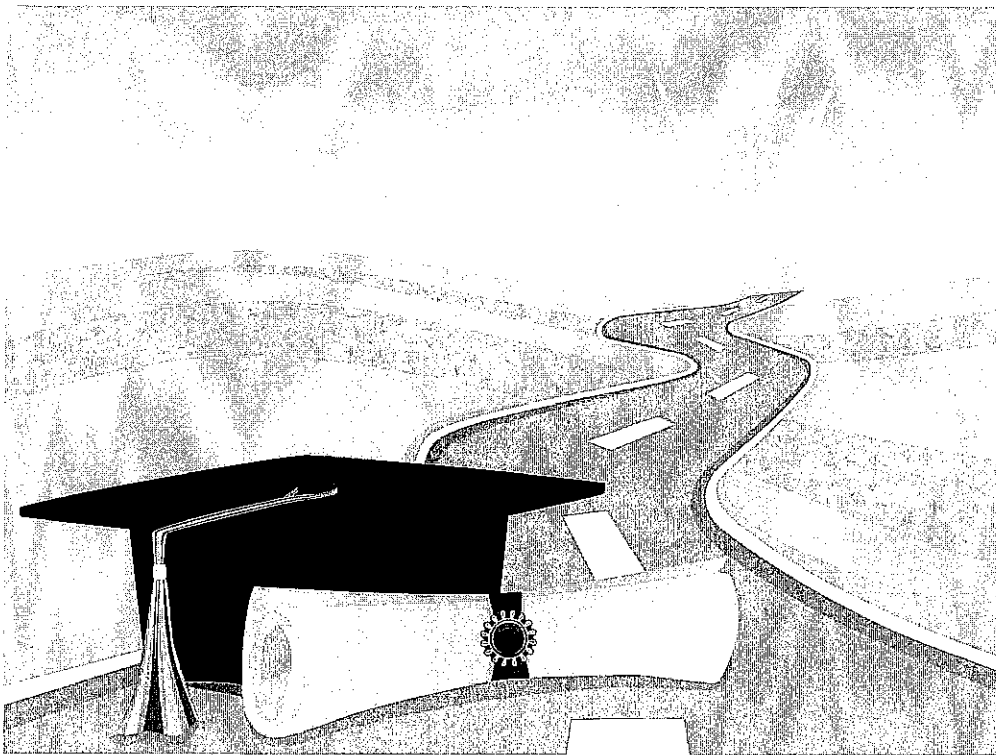


COLLEGE PREP



North Tonawanda High School
www.ntschoools.org

SENIORS!



DATES TO REMEMBER

Scholarship Box

An ongoing list of scholarships is located on the school counselor page of the NTHS website (www.ntschoools.org). Each scholarship has a **specific due date**. Give yourself enough time to complete scholarships neatly and accurately. Any questions - visit the career center.

ACT Test Date

October 24, 2020 (Registration Deadline 9/25/2020)

February 6, 2021 (Registration Deadline 1/8/2021)

April 17, 2021 (Registration Deadline 3/12/2021)

SAT Test Dates

November 7, 2020 (Registration Deadline 10/7/2020)

March 13, 2021 (Registration Deadline 2/12/2021)

May 8, 2021 (Registration Deadline 4/8/2021)

June 5, 2021 (Registration Deadline 5/6/2021)

College Applications recommended due date

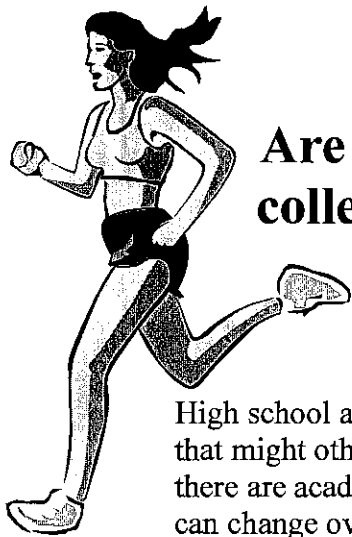
Most colleges have specific deadline dates for submission. Pay close attention to your college applications!

FAFSA Form Available

Complete FAFSA form online at fafsa.ed.gov beginning October 1.

Senior's Monthly College Planning Schedule

September	October	November	December	January
<p>*Make an appointment to meet with your school counselor to review graduation requirements & college admission requirements</p> <p>*Take or retake your ACT's and/or SAT's</p> <p>*Check out scholarship opportunities at the NTHS website (Guidance webpage)</p> <p>*Parent/s attend Financial Aid Night. (Virtual)</p> <p>*Virtual college visits and interviews. Complete Student Biography form in Guidance Office.</p>	<p>* Work on your college essays</p> <p>*Continue college visits and interviews</p> <p>*Submit college applications – (Common App., SUNY App., Send.edu) <u>watch deadlines</u></p> <p>*Parent & student go on <u>fafsa.ed.gov.</u> site to complete FAFSA.</p>	<p>*Continue to check out scholarship opportunities at your school NTHS website (Guidance webpage) - <u>Be aware of deadlines!</u></p> <p>*Continue to submit college applications – <u>pay attention to deadlines</u></p> <p>*Ask teachers for recommendation letters as needed</p>	<p>*Finish up any last minute applications and essays.</p> <p>When necessary review it with your school counselor, teacher, or parent for accuracy</p> <p>*Review your SAR report (results you receive based on your FAFSA info.)</p>	<p>*Order your cap and gown, and if you want – class ring!</p> <p>*Gear up for second semester. <i>Don't get lazy!</i></p> <p>*Complete common scholarship application at <u>www.ntschoools.org</u></p>
February	March	April	May	June
<p>Especially at 2 yr. colleges – don't forget to take your college placement tests if necessary.</p>	<p>*Send any new materials to colleges, which may help their admissions decision if necessary.</p>	<p>*By now you should have received all of your responses from the colleges to which you applied</p> <p>*Choose the college you wish to attend</p> <p>*Make sure you contact colleges to let them know that you will or will not be attending that school</p>	<p>*Complete college admission forms (health, dorm deposit, tuition deposit)</p> <p>Get ready for any final June exams. This is not the time to slack</p>	<p>Graduation!!!</p>



Are you planning on playing sports at the collegiate level?

If so, then read the following!

High school athletes can gain a huge advantage both in gaining admissions to colleges that might otherwise be out of reach, and in earning possible scholarships. However, there are academic requirements for consideration for an athletic scholarship, and they can change over time. It is becoming harder to qualify, not easier. If you plan on playing a college sport at the NCAA level. **We recommend you register with the NCAA by the end of your junior year.** You should communicate your interest in playing sports in college to your NT Coach and Athletic Director. To examine the list of athletic requirements for NCAA participation go to the following website:

www.ncaaclearinghouse.org

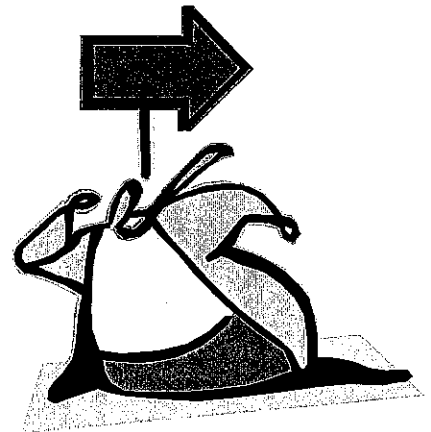


What Do Colleges Look At?

**How Do They Make Decisions On What
Students Will Be Admitted?**

**How Do Your Credentials Compare to
Others?**

**Turn To The Next Page
And
Check It Out!!!!**

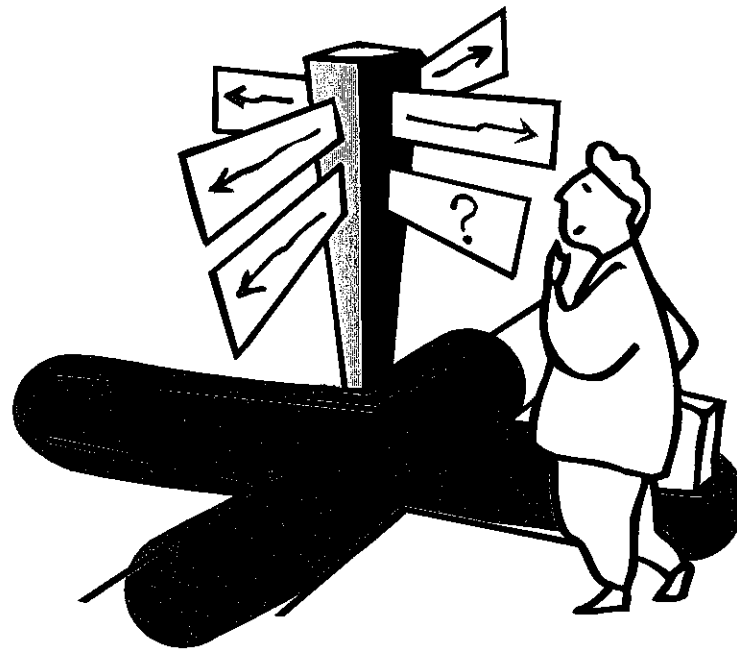




Your Academic Record

- **An upward trend in grades**
Junior and senior year grades are very important, and improvement will be noticed. A student who did not perform well in the freshman year of high school may be given the benefit of the doubt if his or her grades went up consistently in sophomore, junior, and senior years.
- **The academic quality of your high school**
Admissions committees will look at the availability of honors or AP courses, the school's overall academic strength, and the past success of students from the same high school.
- **Your class rank or GPA**
As the dean of admission at Wesleyan University says "You're better off getting an A in calculus than writing the perfect essay on the application."
- **SAT/ACT**
Standardized test scores are the only nationwide measuring tool for college bound students. However, the tests are not the most important element of your application. In fact, some schools do not look at the scores at all. For admission in Fall 2021, most colleges are test optional.
- **Required course work for a specialized major**
There may be different requirements for different college majors, such as extra math and science courses. Be sure to call each school before your senior high school year begins to find out the requirements.
- **A solid senior year**
Don't think you can coast as soon as your applications are finished and acceptance letters are received. Colleges ask for mid-year and final report cards, and will definitely notice dropped courses, poor grades, and an easy schedule.

Searching for a College



What College is the Right One for YOU

“What College Fits You?”

Choosing Your Team

Getting into college is a team effort. You are the captain of your application team, but you will need to surround yourself with individuals who can help make your college application shine. Like any ace squadron, your team needs members with different skills. Your team should include:

Counselors

They should bring: College information. Counselors are great sources of information, and can open your eyes to college possibilities. Don't be afraid to pick their brains about potential schools and if you might be a good fit. Nobody knows more about this subject than your counselor.

Family Members

They should bring: Support and guidance. The best thing your parents can do is help you complete your application, make sure you hit deadlines and offer the encouragement you need during this stressful time. They should also support you in your college decision.

They should avoid: Running your college search. The right school for mom and dad may not be the right place for you. Also, your parents should not be attending your college interview, calling professors or writing your essays. They may want to help, but these actions could hurt your chances of being admitted.

Friends

They should bring: Support. Applying to college can be stressful. Lean on your friends for support, understanding and stress relief because they're probably going through the same process. They can help you check applications and essays for errors, or just be there for a coffee run when you get bleary-eyed from writing your essay. Be cautious of turning too much of your search over to friends.

They should avoid: Running your college search. The best college for your best friend may not be a good fit for you. Keep your college search about you.

References

They should bring: The ability to positively speak not just about your accomplishments, but about your passions and potential. These can be teachers or other adults who know you well. A reference might be someone you worked with on a volunteer project, an employer or church leader. They should be willing to contact a potential college on your behalf. Most colleges require letters of recommendation from at least one teacher, so it pays to be in good standing. Do you have a class you like or a teacher who is particularly engaging? A good relationship with a teacher can lead to a good recommendation, and this can help open college doors for you.

My Team

School/College Counselor

References

Friends & Family

Don't forget: Send thank you notes to everyone on your team!

Cappex Fit Fact: Get to know your teachers. If you know your teachers they will be better equipped to write your recommendations. Now, find out which colleges want you at Cappex.com. It's free and easy!

Choosing Your College Priorities

DECIDE

Regardless of how prestigious a college is or how much it costs, college success is all about finding the right college fit. It won't matter if your parents graduated from there, or if all of your high school friends plan to enroll there in the fall, if the college isn't a good fit for you. This means finding a college that offers what you need in terms of academics, location, campus and social life. If these factors don't fit you, then little else will matter.

The chart below contains many college fit factors. Select the five that are the most important to you. What do you need most to be comfortable and succeed? Then, select five that are the least important to you. These are factors that, for you, don't matter as much if your other needs are met. Prioritizing what matters to you will help you add or eliminate potential schools from your college search.

Location Distance from home Weather Off-campus setting Geography: beaches, mountains, etc.	Academics Majors offered Academic reputation Teaching style Classes outside your major Class size
Campus Size Atmosphere Dorms Diversity Cost (tuition, room, board, fees) Financial aid	Social Life Clubs, sports and recreational opportunities Art scene Greek life Going to college with friends from high school

What is most important to me in a college?

What is least important to me in a college?



Characteristics to look for:

Size:

Small school- (1,000-4,500) or *Large University –* (15,000 and up)

Small schools usually maintain smaller class sizes (25-30 per class), this means more individual attention for each student and closer relationships with professors. On the other hand, larger schools contain some classes that are in the hundreds. The student may not receive the same individual attention as at a smaller school.

Location:

Would you like a school that is located in the City, the country, or suburban area? How far from home do you want to be? Can you drive home, or will you have to fly? What are the cost comparisons for transportation? Does the school allow freshman to have cars on campus?

Curriculum:

What type of degree are you looking for? Liberal Arts, Professional, or Technical degree?

Special Programs:

Internships, co-op opportunities, student exchange program, study abroad.

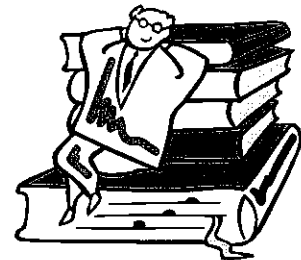
Cost:

A big consideration in selecting a college for lots of families. Don't compare colleges on the sticker price alone (use it as an estimate). Wait until you examine the financial aid package (scholarships, grants, loans) from each college first before deciding. Most importantly, examine the bottom line of which college has a track record of getting you that job in your major.

Finer Points and Subjective Evaluations:

- **Admissions Requirements:**
Have 1-2: reaches, 2-3 in the middle, and one “safety” or “back-up”
- **Social Atmosphere / Student Body**
Do you get a comfortable feeling when walking around the campus?
- **Quality and Accessibility of Faculty:**
What percentage of the faculty has attained (Ph.D., masters, etc.) degrees in their field? Are professors available to meet with students outside of their classrooms?

How often are graduate assistants teaching courses?
- **Housing / Food:**
Check out some dorm rooms – what types of on-campus housing options are there? Eat with students in the dining hall – you will be eating there for several years. Find out the different meal plans available?
- **Extracurricular Activities:**
A real chance to grow, and should be a consideration when considering a particular college.
- **Careers / Graduate Schools / Job Placement after Graduation:**
Do students have job offers when they graduate? What percentages of the alumni continue on to graduate school?
- **Accreditation:**
Does the school have the proper accreditation for each specific major?





Search many different colleges by following
this website!

www.acceptancerate.com



HOW TO SHOP COLLEGES **ONLINE**

Here are some free resources on the web to help students and parents searching for the right school:

- **www.fastweb.com**- Need financial aid? This is the place to go. Its database contains information on 375,000 scholarships. Some scholarships allow student to apply directly online.
- **www.petersons.com**- Once you've narrowed down the choices, this is the place to go to find out more about each school. This site includes information about applying online and college financing. Also a nice place to start looking for professional, graduate and summer programs.
- **princetonreview.com/college** - A more refined search of colleges based on students' preferences and interests. This site includes information about each school and links to its Web site.
- **bigfuture.collegeboard.org/college**- This site includes a quick college search program that lets you sift out colleges and universities by major, size, location, and more. It will provide you with a link to the college websites you are interested in.

***** More websites are printed in the back of this booklet.**



Student with Disabilities

More and more students are being diagnosed with some sort of disability. Some colleges have programs especially designed for these students and offer special admission criteria and procedures. The Princeton Review publishes a guide called "*The K & W Guide to Colleges for Students with Learning Disabilities or Attention Deficit Disorder*". This is an excellent resource and can be purchased at www.amazon.com. In addition, here are some websites that may assist you in researching your particular situation:

www.act.org/aap/disab/index.html - special ACT assessment testing

www.collegeboard.com/ssd/student/index.html - SAT services for students with disabilities

www.ahead.org - Association of Higher Education and Disability (AHEAD)

www.add.org - Attention Deficit Disorder Association

www.chadd.org - Children and Adults with Attention Deficit Disorders

www.ldanatl.org - Learning Disabilities Association of America (LDA)

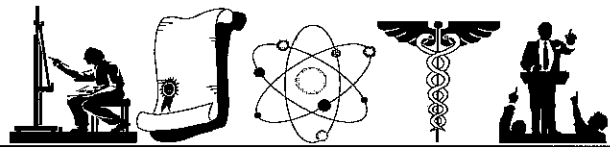
www.ncld.org - National Center for Learning Disabilities

www.wnyccda.org - The Western New York Collegiate Consortium and Disability Advocates

Remember to have the most current copy of your IEP or 504, and plan to take it with you as you meet with admissions representatives of different colleges.



CAREER CENTER



North Tonawanda High School provides a wonderful resource for both students and the community. A professional career mentor works with the students in exploring and identifying career goals. The career mentor and school counselors work collaboratively to provide a variety of career and educational services to address each student's individual needs and career aspirations.

Choosing a career can be a very overwhelming and stressful experience, especially for students. Given the thousands of career choices, it is no wonder that choosing a particular one to pursue is difficult. Even when a decision is made, there are still many questions that need to be answered. The bottom line is that students need to gather as much career information as possible to help them with these decisions. The Career Center is in existence to help students who are unsure as to what future direction they may want to pursue, as well as those who have clearly defined their career goals.

The Career Center has a wide variety of resources available to our students. For students who have not yet decided what to do when they graduate from high school, we utilize an online interest inventory that can help them to discover what career path or paths they may be most suited for. There are books, pamphlets, and other resources that are helpful. In addition, throughout the school year we offer an excellent **speaker series** where many professionals come in to share information on their particular profession.

Once the students have a better idea on they may want to do, we can provide additional guidance to assist them in determining where to go next. You can get information on military recruitment, as well as 2 year, 4 year, technical and vocational schools. This includes college applications, catalogues, view books and other various materials. In addition, there is information on college admissions requirements, how to write essays for college applications, and how to apply for financial aid and scholarships.

Another area where the Career Center can be of assistance is in the job search. We regularly post part-time job openings from the local community.

To make an appointment stop by the Career Center in room 113.

CAREER CENTER RESOURCES

College Catalogs and Applications

- Four Year Public and Private Colleges and Universities
- All Four Year SUNY Schools
- Two Year Community Colleges
- Vocational and Technical Schools

Scholarship and Financial Aid Information

- Various scholarship guides and computer databases are available that enable students to obtain information on scholarships for which they are eligible. FAFSA and other financial information are available.

Military Opportunities

- Information on the G.I. Bill and the Army College Fund
- Details on the application process to enter the military academies.
- National Guard, Reserves, ROTC, Active Duty info.

SAT and ACT Test Dates and Information

- Upcoming test dates and sites.
- Study manuals and computer programs that include practice tests

College Visits/Speaker Series

- Representatives from area colleges meet prospective students in the career center.
- Professionals in various career fields give presentations throughout the year.



CAMPUS VISITS

***Check college websites to schedule virtual visits/tours.**

***Some colleges may offer in-person tours this Fall (2020).**

The Importance of a Campus Visit

The campus visit is the most important part of the college search process because the college visit provides a first-hand experience about what the college or university looks like.

There are a few different types of campus visits:

- **Open Houses**
- **Shadow Day/Overnight Visits**
- **Individual Appointment/Interviews**
- **Information Sessions and Preview Days**

Make sure to meet with an admissions representative at every event

Interviews and Campus Visits:

- **Meet with the Admissions Counselor 1-on-1**
- **Be prepared and have questions for the Admissions Representative (The Counseling Center or Career Center will have a list of possible questions for you to ask. Also, there is a sample list of questions to ask in this publication).**
- **When going on a tour, if you have a student tour guide ask them questions about their impression of the school, what activities do they participate in, etc.**
- **Any questions that you may have: ASK!!! Even the smallest of questions should be addressed before you leave the campus.**

FOLLOW 9 TIPS TO WINDOW SHOP FOR COLLEGES

Visit many different college campuses early in the process before there's pressure to 'buy.'

As the school year winds down, gearing up to start the college in earnest. For many, the visit college campuses. The include, "When is the best time we expect to accomplish?"

The answers are fairly you can," and "Soak up as much Ideally, you would visit colleges and the campuses are full of life. possible – so, go when you can. be around business trips, holiday



But are they?
Are they really?

thousands of families are search and selection process process starts with plans to questions that often arise to visit?" and "What should

straightforward: "Visit when information as possible!" when classes are in session But that may not always be The best opportunities may travels or vacations.

When such opportunities occur early in the college planning process, take time to go "window shopping." See as many different kinds of places as you can – big schools, small schools, research universities, liberal arts colleges, urban campuses and places way out in the country. By visiting many colleges at a time when there is no pressure to "buy," you give yourself a broad perspective on what is out there. Check out the inventory so that when it is time to buy, you know what you like and you know where to find it.

As you visit the campuses, allow your senses to guide you. Ultimately, it will be a "sixth sense" – the proverbial gut feeling that will lead you to the places that suit you best. So, pack up your sixth sense and get ready to enjoy the adventure found in window shopping college campuses. The following are tips that will help you get the most out of your campus visits.

1. **Plan ahead:** If possible, schedule your visit at least two weeks in advance. At some colleges, you may need to call two months in advance for an interview appointment. This will be especially true over the summer and around holidays.
2. **Prepare well:** Read the information you have about the school. While on campus, you will want to test your initial impressions. See how you fit.
3. **Arrive early:** Give yourself time to stretch and walk around before you make an official introduction. Find a snack bar or someplace where you can comfortably

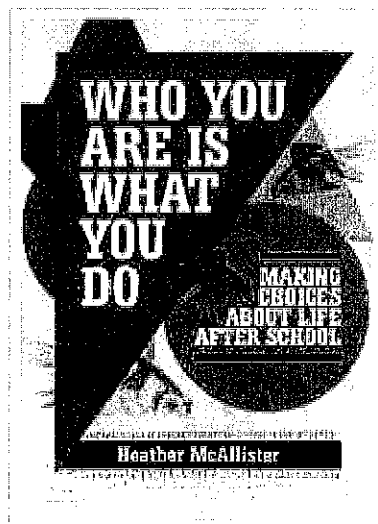
take in campus life. How do folks relate to each other? How do they relate to you?

4. **Take advantage of everything the school has to offer:** If an interview is offered, take it! Go on a tour. Visit an academic department or program area in which you have an interest. Ask thoughtful questions that reflect your interest.
5. **Get more than one opinion:** Much of what is offered formally by a college is staged for your benefit. If you can, go “backstage” to learn what you can. Visit the areas of the campus that you are likely to frequent.

Introduce yourself to students and ask questions like, “What do you like most about your experience?” “How would you describe the academic environment?” “How is this college helping you to achieve your goals?” “If you could change one thing about your experience, what would it be?” Listen to their stories. How do you see yourself fitting into the picture they paint of life on that campus?

6. **Record your visit:** Make notes as soon as you are able. The more colleges you see, the more they will become a blur in your mind. Take pictures. Buy postcards. Give yourself a visual index of what you have seen to avoid confusion later.
7. **Follow up:** Your campus visit gives you a chance to establish relationships with individuals who might be decision makers when your application is considered. Be sure to stay in touch with them in appropriate ways as you continue exploring your interest.
8. **Absorb it:** Resist the impulse to make immediate judgments on a campus visit experience. Sleep on it. Process what you have learned. Weight your impressions against those you have of other schools. Your first reaction is bound to be emotional. In the end, you need to remain as objective as possible.
9. **Focus on fit:** How does the college you are visiting meet your academic needs? Will you be challenged appropriately? Is the style of instruction a good match for the manner in which you are most comfortable learning?

Does the college offer a makes you feel at home? evidence that you will be offer? (For more fit, check out *The College*



sense of community that And where do you see valued for what you have to discussion of a good college *Planning Workbook*.)



Campus Tours Checklist

- Visit the offices of your major, and talk with a professor.
- Sit in on a class to see what it's like. Ask the Admissions Office to set this up for you.
- Read the student newspaper. It's a good way to get an idea of the hot issues and events on campus.
- Examine the layout of the library and what resources it offers. You will be spending many hours here.
- Eat in the cafeteria. You'll be eating there a lot.
- Talk to as many students as possible. Ask them if they would pick this school again, if given a chance to do it all over. Ask them why.
- Visit the dorms if staying on campus. Ask students about their meal plan.
- Check out the student union, the athletic facilities, and any other places where students might hang out during their free time.
- Pick up financial aid info. Colleges often offer their own scholarships and work-study programs. Meet with a financial aid advisor.
- Walk around campus by yourself. Picture yourself spending a great deal of time there (your second home). If you like that vision, you may have found the right school.
- Finally, discuss your impressions of that college with your parents, school counselor, and friends. Get their reactions. The more information and feedback you get, the better decision you will make.



YOUR COLLEGE SEARCH:

5 key factors for choosing the best college

Trying to choose a college? Doing your research and being prepared with questions on a range of topics will help you sort the campuses you love from those you don't. Here's a checklist of questions to ask at each campus you visit.

1) Admissions

What are the admission requirements?
Which standardized tests are required?
Which applications and documents are required to apply for admission?
What is the deadline for admission applications?
Is there an application fee? Can it be waived if I can't afford it?
Are there any additional lab, computer, studio or other fees?

2) Financial Aid

What is the total cost of attendance at this college?
(search by Googling "cost of attendance" and the name of the college).
Is the cost expected to stay the same over the next two or four years?
What institutional aid is available from this college?
What applications or documents are required to apply for campus scholarships and financial aid?
What is the deadline for financial aid and scholarship applications?
If I qualify for Work-Study aid, what jobs are available and how do I get one?

3) Academic

What is the academic calendar for this college (usually found online)?
Who will teach my courses – professors or teaching assistants?
What is the faculty to student ratio?
How accessible are faculty to students? Do most have regular office hours?
What is the average class size?
Who will be my academic advisor?
What academic support services are available?
When must I choose a major?
Will I be able to finish my bachelor's degree in four years?
Will I need to buy my own computer? What kind should I buy?
Are there computer labs, printing and copying services available?
What is the library like? What hours is it open?
How much should I expect to spend on textbooks and other supplies?
Do you offer career or employment placement services?
How many graduates get a job in their chosen field?

4) Residential Life

What are the living arrangements on campus?

Dorms, apartments, off-campus?

Is housing guaranteed all four years? If not, what are my options?

Will I live alone or with a roommate?

Will I get to select my own roommate?

What is the deadline to secure student housing?

Where are the dining halls? What hours are they open?

What are the available meal plans?

Is cable TV available in the dorms?

Is the campus computer network available in the rooms?

Does the campus have wireless access?

Where will I do my laundry? Are there enough washers and dryers?

Can I bring a car to campus? If so, will I have to pay extra fees for parking?

Will I be able to park close to my dorm or apartment?

Is there bus transportation around campus and into town?

May I bring a bike to campus? Where can I park it? Will it be secure?

What is the crime rate on campus?

What is the crime rate in the local town/city?

Is there campus security or police?

Are the residence halls locked at all times?

Where do I go if I get sick? Is there a pharmacy on or near campus?

Do I need to buy special health insurance or is my parent's or my own health insurance enough?

5) Student Life

What clubs and special interest groups are available?

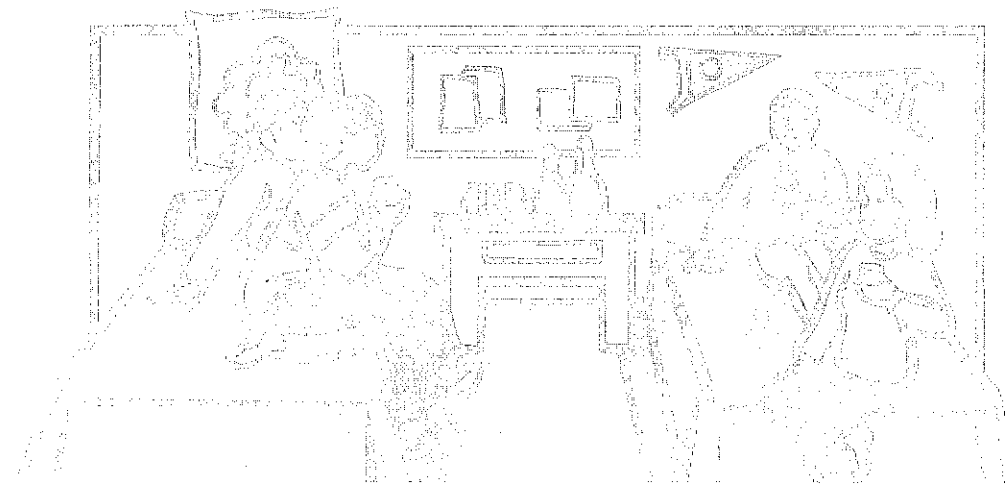
Are there intramural or club sports available?

Are there fraternities and sororities available?

How important is Greek Life to the campus?

Are there any programs to help students adjust to campus life?

What's it like on campus during the weekends?





***MORE QUESTIONS STUDENTS MIGHT ASK WHEN
CHOOSING A COLLEGE OR UNIVERSITY.....***

1. What is unique about this school?
2. What is the average class size?
3. What types of students are happiest/most successful at this school?
4. What geographic areas are the students from?
5. What is the percent of minority student population?
6. What is the male/female ratio?
7. What is the percent of student body from public high schools, parochial high schools, or private/prep? High schools?
8. What is the percent of students who graduate within 4-5 years?
9. What are the school criteria for admissions?
10. What is the general requirement for graduation?
11. What is the student/faculty ratio?
12. Is there guaranteed housing for all four years?
13. How many students live on campus?
14. How are roommates selected?
15. What equipment/facilities are available to students?
16. What jobs are available to students?
17. What support services are available for students? Career planning, personal counseling, health care, tutoring, services for disabled students?
18. Are all library facilities available to undergraduates?
19. Does faculty of graduate assistants teach classes?
20. What forms of public transportation re available?
21. How is the academic calendar set up?
22. Are internships or study abroad opportunities available?
23. What are some of the most popular majors offered?
24. What type of financial aid programs is available?
25. Are their certain requirements for certain majors?
26. Do you have a program for honors/academically talented students?
27. What is the campus setting like?
28. What are the costs for tuition? Room and board? Are separate meal plans available?
29. What types of extra-curricular activities are available?
30. Can students have a car on campus?
31. How far away from the campus is the city? Airport? Bus Station?
32. Are freshman required to live in the dorms?
33. Do you have early admissions? Early decisions program?
34. Are there any special programs for minority students?
35. What are the admission requirements?
36. When are the admissions deadlines?
37. Do you require letter of recommendation?
38. What are your retention rates?
39. How easy is it to transfer to the school?
40. Are special (uncommon) majors available? Independent study opportunities?

PLANNING YOUR CAMPUS VISITS

Here are 5 thought-starters to help plan your campus visits!

1. WHEN?

Look through your jam-packed calendar and mark off time for when you can travel.

2. WHERE?

Is there a geographic "hot-spot" with colleges you're interested in? Map together the schools you want to visit that are driving distance from each other:

College Group 1	College Group 2	College Group 3

Plan your route with the Campus Visit Planner at www.cappex.com/campusvisits

3. WHAT?

The point of visiting schools is to experience the differences in each campus and the culture.

Which of these do you want to do when you get to campus?

Participate in an Info Session

Take a Campus Tour

Set Up an Interview

Meet With a Professor

Sit in a Class

Stay in a Dorm

4. HOW?

Make the Final Arrangements.

Who will you go with? Travel with people who will want you to get the most out of your college visits.

Where will you stay? Make arrangement ahead of time before hotels are full and rates go up.

5. PACK & GO!

Besides the necessary items, bring along extra things to make a long road trip better:

Phone
Map

Snacks
Pillow

First Aid Kit
Sunglasses & Sunscreen

College Visit Checklist

DECIDE

To help you find the right college, fill out one of these forms each time you visit a school.

College Name

City

State

Size

Tuition

Room/Board

Financial Aid Options

Admissions Contact

Name

Email

Phone

To-Do Checklist

- | | |
|--|--|
| <input type="checkbox"/> Talk to professors | <input type="checkbox"/> Talk to students |
| <input type="checkbox"/> Visit the library | <input type="checkbox"/> Visit student housing |
| <input type="checkbox"/> Tour campus | <input type="checkbox"/> Read bulletin boards |
| <input type="checkbox"/> Sit in on a class | <input type="checkbox"/> Check out recreational facilities |
| <input type="checkbox"/> Eat at a cafeteria | <input type="checkbox"/> Check out student activities |
| <input type="checkbox"/> Talk to an admissions counselor | <input type="checkbox"/> Tour the city around campus |
| <input type="checkbox"/> Read the college newspaper | <input type="checkbox"/> Eat at an off-campus student hang-out |
| <input type="checkbox"/> Check out computer labs | <input type="checkbox"/> Picture yourself living here |

Rate It

On a scale of 1-5, 5 being the best, rate the following:

People

Social Life

Classrooms

Residence Halls

Town

Campus

Food

Ask a Student

What is the best part about this college?

What is the worst part?

What is a typical day like?

What do the students do on the weekends?

How are classes structured?

Why did you choose this college?

The Best Part About My Visit

The Worst Part About My Visit

Plan your college road trip with the Cappex Campus Visit Planner™. It's free and easy! Start at Cappex.com/campusvisits.

College Comparison Worksheet **ACT**

COLLEGE NAME			
LOCATION • distance from home			
SIZE • enrollment • physical size of campus			
ENVIRONMENT • type of school (2 yr., 4 yr.) • school setting (urban, rural) • location & size of nearest city • co-ed, male, female • religious affiliation			
ADMISSION REQUIREMENTS • deadline • tests required • average test scores, GPA, rank • special requirements • notification			
ACADEMICS • your major offered • special requirements • accreditation • student-faculty ratio • typical class size			
COLLEGE EXPENSES • tuition, room & board • estimated total budget • application fee, deposits			
FINANCIAL AID • deadline • required forms • % receiving aid • scholarships			
HOUSING • residence hall requirement • availability • types and sizes • food plan			
FACILITIES • academic • recreational • other			
ACTIVITIES • clubs, organizations • greek life • athletics, intramurals • other			
CAMPUS VISITS • when • special opportunities			

Applying to College -



TIPS TO HELP YOU SHINE!!

How to Make Your Application Stand Out

- ✓ Admissions Officers want to know what you are about. What extra curricular activities have been important to you and why? It is better to be committed to a few activities as opposed to having peripheral contact with many.
- ✓ Schedule a personal interview with an Admissions Officer. This helps put a face on your application and can help set your application apart. Dress neat, show up well groomed and conduct yourself in a professional manner (no beepers, cell phones or baseball caps). Some schools will require the interview.
- ✓ Letters of Recommendations: Some schools may require one or two letters of recommendation. A teacher, employer, counselor, or other adult who can attest to your ability to succeed at college should write these letters. Ask for these letters a month before your application goes out and follow up to make sure they are completed.
- ✓ The college essay gives you an opportunity to express why you would be a valuable contributor to a particular college. It is important that you take your time with the essay and individualize each essay for each different college. Make sure it is written independently with no outside help. Have an English teacher proof read your work before sending it in with your application.





General Facts About Essays

When writing your essay, remember...

The admissions people read zillions of really boring essays about "how great I am" and "my plan for world peace." Colleges are very worried that their students don't write as well as students did in the past, so if you have strong writing skills, you have a serious edge.

You want to get your point across, not bury it in words. Your prose should be clear and direct. If an admissions officer has to struggle to figure out what you are trying to say, you'll be in trouble.



Tips for Essays

- Don't use exclamation points
- Generally, don't try humor – it often doesn't have the intended effect
- Write in a strong, active voice – not passive (use words like led, organized, founded, etc)
- Write out numbers and avoid contractions
- Be specific and focus on details to make your story believable
- Don't use quotes unless they are a personal part of the story
- If using the essay for multiple applications, make adjustments so it doesn't appear that way
- Write about something that is of interest to YOU, not your parents or someone else
- Avoid topics that could be controversial or offensive (drugs, politics, sex, drinking, gangs, partying, etc. – and don't write about your relationship with your girl/boyfriend!)
- Avoid topics that could appear trite (how you will save the world or achieve world peace; the value of education, etc.)
- Don't reveal things about yourself that are negative. (We want you to be truthful, but that doesn't mean you have to write an essay about all your weaknesses!)
- Don't let others write your essays. Help with proofing them is one thing, but if you didn't write them it will show.

REFERENCES

When requesting a reference, remember...

- Choose people you are sure will recommend you favorably. If you aren't sure, ask, "Do you feel you could give me a **favorable** recommendation?"
- If it has been a while since you have been in contact with the person, identify yourself and relate when and how you knew the person you are asking for a reference from.
- Ask their permission to use their name as a reference before giving it out.
- Let the person know that the reference is important to you. If there are deadlines necessary for you to be considered for a position, be sure to let them know.
- If you are filling out a credential packet for Career Services and are enclosing a reference form, be sure to mark the form "confidential" or "not confidential" depending on whether or not you have waived your right to review the reference.
- If they send a reference, send a brief thank you note. This is a basic courtesy for anyone who helps you along the way.

The Admissions Interview



Besides a paper or online application, a college may require you to have an interview. Some interviews will be held at the college; others will be done by local alumni. Follow these tips when you interview.

1. Do dress well and be well-mannered
If you look sharp and act polite to your interviewer, you're halfway there.
2. Do answer questions as honestly and completely as possible
You might never have thought about what animal you would be, and that's OK. Interview questions that catch you off guard show how you react under pressure.
3. Do ask questions
Your interviewer is a source of knowledge about your prospective school. If you've got questions, now is the time to ask.
4. Don't waste you or the admission staff's time
If you don't think a school would be a good match, don't arrange an interview. Even your "safety" schools should be places you wouldn't mind attending.
5. Don't embellish your accomplishments, and never make things up
If your interviewer thinks you're stretching the truth, it reflects badly on you. If your interviewer believes you, you'll be expected to repeat those accomplishments.
6. Don't ever assume you have no chance



Pick A Major, Any Major!

The key to choosing a major is to know yourself – your personality, your passions, your talents and abilities, your likes and dislikes, and your dreams. To get an idea about what you want to study, set aside some time to think about your interests and values.

- ♦ **Determine where you want to work.** Consider the physical environment here – indoors or outdoors, office building, gallery, park, hotel or lab? Do any of these surroundings pique your interest?
- ♦ **Get Creative.** There's a ton of volunteer work out there. Do community service in a field that is nearest to your interest.
- ♦ **Get to know yourself.** Take interest inventories (**Careerzone, My Next Move**) that match your personality to compatible careers, and consider meeting with your counselor to talk about your career goals.
- ♦ **When should you declare your major?** If you have some idea of what major you desire to follow, go ahead and declare it on your college application – but declare it with an open mind. If you aren't sure what career path you want to pursue, don't worry, you won't be the only one with an undeclared major. Taking different college classes will help you decide what career path is right for you.

Here Is A List of the Most Popular Majors As Reported by US News

Mechatronics Engineering
Business
Computer Science
Data Science
Cognitive Science
Nursing
Pharmaceutical Sciences
Human Resources

****Check this website out for good paying careers that will be needed in the future**

GO TO: www.businessinsider/best-jobs-of-the-future

Admission Terms to Know

As you begin to apply to colleges and select a program of study, you will become aware of new and generally unfamiliar terms. Here are definitions of some commonly used terminology:

EARLY ADMISSION- Refers to admission to college at the end of the junior year in high school. Many colleges consider the student's maturity, desire for an "early" college start, and ability to succeed in a college level program of studies. The majority of colleges still prefer to see a student complete high school.

EARLY DECISION- This is open to mature students with very high academic averages, who complete their entrance tests (SAT and ACT) in the junior year. They should have carefully considered many schools, visited several campuses, had interviews, and now indicate that this particular college is their first school choice. Some colleges require that Early Decision candidates not apply anywhere else until they have decided on the candidate's admissibility. Other schools permit students to apply to other institutions, but require in an indication from the student that their school is the first choice school, and that the student will withdraw all other applications if he/she receives an early decision acceptance. Early Decisions application deadlines are usually November 1, with replies sent out in December.

EARLY ACTION- Some highly selective institutions offer Early Action for candidates who complete their applications with all supporting materials by November. They must have taken both the SAT and three SAT II (Achievement Tests) by November. In January, students are notified of one of the following actions: Admit Defer or Unlikely. Generally, students should seek Early Action at no more than one college.

EARLY EVALUATION- Some highly selective institutions advise candidates between December and March of his/her chance for admission as follow: Likely, Unlikely, Possible, or Insufficient Information Received for an Evaluation. These are merely tentative assessments, and no commitments are involved on the part of either the institution or the applicant.





SPEAK THE LANGUAGE: COLLEGE ADMISSIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



College Application Checklist

APPLY

College

Address

Admissions Contact

Name

Email

Phone

Application Deadline

Application Fee

Date Application Sent

Pre-Application

- ☐ Researched school online
- ☐ Discussed with parents
- ☐ Discussed with counselor
- ☐ Visited campus

School Type

- ☐ Safety
- ☐ Likely
- ☐ Reach

Costs

Tuition

Room & Board

Financial Aid

Total

\$

Financial Aid/Scholarships

Form

Deadline

Completed

FAFSA

☐

College Financial Aid Application

☐

(Other)

☐

Application Materials

- ☐ Application proofread by you
- ☐ Application proofread by a friend
- ☐ Cover letter/personal statement

Essay/Personal Statement

- ☐ Written
- ☐ Proofread
- ☐ Proofread again
- ☐ Transcript sent
- ☐ Test scores sent
- ☐ Copy of application made & filed

Letters of Recommendations

Requested From

Date

Sent

☐☐☐

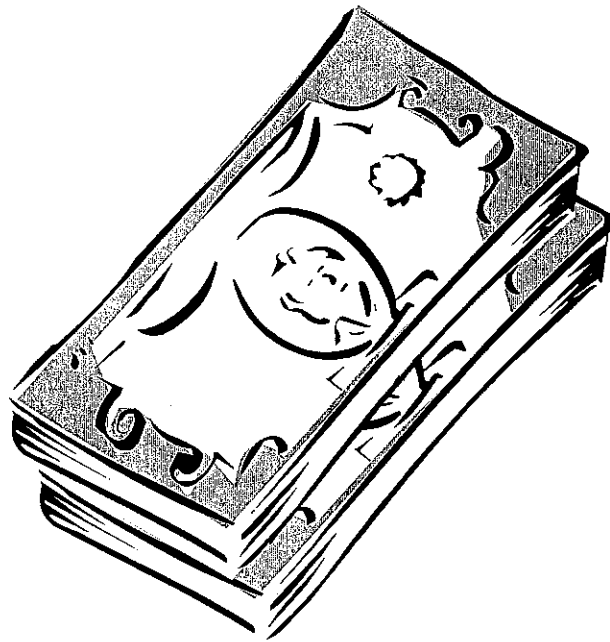
Additional Information

- ☐ Portfolio (if required)
- ☐ Supplemental
- ☐ Housing forms

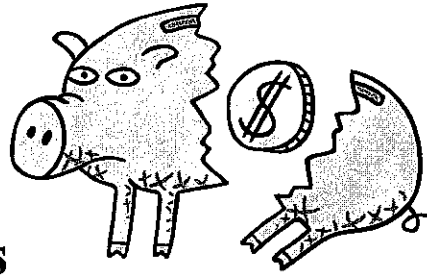
College Website Password

Cappex Fit Fact: Put your name and College Application ID number (if applicable) on every page of application materials you send. Don't miss out on colleges that want you. Go to Cappex.com now to get your college matches. It's free and easy!

PAYING FOR COLLEGE!!!



THE BOTTOM LINE



Average College Costs

Tuition

Community College - \$4,600+ (in-state)* - 9,000+ (out of state)*

State College - \$7,000+ (in-state)* - \$17,000+ (out of state)*

Private College - \$28,000+*

Proprietary/Technical College (like Bryant & Stratton) - \$18,000+*

Student fees – additional costs associated with the tuition fees of the college (wide range from hundreds to thousands of dollars)

Room and Board - \$12,500*

Books - \$1000+*

Miscellaneous (transportation, activities, food, etc.) - \$2,000+*

*** These costs are approximations based on a school year. To get specific tuition information about a particular college, go onto their website.**

College Net Price Calculators

WHAT ARE THEY AND WHY ARE THEY IMPORTANT?

It's no secret that college can be expensive. But cost can be a lot more complicated than the sticker price on a college's website. Oftentimes, students apply to colleges that they think are in a certain price range, but are shocked when they find out how little, or how much, financial aid they are offered from the schools that admit them.

One of the best ways to reduce the college cost shock factor is by using colleges' **Net Price Calculators**. They are provided on every college's website and allow prospective students and their families to get a customized estimate of what their cost for that school will be after grants, scholarships and financial aid.

Where can I find a college's Net Price Calculator?

You can visit www.netpricecalculator.com and type in the school you are looking for.

What information will I need to use a Net Price Calculator?

Since each college has its own Net Price Calculator, some colleges may ask more questions or different questions than others. Typically, the more questions asked, the more accurate the results are likely to be. The most common information you may be asked about includes:

- ☐ Information about your parents' and your age, marital status, income and tax information
- ☐ Number of children in your household and how many of them are in college
- ☐ Whether your parents or siblings attended that college
- ☐ Your academic information such as standardized test scores, GPA and class rank
- ☐ Whether you plan to live on or off campus

When should I use a Net Price Calculator?

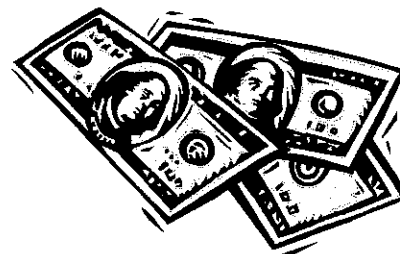
- As a general rule, the closer you are to enrolling in a particular college, the more accurate the Net Price Calculator results will typically be.
- You may choose to use it before you apply to colleges, once you are deciding between the colleges that have accepted you or both.
- The most important thing to keep in mind is that this tool is meant to provide an estimate. Until you receive an official financial aid package from a college, there's no way to know for sure exactly what it will cost.

Did you know that typically more than 66% of undergraduate students receive some form of financial aid? Go to Cappex.com to find your scholarship matches, merit aid opportunities and easy-to-use tools to help you estimate the financial aid you may receive.

How Will You Pay For College?

Sources of Financial Aid

- Federal and State Governments (PELL & TAP Awards)
- From the College Itself (i.e. Merit Scholarship)
- Scholarships/Private Organizations
- Work/Study Programs (not available to every student)



College Based Aid

Some colleges provide tuition assistance from their own resources. This form of financial aid usually comes in the form of scholarships or grant/merit awards. Each college may use their own forms available at their individual financial aid office, or the College Board's Financial Aid Profile available online.

Scholarships

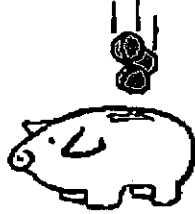
This money is awarded to students from either college foundations or private organizations. This money does not need to be repaid! There are many scholarship opportunities out there; you must use the resources around you to find one that is relevant to your needs. For more information on Scholarships, there are hundreds of websites posted on the internet. You can also inquire about many of them in the school counseling or career center offices.

How do you Acquire Financial Assistance from the Government/College?



1. Fill out all appropriate forms ESPECIALLY the FAFSA form (Free Application for Federal Student Aid), and PROFILE, including each college's own application.
2. Fill these forms out even if you do not know if you can qualify for aid, you never know.
3. Apply as quickly as possible (usually around October of your senior year). Make sure to check your applications over for accuracy. These applications may take 2-6 weeks to process, therefore if they are incorrect, you may find yourself without the necessary funds to pay your tuition at the start of the semester.

Finding Funding For College



1. **Research and make contact.** Use your high school counselor, the career center, your intended college's financial-aid office, and the Web to find financial aid for college. Don't know yet what colleges you'll consider? You don't need to be planning to attend a specific school just to ask questions or even to set up a meeting with a college's financial-aid counselor. After all, it's best to find out your financial options before applying.
2. **Fill out the FAFSA.** Filling out the Free Application for Federal Student Aid (FAFSA) is as important a step as filling out your college application. If you don't fill out the FAFSA, you won't be eligible for federal aid and many college scholarships.
3. **Apply for scholarships.** The best kind of money is the kind you don't have to pay back! Private scholarships are one way to cover the cost of education without going into debt. There are scholarships based on your ethnicity, academic achievements, extracurricular activities, and special skills, just to name a few. Many websites, such as www.fastweb.com, provide free scholarship databases. One scholarship site to definitely check out that many students can take advantage of is the **Excelsior Scholarship Program**: <https://www.hesc.ny.gov/pay-for...scholarships.../the-excelsior-scholarship.html>
4. **Apply for private loans.** You can take out education loans from private lenders. Pay attention to the loan's interest rate and repayment terms. Make sure you know when the loan will begin collecting interest, how much you can expect to pay in total, when you'll be expected to start making payments, and how to defer loan payments if you end up jobless after graduation.
5. **Apply for federal loans.** Due to the high cost of a college education, don't be surprised if scholarships and grants don't cover the entire cost of college. Student loans can help you cover the rest of your tuition, room, board, and other fees. Depending on your household income, loans may be subsidized, meaning you won't have to pay interest on the money while you're enrolled in school, or unsubsidized, meaning that the interest starts accruing right away. Most school loans are taken out in the name of the student, so you, not your parents, will be responsible for the payments. Borrow only what you need!
6. **Apply for grants.** Like scholarships, grants don't have to be repaid. The federal Pell Grant is the most common among college students.

FAFSA: Why You Need It & How to Start

A WORKSHEET YOU CAN SHARE WITH YOUR PARENTS

How do I know if I should fill out the FAFSA?

Most types of college financial aid require you to complete the Free Application for Federal Student Aid (FAFSA), and many colleges and states require your FAFSA information to award their own grants and scholarships. Check any of the college financial aid you're interested in qualifying for:

- ☐ Need-based financial aid, such as government-funded Federal, which you don't have to repay
- ☐ Merit aid, such as grants and scholarships from colleges, which you don't have to repay
- ☐ State-sponsored financial aid
- ☐ Student loans, such as Federal Perkins and Stafford Loans, and PLUS Loans for parent borrowers
- ☐ Federal and college work-study programs work-study programs (a job on campus while you attend)

If you placed a check mark next to any of these, you should definitely fill out the FAFSA.

Tip: Use the *FAFSA4caster* to estimate your eligibility for federal student aid. Simply go to fafsa4caster.ed.gov.

When should I fill out the FAFSA?

The FAFSA is available every year starting October 1st. You should start the application during your senior year as early as possible.

Why so early, you ask? The FAFSA takes time and students who file early tend to receive more grant aid. Many colleges and states have their own varying deadlines. So, don't forget to check your states deadline at fafsa.ed.gov.

What things do I need to get ready to file?

Make sure you have:

- ☐ Your Social Security number
- ☐ If not a U.S. citizen, alien registration number or permanent residence card
- ☐ Your driver's license number
- ☐ Your parents' and your tax return(s) from two years before the academic year to which you are applying for financial aid. (e.g. students who apply for financial aid for the 2017-2018 academic year will base their FAFSA on 2015 Federal Income tax returns.
- ☐ Your parents' and your most recent bank statements
- ☐ Your parents' most recent business and investment records

Ready to start?

You and your parent(s) must create a FSA ID at fsaid.ed.gov. Once completed, you will visit fafsa.ed.gov and click the "Start a New FAFSA" button. **Tip:** Use the IRS Data Retrieval Tool to transfer income and tax data from you and your parent(s)' federal income returns into the FAFSA.

Once you enter all of your information, double-check your work and print out and keep a copy of the confirmation page for your records. After your FAFSA is filed, you can log on and check the status at any tie. **Note:** Some private colleges also require the CSS/Financial Aid PROFILE, found at collegeboard.com, which is a separate financial aid form.



STUDENT FINANCIAL AID?

Financial aid comes from the federal and state governments and your college.

Federal aid includes Pell Grants, Work-Study, Perkins Loans, Supplemental Educational Opportunity Grants, and federal student loans.

New York State financial aid consists of the Tuition Assistance Program (TAP), Aid for Part-Time Study (APTS), scholarships and other special awards.

Financial aid from colleges can be institutional grants, scholarships, work programs, and loans.

It all starts with completing the FAFSA – the Free Application for Federal Student Aid.

Before You Apply

Gather these Materials

- Student's driver's license
- Student's Social Security number
- Income tax returns for student and parents
- W-2 forms and other records of money earned
- Current bank statements
- Records of other untaxed income, such as welfare benefits, Social Security income, veteran's benefits, AFDC, or military allowances
- Records of investments: stocks, bonds, etc.

Get an Idea of Your Eligibility

Go to FAFSA4caster.ed.gov and complete the online form to learn about your federal aid eligibility. You can use your FAFSA4caster to help complete the FAFSA.

- If you have completed your taxes, use the IRS Retrieval Tool on the online FAFSA to connect directly to the Internal Revenue Service for your updated tax data. Easy and efficient!
- If you have not yet completed your taxes, you can estimate and, if necessary, make corrections to your FAFSA later.
- If you completed a FAFSA in the previous year, you will receive a notice to go to your renewal FAFSA.

Get Your PINs

- You and one of your parents must get a federal student aid Personal Identification Number (PIN) at www.pin.ed.gov.
- You use the PIN to "sign" your FAFSA electronically.

Complete the FAFSA

Go to HESC.ny.gov

- Visit Applying for Financial Aid at HESC.ny.gov for step-by-step assistance in completing the FAFSA.
- Follow the link to the FAFSA application and complete online. (You can opt to complete a paper FAFSA. Check with your high school counselor, or your college's financial aid office for a form.)

Important Reminders

- Meet your deadlines. Check with each college you are applying to and file your FAFSA by the earliest deadline.
- You can file your FAFSA using estimated income if your tax forms have not been completed. The most accurate estimated income figures can be taken from end-of-year pay stubs or W-2 forms. You can then update your FAFSA, if needed, after you file your taxes.
- Apply for financial aid every year. Financial aid programs change and your situation may change. Any change may affect your eligibility.
- Don't pay for financial aid information that you can get for free — see your counselor or college advisor, or visit HESC.ny.gov.
- Attend financial aid workshops to learn more about aid programs and completing applications. Check with your high school counselor for dates and locations.

**You must complete the FAFSA each year.
File early to meet deadlines!**



Apply for the New York State Tuition Assistance Program (TAP)

- If you are a New York State resident and include a New York school in your online FAFSA, you should also apply for New York State aid online by using the New York State resident link on the FAFSA Submission Confirmation page. If you don't already have a HescPIN, you will then need to establish one to complete your TAP application.
- Information from your FAFSA and your family's calculated New York State taxable income will be pre-filled on your TAP application. Review the application information, change any incorrect items, complete any missing items, then submit the form.
- If you are a New York State resident and have listed a New York school on the FAFSA, but did NOT complete a TAP application online, you will automatically receive a notice from HESC reminding you to do so. If you can't apply online, you may request that an application form be mailed to you.
- You must apply for TAP by completing the FAFSA every year. If you have received a renewal FAFSA and have not completed the TAP application, you will receive notification from HESC directing you on the next step of the application process.

Check HESC.ny.gov for the latest information about completing your FAFSA and TAP applications.

What's Next?

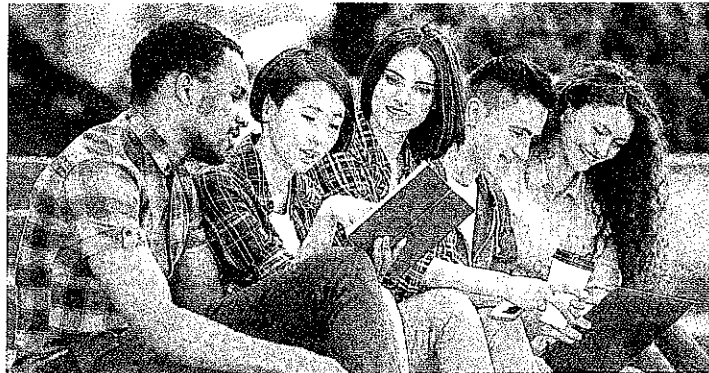
- Once the FAFSA is processed, you will receive a Student Aid Report (SAR). If you filed the FAFSA online, you may view or print your SAR using your FAFSA PIN, or you will receive your SAR by mail in about two weeks. If corrections are needed, follow the instructions carefully and correct any missing or inaccurate information. Keep a copy for your records.
- Watch for email notices. If you give your email address on the FAFSA, HESC will use it to tell you about your TAP application and award status or ask for more information.
- Be sure to respond to any questions or requests for more information by the deadline indicated or you could lose your eligibility for financial aid.
- The college financial aid office will send you an award letter detailing the estimated aid you are eligible to receive based on your application. Accept or decline the offer of aid by the deadline. Supply any additional documents requested.
- If you decide to take a Federal Direct Student Loan, you must complete a master promissory note (MPN). Follow the instructions on your college award letter.
- You can check the status of your TAP grant at HESC.ny.gov.



Your Student Aid Agency

New York State Higher Education Services Corporation

99 Washington Avenue • Albany, New York 12255 • 1-888-NYSHESC (1-888-697-4372) • HESC.ny.gov



TAP

Helping New Yorkers Pay for College

The New York State Tuition Assistance Program (TAP) helps eligible New York residents attending in-state postsecondary institutions pay for tuition.

Part-time TAP helps eligible New York residents attending in-state, postsecondary institutions on a part-time basis pay for tuition. It is available for students who meet specific part-time eligibility requirements.

Because TAP is a grant, it does not have to be paid back.

Who Is Eligible?

To be eligible for TAP you must:

- ❑ Be a New York State resident attending an approved postsecondary institution in New York State.
- ❑ Meet income limits:
 - ❑ \$80,000 for dependent undergraduate students or independent students who are married and have tax dependents, or independent students who are unmarried and have tax dependents,
 - ❑ \$40,000 for married independent undergraduate students who have no other tax dependents,
 - ❑ \$10,000 for unmarried independent undergraduate students with no tax dependents.

Income amount is the combined family NYS taxable income plus any Federal, State, or local pension income and/or private pension and annuities excluded from New York State income tax.

What Are the Award Amounts?

Depending on the academic year in which you begin study, an annual TAP award can be up to \$5,165.

What Determines the Amount of the Award?

The award amount is determined by:

- ❑ Academic year in which first payment of TAP or any state award is received,
- ❑ Type of postsecondary institution and the tuition charged,

- ❑ Financial status (dependent or independent),
- ❑ Other family members enrolled in college.

Go to hesc.ny.gov for more eligibility information and to estimate your TAP award.

How Do You Apply?

- ❑ Complete Your Free Application for Federal Student Aid – the FAFSA – at FAFSA.ed.gov. You and your parent need a Federal Student Aid Identification Number (FSA ID) to complete and electronically sign the FAFSA. You may apply for the FSA ID in advance at fsaid.ed.gov.
- ❑ If you are a New York State resident applying to a college in New York State, follow the direct link from the FAFSA to the TAP application.
- ❑ If you missed the TAP link from the FAFSA, you will receive information from HESC to apply online.

You must complete the FAFSA each year.

File early to meet deadlines!

Apply for TAP when you complete your FAFSA.

Visit hesc.ny.gov/tap to learn more about TAP and hesc.ny.gov for more information about financial aid.



**Higher Education
Services Corporation**

99 Washington Avenue, Albany, NY 12255 • hesc.ny.gov
Andrew M. Cuomo, Governor

Can You Afford Your College Choices?

Compare the total college costs with your gift aid to arrive at your Net Price. You can get Cost of Attendance information for your college choices on Cappex.com.

	College 1	College 2	College 3
College Details			
College Name			
In State / Out of State			
Total Cost of Attendance			
Tuition & Fees +			
Room & Board +			
Books & Supplies +			
Travel to and from College +			
Miscellaneous & Personal +			
Total Cost of Attendance =			
Gift Aid			
Grants +			
Scholarships +			
Tuition Waivers +			
Veterans Education Benefits +			
Total Gift Aid =			
Your Net Price	<i>(To calculate this, subtract Total Gift Aid from Total Cost of Attendance.)</i>		
Net Price =			
Options for Paying the Net Price <i>(You can cover the net price using student employment and student loans.)</i>			
Work Study =			
Federal Student Loans =			
Federal Parent Loans =			
Private Student Loans =			
Private Parent Loans =			

Cappex Fit Fact: More than two-thirds of all students receive some form of financial aid, be it grants, loans, scholarships or federal aid. For more tips on paying for college and to discover merit scholarships, go to Cappex.com.

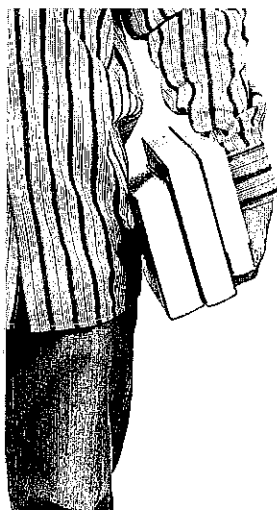




College Tips You Won't Find Anywhere Else!!

- Apply somewhere between 3 to 5 colleges (anywhere your spending way to much on application fees. Any less you may hurt the amount of financial aid you might receive)
- Know your course book (much information including important dates like registration)
- Does the out of area college your applying to allow resident (freshman) students to have cars on campus?
- Ask what you missed when you're absent from a class.
- Know your student ID number and password.
- Don't lose your FSA ID when you do FAFSA on line (if your parents are doing the financial aid piece for you, it's still a good idea for you to take some notes – you never know someday you may be doing it yourself.
- Choosing a major – start to look at an area of study you like and are good at. It's difficult to choose a college if you don't know what you're looking for. Don't worry about being to specific on the job title of your dreams – most students change their major 2 to 3 times anyways.
- When selecting your classes for college, choose your electives wisely (using electives towards earning a dual major may make yourself more marketable).
- Buy used books (from students, bookstore, amazon.com, used book sites (chegg)).
- Research professors teaching a similar course (www.ratemyprofessor.com). Ask around to get info. on your elective classes.

- Register for your college classes **early** – the earlier you register the better chance you have of not getting shut out of a class (could result in you staying at the college longer than you planned).
- Summer Classes – could complete classes in a shorter amount of time as well as save you money by taking a class before tuition goes up.
- Some colleges have a special program in which for a fee you can put a cap on your tuition (ask your college admissions rep.).
- Know what credits you need to graduate. There is no school counselor to keep track of these for you.
- If you are placed in any pre-requisite, remedial, or other type of courses that bare no credit, question your advisor why I'm in this class.
- Full time tuition status – allows you to take 12 to 15 (and some colleges up to 18) credits. One course is usually equivalent to 3 credit hours.
- When choosing your college electives, choose something interesting not something that seems easy.
- Work study – minimum wage job/stipend on campus. If you have a lot of free time between classes, you may want to see if you can work on campus.
- Student Union – open market place on a college campus where things are happening. A good place to see what events, clubs, etc. is being offered.
- Credit Cards – Look for a low fixed APR that doesn't change later on. Positive – good for emergency purposes. Negative – it can be a bad temptation. If you're not a good manager of your money – avoid these.
- Early classes – gives you a good chance of getting a close parking spot.
- Once in college begin to keep an eye on the job market your interested in. Do you want to live where that job is?



Once in college, find your study stride

most
difficult
study

Practice makes perfect – or so the old saying goes. Even the studious kids in your high school class may find studying in college. Without the strict class schedules, mandatory periods or a parent's watchful eye, it can be tricky striking your own balance between studying, campus activities and social outings with friends. But, luckily, succeeding in the college classroom doesn't have to be a mystery. By using a few key study tips, the transition from the high school classroom to the college lecture hall can be easier than you think.

Develop a study schedule

Kick your semester off right by creating a short- and long-term study schedule. A plan such as this can help you stay on task with your class work, ensuring you have time for both studying and other important aspects of college life like participating in extra-curricular activities and developing friendships on campus.

At the beginning of a course, most professors provide a class syllabus noting when assignments, tests and papers are due, which will help you plan a long-term study schedule. Mapping out a study strategy for the semester that carves out time every day to study will help ensure that you don't leave everything until the last minute.

Find the right environment

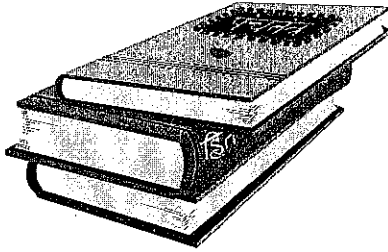
Hitting the books in an environment conducive to studying is just as important as carving out time in your day to study. If your study environment includes a dorm room full of friends, a television and pizza, you probably aren't concentrating enough on your course material. Find a library, quiet coffee shop or study room in your dorm that provides the environment you need.

Get the most out of your textbooks

College textbooks are an incredible resource for understanding and learning course information outside of the classroom. At times, you may have classes that meet only a few times a week. It is up to you to stay abreast of course material during the downtime.

Your textbooks and course materials are second only to your instructors in contributing to academic success. Studies show that students who use their textbooks, along with supplemental materials, perform better and get higher grades. For instance, 90 percent of instructors agree that their less-prepared students would fare better in introductory courses if they spent more time reading the textbook.

One way to get the most out of your textbook is to preview your reading assignments to help you focus on the reading material. This includes scanning the chapter titles, headlines, subheads and other prominent information to get an idea beforehand what material you should be learning. Taking notes in the margins of your textbooks will also help you remember key concepts and serve as a quick reference guide for future studying.



Take breaks

Give your mind a rest by budgeting breaks into your study schedule. Use this time to think about things other than the subjects you are studying. Sometimes your brain needs a break so that it can be as effective as possible when you do crack open a book.

Engage your professors and teaching assistants

As with all aspects of a college career, you'll find more independent action is required to be successful than in high school. Don't be afraid to utilize your professors and teaching assistants as a resource for learning outside of class. They are there to help you succeed and have office hours and study sessions for a reason. The bottom line: Don't be scared to ask a question.

Supplement with group study sessions

Buddy up! Adding group study sessions to your individual studying schedule can help reinforce the ideas and materials you are learning in class. Talking through concepts, quizzing each other and engaging in challenging interactive discussions can help bring course concepts to life in a way that individual studying cannot.

But, be warned: make sure that the group is a boon rather than a drain on your studying. Avoid socializing during the study time, select your study mates wisely and come to the group armed with a plan of what needs to be discussed.

Know your learning style

Every student has a different learning style. What works for you, may not work for your roommate, classmate or lab partner. Luckily, today's modern course materials aren't just textbooks anymore, but complete learning systems that enable you to choose the study method that works best for you. In fact, a Zogby International study found that 86 percent of instructors require or recommend supplemental materials in addition to the textbook to better ensure student success. Sixty-five percent also agree that these supplemental materials save students time by helping them learn the course material more efficiently.

From online tutoring centers to digital practice problems, new technology are giving you study options that your parents didn't have at their disposal. Visual learners can watch 3-D graphic simulations and animated videos on class concepts. Auditory learners can watch a video lecture, download a lecture to their iPods or visit an online study center to hear step-by-step instructions on solving a problem. There is something for everyone. The important thing is to jump in feet first, try out different course tools and find the ones that work best for you.

To view examples of materials you may encounter, visit: www.textbookfacts.org/textbooks360.

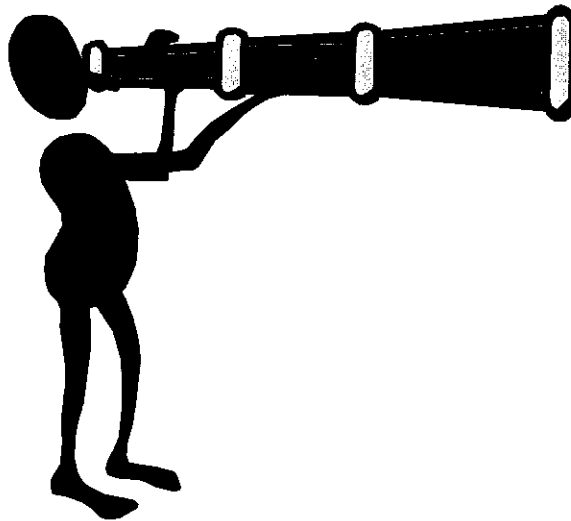
Written by Stacy S. Skelly, Assistant Director for Higher Education Association for American Publishers

WHICH COLLEGE SHOULD I APPLY TO?

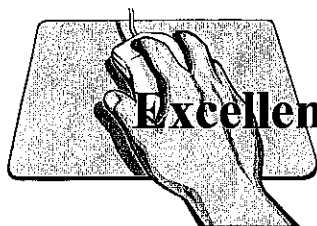
WHAT MAJOR SHOULD I CONSIDER?

HOW MUCH CAN I AFFORD?

NEED HELP - THEN.....



**CHECK
OUT
THESE
WEBSITES**



Excellent web sites to HELP YOU in planning your future

College Planning

1. CollegeAnswer.com
2. Ed.Gov
3. collegeconfidential.com
4. usnews.com
5. nextStepmag.com
6. collegeboard.com
7. Petersons.com
8. collegedata.com.
9. princetonreview.com
10. aie.org
11. supercollege.com (ask Gen & Kelly)
12. Campusvisit.com
13. suny.edu/student/campuses_open_house.cfm (OPEN HOUSE DATES)
14. Collegeview.com (great website to compare colleges!)
15. wnycollegeconnection.com
16. www.acceptancerate.com

Financial Aid Information

1. studentaid.ed.gov
2. finaid.org
3. fafsa.ed.gov
4. ParentAnswerService.com/KFC
5. allstudentloan.org
6. efsi.net
7. slxpress.com
8. finaid.org/calculators

Scholarship Search

1. fastweb.com
2. srnexpress.com/index.cfm
3. collegescholarships.com
4. SchoolSoup.com
5. collegetoolkit.com
6. lendedu.com/blog/scholarships

Preparing for ACT/SAT

1. actstudent.org.
2. ets.org.
3. collegeboard.com
4. kaptest.com
5. powerprep.com
6. 4tests.com
7. vocabulary.com
8. takesat.com
9. number2.com

Applying to College

1. collegenet.com
2. suny.edu

Career Planning

1. nycareerzone.org
2. acinet.org
3. collegetoolkit.com
4. mappingyourfuture.org
5. online.onetcenter.org
6. bls.gov/oco

Campus Tours

1. eCampusTours.com
2. Collegeclicktv.com

Late College Search - Availability

1. www.nacacnet.org/space



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