submit their FAFSA and have the results forwarded to the college to increase their chances of being awarded certain campus-based financial aid. Financial aid funds are limited for students who fail to meet their college's priority filing date.

Private grant aid- Non-college grant aid, such as scholarships from community groups and organizations, which does not require repayment.

Private loans- Education loan programs provided by private lenders to supplement the student and parent education loan programs available from the federal government.

Promissory note- The legal document signed by the borrower prior to receiving a loan. States a promise to repay the loan, and lists the conditions of the loan and terms of repayment. The Master Promissory Note (MPN) is one type of promissory note.

Room/board- One of the typical components of Cost of Attendance (COA). Each college includes the actual cost it charges if you live on campus, or an estimated cost you may incur for living off campus.

Satisfactory Academic Progress (SAP)- The academic standard you must meet in college to continue to receive federal financial aid. Each college establishes its own SAP policy to comply with federal requirements.

State grant aid- State financial aid, such as grants and scholarships, which does not have to be repaid.

Student Aid Report (SAR) - The SAR summarizes the information you included on the FAFSA. The SAR provides the Expected Family Contribution (EFC), which is used to determine whether a student is eligible for a Federal Pell Grant and other federal aid.

Transportation- One of the typical components of Cost of Attendance (COA). Each college includes an average estimated cost you may incur for transportation to and from school. This can vary depending upon whether your permanent residence is in another city/state or if you are a commuting student.

Tuition/fees- One of the typical components of Cost of Attendance (COA). This is the actual cost the college charges students for providing instructional and other services. Tuition may be charged per term, per course, or per credit hour.

Undergraduate student- A student who is enrolled in an undergraduate course of study that usually does not exceed four years and that typically leads to a degree or certificate.

Unmet need- The amount of need remaining after Expected Family Contribution (EFC), grant aid, and self-help are subtracted from Cost of Attendance (COA).

Verification- The process colleges use to ensure the accuracy of the information reported on the FAFSA. You may be required to provide the college with a copy of your tax return or other additional documentation.