

ULTIMATE

COLLEGE PLANNING GUIDE





 Harper College

MOMENTUM
Find it*
at Harper

OPPORTUNITY
Find it*
at Harper

TOP 20
NATIONAL

ASPEN PRIZE
FOR COMMUNITY COLLEGE EXCELLENCE
aspen institute
SEMIFINALIST
2025

Harper College
TOP 20
in the NATION

 Hispanic Serving Institution

 Minority Serving Institution

 Asian American Native American and Pacific Islander Serving Institution

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WHY COLLEGE?

CAN YOU FIND WORK with a high school diploma? Most likely, yes. However, the type of work you can do may be limited, and the occupations a high school education qualifies you for may not provide long-term opportunities for growth and/or increased income.

Whether you are interested in business, science, the arts, technical training or specialized instruction, education after high school can be an important entry point for pursuing a career.

College helps you make the transition to making your own way in the world. The path is not without challenges, but these are part of a life lesson that incorporates academics, social skills and a growing sense of independence.

MONEY

AND NETWORKING

MONEY

Going to college qualifies you for higher-paying jobs in most fields. In general, college graduates make significantly more money than those with only a high school diploma.

Below are average yearly earnings by educational level*:

- No high school diploma: \$35,800
- High school graduate: \$44,300
- Associate degree: \$52,100
- Bachelor's degree: \$73,300
- Advanced degree holders: \$87,300 – 121,600

Based on these numbers, over the course of a 40-year career, a high school diploma can net you \$1,772,000. That might not sound bad until you realize that a bachelor's degree can earn you \$2,932,000 over the same period.

NETWORKING

Never underestimate the power of meeting new people. Although estimates vary from study to study, job experts agree that networking is the primary way job seekers learn about opportunities. These personal connections can include a friend, family member, neighbor, acquaintance, teacher or former coworker. Going to college exponentially expands your social circles. Every semester you encounter new classmates and professors who share similar interests (or who can introduce you to others) and can open doors to job opportunities. These connections extend far beyond college graduation, providing years of future support to help you explore your options, achieve your goals and develop a successful career.

* "Trends in Higher Education Series: Education Pays 2023" College Board, February 2023
<https://research.collegeboard.org/media/pdf/education-pays-2023-presentation.pdf>

COLLEGE

MYTHS DEBUNKED

You can find oceans of information out there about college: on the internet, from your high school counselor, in your mailbox, from your friends and family, on billboards, in your email, etc. Some of the information is good; some of it is simply not true. Here are some common college myths in circulation—and the reality behind them.

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MYTH: I'm better off going directly to a four-year college or university.

REALITY: There are definite advantages to starting at a community college:

- Save money: By attending a community college for your first two years, you can save up to \$78,600 on your bachelor's degree.
- Build your resumé: Starting at a community college can provide you with certifications and/or an associate degree as you work toward your bachelor's degree. These additional credentials can help you stand out from other applicants when you start looking for a job.
- Explore your options: Because of the lower tuition rate, taking classes at a community college provides you with an affordable way to try a variety of different classes before you decide on your major.

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MYTH: I did fine in high school, so I'm sure I'll do fine in college.

REALITY: College is more difficult than high school. That doesn't mean you can't do it, but you need to go into the experience with reasonable expectations of the increased workload.

Most colleges offer tutoring centers and other resources to help you make a successful transition. Many colleges — Harper included — offer special classes for new students to help you develop the skills you need to succeed in college.

MYTH: I can't afford college.

REALITY: There are many resources for financial assistance, including scholarships, grants and loans. For example, 11,661 students were awarded \$34,553,138 in scholarships, grants and tuition waivers through Harper College in 2023-2024.

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MYTH: I want to get good grades to raise my GPA, so I'm just going to take easy classes in high school.

REALITY: Getting good grades in easy classes does not help you prepare for college. The more you challenge yourself in high school by taking tougher college prep classes, the better your chances of success in college.

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MYTH: College admission isn't affected by classes or grades during my senior year of high school. Time to relax!

REALITY: The classes you take in your senior year are important in preparing you for college work. Every year, colleges retract offers of admission, put students on academic probation or alter financial aid packages as a result of "senioritis," or losing academic focus.

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MYTH: High school grades only count from sophomore year onwards.

REALITY: Your cumulative grade point average (CGPA) is made up of all your classes from freshman year through senior year. Let's put this in perspective. Say your GPA for freshman year of high school was 2.0, and you want to attend a college that requires a GPA of at least 2.85. To raise your freshman 2.0 GPA to a 2.85, you would need to score higher than a 3.0 for your sophomore, junior AND senior years in high school. You're better off starting strong than spending your high school years trying to catch up.

MYTH: I can't wait to go to college so I can take whatever courses I want.

REALITY: While you get to choose and change your major, every student is required to complete a core set of classes known as general education requirements. These classes are an important component of your education because they help you become more broadly educated, which is important in our rapidly changing global community.

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MYTH: I don't know what major to choose. Maybe I should wait to start college until I know what I want to study.

REALITY: For most degrees, you don't have to choose a major until the end of your sophomore year. However, it is important to use the career resources that are available to help you decide, sooner rather than later.

On the other hand, you should know that some majors, especially career-oriented fields like engineering and design, require courses that have to be taken in a specific order. Starting one of those majors after your freshman year can mean that it takes you longer to complete your degree. However, you can often begin taking classes in the field before you formally declare it as your major. Many colleges, Harper included, provide numerous resources to help you choose a major that's right for you.

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MYTH: I'll apply for financial aid after I get accepted to college.

REALITY: High school students need to file a federal financial aid form (FAFSA) before a college sends out an acceptance letter. This also applies to applicants to a community college. Typically, the FAFSA is available in October. Pay attention to your college's priority financial aid deadlines, which may differ from state or federal deadlines.

The Free Application for Federal Student Aid (FAFSA) can be found online at fafsa.gov.

Additional financial aid and scholarship resources begin on page 16 and can be found throughout this guide.

HOW DO I

PREPARE FOR COLLEGE?



FINDING

THE RIGHT FIT

As you search for your school, keep the following factors in mind:

MAKE THE RIGHT DECISION FOR YOU

Everyone is different. Just because one of your friends is going to a particular university or “everyone” is going to a popular college doesn’t mean that the school is the right place for you. Remember to take the time to consider places that may not be the right choice for “everyone” but might be the right choice for you.

VISIT COLLEGES

It’s a good idea to visit several college campuses, including several different types (e.g., one small, liberal arts college; one large, four-year state school; one two-year community college, etc.). It will help you figure out exactly what you want from your college experience. When you schedule your visit, try to do so when school is in session and ask about the possibility of sitting in on a class. If applicable, look into an overnight stay in the residence halls with a host student for a real taste of what it would be like to live and study at that college.

Harper offers high school students and your family the opportunity to meet with an admissions specialist to discuss your educational path or take a campus tour. If you are interested in scheduling a college visit at Harper, please call 847.925.6700.

ASSESS HOW THE CURRICULUM FITS WITH YOUR POSSIBLE CAREER CHOICE

Some colleges are known for being particularly strong in certain areas of study. These may be in liberal arts such as English, communications and the arts, or they may be in more specialized areas such as science, law or medicine. Although you might change your mind about your major after you have entered college, you should certainly look at institutions offering programs that interest you.

CONSIDER THE OPTION OF A COMMUNITY COLLEGE

A two-year community college such as Harper can be an excellent way to make the transition from high school to college. A two-year institution offers small class sizes, personalized attention and the option to live at home. Many two-year colleges also offer career education in specific fields such as health care, electronics, manufacturing, engineering or law enforcement that give you the education you need to start working right after graduating with an associate degree or certificate.

REVIEW ADMISSION REQUIREMENTS

Many colleges, especially private institutions, have specific admission requirements. These include test scores, high school grade point averages, performance in math, and evidence of involvement in school or community activities. Some schools may require applicants to have taken two years of the same world language in high school while others require a year of fine arts.



CONSIDER THE FINANCIAL AID PACKAGE

Most colleges and universities offer grants and scholarships.

You may want to enroll at the college offering you the most or largest scholarships and grants. Remember to do the math, though: If a private university offers you a \$10,000 scholarship but tuition starts at \$25,000 per year, you will still need to pay \$15,000 per year. By comparison, in-state tuition and fees at a four-year Illinois public university, averages \$15,318 per year before financial aid or scholarships are considered.* Tuition at a community college like Harper can cost approximately \$5,000 per year.

KNOW THE APPLICATION DEADLINE

Many colleges and universities have specific application deadlines. If you miss the deadline, your application may not be considered. Applications can be submitted beginning in the fall of your senior year.

LIMIT YOUR CHOICES

Doing research is absolutely necessary to making the right decision. However, there are so many choices that you may feel overwhelmed. A good strategy is to decide what is most important to you in a college choice then narrow your choices down to five institutions. When you are down to five, focus on finding out more about each specific institution.

CONSIDER THE INTANGIBLES

Attending a college or university depends on many factors including cost. Look at where the college is located. For example, would you be comfortable studying and/or living in an urban or rural area? Be sure that you also consider student life opportunities, extracurricular activities and career planning support.

*College Board: Trends in College Pricing 2024
<https://research.collegeboard.org/trends/college-pricing>

TIME

FOR ACTION

Create an action plan to find the right college for you. Follow the steps below to narrow your choices down to five:

1. Use the checklists, top college choice form and application tracking tool included in this guide.
2. Visit your college counselor early and often.
3. Use online college search tools to start the process of selecting a college.
4. Visit college websites for information on curriculum, admission policies, extracurricular activities, living arrangements and much more.
5. Attend college nights and meet recruiters at your high school.

(Refer to page 30 for a list of questions to ask college admissions representatives.)

KEEP NOTES AND RECORDS

Keep information for each college in separate files along with any notes you make about the institution. Keep your test scores, transcripts and other related information in the correct college file so that you can easily complete and file the application.

STAY ON SCHEDULE

Pay attention to application deadlines. Work within the posted deadlines to apply for any college-specific scholarships or grants. Use the tracking forms included in this guide to help you.

CHOOSING

A MAJOR OR CAREER

An essential part of selecting a college is choosing your major and career area. Unless you choose a career-focused path, your first year or two of college primarily involves taking classes like English, math, history, basic science and perhaps a second language. These classes are usually referred to as general education or “gen ed,” and they help you become accustomed to the work you need to do as a college student and may even influence your choice of major.

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Your choice of major can offer a variety of careers from which to choose:

- Take a variety of career-based classes in high school to find out if you enjoy a particular industry or area of study.
- Harper, in conjunction with area high schools, offers classes that allow you to take a class through your high school and also earn college credit. Ask your high school counselor for more information about dual credit or visit harpercollege.edu/dualcredit.
- As you contemplate a major related to a career choice, consider reaching out to your high school counselor for steps on career exploration.
- Talk to your parents, friends and teachers about how they perceive your abilities and aptitudes.
- Consider visiting the type of business or service you wish to pursue and ask the employees about the realities of the job.
- Apply for an internship or volunteer in the career area of your choice.
- When you have chosen a major, focus your search for a college or the institutions that are the most likely to help you achieve your goal.

THE ABCs

OF THE SAT, ACT AND OTHER EXAMS

SOME COLLEGES ELIMINATE TESTING REQUIREMENTS

Confirm the testing requirements of each school you are considering.

TEST-TAKING TIPS

If the school you plan to attend requires test scores, you need to take the entrance tests seriously. At the most basic level, this means doing your work in high school. The courses you take should provide you with much of the information you need to successfully take the test. These tips can help you get through the test and get the results you want:

- Prepare and study for the test. Even if you don't take a paid test prep course, you can take practice tests that tell you where to focus your studies before exam day.
- SAT and ACT exams are given on specific dates and in various locations. Walk-ins on the day of the test are not allowed. Schedule the test well ahead of time, and save or print your admission ticket. Make sure to bring the required photo ID along with other required materials on your exam day.
- Show up on time. Most test proctors do not allow you into a test room after the test starts. If you are unclear how long it might take you to get to the test center, take a practice run a day or two ahead of time and see how long you should plan for the trip. Then add 15 minutes.
- Carefully read the instructions on the test booklet and the directions for each test. They are there to help you. Read each question carefully. Sometimes the wording on a question is deliberately designed to be challenging.

- Pace yourself as you complete the test. You should answer every question, even if some of the answers might be guesses. Many test experts recommend answering the easy questions first and returning to the harder questions.
- If you have time, go back to review your work. Make sure you have answered every question.

SAT

The SAT consists of a Reading and Writing section and a Math section. An optional, hand-written essay test is also available but must be selected at the time of registration.

The SAT total score scale ranges from 400 to 1600. Each college and university has its own criteria for how it evaluates the scores.

Students who wish to take the national SAT exam can register and pay through collegeboard.org.

ACT

The ACT consists of four multiple choice test sections: English, reading, math, and science. An optional writing test is also available but must be selected at the time of registration.

The scores of the ACT range from 1 to 36. Each college and university has its own criteria for how it evaluates the scores. The ACT also provides information about where a student's score ranks on the national scoring percentage.

In Illinois, the ACT is administered to high school juniors each spring. Students who wish to take the ACT exam more than once can register and pay through ACT.org.

PSAT

The PSAT is a way for high school students to practice for the SAT as well as part of qualifying for the National Merit Scholarship Program. It also allows you to gain access to college and career planning tools. Register and pay through collegeboard.org.

COLLEGE LEVEL EXAMINATION PROGRAM (CLEP)

CLEP tests are typically administered at many college campuses throughout the year, including Harper. (harpercollege.edu/testing/clep.php) Each institution has its own CLEP policy that determines acceptable passing scores and college credit that can be awarded for meeting those passing scores, so it's important to be familiar with the desired institution's CLEP policy before taking the test. Students can register and pay online through: clep.collegeboard.org



HOW DO I

APPLY FOR COLLEGE?



SIMPLE STEPS

TO APPLY FOR COLLEGE

APPLICATION REQUIREMENTS

Most colleges and universities use similar procedures and admission policies. However, each college may have specific rules about applications, including the following:

DEADLINES

Most colleges list specific due dates for receiving all application materials. If you do not meet this deadline, your application may not be considered. According to the College Board, you should send in your application several weeks before the deadline.

ADMISSION POLICIES

You should be able to find information about admission policies by visiting college websites or requesting information from your high school counselor. Admission policies tell you what the college expects from you academically and outlines potential opportunities for various student populations.

Colleges tend to look at the following areas when considering student applications:

- Grades that reflect an upward trend
- Solid scores on standardized tests
- Advanced Placement classes
- Strong involvement in selected activities
- Community service
- Work or other extra-curricular activities
- Well-written essays

THE COMMON

APPLICATION

Apply to multiple colleges and universities at the same time by using the Common App, which is accepted by more than 1,000 schools. The newest edition of the Common App is available annually on August 1, but you can create an account at any time.

Routine details such as name and address as well as education information, high school activities and household information only need to be filled in once. However, each school still has its own deadlines, test score ranges, and application requirements. Take note of each college's application requirements and follow them closely.

Visit commonapp.org for the application and resources to guide you through the process.

UNPACKING

THE APPLICATION PACKAGE

Since colleges have their own criteria for accepting students, you need to stay organized to make sure you are supplying the necessary information to each college. Use the College Application Tracker provided in Appendix C to stay organized.

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Colleges and universities may require the following pieces in your application package:

APPLICATION

This form is your basic tool for entering college. It asks for a variety of information about you and your high school career. Colleges either have their own online application or use the Common App.

Continued page 12

APPLICATION FEE

Application fees average \$50 each but can vary widely. Sometimes, fees can be waived with a promotion code or if your family income meets the school's guidelines for a waiver. Some colleges do not charge any fee at all. Check with the college's admission office for information about fees and fee waivers.

HIGH SCHOOL TRANSCRIPT

Colleges want to see an official record of your high school grades. When you apply, colleges often request your current grades through your seventh semester of high school as well as a final transcript after you graduate.

Request your transcripts electronically through your high school, typically via Parchment. If you are applying to college through the Common App, your high school counselor uploads your transcript directly into the Common App. Otherwise, your high school will send the transcripts directly to the colleges to which you are applying.

ADMISSION TEST REQUIREMENTS (SAT OR ACT SCORE)

Many colleges and universities require you to submit ACT or SAT scores. You can select four institutions to receive your scores for free when registering for the ACT or the SAT.

LETTERS OF RECOMMENDATION

Many colleges ask students to submit one or more letters of recommendation. These letters are usually written by an adult who knows the student well but is not a relative. Most students ask their high school teachers to write letters for them. Be sure to ask at least a month in advance—if not more—as teachers can get overwhelmed with requests.

APPLICATION ESSAY

Many schools require applicants to write an essay as part of their application package. Each college assigns a specific essay topic. The essay is an opportunity to express your individuality and explain why you want to attend the specific school.

ENTRANCE INTERVIEW

Some colleges require an interview as part of the application process. Even if the interview is not required by the school itself, you may want to request an interview to get a better idea of what it would be like to attend that school.

AUDITION/PORTFOLIO

If you are applying for a program in the performing or fine arts such as theatre, music, dance or art, you may need to supply a portfolio of your work or perform an audition. The portfolio is a collection of your art and can be submitted in a variety of forms including electronic submission. Auditions are usually required for music, dance or theatre applicants.

WOW THEM

WITH LETTERS OF RECOMMENDATION

As noted earlier, letters of recommendation can be from a teacher, administrator, counselor or other adult who knows you well.

KEEP THESE POINTS IN MIND

- Give your letter writers plenty of time to prepare their letters—at least one month.
- If a college or university does not request a specific instructor to write a letter, consider using an English, math or science teacher to write your letter. If you plan on studying music, theatre or art, you're better off asking a teacher who is familiar with your accomplishments or skill in those areas.
- Use a current reference. Do not ask for a letter from someone who taught you in your freshman year.
- Consider using a teacher who knows your involvement in extra-curricular activities outside the classroom.

- Communicate with the letter writer. Let the teacher or counselor know about any specific activities in high school that were special to you.
- On your application form, waive your right to review the letters of recommendation. Letters are viewed as more credible if you haven't reviewed them.
- Follow up with thank-you notes to everyone who has written you a letter of recommendation.

ESSAY

TIPS

Many colleges and universities require you to submit an essay with your application. The topic of this essay is usually the reason(s) you want to attend that particular college. Some colleges give two choices and ask what you hope to accomplish in your life as the additional topic.

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Experts advise students to follow the tips below to create a good essay for a college application:

MAKE YOURSELF SHINE

This is an opportunity to show the admissions committee what makes you special and interesting. Schools are interested in seeing your unique perspective, strong writing skills, and authentic voice.

KEEP THE TOPIC SPECIFIC

Many colleges ask applicants to describe themselves, an experience that influenced their life or to explain a special interest. Often, the essay involves describing an extracurricular activity you have enjoyed. Before you write the essay, come up with a list of several essay topics and key points involved in each one. Then choose the topic about which you feel most strongly.

OUTLINE YOUR ESSAY

List all the items that apply to your essay and then organize them. Start with a statement of purpose, then address the individual items and conclude with a restatement of your essay.

PAY ATTENTION TO THE OPENING PARAGRAPH

Your opening paragraph plays a large role in the success of your essay. There are several approaches you might use including starting with a quotation, a rhetorical question or a short description of the experience you plan to expand upon in the essay.

REVIEW AND REWRITE

Do not settle for your first effort. Rewrite the essay. Then edit the final draft one more time and be diligent in your proofreading for spelling or grammar errors. When you think it's perfect, have a teacher review it and give you feedback.

GET THE COMPETITIVE EDGE

Your grades, outside activities and letters of recommendation play an important role in gaining entrance to the college or university of your choice.

IMPROVE

YOUR CHANCES OF SUCCESS

- Spelling mistakes and grammatical errors are unacceptable.
- If you are attaching files with your application, make sure your name is the same on each part of your application.
- Submit several applications and keep your options open. You may not be accepted by your first-choice school and may need to choose the next best option.
- Use a personal (non-school) email address. Avoid any potentially embarrassing email handles. Colleges rely on email, so check your email often.

IMPRESS

AT THE INTERVIEW

If you are required to take part in a college interview, keep these pointers in mind:

- Check the college's policy on interviews by calling them or visiting their website.
- Prepare to be asked about your favorite subjects, future plans, why you want to attend the college, extracurricular activities, people you admire and your strengths and weaknesses.
- Use the interview as two-way communication to find out more about the college. Consider asking what orientation activities can help you transition to college and whether there are internships in your areas of interest. Ask other questions, such as the rate of student retention (i.e., how many students continue from one year to the next and on to completion of their program of study), transfer rates, reasons for transfer, and more.
- Choose appropriate clothing for your interview, even if you meet virtually with the college rep.
- Additional questions can be found in Appendix B: Questions to Ask Admissions Representatives on page 30.
- Be sure you get e-mail addresses to follow up later with any other questions you might have. Send a thank you note to your interviewer within 24 to 48 hours of your meeting.



HOW DO I PAY FOR COLLEGE?

**YOUR COLLEGE EXPERIENCE
SHOULD BE PRICELESS,
BUT IT SHOULDN'T BREAK
THE BANK.**

—No matter how you plan to pay for your education, the simple fact is that a college education is expensive, but the return on the investment is well worth it.

FAFSA
Application for Federal Student Aid

COMMUNITY

COLLEGE SAVINGS OPPORTUNITY

If you complete the first two years at a community college and then transfer to the four-year institution of your choice, you can earn your bachelor's degree at a fraction of the cost.

Students choosing this approach can save anywhere from \$10,000 to \$79,000 or more on the total costs of their bachelor's degree education.

You can also decrease your tuition expenses by taking several college courses at your community college during your junior and senior year in high school (often called "dual credit" classes) or while you are home from college during the summer.

Remember that tuition is only part of the cost of going to college. Students who attend a community college can probably live at home while they are attending school. Students who attend a four-year college or university may need to pay living expenses.



IT COSTS

MORE THAN JUST TUITION

There are five main categories of expenses that influence how much your college education is really going to cost: tuition and fees, living expenses (housing and food), books and supplies, personal expenses and transportation. Knowing how much you'll need for these expenses makes it easier to create a realistic college budget.

TUITION AND FEES

Tuition and fees are the price you pay for taking classes at your college. This amount can change based on your academic program, the number of credit hours you take and whether you're an in-state or out-of-state student. Or, in the case of community colleges in Illinois, whether you qualify for in-district or out-of-district rates.

LIVING EXPENSES (HOUSING AND FOOD)

Colleges usually offer a variety of residential options and meal plans. The charges vary depending on what plan you choose. If you decide to live at home or off-campus, you'll have your own rent and meal costs to consider in your college costs.

BOOKS AND SUPPLIES

You'll need books and other course materials. The cost of books and supplies ranges from \$1,290 to \$1,520.* You may be able to lower these costs by buying used textbooks or renting them.

PERSONAL EXPENSES

Plan for laundry, cell phone bills, eating out and anything else you normally spend money on. Figure out what you spend and add that amount to your budget.

*Source: College Board: Trends in College Pricing 2023
<https://research.collegeboard.org/trends/college-pricing>

TRANSPORTATION

Whether you commute to campus or take the occasional trip home, you'll have transportation costs. Of course, these will vary depending on how you travel and how often. You may be able to find student discounts on travel costs. Don't forget to factor in the cost of gas and insurance if you own a car.

WHAT IS FEDERAL FINANCIAL AID?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps you pay for education expenses at a college, career school, or graduate school. Federal student aid covers such expenses as tuition and fees, living expenses (housing and food), books and supplies, and transportation. Aid can also help pay for a computer, dependent care and other expenses. The three main categories of federal student aid are:

Grants: Grant money usually doesn't have to be repaid. Most federal grants are based on the student's financial need.

Work-study: Work-study money is earned by a student through a part-time job on campus while attending school.

Loans: A loan is borrowed money that must be repaid with interest.

For details about federal student aid programs, including maximum annual amounts and loan interest rates, visit studentaid.gov/types.

WHO GETS FEDERAL STUDENT AID?

Basic eligibility requirements include the following:

- Demonstrate financial need (for most programs).
- Be a U.S. citizen or an eligible noncitizen.
- Have a valid Social Security Number.
- Maintain satisfactory academic progress in college or career school.
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- Show you're qualified to obtain a postsecondary education by
 - » Having a high school diploma or General Educational Development (GED®) certificate.
 - » Completing a high school education in a home school setting approved under state law.

A complete list of eligibility requirements can be found here:
studentaid.gov/understand-aid/eligibility/requirements

For an early estimate of how much federal student aid you might be able to get, use the Federal Student Aid Estimator at studentaid.gov/aid-estimator.

HOW DO I

APPLY FOR FEDERAL STUDENT AID?

You must complete and submit the Free Application for Federal Student Aid (FAFSA) annually to apply for federal student aid. Financial aid offices use information from the FAFSA to determine whether you are eligible to receive federal grants, loans, or work-study funds. States and schools also use the information from the FAFSA to determine whether you qualify for additional aid. In fact, some schools won't consider a student for the school's merit scholarships until the student has submitted a FAFSA. So be sure to fill out a FAFSA even if you think you won't qualify for federal aid. The FAFSA typically becomes available online on October 1.

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To receive the maximum aid awards, file the FAFSA as soon as possible when the filing period begins each year. Be sure to use the correct tax year.

To complete the FAFSA, you will need to have:

- An FSA ID — This username and password is used to securely, electronically sign your FAFSA. Applications e-signed are processed faster. You can obtain an FSA ID at studentaid.gov/fsa-id/create-account/launch. Save your FSA ID; you will continue to use it to file subsequent FAFSAs and to access other online federal systems.
- Your income tax information from two years prior. For example, for the 2025-2026 FAFSA, you provide 2023 tax information. Did you file a tax return? If so, you must provide consent to have federal tax information transferred directly into the FAFSA from the Internal Revenue Service through the Future Act Direct Data Exchange (FADDX).
- Depending on your age and marital status, you may need to provide financial information from your parents or your spouse. The online FAFSA process helps determine whose information needs to be included.

- Required information as specified in the new FAFSA including your Social Security Number(s), email address, asset information (cash, savings, checking, investments, businesses, farms, and real estate excluding the home you live in) and child support received.
- Harper College's School Code: **003961**. If you plan to apply to another school, contact that school's financial aid office or check its website for its school code.

Now you're ready to apply. Go to fafsa.gov to fill out the FAFSA. If you have any questions about the FAFSA or federal financial aid, talk to your school counselor, the financial aid office at the college you plan to attend, or the U.S. Department of Education at 800.433.3243. You can always call Harper's One Stop at 847.925.6710.

For more information, visit harpercollege.edu and search for "Complete the FAFSA."

ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID

The Alternative Application for Illinois Financial Aid allows qualifying undocumented students who are not otherwise eligible for federal financial aid to apply for Illinois Monetary Award Program (MAP) grants to attend eligible Illinois colleges, universities, and career education programs. Learn more at isac.org/alternativeapp.

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ARE THERE

OTHER SOURCES OF FUNDING?

The federal government is the main source of financial aid for college, but it isn't the only source.

- Visit a college's website to see their availability of institutional funds.

SCHOLARSHIPS

Everyone wants free money to help them attend college. There are many types of scholarships offered by colleges as well as local and national organizations, including scholarships that don't require outstanding grades. Each scholarship provider has its own application and its own rules to decide who can get its scholarship. Free sources of information include:

- U.S. Department of Education's scholarship information at studentaid.gov/scholarships
- College financial aid offices
- A high school counselor
- Your library's reference section
- Foundations, religious or community organizations
- Local businesses or civic groups
- Organizations (including professional associations) related to your field of interest
- Ethnicity-based organizations
- Your employer or your parent's employer
- Free online scholarship searches

BEWARE! SCHOLARSHIP SCAMS

Sadly, there are many fraudulent scholarship schemes to steal money or identities from students. If you receive notice of a scholarship award that you did not apply for, be aware that it is probably not legitimate and should be ignored.

The following list of red flags can help you determine whether or not a scholarship or grant is a fraud:

- The offer requires a fee to apply for the scholarship.
- The offer says it is guaranteed.
- The offer requests personal information such as your name, address and Social Security Number.
- The offer requires an up-front "processing" fee to obtain the scholarship.
- The offer is for a scholarship you did not apply for.

FINANCIAL

AID PACKAGE

The primary responsibility of paying for educational expenses is with the student and the student's family. If the financial assistance awarded does not cover all the educational expenses, the student is responsible for paying the remainder.

The financial aid administrator determines your eligibility for financial aid awards based on federal and state regulations, the college's Cost of Attendance (COA) and the family's Student Aid Index (SAI).

COA: The COA includes specific education-related expenses such as tuition, fees, books, supplies, transportation, and living expenses (housing and food). COA is different at each college.

SAI: The SAI will be used to determine how much federal aid a student is eligible to receive.

Continued page 20

Federal Methodology is used to calculate the SAI from your income and assets (and your parents', if dependent) and other information submitted on the FAFSA.

Financial Need: To award financial aid, the college determines your financial need. Financial need is the end result of a simple calculation that subtracts the SAI from the COA.

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Student Aid Index} \\ \hline \text{Financial Need} \end{array}$$

The financial aid administrator uses the financial need results to help cover your college expenses. You will be provided with an award package listing each aid source and the dollar amount you are offered.

“MUST KNOW” FINANCING TERMS

To help you navigate the tricky waters of the financial aid process, you need to be aware of some basic terminology. For your convenience, we've included a glossary of important financial aid terms on page 24.

CAMPUS WORK-STUDY AND OFF-CAMPUS JOBS

Most college students work during their college careers. This work may include summer jobs between terms or work during the school year. Work during the school year falls into the following three categories:

Campus work-study programs help students learn about their areas of interest and may help meet the requirements for a major.

Internships allow students to work off campus as part of pursuing a major. The internship may provide the student with a small income but is really meant to help the student meet a specific requirement, earn credit hours toward a major or gain relevant career experience.

Off-campus work has nothing to do with pursuing a major, but helps students earn money to pay for college.

WORKING ON CAMPUS CAN FIT YOUR SCHEDULE

If you work for a college department and need to fit your work schedule into your college class load, your on-campus supervisor is probably more likely to work with your schedule than an off-campus business.

The Federal Work-Study Program is need based and is an excellent way to obtain on-campus work, but you have to complete the FAFSA to see if you qualify. The program is designed to help pay your education expenses. You are awarded a pre-determined amount based on your level of need and the funding level of your school. Your school pays you directly, but your earnings cannot exceed your total cost of attendance or budget.

PAYING OFF YOUR LOANS

After you graduate from college, you have a responsibility to pay off any student loans in a timely manner. If you do not pay them, the information can negatively impact your credit. If your credit is damaged, you cannot buy a car, rent an apartment or buy a house without a cosigner. The federal government will garnish your wages.

PAY YOUR DEBTS AS SOON AS POSSIBLE

The longer you maintain a debt, the more interest you are charged. It may be tempting to relax a little after finishing school, but it is better to pay your debts quickly by sending in more than the minimum payment.

TRACK YOUR DEBT

Know what you owe and to whom, what the payments are and how soon you can pay them off. Consider creating a spreadsheet to keep track of this information.

EXPLORE PAYMENT OPTIONS

There are several ways you can approach paying off your student loans. For the most current information on repayment plans, visit studentaid.gov/manage-loans/repayment/plans

FOR
PARENTS
AND GUARDIANS



EMOTIONAL AND PRACTICAL SUPPORT

Parents, you can provide emotional and practical support while your student is going through the process of applying to colleges.

- Check the websites of colleges that interest your child. You can visit them with your student and find out which institutions are a good fit.
- Visit colleges with your student. Many schools provide tours for parents and prospective students and are happy to answer your questions about the institution. Go beyond the classroom. While you are on campus, visit the nearby stores and restaurants. Don't be afraid to ask college students how they feel about the college and their experience.
- Discuss specific institutions with your student's high school counselors. If you know of any friends or relative(s) who have had students attend the institution, talk to them.
- Help them fill out applications and make sure they are including all the necessary information.
- Help them understand the financial cost of college and the long-term impact of loans.
- Read through this guide together and schedule regular check-in meetings to review checklists.
- Help your student realize that a rejection from a college is based on many factors, and the rejection is not personal.
- Help them plan for what they need if they choose to attend a four-year institution that requires them to live in a residence hall or an apartment.
- Discuss the significant time commitment of being a college student. For each hour in class, a student should spend two to three hours studying. Therefore, a student who is in class 15 hours each week should be studying at least 30 hours per week. This 45 hours per week is equivalent to a full-time job.

IMPORTANT CONVERSATIONS

Before sending your student to college, dedicate time to thoughtful conversations about alcohol, drugs, and relationships. As a parent, you still have considerable influence and can help your student avoid and resolve problems. By talking with, and listening to your student, you can offer information, support, and guidance.

Be specific about what you expect them to do in college (abstain or drink moderately, steer clear of cannabis and other drugs, make responsible choices about romantic partners, create healthy eating and sleeping patterns, practice financial responsibility, etc.) Ask questions, but be prepared for the answers. Learn to listen in a non-judgmental manner.



A young man with dark curly hair and a friendly smile is sitting in a library. He is wearing large headphones and has a laptop open on his lap. He is looking towards the camera. The background is filled with bookshelves containing many books, creating a studious atmosphere. The overall image has a soft, slightly faded appearance.

PLANNING

Resources

- **FINANCIAL AID GLOSSARY**
- **ONLINE RESOURCES**
- **ORGANIZE YOUR ACTIVITIES AND ACHIEVEMENTS**
- **QUESTIONS FOR ADMISSIONS REPRESENTATIVES**
- **MY TOP FIVE COLLEGE CHOICES**
- **COLLEGE APPLICATION TRACKER**
- **COLLEGE PLANNING TIMELINE**

FINANCIAL AID

GLOSSARY

Academic Year is the period during which school is in session, usually at least 30 weeks. Most academic years run from August through May.

Accrue means to accumulate.

Accrual Date is the date on which interest charges on your student loans begin to accrue.

Appeal is a formal request to have your financial aid status reviewed based on any changes in your current financial situation.

Asset Protection Allowance is a portion of your parents' assets that are not included in the calculation of their college contribution for you.

Award Letter is the official notification issued by the institution's financial aid office that lists all the financial assistance awarded to you.

Campus-Based Aid includes financial aid programs administered by the college or university.

Compounded Interest is interest that is paid on both the principal balance of the loan and any accrued interest.

Cosigner is someone who would assume responsibility for your loan if you fail to repay it.

Credit Rating is information used to determine if you can responsibly take out a loan and repay it. This is also known as a FICO score.

Default is when you fail to pay several regular installments on time or otherwise fail to meet the terms and conditions of the loan.

Deferment occurs when you are allowed to postpone paying the loan under specific circumstances.

Disbursement is the release of financial aid funds to the school for delivery to you as the student.

Disclosure Statement provides you with information about the actual cost of the loan.

Federal Direct Loans are loans made to undergraduate students through the federal government. There are two types, subsidized (need based) and unsubsidized (not based on financial need).

Federal Direct PLUS Loans are federal loans that graduate or professional students and parents of dependent undergraduate students can use to help pay for college or career school.

FAFSA is the Free Application for Federal Student Aid found at fafsa.gov and is used to determine federal and state aid.

FAFSA Submission Summary (FSS) is a report that summarizes the information that you provided on the FAFSA and gives you basic information about your eligibility for federal student aid.

Federal Methodology is a needs-analysis formula used to determine the Student Aid Index (SAI).

Federal Work-Study is a program providing college students with part-time employment during the school year.

Merit-Based is financial aid that is based on your academic achievement, not on financial need.

Need-Based relates to financial aid based on your financial situation. This is the primary criteria used to award financial aid.

Pell Grant is a federal grant that can provide funds based on your financial need.

Repayment Schedule discloses the monthly payment, interest rate, total repayment obligation, due dates and the term of loans. The form includes a Repayment Term that is the period during which you must make payments on your loan.

Student Aid Index (SAI) is used to determine how much federal aid a student is eligible to receive as calculated by the Federal Methodology need analysis formula.

ONLINE

RESOURCES

GENERAL INFORMATION ABOUT A COLLEGE EDUCATION

Big Future

bigfuture.collegeboard.org

United States Census Bureau

census.gov/topics/education.html

SAVING FOR COLLEGE

Bright Start

brightstart.com

College Board

bigfuture.collegeboard.org/pay-for-college

Consumer Financial Protection Bureau

consumerfinance.gov/payingforcollege

and

consumerfinance.gov/consumer-tools/student-loans

Saving for College

savingforcollege.com

Upromise

upromise.com

PREPARING FOR COLLEGE APTITUDE AND PLACEMENT TESTS

4Tests Practice Exam Site

4tests.com

American College Testing Program

act.org

Kaplan Test Prep

kaptest.com

Khan Academy

khanacademy.org/digital-sat

Number 2 Online Education

number2.com

Peterson's College Test Prep

petersons.com/testprep/college-test-prep

RESEARCHING AND CHOOSING A COLLEGE

National Center for Education Statistics

College Navigator

nces.ed.gov/collegenavigator

U.S. Department of Education College Score Card

collegescorecard.ed.gov

THE COMMON APPLICATION

Common App

commonapp.org

U.S. News & World Report: A Complete Guide to the Common Application Process

usnews.com/education/best-colleges/articles/college-application-process

college-application-process

FINANCIAL AID AND SCHOLARSHIPS

Free Application for Federal Student Aid (FAFSA)

fafsa.gov

Federal Student Aid

studentaid.gov

Federal Direct Loans

studentaid.gov/understand-aid/types/loans

Illinois Student Assistance Commission

isac.org

ORGANIZE

YOUR ACTIVITIES AND ACHIEVEMENTS

Your grades, activities and letters of recommendation play an important role in getting accepted to the college or university of your choice. Keep all your extracurricular activities and accomplishments organized by filling out the form below.

Activities (List sports, clubs and organizations. Include your role.):

.....

.....

.....

Honors (List your achievements in academics, athletics and the performing arts.):

.....

.....

.....

Community Service (List activities, dates involved and your role.):

.....

.....

.....

Employment (List employer, dates of employment, job title and key responsibilities.):

.....

.....

.....

Letters of Recommendation (List names of teachers, club sponsors, community service supervisors or employers who could write letters for you in the future.):

.....

.....

.....

QUESTIONS

FOR ADMISSIONS REPRESENTATIVES

Copy this page and bring it with you when you meet college admissions representatives.

1 Do you offer my major?
What special programs/opportunities do you offer for my major or career?
Is there anything special I need to do before I declare a major?
How difficult is it to change majors?
How would this college help me choose a major if I am undecided?

2 Describe campus housing opportunities and costs.
Does your school have a policy that requires students to live on campus?
For how many years?

3 What kind of financial aid packages and scholarships does your school offer?
What are the financial aid eligibility requirements?
Are there specific options for freshmen?
Are your scholarships renewable each year through graduation?
What are the scholarship application deadlines?

4 Describe the community where the school is located.
What student life opportunities such as clubs and organizations do you offer?
Do you hire students for on-campus jobs?

5 What is a student's total cost of attendance for one year including tuition, living expenses (housing and food), fees, and the average cost of books?

6 What percentage of your classes uses teaching assistants?
What is the average class size at your school?
What is the average student-to-teacher ratio?

7 What percentage of your students graduate? How long does it take to graduate?

8 What kind of tutoring or study skills programs does your school offer students?
Do you offer an honors program?
What unique learning experiences do you offer above and beyond the classroom?

9 Do you accept AP credits and transferred college credits?

10 Describe the diversity of the student population.
What resources are available for first generation students?
What resources are available for students of color?

MY TOP FIVE COLLEGE CHOICES

	HARPER COLLEGE	COLLEGE #1	COLLEGE #2	COLLEGE #3	COLLEGE #4	COLLEGE #5
PUBLIC/PRIVATE	PUBLIC					
CITY/STATE	PALATINE, IL					
URBAN, SUBURBAN OR RURAL	SUBURBAN					
COLLEGE SIZE	13,900 +					
AVERAGE CLASS SIZE	22					
STUDENT-TO-TEACHER RATIO	19:1, NO TEACHING ASSISTANTS					
OFFERS MY DEGREE OR MAJOR						
HONORS PROGRAM	YES					
STUDY ABROAD	YES					
STUDENT ACTIVITIES AND CLUBS	YES					
ATHLETIC PROGRAMS	YES					
SUMMER COURSES	YES					
CLASS TRANSFERABILITY	YES (WITH PLAN)					
COSTS						
TUITION PER CREDIT HOUR	\$141.50 AS OF SUMMER 2025					
TUITION PER YEAR	\$5,019 (2025-2026) BASED ON 15 CREDIT HOURS PER SEMESTER					
HOUSING AND FOOD	\$0					
DEFERRED PAYMENT PLANS	YES					
TRAVEL COSTS PER TRIP	MINIMAL					
FINANCIAL AID PACKAGE OFFER?						
SCHOLARSHIP OPPORTUNITIES	YES					
VISIT COMPLETE? YES/NO						
NOTES						

COLLEGE APPLICATION TRACKER

NAME OF COLLEGE HERE					
	DATE DUE	DATE SENT	DATE RECEIVED (CONFIRMATION OF RECEIPT)	SPECIAL REQUESTS	SPECIAL REQUESTS
APPLICATION FORM					
APPLICATION FEE					
HIGH SCHOOL TRANSCRIPT					
RECOMMENDATION LETTER 1					
RECOMMENDATION LETTER 2					
RECOMMENDATION LETTER 3					
ESSAY					
ENTRANCE INTERVIEW					
PORTFOLIO/AUDITION (IF APPLICABLE)					
OTHER					

COLLEGE

PLANNING TIMELINE

JUNIOR YEAR

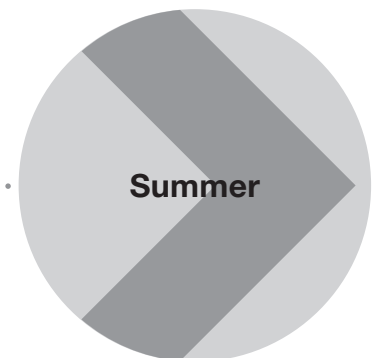
- Begin career and college research in your high school's college/career center.
- Meet with college admission representatives when they visit your school.
- Meet with appropriate military or career representatives when they visit your school.
- Attend college fairs and events sponsored by your school or district.
- Explore career options that may interest you.



- Register and take the SAT and/or ACT during your junior year.
- Review career/college requirements and carefully choose courses for senior year.
- Talk to your counselor or the college counselor in your school to develop a list of good college matches.
- Attend Harper College's open house.
- Visit college campuses. Ask to meet with professors and/or students and see facilities for your intended major.
- Retake SAT or ACT, if necessary.



- Continue campus visits and college interviews; narrow your list of prospective colleges.
- Attend college programs for high school students.
- Work or intern at a summer job that relates to your major/career goals.
- Work on your personal statement, Common App essays, and other essays required by colleges you plan to apply to.



SENIOR YEAR

- Meet individually with your school counselor/college counselor to discuss post-secondary plans.
- Register to retake SAT and/or ACT, as necessary.
- Meet with appropriate college, military, and career representatives.
- Complete (with parents) the Free Application for Federal Student Aid (FAFSA) to apply for federal/state/college financial aid. Typically, the FAFSA opens on October 1.
- Finalize college choices and apply online.
- Visit colleges.
- Complete all college applications before winter break.
- Register for AP tests.
- Check individual colleges for:
 - » Application deadlines, some of which are as early as October 15
 - » Special “early decision, early action” requirements
 - » Letter of recommendation requirements
 - » Specific majors with limited enrollment deadlines (i.e., engineering, aviation, architecture)
 - » Specific scholarship deadlines
- Remember to request your high school transcript through your home high school.
- Take SAT Subject Tests, if required by your college choices.

- Investigate scholarship opportunities.
- Request that mid-year transcripts be sent to colleges that require them.
- Revisit your college of choice during spring break.
- Take Advanced Placement tests in May.
- Notify all colleges to whom you have applied of your decision by May 1.
- Submit your housing deposit to your school of choice (if applicable).

Harper College is committed to the policy that all persons shall have equal access to its programs, facilities, and employment without regard to race, color, creed, religion, national origin, sex, gender-related identity, age, marital status, disability, public assistance status, veteran status or sexual orientation. 33236 9/25 KD VOM

Information in this publication is subject to change.



COMMUNITY
Find it*
at Harper

TOP
20
in the
NATION
NATIONAL
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