

The College Dream

A Guide for Parents



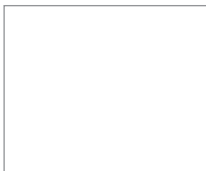
About the SAT®

Financial Planning

College Admissions



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We share your dream of college success!

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We share your dream

A Guide for Parents

You already know college is important—It opens the doors to a wide range of new opportunities for your children. This guide for parents shows you how college is also possible and affordable. Read on to see what every parent should know about the SAT[®], financial planning, and college admissions.

of college success!

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Think “College Bound” Starting Now!

Make the most of the resources and expertise the College Board has offered generations of students. After you have read this guide, we hope you'll become a regular visitor to our Web site, www.collegeboard.com, for information and services to help you make the college dream a reality.



Start talking to the school counselor now about getting on track for college. Here are some general tips for all parents with school-age children:

- **Get your child involved:** Once you're thinking that your child's future includes college, you can help him or her believe it, too. Get a big envelope to keep all of his or her records of classes and extracurricular activities.
- **Talk to the teachers:** Make a point of meeting with teachers every year; they are your partners in helping your child to succeed. Include your child's concerns, too.
- **Be sure the core curriculum is covered:** Your child should start with no fewer than five solid academic classes per semester. Standard courses for college success include this core curriculum for grades 9 through 12:

English (writing; literature):	4 years
Math (geometry; algebra; and advanced math including algebra II):	4 years
Science:	3 years
Social Studies (U.S. history and government; geography):	3 years
Foreign Language:	2 years

- **Let your child pursue his or her passions in electives:** Colleges look for a well-rounded high school experience. Encourage your child to pursue his or her interests in art, music, journalism, computer programming, business, or performing arts.
- **Help your child show what he or she knows:** Many colleges require SAT® Subject Test scores for admission or placement. Your child can choose from 20 one-hour SAT Subject Tests™ (formerly SAT II: Subject Tests).
 - **Talk to your child's school counselor early and often:** The counselor or college adviser is a great resource for college planning.



Topics on our Web site:

- [College Board Tests](#)
- [Plan for College](#)
- [Find a College](#)
- [Apply to College](#)
- [Pay for College](#)

About the SAT. It's likely that your college-bound child will have to take a test like the SAT, because such a test is required for admission to almost every college or university. But keep the test in perspective. The SAT is just one element of the admissions process.

Why the SAT?

It's no secret that different high schools around the country have different courses and different grading standards.

That's where the SAT comes in; it provides a common yardstick by which colleges can measure students' readiness for college-level work. The SAT measures students' reasoning and critical thinking skills by asking them to apply what they have learned in high school.

- The SAT is NOT an intelligence test.
- The SAT is NOT an achievement test.
- The SAT is NOT the only deciding factor in college admissions.

The high school transcript—evaluated by both the rigor of the courses and by the grades—is the most important factor in any admissions decision. Along with application essays, extracurricular activities, subject area tests such as the SAT Subject Tests, and recommendations from teachers and counselors, the SAT helps colleges and students arrive at the best fit.

Fact:

More than 2 million students from 23,000 high schools take the SAT each year.

An Overview of the SAT

The SAT lasts 3 hours and 45 minutes and measures the core reasoning abilities students need to do college-level work successfully.



Here's an overview of the SAT's section and question types:

- **The Writing Section: 60 minutes.** Students write a short essay and answer multiple-choice questions that test how well they use standard written English.
- **The Critical Reading Section: 70 minutes.** This section includes reading passages with related questions and sentence completions that test critical reading.

- **The Math Section: 70 minutes.** This section consists of multiple-choice questions and student-generated responses. Problems cover concepts in arithmetic, geometry, and algebra I and II. Students are encouraged to use a scientific or graphing calculator.
- **Unscored Section: 25 minutes.** This multiple-choice section does not count toward the score and is used to try out questions for future tests.

The Scores: The SAT has three scores, each on the familiar scale of 200–800: critical reading, mathematics, and writing. The SAT writing score includes an essay subscore and a multiple-choice subscore. For the writing section, the essay raw score counts for about 30 percent and the multiple-choice, for about 70 percent.

The Cost: The SAT costs \$41.50. Because the College Board is a not-for-profit organization, any revenue we generate goes right back into our programs to connect students to college success. The College Board provides fee waivers for students from low-income families. Students who qualify are eligible for two free administrations each of the SAT and the SAT Subject Tests, and can also receive discounts on the College Board's SAT preparation materials. You and your child should speak with his or her school counselor to determine fee waiver eligibility.

How to Get Ready for the SAT

The best way your child can prepare for the SAT is to take challenging academic courses and read and write as much as possible.

That said, no one should take the SAT “cold.” Your child should become familiar with the format and types of questions on the test, read up on basic test-taking skills, and take advantage of our free and low-cost practice tests and sample questions. Help your child reduce the stress of the test with the following:

The PSAT/NMSQT®: This is the best way to start practicing for the SAT. The PSAT/NMSQT is typically taken by juniors and sophomores before they take the SAT, and includes actual SAT questions to help them practice. It is administered locally in most high schools in October. The Score Report that students will receive assists their learning through an analysis of how they did on every question, plus a complete explanation of every answer, which they can use with their test book for review prior to the SAT. The test is also a requirement to qualify for the scholarship competitions sponsored by the National Merit Scholarship Program (NMSQT stands for “National Merit Scholarship Qualifying Test”).

Free Preparation Resources from the College Board:

At www.collegeboard.com, the **SAT Preparation Center™** offers test directions, practice questions, and a full-length practice test. The **SAT Question of the Day™** is a popular online feature that helps students familiarize themselves with question formats. The *SAT Preparation Booklet™* gives test directions, practice questions, plus a practice test. It is available free at www.collegeboard.com and through your school.

Additional College Board Resources: *The Official SAT Study Guide™* contains 8 actual practice tests, and *The Official SAT Online Course™* is interactive, personalized, comprehensive, and available anytime and anywhere. These can be purchased online at www.collegeboard.com.



**Prepare online
for the SAT:**

Visit www.collegeboard.com



Financial Planning. College can be affordable—whatever your family’s income; wherever you live; whatever your background. Sources of financial support are available for every student in every situation. In fact, \$105 BILLION was available to students and their families in 2003!* So get informed, get prepared, and get your share of the financial support you need.

* From the federal and state governments and private sources in 2003-04



Get Real About College Costs

Most families actually pay MUCH LESS than the “sticker price” for college tuition and fees. Why? Because the majority receive some form of financial aid.

How Financial Aid Works

The financial aid system works on the idea that everyone should be able to afford college...that every family should contribute as much as they can...and that financial aid should make up the difference. How do financial aid programs decide how much your family should contribute? The answer is the EFC, or Expected Family Contribution.

- **Who determines the EFC?**The figure is determined by the federal government and used by individual colleges and universities.
- **What’s the EFC formula?**The federal government and financial aid offices use “need formulas” to analyze your family’s financial circumstances (including factors like income, assets, and family size) and compare them proportionally with other families’ financial circumstances.
- **How much is your financial aid?** Financial aid is based on “demonstrated financial need,” and you prove that need in your financial aid application (see page 10). The difference between your EFC and the total cost of college equals your eligibility for need-based financial aid. It works like this:

Total Cost of College	–	Expected Family Contribution	=	Federal Eligibility/ Financial Need
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- **How do you pay your EFC?** Most families can’t pay the EFC out of their current income alone. But, not to worry—the formulas assume that families will meet their contributions through a combination of savings, current income, and loans.



Fact:
Almost 60 percent of all full-time college students receive some kind of financial aid.

Where's the Money?

There are three kinds of financial aid, all intended to fill the gap between what college costs and what your family can afford to pay:

- **Grants and Scholarships:** People call this “gift aid” because it doesn’t have to be paid back. Grants and scholarships can be based on need or merit.
- **Work-Study:** This is a federal program in which students work 10 to 20 hours per week to help pay education expenses.
- **Parent/Student Loans:** Most financial aid is in the form of low-interest loans with no repayment or interest required until after graduation.

Applying for Financial Aid

Are you eligible for federal financial aid programs? To find out, complete the FAFSA (Free Application for Federal Student Aid). Produced and processed by the U.S. Department of Education, it is available as a paper application or on the Web at www.fafsa.ed.gov.

Many institutions also ask students to complete the CSS/Financial Aid PROFILE (available on our Web site under Student Tools) or their own applications in order to apply for their financial aid programs. Be sure to ask each college which applications are required.

Saving for College

If you have children not yet in high school, start saving now. Click on “Add It Up” under “Pay for College” on www.collegeboard.com to learn about savings plans.

Finding Scholarships

Here are some quick tips to get you started looking for scholarships:

- **Think Local:** Your child may have a better chance of getting a local or state scholarship—check with your school counselor.

- **Think Big:** Consider the large national scholarship funds, including Reserve Officer Training Corps (ROTC), Gates Millennium, Coca-Cola, and Robert Byrd.
- **Think Memberships:** See if your union, religious organization, or community or fraternal organization offers scholarships to children of members.
- **Think Employer:** Many large companies offer scholarships or tuition reimbursement programs for dependent children of employees. Check with your human resources department.
- **Think College:** Colleges distribute a lot of scholarships. Find out what’s available at the colleges your child may be exploring.
- **Think Ahead!** Visit www.collegeboard.com and check out our free Scholarship Search tool under the “For Students” heading. The *College Board Scholarship Handbook* is available at the College Board online store.

Cutting College Costs

Good planning and academic preparation can reduce college costs and reduce the time it takes to graduate. Go to www.collegeboard.com to learn more about these College Board programs:

- AP, the Advanced Placement Program, is the only national program that lets students earn college credit by pursuing college-level studies while they’re still in high school. Nearly 60 percent of high schools offer AP classes in some of the 35 subjects offered.
- CLEP®, the College-Level Examination Program®, is a rigorous College Board program that allows non-AP students to show their knowledge of college-level material, no matter how it was acquired. If your child takes a CLEP exam and gets a satisfactory score, he or she may earn from 3 to 12 college credits toward his or her college degree depending on the subject and the policy of the school your child plans to attend.



Beware of Scholarship Scams:
As the parent of a high school student, you're a likely target for financial aid con artists. Click on "Can You Spot a Scholarship Scam?" at www.collegeboard.com/parents to learn more.

College Admissions. With over 3,500 colleges in the United States and 15.9 million students currently enrolled, there's a four-year or a two-year college or a technical school to meet the needs and interests of any student. The sooner you and your child start to think about college, the more options your child will have.

Choosing a College

The choices can seem overwhelming, but don't panic: There are a lot of schools out there, and chances are that more than one is the "right" choice for your child. Three basic steps can guide the search process:

Step 1: An Honest Assessment

Your child needs to think about his own personal interests, goals, personality traits, social considerations, extracurricular activities, and appropriate school size and location. While you should be prepared with a list of your own hopes and expectations for your child, be prepared to listen and be flexible!

Step 2: College Research

Before starting, be sure you and your child know the variety of college options available, from liberal arts colleges to universities; from technical and professional schools to community colleges; and from historically black colleges and universities to women's colleges.

- **Use the high school counseling office:** Ask about college fairs and student-parent nights.
- **Talk to people!** Encourage your child to talk to friends, family members, anyone who's gone to college.
- **Go to the Internet:** Visit www.collegeboard.com and use the College Search engine. Other sites include: www.campustours.com and www.collegeispossible.org.

Fact:

Nine out of 10 students get into their first or second choice of college.

Get Organized:

"My Organizer" at www.collegeboard.com lets your child create a college list, explore majors, and get a customized calendar of college application steps.



- **Refer to college guidebooks:** Try The College Board *College Handbook* for objective descriptions, plus guidebooks based on student surveys.
- **Say "Yes" to Student Search:** Have your child answer "Yes" to the Student Search option on the PSAT/NMSQT form. Schools that may be a good match will start mailing information to him or her.

Step 3: Make the Match

All colleges will want to see high school transcripts (showing the level of difficulty of courses, grades, and class rank), and most want to see standardized test scores like the SAT and SAT Subject Tests. Selective schools want to know about special talents, community service, leadership, and other qualities.

- Your child should compare his or her academic and personal qualifications to those of students typically admitted to his or her target colleges.
- Help your child narrow the focus to 6 to 10 colleges.
- Try to cover a range of schools—at least two schools that are "safe" bets, two that he or she feels reasonably confident about, and two "reach" schools that may be more competitive academically.
- Visit as many of the target schools as possible—this is the best way to really size up a school.
- Don't rule out a college on cost alone. Look beyond the price tag to the assistance available.

Jump-start the college planning process for your freshman, sophomore, junior, or senior—visit our Web site!

Applying to Colleges—A Parent's Role

College application time is often anxiety-filled—for students and their parents. Here are some suggestions to help:

- **Get organized:** Suggest that your child dedicate a folder to each college with a checklist of required materials and their due dates.
- **Brainstorm together:** Ask your child about the activities and awards that he or she is most proud of, and why they matter. Make a list to help highlight special strengths.
- **Gather key information:** Be sure your child knows her Social Security number and high school code. Talk to the counselor to make sure the high school transcripts will be sent to the colleges on your child's list.
- **Get letters of recommendation:** Recommendations can create a fuller picture of your child. Aim for a small number of letters by people who can write about your child with some depth.
- **Apply online:** 255 colleges and universities use a common application form, available online at www.commonapp.org. Also, your child can apply online to hundreds of schools through the College Board Web site.

At last, your child is ready to click "send" or to seal the envelopes—don't forget to make copies of everything! If you are mailing applications, consider sending them via Certified Mail. You and your child can celebrate this accomplishment as one more step on the road to independence and adulthood.

Get informed. Get comfortable. Get on track to college success!



About the College Board

The College Board: Connecting Students to College Success

The College Board is a not-for-profit membership association whose mission is to connect students to college success and opportunity. Founded in 1900, the association is composed of more than 5,000 schools, colleges, universities, and other educational organizations. Each year, the College Board serves seven million students and their parents, 23,000 high schools, and 3,500 colleges through major programs and services in college admissions, guidance, assessment, financial aid, enrollment, and teaching and learning. Among its best-known programs are the SAT®, the PSAT/NMSQT®, and the Advanced Placement Program® (AP®). The College Board is committed to the principles of excellence and equity, and that commitment is embodied in all of its programs, services, activities, and concerns.

For further information, visit www.collegeboard.com.

Tear off and post
this helpful 4-year
Schedule for Success.
It highlights the steps
your child needs to take
to make the college
dream a reality.



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Visit College Board on the Web: www.collegeboard.com.

A Student's Schedule for College Success

Freshman & Sophomore Years



- Meet with your high school counselor in the fall to be sure your academic courses and extracurricular activities are on track for college success.
- Discuss **Advanced Placement Program**® (AP®) courses with your counselor and teachers.
- Find out about the PSAT/NMSQT® (given in October) and SAT Subject Tests™ from your counselor and online.
- Become informed about college costs and financial aid options. Use the online **College Savings Calculator**.
- Read as much as possible throughout the year. Get ideas from the College Board Web site's **101 Great Books**. Summer reading is important, too.

Junior Year



FALL

- Have a meeting with your parents and the school counselor to discuss college requirements and to make a test schedule.
- Sign up early for the PSAT/NMSQT and use online prep materials.
- Learn about colleges at www.collegeboard.com and www.campustours.com. Browse catalogs and guides and attend college fairs.

WINTER

- Learn about Financial Aid. Your parents can use the EFC (Expected Family Contribution) Calculator.
- Use the **PSAT/NMSQT Score Report Plus** to see where extra work and skills improvement is needed.
- Register for the SAT® at www.collegeboard.com, and talk to your counselor about which SAT Subject Tests you should take.

SPRING

- Visit some colleges in the spring while classes are in session.
- Think ahead about AP classes for senior year.
- AP Exams are in May. Visit the AP section of www.collegeboard.com for tips and prep materials.

SUMMER

- Visit college campuses and try to meet with admissions officers.
- Create a résumé of your high school accomplishments including activities and awards as well as work experience.
- Mark your calendar with key dates and deadlines for senior year. Use the online **College Application Calendar** and the **Financial Aid Calendar**.

A Student's Schedule for College Success

Senior Year



FALL

- Register online for the SAT and SAT Subject Tests.
- Ask for recommendation letters from teachers, counselors, and coaches; don't wait until the last minute.
- Finalize your list of colleges; visit as many as possible, and ask your counselor to send your transcripts to them.
- Work on application essays; complete at least one by Thanksgiving (or sooner for an early admissions application).
- Assemble all the application materials you need. Focus on any early admissions applications first. Use **My College List** to manage a list of colleges and universities online: compare them at a glance, track requirements, and review progress on each application.
- Research scholarships and grants.
- With your parents' help, complete the CSS/Financial Aid PROFILE online.

WINTER

- Complete and send out college applications and scholarship applications (keep copies!) OR click on **Apply to College** to apply online—hundreds of colleges and universities now accept online applications.
- Meet financial aid deadlines. Submit the FAFSA as early as possible after January 1 at www.fafsa.ed.gov.
- About four weeks after submitting your FAFSA you'll receive the *Student Aid Report (SAR)*. Review it for accuracy.

SPRING

- Admissions decisions begin to arrive. Note all reply deadlines.
- Review financial aid packages. Use the **Compare Your Aid Awards** tool to do a side-by-side comparison.
- Send the enrollment form and deposit to the college or university you will attend. Notify the other colleges of your decision.
- If you are wait-listed by a college, you should contact the admissions director to reiterate your interest in the school.
- If you are not admitted to any of the colleges to which you applied, see your counselor immediately.
- Study for May AP Exams.
- Resolve financial aid issues. If your family is unable to pay the EFC for the semester, start pursuing alternatives such as parent or private loans.