# Boonton High School



Senior
Post-High School
Planning Guide

# **Table of Contents**

BOONTON HS SCHOOL COUNSELING DEPARTMENT DIRECTORY	4
NJ MINIMUM GRADUATION REQUIREMENTS/RECOMMENDATIONS FOR COLLEGE ENTRANCE	5
NAVIANCE	6
SENIOR YEAR TIMELINE	7
COVID-19 CONSIDERATIONS	9
SAT & ACT REGISTRATION/TEST DATES	10
THE FACTS ON STANDARDIZED/ADMISSION TESTING	10
STANDARDIZED TESTING INFORMATION	11
TYPES OF EDUCATION AFTER HIGH SCHOOL	12
TYPES OF COLLEGES AND UNIVERSITIES	13
CHOOSING THE RIGHT COLLEGE	14
10 COMMON MYTHS WHEN SELECTING A COLLEGE	16
WHICH TEST IS RIGHT FOR ME?	19
ACT TO NEW SAT CONCORDANCE TABLE	20
SCORE REPORTING, TEST PREP, & WHEN TO TAKE THE TESTS	20
COLLEGE PLANNING CHART VIA NAVIANCE	21
THE APPLICATION PROCESS	22
NAVIANCE AND SUBMISSION STATUS	23
THE COMMON APPLICATION	24
HOW TO MATCH YOUR COMMON APP TO NAVIANCE	25
COALITION	31
THE TRANSCRIPT	32
TRANSCRIPT REQUEST & RELEASE FORMS	32
HONORS & AWARDS/EXTRACURRICULAR ACTIVITIES/EXPERIENCE	34
HOW TO WRITE YOUR APPLICATION'S ACTIVITIES LIST	34
RESUME	36
THE ESSAY	42
SUPPLEMENTAL ESSAY	44
SAMPLE ESSAY QUESTIONS ON COLLEGE APPLICATIONS	45
2020-2021 COMMON APPLICATION ESSAY PROMPTS	46
RECOMMENDATION LETTERS	47
HOW TO REQUEST A LETTER OF RECOMMENDATION IN NAVIANCE	48
APPLICATION DEADLINES	51
INSTANT DECISION DAYS	<b>52</b>
FINANCIAL AID-HOW TO PAY FOR COLLEGE COSTS	<b>52</b>

THE FINANCIAL AID PROCESS	53
FAFSA BASICS- FREE APPLICATION FOR FEDERAL STUDENT AID	54
WHY FILE FAFSA?	55
FOR STUDENTS AND PARENTS: HOW TO CREATE AN FSA ID	56
FINANCIAL AID MYTHS	57
HESAA- NJ STATE AID	60
STATE AID FOR NJ DREAMERS	60
5 THINGS YOU DIDN'T KNOW ABOUT YOUR FINANCIAL AID AWARD	62
UNDERSTANDING YOUR FINANCIAL AID AWARD LETTER	64
COMPARING FINANCIAL AID AWARD LETTERS	66
SOURCES & TYPES OF AID	66
TUITION TALK	68
SCHOLARSHIPS	72
THE ADMISSION PROCESS	73
ACCEPTANCE MATERIAL	81
TUITION DEPOSITS	82
WAIT LIST	82
HOUSING	83
ORIENTATION AND PLACEMENT TESTING	83
COLLEGE ATHLETICS	84
TIPS FOR PARENTS/GUARDIANS	86
HELPFUL WEBSITES	87

## **Boonton HS School Counseling Department Directory**

Fax: (973) 402-5135 Phone: 973-335-9700 **BHS CEEB code: 310130** 

> **School Counselors:** Senior Caseload:

> > (Alphabetically by

Boonton, NI 07005

Last Name)

Ms. Sara Simmons x4017 A-B, D-I

Sara.Simmons@boontonschools.org

Ms. Kelly Mabin x4016 A-Z AVID, K-Q

Kelly.Mabin@boontonschools.org

C. R-Z Mr. Jamie Nash x4019

Jamie.Nash@boontonschools.org

Ms. Jeneen Ibraham x4018

Jeneen.Ibraham@boontonschools.org Leave Replacement for Samantha Soni

**Student Assistance Counselor:** 

Mrs. Leah Birchler x4026

Leah.Birchler@boontonschools.org

**Secretaries:** 

Guidance-For questions regarding transcripts:

Mrs. Kim DiBenedetto x4003

**Our School Address:** Kim.DiBenedetto@boontonschools.org

Main Office-For working papers and attendance:

306 Lathrop Avenue

Ms. Karen Bonanni x4001

Karen.Bonanni@boontonschools.org

At Boonton High School, we believe it is critically important for every student to have a solid post-secondary plan upon graduation. Students have five options available to them after high school: four-year college, community college, career/technical training school, military service, or employment. All too often, students fail to plan for life beyond high school and they find themselves making a last-minute decision about the future, instead of a well-informed choice. The information contained in this guide will help parents and guardians support students as they begin to formulate their four-year and post-secondary plans.

It is our belief that the student's best interests are served through good communication among the four parties involved – the student, the school, the parents/guardians, and the colleges/universities. The following information is pertinent to the college admissions process. Please read and familiarize yourself with this material.

# NJ Minimum Graduation Requirements/Recommendations For College Entrance

SUBJECT AREA	NJ HIGH SCHOOL GRADUATION REQUIREMENTS	RECOMMENDED FOR COLLEGE ENTRANCE	SPECIFIC COURSES TO TAKE AT BHS
English	4 Years	4 Years	-English 9 -English 10 -English 11 -English 12
Math	3 Years	4 Years	-Algebra I -Geometry -Algebra II
Science	3 Years	3-4 Years	-Biology w/Lab -Chem/Environmental Science w/Lab - Physics w/Lab
History/Social Studies	3 Years	3-4 Years	-World History -US History I -US History II
World Language	1 Year	3-4 Years	-Spanish or French
Visual & Performing Arts	1 Year	3+ Years if pursuing Art, Music, Theatre, Dance	-Photography, Art, Concert Band, Choir, Concert Choir, Music Appreciation/Musical Theater, Yearbook
21 <sup>st</sup> Century	1 Year	3+ Years	-Technology, Business, Consumer Science
Personal Financial Literacy	1/2 Year	N/A	-Personal Finance -Business Administration -Accounting H/DC -AP Macroeconomics
Health & Physical Education	4 Years	N/A	-PE/Health 9 -PE/Health 10 -PE/Health 11 -PE/Health 12
Total Credits & *NJSLA Testing	120 Credits & *Passing the NJSLA	Gen. Ed 130 cr. Gateway- 145 cr. *NJSLA or an equivalent test	-Additional Electives *PSAT, SAT, ACT, ASVAB, ACCUPLACER, Portfolio Class

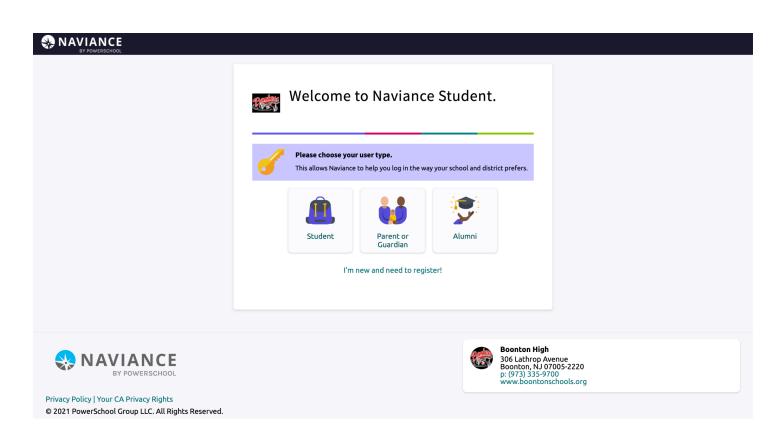
#### **NAVIANCE**

An electronic resource that provides a unique set of tools to help students through the entire college application process including, but not limited to:

- Researching college options
- Choosing where to apply
- Requesting recommendations
- Delivering electronic transcripts
- Tracking scholarship applications

All BHS students have a Naviance log-in. Juniors will use Naviance primarily to research schools and build resumes, while **Seniors will use it to assist with the college application process and seek out scholarship opportunities**. Naviance provides one easy-to-use source to manage the college application process from beginning to end.

Naviance website: <a href="https://student.naviance.com/boonton">https://student.naviance.com/boonton</a>



#### **Senior Year Timeline**

#### **SEPTEMBER**

- Review your complete High School Transcript with your school counselor to check for accuracy of courses, grades, GPA, etc.
- Meet with your School Counselor to be sure that the colleges remaining on your Naviance "Colleges I'm applying to" list are appropriate given your academic and personal record
- If you haven't already, meet with the teachers of your choice to discuss letters of recommendation. Once you have verbally spoken with them, request their recommendation via Naviance (directions on Pg. 41 of this guide)
- Complete the Common Application or Coalition Application if you are applying to schools that accept either of these applications
- Start and/or complete school specific college applications (for those that do not accept Common App or Coalition)
- **College Rep Visits**: Check Naviance for when college/military representatives will be visiting BHS \*This year virtual rep visits will also be offered due to COVID-19
- Plan visits to college campuses if you didn't get to them during the summer or if you want to return for a second time.
- \* Attend Virtual College Fairs and Virtual College Tours if deemed unsafe to go in-person
- <u>Consider if you will be applying test-optional</u>. If not, and you still plan to take the SAT or ACT:
  - Register to take the SAT at BHS in October (Date announced via email from Mr. Forman reply and submit payment to register)
  - Register for the October ACT (Registration steps and deadline posted at ACT.org)

#### • ATHLETES-IF YOU HAVE NOT DONE SO ALREADY:

- Student athletes aspiring to play Division I or Division II athletics in college must register with the NCAA (National Collegiate Athletic Association) Eligibility Center (www.eligibilitycenter.org.).
- Visit www.ncaa.org to review academic eligibility criteria.

#### **OCTOBER**

- If you are applying Early Decision or Early Action, be aware of your school's deadlines
- Attend the BHS Parent/Guardian Financial Aid Night (Date announced via email and Weekly Newsletter)
- If you are applying to colleges that require the CSS Profile for financial aid, initiate the process now
- If you still have some lingering questions about college admissions, attend the BHS College Planning Night (Date announced via email and Weekly Newsletter)
- By the end of the month, complete the FAFSA (Free Application for Federal Student Aid) and the CSS PROFILE online
- College Rep Visits: Check Naviance for when college/military representatives will be visiting BHS during the lunch period or hosting Instant Decision Days (IDDs) at BHS
- If you still need to:
  - Register for the November SAT (Registration steps and deadline posted via CollegeBoard.org)

- Continue to attend College Fairs/Information sessions to investigate further the colleges you plan to apply to
- Work hard, your fall semester grades of senior year are important and will be sent to your prospective colleges!

#### **NOVEMBER**

- Continue to fill out your college applications. **BE AWARE OF DEADLINE DATES.**
- College Rep Visits: Check Naviance for when college/military representatives will be visiting BHS during the lunch period or hosting Instant Decision Days (IDDs) at BHS
- Take the SAT if registered
- **FINAL TESTING DATES FOR SENIORS**: Register for the December SAT or ACT (Registration steps and deadline posted via CollegeBoard.org and ACT.org)

#### **DECEMBER**

- Submit the last of your college applications
- Take the December SAT if registered (for the last time)
- Take the December ACT if registered (for the last time)
- Attend IDD Days and continue to sign up for them via Naviance!
- Make sure your FAFSA and CSS PROFILE are filed by this time (or by your college's stated deadline)
- College Rep Visits: Check Naviance for when college/military representatives will be visiting BHS during the lunch period or hosting Instant Decision Days (IDDs) at BHS

#### **JANUARY**

- Maintain strong senior year grades
- Research and apply to Scholarships via Naviance, local organizations, churches, etc.

#### **FEBRUARY**

- Monitor your college applications to be sure that materials are sent and received on time, especially your first semester grades
- Apply to scholarships!

#### **MARCH & APRIL**

- Continue to monitor your college applications
- Attend open house programs on college campuses
- Apply to scholarships!
- Evaluate and compare financial aid award letters from each school

#### <u>MAY</u>

- Decide on the college you will attend. Send in the required tuition deposit by May 1st
- Record in Naviance where you will be attending college
- Inform the colleges you have not selected that you plan to enroll elsewhere
- Take AP Exams if appropriate
- Continue to apply to scholarships via Naviance

#### **JUNE**

- You must update Naviance with your final choice AND email your counselor and Mrs.
   DiBenedetto your school choice
- Graduate!

#### **JULY & AUGUST**

• Read your email and mail from your college of choice for information regarding summer orientation, skills/placement testing, course registration, etc.

#### **COVID-19 CONSIDERATIONS**

- COVID-19 has changed the standardized testing landscape. Much uncertainty remains. It is important to stay on top of pandemic-related shifts in both SAT/ACT test dates and test-optional policies at colleges.
- Seniors who are entering the college application process should try to sit for the SAT or ACT exam, but should also be aware of constantly-evolving test-optional policies at their prospective colleges.
- Click here for a complete list of: <u>Test-Optional Colleges</u>
- Emailing College Admissions officers:
  - Due to COVID-19, some in-person communications including campus visits, college fairs, high school visits, etc. have been canceled. At this time, emailing college admission officers has never been of greater importance to demonstrating interest.

#### **Key Tips:**

- Write in your normal voice and edit before sending.
- o Don't overshare or brag about an accomplishment—this isn't the right time.
- $\circ\quad$  If emailing multiple schools, resist the urge to use a template.
- $\circ \;\;$  Avoid asking questions that you could find on google in three seconds.
- $\circ\quad$  Don't pester the admissions officer (do not email them every day).
- Ensure that your email/social media accounts are appropriate before you hit send.

#### **COLLEGE ESSAY- Should you write about COVID?**

• https://www.thecollegesolution.com/should-you-write-about-covid-19-for-your-college-essay/

# COMMON APP and COALITION APP- COVID-19 prompts implies colleges want students to save their main essay topic for anything but Covid.

- The Common Application has added an additional, special prompt where students can share their COVID experiences if they feel the pandemic has slammed their world in under 250 words.
- The Coalition Application (an alternative to The Common Application) has offered a similar COVID-19 prompt.

#### **SAT & ACT Registration/Test Dates:**

https://collegereadiness.collegeboard.org/sat/register/dates-deadlines

#### **2021-22 ACT Administration Dates and Deadlines:**

https://www.act.org/content/act/en/products-and-services/the-act/registration.html

#### **Test-Optional Schools**

There are more than 1000 accredited Colleges and Universities that **do not use ACT/SAT scores to admit students into their school**, instead, they place greater importance on your GPA, the rigor of course load, extracurriculars, and personal essay.

You can find a listing on the websites below:

- <a href="http://fairtest.org/schools-do-not-use-sat-or-act-scores-admitting-substantial-number-s-students-bachelor-degree-programs">http://fairtest.org/schools-do-not-use-sat-or-act-scores-admitting-substantial-number-s-students-bachelor-degree-programs</a>
- http://fairtest.org/sites/default/files/OptionalPDFHardCopy.pdf
- <u>Test-Optional Colleges</u>

#### The Facts On Standardized/Admission Testing

Since high schools across the country are very different in their academics and grading, the college entrance exams (SAT & ACT) were developed to provide a common yardstick to measure students' readiness to do college-level work. This test is not to keep you out of a specific school; it is to help you fit in where you will be the most successful. It is important to find out as early as possible what tests the colleges on your list require and what their deadlines are for receiving these scores.

The PSAT/NMSQT: the college application process really begins in October of junior year with the PSAT/NMSQT. This test helps identify areas of strength and weakness for the SAT. The test measures critical reading skills, math problem-solving skills, and writing skills. Junior year PSAT scores are also used to determine criteria for the National Merit Scholarship Program- the largest national search for academically talented students. The highest PSAT scores from each state become Semifinalists. Semifinalists become Finalists based on an equivalent performance on the SAT. Merit Scholars are eligible to receive financial awards. Additionally, Semifinalists, Finalists, and Merit Scholars are recruited by colleges and other scholarship agencies across the country.

The SAT: The test measures reasoning and thinking skills and includes two sections: Critical Reading and Math with a third option Writing section- check with your colleges to determine if they require the SAT Writing Exam. Scores on each section range from 200-800 for a total composite score of 1600. Generally, students take the SAT in the spring of their junior year. Often students will retest once or twice more in the fall of senior year. There is usually no advantage to persistent test-taking (3 or more), but there is evidence of improvement upon retaking the test a second time. Most colleges will look at all test results and take the highest scores for each section when evaluating your application (this is called "Super Scoring"). Be fully aware of the registration deadlines and fees. If financial matters make SAT fees a problem, be sure to consult your school counselor. It takes about 4-6 weeks for your results to become available online and sent to colleges- be sure to choose test dates that will allow enough time for scores to be received by application deadlines.

<u>The ACT:</u> All colleges accept the ACT just like the SAT. This test measures student learning in four different areas: English, Mathematics, Reading, and Natural Science. Each area is scored on a scale of 1-36. The ACT also offers an optional Writing Test that complements the English component. Check with your colleges to determine if they require the ACT Writing Exam. Students can prepare for the ACT by taking the Pre-ACT typically during their sophomore year. Colleges that "Super Score" the ACT:

http://www.princetonreview.com/college-advice/colleges-superscore-act

Advanced Placement Exams (AP)- This test gives students the opportunity to earn college credit. AP exams are intensive subject-matter tests given in May by students enrolled in Advanced Placement courses. Each test is scored on a scale of 1-5. Colleges usually award credit for a score of 3, 4, or 5. Check with the individual college for its Advanced Placement Policy.

<u>College Level Examination Program (CLEP)</u>: Another route to obtaining college credit (like the AP Exams). Not all colleges offer credit for this exam- check collegeboard.org to check which college awards credit for CLEP.

## **Standardized Testing Information**

**Standardized Tests:** Standardized tests are an important part of the college admissions process and are used by colleges and universities to predict your ability to be successful in their collegiate environment.

- PSAT/NMSQT: The Practice SAT/National Merit Scholarship Qualifying Test is a standardized test administered to freshmen, sophomores, and juniors. The PSAT/NMSQT provides preparation for the SAT and is the qualifying test for the National Merit Scholarship, which is available to all students who meet the eligibility criteria determined yearly by the College Board.
- **SAT:** The SAT is a standardized test, which measures the critical thinking skills students need for academic success in college. Students typically take the SAT once in the spring of

Junior Year and once in the fall of senior year. Registration is completed online at <a href="https://www.collegeboard.org">www.collegeboard.org</a>

- **ACT:** The ACT Assessment is a standardized, curriculum-based test designed to measure college readiness and academic achievement in English, Mathematics, Reading, and Science. Students typically take the ACT once in the spring of Junior Year and once in the fall of senior year. Registration is completed online at <a href="https://www.actstudent.org">www.actstudent.org</a>
- **SAT or ACT?** Colleges and universities will accept either SAT scores or ACT scores. There is no need for all students to take both tests. Check the school's website for details on which tests they accept.
- **ASVAB(Armed Services Vocational Aptitude Battery)-** A multiple-choice test that helps predict future academic and occupational success in the military. It is used to determine qualification for enlistment in the United States Armed Forces by assessing which Army jobs a student is best suited to perform (Military Occupational Specialties).
- **AP** (Advanced Placement): These are exams given at the high school specifically for students taking AP/college-level courses. AP exams are given once a year in May. These scores are primarily used for college placement, credit, or advanced standing. Check with each individual college regarding their policy.
- **TOEFL** (Test of English as a foreign language): The TOEFL, administered by the College Board, provides an alternative test for students who have been speaking English for less than 5 years. The test is used to evaluate the English Proficiency of these students. To register for the TOEFL go to <a href="https://www.ets.org">www.ets.org</a>.
- **Support for Students with Disabilities (SSD)**: Students who currently have an **IEP** or **504 Plan** may be eligible for testing accommodations. Accommodations provided for a student in school does not mean it automatically applies to the PSAT, SAT and ACT. Accommodations for the PSAT and SAT are approved by College Board. Please refer to <a href="https://www.collegeboard.org">www.collegeboard.org</a> for more information. Accommodations for the ACT are approved by Educational Testing Services (ETS). Please refer to <a href="https://www.ets.org">www.ets.org</a> for more information.

# **Types Of Education After High School**

**PRIVATE VS. PUBLIC-** all higher education institutions are either privately or publicly run.

**Private-** Run by a board of trustees with no special affiliation or maybe church-related: some church-related institutions with strong affiliations have religious curriculum and campus regulations. Private schools tend to be more expensive, but they also typically have larger endowments which means more financial aid from grants and scholarships which can help with the higher tuition costs.

**Public**- Controlled by the state, county, or municipality. Often less expensive and tends to give preference for admittance to in-state applicants. Tuition is usually lower for in-state students than for out-of-state residents.

#### **COLLEGE VS. UNIVERSITY**

**College-** Institution of higher learning offered beyond the 12<sup>th</sup> grade that offers a wide range of degree programs at the associate and/or baccalaureate level. Some colleges also offer graduate programs.

**University-** Institution of higher learning offered beyond the 12<sup>th</sup> grade that offers a wide range of degree programs at the baccalaureate and/or graduate level. Universities are typically made up of several individual colleges and professional schools (i.e. College of Arts & Sciences, College of Business, School of Law, etc.). Their Academic buildings often include hospitals and grant-supported facilities

#### **Types Of Colleges And Universities**

<u>Two-Year Colleges</u>. A junior college (usually private) or a community college (supported by the local county and the state- such as County College of Morris- usually accepts all high school graduates). Both types of colleges offer Associate degrees in the Arts, Sciences, and Applied Science. Two-Year Colleges aim to do the following: **1.** Provide preparation for transfer to a 4-year college or university, **2.** Provide general education to those not seeking a baccalaureate (bachelor) degree, **3.** Provide specialized training for a career in specific fields.

**Nursing Schools-** the following avenues can lead to preparation in nursing:

**Junior and community colleges** in conjunction with local hospitals offer 2-year nursing programs leading to an Associate of Science degree with Registered Nurse (RN) state certification

**Some Hospitals** offer 3 years of intensive training leading to state certification as an RN. **Colleges and Universities-** offer a 4-year program of liberal arts and nursing training leading to a Bachelor of Sciences degree with RN state certification.

<u>Career Schools-</u> generally private non-college professional schools that provide highly specialized training for specific careers such as music, photography, dramatics, cosmetology, culinary arts, court reporting, etc. Career programs generally take 1-3 years and a certificate of completion is awarded at the end. Some career schools emphasize business with training in areas such as secretarial work, others offer technical programs such as air conditioning, heating and refrigeration, automotive repair, steam and diesel engine repair, electronics, and computer technology.

#### Four-Year Colleges and Universities (three categories):

**1. General Baccalaureate Institutions-** offer bachelor's degrees in a wide variety of majors along with providing students with a broad foundation in the liberal arts. Most offer study

at the graduate level as well. Almost half of the 4-year institutions across the country fall into this category.

- **2. Liberal Arts Colleges-** Rather than emphasizing a specific course of study or professional training, these colleges aim to expose students to a wide breadth of courses in the humanities, physical, and social sciences. Tend to be small and graduates are successful in many careers due to their advanced ability to think and read critically, analyze, reason, and process complex ideas. These schools make up 15% of all 4-year institutions in the country.
- **3. Specialized Schools-** Specialized education includes technological institutions, which train students in the sciences, mathematics, engineering, agriculture, and other mechanical fields. Art, drama, and fashion institutes also fall into this category. Unlike the general baccalaureate and liberal arts categories, specialized schools emphasize a specific career path and are best suited for students who are positive about what they want to study.

**Service Academies-** four years of tuition-free college leading to a baccalaureate degree. The primary purpose is to develop officers for the military. The curriculum is geared toward math and applied science. Admission is highly competitive- strong leadership capability is valued. To secure an acceptance at a service academy (except the Coast Guard) you must also secure a nomination from your state senator or congressman. The application is very complex- the process should begin in the spring of your junior year. Graduates receive a Bachelor of Science degree and are required to fulfill a military service obligation after graduating depending on the academy.

The Service Academies are as follows:

- United States Air Force Academy (Colorado)
- United States Coast Guard Academy (Connecticut)
- United States Merchant Marine Academy (Long Island)
- United States Military Academy (New York)
- United States Naval Academy (Maryland)

#### **CHOOSING THE RIGHT COLLEGE**

Choosing a college is an important decision- so take the time to self-explore and become an expert on you: what are your priorities? How do you learn best? What do you need to be happy in your living environment? The more you know about yourself, the better the chances are that you will make a college choice that reflects your interests and needs (the Junior Year Planning Guide includes self-discovery inventories and activities).

- Finding a good college fit primarily has to do with finding places that provide the academic program you need and a style of instruction that is most comfortable for you. Colleges offer different styles of instruction/learning environments so you need to be aware of how you learn best:
  - Your learning style: how do you like to learn? If you are not sure, take the"
     Learning Style Inventory" on Naviance, under the "About Me" tab and/or talk to

your high school teachers (they have great insight into what type of learning environment and academic rigor is most appropriate for you).

• Overall, the goal when adding colleges to your final list is to find ones with an environment that matches your academic ability and preparation so that you can be successful, but will also challenge you intellectually.

Once you identify appropriate academic environments, you need to assess the competitiveness of your credentials for admission to those colleges. How does your resume and academic record measure up to the other student applicants who are just as capable as you?

- **Compare your academic credentials** with those of students who are already enrolled at the college you are considering. You can do this by looking at the Admission Profile for that school's most recent entering class (found on their school website). If your scores and GPA fall within the top 25% of those reported on the school's profile, it's a safe bet you will be a competitive candidate for admission to that school. While not a guarantee of admission, it is reassurance that you are looking in the right place. Your chances lessen as your credentials fall below the top 25%.
- **Be honest with yourself**, especially if you are considering schools that are highly selective. A lot of students get in over their heads competitively when they fail to consider the odds of gaining admission. While you might feel you are a good candidate for selective schools, the reality is you need to be in the top 25% of applicant pools at such schools to have a fighting chance of being admitted. Please note: you don't increase your chances of getting into these competitive schools by applying to 10 or more of them!
- **Be smart about choosing where to apply**: Choose competitive playing fields that are most appropriate given your skills and preparation. When you find the best fit, you will enjoy the success and achievement that comes with it!

In addition to academics, find a college that has qualities you like in your home environment—a place that includes people with shared values and interests, a place where people will encourage you on bad days and celebrate with you the good days! Find a community which you can settle into comfortably:

- When you think about it, *the best college fit will be a place that offers a community in which you will feel comfortable*. It will be a place where you won't be distracted by worries about how you fit in. You won't worry about what people think about you—how you talk, what you say, how you dress, or what you think. You won't have to prove yourself to anyone. Instead, you can relax and focus on getting the most out of your college experience- both socially and academically. There is a strong correlation between one's comfort level in college—and one's grade point average!
- **Visit & revisit campuses**—revise your college list accordingly—you will know the place that feels right for you because it feels like home (students have described it as a "gut-feeling")!

Do not use college rankings to help you make such an important life decision. Rankings are subjective and are not an accurate measurement for quality in education or student

happiness. What matters is what works best for you-the student applying- focus on developing a list of colleges based on who you are, why you want to go to college, and what you want to accomplish during your undergraduate years. And don't lose sight of how you like to learn.

Stay student-centered and you will discover the colleges that value you for what you do well!

#### 10 Common Myths When Selecting A College

- 1. All Colleges are alike, so there is no point in doing any research
- 2. There is only one college that is exactly right for me
- 3. If I don't recognize the college's name, it's probably not a good school
- 4. Only those students from prestigious institutions gain entrance to graduate or professional schools
- 5. You have to be wealthy in order to attend college
- 6. Schools that cost more provide a higher quality education
- 7. It is better to avoid more challenging classes in order to maintain a strong high school grade point average (GPA)
- 8. Test scores are the most important criteria in college admission
- 9. I don't need to worry about the application essay or my extracurricular activitieS
- 10. If I make the wrong college choice, it is irreversible

The facts are that every college is distinctive in its own way, and you can be happy at many institutions. Also, financial aid programs are readily available to help with college costs.

#### **Identify Priorities**

The first step in selecting a school is to know what's important to you. While everyone's priorities may be different, consider the following when making your choice:

#### Curriculum

- Does the school offer the courses and majors you want?
- Are you interested in a career that requires professional certification?

#### **Quality of Education**

- Does it matter to you whether professors or graduate students teach your courses?
- How involved do you want to be in research and in learning outside the classroom?

#### Size

- Do you want to be on a big campus with many majors, an impressive library, lots to do?
- Or do you prefer a small college where you know everyone's name?

#### **Location**

- Which part of the country would you like to experience?
- Do you want an urban or small-town setting?
- Do you want to stay close to home?

#### **Admission Requirements**

- What does the school require for admission?
- What does the school look for in prospective students?
- What are your chances of being accepted?

#### Cost

- How much can you afford?
- What types of student financial aid are available?

#### **Campus Life**

- How is life outside the classroom?
- What special interest group, activities, and fraternities/sororities do you want to be involved in?

#### **Campus Security**

- What measures does the school take to ensure your safety? How safe is the campus?
- What's the surrounding community like?

#### **Facilities**

- What would you like to see on or near your college campus?
- Are restaurants, stores, and health clubs important to you?
- What about transportation on and around the campus?

#### **Housing and Resources**

- Check out the quality of dorm life
- Find out if housing is guaranteed for returning students
- Can the school's meal plan accommodate special diet needs?

#### **Retention and Graduation Rates**

- What is the school's retention rate (percentage of students who stay for four years)
- What is the graduation rate (percentage of students who graduate within four years)

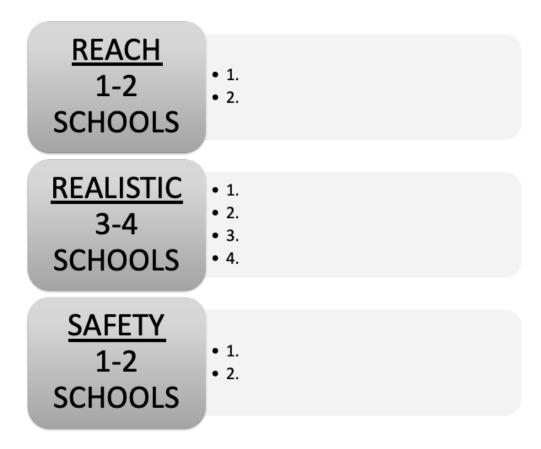
#### **Additional Considerations**

- Percentage of applicants accepted?
- Average test scores of the students

Job placement service

#### **FINAL LIST (6-8 SCHOOLS)**

September of Senior Year: After completing the college research process, you're ready to create your final list of schools. Your final list should consist of a good mix of 6-8 institutions. The majority of schools on your list should be "realistic" or "target" colleges-schools whose admission standards closely match your qualifications. Select one or two schools that present an admission challenge, typically called "reaches". Finally mark down a "safety" school or two, where your academic achievement exceeds the admission criteria. Use the chart provided below and give careful thought to your choices in these categories. The application process can be costly and time-consuming, NEVER apply to a school that you would not be happy to attend. Make sure to record these schools on your Naviance "Colleges I am applying to" list!



## \*\*Standardized Test Fee Waivers\*\*

SAT and ACT fee waivers are available for economically disadvantaged students who are on free or reduced lunch. **See your counselor if you want a waiver and receive free or reduced lunch.** 

Students using a fee waiver for the SAT or ACT will also qualify for College Application Fee Waivers. **See your counselor for more details.** 

#### **Which Test Is Right For Me?**

	SAT	ACT
_	_	Colleges use ACT scores for admissions and merit-based scholarships.
Test Structure	<ul><li>2 Sections:</li><li>Math</li><li>Reading/Writing and Language</li></ul>	<ul><li>4 Sections:</li><li>Math</li><li>Reading</li><li>English</li><li>Science</li></ul>
Length	<ul><li> 3 hours (without essay)</li><li> 3 hours, 50 minutes (with essay)</li></ul>	<ul><li>2 hours, 55 minutes (without essay)</li><li>3 hours, 40 minutes (with essay)</li></ul>
Reading	II AMAMAMAMEIAA WAAMEIA LAALAYI	4 reading passages- Reading Comprehension
Science	None	1 science section testing your critical thinking skills (not your specific science knowledge)-Analysis, Interpretation, Evaluation, Basic Content, Problem Solving.
Math	<ul> <li>Covers:</li> <li>Arithmetic</li> <li>Algebra I &amp; II</li> <li>Geometry, Trigonometry and Data Analysis</li> </ul>	Covers:
Tools	1	You can use a calculator on all math questions.
Essays	comprehension of a source text. It is scored on a 2-12 scale. It is not included in	Optional. The essay will test how well you evaluate and analyze complex issues. It is scored on a 2-12 scale. It is not included in the overall score.
How It's Scored	Each section is scored on a scale of	Scored on a scale of 1–36 (Avg. of all 4 sections) Each section is scored on a scale of 1-36 No penalty for wrong answers

\*Since both the SAT and ACT are widely accepted by colleges your particular strength should determine which one you should take: Students who are strong academically will often have to prepare less for the ACT since the test is better aligned to high school curriculum and the questions are more direct. If you are strong in the sciences, your performance on the ACT science reasoning section could boost your overall score significantly. On the other hand, the SAT offers more room for practice, and scores can

be improved through test preparation techniques (If you are a skilled test-taker the SAT may be the test for you).

ACT to New SAT Concordance Table	
ACT Composite Score	New SAT Total (400-1600)
36	1600
35	1570
34	1540
33	1500
32	1470
31	1430
30	1400
29	1360
28	1320
27	1290
26	1260
25	1220
24	1180
23	1140
22	1110
21	1070
20	1030
19	990
18	950
17	910
16	870
15	830
14	780
13	740
12	680
11	590

<sup>\*</sup>For lower score points, there is not enough data to produce a valid concordance between the new SAT and ACT.

#### Score Reporting, Test Prep, & When To Take The Tests

**Score Reporting:** It is the student's responsibility to have the scores from all admission testing sent to the colleges to which they are applying. Most colleges require an official score report sent directly from the College Board or the ACT. Students are responsible for knowing college deadlines and registering for the appropriate test date.

<u>Test Preparation:</u> The best way to prepare for college entrance exams is to take a competitive academic program during all four years of high school- develop math skills and build your reading and vocabulary skills. Additional help can be found through free practice exams online at <a href="https://www.collegeboard.org">www.collegeboard.org</a> and <a href="https://www.act.org">www.act.org</a> and their "Questions of the Day" apps and downloadable PDFs. As well as purchasing SAT and ACT Study Guides (paper and online) or paying for local test-prep courses or tutors-many students benefit from the test-taking strategies stressed in these programs rather than the acquisition of any additional academic knowledge.

#### When To Take Tests:

- FALL of 12<sup>th</sup> Grade-SAT and/or ACT
- **SPRING of 12<sup>th</sup> Grade** AP Exams (if appropriate)

#### **Admission Testing Terminology:**

<u>College Entrance Examination Board (CEEB)</u>- More commonly called the "College Board", this organization regulates the Admission Testing Program, which includes PSAT/NMSQT, SAT, SAT Subject Tests, AP Exams, and CLEP exams.

<u>Educational Testing Service (ETS)-</u> This organization creates, administers, scores and reports results of the Admission Testing Program of the College Board.

<u>Secondary School Code (SSC)-</u> The identification number of your high school used for CEEB and ACT tests. **Boonton High School CEEB code:** 310130

**Student Search Service (SSS)-** A service provided by the College Board which collects information about student's interests, aspirations and activities, the SAT Questionnaire response sheet is returned when a student registers for the PSAT/NMSQT, SAT or SAT Subject Tests, enabling colleges to directly contact by mail those students in whom they might be interested.

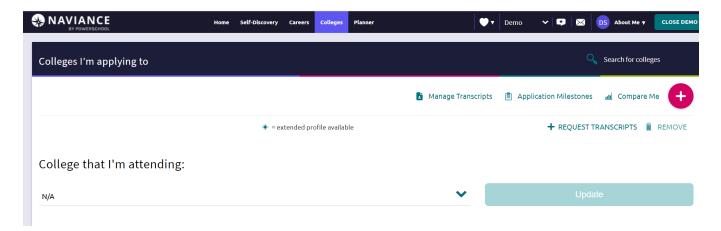
#### **COLLEGE PLANNING CHART VIA NAVIANCE**

During Junior year you were asked to search and add colleges to your "colleges I'm thinking about" list and indicate your level of interest. Naviance provided the delivery type (whether the college accepts electronic submissions, electronic submissions with only Common App, or only mailed materials). It also displayed the various application deadlines for the college/university.

Now it is time for you to check the box next to the desired college and move it to your "Colleges I'm applying to" list by selecting the "Move to Application List" button at the

bottom of the list. This is where you and your counselor can submit the necessary materials to complete your application process to your college(s).

#### Naviance - Colleges - Colleges I'm thinking about



#### **THE APPLICATION PROCESS**

**September** of your senior year is the time to sit down and complete your college applications. If you are applying <u>early decision</u> or <u>early action</u> to a particular school, please discuss this decision with your school counselor and be aware of specific deadlines.

Generally you should try to complete all applications by the end of December. <u>Even if you are applying to schools that use regular decision or rolling admission, it is in your best interest to apply as early as possible.</u>

At this point, your data is your data (i.e. GPA, Test Scores)-- therefore, the biggest challenge of the application process is getting beyond the statistics and presenting a three-dimensional picture of yourself.

The application process is your opportunity to **showcase all that you have accomplished--tell your story and tell it well!** 

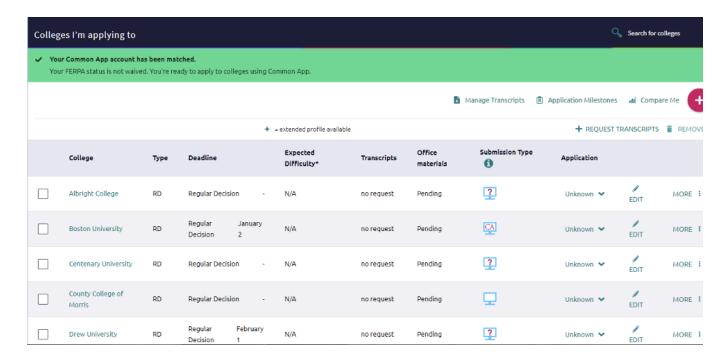
#### THE APPLICATION FORM

- Most college applications are made up of 4 sections: Personal Information, Major Program Selection, Activity Chart, and Personal Statement/Essay.
- Before you answer any question ask yourself: "What does my answer say about me?"
   All aspects of your application should indicate that you are moving in a positive direction toward the realization of your academic goals.
- Carefully read all directions before starting the application and follow them exactly. The application form is expected to be typed, legible, and accurate. Avoid abbreviations, misspellings and poor grammar.

- Be truthful- do NOT exaggerate your accomplishments. Use only the spaces allotted to record your answer.
- Be aware of Secondary School/Counselor Report Forms and Teacher Evaluation Forms within the application packet which must be given to your counselor and teachers to complete. If you are using the Common Application, be aware that some colleges may also require supplemental forms.
- Review your completed application before submitting and be aware of deadlines!
- As you finish each application, keep a copy for your records and notify your school counselor after each electronic submission. Remember to pay the application fee.
- Make sure your high school transcript and letters of rec are submitted. Official SAT and/or ACT scores should be sent directly from the testing agency.
  - Colleges expect your application form to be postmarked/time-stamped by their published deadline date, but they do understand transcripts, test scores, and letters of recommendation are often received shortly thereafter (in other words, in most cases your application form is due by the deadline, but the supplemental documents like your transcript, test scores, and letters of recommendation can arrive after the deadline). Check with your school!

#### **NAVIANCE AND SUBMISSION STATUS**

<u>Approximately 2 weeks</u> after you submitted your request for materials to be sent from Guidance (Ms. DiBenedetto) to the prospective college, look on Naviance to track the "Office Status" a.k.a. the supplemental materials submission status (i.e. pending, submitted).



#### **Under Office Status:**

- **Pending**: it's in process.
- <u>Initial Materials Submitted:</u> transcript, counselor forms, and recommendations have been electronically submitted or mailed.

The student is responsible for recording in Naviance the "**Type**" of application deadline, if they are "**applying via Common App**", if they requested a "**Transcript**" (by filling out the transcript request form found in guidance or online on the school website), and if they submitted their "**Application**" to the college. They are also responsible for filling out the "**Results**" section once an admission decision for the college is communicated to the student.

#### THE COMMON APPLICATION

The "Common App" is an admission application-online and in print- that students may complete once and submit to any of 800+ member colleges. It can be accessed at www.commonapp.org.

#### **COMMON APP ACCOUNT ROLLOVER:**

If you created your Common App Account as a Junior during a guidance lesson or on your own toward the end of the year, on August 1st you may notice when you log back in that some answers to questions in the Profile, Family, Education, Activities, Testing, and Writing sections have not rolled over. Remember that some questions change from year to year, so your answers to those questions will not roll over (see below for a list of items that have and have not rolled over). Don't worry- you're already way ahead of the game! Fill in what is missing and keep moving....



- Username and password
- My Colleges list
- Answers to questions on the 'Common App' tab



- Changed questions
- College-specific questions
- Recommender activity
- Submission information
- PDFs

#### TIPS & BEST PRACTICES

#### **GETTING STARTED**

- Create your account using an email address you check often
- Use your legal name when filling out your registration information

- app to stay organized

#### FILLING OUT THE COMMON APP

- Gather the materials you'll need (such as your transcript and list of activities)
- Make sure you enter your high school information
   Proofread and review your information for
- See your counselor if you need help answering
- Preview each section of the application as you go

- as testing policy and writing requirements)
- Select a start term and admission plan in order
   Check with your counselor for process-related. to set deadlines
- Keep track of deadlines

#### THE RECOMMENDATION PROCESS

- Complete the FERPA Release Authorization
- Double check each college's recommendation requirements
- Use your legal name when filling out your registration information
   Make note of your Common App ID (CAID)
   Use the most up-to-date version of your web browser assigning them
- Bookmark apply.commonapp.org
   Download the Common App on track mobile app to start common app.
  - Communicate with your recommenders regularly

#### ALONG THE WAY

- Save your work
- Don't be afraid to ask for help
- Look for green check marks to indicate all required question in a section are answered
- Answer all required questions (marked with a red
   Carefully review your application PDF prior to submitting

#### WHERE TO GO FOR MORE

- ANSWERING COLLEGE-SPECIFIC QUESTIONS 

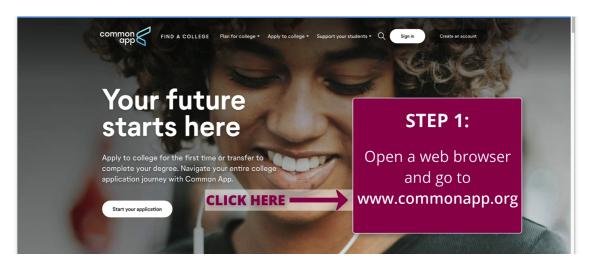
  Visit the Solutions Center (appsupport. Understand each college's requirements (such as testing policy and well-separate policy and appsupport@commonapp.net
  - questions
  - Contact the colleges to which you are applying for college-specific questions

#### **HOW TO MATCH YOUR COMMON APP TO NAVIANCE**

http://www.screencast.com/t/gxEQkElyo1 (video that takes you step by step)

#### **FIVE STEPS**

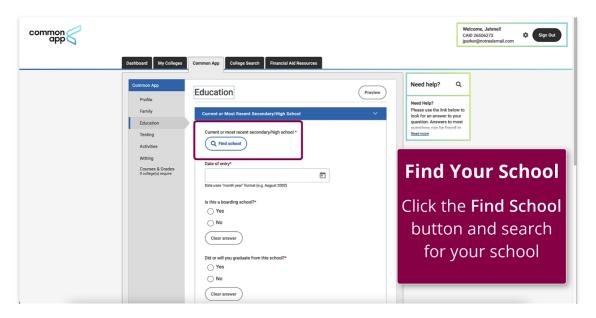
- STEP 1: Go to www.Commonapp.org
- STEP 2: Sign in or create account if you have not registered already



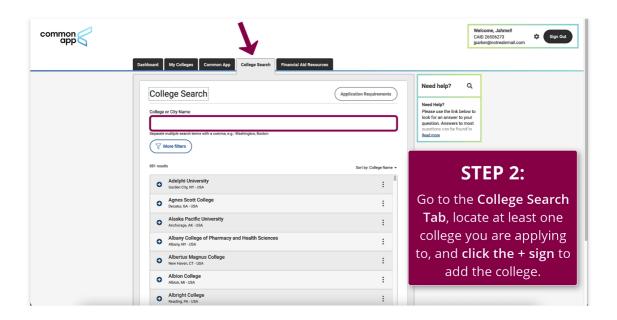
- **STEP 3: Complete Initial Common App Tasks** 
  - Select Common App Tab

- **■** Complete Education Section
- Add at least one college to My Colleges
- Sign the FERPA Release Authorization

#### **Education Section:**

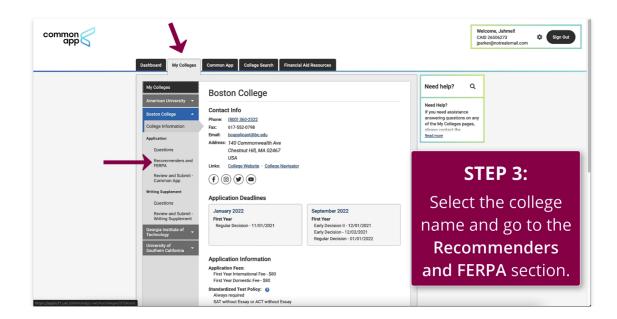


Adding colleges to My Colleges (go to "College Search" tab):



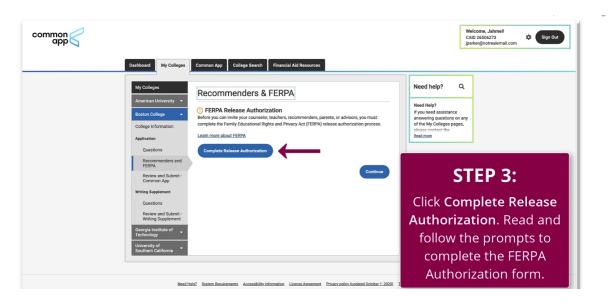
#### Sign the FERPA:

Under the "My Colleges" tab on the left hand side select "Recommenders and FERPA"



#### **Sign the FERPA:**

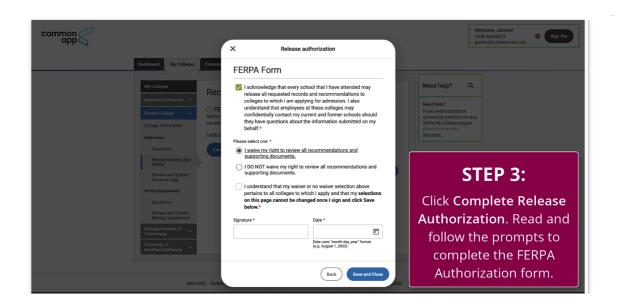
Select the link under the First Section listed: "FERPA Release Authorization" section:



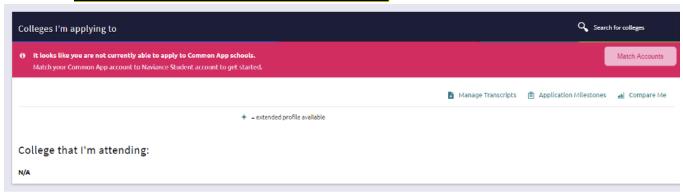
#### Sign the FERPA:

Read and then check off the First (release of records), Second (Waiving your right), and Fourth (Agreeing to the policy) Boxes listed.

Then sign your name electronically and record the date:

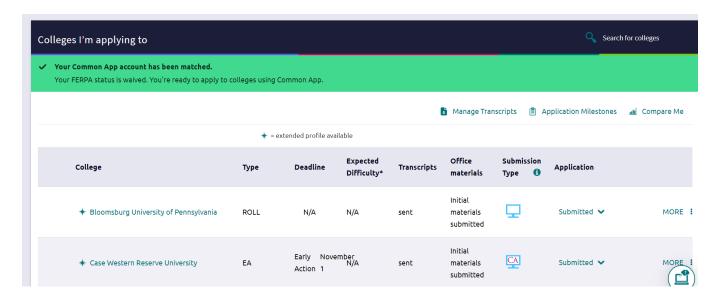


- STEP 4: Complete the Account Matching Process in Naviance.
  - Sign into Naviance and select the "Colleges I'm Applying to" link under the "Colleges" tab and click "match accounts"
  - Type in the Email Address you use for Common App, your date of birth and then select the "Match Accounts" button

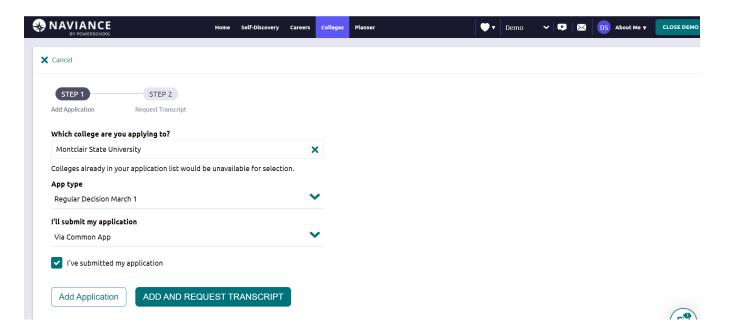


We're excited that you are ready to apply to colleges. Some colleges allow you Student account to track your applications in one place! In just a few short step	
Get Started with Common App	TIPS
Create a Common App account on Common App Online   * Sign the Common App (CA) FERPA Waiver on Common App Online   *  *  *  *  *  *  *  *  *  *  *  *  *	These tips will help you successfully match your accounts.  • Mark sure you use the email address that you chose for your Common Appaccount
Match Your Accounts	<ul> <li>Make sure that last name on your Naviance Student account matches the last name you used to create your Common App account.</li> </ul>
Tell us the email address you are using for Common App and your date of birth  Common App Email Address  ethan.allen@gmail.com	Make sure the date of birth on your Naviance Student account matches     the date of birth on your Common App account.
<b>Date of Birth</b> 01/01/2001	
Match Accounts	I don't need thi

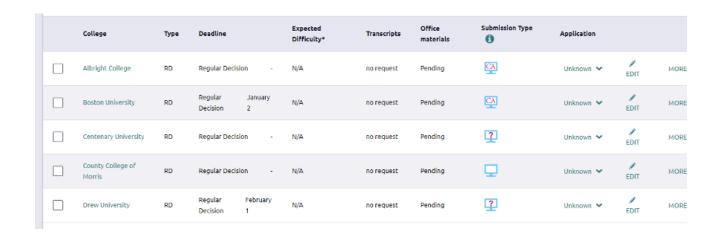
Complete the Account Matching Process on Naviance:
You should see the message "Your Common App account has been matched."



- STEP 5: Manage your "Colleges I'm Applying To" list in Naviance Student:
  - In your "Colleges I'm Applying to list", select the edit button.
  - Select the drop down and change it to "Yes" if it is a Common App School
  - Select "Add Application"



 STEP 6: "Colleges I'm Applying To" list in Naviance Student should now look like this:



#### **Application Submission Type**

This is a Common Application school. All transcripts and letters of recommendation and other supporting documents will be transmitted electronically to these schools via the Common App.

This is also an electronic school. If they require a transcript or any other supporting documentation these too can be transmitted electronically via Naviance eDocs.

This is <u>not</u> an electronic school. They require transcripts and supporting documentation to be mailed via USPS. For this kind of school, you must either provide a stamped pre-addressed envelope to the OPHS Registrar, or we can put the transcript and/or letter of recommendation in a sealed envelope for you to pickup and mail yourself.

#### **COALITION**

"Coalition for College" is a newer online admission application that students may complete once and submit to any of 140+ member colleges. It can be accessed at <a href="http://www.coalitionforcollegeaccess.org/">http://www.coalitionforcollegeaccess.org/</a>.

#### **THE TRANSCRIPT**

- Review your Transcript with your school counselor at the beginning of your senior year to check for any errors. It should accurately reflect all courses taken in high school, and your current Grade Point Average.
- Make sure you give the School Counseling Office at least 10 school days to submit transcripts to colleges. In order to release information about you, a Release of Information Form is required for each transcript request (each school you apply to). This should be done right after you submit your application.
- If you are applying to a **self-reporting school** (i.e. Rutgers, University of Pittsburgh) you still must submit a transcript release form for each school in order to receive your unofficial transcript.
- Be aware that all transcripts submitted to Admission Offices for evaluation must be official. In order for a transcript to be official, it must be sent directly from the School Counseling Office.

- If you have completed any college courses while in high school, be sure to request that the official transcripts from those colleges be sent to the colleges to which you are applying (i.e. Honors/Dual Credit should be requested from Fairleigh Dickinson University).
- Be sure that **midyear grades** are sent to all colleges if requested (you need to fill out another release form, but you do need the second one to be signed by a parent). A final transcript must also be sent to the college you will attend.
- You <u>must</u> update Naviance with your final choice AND email your School Counselor and Mrs. DiBenedetto your school choice <u>or your final transcript will</u> not be sent to the college you are planning to attend

#### **TRANSCRIPT REQUEST & RELEASE FORMS**

In order to complete your application to a college, or to a scholarship, you must have the school send your official transcript. Federal law protects the privacy of student education records which is why schools must have written permission from the parent or guardian in order to release any information from a student's education record.

For this reason, **YOU** must be sure the <u>Transcript Release Form</u> is signed by yourself, as well as your parent/legal guardian, or it cannot be accepted.

These Forms are available in the guidance suite at Ms. DiBenedetto's desk, they are also on the **school website** under the **"School Counseling" tab** under **"School Forms"**.

#### **Here is the Link:**

https://www.boontonschools.org/site/handlers/filedownload.ashx?moduleinstanceid=5109&dataid=4525&FileName=Transcript\_Request\_Form.pdf

#### IMPORTANT REMINDERS ABOUT THE TRANSCRIPT REQUEST FORM:

- **1.** You **MUST** allow **10 SCHOOL DAYS** for processing. If you turn in a form less than 10 school days before your College's or Scholarship's deadline, you run the risk of not having a complete application for admittance. **This is your sole responsibility, not Boonton High School's-be mindful of your deadlines!!!**
- 2. If the College requires supplemental form(s) to be completed by the Guidance Office, fill in all the personal information required first. The Guidance Office will then complete the remainder of the form and submit it along with your transcript.

3. YOU must contact College Board &/or the ACT to request official test scores be sent to each of the colleges/universities you are applying to, Boonton High School is only responsible for sending your Transcript and LOR's once you submit the release form.

# HONORS & AWARDS/EXTRACURRICULAR ACTIVITIES/VOLUNTEER & WORK EXPERIENCE

- Keep a record of awards, achievements, and activities beginning with freshman year for inclusion in the application activities section.
- Some applications ask you to list separately any honors or awards you have received.
   They will want the name of the award, a brief description, and the date you received it.
- College Applications typically provide a grid for an extracurricular activities list. You'll be asked to rank these activities in order of importance to you and specify which years you were involved. You may also be asked to indicate time spent in terms of hours per week or weeks per year. Be sure to emphasize any positions of leadership.
- If an award or activity is unique to your high school, provide a short explanation
- Try not to abbreviate the names of clubs, awards, or community organizations
- Indicate the length of time devoted to any volunteer or work experience
- If you have to work so that your family can make ends meet, be sure to explain that. Helping to support a family is a serious adult responsibility and it demonstrates good character.
- Include a hobby only if it shows commitment and real competence
- Your summers should have been used productively- choosing activities that enhanced your personal growth as well as strengthened your resume
- Some applications say it is fine to attach an additional sheet of activities if necessary. Other applications limit you to the space provided in which case you must prioritize.
- If you are able to attach extra sheets and choose to do so, remember to use the same format as the application and include ONLY those activities that are meaningful and significant.

#### **How to Write Your Application's Activities List**

You only get 150 characters: how do you make the most of them? Some tips:

1. State role and organization name in top box, so you don't waste characters in the lower, 150 character box.

**Instead of:** (top box) School newspaper

(description box) I am the editor for the school newspaper (And don't repeat words!)

Try: (top box) Editor of WAMPUS, School Newspaper

(description box) Responsible for brainstorming, revising, and supervising articles by other writers for my column.

#### 2. Emphasize tangible, measurable impact.

Whom did your activity help? How many people? How much money did you raise?

**Instead of:** Raised money for needy children in the local community.

**Try:** Raised \$3,000 to provide holiday gifts and school supplies for students attending the Head Start school in Morristown.

#### 3. Use active verbs to explain what you actually did (list your tasks).

**Instead of:** Worked at a clinic doing different things.

**Try:** Organized patient diagnosis notes, sterilized tools for surgeries, assisted with x-ray analysis.

#### 4. To fit in more info: use lists, don't use complete sentences, cut extra words.

**Instead of:** I raised money to donate to a food pantry by selling t-shirts and bracelets.

**Try:** Arranged advertising events, organized fundraisers, and gave presentations at school meetings.

#### 5. Use the present tense if it's something you still do.

**Instead of:** I helped give tours to new students around the school and presented some information on school history and student life.

**Try:** I give campus tours, providing info on school history, student activities, Boonton High School life.

## 6. Aim for variety in your list, making sure your verbs aren't redundant.

Instead of: Instructing, helping, teaching children tennis (how are these three different?)Try: Instructing in proper technique, while imparting lessons in sportsmanship, health and integrity.

## 7. Include any responsibilities you had to demonstrate leadership skills.

**Instead of:** I play on the football team.

**Try:** Responsible for leading football practices, planning fundraising events; assisting in the recruiting process.

## 8. What if there isn't much to say, or it was a one-time event?

Explain the significance of the activity: who did the event matter to and why?

Rather than: Tutored students.

**Try:** Provided support to fourth graders with particularly difficult math concepts.

#### 9. Avoid extreme language.

**Instead of:** to help all those in need (or) to end poverty in the world **Try:** to help those in need (or) to aid in the fight against global poverty

#### 10. Use bigger words.

**Instead of:** "Come up with" (or) "told people about" **Try:** Develop, brainstorm (or) advertised, marketed

Important: list them in descending levels of importance (most important activity should be listed first!).

#### **RESUME**

#### If you have not done so already- create a resume on Naviance:

- 1. Log onto Naviance
- 2. Click on "**About Me**" in the upper right-hand corner of the page
- 3. Select **My Stuff >.** Then select **Resume**
- 4. Click on- Add/Update Sections
- 5. Click on- Add a new entry: Education
  - a. **School:** Boonton High School
  - b. Location: 306 Lathrop Ave. Boonton, NJ
  - c. Degree/Grade Level: Grade 11 GPA 3.2 (example)
  - d. Start Date: September 2014 (unless you're a transfer student)
  - e. End Date: Present.
  - f. **Description:** Anticipated Graduation Date June of 2018
- 6. Click on- Add a new entry: Extracurricular Activities
  - a. Activity: List student club/organization (i.e., Key Club)
  - b. Start Date:
  - c. End Date: Leave Blank
  - d. **Avg. hours per week:** 4 (example)
  - e. **Total hours:** List total hours you committed to this organization
  - f. Grades Participated:
  - g. **Description:** List positions/roles (EX: Secretary)
- 7. **Complete Add Entry** for all other categories that apply to you.
- 8. How to print:

- a. Click on- Print/Export Resume
- b. Click on Create a New Print Format
- c. **Enter a name** for your resume version
- d. Click on the format (Style 1 or Style 2) that you prefer
- e. References: Click on Do Not Include
- f. **Arrange your resume** (look at sample resume as reference)
  - i. Education
  - ii. Skills/Academic Achievement (move test scores to top)
  - iii. Awards/Certificates
  - iv. Music/Artistic Achievement, Athletic Achievement,
  - v. Extracurricular Activities
  - vi. Volunteer Service
  - vii. Work Experience
  - viii. Additional Information
    - ix. Click on Save and Close

#### g. Click on View/Print and PRINT

Add new entries to your resume by selecting a type of entry from the drop down menu. If you're not sure what information to provide, you can select an entry type and <u>read the tips displayed</u>.

When printing your resume, you can choose which entries you want to display, so we encourage you to add as much information as possible throughout your time at BHS.

#### **RESUME TIPS**

#### 1. Objective:

- a. Your resume objective should provide a short, simple and clear statement about the kind of position you wish to obtain. An objective is not required for your resume, but it can help show the reader how the job position or program relates to your personal goals.
- b. Ex: "Summer internship in the Biology Lab", "Obtain a position in which I can learn more about business and finance", "Part-time sales position in retail"
- c. If you're not sure about your objective, think about jobs that use skills and talents that you have or positions that could help you learn more about areas that interest you. You can record as many objectives as you want here and choose a specific one to print later.

#### 2. Summary:

- **a.** A summary statement is a quick way to highlight the most significant accomplishments and skills on your resume. It helps the reader quickly understand what sets you apart and puts your best foot forward right away. The best format is a series of short sentences that contain actual accomplishments or skills
  - Ex: Excellent communication skills, Proven leadership skills with multiple leadership positions, Three years of retail sales experience, National Merit Scholarship finalist
- **b.** Ideally the summary contains items that relate directly to the most important skills required for the job or program. You can create multiple summary statements here

so you may want to create several versions that emphasize particular strengths depending on the situation.

#### 3. Work Experience:

- a. One of the keys to writing a good resume is to learn how to write short "snippets" that demonstrate what you did (action) and what you accomplished (result). You can make your work experience a lot more relevant and informative to the reader if you use this style.
  - Ex: Organized records into an online database for easier administration, Consistently sold more than monthly quota, Tutored students in math to improve SAT scores by an average of 200 points
- b. Look up Action Words to use in your resume writing:
  - Ex: Accomplished, Achieved, Assisted, Completed, Gathered, Managed, Planned, Represented, Scheduled, Searched, Served, Solved, Started, Succeeded, Supported, Supervised, Utilized.
- c. For work experience, make sure you list any job that gave you useful experience or skills. Even if you didn't get paid, you worked for a parent or relative, or you worked for yourself, you probably still gained valuable experience and accomplished something meaningful.

#### 4. Education:

- a. Include coursework related to your job objective, internships, workshops or seminars.
- b. Even if it does not directly relate to a job, it can be helpful to list other interesting things you have studied to show that you are a well-rounded person.
- **c.** Note any significant accomplishments such as a high GPA or a leadership position.

#### 5. Volunteer Service:

- **a.** Note any special accomplishments or leadership positions with your volunteer service.
- **b.** As you look for volunteer service opportunities, think about something that you would enjoy committing to on a regular basis. Spending more time on fewer activities can provide you with an opportunity to make a meaningful contribution and demonstrate your commitment.

#### 6. Extracurricular Activities:

- **a.** Don't worry about listing only the "right" activities. Try to note everything you've done and you can always select just a few items for a printed resume.
- **b.** Include anything where you have taken a leadership position, developed a significant skill or accomplished something.

#### 7. Awards/Certificates:

- **a.** Think of anything you've earned, even if it seems small.
- **b.** If you have started something and expect to earn a certificate within a certain time period, it may be worth noting.

#### 8. Skills/Academic Achievement:

**a.** Do you have technical skills such as computer programming or proficiency with word processors and spreadsheets? Make sure you list specific languages or programs.

- **b.** If you have accomplished specific things with your skills, make a note of it (e.g. developed a website for a local band using Microsoft .NET)
- **c.** Have you developed any skills on your own? This shows initiative and a willingness to learn, which is valuable to any employer.

#### 9. Music/Artistic Achievement:

- **a.** Musical and artistic achievement requires a lot of hard work. Emphasize the work that has gone into your achievements.
- **b.** Note any recognition or advancement (e.g. was promoted to first soloist, etc.)

#### **10.** Athletic Achievement:

**a.** Make sure you note any leadership positions or awards.

#### 11. References:

- **a.** Make sure you have permission from each person listed to use them as a reference.
- **b.** Verify with each reference how they would prefer to be contacted.
- **c.** References can make a big difference. When you start a job, always think about how your supervisor would describe you to others. Don't be afraid to ask them how they see your strengths and weaknesses. If you show a willingness to listen and to learn, they may end up being a really strong reference for you.

#### 12. <u>Leadership:</u>

- **a.** List any leadership experience you may have.
- **b.** Examples may be positions, offices, or experiences you can point to.

#### **13.** Additional Information:

- **a.** Use this section to make a note of anything that does not quite fit into the other sections.
- **b.** You can choose which items go onto each printed resume, so it's always best to make a note of as many things as you can.

# **Action Words for Resume Building**

# Worked with

**Others** Advised Aided Assisted Chaired Coached Collaborated with Consulted with Helped Instructed Interacted with Mentored Met with Participated in Motivated Partnered with Referred Served Supported Taught

Teamed with

Worked with

Trained

Communicated Addressed Advertised Answered Briefed Corresponded with Debated Explained Facilitated Informed Interpreted Interviewed Persuaded Presented **Publicized** Responded to

# Created or Revised Something

Authored Built Composed

# Conceived

Conceptualized Corrected Created Designed Developed Drafted **Fdited** Enhanced Expedited Generated Implemented Improved Initiated Instituted Invented Modified Originated Planned Restructured Reorganized

Revamped

Simplified

Streamlined

# **Analyzed Data or Processes**

Assessed Appraised Audited Calculated Computed Estimated **Evaluated** Examined Forecasted Inspected Investigated Measured Monitored Researched Surveyed Tested

# **Operated** Equipment

Installed Maintained

# Programmed Ran

Serviced Utilized

# Worked with Money or Contracts

Administered Appropriated Authorized Balanced Controlled Directed Dispersed Enforced Financed Funded Governed Invested

Monitored

Negotiated

Oversaw Purchased

# **Organized** Something

Arranged Assembled Catalogued Compiled Coordinated Filed Invoiced Itemized Organized Routed Scheduled Stocked Staged Tracked

#### **Sample Resume**

Sample resume for college visits or college/scholarship applications; this is an example, include information that highlight YOUR STRENGTHS!

#### Name

Address City, State Zip Phone # Email Address

#### College Major/ Career Goal:

(include this only if you have one)

# G.P.A.: (only if good) ACT: same

SAT: same

#### **Honors and Awards**

- National Merit Semi-Finalist, (11)
- Lamp of Learning Academic Achievement Award (9, 10, 11)
- Missouri All State Choir, (10,11)

#### **High School Activities**

- Pioneer Yearbook Staff (10, 11, 12)
  - -Editor in Chief (12)
- KHS Swim Team (10, 11, 12)
  - -Varsity Team Captain (12)
- KHS Choir (9, 10, 11, 12)
- Spanish Club (9, 10, 11)

#### **Community Activities**

- Meals on Wheels Volunteer (Summers, 2004-Present)
  - Deliver 3-5 meals to senior citizens every Saturday throughout the year.
  - Approximately 10 hours per month.
- Church Youth Group (9, 10, 11, 12)
  - Coordinated over 100 youth members for a 2-week mission trip.

#### **Work Experience**

- Kirkwood YMCA Summer Gymnastics Camp Instructor (2004-Present)
  - 20 hours per week during the school year and 45 hours per week in the summer.
- Kirkwood Library (2004-06)
  - Approximately 10 hours per week during the school year.

#### <u>Interests</u>

- Diving Greenbriar Pool Dive Team (6 years)
- Dancing Ballet, tap, jazz (10 years)

("In our file room there's a saying that's sort of mean, but also true: the thicker the file, the thicker the kid. If you're padding your application with letters or with copies of every little prize you won since junior high school we're going to wonder if you're a weak applicant.")

Rachel Toor Former Duke Admissions Officer Author of Admissions Confidential

#### THE ESSAY

- Think of the essay as an opportunity rather than a burden- it's the part of the application package where your personality, beliefs and passions can shine through
- If an essay is required as part of the application, read instructions carefully and be sure to respond to the question or topic posed. You may want to review some typical essay questions provided in this guide
- Begin your essays well in advance of application deadlines. It is a smart idea to preview college essay questions in the summer between junior and senior year. This will give you time to brainstorm ideas, write a first draft, edit, and finalize.
- During the brainstorming process, explore all aspects of your background and be honest about what times have truly demanded something of you. Discover and reflect on those moments in your life that have brought out your resilience, vision, creativity and determination. Consider how your past behavior has influenced your current approach to life and how you hope to grow even more during your future school experience.
- The essay should never be a recitation of your activities chart. The Admissions Officer is less interested in everything you have done and more interested in one event or accomplishment, how it made you feel, what you took away from the experience
- Before writing anything, ask yourself "What is it about me that I want the college to know?" The extent to which you tell your story in an authentic, readable and articulate way is the extent to which your essay is good
- Always write your own essay- although you may have someone, such as an English teacher, critique it, be certain it is your work. The question you should ask is not "Do you like it" but "Does it represent me"?

3 types of essays: Good, Bad, & Risky:

https://collegeadmissionsstrategies.com/the-3-types-of-essays-good-bad-risky-2/

#### **TIPS FOR ESSAY WRITING**

- Be certain that your essay has 3 basic components: An introduction, a body, and a conclusion. This does not mean it needs to have a thesis or cited supporting evidence, just that there is a logical flow to it- a beginning, middle, and end.
- Use correct vocabulary, proper sentence structure and vivid precise language.
- When writing your essay, use natural language that is grammatically correct. Fancy vocabulary does not impress the admission officer
- Avoid the overuse of adjectives and adverbs
- Avoid clichés and common phrases whose understood meanings can be better conveyed using different words
- Do not use quotations from famous people unless they are perfectly and directly related to what you are saying. Do not put quotation marks around words that are not quotations.
- Avoid bolding and italicizing
- Do not use headings, subheadings or other dividers in your essays

- Do not use small font size or change document borders to shrink an essay so it fits into a length or limit- Obey the word limit!
- Do not use bullet points, lists, or other ways of conveying information without using full sentences
- Stick to one style and tone- if your tone at the beginning of the essay is light-hearted; do not switch to a sad or serious voice midway through the piece. Do not lie or exaggerate.
- Use humor sparingly
- Alter the lengths, styles and rhythms of your sentences for variety

#### **Example:**

This sentence has five words. Here are five more words. Five-word sentences are fine. But several together become monotonous. Listen to what is happening. The writing is getting boring. The sound of it drones. It's like a stuck record. The ear demands some variety.

Now listen. I vary the sentence length, and I create music.

Music. The writing sings. It has a pleasant rhythm, a lilt, a
harmony. I use short sentences. And I use sentences of
medium length. And sometimes when I am certain the reader
is rested, I will engage him with a sentence of considerable
length, a sentence that burns with energy and builds with all
the impetus of a crescendo, the roll of the drums, the crash of
the cymbals—sounds that say listen to this, it is important.

So write with a combination of short, medium, and long sentences. Create a sound that pleases the reader's ear. Don't just write words. Write music.

-Gary Provost

# **Supplemental Essay**

Many schools that you apply to will require school-specific supplemental essays. Think of these as additional narratives of who you are as a person that refine and expand the profile you've sketched in the Common App essay.

#### A few pointers:

- 1. Avoid significant overlap between your Common App essay and your supplements. You only have the eyes and ears of admissions officers for a limited amount of time. And the 650 words of the Common App could never capture your infinite richness and complexity. So you might use the supplemental essay to show a different dimension of yourself.
- 2. This is a great time to highlight your specific interest in the school to which you are applying. Study the individual school's websites, become an expert on their school, and then demonstrate your expertise.

For example, if you are passionate about journalism, you could tell a college why you are interested in exploring their journalism program.

If you are interested in a particular area of study or in the work of a particular academic, you could express your desire to work with a particular department or an academic. Schools accept applicants that they believe will take great advantage of the resources they offer.

3. Supplemental essay questions vary. Some colleges ask slightly strange questions to give students an opportunity to demonstrate their creativity while others ask more standard questions like "Why X College or University?". Remember: each component of the application should add an additional dimension or snapshot of you.

#### PLEASE CHECK OUT THESE RESOURCES:

Essays that worked: <a href="https://www.conncoll.edu/admission/apply/essays-that-worked/">https://www.conncoll.edu/admission/apply/essays-that-worked/</a> (view real accepted students' essays on the right hand-side- ex: Chloe Ford '20)

Essay Critique by CollegeBoard:

 $\underline{https://bigfuture.collegeboard.org/get-in/essays/sample-college-application-essay-1}$ 

Advice from Yale:

https://admissions.yale.edu/advice-putting-together-your-application#essay

Essay of student that got accepted to 5 Ivy League Schools:

 $\frac{http://www.businessinsider.com/high-school-senior-who-got-into-5-ivy-league-schools-shar}{es-her-admissions-essay-2016-4}$ 

#### **SAMPLE ESSAY QUESTIONS ON COLLEGE APPLICATIONS**

#### **EXAMPLE ONE**

The essay section of the admission application is an opportunity to help us become acquainted with you through a means different from courses, grades, test scores and other objective data. It also enables you to demonstrate your ability to organize thoughts and express yourself. With these objectives in mind, please write an essay about one of the topics listed below.

- Describe a significant experience or achievement that has special meaning for you.
- Discuss some issue of personal, local, or national concern and its importance to you.
- c. If you could travel through time and interview any historical figure, whom would you choose, what would you ask, and why?

#### EXAMPLE TWO

It is our aim to get to know you as well as possible through this application. With this in mind, please describe in detail some special interest, experience, achievement, or anything else you would like us to know about you. Essays on a personal, local, or national issue that are of particular concern to you are also welcome.

#### EXAMPLE THREE

In order to acquaint us with you, pleas applying to the University of wish to include about yourself. Indicate prepare a thorough statement. This information reviewing your application.	any career	ir interest plans you	s, and any oth might have. I	er information you lease take time to
EXAMPLE FOUR			-	

EXAMPLE FOOR	1
It will aid us in reading your application if you w major that you wish to pursue at interest in college and beyond.	ill explain in some detail your interest in the, and how you intend to develop that
EXAMPLE FIVE	
Why do you thinkcontinue your education?	College is an appropriate place to

#### Sample COMMON APPLICATION and COALITION Essay Prompts

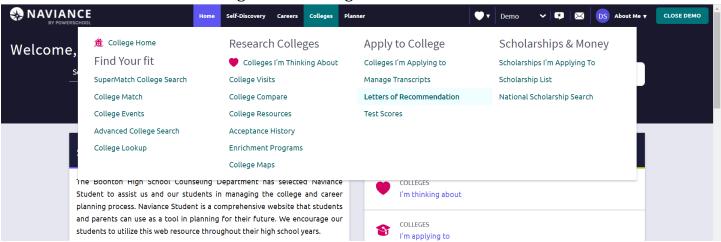
- 1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.
- 2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
- 3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
- 4. Describe a problem you've solved or a problem you'd like to solve. It can be an intellectual challenge, a research query, an ethical dilemma anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.
- 5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
- 6. Describe a topic, idea, or concept you find so engaging that it makes you lose track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
- 7. Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.
- 8. Tell a story from your life, describing an experience that either demonstrates your character or helped to shape it.
- 9. Describe a time when you made a meaningful contribution to others in which the greater good was your focus. Discuss the challenges and rewards of making your contribution.
- 10. Has there been a time when you've had a long-cherished or accepted belief challenged? How did you respond? How did the challenge affect your beliefs?
- 11. What is the hardest part of being a student now? What's the best part? What advice would you give a younger sibling or friend (assuming they would listen to you)?
- 12. Submit an essay on a topic of your choice

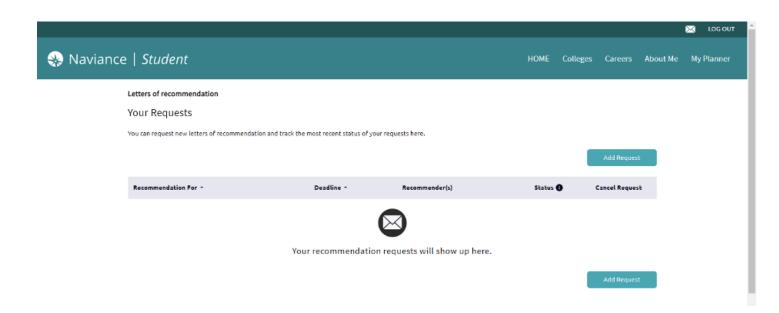
#### RECOMMENDATION LETTERS

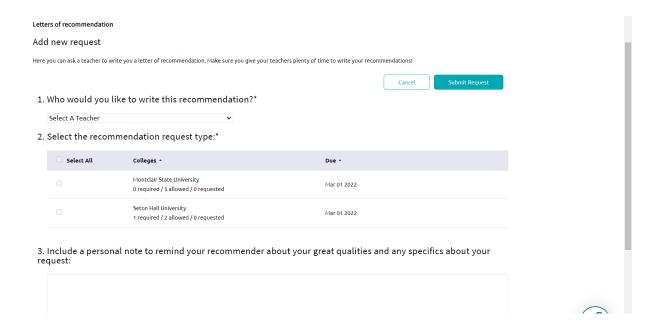
- Select individuals who know you well and will take the time to write honest, thorough, insightful letters. Help them shape your story by providing them with information about yourself such as:
  - When was the first time you realized you wanted to be a \_\_\_\_\_. Tell the story of when it "clicked" or the light bulb turned on!
  - How has their class impacted you for the better? What specifically?
  - How do you feel you learn best and how did you show that to your recommender?
  - What makes you different from the rest of your classmates?
  - How have you changed from Freshman year to now.....
  - What's the most important activity to you-something that may have changed your life/that had a positive effect on you and why?
- If a college requires a recommendation, make sure you ask for them at least 15 SCHOOL DAYS (not including weekends or holidays) in advance of application deadlines. Communicate these dates to the person writing the letter when requesting it in Naviance (this includes your school counselor- no one should be writing your letter the night before it is due- it is not fair to the recommender and, to be honest, the quality of your letter of recommendation will probably suffer).
- Some colleges provide a special form that is to be used for submitting a recommendation. If there are no forms, your writer will most likely use his or her school letterhead.
- In some cases, a college may ask you to simply list the names and addresses of your references on the application form so that they may be contacted. Before doing this, be sure to speak with these individuals to make sure they will act as your reference.
- Request of each individual writing a recommendation that it be generic so you can use the recommendation for every college you are applying to. Of course, if you are applying to a special program or for a scholarship award, the recommendation may need to be very specific.
- If you are asking your writers to send your recommendations directly to the colleges via mail, provide the addresses, envelopes, and postage. Otherwise they will need to upload it electronically to the school themselves, or to Naviance which will then be sent by the School Counseling Office.
- Provide only the number of letters that the college requests. Include additional letters ONLY if they truly offer meaningful and informative opinions and perspectives.
- Write a thank-you note to each person who takes the time to write about you. Let them know the final outcome of your application
- Respect the confidentiality of recommendation letters by waiving your access rights
  (FERPA). This maintains the letter's integrity and credibility! If you do not waive your
  rights, please know that colleges will probably not consider your letter of recommendation
  in your application. Essentially, by not waiving, you are saying that you do not trust your
  recommender to write a positive letter for you- it takes the honesty and genuineness out of
  the letter which make it useless to the admission counselor.

#### HOW TO REQUEST A LETTER OF RECOMMENDATION IN NAVIANCE

STEP 1: Ask the teacher face to face. If they say they will write a letter for you, go onto Naviance and do the following: Select "Colleges" then "Letters of Recommendation"







#### Who would you like to write this recommendation?

- 1.Click on the "Select A Teacher" Drop Down
- 2. From the drop down list select the <u>Teacher/Counselor</u> who agreed to write you a recommendation

#### Select which colleges this request is for:

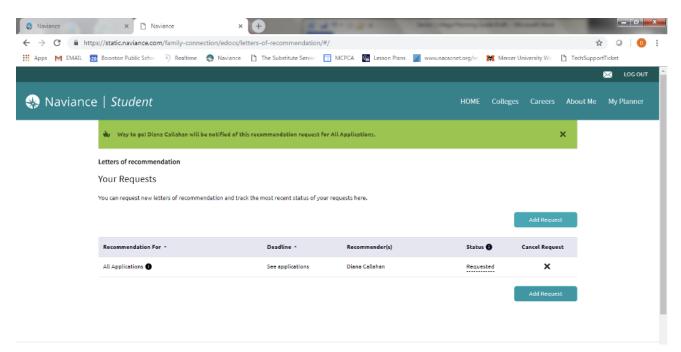
- 1. Select ALL if you want the Teacher's or Counselor's recommendation to be sent to all colleges in your list (currently and in the future as you add more)
- 2. Select the specific school(s) IF you want the Teacher's or Counselor's recommendation to be sent to <a href="mailto:specific school(s">specific school(s)</a>)

#### **Include a personal note:**

1. Click into the textbox and write the teacher or counselor a note about where you are applying and your deadlines. You should have already had a conversation with the teacher to confirm they will write a letter for you.

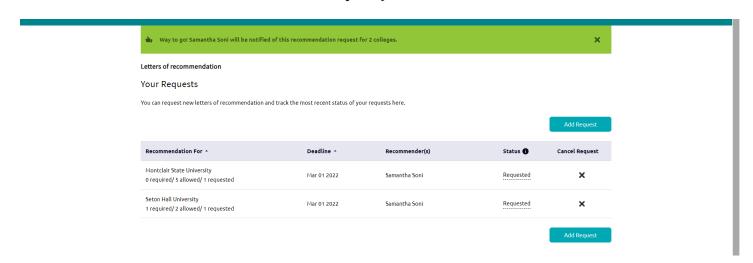
#### Select: "Submit Request"

1. Your recommender will receive an email notification 24 hours from when the request was made.



#### **Recommendation Statuses:**

- **Requested**: Student has requested a letter of recommendation
- In Progress: Teacher has written the letter of recommendation
- **Submitted:** High school faculty member has sent the letter of recommendation to designated college(s)
- <u>Cancelled:</u> Either the student, teacher, or counselor has cancelled the request (Notification of this will be via email 24 hours from request)



#### **To Cancel Request:**

- Select the "X" and hit "Confirm Cancel Request"
- The recommender will be notified of the cancellation via email 24 hours later.
- The recommendation request will no longer show on your letters of recommendation page.

#### **APPLICATION DEADLINES**

#### Things you need to consider and plan for:

- How long does it take to send SAT/ACT scores from the testing center to your college?
  - Check with the testing centers but usually at least 10 business days (2 weeks)!
  - Keep in mind it usually takes 4-6 weeks to receive your scores from the day you took the test! Then you need to account for the additional two weeks it takes to send those scores.
  - It is your responsibility to know your college deadlines and to make sure you have your test scores sent in time!
- How long does it take to send your Transcript from BHS to the College?
  - At least 10 school days for processing (2 weeks)
  - You and your parent guardian must fill out the request form for EACH school your transcript needs to be sent to
  - It must be **emailed** to Mrs. DiBenedetto
- How long does it take for your Letters of Recommendation to be sent?
  - You need to give the recommender at least 15 school days to write and upload/send the letter.
  - School Days DO NOT include weekends!

You must keep the above in mind in order to have everything sent in time for the school's posted deadline. Which means, <u>YOU</u> must know what exactly is due and when it is due:

#### • Example:

- Your college's Early Action deadline is Nov. 15- does that mean all supplemental materials and your application must be submitted by then? Or just the application?
- o Does Nov. 15 mean at 11:59pm on Nov. 15 or at 5:00pm on Nov. 15?
- **CHECK YOUR SCHOOL'S ADMISSION WEBSITE** (do not rely on Naviance or other third party sites- confirm directly with the source- either online or call the admissions office and ask!)

### • Example Continued:

 If it is a Nov. 1st deadline for all materials, and you need to give at least 10-15 days to request for those supplemental materials to be sent, then the absolute latest you should be requesting supplemental materials and test scores is: October 18<sup>th</sup>!

Depending on the policy of the college (mostly selective ones), if one thing is missing by the deadline you will be dropped from the ED/EA pool. This is why you must give all people involved more than enough time to get your applications in! (Just because you can pull an all-nighter to get things done, does not mean your teacher, counselor, or Ms. D can or will)

It is YOUR responsibility to know your college's various deadlines- day and time for the following: application, supplemental materials and test scores, financial aid, etc.

#### **INSTANT DECISION DAYS**

**Instant Decision Days or "IDD" days** are opportunities for students to meet with college/university admission counselors during the school day and receive an admissions decision from the college. The meetings take place in the BHS guidance suite during the Fall (September-January). Students that sign up will meet with the admission counselor and have their college application reviewed. At the end of the meeting the admission counselor will make an admission decision and provide the student with financial aid/scholarship information (if applicable).

#### **How it works:**

- **S**tudents must sign up for a specific IDD day via the Naviance "College Visits" list (found under the colleges tab on the right hand side of the "My Colleges" section).
- Once you sign up, you must APPLY to the college/university (the application fee will be waived).
- Most of the schools will be on Common App so <u>Make sure your CommonApp is linked to Naviance! (instructions on page 24)</u>
- Print out the application confirmation email and give it to Ms. D with a SIGNED transcript request form for the IDD School.
- You will then get a pass to report to guidance on the day of the IDD- dress business casual.
- Even if you are not interested in the school, attending these IDD days are beneficial to you. You can gain insight into the strength of your application and you can use the financial aid offers as leverage to other schools you are applying to who may have offered you less aid.

#### **List of sample IDD schools:**

Fairleigh Dickinson University
Seton Hall University
Kean University
Caldwell University
Rider University
Felician University
Wilkes University
East Stroudsburg University
County College of Morris

# FINANCIAL AID-HOW TO PAY FOR COLLEGE COSTS

Communication between you and your parent(s) is essential in this potentially sensitive area of college planning. To avoid any problems, discussions about college financing should begin at the same time as the application process. Students should be clear about what they hope for and can expect from their parents, while parents should be clear about what they realistically can provide. It is quite damaging to parent-student relationships when a student learns after a decision letter has been received that his or her college options are limited due to financial

restraints. Cost of an institution should not be the sole factor in deciding where to apply, but it is important to know what your parents/guardians can provide in conjunction with any financial aid you may receive.

#### THE FINANCIAL AID PROCESS

The actual cost of attending college is the tuition and fees charged by the college/university minus the amount of financial aid awarded to the students. DO NOT assume you are ineligible for financial aid!

**HOW FINANCIAL AID IS AWARDED- FAFSA** (no-fee) is a must, CSS Profile (fee-based) is a plus!

- College Scholarship Service (CSS) Profile- an institutional (private/internal) application that may be required by some schools (about 400 Colleges/Universities/Scholarship programs require it- NOT FREE) for non-federal financial aid. CSS Profile begins October 1<sup>st</sup> (\$25 for first school, \$16 additional for each school- Fee Waivers can be applied). It can be completed at Collegeboard.org. You should only submit a CSS PROFILE if your college or scholarship program instructs you to do so- contact your college's financial aid office if you have any questions.
  - Step-by-step instructions, guides, and video tutorials for how to complete the CSS PROFILE: <a href="https://student.collegeboard.org/css-financial-aid-profile">https://student.collegeboard.org/css-financial-aid-profile</a>
  - Participating Colleges/Universities: <a href="https://profileonline.collegeboard.org/prf/PXRemotePartInstitutionServlet/PXRemotePartInstitutionServlet.srv">https://profileonline.collegeboard.org/prf/PXRemotePartInstitutionServlet/PXRemotePartInstitutionServlet.pxRemotePartInstitutionServlet.srv</a>
  - o Customer Service: 305-829-9793, help@cssprofile.org
- The Free Application for Federal Student Aid (FAFSA) must be completed before any need-based aid can be awarded. The FAFSA should be completed online at <a href="www.fafsa.gov">www.fafsa.gov</a>.
   A username and password (FSA ID) MUST be used to log into certain U.S. Department of Education Websites.
- Your FSA ID confirms your identity when you access your financial aid information and when you electronically sign federal student aid documents. If you do not already have a FSA ID, you can create one when logging into <u>www.fafsa.gov</u>. You can use your FSA ID to sign a FAFSA right away- NEVER SHARE your FSA ID.
- The FAFSA should be submitted to the Federal Processor after October 1 and no later than June 30<sup>th</sup> of Senior year (BUT APPLY AS SOON AS POSSIBLE). The prior year's tax return will be used when filing the FAFSA. However, if personal financial information has changed since that prior year, students/parents can fill out a change of life circumstances claim to get a more accurate calculation for their financial aid
- The Federal Processor uses information from the FAFSA to compute the Expected Family Contribution (EFC). The EFC is the basis of the financial aid package and is determined by a federal formula that calculates need using information supplied by you on the FAFSA-savings, assets and income of the family. The EFC is a measurement of a family's financial strength.
- The Federal Processor sends this information to the federal and state government and to institutions to which the student applies. The student is informed of the Federal Needs Analysis through the Student Aid Report (SAR). Please note the Federal Processor does not award funds- it just provides the calculation.

- The federal government uses the Federal Needs Analysis to determine eligibility for the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant, the Teach Grant, the Federal Perkins Loan, the William D. Ford Loans, Direct Parent Loans, and Federal Work-Study Funds
- The State of New Jersey uses the modified version of the Federal Needs Analysis to determine eligibility for Tuition Aid Grants, Part-Time Tuition Aid Grants for community college students, and Educational Opportunity Fund Grants (see HESAA.org). It is important to remember however, that most grants provided by the State of New Jersey are only awarded to students who attend college in New Jersey. Therefore, students should list New Jersey colleges first on the FAFSA College List- which indicates where the Needs Analysis should be sent.

Some colleges may ask you to verify information on the FAFSA by providing them with a copy of your income tax forms. In cases of divorce or separation, a college may also ask for financial information from the noncustodial parent. Individual colleges may take into consideration the income or assets of the noncustodial parent when awarding their own institutional funds.

Shortly after you receive your acceptance letter from a particular college, a Financial Aid Package will be mailed to you. This package will list the initial cost of tuition, fees, and on-campus room and board at the institution and how they will be reduced by any grants, loans, scholarships and campus jobs you are receiving. The final cost of attendance should be clearly marked. In comparing financial aid packages from different colleges, it is important to note not only how financial costs compare, but also how much the student and parent will have to borrow in the form of loans. It is also important to know whether the financial aid awarded by the college is renewable for subsequent years and whether a certain level of satisfactory progress is necessary to renew the award (i.e. maintaining a certain GPA).

If the financial aid award at the college you most want to attend is insufficient to meet your needs, it may be useful to contact the Financial Aid Office at that specific institution to see if personal circumstances warrant reconsideration. Parents may also apply through the college for a Parents Loan for Undergraduate Students (PLUS) or NJ CLASS Loans to help meet college costs. Attend the Financial Aid Night offered by BHS to receive help filling out the FAFSA and to get any financial aid questions answered! For additional help, visit: <a href="https://www.NJFAFSADAYS.org">www.NJFAFSADAYS.org</a>

# **FAFSA Basics- Free Application for Federal Student Aid**

- Applicants submit information about their income, assets, and household makeup, which is used to calculate federal financial aid eligibility.
- Students will be able to file FAFSA beginning Oct. 1
- Applicants will use prior-prior year tax information when reporting personal and family income.
  - Information needed to complete the FAFSA- Prior Year Federal Tax Return, W-2 Forms, FSA ID, Student Driver's License (for State Aid purposes only), and Social Security Benefit Statement (for State Aid-not federal)

• Get FREE help at any point during the process from the financial aid office at the college or career school you plan to attend, HESAA at <a href="www.hesaa.org">www.hesaa.org</a> or 609-584-4480, or the U.S. Department of Education at: <a href="https://studentaid.ed.gov/sa/">https://studentaid.ed.gov/sa/</a> or 1-800-433-3243. You should NEVER have to pay for help!

#### Why File FAFSA?

- All schools require the FAFSA for financial aid.
- The FAFSA is required for accessing all types of federal financial aid:
  - Pell Grants and other grants, which do not need to be repaid
  - Federal Loans, which do need to be repaid
  - · Work-study, which must be earned
- It is also used by many colleges, states, and scholarship programs to assess eligibility for their financial aid programs. Deadlines Matter- check with each college/university for their financial aid deadline!
  - New Jersey State has a late deadline for new students BUT apply as soon as possible- just because State Aid is open until that deadline, it doesn't mean school deadlines are - they will be earlier!!
  - Federal Deadlines- Complete the FAFSA between Oct. 1 and June 30<sup>th</sup> of the following year- no exceptions, BUT apply as soon as possible to get as much aid as possible at <a href="https://studentaid.ed.gov/sa/fafsa">https://studentaid.ed.gov/sa/fafsa</a> -- Just because the FAFSA is open until June 30<sup>th</sup> doesn't mean school deadlines are they will be earlier!!

To make sure you are considered for federal student aid:

- Complete the FAFSA using prior year tax information.
- Use the IRS Data Retrieval Tool. If you can't, then you will need to collect your tax returns and other records of income. A full list of what you need is available at www.fafsa.gov
- During the school year, file your FAFSA as soon as possible. The form will be available October 1st. Some financial aid funds (such as work-study) are limited and awarded on a first-come basis.

#### **Fall To Do List for Parents & Students**

- <u>Create your own FSA ID</u> if you don't have one yet. (The FSA ID is a username and password that you'll use for such purposes as signing your child's *Free Application for Federal Student Aid*.) Note: You must create your own FSA ID. If your child creates it for you, or if you create your child's, that'll cause confusion later and will slow down the financial aid application process. (Need help? You and your child should watch the <u>"How to Create an FSA ID" video</u>)
- Take a look at your financial situation, and be sure you're on the right track to pay for college.
- Talk to your child about the schools he or she is considering. Ask why those schools appeal to your child, and help him or her clarify goals and priorities. Note those school's financial aid priority deadlines which can be found on the school websites under the financial aid office tab (if you do not apply by the priority deadline the school could run out of aid by the time you apply).
- Make sure your child is looking into or already has applied for scholarships.
- Ask your employer whether scholarships are available for employees' children.

#### FOR STUDENTS AND PARENTS: HOW TO CREATE AN FSA ID

The FSA ID- a username and password- must be used to log in to certain U.S. department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents.

If you do not already have an FSA ID, you can create one here: <a href="https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid?utm\_content=sf60809600&utm\_medium">https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid?utm\_content=sf60809600&utm\_medium</a> = spredfast&utm\_source=facebook&utm\_campaign=Federal&sf60809600=1

A student needs their own FSA ID and a parent needs their own respective FSA ID for online signature of the FAFSA. *If you have twins or triplets- each child needs an FSA ID but the parent can just have one ID to use for all of them.* 

\*\*IMPORTANT: ONLY THE OWNER OF THE FSA ID SHOULD CREATE AND USE THE ACCOUNT.
NEVER SHARE YOUR FSA ID. PARENTS DO NOT CREATE YOUR CHILD'S FSA ID OR VICE
VERSA\*\*

STEP 1: When logging in to www.fafsa.gov, click the link to create an FSA ID

STEP 2: Create a username and password, and enter your e-mail address

STEP 3: Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers

STEP 4: if you have a Federal Student Aid PIN, you will be able to enter it and link it to your FSA ID. You can still create an FSA ID if you have forgotten or do not have a PIN

STEP 5: Review your information and read and accept the terms and conditions

STEP 6: Confirm your email address using the secure code which will be sent to the e-mail address you entered when you created your FSA ID. Once you verify your email address, you can use it instead of your username to log in to the websites

Once the Social Security Administration verifies your information in 1-3 days, You can use your FSA ID to sign a FAFSA right away. For help visit StudentAid.gov/fsaid

#### **FINANCIAL AID MYTHS**

MYTH #1: My parents make too much money, so I will not qualify for aid:

• The only way to determine if you can qualify for aid is by completing the FAFSA. Completing the FAFSA will determine what you are eligible to receive in grants, scholarships, and loans. The FAFSA is completed annually. Loans are considered a source of financial aid. In financial aid, there is no income cut-off.

#### MYTH #2: The form is too hard to fill out:

- Completing the FAFSA is simple and FREE. Detailed instructions appear for every question (go to <a href="www.Fafsa.gov">www.Fafsa.gov</a>). Use the Data Retrieval Tool. If a student needs help, you can access real-time private online chat with a customer service representative. The application is mostly available 24/7 and is available in English and Spanish. Check with your local college and NJFAFSADAYS.org for FAFSA help. Be sure to attend the Financial Aid Night at Boonton High School!
- BE SURE TO: Create the FSA ID before starting the FAFSA
- Key components of the FAFSA:
  - Student Demographics (First and Last Name, Social Security Number, Date of Birth, etc.). STUDENTS must fill this out on their own. Parents cannot complete this for the student. It is the student's information and the student's application.
  - Student income/assets -in prior year (even if you didn't have to file a tax return for it
  - Student status (dependent/independent)
  - Parent Demographics (PARENT can now complete this section, STUDENTS CAN NOT)
  - Family Size (twins or triplets= each child becomes more eligible for student aid)
  - Number in college
  - o Parent(s) Income and Assets
  - o Federal Means Tested Benefits (free or reduced lunch)
  - College Choice (Student fills this out- list all colleges of interest up to 10, list an NJ school first to meet state deadline for grant eligibility, can change schools on the list after FAFSA is processed by going back in and updating it with the new list. Schools can be in any order and any schools).
  - o Signature- FSA ID (student AND parent)

 Once the FAFSA is submitted, use the link on the FAFSA confirmation page to go to HESAA's website to respond to the additional questions required to determine NJ State aid eligibility

MYTH #3: If I pay someone to complete the FAFSA, I am more likely to receive more money

 NO! A simple mistake can be costly and cause delays. Avoid being charged a fee to file the FAFSA by going to www.fafsa.gov- it is FREE. For Free help on the FAFSA, contact 609-588-4618 or HESAA at 1-609-584-4480

MYTH #4: The Expected Family Contribution (EFC) is how much money my family will need to pay

• No! It is an indicator of your family's financial strength. EFC is a comparative index determined by: family income & assets (taxed & untaxed), household size, number in college (excluding parents) and age of oldest parent/stepparent. You want the EFC to be a low number, but the number provided is not what you will pay- it is a tool for colleges to determine your aid. The higher the EFC, the lower the amount of aid.

#### MYTH #5: Once I file the FAFSA, I am done!

• Sometimes students make errors on their application. There is a process for verifying applications and making corrections. The Central Processing System (CPS) selects which application is to be verified federally. HESAA (state) verifies financial data provided on the FAFSA in partnership with campus financial aid staff. Most students selected for state verification are not selected for federal verification. Discrepant information must be resolved regardless of selection for verification.

#### MYTH #6: Tuition is my only expense

- Cost of attendance (COA)= Tuition (direct expense), Fees (direct expense), Room and Board (may be direct expense), Books and Supplies (direct but not billed), Personal Expenses (indirect expense), Transportation (indirect expense). Please note special circumstances can affect the cost of attendance (i.e. child care, study abroad, costs related to disabilities, computer requirements, etc.).
- Unexpected costs: remediation classes, changes in major, transferring, unpaid internships, Study Abroad, Spring Break, trips home, student clubs/organization fees, moving expenses, and summer storage

#### MYTH #7: I will always be eligible for financial aid

• All types of aid have limitations. Merit and need-based institutional aid eligibility may vary from college to college. While enrolled, students must meet the Institution's Satisfactory Academic Progress (SAP) requirement (i.e. maintain a certain GPA). Pell grants and Direct Loans have lifetime limits (which means you can use up the money allotted). NJ State aid

has lifetime limits as well. You also need to remember to file your FAFSA and/or state aid at the beginning of every school year (you have to reapply each year).

MYTH #8: I'm 18 and I support myself, so I am independent

• There are many Dependency Status Questions on the FAFSA that will help clarify if you are independent. Some examples: Were you born before January 1, 1994? As of today are you married?, At the beginning of the school year, will you be working on a master's or doctorate program (Graduate school)? Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? As determined by a court in your state of legal residence are you, or were you, an emancipated minor? Were you determined by a court to be in legal guardianship? Were you determined to be homeless? Etc.

MYTH #9: If my financial circumstance changes after I submit the FAFSA there is no way for colleges to take that into consideration

- Financial aid administrators at colleges and universities can exercise professional judgment in cases of special circumstances. They will require additional documentation to explain the circumstances; Information requested may vary by each institution. Decisions are final and cannot be appealed.
- Examples: Change in financial circumstances due to unemployment, death, or disability, change in marital status, unreimbursed paid medical expenses or other unusual non-discretionary expenses, dependency status overrides, loss of benefits, etc.

MYTH #10: If my parents or I make a mistake on the forms it's no big deal

• While there will be opportunities to fix/correct discrepancies in the FAFSA, financial aid officers and HESAA are required to stop processing aid until the parent and/or student files or re-files the correct tax forms. Tax returns must be filed in accordance with IRS regulations (ex: student cannot be claimed by more than one taxpayer).

#### **READ AND UNDERSTAND THE FAFSA**

As previously mentioned, students apply for all the federal, state, and institutional aid programs by completing the FAFSA online at <a href="https://studentaid.ed.gov/sa/fafsa">https://studentaid.ed.gov/sa/fafsa</a>. Some colleges may require additional information and applications for their institutional aid (i.e. CSS Profile) Students must apply annually each "award year" they are requesting financial aid.

#### **THE APPLICATION PROCESS:**

The FAFSA has detailed help screens to assist students and parents while filling it out, there is real-time communication with a customer service representative that will provide immediate answers, there are built-in edits to detect errors and reduce the number of rejected applications, and you will have access to an estimated Expected Family Contribution

- 1. After October 1<sup>st</sup>, students may begin to file the FAFSA- online at <a href="https://studentaid.ed.gov/sa/fafsa">https://studentaid.ed.gov/sa/fafsa</a>. Make sure you have certain records on hand- you will need to refer to:
  - a. Your Federal tax return
  - b. Your parents' federal tax return (if you apply as a dependent student)
  - c. Current bank statements, investments and asset information
- 2. Be as accurate, complete, and truthful as possible because it may be checked for accuracy
- 3. Keep a copy of the completed forms just in case you are asked to provide records to prove the information you have given is correct
- 4. Fill out the correct section of the form- some forms will be designated for students to complete only, while other areas are for the parents to complete.
- 5. If an exact figure is not known, give the best estimate- don't enter a range of figures on the FAFSA
- 6. Complete only the response areas on the form- if you need to make comments or have unusual/special circumstances (death, loss of job) write a letter to the Financial Aid Office at the college/university. They can use professional judgment (based on documents provided) to re-evaluate the EFC
- 7. Make only one entry for each space- don't put multiple amounts in one answer area
- 8. List at least one college on the FAFSA- if you are applying to New Jersey schools make sure you list them first!
- 9. Print and Save the confirmation page once you have submitted it electronically. BEFORE YOUR CLICK OUT, select the NJ State Application link to complete the questions for New Jersey State Aid!

#### **HESAA- NJ STATE AID**

- To submit additional information required to be considered for New Jersey State grants and scholarships, NJ residents should click the link at the end of the FAFSA at the Web Confirmation page (after you submit the FAFSA). The link is called: "Optional Feature start your State Application..." Make sure you do not exit the page before completing the HESAA portion for NJ State Aid!
- Once completed you will be notified to log in to <a href="www.njgrants.org">www.njgrants.org</a>, also now New Jersey Financial Aid Management System (NJFAMS) at hesaa.org, to view the status of your State grant application by the Higher Education Student Assistance Authority (HESAA)
- HESAA will collect up to 6 additional data elements (than the FAFSA) to determine NJ grant eligibility (which is why you need to complete a separate form).
- Make sure if you are applying to New Jersey schools that you list at least one NJ College/University as your first college on the list for the FAFSA- it is necessary for the process for HESAA! You can always go back in to change or add schools on your list.

# **State Aid for NJ Dreamers**

The Tuition Equality Law provides that the procedures and forms for financial aid shall not discriminate against eligible students based on immigration status or national origin of the student or the student's parents/guardians.

The NJ Dream Act allows undocumented students who meet certain criteria to qualify for the in-state tuition rates at all of New Jersey's public institutions of higher education.

The New Jersey Alternative Financial Aid Application allows NJ Dreamers enrolled in eligible colleges and universities to apply for state financial aid.

- Eligible students can apply by going to <u>www.hesaa.org</u> and clicking on the "NJ Dreamers" tab.
- The completion of the NJ Alternative Application determines eligibility for most NJ grant and scholarship programs

#### WHAT TO EXPECT AFTER YOUR FAFSA HAS BEEN FILED

- You will receive a Student Aid Report (SAR) from the U.S. Department of Education within 1-3 days which will contain the Expected Family Contribution (EFC) and determine your federal student aid eligibility for Pell Grant, and Campus-Based and Direct Loan Programs.
  - Review your SAR, if necessary, make changes or corrections and submit your SAR for reprocessing. You can submit corrections online at <a href="https://studentaid.ed.gov/sa/fafsa">https://studentaid.ed.gov/sa/fafsa</a>.
  - After April 1<sup>st</sup>, you will receive a Student Eligibility Notice (SEN) from the State of New Jersey. This form will provide information regarding your eligibility for all state based aid, including the Tuition Aid Grant (TAG).
- The deadlines for state student aid programs vary from state to state- please be sure to look up NJ Deadlines.

- If you are selected for federal verification, your college's financial aid office will ask you to submit tax return transcripts and other documents as needed- Be sure to meet the school's deadlines. To request an IRS tax return go to <u>www.irs.gov</u> (it is FREE). Note: The state of NJ may also request documents to verify information reported on the FAFSA
- Be wary of organizations that charge a fee for submitting your FAFSA- it should be entirely FREE. If you need assistance in completing the form contact a college financial aid office or:
  - o NJ Higher Education Student Assistance Authority (HESAA): www.hesaa.org
  - 1-800-433-3243 for general information about Federal Student Financial Assistance Programs, for help in completing the FAFSA, and other information
  - 1-800-793-8670 (State of NJ toll-free hotline) for general information about the State of NJ Student Aid Programs and assistance in completing the FAFSA.

#### IMPORTANT FINANCIAL AID WEBSITES/RESOURCES:

- NJ Higher Education Student Assistance Authority (HESAA): www.hesaa.org
- Free Application for Federal Student Aid <a href="https://studentaid.ed.gov/sa/fafsa">https://studentaid.ed.gov/sa/fafsa</a>
- FSA ID: www.studentaid.gov/fsaid
- Free Scholarships and Grants: <u>www.fastweb.com</u> or <u>www.nigrants.org</u>
- Financial Aid Estimator: <a href="https://studentaid.ed.gov/sa/fafsa/estimate">https://studentaid.ed.gov/sa/fafsa/estimate</a>
- College Scorecard <a href="https://collegescorecard.ed.gov/">https://collegescorecard.ed.gov/</a>
- NJ Commission on Higher Education: <a href="https://www.state.nj.us/highereducation/">https://www.state.nj.us/highereducation/</a>
- Select Service Registration: <a href="https://www.sss.gov/">https://www.sss.gov/</a>
- Social Security Administration: <u>www.ssa.gov</u>
- Student Aid on the Web: <u>www.studentaid.ed.gov</u>
- US Department of Education: <u>www.ed.gov</u>

### 5 Things You Didn't Know About Your Financial Aid Award

The first step in applying for financial aid is completing the FAFSA. The schools you listed on the FAFSA will take that information and use it to calculate the financial aid you're eligible for. Your financial aid awards may vary from school to school based on a number of factors including: your EFC, the number of credits you will take each term, your COA at each school, your eligibility for state and institutional aid at each school, and your year in school. Keep in mind that many schools have a priority deadline, so the sooner you apply **each year**, the better.

# Here are 5 things that will help you better understand how financial aid is awarded:

**1. States, colleges, and outside agencies may require additional applications.**Beyond federal financial aid, which is determined by completing the FAFSA, some states and colleges may require additional applications to determine your eligibility for state or

institutional (college) financial aid **(CSS Profile).** Check with the financial aid office at each college you are applying to and ask whether they require additional applications. (Also ask about deadlines!) These applications may include consideration for state or institutional grants, scholarships, work-study, and loans.

TIP: Don't forget about outside scholarships which may require separate applications as well.

**2. The FAFSA confirmation page is not your financial aid award.** After you complete the FAFSA online, you'll receive a confirmation page.

This page includes a lot of helpful information, so you should read it carefully.

Not pictured on this example confirmation page is the link to complete the HESAA NJ State Aid Form.

There is often confusion surrounding two sections on this page:

- Expected Family Contribution (EFC) (bottom left): The information you report on your FAFSA is used to calculate your EFC. It is **not** the amount of money your family will have to pay for college. Therefore, if your EFC is zero, that does not mean you will have zero out of pocket expenses. Instead, the EFC is an index number used by financial aid offices to calculate how much financial aid you would receive if you were to attend their school. Contrary to popular belief, the EFC formula considers more than just income. Factors such as dependency status, family size, and the number of children in your family who are attending college are just a few of the additional factors considered.
- **Federal Aid Estimates** (bottom right): The FAFSA confirmation page provides federal aid **estimates** based on the information you provided on your FAFSA. It's important to know that these figures are truly estimates and assume the information you provided on the FAFSA is correct. To calculate the actual amount of aid you're eligible for, your school will take into account other factors, such as the cost to attend the school. Additionally, these estimates only take into account federal aid and not outside scholarships or state and institutional financial assistance you may also be eligible for.

**Tip:** Each school you are accepted to and include on your FAFSA will send you a financial aid award. Until you receive this award letter/notification from a school, it may be difficult to know exactly how much aid you might be eligible to receive from that specific school. In the interim, you can use the Net Price Calculator to help get a general idea of what aid you are likely to receive from a specific school.

#### 3. How financial aid is calculated: COA - EFC = Financial Need.

Cost of attendance (COA) minus Expected Family Contribution (EFC) equals financial need. This formula is the starting point to calculating your financial aid package. COA is an estimate of what it will cost you to go to school, in most cases for two semesters or three quarters. COA is more than just tuition & fees, it includes room and board, books and supplies, transportation, and miscellaneous personal expenses.

The financial aid office at your school will determine how much financial aid you are eligible to receive. Schools will first award need-based aid such as grants and subsidized loans, before

awarding non-need based aid such as unsubsidized loans. The total amount of aid you will be awarded, in almost all cases, cannot exceed your COA.

**Tip:** Oftentimes a student's financial need is higher than the need-based awards a student is eligible to receive. Therefore, just because a student has high need, does not mean they will only be awarded need-based aid. Other factors must be taken into account, such as cost of attendance which could result in loans being awarded instead.

#### 4. Financial aid award letters are school specific.

There is no standard award letter, so while some letters you receive may look similar, others may look completely different. Certain schools may send you a paper letter or award packet, while others may provide the information electronically. Many schools may also send you a standardized format letter that provides personalized information on financial aid and net costs, as well as general information on institutional outcomes, such as graduation rates and loan default rates.

Because these letters/notifications may look different, you should be careful when comparing them. You may be awarded the same amount of federal aid from school to school, but it would not be uncommon to see varying award packages depending on the schools you are applying to.

**Tip:** Keywords to look for are: grant or scholarship (both are financial aid that doesn't have to be repaid), work-study (earned through working), and loan (needs to be repaid).

#### 5. FAFSA information doesn't always accurately reflect a family's financial situation.

While schools are not required to consider special circumstances, many schools do (i.e. loss of a job or a reduction in income as compared to what was reported on the FAFSA). **Tip:** Check with the financial aid office to find out if they consider special circumstances and if so, how you go about submitting a petition for reconsideration of your financial aid eligibility.

#### UNDERSTANDING YOUR FINANCIAL AID AWARD LETTER

First and foremost- if you have any questions **contact your college's Financial Aid Office.**Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of:

- 1. How well the school fits your needs and
- 2. Its affordability after all aid is taken into account.

<u>Cost of Attendance (COA):</u> the total direct cost (tuition, room, and board, etc.) of one year's education. Your school may also include indirect costs (books, fees, transportation, personal expenses, etc.)

The following example includes both direct and indirect:

# **COST OF ATTENDANCE (COA):**

Tuition \$15,575

Cost of Attendance	\$24.625
Transportation	\$1,250
Personal	\$3,000
Room/Board	\$10,500
Books/Supplies	\$1,425
Health/Computer Fees	\$2,875

Cost of Attendance \$34,625

<u>Family Contribution:</u> Amount per year parents and students are expected to give, determined by FAFSA results

# **ESTIMATED FAMILY CONTRIBUTION (EFC):**

Financial Need*	\$31,375
Estimated Family Contribution	-\$3,250
Total Cost of Attendance	\$34,625

#### \*Financial Need= COA-EFC

**Financial Aid Award:** The award is broken out into grants and loans. This student's award consists of: Federal Pell Grant (free money), Tuition Aid Grant (Free money), Federal Direct Student Loan (student repays), Federal Direct PLUS loan (Parent repays).

#### **AWARDED FINANCIAL AID:**

GRANTS (Free \$)	Fall	Spring	Total
Federal Pell Grant	\$1,263	\$1,262	\$2,525
Tuition Aid Grant	\$1,500	\$1,500	\$3,000
Total Grants= \$5,525			
LOANS (Not Free \$)	Fall	Spring	Total
Federal Direct Student Loan	\$2,750	\$2,750	\$5,500
Federal Direct PLUS (Parent) Loan or NJ Class Loan	\$10,175	\$10,175	\$20,350

### Total Parent and Student Loans= \$25,850 Total Financial Aid Package Offered (grants + loans) = \$31,375

**Unmet Need**: unmet need is: COA minus the total of EFC and total aid amount.

The example indicates that the financial aid matches the student's need, so the unmet need is \$0.

Total Cost of Attendance	\$34,625
EFC	-\$3,250
Total Awarded Financial Aid Amount	-\$31,375
UNMET NEED	\$0

#### **COMPARING FINANCIAL AID AWARD LETTERS**

Look carefully at your award letters: Letters from different schools will probably have their figures and costs in different formats. Compare award letters to see how their offers measure up. Ask if outside scholarships will affect your aid.

Look beyond the "sticker price": The school with the lowest cost of attendance may not be the most affordable. The amount and type of aid offered will influence affordability

Don't accept an offer just because it has the lowest Unmet Need: You may save more by accepting an offer with a higher unmet need, if the aid package offers more scholarships and grants instead of loans.

Compare like terms: How do the schools determine cost of attendance? Do all they include direct costs as well as indirect costs? How do they handle outside scholarships? What work study options are available? What are the salaries like? Can you substitute work for a loan?

Compare loan officers: Interest rates, how interest compounds, repayment terms and cancellation provisions can vary widely from loan to loan.

#### **SOURCES & TYPES OF AID**

- <u>Sources of Aid:</u> Federal, State of NJ, The College/University, Outside Organizations (Civic organizations such as the local rotary club), Parent's employer, high school awards/scholarships)
- <u>Types of Financial Aid:</u> Grants, Scholarships, Loans, Employment opportunities (work-study).
- Types of Aid Available- Federal:
  - Federal Grants-Award Type: Pell, FSEOG, TEACH
- Types of Aid Available- NJ State:
  - NJ State Grants- Award Type: Full-Time TAG, Part-Time, EOF, NJ STARS, NJ STARS II, Governor's Urban Scholarship, NJ-GIVS
- Self-Help Loans & Gap Shortfall Solutions (borrow up to the cost of attendance)
  - $\circ \quad \text{Monthly Payment Plans- offered by the college} \\$
  - Federal Direct Student Loan Program (subsidized Stafford loan, Unsubsidized Stafford Loan), PLUS Loan Subsided= Need-based, interest free until after the student leaves school.
  - o After Student Loans-unmet Need
  - o NJCLASS Family Supplemental Loan Program- student or Parent can be borrower
  - o Federal PLUS Program- Parent is only borrower
  - o Private Educational Bank Loans
- HESAA SERVICES www.njgrants.org, www.njclass.org, Customer Care Line: 609-584-4480,
   Mappingyourfuture.org

### **NJ STARS Facts for High School Graduates**

The New Jersey Student Tuition Assistance Reward Scholarship (NJ STARS) Program is an initiative created by the State of New Jersey that provides New Jersey's highest achieving students with free tuition at their home county college.

#### NJ STARS Benefits

The NJ STARS award covers the cost of tuition, less any State and/or Federal grants and scholarships, for up to five semesters. The award covers these charges for up to 18 credit hours per semester. Funding for NJ STARS awards is dependent upon annual State appropriations.

#### **Student Eligibility**

- ♦ New Jersey residents, who rank in the top 15.0% of their class at the end of either junior or senior year of high school, are potentially eligible for the NJSTARS Program. Students must also complete a rigorous high school course of study and achieve the required score on a college placement test to determine college readiness. (Note: All courses of study are considered "rigorous" for high school graduates.)
- ♦ Students who do not achieve the required score on the placement test will be able to take appropriate courses while still in high school to improve their skills or they can attend remedial courses at the county college while enrolled in high school.
- ♦ Students who graduate from high school and do not demonstrate college readiness will be given up to one year to gain the skills they need to become college ready. Students who do not demonstrate college readiness by September 1st are no longer NJSTARS eligible. NJ STARS does not cover costs for remedial coursework.
- ♦ All students must enroll in a full-time course of study no later than the fifth semester following high school graduation.
- ◆Students must enroll full time in a degree program at their home county college, unless the student demonstrates that the home county college does not offer the desired program of study or the program is oversubscribed for at least one year
- ◆Students must take a minimum of 12 college-level credits per semester. NJ STARS covers up to 18 college-level credits per semester
- ◆Students must be legal New Jersey residents at the time of high school graduation and upon county college enrollment. A dependent student's residency is presumed to be that of his or her parent(s).

- ◆Students must be U.S. citizens or eligible non-citizens <u>and</u> legal New Jersey residents for a minimum of twelve consecutive months prior to high school graduation.
- ♦Students must apply for all forms of State and Federal need-based grants and merit scholarships and submit any requested documentation to complete and verify application data within established State deadlines.

#### **Application Process**

- ♦Apply for admission to your home county college
- ◆Meet all admission and application requirements established by the county college.
- ♦File the Free Application for Federal Student Aid (FAFSA) annually within established State deadlines.
- ♦After filing the FAFSA, logon to <u>www.njgrants.org</u> to review your State grant record.

Additional Information: Contact the financial aid office at your home county college for additional information.

#### **TUITION TALK**

- <u>ASSETS:</u> An individual's savings, real estate other than the primary residence, business value, stocks, bonds, trust funds, 529 Plans, etc.
- <u>CITIZEN/ELIGIBLE NONCITIZEN:</u> You must be one of the following to receive federal student aid:
  - U.S. Citizen, U.S. national, U.S. permanent resident who has an I-151, I-551, or I-551C (Alien Registration Receipt Card)
  - If you are not in one of these categories listed above, you must have an Arrival-Departure Record (I-94) from the U.S. Department of Homeland Security (DHS) showing one of the following designations:
    - Refugee, Asylum Granted, Indefinite Parole, Other eligible noncitizen with a Temporary resident Card (I-688).
  - Other eligible categories can be applicable.
- <u>COST OF EDUCATION/COST OF ATTENDANCE/INSTITUTIONAL BUDGET:</u> A figure that covers tuition and fees; on-campus room and board (or a housing and food allowance for off-campus students); allowances for books, supplies, transportation, child care, loan fees, cost related to a disability, and miscellaneous expenses including an allowance for rental or purchases of a personal computer.
- <u>CSS FINANCIAL AID PROFILE FORM:</u> A form which collects information used to determine eligibility for institutional and private funds for a fee. Some colleges and scholarship programs will ask applicants to complete the CSS profile in addition to the FAFSA. You can complete the form at <a href="www.collegeboard.org">www.collegeboard.org</a>.
- <u>DEFAULT:</u> Failure to repay a student loan according to the terms agreed upon when the student signed a promissory note. There can be serious legal consequences for student-loan defaulters.
- <u>DEPENDENT STUDENT:</u> For financial aid purposes, a student who is being financially supported by his or her parents.

- <u>DISCLOSURE STATEMENT:</u> A statement (required by law) informing a borrower of their rights and responsibilities regarding a loan.
- EDUCATIONAL OPPORTUNITY FUND: school specific criteria. State –supported program that provides access to higher education for economically and educationally disadvantaged students. To be considered for the EOF program, a student must: Demonstrate an economically or educationally disadvantaged background, be a resident of NJ for 12 months immediately before enrollment, be accepted through admissions for EOF, have a family income that falls within the established EOF income eligibility criteria, meet the academic criteria set by the institution of his/her choice.
- EXPECTED FAMILY CONTRIBUTION (EFC)/FAMILY CONTRIBUTION (FC): A figure determined by a special formula which indicates how much of the family's finances should be available to help fund post-secondary education. The financial aid administrator of the school the student is interested in attending will subtract the EFC from the cost of education to determine how much the student needs. It is not necessarily equal to a family's out-of-pocket costs. The EFC appears on the Student Aid Report (SAR).
- <u>FEDERAL DIRECT LOAN PROGRAM:</u> Eligible students and parents borrow directly from the US Department of Education at participating schools.
- <u>FEDERAL PERKINS LOAN:</u> A government- sponsored low-interest loan administered by the college to help fund post-secondary education for undergraduate and graduate students with exceptional need.
- FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG): A federal program administered by colleges to provide need-based aid to undergraduate students with exceptional financial need.
- <u>FEDERAL WORK STUDY:</u> A college program which provides jobs on and off campus for students that have demonstrated financial need.
- <u>FINANCIAL AID:</u> The money provided by federal, state and government agencies, along with other organizations, to help a student pay the cost of postsecondary education (the education and training beyond high school).
- <u>FINANCIAL AID PACKAGE</u>: The total award received by a student from a variety of sources. A "package" of aid usually contains a combination of gift aid (grants and scholarships) and self-help programs like loans and work study.
- <u>FINANCIAL NEED:</u> the difference between a student's cost of attendance (COA) at a school and the Expected Family Contribution (EFC).
- FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA): An application that must be filled out every year by a student and parents who want to apply for federal and state student assistance. The programs are student loans, work study, scholarships and grants.
- HALFTIME STUDENT STATUS: A term referring to a student who does not attend college or school full-time. Depending upon how the school measures a student's academic progress, it can mean at least six (6) semester hours or quarter hours per term; at least 12 semester hours or 18 quarter hours per year; or at least 12 hours per week.
- <u>INDEPENDENT STUDENT/SELF-SUPPORTING STUDENT:</u> A student who, according to a given set of criteria, may apply for financial aid directly, independent of his or her parents' financial conditions. An independent student is one who meets any of the following conditions:
  - Since turning 13, both parents are deceased

- Since turning 13, a dependent or ward of the court
- Since turning 13, is in foster care
- Have children and provide more than half their support
- Have live-in dependents and provide more than half their support
- Currently or was an emancipated minor
- o Currently or was in legal guardianship
- Homeless or at risk of being homeless
- IRS DATA RETRIEVAL TOOL: Allows an applicant who has filed their federal tax return with the IRS to electronically transfer data from the tax return to the FAFSA.
- LOAN: Borrowed money that must be repaid (usually with interest).
  - Subsidized: Loans made to students who demonstrate need- interest paid by the government during periods of in school and authorized deferments. Borrowers receive a 6 month grace period before repayment begins.
  - Unsubsidized: loans made to students- interest the responsibility of the borrower at all times. Interest can be paid on a quarterly basis while in school or the borrower can have the interest capitalized and added to the loan principal. Available for dependent students whose parents do not support them and REFUSE to provide parental data. Additional unsubsidized loans can be borrowed if parents are not approved for the Federal Parent Plus Loan program
  - Federal PLUS: loans available to parents of dependent undergraduate students. The loan is an unsubsidized federally guaranteed education loan with no annual limits. A credit check is required.
  - Federal direct loan- up to \$5,500 for first year students of which no more than \$3,500 may be a subsidized Direct Loan. Student loan amounts are determined by demonstrated need.
- <u>NEEDS ANALYSIS:</u> Method of determining how much a family can be expected to contribute toward the student's postsecondary education cost.
- <u>NET PRICE CALCULATOR:</u> A required tool used by institutions to disclose the actual net price a student would pay to attend. Families and students are able to view this information at the institution's website.
- PARENT LOANS FOR UNDERGRADUATE STUDENTS
  - DIRECT PLUS LOANS: Parents of dependent students can borrow from the Plus Loan Program. The school's Financial Aid Office can provide additional instructions. The applicant must not have an adverse credit history. The fixed interest rate is 7.9%.
  - NJ CLASS LOANS: This state of New Jersey Supplemental Student Loan Program provides parents or students an additional affordable source of funds for college costs.
- <u>PELL GRANT</u>: A grant awarded to help undergraduates with exceptional need pay for their education after high school. The Pell grant Program is the largest federal student aid program. It is needs based.
- PROFESSIONAL JUDGEMENT: Flexibility given to the financial aid administrator by law to make individual adjustments in an aid package. These adjustments must be made on a case by case basis with supporting documentation and the reasons for the adjustment placed in the student's file.

- <u>PROMISSORY NOTE:</u> the legal document a borrower signs when getting a loan. It lists the conditions under which the loan is being made, and the terms under which the borrower agrees to repay the loan.
- REGULAR STUDENT: One who is enrolled at an institution to obtain a degree or certificate
- <u>SATISFACTORY ACADEMIC PROGRESS</u>: The school's standard of satisfactory academic progress toward a degree or certificate program. Check with your school to find out its specific standards.
- <u>SCHOLARSHIP</u>: Money given to a student by an institution of higher learning or an organization for academic accomplishments. This money does not need to be repaid.
- <u>SELECTIVE SERVICE REGISTRATION (MALES ONLY)</u>: Males born on or after January 1, 1960; at least 18 years of age' and not currently on active duty in the US Armed Forces, must register or arrange to register with the Selective Services system before their 26<sup>th</sup> birthday to receive federal student aid. You can register online at <u>www.sss.gov</u>
- <u>SFA PROGRAM:</u> The programs administered by the Student Financial Assistance Programs within the US Department of Education: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Work-Study, Federal Perkins Loans, Federal Stafford Loans, Federal PLUS Loans, State student Incentive Grants and Federal Consolidation Loans.
- <u>STUDENT AID REPORT (SAR)</u>: A document prepared by the U.S. Department of Education and sent to the student who has filed the FAFSA. The report provides the Expected Family contribution (EFC) which is used to determine aid eligibility.
- <u>STUDENT ELIGIBILITY NOTICE (SEN):</u> The report sent to the student from the State of New Jersey indicating estimated eligibility for the Tuition Aid Grant (TAG) and other types of state aid (Distinguished Scholars and Educational Opportunity Fund awards). The SEN may be used by the student to report a change in college attendance or address to the State.
- <u>SUBSIDIZED LOANS</u>: A loan awarded to a student on the basis of financial need. The federal government pays the borrowers accrued interest during some significant periods such as when the student is in school.
- <u>UNSUBSIDIZED LOAN:</u> This loan is not need based. The borrower is responsible for accrued interest throughout the life of the loan.
- <u>VERIFICATION:</u> A procedure whereby the school checks the information the student reported on the financial aid application, usually by requesting a copy of the tax returns filed by the student, and if applicable, the student's spouse and parent(s). Many schools conduct their own form of verification. In addition, schools must verify students selected through the federal central processing system, following the procedures established by regulation

#### **SCHOLARSHIPS**

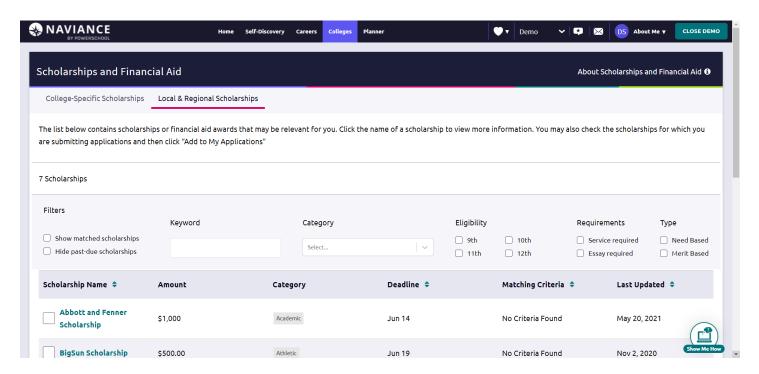
Another primary source of money for college is merit scholarships. These are generally awarded by colleges and universities based strictly on an applicant's academic achievement. Typically the college considers the student for a merit award at the time of application and financial need is not a factor.

It is important to research the colleges you are interested in to determine their merit scholarship criteria. In addition to merit scholarships, private scholarships are won by 1.2 million students each year. Many foundations, corporations, unions and religious organizations sponsor scholarships. The local Chamber of Commerce may have a list of businesses, civic and professional groups such as Elks and Rotary Clubs, which offer substantial awards for students in their community.

Institutional and private scholarships- facts that may influence eligibility: Academics, Academic Track, Activities, AP Courses, Athletic ability, Class Rank, Gender/Ethnicity, Geographic Diversity, High School attended, Legacy (child of alumni), SAT's/ACT's. Talent

Specific details on National, State, and Local scholarships are sent to the BHS Counseling Office which are then posted onto Naviance- so be sure to check the Naviance Scholarships daily!

**Located on Naviance**: Under on the "Colleges" > "Scholarship List" > "Local and Regional Scholarships"



Also- use the internet! Scholarship sites with searchable databases are most useful- you enter your personal information such as age, gender, grade point average, field of study and end up with a list of potential awards that fit your profiles. A list of useful scholarships websites can

be found below. Students are also encouraged to research scholarships using the websites listed on the last page of this guide.

Check out <u>www.fastweb.com</u>, <u>www.scholarships.com</u>, and bigfuture.collegeboard.org/scholarship-search

#### View the following guide links:

https://www.collegetransitions.com/blog/how-to-find-college-scholarships/

## **Everything You Need To Know About Winning Scholarships:**

- What is a scholarship?
- Types of scholarships available
- How to search for scholarships
- How to write effective essays
- How to get a letter of recommendation
  - Avoiding scholarship scams!

**BE AWARE OF SCHOLARSHIP SCAMS-** these usually come in the form of letters inviting you to pay a fee for scholarship courses. The same information is available to you for free via your own computer/phone! If you suspect a scholarship scam, you can report it to the National Fraud Information Center at (800) 647-8733.

The scholarship process is free: it requires your time, but NOT your money.

#### **THE ADMISSION PROCESS**

There is a process each college will take in the review of your credentials. The more you know about the way the college makes admission decisions, the less anxious you will be about applying to them!

The Procedure: What happens once your application reaches the admission office? Taking into consideration the college or university's applicant volume and selectivity level, there is a common review process that may include the following steps:

- 1. Once complete, the student's file is assigned to a specific admission officer/counselor. The assignments may be based on geographic region, section of the alphabet, or who conducted the student interview (if there was one).
- 2. The assigned admission counselor reviews the file. If a decision can be made immediately, the counselor may do so in consultation with the Director or Dean of admissions.
- 3. If a decision is not made immediately, the file will be decided during a committee review process. The assigned admission counselor will act as the representative/spokesperson for the student during the committee meeting.
  - 1. Some colleges make all decisions by committee review. Others (particularly colleges that receive a large number of applicants) may place more emphasis on objective criteria (GPA, Rank, Test Scores) and use a rating process during evaluation.

It is suggested that you ask each college how its particular review process works.

## **APPLICATION ITEMS (in order of importance)**

<u>1. Academic Record</u>: Your academic record in high school is your potential for academic success in college. Your transcript is evaluated to determine:

# • The strength of your coursework

- Number of Honors and Advanced Placement courses
- Rigor- challenge yourself- most admission officers prefer to see a "B" grade in an Honors or AP course rather than a "A" in a regular college prep class.
- Consistency of your course selections (academic vs. non-academic)
- MATH- students are often limited in their college options because they didn't take enough math courses during high school.
- Give yourself a competitive edge with a strong senior year performance in all subjects.

# • Overall performance in courses from grades 9-12

- o How well did you perform
- o Did you achieve across the curriculum
- Are you showing preparedness in a specific academic area that you intend to pursue in college?
- Many colleges will wait to make final decisions based on the challenge of your senior course load and evaluation of your mid-year grades

# • Your overall Grade Point Average

• A cumulative measure from freshman to senior year that provides an indication of your performance relative to your classmates

# 2. Standardized Tests (SAT, ACT, & SAT II/Subject Tests if required)

• Test scores are <u>NOT</u> the single most important factor in admission decisions. Scores will be used as one element in the overall assessment of your academic strength and potential

# 3. College Essay

- Opportunity to express viewpoints, be creative, demonstrate your writing ability, distinguish your application from all the others
- Should provide admission counselors with insight into:
  - $\circ \quad \text{How well you think} \\$
  - o How well you write
  - Who you are in terms of the talents, interests and perspectives that set you apart from your peers
  - If you printed this out without your name on it, and someone who knew you found it, they should be able to know the paper belongs to you just by reading it

#### 4. Extracurricular and Personal Activities/Community Service

- "Quality Not quantity" or "Depth Not Breadth"
- This area is for admission counselors to find out the way in which you spend your time outside of the classroom and to determine the extent of your involvement in, and commitment to, an activity
  - o Positions of leadership held and responsibilities performed
  - o Distinctions you received in your activities
  - Degree to which you intend to continue your involvement once in college
- Time could be spent in school activities, out of school activities, hobbies, volunteer work, part-time employment- what you do and how well you do it can have an impact on evaluating your personal side
- Volunteer opportunities/serving your community is considered most impressive

## 5. Honors and Awards

• List scholarships, academic, or activity-related distinctions and special achievements on this part of the application

#### 6. Letters of Recommendation (Counselor, Teachers, Coach, Work Supervisor)

- Usually colleges ask for a recommendation from your school counselor and 1-2 teachers
- Recommendations from your principal, coach, employer, supervisor from where you performed an internship or community service, are also appropriate when they add significant information or insights about you
- Provide an understanding of your personal qualities, motivation, ambition, and accomplishments.
- Choose your recommender with care- they should be able to provide information that only they can offer and is not available anywhere else on your application
- Each writer must know you well- it is worth your time to provide recommenders with as much information and updates about you, your activities, and your experiences as possible

# 7. Personal interview (rare- but if required or suggested )

- Notes taken during or after the interview by the admission counselor will be added to your application file.
- See your counselor for interview tips

### 8. Additional information

• Only submit additional information if you have a particularly impressive interest or talent in a specific area- creative writing samples, photographs, videos or tapes of musical or theatrical talents, artistic talent,

recommendations from your coach to the college's coach, video of athletic ability, etc.

- Fine arts programs usually require a portfolio of work.
- Likewise admission to dance, drama, theatre or music programs may require an audition
- Contact the schools early in the process to learn how and when they will receive your portfolio or conduct an audition
- PLEASE NOTE: Admission counselors do not look fondly on additional information. Some may interpret it as you not valuing their time. Make sure if you include more than the application requires, it is outstanding or do not include it at all.

#### 9. Special Categories

• Children of alumni, international students, athletes, leaders, geographically diverse students, artists, musicians, economically and or educationally disadvantaged students

#### 10. Demonstrated Interest

- Colleges track, record, and factor this into their admission decisions- they want to feel wanted!
- Currently, a physical visit to campus is the most powerful way to demonstrate interest. It has been found that, among highly selective schools, applicants who visit campus and stay long enough to participate in as many activities as possible receive a substantial edge over a similar candidate who does not.
- How to Demonstrate Interest:
  - Email your admissions counselor: At most colleges, there will be one counselor responsible for reviewing applications from students in your region of the country. Send a brief email introducing yourself and describing your interests in the institution. Ask questions related to the admissions process or a particular academic program. Show that you've done your research on their school by asking targeted questions about unique aspects of their campus or academic program. Remember, keep it brief. They don't need to know your life story -just the fact that you are a high school student who is interested in their school.
  - Complete an online information request form: On the college admission website you can request general information, subscribe to the college's blog or admission newsletter, and/or indicate academic programs/activities that you are interested in
  - Visit campus: Campus visits are the strongest indicator of interest.
     Anyone can click on a website but only the truly interested will make the effort to travel. While there, make the effort to schedule an interview or informal meeting with your admissions counselor.
     Connecting in-person with an admissions officer provides you the

- opportunity to show your counselor that you are more than just your grades and test scores.
- Attend admissions events in your area: If an admissions representative from a prospective college visits your high school for an information session or college fair, make it a point to be there, and be sure to introduce yourself. If you are interested enough in a school to apply, you should definitely be interested enough to meet a rep who has traveled (sometimes across the country) right to your school. Afterward, send a brief thank-you email.
- Connect on Social Media: Interact with college staff via Facebook,
   Twitter and other social media. Take a minute to create an admissions
   profile at each of your target colleges. Be careful to not go overboard you do not need to like or retweet every post to show interest.

### <u>Avoiding Inconsistencies in your College Applications</u>

- Self-reporting scores and grades: be accurate and truthful:
  - Your application needs to match up with the official documents you provide.
     Some schools, like Rutgers, will ask you to self-report your grades. They will then cross check what you reported with your final transcript that gets sent at the end of the year and your official test scores.
  - If you report a certain SAT/ACT test date, score, or GPA, and the documents do not match what you said, you have lied to the institution and you will no longer be accepted.
- Write the essays yourself:
  - One of the biggest areas of inconsistency is found in the college essay. If you score low on the SAT or ACT writing section, or your English teacher's recommendation describes you as an adequate writer, and your admission essay is written like a professional writer- this is a red flag to admission counselors. They will know either your parent wrote it, or you paid someone to do it. Either way- that is not good!
  - Admissions officers expect your essay to be written in a 17 or 18 year-old voice, not a 40 year-old voice. That also means you should leave out the SAT Vocab words and write naturally but appropriately (no slang!).
  - Of course you should get feedback and editing help from adults throughout your essay-writing process. Just make sure that as you incorporate their advice on grammar, flow, sentence-structure, etc., you do not accidentally incorporate their voice as well.
- Be honest about extracurriculars
  - Do not exaggerate your level of volunteer, work, or participation in clubs/athletics. Do not lie about the number of weekly hours that you spent engaged in such activities. The idea that you somehow volunteered at a nursing home 20 hours per week, while playing three varsity sports, taking four AP classes, and editing the school newspaper seems logistically

- impossible and, if it somehow was true, still sounds more unhealthy than impressive.
- There is no reason to be less than 100% honest about what you did in your spare time during high school. Some students, short on activities, panic and exaggerate or even make up clubs, sports, jobs, etc. Doing this always ends badly for the applicant.
- Your interests should match your past pursuits
  - This is not about dishonesty but rather inconsistency. Do not state academic interests in terms of college and career without it being supported by past experience. If you claim to be passionate about political science but you passed up the chance to take AP Government & Politics senior year so you could take study hall or an "easy" elective, it does not look good for you. If there is a genuine reason for that choice that is fine, but make sure you include it in your application.

## Your Major:

- Many students agonize over the question of what they plan to Major insome feel a wrong choice can jeopardize their chance of admission. At many colleges your choice of major will NOT factor into the admission decision. On the other hand, you may face a more competitive situation if you are choosing a high-demand major or an academic department with more stringent criteria.
  - Check with the admission office to determine if citing a preference for a particular program could influence the admission decision.
- MOST IMPORTANTLY: Be absolutely certain that your intended major is offered by the college. Offering several courses in a field of study is not the same as offering a major in it and it will look silly to disclose you want to major in something the school does not offer.
- Your credentials need to validate your choice:
  - Don't claim that you want to be a math major if your math SAT scores and grades are mediocre.
  - Don't claim you want to be a biology major if your high school science grades are low and you chose to take an art elective instead of AP Biology.

# **TYPES OF ADMISSION OPTIONS**

- Early Decision (ED)- A plan where a student applies to one college in early fall of senior year, usually by October 15, and notification of admission status is sent by mid-December. As part of an early decision plan, students are required to sign a statement agreeing to accept the college's offer of admission and must only apply to one school as Early Decision. If accepted, a commitment to attend and tuition deposit are required. Students must also withdraw applications from other colleges if accepted under early decision.
  - Note:

- If Financial Aid is a concern, this is not the best admission option.
- There are conflicting opinions regarding early decisions. Although colleges accept a larger percentage of well qualified students during early decision, the competition is generally stiffer.
- Before applying early decision, ask about college policy. In some institutions, the early decision determination is final. In other institutions, the candidate can get a second review during evaluation of the regular applicant pool.
- Some schools offer two Early Decision options- EDI and EDII. The only difference between ED and EDII is the deadline. The same selection criteria are used for both programs, both are binding, and both expect that an applicant will enroll if admitted. EDII simply gives an applicant more time to apply early.
- Restricted Early Action (REA): a non-binding early action admission option in which a student may not apply to any other private college/university under their Early Action, Restrictive Early Action, Early Decision or Early Notification program. Applicants may apply to other colleges and universities under their Regular Decision and Rolling Admission option. Students are not obligated to accept the college's offer of admission.

## o Exceptions to REA:

- The student may apply to any college/university with early deadlines for scholarships or special academic programs as long as the decision is non-binding and in order to be considered for the program, the student must apply in the early round or by an early deadline.
- The student may apply to any *public* college/university with a non-binding early application option.
- The student may apply to any college/university with a non-binding rolling admission process.
- The student may apply to any foreign college/university on any application schedule
- <u>Early Action</u>-An admissions procedure to notify students of early admission to the college. Students are not obligated to accept the college's offer of admission and may file applications at other universities.

#### Note:

- Early action candidates can be denied or deferred. Similar to Early Decision except that if accepted, the applicant is not committed to attend the institution and other college applications can be made
- Some schools offer two Early Action options- EAI and EAII. The only difference between EA and EAII is the deadline. The same selection criteria are used for both programs, both are non-binding. EAII simply gives an applicant more time to apply early to a non-binding application program.
- Regular Admission- A plan where students submit an application to a college by a specific deadline date and receive a decision within a reasonable and stated period

- of time. The student submits credentials typically during November to March, depending on school deadlines. Check the deadlines for each individual school.
- Rolling Admission A plan where students submit their application through a certain date, usually late in the year. Applications are accepted, evaluated and decided upon as they are received and until the college fills all of its spaces. Admission decisions are made on a continuous basis during the admissions cycle and notification is sent within about 4-6 weeks after receipt of completed application material. There is no limit to the number of Rolling Admissions schools to which you can apply even if you apply to EA, ED or REA colleges.

#### **TYPES OF ADMISSION DECISIONS**

• <u>On-site Admission-</u> An admissions option in which colleges visit students at the high school or students go attend an on-site admission day event at a college/university. An admissions representative will make an admittance determination during a scheduled appointment with the student.

\*Note: At BHS this is referred to as Instant Decision Days or IDD.

- <u>Deferred Admission-</u> Plan where acceptance to a college or university is granted but student delays enrollment for a semester or year due to special circumstances.
- <u>Deferral</u>- The college/university determines that more information is needed to make a final decision about a candidate's application. Often the decision is delayed until first semester senior year grades and/or new test scores are received.
- <u>Wait Listed</u>- A response to an applicant indicating that his/her application is acceptable, but the limit of accepted students has already been reached: waitlisted students may be admitted after May 1, if space becomes available. It is critical for a student to express their interest directly to the institution at this time. There is no guarantee that the student will be admitted.
- <u>Conditional Acceptance</u>- Admission offered on the condition that the student successfully completed specified requirements such as attending summer school, taking remedial courses, or maintaining a certain GPA during the first semester of study.

## **ADMISSION DATES:**

- <u>College Notification Date-</u> the date by which colleges using regular decision notify applicants: usually by April 15
- <u>Candidate Reply Date-</u> The date by which applicants must reply to college offers of admission and submit a tuition deposit to secure a place in the freshman class: usually by May 1. This deadline does not apply to Early Decision candidates.

#### **THE ACCEPTANCE LETTER**

You will get into a college that is appropriate for you. There is more than one college for any student. In the spring, consider the advantages and disadvantages of each college on your

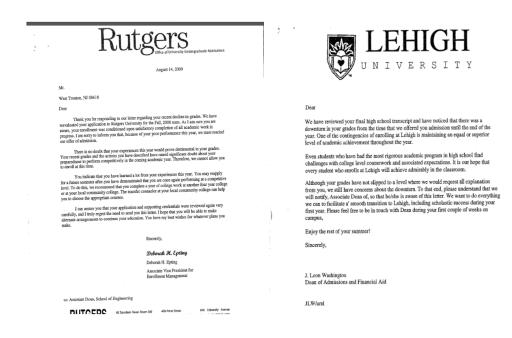
accepted list. Determine if each college still seems to be what you thought it was when you applied.

If you have not yet visited the campus, try to find a way to do so. Experience as much campus life as possible. The best approach to finding the right fit is immersion-your reaction to the campus can in no way be replaced by brochures, videos, or the internet.

#### **ACCEPTANCE MATERIAL**

- The acceptance materials you receive from a college can sometimes be confusing. Often, colleges will require tuition deposits for enrollment (matriculation) by the Candidate Reply Date of May 1 to secure your place in the freshman class
- This policy is consistent with the ethical standards outlined by the National Association for College Admission Counseling.
  - Colleges/Universities cannot make you commit to them prior to May 1.
  - Candidates admitted under Early Decision Plan or NCAA Athletic scholarship program are an exception to this rule.
  - If a college is not following ethical standard, notify your school counselor right away so that it can be addressed- your counselor is your advocate in this situation
- Keep in mind that all college acceptances are contingent upon successful completion of your senior year
- The application is a contract- Read the fine print! You must provide evidence for what you submitted- meaning, you are being accepted based on the academic and personal criteria provided in the application --if your grades drop during senior year you are no longer the academic student you presented yourself as in your application and they have the right to rescind your offer- keep this in mind with your mid-year grades and final senior year grades, as well as your disciplinary record.

DO NOT GET SENIORITIS- poor final grades can jeopardize the admission offer



#### **TUITION DEPOSITS**

- Once you make the decision- you should inform the other colleges that accepted you that you have chosen another school. This is a courtesy to other students as well who may be on the waitlist for the school you don't want. It is unfair to stockpile acceptances. Also:
   UPDATE YOUR NAVIANCE account under the "Colleges I am applying to" tab with the drop down titled: "College that I am attending"
- It is unethical to submit tuition deposits at more than one institution. Colleges find this not only disruptive but also unacceptable- they may take action against students who submit multiple tuition deposits (colleges compare their deposited candidate lists among each other).

## WAIT LIST

- Many colleges maintain waitlists to assure themselves of a freshman class of optimum size and quality. Keep in mind that you are on the list because the college considers you to be acceptable, but cannot take every eligible applicant
- Schools differ in their waitlist policies- some colleges rank the applicants, others divide applicants into a preliminary list and a regular list.
- Don't be afraid to ask the institution about its waitlist procedure- also let the Admission Committee know about improved grades, special awards and outstanding accomplishments that have taken place since you have applied

- Restate your interest in the school with a letter if it is truly your first choice
- If you are accepted from the waitlist at the college you wish to attend it is your obligation to inform any other college where you have previously deposited so it may offer your place to another candidate
- You have little chance of being admitted from a Waitlist if you don't assertively address the situation- make sure the college knows it is your first choice. Visit again. Send any new information regarding your performance. Stay on their radar screen!

#### **HOUSING**

- If you plan to live on campus read all housing material carefully. In most cases you will be asked for a housing deposit that is refundable until May 1. If you want preference in terms of type and location of dorm, make your deposit as soon as possible.
- Contact the housing office if you are going to search off-campus- they can provide lists of approved and affordable alternatives.

#### ORIENTATION AND PLACEMENT TESTING

- Once accepted you will start to receive a lot of mail and email from various offices at your college- do not put it aside- read it immediately because it may affect your college career.
- One important notification is your freshman orientation- usually held in the summer but could take place in the spring of Senior Year. They could be for one-day or require an overnight stay.
- During orientation placement tests are usually administered to determine your registration in freshman year classes. Take these tests seriously- good performance on them may give you a chance to skip some introductory courses.
- Orientation will also include information on dorm life, Fraternities and Sororities, student services, study skills, time management and other important topics.

# **COLLEGE ATHLETICS**

# NCAA REQUIREMENTS FOR STUDENT ATHLETES

Students interested in playing sports in college at the Division I or Division II level must qualify academically. In order to do so there are certain requirements that should be reviewed by your school counselor and the designated **NCAA coordinator** (Mr. David Hughen and Mr. James Nash). **You MUST let your school counselor AND the NCAA Coordinator know if you are planning to play DI or DII by the beginning of your Junior year-**there are certain procedures that must be followed and failure to do so could result in a student athlete being ineligible to receive a scholarship and/or play at the Division I or II level. Go to www.ncaa.org for more information regarding eligibility.

• **Please note:** For academics, most online courses do not meet NCAA requirements (i.e. Algebra I in online school). If you need to repeat a core class, you must take it at a summer school- Online courses will not be accepted by the NCAA.

If you intend to participate in Division I or II athletics at an NCAA School, you must **register** and be certified by the NCAA Eligibility Center by the beginning of your Junior Year: <a href="https://web3.ncaa.org/ecwr3/">https://web3.ncaa.org/ecwr3/</a>

Please note that eligibility certification pertains only to whether you meet the NCAA academic requirements for participation as freshman in D-I or D-II athletics- it has no bearing on your admission to a particular college.

View the **NCAA GUIDE FOR THE COLLEGE BOUND ATHLETE** at <u>www.ncaa.org</u> to review academic eligibility criteria. It is best to register with the NCAA Eligibility Center at the **beginning of your junior year**. Registration forms can be completed at <a href="https://web3.ncaa.org/ecwr3/">https://web3.ncaa.org/ecwr3/</a>.

At the end of your junior year, request for your counselor to send your official high school transcript. SAT or ACT scores should be sent directly from the testing agency. A final transcript should be sent upon graduation. The Eligibility Center can then process and send your status to any Division I or II college that requests it.

<u>KEEP IN MIND:</u> Verbal Offers means NOTHING-until there is a signed letter, a verbal commitment can change at any point.

It is not enough to be "speaking to a coach"- you MUST apply and go through the admissions office to be accepted into a college no matter what the coach says.

THE BROKEN LEG TEST: Will you still be happy at the college if you can't play for the team? If not, that college is not a good fit and you should not be applying to it!

# **Additional Important Resources:**

- o Follow the NCAA Twitter Account: <a href="https://twitter.com/NCAA">https://twitter.com/NCAA</a>
- o Review the official student guide with your parent: http://www.ncaa.org/student-athletes/future/educational-resources
- o <u>NAIA:</u> National Association for Intercollegiate Athletics (different eligibility requirements than NCAA)- <u>www.naia.org</u>
- o <u>NJCAA:</u> National Junior College Athletics Association- <a href="https://www.njcaa.org/">https://www.njcaa.org/</a>

#### **NCAA TIMELINE**

## Grade 9 Grade 10 Grade 11 Grade 12

Ask your counselor for a list of your high school's NCAA core courses to make sure you take the right classes.

Register with the NCAA Eligibility Center at <a href="https://web3.ncaa.org/ecwr3/">https://web3.ncaa.org/ecwr3/</a>.

Check with your counselor to make sure vou will graduate on time with the required number of NCAA core courses. Take the ACT or **SAT** and submit your scores to the NCAA using code 9999. At the end of the year, ask your counselor to upload your official transcript to the NCAA Eligibility Center.

Finish your last NCAA core courses. Take the **ACT** or **SAT** again, if necessary, and submit your scores to the NCAA using code 9999. Complete all academic and <u>amateurism</u> questions in your NCAA Eligibility Center account at https://web3.ncaa.org /ecwr3/. After you graduate, ask your counselor to submit your final official transcript with proof of graduation to the NCAA Eligibility Center.

# **NCAA ACADEMIC ELIGIBILITY**

As per the NCAA Eligibility Center:

# For athletes who receive a scholarship from a Division I university on or after August 1, 2008, their initial eligibility will be evaluated under the 16 core course rule.

# You will need 16 core courses as outlined below & Earn at least a 2.3 GPA in your cores courses:

- 4 years of English
- 3 years of mathematics (Algebra I or higher)
- 2 years of natural/physical science (one must be a lab science)
- 1 year of additional science, math or English
- 2 years of social studies
- 4 years of additional core courses (they can be from any listed above or from non doctrinal religion or philosophy or foreign language)

# You will need 16 core courses as outlined below & earn at least a 2.2 GPA in your core courses:

- 3 years of English
- 2 years of mathematics (Algebra I or higher)
- 2 years of natural/physical science (one must be a lab science)
- 3 year of additional natural or physical science, math or English
- 2 years of social science
- 4 years of additional core courses (they can be from any listed above or from non-doctrinal religion or philosophy or foreign language)

# Standardized Testing Information

# https://www.ncaa.org/student-athletes/future/test-scores

When You Register For The Sat Or Act, Use The Ncaa Eligibility Center Code Of 9999 So Your Scores Are Sent Directly To The Eligibility Center From The Testing Agency. The NCAA Will Superscore.

# QUESTIONS ABOUT INITIAL ELIGIBILITY CAN BE DIRECTED TO THE NCAA ELIGIBILITY CENTER AT 877-262-1492

## **TIPS FOR PARENTS/GUARDIANS**

Senior year can be a difficult time for parents/guardians- here are some suggestions:

- Your student's counselor is your partner in this process. Work cooperatively with him/her and attend ALL college-related information programs including those referenced on in the timeline!
- Remember that career exploration needs to be an on-going activity throughout high school.
  Help your student define possible career options by continually reflecting on favorite high
  school subjects and extracurricular activities. Encourage him/her to gather career
  information from books or the interest and speak to individuals who are currently
  employed in fields of interest. Establishing career goals is necessary to college planning.
- Help your student realistically access his or her academic abilities and limitations. Have frequent discussions about unique talents and gifts and explore colleges that will nurture these skills. The appropriate college environment is not necessarily the most prestigious school but one where your child will definitely experience success
- Approach the college process by following the steps in this guide. However, let your student take the lead in this process, but reassure them you are there for help and advice. This process will provide your student with opportunities for leadership and independence. It will provide them with problem-solving strategies that will empower them to make decisions and resolve issues on their own
- Help your student define the most important qualities he or she wants from a college environment. Come to a family consensus on criteria for size, distance from home, and cost
- Make sure your student, not you, is responsible for requesting college information, making campus tour arrangements, completing applications and essays, requesting letters of recommendation. You can work together to make timelines for these tasks
- Encourage your child to keep all options open early in the process. Explore colleges other than name brand schools which may be a better fit. Make a target list which covers realistic choices, reach choices, and safety schools.
- Communicate your dreams, goals and expectation for your child but be sure to distinguish them from your own aspirations
- Be aware that senior year is very emotional for students and parents- openly discuss any fears or concerns either of you are feeling in a non-judgmental way
- Be reminded that college admission is a complex process that is often unpredictable. Although 75% of the process is in your control, the other 25% is dictated by internal institutional factors. Therefore, some disappointments are natural and should be taken in stride.

## **HELPFUL WEBSITES**

COLLEGE BOARD ONLINE www.collegeboard.org

Permits you to use the college search software online (bigfuture), search for scholarships, and register for SAT testing/send scores and complete the CSS Profile.

**ACT** 

www.act.org

Register for ACT testing/send scores.

**COMMON APPLICATION** 

https://www.commonapp.org

The Common Admission Application for more than 650 colleges.

FEDERAL STUDENT FINANCIAL ASSISTANCE

https://studentaid.ed.gov/sa/fafsa

Provides the ability to file the FAFSA form electronically.

#### NEW JERSEY HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

www.hesaa.org

Information on funding/financial aid, New Jersey state Aid, and links to other informative websites.

**FASTWEB** 

www.fastweb.com

Searchable database of scholarships.

FINAID!

http://www.finaid.org/

Scholarship and financial aid information

**College Scorecard** 

https://collegescorecard.ed.gov/

Website offered by the White House to estimate real college costs

**COLLEGE CONFIDENTIAL** 

www.collegeconfidential.com

Articles and information related to the college application process, standardized tests, and financial aid

**COLLEGE VIEW** 

www.collegeview.com

College searches, scholarships, database and multimedia tours.

PETERSON'S EDUCATION CENTER

www.petersons.com

Searchable college database