



New York
Urban League

A PARENT'S GUIDE TO COLLEGE

DAILY**NEWS**
NYDailyNews.com

TABLE OF CONTENTS

“I’d rather be prepared for an opportunity that never comes than have an opportunity come and I am not prepared.”
– Whitney M. Young, Jr.

3	A Message From: Arva R. Rice, President and CEO, New York Urban League; Dennis Walcott, Chancellor, NYC Department of Education; Matthew Goldstein, Chancellor, The City University of New York
6	Preparing for College What to expect
7	New York Urban League Absolute Success College Access Program
8	High School To-Do List From freshman to senior year and beyond
15	Starting Your College Search Two-year programs, options at CUNY and SUNY and Historically Black Colleges and Universities
22	Applying to College Understanding admission options, writing the essay and acing the college interview
26	Paying for College Financial aid, scholarships, grants, loans and money advice
30	Make the Most of Campus Tours What to ask and look for on a college visit
31	College: A Family Affair Now might be the right time to consider going back to school
32	Resource Guide Online and local resources for the college application process





Arva R. Rice
President and CEO
New York Urban League

Dear Community Members,

Welcome to the New York Urban League's "A Parent's Guide to College." I hope you find this guide informative and helpful on your student's journey to higher learning. The guide addresses all aspects of college preparation from making the most of high school to financing your child's education. Make use of this guide to examine your student's educational options from the CUNY and SUNY system to Historically Black Colleges and Universities (HBCU).

This guide was developed as an extension for our 90-year history of educational programming. The New York Urban League created and implemented the first "Street Academies," which later became a national model, to serve young people who had dropped out of high school. We have leveraged and granted more than \$20 million in scholarships through our Whitney M. Young, Jr. Memorial Scholarship Fund. Most recently, we launched the Absolute Success College Access Program (ASCAP) and opened the NYUL Technology and Education Center to bring classes and high-tech learning opportunities to the community.

After decades of sending students off to college, hosting college tours and sponsoring one of the largest HBCU Fairs on the eastern seaboard, we wanted to create a resource for caregivers. I hope this guide provides the type of information

that my parents would have appreciated when they sent their first-generation degree seekers off to college.

"A Parent's Guide to College" is made possible through the support of the Daily News, especially Mort Zuckerman, Chairman & Publisher and Bill Holiber, President & CEO; Chancellor Dennis Walcott, New York City Department of Education; and Chancellor Matthew Goldstein, The City University of New York. I would like to extend a special thank you to the parent readers at the New York City Coalition for Educational Justice for your invaluable feedback. In addition, thank you to Borough Presidents Ruben Diaz, Jr, Bronx; Marty Markowitz, Brooklyn; Helen Marshall, Queens; James Molinaro, Staten Island and Scott Stringer, Manhattan and Chairman John Rhea, New York City Housing Authority for helping disseminate the guide and hosting Parent Academies around the city. I would also like to thank NYUL staff members Anna Swanby, Executive Assistant and Sheronia James, Director of Program Design and Development for their hard work to make this guide a reality.

I hope you find "A Parent's Guide to College" informative, and that it helps you stay connected to the educational and employment initiatives of the New York Urban League in the years to come.

Sincerely,

Arva R. Rice
President and CEO





Dennis Walcott
Chancellor
N.Y.C. Department of Education

Dear Parents,

As we begin yet another school year in New York City public schools, students and their families are having important conversations about life after high school.

For many families, the prospect of obtaining and paying for a college education can seem daunting; some may even question the value of post-secondary instruction. However, it is clear that our students' college and career readiness is more important now than ever before. Studies have shown that the benefits of educational achievement directly translate into higher future incomes for our students, and approximately 90 percent of the fastest-growing jobs require post-secondary training. For these reasons, it's one of my top priorities as Chancellor to ensure that all New York City public school students graduate ready for college and the 21st Century workforce.

In order to prepare all of our students, including students with disabilities and English Language Learners, for life after high school, the Department of Education is working in collaboration with schools, teachers, parents, and community members to strengthen student work and teacher practices.

In recent years, we have made significant progress on this front. Before Mayor Bloomberg was elected to office, New York City's

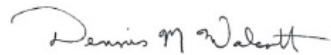
graduation rate remained flat for more than a decade. Graduation rates are now at an all-time high of 65 percent, and the number of students enrolled as first-time freshmen at The City University of New York campuses alone has increased by more than 9,000 – from 16,000 in 2002 to 25,500 in 2009.

But as we all know, tremendous work lies ahead. Now more than ever, it is essential that parents and communities are fully engaged in the effort to prepare students for life after high school at every stage in their education – from pre-kindergarten through high school.

This guide is an outstanding tool for parents and families to learn how to be involved throughout our students' journeys toward college and career readiness. I encourage you to make full use of the suggestions and strategies provided in this guide, and to share this resource with others in your community. I also recommend that you speak with your child's guidance counselors and teachers about how you can work together to support your child's future success.

The bottom line is that our children and our City are counting on us to prepare them to achieve their goals after high school. I look forward to working with you to meet this challenge and wish your children success in their future endeavors.

Sincerely,



Dennis M. Walcott
Chancellor





Matthew Goldstein
Chancellor
The City University of New York

Dear Parents,

In his State of the Union address this year, President Obama spoke about the increasing importance of a college education, noting that over the next decade nearly half of all new jobs will require more than a high school education. He emphasized the critical role that parents and families play in preparing students for college, "It's family that first instills the love of learning in a child."

At The City University of New York, we are deeply proud of our historic mission to offer an accessible, high-quality education to New Yorkers of all backgrounds. Today, new generations of students are facing a very competitive global marketplace, one that requires advanced skills. We are committed to working with parents and families to help students prepare for and succeed in achieving a college education that will open up a world of opportunities for professional and personal advancement.

Success in college depends on rigorous academic preparation and planning. CUNY has an extensive partnership with the New York City Department of Education to help middle and high schools students get ready for college. Our College Now program offers college-credit courses, college-preparatory courses and summer offerings through all of CUNY's colleges and almost 350 New York City public high schools. Several other programs, from our Middle Grades Initiative to our At Home in College project, support students in preparing for college-level study. Information on all of CUNY's collaborative programs

is available at www.cuny.edu/academics/k-to-12.html.

A successful college education also requires early financial planning in order to manage the costs of tuition, fees, books, and other expenses. CUNY is one of the most affordable college options, and many types of financial aid are available. Families should research federal and state grant and assistance programs, as well as eligibility and application requirements, well ahead of time. CUNY offers a wealth of information and resources in the financial aid section of its admissions site: www.cuny.edu/admissions/financial-aid.html.

Early research can also reveal some of the many unique academic programs available to incoming students. At CUNY, for example, Macaulay Honors College offers global learning, service, and cultural opportunities to high-achieving students; the Sophie Davis School of Biomedical Education comprises a competitive BS-MD program; and the CUNY Justice Academy provides a pathway from associate to bachelor's degree study in criminal justice and forensic science fields, to name just a few.

This guide is an important starting place for parents. I urge high school students and their families to visit college campuses, learn about academic programs and degree requirements, and speak to admissions representatives about their questions and concerns. With preparation and planning, students can achieve their dream of a college education, one that will offer a lifetime of benefits.

Sincerely,

Matthew Goldstein



PREPARING YOUR CHILD FOR COLLEGE

WHAT TO EXPECT

Part of your dream as a parent, guardian, or grandparent is to give your young person every opportunity for a bright future – even opportunities you might not have had. Getting into college and continuing their education is one way to help ensure your children will get what they need to be successful in life. In today's society, a college degree is what a high school degree was to previous generations – the minimum entry-level requirement for almost every well-paying career. People with a college degree make an average of a million dollars more over the course of their lives than people without college degrees. College offers your young person unique opportunities to grow as a professional and a person.

Even though it's hard to believe, your student will soon be ready to take advantage of the college opportunity. You play an important role in the process, by offering your support, encouragement and assistance!

Your teen will have a lot of college search work to do in the coming year or two, and having you cheering him or her on is the first step toward achieving the college dream. The bulk of the college admissions process takes place in the junior and senior years of high school, but even if your student is a freshman or sophomore, it's never too early to start adopting a

college-focused mindset in your home.

Once you get past the shock of information overload, the real work takes place in junior and senior years. Your teen will likely be taking the SAT, filling out applications, applying for scholarships and other financial aid, writing essays, asking teachers for letters of recommendations and more.



The tricky part is that all of these responsibilities are on top of your teen's already-busy high school schedule, especially if he or she is on a sports team, involved in other extracurricular activities, or

has a part-time job.

You can help by giving your student the tools to stay on track. It might be as simple as putting a calendar up on the wall that lists important deadline reminders. Or perhaps it's encouraging him or her to meet with a school college/guidance counselor, or connecting with local community based organizations that have a college access program. As you get even closer, you might accompany him or her on campus tours or help proofread an application essay.

It's normal to feel overwhelmed about your student getting into college, choosing the right school, and – yes – wondering how in the world you're going to pay for it all. Like all things in life, knowledge is power. We hope you'll use this guide as your tool, giving you a head start on understanding

the college admissions process, finding ways to make college more affordable, discovering excellent local colleges and universities and much more. Are you ready? The time to prepare for college is now.



THE NEW YORK URBAN LEAGUE

ABSOLUTE SUCCESS COLLEGE ACCESS PROGRAM



The **Absolute Success College Access Program (ASCAP)** is a comprehensive college and career access model that utilizes workshops, counseling, mentoring, web-based technology and scholarship opportunities to access post-secondary opportunities for young people. A primary component is Project Ready¹, a college readiness model and curriculum that helps high school students get academic and social support while they prepare for college. The ASCAP model includes school-based and community services, the College Access Technology Center, the College Access Web Portal², our annual Historically Black Colleges & Universities Fair, the Whitney M. Young, Jr. Scholarship Program and the Whitney M. Young, Jr. Scholar Connect mentor program.

■ College Access Technology Center

An information facility equipped with the tools to provide the guidance and assistance for the college-preparation journey. The center, located in Harlem, utilizes technological and staff resources such as workshops and parent education to ensure that students and their families are properly informed and equipped.

■ College Access Web Portal

A web resource to prepare, assist and support students on their college journey. It will provide access and linkages to resources for post-secondary readiness, and preparation – admissions, parent education, financial aid, and scholarships – to ensure students and their families feel empowered to embark on the road towards higher education.

■ The NYUL Annual Historically Black Colleges & Universities (HBCU)

Fair The fair, held every November, attracts over

3,000 New York City high school students, out of state high school students and their parents. Located at the Riverbank State Park facility in Harlem, the fair features more than 45 HBCUs, some of which provide on-site admissions and scholarship awards, and also includes interactive workshops on college admissions, applying for financial aid, researching scholarships, preparing for the first year in college, and succeeding on standardized entry exams.

■ Whitney M. Young, (WMY) Jr. Memorial Scholarship Program

The WMY Jr. Scholarship Program consists of primarily one-year, non-renewable Memorial and Emerging Leader scholarship awards. The scholarships provide underserved students with financial assistance to offset the cost associated with their college education expenses.

■ Whitney M. Young, Jr. Scholar Connect A

mentoring program specifically designed for New York Urban League Whitney M. Young, Jr. scholarship recipients. In partnership with the New York Urban League Young Professionals (YP), scholarship recipients are paired with YP's for support, encouragement and to be connected to a caring and trusting mentor throughout their college experience. Scholar Connect allows scholars and YP mentors to stay connected in many ways via telephone, email, Skype calls and face-to-face meetings as well as NYUL special events and semester break activities exclusively designed for scholar mentor connections.



¹ Project Ready is one of the National Urban League's Researched Based Signature Youth Programs
² In development, launch fall 2011

HIGH SCHOOL TO-DO LIST

Getting into the college or university of

your dreams is a four-year journey, but it doesn't have to be a scary one. This timeline will help keep your teen on track. For support in any of the following, contact NYUL or another community-based organization that may have a College Access Program.

FRESHMAN YEAR

Grades

- Grades are important in ninth grade along with academic rigor. Make sure your teen seeks advice from a guidance counselor or teacher to ensure he or she is choosing challenging classes.
- Writing will be central to nearly every class in high school and college. If your teen needs extra help or tutoring in writing, get it now. Don't worry about one bad essay grade, but do make sure your student learns something from it.

Scores

- Be aware of Regents exams. It's important that your teen takes these exams and does well.
- Your teen should be reading all the time!
- Use the resources at local community organizations and your public library. Visit the NYUL College Access Center early and often to start preparing for the next four years of high school.

Activities

- Make summers count. Help your teen find a job or program that builds on favorite subjects, extracurricular activities or hobbies.

Legwork

- Start talking about the family budget. How will he or she pay for college? Have your child start saving now for a laptop or other college essentials. It's never too early to think ahead.
- Have your teen start looking into requirements for honors or scholarship programs at colleges. Such programs can help significantly on the financial front.
- Is your teen a good athlete? If so, learn about the NCAA Clearinghouse requirements if he or she plans to pursue athletics in college. Visit www.eligibilitycenter.org for more information.
- Encourage your teen to stick with one identity. The same name should be used consistently on all transcripts, standardized tests, applications, etc. They should also have a college-appropriate email address, such as janedoe@gmail.com.

SOPHOMORE YEAR

Now that the dust has settled, make sure your teen continues to focus on grades. While you might not be required to take the PSAT this year, taking it can help your child gauge strengths and weaknesses, and work on improving scores.

Most NYC schools offer the PSATs in early October for 10th and 11th graders.

Grades

- While registering for 10th-grade courses, have your teen check options for 11th grade. That's because many courses have pre-requisites.
- Watch out for academic overload. Create a balanced schedule. You want your child to get good grades, but not end up stressed out.
- Students should be most focused on study skills and writing. Sophomores are still exploring how they learn best.

Scores

- In September, your child will receive information about the PSAT. Taking it in 10th grade can help get your teen comfortable with the test format.
- Students should consider taking an SAT subject test at the end of 10th grade, especially for those enrolled in an AP or honors course. Encourage your teen to take a practice exam online at www.CollegeBoard.com. Some schools require students to have one or two SAT subject tests for admittance.

Activities

- Have your teen make a resume of activities, academic experiences outside the classroom, hobbies, etc. to help keep track of achievements.



- Help your teen plan to do something productive over the summer. Work, volunteer, play sports, or take a course at a college.

Legwork

- Remind your child to explore college websites and resources like www.usnews.com. Suggest that they jot down notes of what they find appealing about several colleges. Stop by the NYUL College Access Center and learn about your child's options.

JUNIOR YEAR

Grades

- Junior year grades are the most vital ones on college applications. Touch base with your child to make sure they are on track with assignments and find out whether they need extra help in any subject areas.
- Remind your child to speak up in class and make good impressions on teachers. He or she will need to ask at least two teachers to write recommendation letters.

Scores

- Juniors will take the PSAT in the fall. If scores from 10th grade were strong and there's a shot at a national merit scholarship, it's worth spending time preparing for the test.
- Start discussing financial plans with your child, research scholarships and other resources to assist in paying for college.
- Make sure your child speaks with a guidance counselor regarding testing plans. The SAT and ACT are given in the winter, and can be retaken in the spring.
- SAT subject tests are given in the spring, too, and

should be taken in subjects that were covered in junior year.

Activities

- All of those hours spent at after-school practices or meetings will be time well spent for your teen. Being a leader shows colleges that you teen works hard and is a team player.

Legwork

- **September, October:** A college counselor should be reviewing the list of potential colleges with your child. Your teen should begin building a realistic college list with a balance of choices.
- Make time for college visits over spring break or the summer and attend college fairs. Encourage your teen to correspond with colleges he or she is interested in – it shows they are serious about the college.
- Procrastination doesn't make for a good college essay. Your teen should aim to have first drafts done by Labor Day in time to show an English teacher or counselor come fall.

SENIOR YEAR

Grades

- Make sure your student is completing the high school's graduation requirements and meeting course requirements of the colleges on his or her list (these are often outlined on their websites). Watch out for foreign language, science and math requirements.
- College admission is contingent upon a consistent academic performance on the final transcript. Make sure your teen doesn't slack off on performance – grades still count.

Scores

- This is the final chance for students to retake the SAT, ACT, or subject tests, if needed. October test dates are often the last before early action, early decision or December regular admission deadlines. For January deadlines, November and December tests are still options. Visit www.nacacnet.org to learn more about different admission categories.

Legwork

- **September:** Students should find out the school's procedure for obtaining teacher recommendations and requesting grade transcripts to be sent to colleges.
- **October, November, December:** Application time! Be sure your teen works on them carefully and edits essays one more time.
- **By December (or earlier):** Finish all applications; check that the colleges have received records and recommendations from your high school. Officially send SAT or ACT scores.
- **By February:** A month from the date your teen submitted his or her application is a good time to follow up and confirm that it is complete.
- **February:** Many colleges require FAFSA and CSS (financial aid) forms to be turned in by February. Again, earlier is better.
- **March, April:** Decisions arrive. Stay calm. Breathe.
- **April:** Explore and/or revisit colleges where your child has been accepted.
- **May 1:** Your child's college decision must be made officially, which means you'll be writing out a check for a deposit. Finally!



FRESHMAN YEAR

CHOOSING THE RIGHT HIGH SCHOOL CLASSES

Success in the college admissions process isn't just about talent. Finding success as an applicant rests more on what a student does with the talents he or she possesses. In other words, "How does the student choose to apply him or herself?"

This question is particularly important for high school students as they make course selections. Here's a three-step formula that can serve as a guide for your teen:

1. Step up to courses that present reasonable academic challenges.
2. Do as well as you can.
3. Look for colleges that will value you for what you have achieved in the classroom and the path of your performance.

College admissions officers want to see how students use the curriculum at their disposal to stretch themselves academically. Your teen should plan to take a full college-preparatory curriculum with these minimum requirements: four years of English (composition and literature); three years of math (algebra, geometry, and trigonometry); three years of social studies (history, anthropology, economics, geography, government, political science, psychology, or sociology); two years of a lab science (biology, chemistry, physics, or earth science); two years of

a single foreign language; and one year of visual or performing arts. Four years in the subject areas of math, science and social studies is preferred. Also check with your high school to make sure your student is

can in those courses. Taking an academically challenging course won't pay off if your teen doesn't commit to the extra effort needed to perform well. "Good enough" won't cut it.

Taking an academically challenging course won't pay off if your teen doesn't commit to the extra effort needed to perform well. "Good enough" won't cut it.

accumulating the correct number of credits for graduation in the appropriate subject areas. This requirement varies by school, so make sure your student is aware of the graduation requirements entering freshman year.

By taking rigorous courses, students show admissions officers that they're willing to take on greater challenges at the next level. That doesn't mean your teen should register for every high-level course in order to compete for admission. Rather, help him or her figure out their capacity to tackle challenges, and make a conscious effort to move to the next logical level of difficulty for each academic discipline.

Next, stay on top of your teen to do as well as he or she

Finally, as he or she considers college options, look for colleges that will find value in classroom achievements. These won't necessarily be the most highly ranked or prestigious places, but they will be places of quality that recognize academic talents and progress – and are prepared to invest in your child's success.



SOPHOMORE YEAR

FIVE WAYS TO IMPROVE SAT AND ACT SCORES

1. **Select the test that plays to your strengths.**

Teens who tend to earn high ACT scores have a strong memory, are fast readers, and can process information quickly. In contrast, students who ace the SAT tend to be strong readers, possess strong vocabularies, and enjoy test-taking strategies.

2. **Take a practice test.**

Your teen will get a sense of how he or she will do on either test by taking sample SAT and ACT tests, both of which are available on the College Board website, www.collegeboard.org. You can also find ACT questions on the ACT website, www.actstudent.org.

3. Use online test prep services. There are lots of online resources that are free or modestly priced for prepping for the tests. Here are three to check out: www.Grockit.com, www.Number2.com, and www.ePrep.com.

4. Be skeptical of published test scores. Published test scores at test-optional schools can be inflated. Here's why: When a school is test optional, the applicants with mediocre scores are the ones who won't submit them. At some colleges, 50 percent of the applicants may not reveal their scores. When lots of applicants don't turn in test scores, the averages will artificially rise. Keep this in mind when comparing scores with

a school's published averages – your child's may be better than you think.

5. Compare scores. If your child ends up taking the SAT and ACT, you probably won't know which scores are the best to submit to colleges. The highest ACT score one can earn is 36 versus 2400 for the SAT. To compare scores, use the SAT-ACT Concordance Tables on the College Board website. Note: Some schools require scores from all tests taken.

FIVE MYTHS OF STANDARDIZED TESTS

Watch out for these common misconceptions about testing.

Myth 1: Standardized tests are IQ tests. Knowing the meanings of laconic, loquacious, or lugubrious does not prove you are smart. Mastery of information demonstrates knowledge, not intelligence. Encourage your teen to combine dedicated preparation with the belief that he or she can (and will!) do well.

Myth 2: Taking both tests will double your chances of doing well. Yes, these tests matter. But so, too, do grades, activities, family, friends, and yes, your teen's sanity! Your child should pick the test in which he or she feels more comfortable and put his or her efforts into that test.

Myth 3: The ACT is an easier test than the SAT. The ACT is a different test –

not better or easier. Your teen might do better on the ACT if he or she is a highly academic student prone to test anxiety (it does not lean on memory as much as the SAT); reads fast and is comfortable with the more advanced math tested on the ACT (trigonometry, conic sections and logarithms). Or your teen might ace the SAT if he or she is a sharp test taker, has a killer vocabulary, and although a slow reader, can approach a question analytically. It is worth exploring both tests.

Myth 4: "Good" colleges require the SAT. William Fitzsimmons, dean of admissions and financial aid at Harvard assures, "We accept ACT and SAT scores on an absolutely equal basis." The same is true at Morehouse College. Moreover, many "good" colleges are entirely test optional. A list of these is at www.fairtest.org.

Myth 5: If you take the ACT, you don't need SAT Subject Tests. It's true at Yale: It's not true at Harvard. It's true at Hampton. It's not true at Williams. In short, test requirements vary with each college. Subject tests are one-hour exams on a variety of subjects. Some colleges (but certainly not all) require or recommend one or more in addition to, or sometimes in place of, the SAT or ACT. Visit schools' websites, see what tests they require or recommend, and plan to have your teen register for those tests.



JUNIOR YEAR

JUMPSTARTING THE COLLEGE SEARCH

The right “fit” – finding a college where your teen will feel comfortable and thrive – can seem overwhelming with more than 4,000 colleges to choose from. The key is to take it one step at a time. Here are tips to prepare your teen for a great college search experience:

Zero in on specifics. There is a college for everyone. Have your college-bound student consider these questions: Under what circumstances do I learn best? Do I prefer to socialize with a group or one on one? These answers will help your teen focus quickly on schools that are the best match.

Look for the cultural match. Every college, like every community and every family, has its own culture. Help your teen look for a college whose cultural values are consistent with that of your family. Some colleges uphold tradition, but others reject the very notion. Some are religious at their core; others are firmly secular. As you tune into this concept of culture, you will quickly begin to sort schools into “Yes” and “No” groups.

Consider test-optional schools: If your teen is not happy with how their ACT and/or SAT scores turn out, don’t despair. More than 830 colleges and universities are test optional. These colleges don’t use test scores to admit substantial numbers

of students. Find out more about test-optional schools by visiting FairTest: The National Center for Fair and Open Testing.

Be a proud parent. Regardless of grades or SAT scores or looks or talents or family situation, your teen is taking a big step. Tell your teen how proud you are and then help find a college that will love, honor and accept him or her.

FOUR SCHOLARSHIPS TO APPLY TO BEFORE SENIOR YEAR

There are plenty of scholarships available to high school juniors, and even younger students, that can be deferred until your freshman year of college. A few of the major ones are listed below; search for “scholarships for high school juniors” on your favorite online search engine to find a number of lists compiled by others.

1. Best Buy @ 15: Best Buy Children’s Foundation will award up to 1,200 scholarships of \$1,000 each to students in grades 9-12 who are planning to attend college after high school. Scholarship recipients are selected based on academic achievement, volunteering efforts and work experience.
www.at15.com/contests_scholarships

2. Kohl’s Cares Scholarship Program: Kids ages 6 to 18 are eligible for the Kohl’s Cares Scholarship Program provided they have contributed to

their community in the past 12 months by performing volunteer service that helped a non-family member. Students must be nominated for this award, and nominators must be age 21 or older. Parents: Yes, you can nominate your own children for this award.
www.kohlscorporation.com/communityrelations/scholarship/index.asp

3. Raytheon Math Moves

U: Raytheon has a middle school scholarship focused on students in 6th, 7th and 8th grades only, who submit an answer to the question, “How does math put the action in your passion?” Submissions may be multimedia or paper, and awards of \$1,000 can be used for “camperships” at a science, technology, engineering, or math-related summer camp – or set aside for the students’ freshman year of college.
www.mathmovesu.com

4. Discover Scholarship

Program: The Discover Scholarship Program is aimed specifically at high school juniors who have at least a 2.75 cumulative GPA on a 4.0 scale for their 9th and 10th grades. Up to 10 scholarships of \$25,000 are awarded each year and may be used for any type of post-high school education or training at a two- or four-year school. The 2012 program year will open for applications in late 2011.
www.discoverfinancial.com/community/scholarship.shtml



SENIOR YEAR

WHAT YOUR TEEN SHOULD DO THE SUMMER BEFORE COLLEGE

There are a number of things your teen can do the summer before to get into the best position for college, come fall.

Go to orientation. All incoming freshmen should get to the first orientation session they can. Not only does the school give key information about where things are on campus, students may get to pick courses.

Surf the school's website. Students (and you) can find out a tremendous amount about the school without leaving home by checking out the college's website. Students should brush up on the college requirements and check out the available majors and individual courses.

Friend your roommate. If attending a residential college, have your teen initiate contact by email, Facebook, or Skype. It's good for him or her to get a jumpstart on setting "ground rules" about visitors, quiet/noise, and lights out.

to recommend? Encourage your teen to check out the bestseller lists at *The New York Times*, *USA Today*, or the *Wall Street Journal*.

Brush up on a language. Your teen might have taken two years of Spanish in high school, but it's a smart idea to review before college. There are many opportunities to practice language skills on the web, through online courses, or DVDs for self study. The New York Urban League Technology & Education center offers free Rosetta Stone subscriptions that can help students learn another language.

Get wired. If your teen doesn't have a notebook, netbook, or tablet, now would be a great time to discuss this. If your teen cannot afford one at this time, encourage him or her to start saving money for one as a future investment. The majority of students at college use technology to take notes, do research and

such opportunities.

Get cultured. Encourage your teen to attend a concert or visit an art museum. There's no need to wait until college to expand cultural horizons. And, with a student ID, especially in the New York City area, there are many discounts and freebies your teen can enjoy. If you have younger children as well as your college-bound student, look into www.coolculture.org for a free family pass to cultural events.

Do your catch up. If the college has told your college-bound student to take remedial coursework, say in English, math, or some other subject, it'd be a fine idea to take the required course(s) over the summer at the local community college. Just be sure that the course will transfer properly to the college. Speak with your student's college to make sure this will not affect financial aid.

Organize finances. Your teen should have a bank account and/or a credit card account set up. And, make sure all necessary paperwork on loans, scholarships and financial aid is completed. Help your student to set up a budget or visit a local community organization and talk to a financial counselor.

Encourage your teen to attend a concert or visit an art museum. There's no need to wait until college to expand cultural horizons.

Improve your mind. Encourage your teen to read a book for pleasure before he or she gets assigned a ton of required reading. Not sure which books

network online. Some schools even provide students with a laptop and all schools have technology labs and other resources, so find out about



THE GIFT OF SUPPORT

We understand that the college preparation process can be bewildering. As caretakers, parents and guardians we are always sharing tips with one another for the betterment and well-being of our children and families. We want you to use this resource the same way you would a favorite cookbook. We hope this guide will provide the recipes you need to help your child be a successful college graduate

The Unspoken Worries

When your student is ready to take that big step and head off to college, it will be a transition for the whole family. You have watched your teen grow and you are excited for this life changing opportunity. However, deep in your heart, as any parent or guardian would have, are the unspoken worries. Here are a few thoughts of assurance.

1. **Finances** How will you

pay for first-year college expenses and beyond? In some instances your child's start of college may even result in a reduction of household income. We hope that this guide will help assist with planning. You can access referenced web resources, contact a local parent group or community-based organization. Nevertheless, be encouraged, this financial sacrifice will open the door to endless opportunities for your loved one.

2. Wrong Crowd Every parent worries about their teen potentially getting involved with the wrong crowd once they get to school. Take a step back. In high school, you might have been on top of your teen regarding friends, homework and deadlines. However, in college, he or she won't have you there, and that's okay. College is supposed to be the time in which students learn how to work independently, manage their

time responsibly and become self-motivated.

3. **When the Going Gets**

Rough It's hard for a student to become an adult if you are always providing the answers. Encourage them to talk through their problems and find outlets on campus to address their concerns. The student's best chance to finish school is to remain on campus and work through issues with his or her peers and the college support staff.

4. New Experiences Each time your college student comes home he or she will be bursting to share their new experiences and things that they have learned. Use it as an opportunity to share with younger siblings and validate that your money was well spent on their education.

Having a student in college is something to be proud of, as is your ability to let go and allow your student to become an independent adult.

STAYING CONNECTED

So, to ease your mind and heart – how do you stay connected while respecting your student's new independence? Here are some guidelines:

Let your student take the lead on making the calls. Or at least most of them, this is one way to build trust. If you really feel the need to stay in touch more often, set up a designated call time once a week or twice a month.

Include role models and mentors. Research has suggested that many students, and especially daughters, would like more contact with their fathers. Connections with a supportive adult or mentor have also shown to increase student accountability.

Send your love. Don't let phone calls and emails replace the traditional way that parents used to connect – through letters and care packages. Even though your

“mature” college student does not want to be babied, he or she still loves your cookies or receiving a package stuffed with a few favorite things.

Make visits special.

Depending on how far away your child's college is, you may be able to plan a weekend trip to the campus, or your teen can come home once in a while. Even if you have to wait until holiday break, make plans to spend quality time together.



STARTING YOUR COLLEGE SEARCH

DEGREE BREAKDOWN

While you're conducting all of that college research, be sure you (and your teen) understand the degree lingo. What type of degree will he or she pursue?

Associate of Arts (A.A.) and Associate of Science (A.S.) degrees – offered at two year colleges, these degrees can also be pathways to a bachelor's degree.

Bachelor of Arts (B.A.) and Bachelor of Science (B.S.) degrees – the most common undergraduate degrees offered at four-year colleges.

Other four-year degrees include:

Bachelor of Applied Science (B.A.S.) degree – the application of knowledge from the natural sciences (e.g., biology, chemistry, earth science) to solving practical problems. (i.e. physics, biochemical engineering, business informatics, and more).

Bachelor of Fine Arts (B.F.A.) – a specialized, professional degree awarded by arts schools as well as traditional four-year colleges, which features four full years of study and training in a major (i.e., creative writing, painting, musical theater).

Bachelor of Business Administration (B.B.A.) – degree programs specializing in business concentrations such as accounting, entrepreneurship, human resources, real estate, and more. The Association to Advance Collegiate Schools of Business accredits these programs.

Joint Degree – a simultaneous bachelor's degree study with additional study specific to a career field that leads to an advanced degree (sometimes called a 3+2 program).

There are free resources available that help make the process of finding the perfect college easier – you just need to know where to look. Here are a few starting points:

Online When it comes to early college information gathering, there's no better place than the web. Your teen can visit individual college websites to learn about admission requirements, campus life, how to apply, what it will cost, and

schools that might be a good fit. Encourage your teen to set up an appointment (or two) to get some input. Be persistent. If you are unable to get an appointment with the counselor on the first try – try again.

College fairs It's worth attending these free events with your teen to learn more about schools of interest and meet with representatives. The National Association for College Admissions Counselors (NACAC) Job Fair offers access to more than 400 colleges and



Father and son attend NYUL HBCU Fair

more. Another way to explore is through online school search engines, like those on The College Board and U.S. News. They allow you to enter specific criteria and get search results that match your preferences. Visit your local library or a community computer lab, such as the NYUL, to get help with finding these resources.

High school Seek out the guidance counselor and/or college advisor on staff. They have access to your child's academic file, and can suggest

universities. Your teen can attend this annual fair at the Javits Center spring of junior year. To research Historically Black Colleges and Universities (HBCU), visit the NYUL Fair every November at Riverbank State Park. Also check out www.hesc.com, the New York State Higher Education Services Corporation's site, for local college fair information.



NARROWING DOWN THE COLLEGE CHOICE

The key is to help your teen figure out his or her personal preferences so he or she can start narrowing down the choices. Here are some questions to get started:

- Does your student prefer a large or small campus?
- Which colleges offer the best programs for the field of study he or she is interested in?
- How much can you afford to help out as far as tuition, and how much in loans are you comfortable taking out?
- Is your college-bound student a good candidate to get accepted to the school?
- At what type of college do you think your teen will succeed?

Admissions Criteria

Look at what is required for acceptance at each college your teen is considering, and see if he or she meets the criteria. Remember, the more competitive the college, the smaller the percentage of applicants they admit.

Areas of Study

Remind your teen to make sure to look for colleges that offer the program of study he or she intends to pursue. If your teen is undecided about a major, then have him or her seek out colleges that offer programs that coincide with general areas of interest.

Location

When considering location, think about cultural and career opportunities and cost of living. Also discuss going away to school

or being a commuter student.

Cost

Let's face it: Money is a big issue. Although getting a degree is an investment in your teen's future, it's still a tough financial road to go down.

Be sure to look into any and all financial aid and scholarship opportunities, because a school's "sticker price" isn't necessarily what you'll be expected to pay.

Environment

Would your teen be happy in a large sprawling campus, with thousands of students and located in a small college town or urban setting? Or might he or she be happier in a small campus in the country? Another important "environment" to investigate is diversity on campus.

Type of Institution

Whether your child chooses to attend a private or public university can make a big difference in your college experience. For one thing, private colleges and universities tend to cost more than public institutions but sometimes offer greater scholarship opportunities. There are plenty of public universities in the U.S. that are ranked higher than private universities. (By the way, these are called "public" because the government funds the school.)

APPLYING TO COLLEGE: SAFETY, MATCH & REACH

Your teen should be happy to attend, if admitted, any college he or she applies to. Most col-

lege advisors suggest choosing colleges from different levels of selectivity to increase the student's chances of getting accepted. These usually fall into three categories:

A reach or dream These are colleges where your teen may fall just below their publicized admissions criteria. Maybe exam scores are a little on the low side, for example, or academic record isn't as strong as it could be. Nonetheless, the student is willing to aim high and wants to apply.

A match These are colleges your teen expects to be accepted to. Your teen shares a similar academic background as their typical student and academic profile (grades and test scores) are right in line with what the university expects of applicants.

A "safety" It's called a safety school because it's like a safety net – a place to land safely should all of the other college options fall through. A safety school is one where your teen's academic record, exam scores and overall profile exceed the school's requirements.

These terms are not meant to pigeonhole your student. Encourage him or her to set ambitious goals for college and beyond. Benjamin Mays, President of Morehouse College, once said, "The tragedy of life doesn't live in not reaching your goal. The tragedy lies in having no goal to reach."



CONSIDERING A HISTORICALLY BLACK COLLEGE OR UNIVERSITY

There are 105 Historically Black Colleges and Universities (HBCUs) serving more than 300,000 students; these HBCUs are dedicated to providing an education for African-American and other students with high-quality educations. In 1965, Title III of the Higher Education Act of 1965 passed by Congress, officially defined an HBCU as “an institution, accredited and established before 1964, whose principal mission was and is the education of black Americans.” The first HBCU, Cheney University in Pennsylvania, was founded in 1837. HBCUs play a critical role in the American higher education system. These schools carry on legacies of service and influence and aim to educate future African-American leaders. Today, HBCUs contribute greatly to the education of black students in the United States – in fact, they educate nearly one-quarter of all African-American college graduates. In 2010, President Obama pledged a commitment to these institutions with \$98 million in new money for HBCUs, including a commitment of \$850 million over 10 years.

Some of the advantages of attending an HBCU are the incredible support systems, networking opportunities and mentorship from leaders in the African-American community, and many times, lower tuition costs and better aid packages. As Beverly Daniel

Tatum, Spelman College President wrote, “The relevance and power of an HBCU education in which faculty expectations are high, peer support

One in two students at HBCUs are the first in their family to attend college.

is strong, and role models are abundant is ... worthy of preserving and strengthening with investment. Black students who want to see themselves as not just one of a few who can succeed but rather one of many who seek and find that legacy of success and affirmation are on an HBCU campus.” If you think an HBCU might be a good option for your teen, consider the following:

1. Study: HBCUs Offer Low Tuition

Historically black colleges and universities can be a great value, according to a new report. Historically black colleges and universities or HBCUs have significantly lower sticker prices than comparable colleges that don't specialize in educating blacks,

the United Negro College Fund has reported. The college members of the UNCF charge approximately \$6,600 less than comparable institutions.

2. Community

Many students who attend HBCUs think the community environment is a big asset. One in two students at HBCUs are the first in their family to attend college. The sense of belonging can be a comfort to students who have never lived away from home. If your student is interested in joining a fraternity or sorority, they are often a large part of the social life on HBCU campuses. Often times, students attend HBCUs because family members from previous generations attended and loved the experience. This confirms a family-like environment at many institutions. There are more African-American role models, campus leadership opportunities and involvement than at other similar schools.

3. Transitioning and Extra Academic Help

While some freshmen struggle with their first year at college academically, many students who drop out within their first year do so because they cannot keep up with the academic leap from high school to college.

Professors expect more from their students but some students are not prepared to meet those challenges. HBCUs often do a much better job of giving disadvantaged students





Class of 2010 Whitney M. Young, Jr. Memorial Scholars
with 106th Mayor of NYC – and HBCU graduate – David N. Dinkins

the tutoring and extra help they need to graduate than do larger, less specialized colleges. They offer remedial classes, writing centers to check essays and tutoring help.

Regardless, if you think your student will struggle meeting the grade, do not give up; make sure their school has a program in place to help and check the student-teacher ratio. The lower the ratio, the better, more attention your student will receive.

4. Graduation rates

According to a 2004 McKinsey study, the average graduation rate at many HBCUs is higher than the average graduation rate for African Americans at majority institutions. Half of African Americans who graduate from HBCUs go on to pursue degrees at graduate or professional schools.

Dating back to Booker T. Washington, HBCUs have graduated distinguished

alumni. An impressive list of past graduates at HBCUs include Jesse Jackson, Dr. Martin Luther King Jr., Oprah Winfrey, Mayor David

the Department of Education website at www.ed.gov or www.usnews.com/hbcu. To find an up-to-date list of HBCUs ranked based on academ-

According to a 2004 McKinsey study, the average graduation rate at many HBCUs is higher than the average graduation rate for African Americans at majority institutions.

Dinkins, Thurgood Marshall, Toni Morrison and Samuel L. Jackson, to name just a few.

One way to find out if an HBCU you are considering will help you get your degree is to check out the college's graduation rate and rankings on sites such as www.usnews.com. For a list of HBCUs, visit

ics and other factors, visit: www.colleges.usnews.rankingsandreviews.com/best-colleges/rankings/hbcu.



COLLEGE GEMS IN YOUR OWN BACKYARD

EXPLORE PUBLIC OPTIONS – CUNY AND SUNY

As you and your teen search for the perfect college, don't forget about colleges and universities right here in New York, especially those that are part of the CUNY and SUNY systems. CUNY (The City University of New York) and SUNY (State University of New York) schools offer excellent educations to hundreds of thousands of students each year. And for New York residents, this education is provided at a steep discount as compared to private colleges or out-of-state options.

CUNY BY THE NUMBERS

The City University of New York is the leading urban public university in the country. Here are some stats that explain why:

- More than **260,000 students** attend CUNY's 23 colleges and institutions in degree programs.
- **54 percent** of undergraduate students in New York City attended CUNY (in 2007).
- CUNY is multicultural, with students **representing 205 countries**. African-American, white and Hispanic undergraduates each comprise more than 25 percent of the student body.
- **Nearly 70 percent** of CUNY's freshmen class of 2010 graduated from New York City public high schools.

- In-state tuition for full-time study at a four-year CUNY was **\$5,330 per year**; at two-year community colleges, it was \$3,600 (as of Fall 2011).
- There are more than **1,700 programs of study** and **200 majors** to choose from across the CUNY colleges.

SUNY BY THE NUMBERS

The State University of New York is the largest and most comprehensive state university system in the U.S. SUNY is geographically dispersed all across New York State, allowing the opportunity for city students to experience going away to college, while taking advantage of in-state tuition. Some impressive numbers to consider:

- There are **64 campuses** in the SUNY system enrolling **more than 460,000 students** (as of Fall 2010).
- With more than **7,300 degree and certificate programs**, students at SUNY can study virtually anything.
- More than **20 percent** of SUNY students are minorities (as of November 2009).

- **One out of three** New York State high school graduates attends a SUNY school.
- In-state tuition for full-time undergraduate study is **\$4,970**, and \$3,757 at community college.

Student who attend CUNY and SUNY colleges and universities have lots of perks. Here are a few to consider:

1. Access to New York culture and events

New Yorkers are lucky in that there are so many cultural resources available. In many ways, the city is an extension of the classroom, as students have access (often discounted access, thanks to student status!) to an epicenter of artistic and intellectual creativity. From museums and landmarks, to concerts and galleries, being a New York college student has great advantages.

2. Admissions requirements within reach

Because of the vast number of programs within these public school systems, there is a place for every student, whether he or she is the class valedictorian, a talented student athlete, or just your average hard-working student

From museums and landmarks, to concerts and galleries, being a New York college student has great advantages.



with big college dreams. CUNY and SUNY have colleges ranging from highly selective to open access community colleges. A majority of New York teens have at least one CUNY and/or SUNY school on their college application checklist.

3. Internship opportunities abound

More so than in any other large city, New York City offers its students exposure to professional opportunities. With nearly every industry represented, it won't be hard to find an exciting internship, professional networking events, or mentoring opportunities when attending college in the New York area. In addition, there are many prominent professionals who serve as guest lecturers.

4. Close to home

Depending on preferences and location, schooling at a CUNY or SUNY school may allow your teen to either commute from home (and save a huge amount of money on room and board), or live in a dorm with the ability to come home for visits without having to splurge on airfare. Many residential students come home on the weekends to catch up with friends and family, do laundry, or even work at part-time jobs they've held since high school.

5. A smooth transfer

Some students choose to attend a two-year community college, and then transfer the credits to a four-year college. One benefit of doing so is saving money by choosing a lower cost school for the first two years. It's also a good option for students who are unsure of what field of

study they wish to pursue, since community colleges give you time to take general requirements without the pressures of getting started on a major right away. Of course, should your teen choose this route, it's important to be sure that the credits earned will be transferable. For those transferring within the CUNY/SUNY systems, credits are usually accepted without any issues.

6. Cool programs galore

While there are far too many options to list completely, here are a few

strong academic foundation with a regimented cadet lifestyle.

One of the most elite programs in New York City, CUNY's Macaulay Honors College allows exceptional high achievers to select from seven of CUNY's most selective participating colleges. Students get a full-tuition merit scholarship, laptop, "cultural passport" to city events and a \$7,500 Opportunities Fund.

If your teen is a budding "American Idol," Maya Angelou or Picasso, he or she might consider the School of Fine

With nearly every industry represented, it won't be hard to find an exciting internship, professional networking events, or mentoring opportunities when attending college in the New York area.

programs your student may choose to pursue: Students fascinated by forensics can attend CUNY Justice Academy, a unique educational partnership connecting John Jay College of Criminal Justice to CUNY's six community colleges. The program prepares students for careers in Criminal Justice, Forensic Science and Forensic Financial Analysis and provides academic pathways leading to a bachelor's degree.

and Performing Arts at SUNY New Paltz. Along with the rigorous academic programs, students have the opportunity to showcase their creations all year long through public presentations, performances and exhibitions.

For more information about CUNY, visit www.CUNY.edu. Then head over to www.SUNY.edu for details on SUNY institutions.

For those with a military mindset, SUNY Maritime

is a four-year college located at historic Fort Schuyler in Throgs Neck, N.Y. The campus atmosphere combines a



TWO-YEAR VS. FOUR-YEAR COLLEGES

WHAT YOU SHOULD KNOW ABOUT COMMUNITY COLLEGES

The economic downturn has helped spark a surge of interest in low-cost, two-year community colleges, which give students the option to transfer their credits to a four-year school. Recent data from the National Center for Education Statistics shows the number of associate degrees and vocational certificates awarded by postsecondary institutions reached 1.5 million in 2007, which represents a 28 percent increase over the previous decade. Some specialty programs are only available at two-year colleges.

Here are five things to keep in mind when your student is considering community college:

1. Going for the bachelor's:

Transferring from community college to a four-year school is a process that should be planned well in advance. The best strategy for your student is to identify an adviser at the community college and stay with that person to ensure that he or she signs up for the best courses to match his or her interests, that will be transferable to the institution(s) he or she is interested in attending. Your student should be in regular contact with both the community college and the four-year college he or she hopes to attend.

Most community colleges have what are called articulation agreements with both private and public four-year schools,

Talk to your student about an academic plan with milestones for where your teen wants to be three, five, or eight years down the road, especially because only one in five community college students graduates within three years.

which describe the types of courses one must take to guarantee a smooth transfer. Encourage your student to ask his or her adviser about these requirements.

2. Tailored academics:

Many community colleges have honors colleges for academically talented students. Other schools offer special learning opportunities outside of class that are open to all students. Talk to your student about an academic plan with milestones for where your teen wants to be three, five, or eight years down the road, especially because only one in five community college students graduates within three years.

3. Job prospects: Some of the highest-demand occupations in the country are open to individuals with an associate degree. Community college students can get an RN degree that allows them to sit for the national nursing certification exam. Other fields pursued by graduates

include veterinary technology, computer programming, law enforcement, and a variety of technology-related positions in the allied health professions.

4. Campus life: Like their four-year counterparts, many two-year colleges offer a full range of classroom experiences including athletics, clubs and activities.

5. How to pay for a degree Community college might be cheaper than a private four-year school, but average yearly total cost, including textbooks and transportation, usually is in the \$4,000 to \$10,000 range. Financial aid can be a big help. There also are private, independent foundations, such as the Kaplan Education Foundation, www.kaplaneducationfoundation.org, and the Jack Kent Cooke Foundation, www.jkcf.org, which provide scholarships of up to \$30,000 to talented community college students who wish to transfer to selective four-year universities.



APPLYING TO COLLEGE

WHAT YOU NEED TO REMEMBER

1.

The Application

This is the main form that needs to be completed with basic information – name, address, and family and school background. There may be “short answer” questions, such as listing school activities, talking about school experiences, etc. The rest of the application provides instructions about what other items are required. Some guidance or college counselors will help with this process, but make sure your student takes responsibility for his or her applications. Your teen must give ample time, one or two weeks, for his or her transcript, test scores, etc., to be mailed before the application deadline.

2. The Transcript

One of the most important parts of your teen's application is the academic transcript. Colleges want to know how the student performed in classes, and the type of classes taken during high school.

3. Test Scores

Most colleges will want to see standardized test scores, such as SAT, SAT II and ACT results. If your teen knows the schools that he or she will apply to, a request can be made to send scores to those colleges when registering for the exams. Your teen can still apply to different colleges later on and request additional score reports from test administrators. Depending on the test and when the score report is requested, there's usually a fee to mail scores.

4. The Essay

As part of an essay question, a college may ask students to write about a book they have read and what it meant to them, or about a person who helped them through a tough time. Other colleges will ask students to write something about themselves. No matter the question, the essay is an important way for your teen to be introduced to the admissions committee.

Some colleges don't charge an application fee if you apply online or at a college fair. The New York Urban League hosts an annual HBCU college fair each November.

Staying On Top of the Application Process

Once the entire application is submitted, your teen should receive a note (e-mail, postcard or letter) from the schools indicating that the application has been received. Sometimes it will indicate any missing items. Your teen should contact the college within four to five days if no notice is received.

About Fees

- The average application fee is around \$50. The fee may be waived if your family can show financial hardship, which may require proof of income and a letter describing your financial situation. Some colleges don't charge an application fee if you apply online or at a college fair. The New York Urban League hosts an annual HBCU college fair each November. Check the website, www.nyul.org, for more information. If a fee is required, it will be due along with the application by the deadline date. Plan ahead – paying online with a credit card expedites the process, however checks and money orders are usually accepted but must be sent before the deadline.
- Nearly 400 colleges accept the Common Application (www.commonapp.org). It is a general application that you can fill out once, and then have it sent to any of the participating colleges. It can save you a lot of time, as long as the schools of your choice accept it. The Common Application website lists all of the participating colleges. Once you fill out the Common Application, check if there are any extra application requirements for specific schools chosen. Then, be sure to get those items to the colleges by their specific deadline.



SO MANY WAYS TO APPLY

WHICH IS BEST?

As your teen gets closer to college application season, you'll notice that some schools have a variety of admissions options. Here's a quick overview of the different ways your teen can apply.

EARLY DECISION

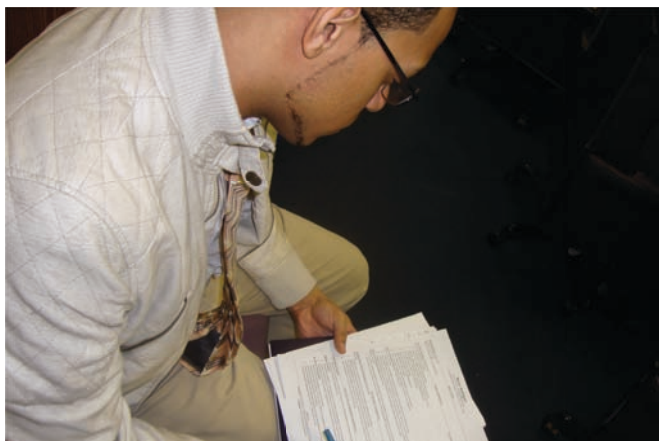
Early decision is the most difficult type of application, and has the strictest requirements, and earliest deadlines (around November 1st). Your student should only apply early decision to a school if it's his or her absolute dream university, and he or she is 100 percent sure he or she wants to attend if accepted and can afford to pay the tuition cost.

Why do it? If your teen wants to attend a highly selective school, early decision can give the student a better chance of being accepted.

Keep in mind: The rule is if he or she is accepted, he or she must enroll. Your teen must also agree to withdraw all other admission applications. Also, he or she will be required to send in a nonrefundable deposit – that means, no matter what, he or she will not get it back. In other words, your teen is taking a big gamble on just one school.

EARLY ACTION

If your student is serious about one particular university, but early decision seems too much of a commitment, early action may be a safer



choice. Your teen will have to meet the same deadline as early decision applicants.

Why do it? Your teen will get a decision earlier than if applying via regular admissions, but students are not bound to that school if accepted.

Keep in mind: The deadline is early, meaning the student will need to get all of the application items completed quickly.

REGULAR ADMISSIONS

Regular admissions require your student to apply by a set deadline. Due dates usually range from as early as December 1st to as late as March.

Why do it? Using regular admission should give your teen plenty of time to get all of the application materials in order.

Keep in mind: Your teen probably won't get admissions decisions until mid February, with highly-selective colleges notifying by April 1.

Your teen will have to make a final college choice by May.

ROLLING ADMISSIONS

Rolling admissions means either there is no application deadline, or there are several throughout the year.

Why do it? If your student decides late that he wants to apply, he or she can with this option.

Keep in mind: Rolling admissions is usually not an option at selective colleges, so don't rely on it. In other words, if you miss the deadline at a top school such as Howard University or Macaulay Honors College, your teen will have to wait until the next academic year to apply. Now that you and your teen have some of the terms straight, keep in mind that most students apply using regular or rolling admissions. If your teen is considering applying early, be sure to speak with a college adviser for some guidance.



BEYOND THE GRADES

MAKE YOUR APPLICATION STAND OUT

Colleges will no doubt be interested in looking at the numbers on your teen's application – namely the grades and the test scores. But they will also consider a number of other factors that will help them get a sense of who your teen is and his or her academic abilities.

THE ESSAY

College admissions officers use the essay to learn something more about the student. What does it take to write an effective essay? Share these steps with your student to make the most of his or her essay:

1. Be concise. Even though the Common Application main essay has only a suggested minimum of 250 words, and no upper limit, every admissions officer has a big stack to read every day; he or she expects to spend only a couple of minutes on the essay. If your student goes over 700 words, he or she is straining the reader's patience.

2. Be honest. Don't embellish achievements, titles and offices. It's just fine to be the copy editor of the newspaper or the treasurer of the Green Club, instead of the president. Your teen will feel better if he or she doesn't strain to inflate himself or herself.

3. Be an individual. In writing the essay, ask your teen, "How can you distinguish yourself from those thousands of others applying to College X whom you don't know – and even the

ones you do know?" Students are not distinguished solely by his or her activities and interests. Rather, it is your student's mind and how it works that is distinctive. Encourage your student to let individuality come across in the writing.

4. Be coherent. Don't try to cover everything in an essay. Doing so can make your student sound busy, but at the same time, scattered and superficial. Help your student focus.

5. Be accurate. Yes, use spell check (that goes without saying), but pay attention to the other mechanics of good writing, including conventional punctuation in the use of commas, semi-colons, and of course, getting the facts straight. Make sure your student follows essay instructions and adequately answers the question being asked.

6. Be vivid. A good essay is often compared to a story: In many cases it's an anecdote about an important moment. Encourage your student to provide some details and names to help the reader see the setting. This makes it more personal and also shows the reader your teen is thinking about the reader's appreciation of his writing.

7. Be likable. Colleges see themselves as communities, where people have to get along with others, in dorms, classes, etc. The reader may ask himself, is this applicant someone he or she would like to have dinner with, hang out with, or have a discussion with?

8. Be cautious in your use of humor. You never know how someone you don't know is going to respond to you, especially if you offer something humorous. Humor is always in the eye of the beholder. Caution your teen to be funny only if he or she can be sure he or she will also be understood.

9. Be passionate. It is fine to write about politics, religion or anything else your teen feels strongly about – as long as the essay is balanced and thoughtful. Make sure your student gives reasons and arguments for his or her view and considers other perspectives (if appropriate). Colleges are places for the discussion of ideas, and admissions officers look for diversity of mind.

10. Be smart. Colleges are intellectual places, a fact they almost always keep a secret when they talk about residence halls, climbing walls, and how many sports you can play. It is helpful for the applicant to show his or her intellectual vitality and what he or she is excited to learn at college. This is not the same thing as declaring an intended major; what matters is why he or she is interested in that subject.

11. Revise. Many English teachers will help students in class. Ensure your teen is using that time wisely. He or she should edit the essay and then ask a trusted teacher or adult to go over it together. Admissions officers do not want to read last minute or unrefined work.



LETTERS OF RECOMMENDATIONS

Here's what your teen will ask about getting those much-needed letters:

Who should I ask? If it's for a scholarship, think about the focus of the award (community service, academics, sports, etc.), and encourage your student to ask the person who knows him or her the best regarding this area of his or her life. Otherwise, help your student choose someone who really knows him or her beyond just his or her academic abilities, who can offer something that hasn't already been shared, and who can speak to his strengths. Your teen should not ask relatives or friends to write a letter as admissions officers would consider these recommendations biased.

Just how early should your teen ask? Start before junior year and give the recommender five to six weeks to write the letter. The more time your student gives the recommender, the better the letter will be. They'll be less rushed and more thoughtful, when they don't feel pressured.

How should a student go about asking someone?

Even if your teen sees this person on a daily or weekly basis, it's important that he or she sends a formal, written request via e-mail including the following information:

- Full name
- The past classes in which he or she was enrolled with the teacher, or, if he or she is not asking a teacher, a brief reminder of his or her history with the person
- Why he or she needs a letter of recommendation

ACING THE COLLEGE INTERVIEW

Although not every college will require one, there is a possibility that your son or daughter will be called in for a college admissions interview. Think of the college interview as an opportunity rather than a hurdle and prepare your teen with these tips:

Bring your "A+" game. It's an interview, so your teen should dress appropriately, be on time, and speak respectfully. And sorry, mom or dad – your teen should go into the interview alone.

Practice, but don't rehearse. It's a good idea for your teen to be comfortable answering questions about what he or she has accomplished in school so far. He or she should also be able to talk about goals, academic interests and what he or she wants out of the college experience.

Address weaknesses if asked. If your teen has had to overcome unique circumstances, or if there is

a flaw in his or her academic record (maybe a failing grade in chemistry), this is an opportunity to address the issue. Perhaps a poor grade came after the death of a family member or an unexpected health issue. Or, your teen may have simply lacked focus as a freshman, but got it together and did what was needed to improve. Everyone faces challenges, and facing them head on will show the admissions officer your child is resilient.

Bring a few questions of your own. A great way for your teen to make an impression is by showing real interest in the college by asking questions. Your teen should research the college website before the interview and not ask questions that are already answered there. Ask about the college's latest initiative, or if the interviewer is an alumnus, ask how the school has evolved over the years. Ask about the successes of recent graduates.

- What the letter should focus on (i.e., your involvement with your church, your academic performance in a class, your experience in the theater department)
- Instructions on what to do with the letter, where it needs to be sent, etc.
- If he or she has a resume, include it to jog the teacher's memory of who your teen is.

Is there anything else the student needs to do? After the letter and application have been mailed, be sure your teen sends the recommenders a thank-you note.

ABOUT EXTRACURRICULARS

Admissions officers want to know who a student is outside of the classroom. In

other words, they want to know about extracurricular activities: involvement in school sports, academic clubs, student government, performance-based clubs, as well as volunteer or paid work. If your student has spent his or her high school career caring for family or working rather than joining the newspaper, make sure he or she explains that at some point in the application.

It's very important for your teen to be a "well rounded" student, one who has interests and talents besides getting high grades. Finally, no college admissions officer wants to see a long list of extracurricular activities. Instead, your teen should highlight two or three areas where he has excelled or taken a leadership role.



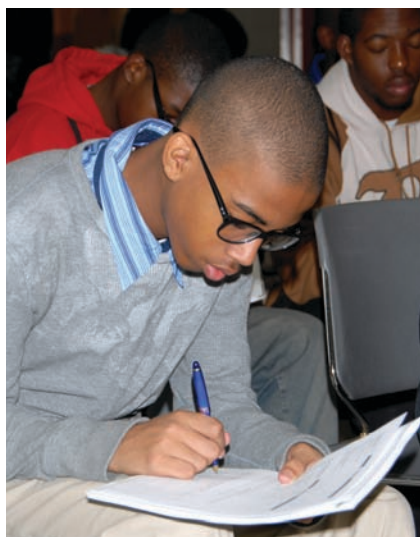
PAYING FOR COLLEGE

Once your teen gets accepted into a college, the next step is waiting to hear about the financial aid package/offer. The financial aid package is an outline of different types of financial assistance a student will receive from an institution.

Here are the types of financial aid that may be included in a financial aid package:

Grants

The New York State Tuition Assistance Program (TAP) is state aid that is available to students who are New York residents attending college in New York. The maximum award is \$5,000 (or up to the price of tuition if it is less).



Student filling out application at the annual HBCU Fair.

This is a grant based on financial need, and does not have to be repaid. Pell Grants are

federal aid that does not have to be repaid. Eligibility for federal Pell Grants is based on need, with maximum awards of up to \$5,550 per year for full-time students.

Scholarships

This type of aid also does not have to be repaid, and will be included in the aid package. Scholarships can come from private organizations, companies, and affiliations, as well as from the school itself. Some schools offer their own scholarships and grants based on need, merit and athletics. Often, institution-based scholarships require the student to maintain a certain GPA to renew the scholarship each year. If your student is awarded a scholarship, be sure to read all of the information thoroughly and ask any questions you may have in the beginning.

Federal loans

To meet the cost of college that grants and scholarships do not cover, government-sponsored loan programs (including Stafford, Perkins, and PLUS loans) will bridge the gap. Because they are federal loans, interest rates are low, and if eligible for subsidized loans, interest does not accrue until after he or she finishes or leaves school.

Federal Work-Study Program

This federal program allows the student to work part-time to earn funding for their education. Once all of these sources of funding are applied, the remaining amount needed to pay the full cost is the Estimated Family Contribution or EFC. Depending on financial need and your child's school options, sometimes higher-cost schools end up costing the family less money.

Quick Financial Aid To-Knows:

- File the FAFSA as soon as possible after January 1 of the senior year.
- You'll receive the SAR (Student Aid Report) within two weeks of filing FAFSA, which basically summarizes the information you provided. If you don't receive it, check your application status online.
- If you are selected for FAFSA verification (which is random and normal, so don't worry), don't delay. Send back the requested answers and paperwork.
- Reminder: Your teen will have to file a renewal FAFSA to apply for financial aid every year, so be sure he or she does so each January.

For more information about the financial aid package, visit Student Aid on the Web (www.studentaid.ed.gov), call 1-800-4-FED-AID, or surf www.FinAid.com.



TIPS TO AVOID FAFSA ERRORS

The FAFSA, or Free Application for Federal Student Aid is a document that families must fill out if they want to be eligible for federal college loans and grants. Financial aid assistance through the states, as well as colleges and universities, also often requires families to complete the FAFSA. Here are some tips to boost your chances of getting it right:

1. Don't delay. Complete the FAFSA as soon as you can after January 1st of your teen's senior year. If you wait until April, when your income taxes are due, you could miss deadlines for state financial aid assistance, as well as help from your child's school. If completing your income tax

account with the updated figures later.

2. Have the correct parent complete the FAFSA. If you are divorced or separated, make sure you're the right parent to fill out the financial aid form. The parent who is the legal custodial guardian won't necessarily be the one to complete the FAFSA. The parent responsible for filling out the form is the parent who has lived with the student for the majority of the year. If a child, for instance, resided with the father for seven months and the mother for five months, the dad would complete the document. Ideally, the divorced or separated parent who handles the FAFSA will be the one with the lowest income. That's because only his

Visit a free tax preparation center to get assistance on filing your taxes properly (call 311 for locations). Then you can log back into your FAFSA account with the updated figures later.

promptly is impossible, fill out the FAFSA with estimated numbers or use numbers from the previous year's tax return. Visit a free tax preparation center to get assistance on filing your taxes properly (call 311 for locations). Then you can log back into your FAFSA

or her finances will be shared on the aid form. The same parent should fill out the FAFSA for all college years.

3. Ask for help. When filling out the FAFSA, you can obtain help through the government's toll-free number: 1-800-433-3243. You can also take

BEYOND FEDERAL AID: WHAT IS PROFILE?

CSS/Financial Aid Profile is an online application used by some colleges and scholarship programs to award institutional funds. Check with your college to see if they require PROFILE, then fill it out at www.collegeboard.com by selecting CSS/PROFILE under "pay for college". When you register to complete the application, you'll be asked whether you receive TANF (Temporary Assistance for Needy Families) or SSI (Supplemental Security Income) and whether you own or rent your home. The PROFILE application is tailored to your family situation. After you register, you can save your application securely and return to complete it at any time. If you need help, email help@cssprofile.org.

advantage of the government's online chat sessions by using FAFSA on the Web Customer Service Live Help from Monday through Saturday.

4. Correct mistakes or make updates. You can correct errors after you've submitted your FAFSA. Return to your online form and click on "Make FAFSA Corrections." The government will process your changes within three to five days.

Visit www.fafsa.ed.gov for more guidance, and to get started.



GET SCHOLARSHIP SMART

Today, the average student graduates with more than \$20,000 of loan debt. Fortunately, there is roughly \$3 billion in private scholarship aid available each year for students who know where to look. Your teen's college/guidance counselor and scholarship search engines like www.fastweb.com, www.collegeboard.com, and www.scholarships.com, are great places to start.

Do talk to your first-choice college about opportunities.

Your teen will need to reach out to the financial aid folks at his or her chosen university. The primary source of information about student aid opportunities and resources is the college/university to which the student is applying.

Do check with civic/church/community-based organizations. Ask your employer if they offer scholarships for children of employees. Contact your church or place of worship, and don't be afraid to ask if there are scholarships available locally, regionally, and even nationally through your denomination or church-related charitable groups. For more than 40 years, the New York Urban League has been offering the Whitney M. Young, Jr. Memorial Scholarship to graduating high school seniors. Check out www.nyul.org for more information. In addition, check to see if your community has a community foundation or a Dollars for Scholars® chapter, both of which may provide

opportunities to apply for scholarships.

Don't pay for advice. If you have to pay money to get money, it is probably a scam. Never invest more than a postage stamp for information about scholarships or to apply for a scholarship.

Get your scholarship application noticed

To make a strong impression, have your teen follow these tips:

1. Be prepared.

- Read and follow instructions carefully, paying attention to deadlines.
- Make sure you fit the eligibility requirements.
- Carefully review what supporting documents are required.
- Be aware of the focus or emphasis of the scholarship criteria: is it volunteer service, academic achievement, a specific talent, ethnic background, or financial neediness? Make sure your responses emphasize your qualifications.
- Brainstorm your qualifications/ experiences with a friend, parent, teacher, or mentor.

2. Be complete.

Your teen should complete the application, not you or another adult. Remind them to:

- Complete all sections of the application neatly and provide essays and supporting documents in the requested format.
- Report all test scores for consideration.

- Include all activities, awards, and honors that apply.
- Mention any paid work experience.
- Follow instructions for any essay or written statement required, paying attention to length, format and organization.
- When applying online and submitting responses electronically, double-check your entries for accuracy before hitting "send."

3. Be careful.

- Allow ample time to complete the application thoroughly and to review, proof, and revise it before sending in advance of the deadline.
- Have someone else review, the application for accuracy and completeness.

4. Be on time.

- If a recommendation is required, be sure the person you ask to write it knows you well. Also, make sure it's sent in on time.
- If your recommender or school sends any documents separately, make sure they are also sent on time.
- Send required information only; do not include any unnecessary photos, binders or documents not requested.
- Send the application in one neat package. Sending materials piecemeal makes it more difficult for the reviewer to collate your information. It could also disqualify your application.



HOW MUCH MONEY SHOULD I BORROW FOR COLLEGE?

Yes, thousands of college students have borrowed too much for college, but avoiding college because of debt can limit your success. The research is clear: A bachelor's degree often leads to better job opportunities and the perks that come with them, including higher salaries.

The answer then, most financial analysts say, is for students who can find no other way to pay for college to take out modest student loans – no more than \$5,000 a year – while also cutting costs and working part time (no more than 15 hours a week during the school year) to limit the need for cash. The average recent college graduate with debt owes a total of \$21,000, which analysts say should be payable for most of them.

What if students cut their costs, work and borrow modestly, but still need more? Finance experts offer this sound advice:

Start with the feds. One way to keep a reasonable ceiling on educational debt is to stick solely with the Federal Stafford or Perkins student loans – and avoid any private, bank, or credit card debt altogether.

Most students are allowed to borrow up to \$31,000 in Stafford loans to fund their undergraduate degrees. But beware: For those who get “unsubsidized” Stafford loans, the interest builds up while the student is in college. That means someone who borrows

the maximum \$31,000 and takes the average five years to graduate will actually ending up owing more like \$37,000 by the time the first bill comes due.

Greg McBride, a senior financial analyst for Bankrate.com, says that's more than enough debt for typical college graduates. McBride warns students who feel they need to borrow more than the federal maximum against the temptations of credit cards and private loans, which charge much higher interest rates. The better strategy, he believes, is to cut expenses and, if necessary, switch to a college with a more affordable tuition.

Match your income. The one-size-fits-all federal limits aren't right for everybody. Although the new income-based repayment option makes the federal loans more bearable, many – if not most – students should borrow less than the federal government maximum, says economist Sandy Baum, who studies financial aid for the College Board.

Baum recommends that students, on average, keep their debt low enough that they don't have to spend more than 10 percent of their post-graduation pretax income on student loan bills.

Students can estimate future payments on web calculators. Remember to multiply a freshman year's debt by five, since it takes the average college student five years to earn a

ADDITIONAL COSTS OF COLLEGE

What about all those other costs beyond the tuition and fees, from late night pizza to printer ink? Here's an estimate:

Transportation – There are costs both for commuters and residential students. Naturally, for drivers, there are auto expenses including maintenance, gas, and tolls; for others, there's public transportation, airline and train travel tickets, etc. Average transportation cost: \$862 - \$1491 a year.

Books – Yes, college books are very expensive, as you may have heard. There are ways to save a bit, such as by buying used books, looking online for better deals, even renting textbooks. Average books/supplies cost: \$1,133 - \$1,181 a year.

Food and recreation – If your teen plans to live at a residence hall, he or she should look into campus dining plans on campus. Also teach smart grocery shopping, too. Explain why he or she should watch out for money traps, such as buying daily water or coffee. And, of course, your teen will want to go out with friends, attend local events, or see a movie now and then. Average miscellaneous expenses: \$1440 - \$2356.

Not including tuition, room and board, it's estimated that students living at home will have yearly expenses of \$6,000 - \$6,500; residential students can expect to pay out \$12,700.

Data Source: The College Board

degree. Ultimately, the goal is to borrow as little as possible for the best quality education available to you.



MAKE THE MOST OUT OF CAMPUS TOURS

Get the most from your tour with these tips:

1. Wander off the path and talk to students.

Your teen shouldn't limit conversations to just the tour guide, who is, after all, trained to present their college in a positive light. It's perfectly OK to walk up to a few students on campus and ask questions like:

- What do you like best about this college?
- What do you like least about this college?
- If you could change anything about your college what would it be?

2. Talk with staff and faculty.

Students can learn a lot if they arrange to speak with a professor in their possible major. Professors are usually quite happy to answer questions and give a tour through their departments.

4. Take notes. You and your teen might think you will remember what you saw and heard at a college, but don't count on it, especially if you are visiting more than one campus. Taking photos helps, too.

5. Attend a class. Ideally, your college-bound student should ask to sit in on a class in a subject that interests him or her, or that he or she hopes to major in. This will be another opportunity to ask students what they think about the college.

6. Consider spending the night. Many colleges will

allow accepted students to spend the night in a residence hall with a student host if they are given enough advance notice.

7. Take full advantage of your opportunity. Take the tour seriously – too many students end up unhappy with their college choice because they made rash decisions. According to the National Center for Education Statistics, roughly one in five students transfer from one four-year college to another.

WHAT TO ASK ON A COLLEGE VISIT

One of the best ways to learn more about a college is to ask questions. Here are some good ones:

Academics

- How much time do students typically spend on homework?
- What is the average class size of introductory classes?
- How widely used are teaching assistants on your campus?

Academic Perks

- What opportunities are there for undergraduate research?
- Do you have an honors college or program?
- Do you have a learning community or other freshman experience programs?

Financial Aid

- What is your average financial aid package?

- What percentage of financial need does the college typically meet?
- What is the average merit award?
- What percentage of students receives college grants?
- What work-study opportunities are there?
- What kind of part-time work opportunities are available?

Academic Support

- What type of tutoring programs do you have?
- How do you provide academic advice to students?
- Do you have a writing center and how do I access it?
- What kind of learning disability resources do you have (if applicable)?

Outside Opportunities

- How many students at the college get internships?
- What percentage of students study abroad?
- What type of career services do you have?

Student Life

- What residence hall choices are available?
- How many students commute or live off campus?
- Do most students go home on the weekend?
- What clubs/organizations do you have on campus?
- How does a student create a club if one they want does not exist?



MAKING COLLEGE A FAMILY AFFAIR

Now that your child is off to college, what about continuing your own education or upgrading your skills? For many adults, going back to school is a lifelong dream, but somehow life has always gotten in the way. Whether it's raising children, being committed to a full-time job (or two!), not having enough money or time, or just the fear of stepping back into a classroom, there are many roadblocks to overcome.

But guess what? More and more adult students are doing just that! As of 2007, 15 percent of college students were age 35 or older, according to the latest Census Bureau data available. And there's little doubt that that number has climbed over the last four years. That's because there are far more options for busy adult students than ever before. There are night and weekend programs; online programs that can be done at your own pace; and courses that cater to the needs and schedules of busy adults.

If you're truly thinking about going back to school, here are some things to consider.

It can help you earn more.

According to the Census Bureau, in 2008, workers with a bachelor's degree earned about \$26,000 more on average than workers with a high school diploma. But even if a four-year degree program isn't in your future, there are many short-term programs or courses

that can lead to certifications that can advance in your current profession, or help you start a whole new career.

You may get credit before you even start.

If you've been working for years, you might be able to earn credit for prior learning. Volunteer work or other unique life experiences

may count toward credit at some colleges, allowing you to skip introductory courses. You may have to pass an exam to show your skills, or develop a portfolio (every school will have different requirements), but it's worth looking into if you can earn a few credits toward your ultimate goal.

There is financial aid

available for grown ups, too. That even includes scholarships that are geared toward nontraditional students, the Lifetime Learning Tax Credit (read about it at IRS.gov), and more. Here's another possibility to look into: Some employers have tuition reimbursement programs. Ask about it at work – you never know!

You and your teen can bond over homework and term papers.

Seriously, how great would it be to work toward your educational dream together with your child? Even if it's in a totally different way than your teen's college degree journey (maybe you just want to take a web design course or learn how to decorate cakes), you'll still be setting a great example for your child.

The fact is there will always be roadblocks. There will never be enough time in the day. There will always be others that come first in your life. But for many, committing to education later in life turns out to be a great decision that benefits the entire family.

According to the Census Bureau, in 2008, workers with a bachelor's degree earned about \$26,000 more on average than workers with a high school diploma.



College Sites

- *US News*, www.usnews.com
- *National Association for College Admissions Counseling*, www.nacacnet.org
- *U.S. Department of Education*, www.ed.gov

Collegiate Sports

- *NCAA Clearing House*, www.eligibilitycenter.org

Testing

- *NYS Regents*, www.nysedregents.org
- *SAT*, www.sat.collegeboard.org
- *ACT*, www.actstudent.org
- *The National Center for Fair and Open Testing*, www.fairtest.org

Test Prep Services

- *Grockit*, www.grockit.com
- *Number 2*, www.number2.com
- *ePrep*, www.eprep.com

Scholarships

- *Fastweb*, www.fastweb.com
- *College Board*, www.apps.collegeboard.org/cbsearch_ss/welcome.jsp
- *Scholarships.com*, www.scholarships.com
- *Best Buy @ 15*, www.at15.com/contests_scholarships
- *Kohl's Care Scholarship Program*, www.kohlscorporation.com/CommunityRelations/scholarship/index.asp
- *Raytheon Math Moves U*, www.mathmovesu.com
- *Discover Scholarship Program*, www.discoverfinancial.com/community/scholarship.shtml
- *Kaplan Foundation*, www.kaplanedfoundation.org
- *Jack Kent Cooke Foundation*, www.jkcf.org

Financial Aid

- *FAFSA*, www.fafsa.ed.gov
- *Federal Student Aid*, www.studentaid.ed.gov
- *New York State Higher Education Services*, www.hesc.com

NEW YORK URBAN LEAGUE | www.nyul.org

Manhattan
Central Office
Absolute Success College Access
Center
204 West 136th Street
New York, NY 10030
P: 212-926-8000
F: 212-283-4948

**Technology &
Education Center**
Harlem Renaissance High School
22 E. 128th Street
New York, NY 10035
P: 212-876-5201

Bronx
Employment Services
1530 East 222nd Street
Bronx, New York 10469
P: 718-944-3734
F: 718-944-7107

Staten Island
Staten Island Student Leadership
6 Van Duzer Street
Staten Island, NY 10301
P: 718-442-5579
F: 718-442-5630





NOTES



**This Guide made possible through
the generosity of:**

