

reach
CHRISTIAN
SCHOOLS



2018 College Handbook

A handy resource for the entire college admissions process, from choosing a college to submitting your applications and transcripts.

Reach Christian Schools College Handbook

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Glossary of College Admissions Terms

- ✓ **Early Action**—an earlier deadline than a college’s normal application deadline which just means you are submitting your application sooner to get a decision sooner; you should feel confident about your application to choose this option
- ✓ **Early Decision**—an earlier deadline than a college’s normal application which essentially constitutes a binding contract to attend that college if you are admitted; remember you do not yet know what the college will offer you in scholarships and you are committing to attend this college if admitted; you should only choose this option if your parents can afford the bill without scholarships or aid and you are a very strong candidate for this college
- ✓ **Rolling Admission**—an admissions practice which means that students are accepted on an on-going basis as applications are received, often even into the summer before the fall semester begins; this would contrast with having an application deadline
- ✓ **Waiting List**—an admissions list that colleges create for students who have not yet been accepted, but who are close; if enough accepted students choose not to go to that college and more spots open, the wait list students may be admitted later
- ✓ **FAFSA**—Free Application for Federal Student Aid. This is a federal form that gets filed through the federal government to determine how much money the federal government will approve for your low-interest, federally backed student loans. **Filling out this form does NOT mean you are taking out loans.** It is just the first step in allowing colleges to consider you for Financial Aid.
- ✓ **Unweighted vs. Weighted GPA**—Your weighted GPA assigns more GPA points for an honors or AP class vs. a CP class.
- ✓ **Core GPA**—This is a calculation colleges use to compare student transcripts on an even scale between various schools and programs. The core GPA takes only the grades for Math, English, History, Science, and sometimes Foreign Language. It will convert percentage grades to a 10-point scale (90 and up = A, 80 and up = B, etc.) and then calculate an unweighted GPA based on only those converted, core class grades.
- ✓ **Test Optional Admissions**—More colleges are offering an application option now which is known as “test optional.” This means that students can choose whether to submit their test scores (SAT or ACT) as part of their application. If you do not submit your test scores, your transcript, and recommendations, etc. will be scrutinized much more closely. If your test scores are at or above that college’s average, you should submit your scores. If they are below their average or cut-off, you should not submit them. A list of colleges offering test optional admissions can be found at www.fairtest.org. UD is now test optional for DE residents.
- ✓ **First Generation College Student**—A student applying to college for whom neither parent *finished* a 4-year degree. This status typically gets you more aid/scholarships.
- ✓ **HBCU**—**Historically Black College or University**; see articles.niche.com/list-of-hbcu-schools-in-america for list of colleges. Some HBCU’s rely less heavily on SAT or ACT scores in the admissions process, but not all. Some are also more willing to take students who need

remediation in some areas and bring them up to speed. If you are not African American, you can still apply to an HBCU! Maybe you'll even get a diversity scholarship.

- ✓ **HACU—Hispanic Association of Colleges and Universities**; similar to the HBCU network, find a list of member schools at www.hacu.net/assnfe/CompanyDirectory.asp and search “US Members.” HACU also offers student conferences, scholarships, and study abroad programs. Click on “Students” to learn more. Again, you do not have to be Latin to attend an HACU school!

Resources for First-Generation College Students!!!!

| | |
|--|---|
| <p>www.imfirst.org</p> <p>Create an account, so you can....</p> | <ul style="list-style-type: none"> - See stories and advice from other first-generation students who have already made it! - Search for colleges that specifically recruit and support first generation students through their search engine! - Access help to application and college life questions through blogs and chat boards. |
| <p>www.striveforcollege.org</p> <p>Create an account now!</p> | <ul style="list-style-type: none"> - FREE college admissions and financial aid mentoring from trained, screened mentors that are matched to your specific profile. - 99% of Strivers go to college, 78% to a 4-year school, and 89% required no debt to pay for tuition (maybe for room and board) |
| <p>Scholarships for 1st Generation Students</p> <p>**Warning, do not pay to use any search engine for scholarships. (See Fin Aid section.)</p> | <p>https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/first-in-family-scholarships/</p> <p>https://www.edvisors.com/scholarships/win-scholarships/free-scholarships/first-generation-college-student-scholarships/</p> |
| <p>Stand by Me College Funding Project</p> <p>college.standbymede.org</p> | <ul style="list-style-type: none"> - See videos about Financing College, FAFSA, etc. - Set up an appointment for your family with a Stand by Me coach to get personalized help with how to pay for college and fill out your FAFSA forms. |
| <p>www.First.delawaregoestocollege.org</p> | <ul style="list-style-type: none"> - See stories of first generation students from Delaware. - Check out the rest of the website for helpful info on everything from searching to applying to paying for college. |

JUNIOR YEAR COLLEGE PLANNING CALENDAR (Tasks can be done any month/time.)

| February/March | April | May |
|---|--|---|
| <ul style="list-style-type: none"> ○ After Taking the PSAT in October, visit collegeboard.org for detailed PSAT score information including a personalized study plan for the SAT. ○ Sign up to take the SAT. Register online at www.collegeboard.com. Register online for the ACT at www.actstudent.org. ○ The College Board allows you to send four score reports to colleges free of charge, but they charge \$11 for each additional score report. Send scores only if you know you will apply to those schools. ○ Read through this handbook! ○ Create a collegeboard.org account and use the Big Future College Search to create a list of colleges. View college pages and start dragging colleges down to “My Colleges” bar. | <ul style="list-style-type: none"> ○ Begin scheduling visits to each of the schools that are on your list. ○ Meet with advisor to begin planning course selections for senior year. ○ Contact the Admissions Offices of the colleges you are interested in. You want to pop up on their radar well before they get your application! Find out the name of the admissions officer assigned to your region for each school. Fill out the chart for gathering info on colleges. If your admissions rep has a blog or a twitter account, sign up! | <ul style="list-style-type: none"> ○ Take the SAT and/or ACT exams. ○ Take AP exams, if you are currently enrolled in AP classes. ○ Be aware of the test dates and registration deadlines for the June SAT exam. ○ Explore private scholarships using online searches, such as Fastweb at www.fastweb.com. ○ The U.S. Department of Education provides over \$150 billion in federal financial aid a year. To receive an early estimate of your eligibility, visit www.fafsa4caster.ed.gov. ○ Start visiting local colleges you are interested in. College visits are most effective when classes are in session and you can observe campus life. |
| June | July/August | |
| <ul style="list-style-type: none"> ○ Take the SAT/ACT exam. ○ Read a variety of books and magazines and review your math skills over the summer. This will help you to prepare for the SAT, if you plan to take it in the fall. ○ Obtain a summer job that might be related to your future career goals. ○ Summer is a great time to complete or add to your community service opportunities. There are many scholarships for students who want to give back to their community. ○ If you cannot find an internship or job related to your desired major, see if you can volunteer with companies or organizations that are related. Or, try networking by interviewing people who work in the field you are interested in. (Ask if they can recommend any scholarships or schools for your field of interest.) | <ul style="list-style-type: none"> ○ Save some money from your summer job to pay for college costs. ○ If you travel this summer, consider a college visit. Start planning early fall trips with family to visit schools that are not convenient locally. ○ Continue compiling information to find out which organizations award scholarships. ○ Re-skim this handbook and read the senior planning calendar on the next page. | <p>Update or create your account at www.raise.me/join/3040489726!</p> <p>Start earning scholarship money now for the colleges you are following!</p> |

SENIOR YEAR COLLEGE PLANNING CALENDAR

| September – Senior Year | October | November |
|---|--|---|
| <ul style="list-style-type: none"> ○ All seniors will have individual college planning conferences in late September/early October but students are encouraged to visit my office any time for help looking for colleges or with application questions. ○ Respond to your Parchment invitation email. ○ Register to take the SAT again in the fall. Make sure RLCA receives your scores. Our code is 080003. Tall Oaks code is 080069 ○ The College Board allows you to send four score reports to colleges free of charge, but they charge \$11 for each additional score report. ○ Update and copy your “Junior/Senior Profile” and select teachers to write recommendations. ○ Complete your community service requirement. ○ Sign up for an FSA ID for the FAFSA at http://fsaid.ed.gov | <ul style="list-style-type: none"> ○ Take SAT/ACT exam. ○ Begin to write application essays and ask teachers or other adults to proofread and help you revise. ○ Make note of application deadlines on your calendar. ○ Attend local college fairs with your parents. ○ Keep your grades up! If you are already experiencing senioritis, give yourself a stern talking to before your parents advisor do it for you. Colleges do not like to accept people who slack off senior year. ○ Fill out the FAFSA application with your parents! www.fafsa.gov | <ul style="list-style-type: none"> ○ Schedule a visit with your top college choices if you haven’t already done so. ○ BEGIN YOUR APPLICATIONS! ○ Begin filling out the Common App with your parents help if you are applying to any schools which use it. UD only accepts Common App now. ○ Ask your teachers for recommendations AT LEAST 2 weeks before the deadline for your applications. Don’t forget to give them a copy of your profile sheet so they can write the best letter possible. ○ Copy everything you send to all colleges and scholarship organizations through mail (just in case they get lost in transit). ○ Continue to communicate with your admissions officers. Get the contact information for the Financial Aid Offices at the schools where you are applying. |
| December | January | February |
| <ul style="list-style-type: none"> ○ Obtain dates and locations of “Financial Aid Nights” in your area and attend one, if you haven’t already done so. ○ Take the SAT/ACT. The January test is the last one you can take in order to have the scores reported to colleges in time. ○ Start finishing up your applications! | <ul style="list-style-type: none"> ○ Finalize your applications. Except for schools with rolling admissions (no deadlines), most deadlines come this month. ○ Keep looking for scholarship opportunities. ○ If you haven’t yet done the FAFSA, do it! | <ul style="list-style-type: none"> ○ Notify your advisor when you are accepted into college! And when you are awarded a scholarship. ○ Continue seeking and applying for private sources of scholarships and grants. ○ Contact the Financial Aid offices where you are accepted. If your first offer isn’t enough, tell them that, and negotiate. |
| March | April | May |
| <ul style="list-style-type: none"> ○ KEEP YOUR GRADES UP! Even after you are accepted to a college, you need to remember the fine print that the acceptance is dependent upon your successfully completing your senior year and graduating. ○ Compare the offers from different schools and choose one. | <ul style="list-style-type: none"> ○ Fight the onset of senioritis. Seriously, Stop It! Have a mindset of savoring not enduring the last few months with your class. ○ Send your acceptance deposit in to the college of your choice. ○ Keep researching and applying for scholarships. It’s not too late! ○ Take AP exams, if you are registered for AP courses. | <ul style="list-style-type: none"> ○ Request a final transcript from Parchment to be sent to the school you will be attending in the fall. |

IN-DEPTH QUESTIONS TO HELP YOU FIND THE RIGHT COLLEGE FIT

1. General questions

- ❖ Why do you want to go to college?
- ❖ What is the most important consideration in your choice of a college—Rigorous academics? Sports in which you can participate? Study programs abroad? Inexpensive education? Unusual major? Spiritual atmosphere?
- ❖ How do you want to grow and change in the next few years?
- ❖ What kind of environment will stimulate or inhibit the growth you want to see?
- ❖ How important are the opinions of your parents and other family members in your college decision?
- ❖ Do you and your parents agree about your plans for college?

2. Activities and interests

- ❖ What activities do you enjoy most outside the daily routine of school and other responsibilities?
- ❖ Which activities have meant the most to you?
- ❖ What do you do for fun and relaxation?
- ❖ What activities do you want to participate in during your college years?
- ❖ How would others describe your role in your school and community?
- ❖ In what ways do you think you could best contribute to your college? Are such opportunities available at the colleges you are considering?

3. Location/climate/distance from home

- ❖ Would you enjoy living in a different part of the country?
- ❖ How often do you want to be able to go home? How much would that travel cost?
- ❖ What kind of surroundings are essential to your well-being?
- ❖ Are there certain places, activities, terrain, weather, or pace of life that would make you happy?
- ❖ Do you prefer an organized, fast-paced, serene, or relaxed environment?
- ❖ What kind of changes in your lifestyle and perspectives might be exciting, distressing, or overwhelming?

4. Kind of curriculum/teaching style

- ❖ Are you interested in career preparation, technical training, or acquiring general knowledge and critical thinking skills?
- ❖ How do you learn best—in a small class or large group? Through discussion, lecture, or a combination of both? Through hands-on projects?
- ❖ What interests do you want to pursue in college? Do your interests require any special facilities, programs, or opportunities?

5. Difficulty of academic program

- ❖ What degree of academic challenge is best for you?
- ❖ What balance of study, activities, and social life suits you best?
- ❖ How interested are you in the “intellectual life”—books, ideas, issues, discussion?
- ❖ Do you want an academic program in which you must work and think hard, or one in which you can make respectable grades without knocking yourself out?
- ❖ How well do you respond to academic pressure and competition from others?
- ❖ How important to you are approval, rewards, and recognition?
- ❖ How do you react to challenge, failure, disappointment, or criticism?
- ❖ How ambitious are you? For example, would you rather be near the top at a medium-sized school, or in the bottom half of your class at a more competitive school?
- ❖ How many hours a day do you spend studying? Be honest. Assuming you will spend about the same amount of time studying at college, what kind of school would be best for you?

6. Diversity of student body

- ❖ How would you feel about attending a college where most other students are quite different from you?

- ❖ How do you react to different kinds of people?
- ❖ Would you consider a school with lots of diversity to be exciting or intimidating?
- ❖ What kind of changes in your lifestyle and perspectives might be exciting, distressing, or overwhelming?
- ❖ Would you prefer to be with people who share your viewpoints and lifestyle, or would you rather be with people who challenge you and make you think through your values?
- ❖ Describe the groups in your school. Which groups do you feel comfortable with? Which groups do you feel alienated from?
- ❖ What kind of people do you associate with and admire?

7. Amount of structure and independence

- ❖ How do you feel about going to a college where you are rarely told what to do?
- ❖ How much structure and direction do you need?
- ❖ How free do you feel to make your own decisions?
- ❖ How much do you rely on advice or guidance from others?
- ❖ What pressures have you felt to conform? How will this affect your college decision?
- ❖ Have you ever chosen something because it was new or interesting?



Go to www.collegeboard.org.

1. Create a student account.
2. Click on “BigFuture” and then “Search for colleges by major, etc.
3. Click on each section on the left and mark the things you are looking for.
4. BigFuture will automatically narrow in on the colleges that meet your criteria.
5. Click on the colleges you think you are interested in and drag them down to the bottom to add them to “My Colleges.”
6. Then, click on each school to see more information about that college.
7. This is the single, best, one-stop shop for information about colleges!
8. If you go to the “See if You’re on Track” link for any college’s information page to find out the SAT scores and GPA’s for this year’s freshman class of who was accepted to that college. Just click on “How do I stack up” to put in your own information and see whether you are in the hunt for getting in or not.

Also, check out www.bestcollegefit.com for tons of information.

Differences between Christian and Secular Colleges

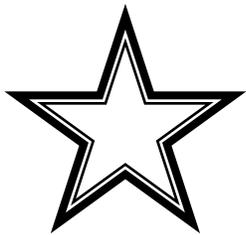
For more information about this topic, see *Walking Through the College-Planning Process* by Rick Horne.

There are more than 3,000 colleges in America. No two are the same—they are structured in different ways, they don't offer the same programs and degrees, and they don't all have the same values. So, make sure you "do your homework" before you decide which college is right for you. Students often ask whether it's better for them to attend a Christian or a non-Christian college. This depends on the student and the particular school. Either a Christian or a non-Christian college can prove to be a wise choice, but in either case it is vital for Christian students to understand the character of the school they plan to attend before they get there. For example, some "Christian" colleges are more Christian than others. Make sure that you are aware of the beliefs and standards at any Christian college you are considering. Reviewing a school's doctrinal statement and code of conduct will give you an idea of where the school really stands on important issues of faith and life. This information should be readily available on the school's website. Christian colleges should also address both sides of the student—educational and personal—and their presuppositions and goals should be Biblical.

If you are interested in a non-Christian college, do some research about life on campus. Talk to Christian students at the colleges you're interested in about the atmosphere on campus, and ask them if most of their professors allow them to express their Christian beliefs in class. On the positive side, some non-Christian colleges provide "honor dorms" or "alcohol- and drug-free dorms" where Christian students may feel more comfortable. Find out what Christian student organizations are on campus and what churches are nearby.

Non-Christian colleges have traditionally focused on the academic and professional aspects of education more than on personal growth issues. In recent years some non-Christian colleges have begun aggressively encouraging students to adopt "politically correct" and "tolerant" values, while providing no accountability for personal and social decisions. Therefore, before you decide if a non-Christian college is right for you, it is critical that you evaluate your own spiritual readiness to stand firm in your faith in a secular environment. Assessing your spiritual maturity is the best way to determine if you are ready to thrive spiritually on a non-Christian campus. So, if you are considering a non-Christian college (or ANY college, for that matter), ask yourself the following questions:

- Am I thoroughly grounded in the Bible and can I explain Biblical truth to non-believers?
- Do I know the reasons WHY I believe what I believe?
- Am I familiar with the major beliefs of other religions, as well as the arguments of atheists, agnostics, materialists, and other post-modern thinkers? Can I intelligently disagree?
- Am I often influenced by peer pressure or am I able to stand alone in defending unpopular ideas?
- Do I maintain a close relationship with God through regular Bible study, prayer, and fellowship with other Christians?
- Have I set specific, high standards for my conduct as it relates to sexuality, media content, alcohol and drugs, and the kind of language I use?
- Am I committed to getting involved in on-campus Christian organizations and in an evangelical church near campus?
- PRAY ABOUT IT! Seek the Lord's guidance. God can grow your faith in surprising ways in whatever environment you end up in. So, ask Him for direction on where He would have you go.



Go to <http://colleges.usnews.rankingsandreviews.com/best-colleges>.

1. Browse through their lists of best colleges by type, region, etc.

Go to <http://www.topchristiancolleges.org/top-ten.html>.

1. View Forbes' Top 10 list of Christian colleges.
2. Also check out the tabs on the left-hand side that link to other rankings of Christian colleges.

Finding Christian Fellowship at College

Christian Organizations on Campus

Baptist Student Ministries

www.delawarebsm.org

Student ministry on the campus of UD that has a ministry house on campus as well as two weekly bible studies and large group Tuesday night meetings.

*Blake Hardcastle (regional director): bluefish@udel.edu

Campus Crusade for Christ (CRU)

www.cru.org

Interdenominational ministry committed to helping take the Gospel of Jesus Christ to all nations. Focuses on college students and campuses.

Fellowship of Christian Athletes

www.fca.org

InterVarsity Christian Fellowship

www.intervarsity.org

Establishes and advances at colleges and universities witnessing communities of students and faculty who follow Jesus as Savior and Lord: growing in love for God, God's Word, God's people of every ethnicity and culture and God's purposes in the world.

*Jen Hartman @ Del Tech: jen.hartman@intervarsity.org

*Greg Baker @ UD: gregsandybaker@gmail.com www.udiv.org

Navigators

www.navigators.org

To reach, disciple, and equip people to know Christ and make Him known through successive generations.

Reformed University Fellowship (RUF)

www.ruf.org

RUF is the official college ministry of the PCA. Various campuses throughout the US and the world have RUF ministers and workers on staff. They provide bible studies, mentoring, and an annual conference in FL.

*Daryl Wattley @ Del State: daryl.wattley@ruf.org

*Nick Owens @ UD: nick.owens@ruf.org

*Rick Gray International RUF @ UD: rick.gray@ruf.org

Youth with a Mission

www.ywam.org

International movement of Christians working to help make a difference in a needy world.

Coalition for Christian Outreach (CCO)

www.ccojubilee.org

Another interdenominational campus ministry organization whose focus is the Mid-Atlantic States. In addition to the annual conference, CCO sponsors campus-based Bible studies, service projects, mission trips, discipleship programs, and evangelistic outreach opportunities.

Disciple Makers

www.dm.org

Disciple Makers sends staff to college campuses not only because the campus needs to experience the life-changing good news of Jesus Christ, but also because college students are strategically positioned to make a big impact in the world and in the next generation for Christ.

Choosing a Church

It is also important for you to get involved as soon as you can with an evangelical church near your college campus. Before you decide to join a church, make sure that the church is biblical in both doctrine and church life. It's a good idea to try to visit a church or two in the area while you are on your college visits. Introduce yourself to the pastor, sit in on a service, and find out what college ministries (if any) they offer.

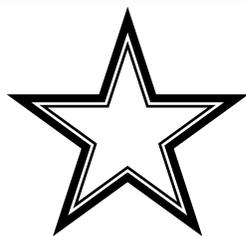
Find out the answers to these questions before you become seriously involved in a church or religious group:

- Does the church believe the Bible is the inerrant Word of God?
- Do they preach the gospel and put it into practice?
- Is one of their main goals to share the love of Christ and the good news of forgiveness of sins through Jesus' death and resurrection with others?
- Is it a safe place to be vulnerable? To confess sin? To share doubts and struggles?

College Visits

There is no better way to get a true feel for the atmosphere, student body, campus, and general environment. Almost every college has a program for visitation and their website will tell you how to go about making an appointment. Some are group tours and some make appointments for individual student tours. Try to visit the school when it is in session. Sophomore and junior year are excellent times to start visiting different colleges. See if there are options to visit your areas of interest, talk to professors, stay overnight in a dorm, etc. Don't forget to fill out the campus provided information card so that you will be put on their mailing list. To save money you may only want to visit your top 3 or 4 choices. When you visit, evaluate these among other criteria:

- *Atmosphere, weather and culture*
- *School spirit, pride, involvement*
- *Student center and other facilities*
- *Library and research area, computer facilities*
- *Dorms and eating areas (sample food if possible)*
- *Professors and coaches as applicable*
- *Extracurricular activities*
- *Transportation and parking*



Things to do on a college visit:

1. Take a campus tour.
2. Sit in on one or more classes. (One in the major you are interested in, and one basic requirement for all freshmen.)
3. Try to tour or stay in a dorm if possible to see what dorm life looks like.
4. Talk to an admissions officer! This will put you on their radar for your application as a senior. Ask intelligent questions and introduce yourself.
5. Eat in the cafeteria. Can you live with this food for 4 years?
6. Talk to a student!!! Ask them what they like and dislike about the school.

PREPARING FOR THE APPLICATION PROCESS

What Colleges are Looking For

Every college has its own criteria and defines a set of parameters used to evaluate applicants. Colleges will use a mix of the following:

Academic Record – GPA, consistency, improvement, rigor of classes, reputation of high school. **In general, colleges want to see a strong level of performance in a challenging curriculum.**

Testing – Standardized tests such as SAT and ACT

Extracurricular Activities – There is some bias toward academically based activities versus social, such as Science Olympiad versus Chess Club.

Letters of Recommendation – These serve to give colleges an insight into a student from others that know him or her.

Honors and Awards – You should showcase any special recognition for a skill or talent that you receive.

Essays – Most applications will have an essay section, and it is becoming increasingly important as more and more students look alike in other ways. The essay seems to be getting more attention as a way to differentiate between applicants.

THE ACT, THE SAT, and THE CLT

Nearly all colleges, including the University of Delaware, now accept scores from either the ACT or the SAT. There is a perception among some students that the ACT is easier than the SAT, but that depends on the person. Actually, student opinion is about evenly divided as to which test is easier.

Many test experts suggest that juniors take both the ACT and the SAT in the spring to see which test they score higher on. An increasingly large number of colleges also have “test optional” application options, meaning students can choose not to submit test scores. If students choose the test optional application, more weight will be given to the GPA, essay, and recommendation letters in determining admission. A list of colleges that allow test optional admission can be found at www.fairtest.org. A growing number of schools are now accepting the Classical Learning Test (CLT) as well.

What is the difference between the ACT and SAT?

| | ACT | SAT |
|---------------------------|--|---|
| English Language Section: | <p>Passages are lower text complexity and not necessarily drawn from other academic fields. No questions about graphs and charts.</p> <p>More questions about grammar errors.</p> <p>36 seconds/question</p> | <p>Fewer questions, one less passage. BUT, texts are higher complexity level and include other academic fields with charts and graphs.</p> <p>More rhetoric questions about style, strategy, and organization.</p> <p>48 seconds/question</p> |
| Reading Section: | <p>Fewer questions and one less passage, lower text complexity, fewer vocabulary in context questions, no charts or graphs.</p> <p>No Command of Evidence questions.</p> | <p>Theoretically more time per question, but harder passages.</p> <p>Command of Evidence questions (ask where you found a previous answer).</p> |
| Math Section: | <p>Only one math section, with calculator allowed.</p> <p>All questions are multiple choice. Mostly concept questions. Less text-heavy word problems, fewer question sets.</p> <p>Emphasizes Algebra and Geometry equally. Includes some questions on advanced topics that many high school students may not have encountered.</p> | <p>Two math sections, one with calculator, one without.</p> <p>Some write-in answer questions. Blend of concept and application to real world questions.</p> <p>Stronger emphasis on Algebra. More time per question.</p> |
| Science Section: | <p>Separate science section, but really tests reading and data interpretation skills. It is not a survey of science knowledge.</p> | <p>No dedicated Science section. Charts and graphs related to science included in Critical Reading section.</p> |
| Score Reports: | <p>Out of 36.</p> <p>Includes info on the career interests and score average for colleges of interest listed.</p> | <p>Out of 1600 (not including essay).</p> <p>Lists all previous SAT score results.</p> |

The ACT Test

| | | |
|-----------------|---------------|-----------|
| English: | 75 questions | (45 min.) |
| Math: | 60 questions | (60 min.) |
| Reading: | 40 questions | (35 min.) |
| Science: | 40 questions | (35 min.) |
| Total: | 215 questions | |
| Writing: | 1 prompt | (30 min.) |

Testing begins after all students who are present by 8:00 a.m. are checked in. A break is scheduled after the first two tests. A brief break is also scheduled before the Writing Test. Students testing with standard time are normally dismissed at about 12:15 p.m. (1:00 p.m. if you take the Writing Test).

The Redesigned SAT Reasoning Test

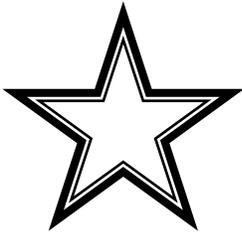
The SAT Reasoning Test is a measure of the critical thinking skills you'll need for academic success in college. The SAT assesses how well you analyze and solve problems—skills you learned in school that often predict how well you will perform in your college studies. The SAT is typically taken by high school juniors and seniors. Each section of the SAT is scored on a scale of 200—800. The new SAT **NO LONGER PENALIZES FOR WRONG ANSWERS OR GUESSING**¹. So, it is too your advantage to answer as many questions as you can to the best of your ability!

| | | |
|------------------------------|---|---|
| Reading: | 60 minutes | All multiple-choice, passage based questions about: words in context, command of evidence, and analysis. Passages cover U.S. and World Literature, History/Social Studies, and Science and will include 1-2 graphics. |
| Mathematics: | 55 minutes with calculator 25 minutes without calculator (80 minutes total) | Number and operations; algebra and functions; geometry; statistics, probability, and data analysis (multiple choice and student-produced response) |
| Writing and Language: | 35-minute multiple choice section | All multiple-choice, passage based questions about: expression of ideas, development, organization, effective use of language, standard English conventions such as sentence structure and conventions of punctuation and agreement, correct parts of speech, etc. Passages cover Careers, History/Social Studies, Humanities, and Science. |

¹ Neither does the ACT penalize for guessing.

***The SAT Essay IS NOW OPTIONAL! (50 minutes) (But a school you're applying to may require it)**

The SAT essay is scored by two, independent readers who do not consult together. The essays are graded on writing structure and development of ideas, not on content. They are looking for a clear position statement, development of that idea and evidence to support the main idea, coherence, transitions, format (intro, body, conclusion), variety of sentence structure and vocabulary, and the number of mistakes in grammar or usage. For sample essays, see <http://sat.collegeboard.org/scores/sat-essay-scoring-guide>.



Go to www.collegeboard.com/sat

- Pick a test date and register for the SAT! You should take it spring of your junior year and fall of your senior year.
- **Red Lion School Code: 080003**
- **Tall Oaks School Code: 080069**
- One of the following credit cards is required to complete your SAT registration: Visa, MasterCard, Discover, and American Express.

- **All seniors should take the test in either October or November. All juniors should plan to take the SAT in the spring—in April, May, or June.**
- If you're not satisfied with your fall score, take the test as many times as you need to until you earn your desired score.



Go to www.actstudent.org/regist

- Pick a test date and register, if you decide to take the ACT. The ACT may be better served to take your senior year, as it measures what you have learned already.
- One of the following credit cards is required to complete your registration: Visa, MasterCard, Discover, and American Express.

The SAT Subject Tests

The SAT Subject Tests are offered by the College Board in subject area ranging from Biology to Hebrew. There are 20 different subject tests that measure knowledge or skills in a particular subject. Each test lasts one hour, and students may take up to three subject tests on a testing day. Like each of the three parts of the SAT Reasoning Test the SAT Subject Test is scored from 200-800. Not all colleges require SAT Subject Test scores. Those that do will generally want two or three in different subject areas. Students can only take the Subject Test or Reasoning Test in one day, they may not take both.

After students register for the SAT Subject Test they are permitted to change subject tests they had registered for or add those they did not. The College Board will bill the students separately for additional test that they take. Students should take the SAT Subject Tests whenever they peak in that particular subject. For instance, if you have taken AP Biology, take the Biology test that May or June.

Targeting Specific Colleges

There are two types of four-year colleges in most states: Public and Private. Public colleges and universities obtain some financial support from tax dollars and to some extent, controlled by the state.

Private schools, on the other hand, are more independent with greater freedom in designing programs, defining admissions criteria, and determining their school culture. Private schools can be just as large as state institutions or can be very small. Students should think carefully about what kind of school they would like to target.

Choosing Your Schools Strategically

According to the National Association of College Admission Counseling, 84% of colleges accept more than 50% of their applicants. That means that you have many choices to consider and research. Here are some general guidelines that may help:

- *Be realistic – There are some schools that you just won't qualify for so don't waste your time. Why set yourself up for failure at a college that will be way too competitive for you?*
- *Choose schools in various categories – some schools that are **Likely (or at least seem so)**, some that are **Target (good fit)**, and some that are **Reach (long shots)**. You should initially have two to three of each. Later you can narrow the list before you actually apply. Your **Likely** schools are those that you are significantly over the averages quoted for admitted students (both GPA and test scores). **You should find these schools first.** Your **Target** schools are those where you fall close to the averages of GPAs and test scores quoted and the colleges admit at least half of their applicants. These are “good fits” for you academically. Your **Reach** schools are those where you are below their range of test scores and grades **or** the percentage of admitted applicants is very small (less than 25%). If both of these situations exist, the college should be considered a “double reach” and it is extremely unlikely that you will be admitted.*
- *More isn't necessarily better. There is generally no point in applying to 10-15 schools, especially if you need to pay application fees for each. Narrow your list intelligently and save yourself and others a lot of time.*
- *Don't limit yourself to only the well-known institutions. There are some great colleges whose names you might not recognize, but where you might have a better experience.*
- *Seek help from your parents, counselors or others who know you. Talk to older students who are at colleges you might be interested in.*
- *Research a variety of colleges on the internet and look at the admission process and requirements. Look at the averages of admitted students.*
- *At least at this stage, don't eliminate a college based on cost. Explore all your opportunities for aid before deciding you can't afford to go there.*

THE CLT

CLT was founded in 2015 by a team of educators, standardized test professionals, and diverse business experiences that sought to create a better way for students, families, and educators to display academic ability. Among standardized college entrance exams, the Classic Learning Test (CLT) provides a rigorous measure of academic formation, accomplishment, and potential. The Classic Learning Test (CLT) invites students to wrestle with works of the greatest minds in history across literary and mathematical content. Rich material reflecting both theistic and secular perspectives benefits and enriches the student in the test-taking process. www.cltexam.com

The actual time for the test is two hours (120 minutes). The time is divided as follows: Verbal Reasoning (40 minutes), Grammar/Writing (35 minutes), and Quantitative Reasoning (45 minutes). During the time allotted for each particular section, the student must work only on that section and may not move to an earlier or later section.

A number of scholarships are available at schools which accept the CLT as an entrance exam. A list of colleges and universities accepting the CLT may be found here: <https://www.cltexam.com/scholarships>

Extracurricular Profile or Activities List

Colleges usually weight their acceptance decision approximately 60%-80% on a student's academic record. The other 20%-40% is a student's extracurricular accomplishments. When applying to colleges you want to make your application stand out from all the other applications. Using the Junior/Senior Profile which is completed in the junior English class is a useful tool to accomplish this goal.

The Junior/Senior Profile is similar to a resume that one would use to highlight their accomplishments when applying for a job. Instead of highlighting employment accomplishments, students can use this document to highlight leadership, community service, and athletic activities. Try to make your profile as complete as you can. If it looks like you are weak in some areas, try to shore them up by getting involved in activities where you think you have room to grow.

PROSPECTIVE COLLEGE STUDENT-ATHLETES

All students who are interested in playing a sport at a Division I or Division II college or university must be declared eligible by the National College Athletic Association (NCAA). The following is basic information which may be helpful. However, be sure to talk with your coach, the athletic director, or your advisor to get more detailed information.

| | |
|--|---|
| NCAA Eligibility Center NCAA Eligibility Center P.O. Box 7136 Indianapolis, IN 46207 | www.eligibilitycenter.org Toll-free phone number (U.S. callers) Customer service hours: 8:30-6:00 (877) 262-1492 Eastern time Monday through Friday |
|--|---|

Students should register with the Eligibility Center at the BEGINNING of their junior year in high school.

At the end of the student's junior year, a transcript, including six semesters of grades, would be sent to the Eligibility Center from the high school. There is a \$75 fee to register. Additionally, students should have their SAT or ACT scores forward directly to the Eligibility Center (by using code "9999") whenever they take the exam.

NCAA FRESHMAN-ELIGIBILITY STANDARDS QUICK REFERENCE SHEET

Know the Rules

Core Courses

NCAA Division I requires 16 core courses. See the chart below for the breakdown of this 16 core-course requirement.

NCAA Division II requires 16 core courses. See the breakdown of core-course requirements below.

Test Scores

- **Division I** has a sliding scale for test score and grade-point average. The sliding scale for those requirements is shown on page two of this sheet.
- **Division II** has a minimum SAT score requirement of 820 or an ACT sum score of 68.
- The SAT score used for NCAA purposes includes only the critical reading and math sections. The writing section of the SAT is not used.
- The ACT score used for NCAA purposes is a sum of the four sections on the ACT: English, mathematics, reading and science.
- All SAT and ACT scores must be reported directly to the NCAA Eligibility Center by the testing agency. Test scores that appear on transcripts will not be used. When registering for the SAT or ACT, use the Eligibility Center code of 9999 to make sure the score is reported to the Eligibility Center.

The Division I NCAA core GPA requirement is a minimum of **2.300**.

The Division II NCAA core GPA requirement is a minimum of **2.200**.

How is my core-course GPA calculated?

Your core-course GPA is the average of your best grades achieved for only the 16 NCAA approved core courses. If you have taken extra core courses, those courses will be used in your GPA only if they improve your GPA.

*If you have additional questions or need further assistance, please contact the Eligibility Center's customer service staff at 877/262-1492.

DIVISION I REQUIRED CORE COURSES:

- 4 years of English
- 3 years of mathematics (Algebra I or higher)
- 2 years of natural/physical science (1 year of lab is offered by high school)
- 1 year of additional English, mathematics or natural/physical science
- 2 years of social science
- 4 years of additional courses (from any area above, foreign language or comparative religion/philosophy)

DIVISION II REQUIRED CORE COURSES:

- 3 years of English
- 2 years of mathematics (Algebra I or higher)
- 2 years of natural/physical science (1 year of lab if offered by high school)
- 3 years of additional English, mathematics or natural/physical science
- 2 years of social science
- 4 years of additional courses (from any area above, foreign language or comparative religion/philosophy)

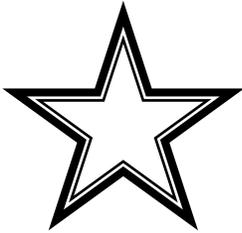
Download the NCAA Guide for Student Athletes from

www.ncaapublications.com/productdownloads/CBSA17.pdf for full information on recruiting schedules, eligibility guidelines, and rules.

The College Application Process

Sending Transcripts

Parchment.com www.parchment.com/register is a service that Red Lion and Tall Oaks subscribes to for the purpose of submission of student transcripts to colleges. There is no charge to the student for this service, with the exception of a small fee if the college does not accept electronic transcript submission. If this occurs Parchment will mail a paper version of the transcript to the college. At the end of your junior college meeting, the counselor will send you an email with a registration code & directions to create an account with Parchment. After an account is created, students may request their transcripts be sent to as many colleges as they desire. **Students must make all requests for transcripts through the Parchment website.** This includes transcripts needing to be sent to the NCAA Clearinghouse. *Common App transcripts will be uploaded by the counselor and do not need to be requested by the student to the individual colleges applied to through Common App.* The only transcripts that will be printed by the office are for scholarships or other non-collegiate organizations.



HOW TO SEND A TRANSCRIPT THROUGH PARCHMENT

1. Go to www.parchment.com/register.
2. If you do not see a series of boxes in which to enter your registration code, then do NOT proceed. See your school counselor.
3. If you do see the boxes, enter your registration code exactly as it appeared in your invitation email. You should be able to see your transcript once you're approved.
4. As you complete college applications, request to send a transcript to that school. Click on "Send Transcript." Choose "Academic Institution" and search for your college, then submit the request. You do not need to send it to Common App.
5. The first 4 requests are free (unless the school does not receive electronic transcripts, in which case there is a \$2 fee).

Common Application

Colleges and universities have worked together to develop and distribute a Common Application. Colleges have agreed to consider this application equally to their own. Some schools, such as the University of Delaware, only accept the Common application. A separate application fee must be paid for each school. However, during November, many in-state schools will have fee waiver options for College Application Month. Visit www.commonapp.org for more information and a list of the almost 500 member schools.

*Note: Many HBCU's also participate in www.commonblackcollegeapp.com.



Information you will need for the Common App:

1. Classes you are enrolled in as a senior.
2. Up to 10 activities you participated in during high school years.
3. Up to 10 awards you received during your high school years.
4. Parent information on education, employment, and residency.
5. List of all the schools you have attended to date.
6. College essay.

Top 5 CommonApp Mistakes!!!

| Mistake: | What to Do Instead: |
|---|--|
| 1. Submitting before documentation is done being uploaded! (i.e. recommendations, transcript, etc.) | 1. You can log into CommonApp to see whether your recommendations have been completed or not. If they have not been completed, then do NOT hit submit! Check with your recommenders and counselor to make sure they have completed their portions and give them a target date (not the next day or same week) to finish by. After all documents are uploaded, then hit submit. |
| 2. Requesting transcripts to be sent directly to the schools on CommonApp. | 2. Log into Parchment and request your transcript be sent to "CommonApp." This will automatically attach it to all of your applications in CommonApp. Also, the counselor recommendation/school profile section cannot be completed until your transcript is loaded into the application. |
| 3. Not assigning your recommenders. | 3. You not only invite recommenders to your CommonApp profile. You also have to assign which recommenders you want to send to each school. For example, you might have 4 recommendations, but you want to send your coach rec to the school that is scouting you and your science rec to the school that is really competitive for your nursing program. So, after you invite your recommenders, you must go into each college app portion and assign which recommenders you want to use for that app. |
| 4. Ignoring other documentation required. | 4. Each college will require documentation that may not be uploadable into your CommonApp. For example, SAT or ACT score reports will need to be sent from the testing agency or from your Guidance Office (depends on school's requirements). Read the directions for each college carefully about what other documents you need to submit—especially if you are an international student. |
| 5. Failing to answer supplemental questions. | 5. In addition to your CommonApp essay, each college may have additional questions that pop up which you need to answer. Make sure you use the "supplemental statement" section if there is anything in your profile or application that you feel you need to explain |

| | |
|--|--|
| | (such as lower grades one year or an odd schedule choice, etc.). |
|--|--|

Letters of Recommendation

Not all colleges require letters of recommendation. If required you should take them seriously. The more competitive the admission process at your target school, the more a letter can make a difference and set you apart for other applicants.

Who to Ask

Plan to select **teachers from 11th or 12th grade** who know you well. Obviously, they should be ones in whose classes you did well, or teachers of subjects related to the major you want to pursue. You should not use a 9th or 10th grade teacher unless you have a compelling reason to do so.

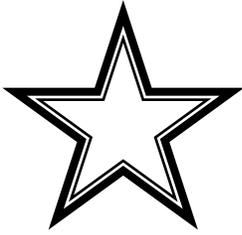
Sometimes colleges will differentiate between an academic recommendation and a personal one. Academic recommendations are clear-cut (teacher or counselor), but a personal recommendation could come from a coach, employer, friend, pastor or someone associated with your community service work. Consider carefully and try to select a person who knows you, thinks highly of you and will make the effort to write a strong recommendation. Always remember that people are doing these on their own time, so be considerate and gracious when asking.

How to Ask

You may use the following guidelines:

- ***Allow plenty of time for the person to complete the letters. Two weeks is an absolute minimum.***
- ***Ask the teacher first (in person) if he/she would be able to write a “strong recommendation” on your behalf. Give them the opportunity to decline, just in case; you don’t want them to write it if the answer is “no”.***
- ***Do your homework. Some colleges are requesting recommendations on-line, such as on the Common Application, while others want letters. Still others want a specific form filled out. It is your responsibility to provide the letter writer with whatever form or instructions that they need.***
- ***Provide the letter writer an idea of why you are choosing them and what you would like them to highlight, so their letter can be detailed and not redundant with other recommendations.***
- ***Place all the necessary documents and instructions into an envelope along with a note, politely asking for their assistance. You should list the all the colleges that you would like the recommendations sent to along with their deadlines. List them in order of their due dates, so the teacher can easily see when they need to be completed and won’t risk missing a date.***
- ***After a couple of weeks, follow up with a hand written thank-you note to each person who you asked to write a recommendation. This serves as the gracious thing to do and can serve as a gentle reminder if the person has not gotten around to it yet.***

College Essay Writing Tips



Check out College Board's tips from admissions officers at Big Future:

www.bigfuture.collegeboard.org/get-in/essays

1. Look over the tips for writing an effective college essay, the types of college essay questions, etc.
2. Watch some of the videos of experts sharing their advice.
3. Read over the sample essays and the critiques.
4. Bounce ideas off your advisor if you are unsure how to approach your essay.
5. Type it in word before you copy and paste it into any online application. And **SAVE IT!**

HOW TO PAY FOR COLLEGE!!!

There are 3 basic types of financial assistance available for paying for college:

1. **Loans**—You borrow money from the government or from a bank, which **you have to pay back** after you graduate.
2. **Scholarships**—You are given money by a school or organization toward your tuition because they feel that you have earned it through your merit in some way (grades, athletic ability, community service, etc.) which you do not have to pay back.
3. **Grants**—You are given money by a school, organization, or the government based on their estimate of your family's financial need. You do not have to pay grants back.
 - a. For example, the federal government awards **Pell Grants** to families. You will find out if you qualify for this or not after you fill out your Free Application for Federal Student Aid (**FAFSA**).

Typically, you begin by applying for scholarships and grants. Then, whatever is left, you will pay either out-of-pocket or by taking out loans. When you are figuring out how much you will need in loans, keep in mind that college costs include more than just what the college collects from you for tuition and fees.

College Costs include:

- tuition
- room and board (housing and food)
- books and course fees
- transportation

How to Pay for College:

1. Filling out the FAFSA is the first step in the financial aid process!
 - a. FAFSA now uses the “prior prior year” taxes. In other words, you will use the taxes you and your parents filed in January of your junior year to complete the FAFSA as early as October of your senior year.
 - b. Before you can fill out the FAFSA, you must register for a FAFSA ID # at www.fsaaid.id.gov.

- c. You will need to fill out the FAFSA with your parents as it requires a lot of information about your parental income, family income, etc.
 - d. Even if you think your family will not qualify for federal loans, you should still to fill out the FAFSA. The results of your FAFSA are used by Financial Aid offices and many grant organizations to determine how much money they will award you. (see #2)
2. After you have submitted your FAFSA, you will receive an **Estimated Family Contribution (EFC)** from the federal government. This is the amount that the federal government estimates your family can afford to pay toward your college costs. The EFC will be sent to the colleges you listed on your FAFSA application. The **colleges will then use your EFC** to determine the amount of “need” your family has. “Need” will vary from school to school because it is essentially the difference between your EFC and the out of pocket cost for attending a school.
 3. You may begin applying for scholarships at any time (even as a junior in some cases) before you receive your **Financial Aid Package** from the colleges where you have been accepted. So, do not wait to start filling out scholarship applications!
 4. The colleges where you are accepted will put together a “package” of what grants and scholarships they are willing to offer you based on your EFC. Once you have that package, you can begin calculating how much it will actually cost you to attend each college. Please note: **THE INITIAL PACKAGE IS NOT NECESSARILY FINAL!** If you feel that the initial offer from a college is far from sufficient, talk to the **Financial Aid Office!** Also, Financial Aid Officers know about merit-based aid available from their college, region, etc. The Financial Aid Office is your biggest ally, your most knowledgeable source of information, and your best advocate in this process. It is their job to figure out how to get you to their campus!
 5. After you have the final financial aid package and a total of independent scholarships (which will follow you no matter where you enroll), **THEN** you can determine how much cost is still left to be paid by you or your family. This is when you will decide if you need to take out loans and how much. Before you take out a loan, educate yourself on the types of loans available.

How this actually looks:

Let’s say that your “Expected Family Contribution” is \$10,000 and that the total cost to attend College A for one year is \$18,000. This means that College A can put together a financial aid package for you which totals up to \$8,000. On the other hand, maybe you’re also interested in College B, which costs \$40,000 a year. Even though College B is much more expensive, your “Expected Family Contribution” remains the same. So College B is allowed to give you up to \$30,000 in financial aid! Ideally, College A and College B will cost you the same amount.

| Types of Loans | |
|----------------------------------|--|
| Direct Subsidized Loans | Awarded by the federal government. The federal government pays the interest on your loan until you graduate. That means your loan does not start accumulating interest until you graduate or stop attending college. |
| Direct Unsubsidized Loans | Also from the federal government, but it begins gathering interest as soon as you take out the loan. The interest rate is also about double that of a subsidized loan. You will owe more than the original loan amount by the time you graduate. |
| Perkins Loan | From the federal government. Interest is paid for you until you graduate. |
| Parent PLUS Loan | From the federal government. Interest starts accumulating immediately, but the interest rate is lower than a Direct |

| | |
|---|--|
| | Unsubsidized Loan (a little). The parent is responsible for paying this loan back, not the student. |
| ** All federal loans are in “deferment” as long as you are enrolled full-time in a college program. In other words, you do not have to start repaying them until you either graduate or drop out. | |
| Private Loans | A bank or lending agency provides the loan. Interest rates and terms are not uniform and are usually much higher than federal loans. Typically, this should be a last resort after federal aid. Some loans may require payment sooner. |

FAFSA 101

Make sure you go to www.fafsa.gov! There are some sites that will try to take your money to help you fill out the FAFSA if you use a different domain (.com, .org, etc.) Before you can fill out the FAFSA, both you AND YOUR PARENTS will need to register for an FSA ID at <http://fsaid.ed.gov>. Both the parent and the student must complete and sign the FAFSA application. You should have separate FSA ID’s and separate log ins.

1. As a junior or first semester senior, you and your parents can get a rough estimate of what your EFC will probably be using the “**FAFSA 4CASTER**”. Go to the following link: <https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1>. Plug in your information and see what it says. If your family income doesn’t fluctuate much year-to-year, it will probably be pretty accurate for what your official FAFSA results will be.
2. Fill out the FAFSA as soon after October 1st as you can but no later than January if you can help it. Your parents will need to file their tax returns with the IRS first, and then file the FAFSA.

SmartTrack College Funding Toolkit

Figuring out how to pay for college can be confusing and stressful. That is why we are thrilled to be able to supply this online system with the tools and resources to educate you on navigating the college funding process and finding opportunities to save on college costs, when it really counts – prior to actually applying for financial aid. The sooner you can begin learning about the best ways to plan for college expenses, the more savings opportunities you will have available. Click here to learn more and create your own free Smart Track™ account to start utilizing these helpful tools.

1. Quick College Cost Estimation Tool: Begin planning your college fund by knowing the minimum amount you will be expected to pay for college (your EFCs) based on your unique finances and whether and how you can reduce them.
2. Customized College Strategy Report: Designed to assist you in uncovering opportunities to lower your college costs, identify the most generous colleges on your list, and determine your student's estimated aid package.
3. Live & On-Demand Workshops: Learn educational strategies for navigating, accessing, and maximizing your college funding and financial aid.
4. Monthly Email Tips & Tools: Receive strategic and step-by-step college planning guidance when specific topics and tools are most relevant to you, and stay organized throughout the process with a customizable eCalendar.

5. Awards Analysis tool: Make sure you are receiving all the financial aid you are entitled to. This powerful tool will assess whether or not the college did a good job meeting your demonstrated need and, if not, what you can do about it!
6. Free Assessment: All families with Reach Christian Schools receive a FREE 15-minute evaluation with a professional college funding Smart Track™ Coach. This is a great opportunity for you to get answers to your specific questions.



Go to <http://collegefundingkit.com/reach> to create your free account!

Helpful Websites on Paying for College:

www.fafsa.gov

<http://fsaid.ed.gov>

www.fastweb.com

www.finaid.org

apps:

www.myscholly.com

bigfuture.collegeboard.org/pay-for-college

www.usnews.com/education/best-colleges/paying-for-college

www.myfedloan.org

www.finaid.org/calculators/loanpayments.phtml

www.afterschoolmatters.org/teens/post-secondary

www.salliemae.com (scholarship search, loans, saving, etc.)

You will find this hard to believe, but **some of the most prestigious and expensive colleges in the United States offer outstanding financial aid packages to help students who can't afford to pay their "going rate."** The reason is that these colleges usually have large endowments derived from the generous contributions of wealthy supporters.

Wait until you see the final financial aid package and scholarship offers before deciding you can't afford to attend a school. The "sticker price" is never the price you end up paying.



Every college is required to have somewhere on their website a "**Net Price Calculator**." This allows you to enter in some basic info about your academic record, family income, etc. and get a rough estimate of how much aid the college would offer a generic student in your income. This will not take into consideration your unique profile that may cause the college to offer you more money. These calculators can also be found at the college's profile at www.collegeboard.org.

Where the Scholarships Are...and Aren't

Research Local Scholarships First

In general, the smaller the area a scholarship covers, the better your chances of winning. You should start at the high school counselor's office. Counselors will know about scholarships for students graduating from the local high school. They may also be aware of scholarships for residents of your town, county, and state. Your next stop should be the college aid section of your local public library or bookstore. Look at a range of books about financial aid, including scholarship guides such as the College Board's *Scholarship Handbook*, available at www.collegeboard.com. Then, it's time to start looking at large national scholarships such as Reserve Officer Training Corps (ROTC), National Merit, Gates Millennium, Siemens, Coca-Cola, and Robert Byrd.

Check Membership Organizations and Employers

Here's an area where your parents can really help-out. Think of all of the organizations they have an affiliation with—religious, community service, fraternal, military, union, and professional—and find out if any of them sponsor scholarships for children of members. Don't forget their employers. Many large companies offer scholarships or tuition reimbursement programs for dependent children of employees. Have them check with their human resources department to see if your company offers such programs. Employers of students such as fast food chains, department stores, and supermarkets often provide scholarships. Awards related to student employment can come from unexpected sources.

Use a FREE Scholarship Search Service

A scholarship search company collects information on hundreds of awards and compares your student characteristics with scholarship restrictions. Based on answers to a questionnaire, you will receive a list of possible scholarships. It is up to you to decide which ones to try for. You should never have to pay for scholarship information. If you are asked to pay a fee for "exclusive" scholarship leads, there's a good chance the scholarship service is really a scholarship scam. See the recommended sites listed on the previous page.

Contact Your State Department of Higher Education

Almost every state has a scholarship program for its residents. These awards are often limited to students who attend college in-state, but this is not always true.

Delaware residents will be given a copy of the "Delaware Scholarship Compendium" booklet which lists many scholarships, at their senior meeting. This list is also available online at the following websites: http://www.doe.k12.de.us/infosuites/students_family/dheo/default.shtml
<http://www.delcf.org/Download/ScholarshipCompendium10%2001%2008.pdf>

Maryland residents will find information about state financial aid online at <http://www.mhec.state.md.us/financialAid/descriptions.asp>

Pennsylvania residents should go to <http://www.pheaa.org/>

Research Institutional Scholarships

Since a great deal of scholarship money is disbursed by colleges, it makes sense to research what kinds of scholarships are available at your favorite colleges. Investigate college websites, catalogs, and financial aid offices for this information. Institutional awards can be offered on a university-wide basis, or within a particular college or major. Eligibility for such awards can be based on merit, financial need, intended major, ethnicity, or a variety of other factors. Here are some questions your child might want to ask about these awards:

- Are scholarships awarded automatically if a student matches certain criteria (such as GPA or SAT score)?
- What is the application procedure? What materials are required?
- Is the award renewable? What are the requirements to maintain the award?

Can You Spot a Scholarship Scam?

Many scholarship finders promote the old adage that "millions of dollars in private scholarship money goes unused every year." The fact is that nearly all available financial aid comes from the federal government or from individual colleges.

Often private scholarships are slated for very specific applicants, such as students with a particular career interest, or members of a certain church or organization. These institutions have created funds for students, so they are eager to give them to qualified individuals. They are not interested in keeping the money a secret.

Tell-Tale Signs It's a Scam

According to the Federal Trade Commission's Scholarship Scams, if you hear these lines from a scholarship service, you may be getting duped:

- **"The scholarship is guaranteed or your money back."**
No one can guarantee that they'll get you a grant or a scholarship.
- **"You can't get this information anywhere else."**
- **"I just need your credit card or bank account number to hold this scholarship."**
- **"We'll do all the work."** Don't be fooled. There's no way around it. You must apply for scholarships or grants yourself.
- **"The scholarship will cost money."** Don't pay anyone who claims to be "holding" a scholarship or grant for you.
- **"You've been selected by a national foundation" to receive a scholarship or "You're a finalist" in a contest you never entered.** Before you send money to apply for a scholarship, check it out. Make sure the foundation or program is legitimate.
- See www.finaid.org for more helpful tips.

Do You Really Need a Financial Aid Consultant? (The answer is probably "no.")

Financial aid consultants advertise their ability to help families through complicated financial aid forms and provide tricks to getting through the system. A high school counselor, college financial aid office, or bank officer will give you advice for free.

It is the job of financial aid officers to ensure that once your child is accepted you can pay for the college. They are not trying to hoard money, but give it away. Financial aid officers make funding decisions based on the school's award criteria and funds available. **The aid officer is your best ally in this process**; no independent service is likely to influence it. **Aid officers will also know about state funding and other opportunities to apply for aid.**

Financial aid consultants may suggest moving assets around or transacting a major purchase or gift to reduce income and qualify for more aid. This should set off your alarm bells. First, administrators can easily spot this kind of maneuvering. If they suspect they are being deceived, colleges may refuse to consider the financial aid application.

Professionals may also promise to use your child's credentials to bargain for the best deal at various colleges. **If you feel that important financial information has been overlooked in your aid award, you and your student should certainly contact the school's financial aid office to contest the award.** Financial aid offices are unlikely to be willing to discuss these circumstances with a professional consultant.

DELAWARE SPECIFIC SCHOLARSHIPS

SEED Scholarship—The Best-Kept Secret in Delaware:

The Delaware SEED (Student Excellence Equals Degree) scholarship program provides tuition for full time students enrolled in an associate's degree program at **Delaware Technical & Community College (DTCC)** or the **Associate of Arts program at the University of Delaware (UD)**. The program is for Delaware students who stay in school, work hard, and stay out of trouble. **Students graduating from Delaware high schools who have a GPA of 2.5 or higher and no felony convictions are eligible.** More details on these eligibility requirements are available on the eligibility pages of the Del Tech website: www.dtcc.edu/seed and the University of Delaware website: <http://www.udel.edu/finaid>.

If awarded, this scholarship will cover tuition costs for two years as long as the student maintains eligibility. The student will still be responsible for purchasing books and paying any student related fees including lab fees.

Inspire Scholarship at Del State

Awarded to DE residents with a 2.75 GPA or higher who enroll at Del State for the fall after graduation.

See this website for more info: www.desu.edu/admissions/inspire-scholarship

- Stay enrolled as a full-time student and complete 12 or more credit hours during both the fall and spring semesters - a total of at least 24 for the school year.
- Maintain at least a 2.75 GPA on a 4.0 scale.
- Continue to demonstrate good conduct.
- Complete 10 hours of community service every semester.
- Complete the FAFSA online yearly. Except for the summer months, your scholarship can be renewed every semester for six consecutive semesters.

Scholarship Incentive Program (ScIP)

This program awards money to both undergraduate and graduate students on the basis of financial need and academic merit.

In order to be eligible, a student must:

- Be a legal resident of Delaware
- Be a US citizen or eligible non-citizen as defined by the state of Delaware
- Demonstrate financial need by filling out a FAFSA
- Have a cumulative GPA of 2.5 out of 4.0 or better
- Either be enrolled full-time in an undergraduate degree program at a nonprofit, regionally accredited school either Delaware **or Pennsylvania**
- Or be enrolled full-time at a nonprofit, regionally accredited college in an undergraduate or graduate degree program that is not offered at the University of Delaware, Delaware State University or Delaware Technical & Community College. Please contact these schools for more information regarding eligible programs

To apply submit at FAFSA by April 15th of the year you plan to enroll. Delaware residents will automatically be considered for this program.

The amount awarded ranges from \$700-\$2200 and is dependent upon a student's cumulative GPA.

Academic Common Market

The Academic Common Market is a tuition-savings agreement between 15 states that are members of the [Southern Regional Education Board](#). If your degree program is not offered by a public college in Delaware, you may be eligible for **in-state tuition** at one of the participating public colleges.

You may apply for the ACM if you meet the following eligibility criteria:

1. **You are a Delaware resident and U.S. citizen or eligible noncitizen.**
2. **Your degree program is not offered at the [University of Delaware](#) or [Delaware State University](#).**
3. **You have been accepted into, or you are already enrolled in, an [eligible degree program](#) that has been selected for the ACM by a [participating public institution](#).**

The ACM includes baccalaureate and graduate-level degree programs. **First professional degree programs**—such as dentistry, medicine, optometry, pharmacy, theology, and law—**are not offered in the ACM and cannot be requested**. Degree programs offered in the ACM are selected by the participating institutions and are **subject to change**. Both participating institutions and states may set restrictions on ACM participation, and institutions may elect to discontinue participation in the ACM at any time. See www.doe.k12.de.us/Page/978 for more information.