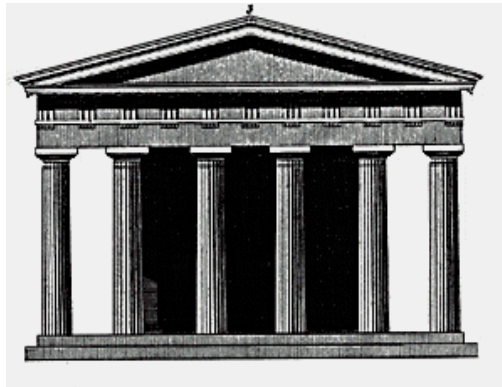


# **W.T. Clarke High School**



## **COLLEGE PLANNING GUIDE**

**W. T. CLARKE HIGH SCHOOL**  
**GUIDANCE DEPARTMENT**

Dear Student,

Choosing a college is an important and sometimes difficult task, but if you plan now and take it step by step, chances are you will make decisions that are good for you. The more information that you can gather on the colleges that interest you, the better informed you will be. Start a file folder for each college that you are interested in and keep copies of all correspondence that you have. This booklet was prepared to assist you through the college process. Read all the information in this booklet, and use it as a guide. Your Guidance Counselor can assist you in making realistic decisions about your college choices.

To find a college that meets your needs, you have to know what your needs are. Consider things like location, size, major, costs and housing. Utilize all your resources. The Career Guidance Room has college catalogues, videotapes, and a computer that you can use to access information about colleges and careers. START RESEARCHING COLLEGES NOW. Develop a list of schools that will meet your needs and wants. Ask the colleges to send you a catalogue and application, and consider a visit while the college is in session.

The college process starts with you – **BEGIN NOW**. The time that you invest **now** will enable to make the best decisions **later**.

Sincerely yours,

W. T. Clarke H. S.  
Guidance Counselors,

Ms. Blumenthal  
Mrs. Telese-Femia  
Ms. Dalia  
Mr. Palmer

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# **COLLEGE TESTING**

**W.T. Clarke H.S. CEEB code #335877**

## **SAT I / SAT II – SUBJECT TESTS**

**Register Online: SAT – [www.collegeboard.com](http://www.collegeboard.com)**

## **ACT TEST**

**Register Online: ACT – [www.actstudent.org](http://www.actstudent.org)**

# **ACTION PLAN: HIGH SCHOOL JUNIORS**

## **FALL**

### **Take the PSAT/NMSQT**

- At school, sign up early to take the PSAT/NMSQT® in October. Get PSAT/NMSQT tips and a free practice test.

### **Start Your College Search**

- Start with you: Make lists of your abilities, preferences, and personal qualities. List things you may want to study and do in college.
- Jumpstart your college planning by reading about majors and careers.
- Use College Search to find colleges with the right characteristics.

### **Start Thinking about Financial Aid**

- Talk to your counselor about your college plans and attend college night and financial aid night at your school. Use financial aid calculators to estimate your aid eligibility and college costs.

## **Winter**

### **Plan Your Spring Testing Schedule**

- You can take either the SAT Reasoning Test™ -or- up to three SAT Subject Tests™ on one test day. Plan your testing schedule carefully if you want to take both types of SAT®. See the SAT schedule of test dates and register online for the SAT.
- Your PSAT/NMSQT Score Report arrives in December. Use it to improve your skills and prepare for the SAT. Practice at [collegeboard.com/psatextra](http://collegeboard.com/psatextra).

## **Spring**

### **Get Ready for the SAT**

- Visit the SAT Preparation Center™ to take a free full-length official practice test and get a score and skills report. Be sure to sign up for the SAT Question of the Day™ for daily practice.

## Explore Colleges

- Start visiting local colleges: large, small, public, and private. Get a feel for what works for you. Develop a list of 15-20 colleges that interest you. Search for colleges and use My College List.

## Prepare for AP® Exams

- Do well on AP Exams and receive credit or placement at most colleges. Get AP Exam preparation.

## Plan Ahead for the Summer & Senior Year

1. Review your senior year class schedule with your counselor. Challenge yourself with honors and AP classes and stick with sequences you have begun, in the languages, for example. Read about how to select your courses.
- Plan summer activities early. Enrich yourself by volunteering, getting an interesting job or internship, or signing up for special summer learning programs.

## Summer

### Keep Your Momentum up This Summer

- Visit colleges. Take campus tours and, at colleges you are serious about, schedule interviews with admissions counselors. Be sure to bring your campus visit checklist.
- Request applications from colleges to which you'll apply. Check important dates; some universities have early dates or rolling admissions. Consult the College Application Calendar and the Financial Aid Calendar for a basic idea of the applications timeline.

# Jumpstart Your College Planning

## **Ready, Set...**

Have you started your college planning yet? It is amazing, but decisions you make as early as 8th grade have a huge effect on your college career. They affect how soon you will go to college, what type of college you will attend, and even whether you will go to college at all.

### **1. Get Involved.**

Getting ready for college is not all work. Find something you really like doing, then dive into it. Maybe you are drawn to sports, student council, music, art, etc. You will develop skills and show colleges your ability to make a commitment and stick with it.

### **2. Take Challenging Courses.**

Colleges do look at your grades, but they also pay attention to how difficult your courses are. They want to see that you have challenged yourself. Plus, if you pursue advanced courses, such as AP®, you may be able to get college credit.

### **3. Get Help.**

Having trouble in a class? Many schools have peer tutors, students in upper grades who will help you (for free). Talk to teachers or counselors -- let them know you want extra help.

### **4. Read.**

Read at least 30 minutes every day, beyond study and homework. People who read more know more. And when you take PSAT/NMSQT® and SAT® tests, the time you put into reading will really pay off.

### **5. Do not Delay.**

You will take the PSAT/NMSQT as a junior (or even as a sophomore). Most students take the SAT in their junior or senior year. Be sure you are taking the solid math and other courses that get you ready. Talk to your counselor to make sure you are on track.

### **6. Get the College-Bound Facts.**

How can you find out about college admissions, work, and campus life? Ask someone who has done it, such as college students who went to your high school. Get to know your counselors. Ask a career planner at a local college, or a teacher. Do Web research.

### **7. Involve Your Family.**

When parents or guardians have not been to college themselves, they may think they cannot help you. That is not true. They can talk to counselors and help you stay on the right path.

### **8. Look for a Mentor.**

Look for adults who can lend their enthusiasm and help you succeed at your goals. If you are interested in a particular subject or activity talk to a teacher or leader who knows about it. Find a counselor or teacher you trust to talk about your goals.

### **9. Confront Personal Roadblocks.**

If you have a problem that is getting in the way of schoolwork, do not ignore it. Talk to your friends, family, or another adult -- parent, coach, nurse, and counselor -- who may be able to offer advice or help.

### **10. Roll Up Your Sleeves.**

If you expect to go to college later, expect to study now. No one can do it for you. Don't talk the college talk -- "I'll go to college to get a great career" -- without walking the walk.

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# Why Get a College Degree?

## **Knowledge, Skills, and More Opportunities**

If you go to college, you will gain information and skills that you will use for the rest of your life, no matter what career you chose. College will enable you to:

- Expand your knowledge and skills
- Express your thoughts clearly in speech and in writing
- Grasp abstract concepts and theories
- Increase your understanding of the world and your community

## **What This Means for You**

The benefits above may sound great on their own, but college also has some very practical benefits:

## **More Job Opportunities**

The world is changing rapidly. More and more jobs require education beyond high school. College graduates have more jobs to choose from than those who do not pursue education beyond high school.

## **Earn More Money**

A person who goes to college usually earns more than a person who does not. According to the US Census Bureau, on average, someone with a Bachelor's Degree earns \$51,206—almost double the \$27,915 earned annually by someone with only a high school diploma.

## **Why Not Go to College?**

Many students are unsure about going to college, for many reasons. Below are five we have heard before, and why they do not hold water.

### **1. "I Can't Afford It."**

Most students get financial aid to help pay for college, and most aid is based on need. This means that the less money you have, the more aid you might get.

## **2. "Nobody in My Family Has Ever Gone."**

Being first can be hard. For instance, you may have to explain to the family why college is important to you. On the other hand, being first is likely to be a source of pride, for you and for your family.

## **3. "I Don't Know What I Want to Do with My Life."**

Join the crowd. Thousands of college freshmen have not decided on a major or on a career. College gives you the opportunity to learn more about what is out there. You will be exposed to a variety of academic subjects, people, and new perspectives.

## **4. "College Is Too Hard for Me."**

Most students think college will be too hard for them. Keep in mind, all colleges offer tutoring and student support. As confident as some students seem, no one goes to college knowing everything—if they did, why would they go?

## **5. "I Just Won't Fit In."**

Most colleges have students from many backgrounds. To get an idea of what to expect, explore colleges with [College Search](#), or better yet, visit in person. Be sure to ask about the make-up of the student body, and if they have clubs and activities that you are interested in joining.

### **It Doesn't Have to Be a Four-Year College**

If you are not sure about college, or which college, consider attending a community college. Community colleges are public, two-year schools that provide an excellent education, whether you are considering an associate degree, a certificate program, technical training, or plan to continue your studies at a four-year college.

### **Find Colleges**

Browse colleges with our [A to Z College Search listings](#) or search for [colleges State-by-State](#).

# How to Select Your Courses

## Create a Solid Academic Portfolio

Your course schedule may seem like a random selection of classes to you, but college admission officers see it as the blueprint of your high school education. They are looking for a solid foundation of learning that you can build on in college.

Take at least five solid academic classes every semester. The following subjects and classes are standard fare for success in high school and beyond, whether you plan to attend a 4-year, 2-year, or technical school.

### English (Language Arts)

Take English every year. Traditional courses such as American and English literature help you improve your writing skills, reading comprehension, and vocabulary.

- literature
- writing/composition
- and/or speech

### Math

You need algebra and geometry to succeed on college entrance exams, in college math classes, and in most careers. Take them early on and you will be able to enroll in advanced science and math in high school -- and you will show colleges you are ready for higher-level work.

- algebra
- geometry
- algebra II
- trigonometry and/or calculus

### Science

Science teaches you to think analytically, and apply theories to reality. Laboratory classes let you test what you have learned through hands-on work. Six semesters are recommended.

- two semesters in biology
- two semesters in chemistry and/or physics
- two semesters in earth/space sciences, advanced biology, advanced chemistry, or physics

## **Social Studies**

Understand local and world events that are happening now by studying the culture and history that has shaped them. Social sciences round out your core curriculum.

- two semesters in U.S. history
- one semester of U.S. government
- one semester in economics
- one semester in world history or geography
- one additional semester in the above or other areas

## **Foreign Languages**

Solid foreign language study shows colleges you are willing to stretch beyond the basics. Many colleges require at least two years of foreign language study, and some prefer more.

## **The Arts**

Research indicates that students who participate in the arts often do better in school and on standardized tests. The arts help you recognize patterns, discern differences and similarities, and exercise your mind in unique ways, oftentimes outside of a traditional classroom setting.

## **Computer Science**

More and more college courses and jobs require at least a basic knowledge of computers. Computer skills also can help you do research and schoolwork better and faster.

## **Advanced Placement Program® (AP®)**

Try out college-level work, master valuable skills, and, with satisfactory grades, maybe even receive college credit. More than 1,400 higher education institutions award credit based on satisfactory AP Exam grades. [Learn more about the AP Program.](#)

## **Independent Study**

If you are interested in a subject that is not offered at your school -- say, botany, economics, instrumental music, etc. -- do not give up on your interest. Many schools allow motivated students to pursue independent studies, often with a teacher as an adviser. Most schools have rigorous standards for independent study. Be sure to talk to a counselor or teacher to find out if independent study is an option at your school, and what requirements may exist.

## **For More Help**

Be sure to meet with your counselor or adviser, who can help you with your personal needs. Use [College Search](#) to look up a specific college's academic requirements.

# Early Decision & Early Action

## **What Are They and Are They Right for You?**

Have you noticed a new buzz word in your school hallways or counselor's office? "I'm applying early decision." "Will I be notified early?" Has all this early talk gotten you prematurely anxious about applying to colleges?

### **The Early Bird Gets the Worm**

This cliché is the basic concept behind early decision and early action plans. Your "worm" is knowing in December whether you have been accepted at your first choice college. Then, hopefully, you can enjoy the rest of your senior year without stressing about getting into college. The "worm" for the colleges that offer these plans is locking in students early in the process who really want to go to the school.

### **Early Decision vs. Early Action**

Early decision plans allow you to apply early (usually in November) and get an admission decision from the college well in advance of the usual notification date. Nevertheless, there is a catch. Early decision plans are "binding," meaning if you apply as an early decision candidate; you agree to attend the college if it accepts you and offers an adequate financial aid package. Although you can apply to only one college for early decision, you may apply to other colleges under regular admission. If your first-choice college accepts you early, you must withdraw all other applications. Usually, colleges insist on a nonrefundable deposit well before May 1.

Early action plans are similar to early decision plans in that you can learn early in the admission cycle (usually in January or February) whether a college has accepted you. But unlike early decision, most early action plans are not binding, meaning you do NOT have to commit to a college to which you have applied for early action. Under these plans, you may apply to other colleges. Usually, you can let the college know of your decision in the late spring or whenever you have decided.

### **Single-Choice Early Action**

Some colleges have begun offering a new admissions option called single-choice early action. This plan works the same way as other early action plans, but with single-choice, candidates may not apply early (either early action or early decision) to any other school.

You can still apply to other schools regular decision and are not required to give your final answer of acceptance until the regular decision deadline. This allows you to compare offers of financial aid in the spring before making a commitment.

## **Should I Apply Under One of These Plans?**

You should apply under an early decision or action plan only if you are very, very sure of the college you want to attend. These plans make a lot of sense if one college is your clear preference and if your profile closely matches that of the students at that college.

Do not apply under an early decision or action plan if you plan to weigh offers and financial aid packages from several colleges later in the spring. Also, you should not apply early if it is to your advantage to have more of your senior year work to show a college. If you plan to woo an admission office with your excellent grades this year, you may want to wait until after the semester ends to apply to colleges.

## **Who Offers Early Plans?**

More than 400 colleges offer an early decision plan, an early action plan, or both. Use [College Search](#) to find out if the colleges in which you are interested offer these options. You can also find this information in *The College Board College Handbook*, available in [the online store](#).

## **Do Your Research**

Before applying to an early action and early decision plan, research all your options to decide which college is the right one for you. Does the college have everything you want in a school? You can use [College Search](#) to find schools that match your preferences.

## **A Last Word of Advice**

Get advice from your high school counselor and other trusted advisers before applying to a college as an early decision applicant. In the fall, it may seem appealing to get the college decision over with, but as your senior year progresses, you may find your academic and other goals changing. On the other hand, you may be very confident that you will thrive at a certain college. If so, you are the type of student for which early decision was created.

# What Selectivity Means for You

## Understanding Admission Factors

College admission officers across most of the nation report the same news: The number of applicants is rising, making admission more competitive.

### Why Are Applications Increasing?

The increase comes from a surge in births during the 1980s. Children of the baby boomers are coming of age. Experts predict applications will continue to rise faster than openings at most colleges through about 2010.

"Most schools are a little more selective than they were maybe 10 years ago," says Joan Isaac-Mohr, Vice President and Dean of Admissions at Quinnipiac University in Connecticut. This can mean more pressure for students going through the application process.

### Benefits of Increased Selectivity

There is a silver lining. As Isaac-Mohr points out, increased selectivity means better students are going to all colleges, broadening your choice of schools with a high-achieving student population.

The number of applicants is rising, making admission more competitive. Ann Wright, Vice President for Enrollment at Rice University in Texas, agrees. "There are lots of schools where students can be happy and successful," she says. Both experts encourage students and parents to consider a range of schools, rather than focusing on a single institution. Community colleges, for example, can allow you to spend two years improving grades or selecting a career focus before transferring to a four-year university. While you might be taught by a graduate student at a large university, teachers at community colleges are usually professors who primarily want to teach, not conduct research.

Smaller class sizes and more access to professors at small public or private colleges can be a boost to students, while some may prefer the energy and variety of a large university. It is important for you to determine your needs and academic interests and select five or six schools that make a good fit.

### What Are Colleges Looking For?

As you prepare application materials, it can help to know what schools are really looking for in the piles of paperwork.

Admission officers evaluate applications in different ways, depending on how selective, or competitive, their college is.

## The Levels of Selectivity

At one extreme are "open admission" colleges. These schools require only a high school diploma and accept students on a first-come, first-served basis. Many community colleges have this policy. At the other extreme are very selective colleges. They admit only a small percentage of applicants each year. Most colleges fall somewhere in between.

- **Less Selective**

As many as **10 or 15** students apply for each spot at very selective schools

Less selective colleges focus on whether applicants meet minimum requirements and whether there is room for more students. Acceptable grades are often the only requirement beyond an interest in college study. The SAT® I or ACT may be required, but test scores are usually used for course placement, not admission.

- **More Selective**

More selective colleges consider course work, grades, test scores, recommendations, and essays. The major factor may be whether you are ready for college-level study. It is possible to be denied admission because of a weakness or a lack of interest in higher education.

- **Very Selective**

As many as 10 or 15 students apply for each spot at very selective schools. Admission officers look carefully at every aspect of a student's high school experience, from academic strength to test scores. Since many applicants are strong academically, other factors -- such as your essay -- are critical. Although they receive a great deal of publicity, only a small number of colleges (fewer than 100) are this selective.

## Admission Factors

Selective colleges consider these factors for admission:

- courses taken
- counselor/teacher recommendations
- ethnicity
- grades
- application questions and essays
- geographic location
- grade point average
- personal interview
- alumni relationship



- rank in class
- activities outside the classroom
- major/college applied to
- admission test results
- special talents and skills

There is no general agreement about which of these factors are ranked more important. However, most admission officers place the most weight on your high school record.

### **How Important Are Extracurricular Activities?**

The significance of activities has been exaggerated. While schools do consider them, they are looking to see if you have shown a long-term commitment in one or two areas.

### **Need-Blind Admission**

Most colleges have a need-blind admission policy. This means they decide whether to make an offer of admission without considering your family's financial situation.

Other colleges are need sensitive; they do consider your family's financial situation in the admission process. These colleges know they cannot satisfy the financial aid needs of all applicants. Some schools use need-sensitive admission when deciding to accept a borderline student or to pull a student off the waiting list.

### **Matching Admission Standards**

As part of the college search, you should compare your academic and personal qualifications to those of students typically admitted to schools where you want to apply.

### **Find Colleges**

Use [College Search](#) to research two-year and four-year schools and find the programs that meet your needs.

Browse colleges with our [A to Z College Search listings](#) or search for [colleges State-by-State](#).

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**Student Name****E-mail address**

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**W.T. Clarke High School****740 Edgewood Ave****Westbury, NY 11590**

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<b>Objective</b>	To enter a reputable Business program at a four-year university.		
<b>Education</b>	Diploma: June 2007	W.T. Clarke High School	Westbury, NY 11590
	▪ Class Rank:		
	▪ GPA:		
<b>Honors and Awards received</b>	2005-/2006 – Who's Who Among American High School Students		
	2003 – 2006 National Honor Roll Award		
	W. T. Clarke High School		
	2005 – 2006 – National Honor Society Member		
	2006- All State Chorus		
<b>Leadership Experience</b>	W. T. Clarke High School Marching Band / Concert Band		
	2003-2006 – Clarinet Section leader		
	2003-2006 – Drum Major		
	2002-2005 – Principal Clarinet		
	Treasurer- Key Club		
<b>Extracurricular activities</b>	W. T. Clarke High School		
	2003-2006 – Marching Band, Concert Band, Basketball Pep Band		
	Key Club 2003-2006		
	Varsity Track 2003-2006		
	Yearbook- Editor 2005-2006		
	Mathletes- 2005-2006		
	Science Olympiads – 2005-2006		
<b>Volunteer experience</b>	Kiwanis Food Drive		
	Nassau County Medical Center Volunteer 2004-2006		
<b>Work experience</b>	CVS, Sales Clerk 2005-2006 25 hrs week		
	Loehman's Shoes- 2004-2005 15 hrs week		

# ACTION PLAN: HIGH SCHOOL SENIORS

## FALL

### Pulling Your Applications Together

- Narrow your [list of colleges](#) to between 5 and 10 and review it with your counselor. Get an application and financial aid info from each. Visit as many as possible.
- Make a master [calendar](#) and note:
  - Test dates, fees, and deadlines
  - College application due dates
  - Required [financial aid applications](#) and their deadlines
  - Recommendations, transcripts, and other necessary materials
  - Your high school's deadlines for application requests, such as your transcript
- Ask for [recommendations](#). Give each person your resume, a stamped, addressed envelope, and any required forms.
- Write [application essays](#) and ask teachers, parents, and friends to read first drafts.

### Applying Early Action or Early Decision?

- November 1: For [early admissions](#), colleges may require test scores and applications in early November. [Send your SAT® scores](#) at collegeboard.com.
- Ask if your college offers an early estimate of financial aid eligibility

### Get Financial Aid Info

- Attend financial aid info events in your area.
- Talk to your counselor about CSS/Financial Aid PROFILE® and learn about it with [Completing the PROFILE](#).
- Use [Scholarship Search](#) at collegeboard.com, review scholarship books, and ask your counselor about local and state funding sources.

## Winter

### Application Details

- Most regular applications are due between January 1 and February 15. Keep copies of everything you send to colleges.
- Have your high school send your transcript to colleges.
- Contact colleges to make sure they have received all application materials.

### Financial Aid: Apply Early. Apply Right.

- You and your family should save the prior year's pay stubs to estimate income on aid forms that you will file early the following year (your senior year) .
- Submit your [FAFSA](#) as soon after January 1 as possible. Men 18 or older must register for the selective service to receive federal financial aid.
- Many priority financial aid deadlines fall in February. To get the most attractive award package, apply by the priority date. Keep copies of everything you send.

## Spring

### When the Letters Start Rolling In

- You should get acceptance letters and financial aid offers by mid-April.
- Use [Compare Your Aid Awards](#) to compare awards from different colleges. Questions? Talk to financial aid officers. Not enough aid? Ask if other financing plans are available.
- If you have not already, visit your final college before accepting.

### May 1: Making Your Final Choice

- You must tell every college of your acceptance or rejection of offers of admission or financial aid by May 1. Send a deposit to the college you choose.
- Wait-listed? If you will enroll if accepted, tell the admissions director your intent and ask how to strengthen your application. Need financial aid? Ask if funds will be available if you are accepted.

### Next Steps

- Ask your high school to send a final transcript to your college.
- Start preparing for the year ahead.

# **W.T. CLARKE HIGH SCHOOL COLLEGE/CAREER SEARCH**

***FOR***

**PARENTS AND STUDENTS**

**[WWW.ECHOICES.COM](http://WWW.ECHOICES.COM)**

***PROVIDES INFORMATION  
ON OCCUPATIONS, COLLEGES,  
FINANCIAL AID, RESUMES,  
INTEREST PROFILER AND MORE!***

***USERNAME 1003454***

***PASSWORD tresp740***

**[WWW.CXONLINE.COM](http://WWW.CXONLINE.COM)**

***EXPLORE CAREERS, COLLEGE  
MAJORS, COLLEGE PREPARATION***

***USERNAME 0099815***

***PASSWORD CLARKE***

**[WWW.NYCAREERZONE.ORG](http://WWW.NYCAREERZONE.ORG)**

***JOB SEARCH, SELF-ASSESSMENT TEST  
RESUME HELPER***

***A PRODUCT OF NY STATE  
DEPARTMENT  
OF LABOR***

**[WWW.PETERSONS.COM](http://WWW.PETERSONS.COM)**

***COLLEGE SEARCH, SUMMER  
PROGRAMS***

**[WWW.COLLEGEBOARD.COM](http://WWW.COLLEGEBOARD.COM)**

***COLLEGE SEARCH  
REGISTRATION FINANCIAL  
AID***

**[WWW.NYCOLLEGES.ORG](http://WWW.NYCOLLEGES.ORG)**

***SEARCH NEW YORK STATE  
COLLEGES***

**[WWW.CAMPUSTOURS.COM](http://WWW.CAMPUSTOURS.COM)**

***VIRTUAL CAMPUS TOURS***

**[WWW.FASTWEB.COM](http://WWW.FASTWEB.COM)**

***DATABASE OF SCHOLARSHIPS***

**[WWW.FAFSA.ED.GOV](http://WWW.FAFSA.ED.GOV)**

***FINANCIAL AID APPLICATION***

# College Application Requirements

## **There's More Than Just a Form**

Applications vary from college to college, but most require some or all of the following parts:

### **Application Form**

In the old days (well, a few years ago), you had one application option -- a handwritten or typed form. Today you can [apply online](#), entering your information just once.

### **Application Fee**

The average college application fee is around \$25. (Some colleges charge up to \$60, while others do not have an application fee at all.) The fee is usually nonrefundable, even if you are not offered admission. Many colleges offer fee waivers for applicants from low-income families. If you need a fee waiver, call the college's admission office for more information.

### **High School Transcript**

This form is filled out by an official of your high school. If it comes with your admission materials, you should give it to the guidance office to complete as early as possible. Some colleges send this form directly to your school after receiving your application.

### **Admission Test Scores**

At many colleges, you have to submit SAT®, SAT Subject Test™, or ACT test scores. Test scores are a standard way of measuring a student's ability to do college-level work.

### **Letters of Recommendation**

Your entire application should create a consistent portrait of who you are. Many private colleges ask you to submit one or more letters of recommendation from a teacher, counselor, or other adult who knows you well. When asking someone to write such a letter, be sure to do so well before the college's deadline.

### **Essay**

If you are applying to private colleges, your essay often plays a very important role. Whether you are writing an autobiographical statement or an essay on a specific theme, take the opportunity to express your individuality in a way that sets you apart from other applicants.

## **Interview**

This is required or recommended by some colleges. Even if it is not required, it is a good idea to set up an interview because it gives you a chance to make a personal connection with someone who will have a voice in deciding whether you will be offered admission. If you are too far away for an on-campus interview, try to arrange to meet with an alumnus in your community.

## **Audition/Portfolio**

If you are applying for a program such as music, art, or design, you may have to document prior work by auditioning on campus or submitting an audiotape, slides, or some other sample of your work to demonstrate your ability.

## **The Sum of the Parts**

Your entire application should create a consistent portrait of who you are and what you will bring to the college. The more the pieces of the puzzle support one impression, the more confident the admission committee will be in admitting you. If the essay or interview contradicts information you gave on other forms, you may cause them to have doubts about accepting you.

If all the parts of your application are filled out honestly and carefully, with an attention to your conviction that each school is a good match for you, you will come across in the best light possible.

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# How Many College Applications?

## Finalizing Your College List

Some students send as many as 15 applications, while others send only one. To ensure a successful match, apply to a diverse group of schools and be realistic about the strength of your application.

Here are a few things to keep in mind as you create your list.

### Apply to a Range of Colleges

Your college list should include approximately five to eight colleges, but there is not one "magic" number.

- One or two colleges where you feel you will most likely get in -- say, a 90-100 percent chance. These are usually called "safeties" or "back ups."
- Two to four colleges that are overall good matches -- say, a 75 percent chance of getting in. These are colleges that fit academically and socially.
- One or two "reach" colleges -- say, a 25 percent or less chance of getting in. These are colleges that present an admission challenge.

The key is to plan your list now, so you are not making last-minute decisions. Here is a worksheet you can use to help get a handle on your college list:

"Safeties"	Good Matches	"Reaches"
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Don't Go Overboard

There are several reasons to apply to only those schools where you are sure you want to go.

The application fee at most colleges is approximately \$50. Applying to a large number of schools can be expensive.

- Applications involve a lot of time and effort. There are many steps and each item must be done carefully. Quality is better than quantity when it comes to college applications.



- You may be taking a spot away from another applicant who really wants to go to that school.

**Seek Help**

Your high school counselor or college adviser can help you find the right number of colleges for you. They know you and your academic history and can recommend good fits.

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# College Application Checklist

## Keep Track of Your Applications

Use this college application checklist and stay on top of your application tasks, paperwork, and deadlines.

Application Checklist	College 1	College 2	College 3
<b>Applications</b>			
Request info./application			
Regular application deadline			
Early application deadline			
Safety? Regular? Reach?			
<b>Grades</b>			
Request H. S. transcript sent			
Request midyear grade reports sent			
<b>Test Scores</b>			
SAT® required			
SAT Subject Tests™ required			
Release SAT Subject Test Scores			
Send SAT Scores			
Send AP® Grades			
<b>Letters of Recommendation</b>			
Request recommendations			
Send Thank You notes			
<b>Essays</b>			
Write essay/s			
Proof essay/s for spelling and grammar			
Have two people read your essay/s			
<b>Interviews</b>			
Interview at college			
Alumni interview			
Apply online			
Sign Application			

Send supplemental material, if needed			
Confirm receipt of application materials			
Include Application Fee			
<b>Financial Aid Forms</b>			
Priority financial aid deadline			
Regular financial aid deadline			
Mail FAFSA			
Mail PROFILE, if needed			
Mail institutional aid form, if needed			
Mail state aid form, if needed			
<b>After You Send Your Application</b>			
Receive admission letter			
Receive financial aid award letter			
Send Deposit			
Good luck!			

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# 20 Questions to Ask Your School Counselor

## They're There to Answer Them

Your school counselor, or guidance counselor, is one of your best resources as you plan for college. She or he has information about admission tests, college preparation, and your education and career options. Here are some basic questions to help get your conversation started:

1. What are the required and recommended courses -- for graduation and for college prep?
2. How should I plan my schedule so I will complete them?
3. Which elective courses do you recommend?
4. Which AP® courses are available?
5. When is the PSAT/NMSQT® going to be given here?
6. Is this school a testing center for the SAT®, or will I need to go somewhere nearby?
7. Do you have any after-school or evening sessions available for college planning, or the SAT?
8. Do you have college handbooks or other guides that I can browse or borrow? Do you have a copy of the free *Taking the SAT* booklet, which has a practice test in it?
9. What activities can I do at home and over the summer to get ready for college?
10. What kinds of grades do different colleges require?
11. Are there any college fairs at this school, or nearby?
12. Where do other kids from this school attend college?
13. What are the requirements or standards for the honor society?
14. Can you put me in touch with recent grads who are going to the colleges on my wish list?
15. Do you have any information to help me start exploring my interests and related careers?
16. If my colleges need a recommendation from you, how can I help you know me better, so it can be more personal?
17. Are there any special scholarships or awards that I should know about now, so I can work toward them?
18. Can I see my transcript as it stands now, to see if everything is as I think it should be?

19. Do you have any forms I need to apply for financial aid?
20. How does our school compare to others, in terms of test scores and reputation?

**Reality Check**

Your school counselor may be the most wonderful and accessible person on the planet, or she or he may be juggling a thousand students and barely know your name. So remember that the person who has the biggest stake in your academics is you. It is up to you to stay on top of opportunities and deadlines, to take control of your future.

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## **College Visits**

### **What to do:**

- Take a campus tour.
- Have an interview with admissions officer.
- Get business cards and names of people you meet for future contacts.
- Pick up financial aid forms.
- Participate in a group information session at the admissions office.
- Sit in on a class of a subject that interests you.
- Talk to a professor in your chosen major or in a subject that interests you.
- Talk to coaches of sports in which you might participate.
- Talk to a student or counselor in the career center.
- Spend the night in a dorm.
- Read the student newspaper.
- Try to find other student publications -- department newsletters, alternative newspapers, literary reviews.
- Scan bulletin boards to see what day-to-day student life is like.
- Eat in the cafeteria.
- Ask a student why he/she chose this college.
- Wander around the campus by yourself.
- Read for a little while in the library and see what it is like.
- Search for your favorite book in the library.
- Ask a student what he/she hates about the college.
- Ask a student what he/she loves about the college.
- Browse in the college bookstore.
- Walk or drive around the community surrounding the campus.
- Ask a student what he/she does on weekends.
- Listen to the college's radio station.
- Try to see a dorm that you did not see on the tour.
- Imagine yourself attending this college for four years.

## **Preparing for a College Campus Visit**

### **Research the College:**

It is important to know something about the college before you arrive on its campus, especially if you have an interview scheduled.

- Review the viewbooks, course catalogs, and any other materials the college sends to prospective students.
- Spend some time surfing their website.
- Talk to currently enrolled students or alumni about their college. Some college websites let you contact them online, or you can get their contact information from the admission office.

### **Scheduling Your Trip:**

Pick a time that is convenient to you, but try to go when classes are in session. That way, you can sit in on a lecture or stay in a dorm overnight. You will only get a true feel for the campus if you are there on a day when classes are in full swing.

Schedule your time on campus, too, to make sure you will have time for everything you want to do:

- Find out how often college tours run, and if you have to sign up in advance.
- Be sure to get a map of the school. You do not want to spend half your day trying to park or find the admission office.
- If an interview is suggested, make an appointment. Also, consider meeting with the financial aid officer.
- If you are curious about a club, program, or a sport, arrange to attend a practice, rehearsal, or meeting.

### **Pack a Camera and Notebook**

You think you will remember everything, but you will be surprised how colleges start to merge after you have seen a few.

### **What is Important to You?**

Make a list of what college characteristics are most important to you, so you know what to evaluate. Do you feel overwhelmed in a large lecture hall? Check out the class size. Do you have your heart set on joining a sorority or fraternity? See what the Greek system is like on campus. Is there a particular major that you want to pursue? Talk to current students or professors in that department.

# Letters of Recommendation

## **How to Stand Out from the Crowd**

Most college applications request two or three recommendation letters from people who know you in and out of the classroom.

## **Whom Should I Ask?**

Read the application carefully. Often colleges request letters of recommendation from an academic teacher (sometimes a specific discipline) and/or your school counselor. If a non-specified academic teacher is requested, your English or math teachers usually make good candidates. Also, you should use a teacher from junior year, or a current teacher if they have known you long enough to form an opinion. It is best not to go back too far, as colleges want "current" perspectives on their potential candidates. All the better if you get a recommendation from a teacher who has also been involved with you outside the classroom, but unless a college specifically requests it, do not use a coach or someone who cannot speak to your academic achievements and potential.

## **When Should I Ask?**

Make sure to give your recommendation writers plenty of time—at least one month before letters are due—to complete and send your recommendations, but as with anything, the earlier the better. Many teachers like to have the summer to write recommendations, so if you asked last spring, you are doing great. If you apply under early decision or early action plans, you will need to ask at the start of the school year, if you did not request one last spring.

## **How Can I Get the Best Possible Recommendations?**

Talk to your recommendation writers. For teachers, it is important that they focus on your academic talents and accomplishments within their classroom, because that is what colleges are looking for in teacher recommendations. Talk to them about what you remember about their class and your participation in it. Highlight a particular incident, paper, or anything else that might help them provide anecdotal information and specific examples of your achievement, rather than just vague praise.

It is also important that you spend time talking with your counselors and ensure they know about your plans, accomplishments, and involvements. You may want to provide them with a brief resume of your activities and goals; a resume can provide the best overview of your high school involvement and contributions. Also, if there is some aspect of your transcript that needs explaining—perhaps low grades sophomore year—it is helpful to talk with your counselors to explain "why" and "how" you have changed and improved.



## Helpful Tips

- Do not be shy. Teachers and counselors are usually happy to help you, as long as you respect their time constraints.
- Include addressed and stamped envelopes for each school to which you are applying.
- Provide teachers and counselors with deadlines for each recommendation that you are requesting, especially noting the earliest deadline.
- On the application form, waive your right to view recommendation letters. This gives more credibility to the recommendation in the eyes of the college.
- Typically, you know your teachers well enough to know who can provide a favorable review of your accomplishments. If in doubt, do not hesitate to ask if they feel comfortable writing a recommendation. In some cases, you may have no choice as to who to use, but when you do, make the best choice possible.
- Follow up with your recommendation writers a week or so prior to your first deadline, to ensure recommendations have been mailed or to see if they need additional information from you.
- Once you have decided which college to attend, write thank-you notes to everyone who provided a recommendation and tell them where you have decided to go to college. Be sure to do this before you leave high school.

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# The College Interview

## The Basics

A college interview is a chance to show that you are more than just test scores and grades. It is an exchange of information -- you learn about the college and the college learns about you. It can last anywhere from 30 minutes to an hour.

## There's More Than One Type of Interview

Interviews vary depending on the school, student, and particular situation. You could find yourself interviewing with an admission officer, a student, or an alumnus. Other, less formal, interview situations include group information sessions with admissions staff and current students, and high school and local college fairs. If you plan to attend a music, drama, or dance school, plan on performing an audition or submitting a portfolio.

## Special-Interest Sessions

If you plan to pursue specific interests in college, such as sports or clubs, you might find it helpful talk to current students and faculty members.

- **Sports:** If you are an athlete and want to play on a college team, arrange a meeting or a phone call with the coach. Bring your scrapbook, statistics, or other information that will help give a clear picture of your talents. Consider asking your high school coach to send a letter to the college on your behalf.
- **Specific fields of study:** Talk to students who are majoring in your desired field and make an appointment with a faculty member or adviser in the department. If you schedule a campus visit, be sure to sit in on a class.
- **Activities:** If you plan to participate in an activity, such as the newspaper, band, or the radio station, speak to students who take part. It is a good way to find out what the people are like and what your chances are of getting involved.

## Why You Should Interview

Most colleges do not require an interview; however, there are many benefits to meeting face-to-face with an admission officer. For example, perhaps you:

- feel your college application cannot possibly convey your warm and shining personality.
- are interested in the college, but want to learn more about its study abroad opportunities, science program, or whatever else interests you.
- want to explain why your grades slipped.

## **Interviews and the Admission Process**

The interview is just one of many factors in the admission decision. Admission directors usually say that the interview is rarely the deciding one. Still, if a borderline student turns out to be impressive, the interviewer has the authority to write a letter in support.

### **Nervous? Don't Be.**

It is not the third degree and there is no pass or fail. Unless you show up in a t-shirt and cut-offs and spew profanities, chances are the interview is not going to make or break you. As long as you have prepared and practiced, you will probably make a good impression.

### **Be Your Own Best Advocate**

The staff learns about you from a slew of papers: your transcript, test scores, and application. While your essay and recommendations can offer an impression of who you are, words on paper can reveal only so much. The interview is your chance to be your own advocate by talking positively about your interests and enthusiasms, to show your personality, and to boost your chance of admission.

### **Discuss Special Circumstances**

The interview is a good time to explain a hitch in your transcript or discuss any personal circumstances that affected your studies. Problems that you may find difficult to write about in the application are often easier to discuss with a sympathetic admission counselor. For example, perhaps:

- you may not be the best math student, but it never stopped you from taking AP calculus -- tell the interviewer why you persisted despite such difficulties.
- during sophomore year, your parents divorced, and your academic work took a downturn.
- you have a learning disability and need to make extra effort with every assignment.

### **It's Okay to Ask Questions**

Asking questions shows that you are interested in the college and what the admission officer has to say. You should always have a question in mind about the college or your major field to show that you have a deep interest in attending the school. The interview is your chance to be your

own advocate. You can also ask a general question, such as, "Do you have any advice for me?"

Plus, asking questions can help you discover characteristics that colleges can't convey in a catalog. If an interviewer asks, "Why did you choose Florida University?" ask him back, "What do you think draws students here?"

## 13 Things to Avoid

Don't ...

- Be late
- Memorize speeches -- sound natural and conversational
- Ask questions covered by the college catalog
- Chew gum
- Wear lots of cologne or perfume
- Swear or use too much slang
- Be arrogant -- there's a fine line between being confident and boasting
- Lie -- it will come back to haunt you
- Respond with only "yes" or "no" answers
- Tell the school it's your safety
- Be rude to the receptionist or any other staff you meet
- Bring a parent into the interview
- Refuse an interview -- this is usually noted

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## **COLLEGE SEARCH WEBSITES**

**WWW.PETERSONS.COM**  
**WWW.COLLEGEVIEW.COM**  
**WWW.COLLEGENET.COM**  
**WWW.COLLEGEBOARD.COM**  
**WWW.GOCOLLEGE.COM**  
**WWW.PRINCETONREVIEW.COM**  
**WWW.COLLEGEXPRESS.COM**  
**WWW.CAMPUSTOURS.COM**  
**WWW.NYCOLLEGES.ORG**

## **FINANCIAL AID AND SCHOLARSHIPS**

**WWW.FAFSA.ED.GOV**  
**WWW.ED.GOV**  
**WWW.FASTWEB.COM**  
**WWW.COLLEGEBOARD.COM**  
**WWW.FINAID.ORG**  
**WWW.FASTAP.ORG**  
**WWW.SRNEXPRESS.COM**

# **How Financial Aid Works**

## **And How It Makes College Affordable for You**

Financial aid is intended to make up the difference between what your family can afford to pay and what college costs. Over half of the students currently enrolled in college receive some sort of financial aid to help pay college costs.

### **In a Nutshell**

The financial aid system is based on the goal of equal access -- that anyone should be able to attend college, regardless of financial circumstances. Here is how the system works:

- Students and their families are expected to contribute to the cost of college to the extent that they are able.
- If a family is unable to contribute the entire cost, financial aid is available to bridge the gap.

### **Who Decides How Much My Family Is Able to Contribute?**

The amount your family is able to contribute is frequently referred to as the Expected Family Contribution, or EFC. The figure is determined by whoever is awarding the aid -- usually the federal government or individual colleges and universities.

The federal government and financial aid offices use "need formulas" that analyze your family's financial circumstances (things like income, assets, and family size) and compare them proportionally with other families' financial circumstances.

### **What the EFC Figure Means for Most Families**

First, most families cannot just pay the EFC out of current income alone. But, not to worry -- the formulas assume that families will meet their contribution through a combination of savings, current income, and borrowing.

Second, financial aid is limited. The formulas therefore measure a particular family's ability to pay against other families' ability to pay.

### **Three Main Types of Financial Aid**

Financial aid is any type of assistance used to pay college costs that is based on financial need.

### **Grants and Scholarships**

Also called gift aid, grants do not have to be repaid and you do not need to work to earn them. Grant aid comes from federal and state governments and from individual colleges. Scholarships are usually awarded based on merit.

## **Loans**

Most financial aid comes in the form of loans, aid that must be repaid. Most loans that are awarded based on financial need are low-interest loans sponsored by the federal government. These loans are subsidized by the government so no interest accrues until you begin repayment after you graduate.

## **Work**

Student employment and work-study aid helps students pay for education costs such as books, supplies, and personal expenses. Work-study is a federal program which provides students with part-time employment to help meet their financial needs and gives them work experience while serving their campuses and surrounding communities.

## **Don't Rule Out Colleges with Higher Costs**

Say your EFC is \$5,000. At a college with a total cost of \$8,000, you'd be eligible for up to \$3,000 in financial aid. At a college with a total cost of \$25,000, you would be eligible for up to \$20,000 in aid. In other words, your family would be asked to contribute the same amount at both colleges.

## **Find Colleges**

Use [College Search](#) to research two-year and four-year schools and find the programs that meet your needs.

Browse colleges with our [A to Z College Search listings](#) or search for [colleges State-by-State](#).

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# FAFSA

## (Free Application for Federal Student Aid)

### Getting started

First, you will need to decide whether you will file electronically on *FAFSA on the Web* or complete a paper FAFSA.

To complete *FAFSA on the Web*, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and click on "Before Beginning a FAFSA." You will be guided step-by-step through the preliminary application process by following the time saving suggestions below:

- Print the Checklist of Documents Needed to Complete the FAFSA (optional).
- Gather the documents you need.
- Print and complete the *FAFSA on the Web Worksheet* (optional).
- Apply for a PIN if you do not have one.
- Parents of dependent students apply for a PIN if they do not have one.
- Plan how to sign your FAFSA (using a PIN or a signature page).
- Note eligibility requirements.
- Note important deadlines.

If you do not sign your *FAFSA on the Web application* electronically with a PIN, you, and your parents, if you are a dependent student, will need to print out, sign, and mail in a signature page with the proper signatures within 14 days. Submitting a signature page will increase the time it takes to

- Process your application, or
- Transmit your application data to the schools you listed on your application.

To complete a paper FAFSA, first obtain an application from the school you plan to attend, a high school counselor, your local library, or by contacting the **FSAIC at 1-800-4-FED-AID (1-800-433-3243)**. If you choose to fill out a paper form, use a pen with black ink. In addition, dollar amounts should be rounded to the nearest whole dollar. Dates must be reported in numbers in the boxes provided, and numbers below 10 should have a zero in front. (For instance, April would be reported as 04.) Print clearly in capital letters and skip a space between words.

Also, do not leave any questions blank either on the Web version or paper version unless told to do so. As you complete the FAFSA, you — and your parents, if applicable — should have the following records available to help you answer questions on the application:

- Your Social Security card
- Your driver's license



- Your Permanent Resident Receipt Card (if applicable)
- Your W-2 forms and other 2006 records of money earned
- Your 2006 income tax return (see the instructions for Questions 32-47 if you have not yet completed your tax return)
- Records of 2006 untaxed income including Social Security, Temporary Assistance to Needy Families, welfare, and veterans benefits
- Records of child support paid
- Records of taxable earnings from Federal Work-Study or other need-based work programs
- Records of student grant, scholarship, and fellowship aid, including AmeriCorps awards, that was included in your (or your parents') AGI
- Current stock, bond, and other investment records
- Current business and farm records
- Current bank statements
- A dependent student (as determined in Questions 48-54), should have all the records listed above from his or her parents except for their driver's licenses.
- Be sure to read the information on the Privacy Act and use of your Social Security number

## **Submitting your completed application**

Double-check your answers to make sure they are complete and accurate. Be sure you have provided the necessary signatures electronically or on paper.

If you are applying electronically, follow the online instructions in Step 6 to print a copy of your applications for your records. Continue to the end of the application, which is Step 9, and submit your application. If you are applying on paper, make copies of your completed application for your files before you mail it. Also keep any worksheets you completed. Your school may ask to see them later. Do not put letters, tax forms, Worksheets A, B, and C, or any extra materials in the envelope provided. **They will be destroyed.** Make sure that you put any important documents such as tax forms or letters in a secure file so you can refer to them in the future if you need them. When you get ready to mail in your completed application, put the form (pages 3 through 6) in the envelope provided inside the paper application. If no envelope is provided, mail the FAFSA to:

**Federal Student Aid Programs  
P.O. Box 4691  
Mt. Vernon, IL 62864-0059**

## **What happens after you apply?**

After receiving your completed application, the Department's processor will analyze your FAFSA information and, using a formula established into law by Congress, calculate an **Expected Family Contribution (EFC)** for you. The results of your application will be sent to the schools you list on your application and to you in the form of a ***Student Aid Report (SAR) or a SAR Acknowledgement***. If you have a valid e-mail address on file, you will receive an e-mail that provides you with a link to a Web site that will allow you to check and print your SAR data online. We will send this e-mail if

- Your name, date of birth, and Social Security number match Social Security Administration records;
- You and your parents have signed the application or SAR; and
- Your application record did not result from a subsequent application.

If you do not meet all of the conditions above, you will receive your application results in the mail: A *Student Aid Report (SAR)* if you apply using a paper FAFSA, or a *SAR Acknowledgement* if you use *FAFSA on the Web*.

If you need to make changes to your application information, you can make them electronically through *Corrections on the Web* using your PIN, or return the corrected and signed paper SAR for reprocessing. Note, however, that you cannot make any changes to income or asset information if that information was correct at the time you submitted your original application. Such information represents a "snapshot" of your family's financial strength and cannot be updated.

## **When to expect the results**

You can always check the status of your application by calling **1-800-4-FED-AID (1-800-433-3243)** or by accessing **[www.fafsa.ed.gov](http://www.fafsa.ed.gov)** and clicking on "Check status of a submitted FAFSA and print a Signature Page." Please wait at least 24 hours after you submit your FAFSA before checking its status electronically. By applying electronically and providing your e-mail address, you will receive information about your application within a few days after it is processed. If you applied electronically but did not provide an e-mail address, you will receive a *SAR Acknowledgement* in the mail within two weeks of processing. If you applied on paper and did not provide an e-mail address, you will receive a SAR in the mail within three weeks of processing.

[http://www.studentaid.ed.gov/students/publications/completing\\_fafsa/2006\\_2007/app4.html](http://www.studentaid.ed.gov/students/publications/completing_fafsa/2006_2007/app4.html)

# **Federal Student Aid at a Glance**

**SEE DOCUMENT AT [www.federalstudentaid.ed.gov/pubs](http://www.federalstudentaid.ed.gov/pubs)**

## **Top Ten Tips for a Winning Scholarship Application**

1. Apply only if you are eligible.
2. Complete the application.
3. Read and follow all instructions.
4. Submit a clean and neat application.
5. Submit a well-composed essay that makes a definite impression.
6. Be aware of and meet all deadlines.
7. Mail application to the proper address with the proper postage affixed.
8. Give your application materials a final review.
9. Seek assistance if you feel you need it.
10. Make sure you are proud of and satisfied with, your application submission.

## **Top Ten Reasons an Application Will Not Win a Scholarship**

1. Applicant mailed the envelope without the application enclosed.
2. Applicant submitted an incomplete application.
3. Applicant forgot to include their name and/or address.
4. Applicant submitted an illegible or unintelligible application.
5. Applicant sent the application with insufficient postage- returned "postage due."
6. Applicant submitted irrelevant or inappropriate supporting documentation.
7. Applicant submitted a dirty or stained application.
8. Applicant applied for an award when falling short of the minimum requirements.
9. Applicant made a number of spelling errors.
10. Applicant was rude or abusive to the judges.

## **Top Ten Tips to Protect Yourself Against Scholarship Scams**

1. Do not believe a promise of guaranteed funds you will never have to repay. No one can guarantee that you will win a scholarship or grant. Remember: if it sounds too good to be true, it probably is.
2. Beware scholarship services that charge fees or claims that you cannot get this information anywhere else. There are many free lists of scholarships available. Check with your school guidance counselor, library and Scholarships.com before you decide to pay someone to do the work for you.
3. Ignore the myth of unclaimed funds and the companies that advertise huge amounts of unclaimed money.
4. Do not be fooled by official sounding names and logos. Make sure the foundation, organization or program is legitimate.
5. Do not pay an advance fee. Do not pay anyone who claims to be "holding" a scholarship for you or informs you the scholarship will cost some money. Free money should not cost a thing.
6. Disregard any news that you are a finalist in any contest that requires you to pay a fee for further consideration. Before you send money to apply for the scholarship, check it out.
7. Check the terms closely if there is a guaranteed refund or a money back guarantee. Refund guarantees often have conditions or strings attached. Get refund policies in writing -- before you pay.
8. Resist high-pressure tactics like "We'll do all the work for you." Do not be fooled. There is no way around it, you must apply for scholarships or grants yourself.
9. Do not give out your credit card, bank or checking account numbers to any solicitors who claim they need it for you to be eligible for either a contest or access to "exclusive" scholarship information. Get information in writing first. It may be a set-up for an unauthorized withdrawal.
10. A lower fee is no guarantee that a scholarship service or program is legitimate.

# W. T. CLARKE HIGH SCHOOL GUIDANCE OFFICE

## **FINANCIAL AID AND SCHOLARSHIP WEBSITES**

### **❑ Federal Government**

[www.fafsa.ed.gov](http://www.fafsa.ed.gov) (online FAFSA form with built-in help )  
[www.ed.gov](http://www.ed.gov) (click on Students; extensive information and publications including ***The Student Guide*** and ***Funding Your Education***)  
[www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams) (how to spot and report scams)  
[www.students.gov](http://www.students.gov) (extensive; easy to navigate)  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov) (bilingual)  
[www.irs.gov](http://www.irs.gov) (Publication 970, ***Tax Benefits for Higher Education***)

### **❑ New York State Government**

[www.nycolleges.org](http://www.nycolleges.org) (***Affording College*** booklet, information on **private** colleges)  
[www.hesc.org](http://www.hesc.org) (Higher Education Services Corp. ***NYGEAR UP*** college planner)  
[www.nysfaaa.org](http://www.nysfaaa.org) (New York State Financial Aid Awareness Network; online help available)  
[www.nymmentor.edu](http://www.nymmentor.edu) (public and private NYS colleges)

### **❑ Loans and Debt Management**

[www.salliemae.com](http://www.salliemae.com) (student loans; ***wired scholar***, college planning resource)  
[www.nelliemae.org](http://www.nelliemae.org) (student loan center)

### **❑ General Scholarships and Financial Aid**

[www.collegeboard.com](http://www.collegeboard.com) (***CSS/Financial Aid Profile***, college searches; student portfolio; Register for SAT and SAT II)  
[www.heic.org](http://www.heic.org) (Higher Education Information Center)  
[www.nationalmerit.org](http://www.nationalmerit.org) (National Merit Scholarships)  
[www.fastweb.org](http://www.fastweb.org)  
[www.finaid.org](http://www.finaid.org)  
[www.fastap.org](http://www.fastap.org)  
[www.college-scholarships.com](http://www.college-scholarships.com)

## **OVERALL COLLEGE INFORMATION WEBSITES**

[www.suny.edu](http://www.suny.edu) (all 64 campuses of the State University of NY)  
[www.cuny.edu](http://www.cuny.edu) (all 17 campuses of the City University of New York)  
[www.ncaaclearinghouse.net](http://www.ncaaclearinghouse.net) (**REGISTER HERE** to play **Division I or II sports** in college)  
[www.commonapp.org](http://www.commonapp.org) (Common application for many private colleges)  
[www.princetonreview.com](http://www.princetonreview.com)  
[www.peterson.com](http://www.peterson.com)  
[www.collegeview.com](http://www.collegeview.com)  
[www.collegenet.com](http://www.collegenet.com)

OR go directly to individual college websites