

REMSEN

Class of 2022

College Planning Guidebook



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Junior year “To Do” list

- ❑ Fully review your Junior Meeting Packet and begin to get organized.
- ❑ Go to www.collegeboard.org and create an account. From there you can...
 - Register for the SAT Reasoning Exam this spring (CEEB
 - Code is **335695**)
 - Do college searches and/or research individual colleges
- ❑ Go to www.act.org and create an account if you wish to take the ACT in the spring (CEEB Cod is 335695).
- ❑ Start going to college’s Open Houses and meet with college admission reps whenever possible. Next fall you can go to the local College Fair and get passes from Guidance to meet with admissions counselors who come to Remsen for college visits. Check the guidance website for College Visit Calendar.
- ❑ Use the summer and early next year to continue to **research** and **visit** colleges that interest you. Just because it “looks good on paper” does NOT mean that you’ll like it in person! Also be careful not to let someone else’s opinion (ie: “It’s too small!” or “The food is terrible!”) make up your mind! A campus visit goes a long way!
- ❑ By the end of this year you should be considering which teacher(s) to ask for college letters of recommendation when you’re a senior. Remember that you want teachers who know about all of your wonderful accomplishments so stay active in your classes!
- ❑ You should also begin thinking about your college essay. Go to <http://www.commonapp.org/whats-appening/application-updates/common-application-announces-2016-2017-essay-prompts> to see the most recent prompts.
- ❑ Keep your grades up! This is your **LAST** opportunity to impact your Class Rank and GPA so make this year count! Colleges want to see not only that you’ve challenged yourself but also that you are ready for college level work.

The College Search

What to Consider When Choosing a College

The following factors should be considered before beginning your college search...

Self - Exploration

What are your interests, abilities, goals, and expectations? Students should review the course work, extra-curricular activities, or community service that they have found most interesting throughout their high school years. Academic records, standardized testing, special awards, and feedback from teachers, coaches, club advisors, and other adults can help students assess activities. Career interest inventories and other information in the Guidance Office may be useful in considering personal and career goals. Students are encouraged to meet with their guidance counselor to explore all these factors.

WHAT ARE YOU LOOKING FOR IN THE COLLEGE YOU CHOOSE?

- . **Type of institution** (two or four year, coed or non-coed)
- . **Geographic location** (region, state, distance from home)
- . **Majors offered/curriculum** (liberal arts, technical, business)
- . **Setting** (urban, rural, suburban)
- . **Size of institution** (small, medium, large, very large)
- . **Selectivity** (very difficult, moderately difficult, open)
- . **Cost** (tuition, room and board, books fees, travel, financial aid)
- . **Diversity** (race, religion, national, international, age)
- . **Extracurricular activities** (sports, entertainment, culture, religious, educational)
- . **Housing** (on/off campus, coed, single sex, special interest, size of room, food, meal plans, rules, roommates)
- . **Facilities** (building, architecture, libraries, student unions, classrooms, lecture halls, labs, recreational/athletic offerings, stores, laundry, handicapped access)
- . **Specialized Programs** (programs and services for students who are learning disabled, physically challenged, or who have English as a second language.)

College Application Policies

Explained below are the most common application plans students may encounter during the college admissions process. Given the variety of plans and the subtle differences between them, students should read each college's literature carefully.

Regular Application Deadline and the Candidate's Reply Date

Many colleges establish an application deadline by which all applications must be received. All students are then notified of the college's decisions at a uniform response date, typically on or before April 1st.

At most colleges, May 1st is the date by which accepted applicants must indicate their intention to enroll. By use of a common reply date, students may evaluate all notices of admission and financial aid awards before deciding on any one college.

Early Decision

Many colleges offer this plan to applicants who are **sure** they want to attend the college. This college should clearly be the applicant's first choice. Traditionally, the deadline for early decision applications has been November 1st or 15th. Colleges then render a decision by mid-December. Some colleges also have a second round of early decision (usually in January or February). These later plans have the advantage of giving students more time to think through their decision.

If accepted under this plan, the student is under strong ethical obligation to attend the college and to withdraw or forego applications to all other colleges. Some colleges exchange lists of students accepted under this program.

Early Action, Priority, or Early Admission

This program is similar to early decision, except that, if admitted, the applicant is **NOT** ethically obligated to withdraw other applications and has until May 1st to decide.

Rolling Admissions

Under this program a college considers a student's application as soon as all the required credentials have been received. Notification of acceptance or rejection is mailed as soon as a decision is made. Colleges that follow this practice may make their admissions decisions continuously over several months, in contrast to the practice of other colleges who accumulate their applications until a deadline date and then announce all their decisions at the same time.

Deferred or Delayed Admission

Most colleges allow an accepted candidate to postpone enrollment in a college, generally for one semester or one year. Talk with your counselor about your plans and how to contact your college of choice.

Open Admissions

An open admissions policy grants acceptance to all high school graduates without regard to additional qualifications.

Where do you stand?

When researching colleges, consider characteristics of college that are or may be important to you (ie: sports, majors, location, student body size, financial aid...).

Also, make sure to consider (realistically!) what your chances are of getting in. How do you match up to their expectations of applicants? A simple way to see where you stand with a school is to consider three things: your GPA and SAT scores compared to the average range that they accept and to know the PERCENT of applicants who were accepted the year before.

When choosing where to apply to college (usually 4 – 8 schools), remember to include at least 1 –2 “Safeties”, 1 – 2 “Probable”, and 1 –2 “Reaches”.

“Safety Schools”: It is very important to make sure that you have at least one or two safeties on your list. These are colleges where your scores are above what their average range is. It is also important that you *like* your safety schools because it may be where you end up attending... so do your research and visit!

“Probable”: There are colleges where your scores fall *within* their average range. The bulk of colleges on your list should fall into this category.

“Reaches”: These are colleges where your scores fall *just below* the school’s average range. Having a few of these colleges on your list is fine.

College Representatives Visiting Our School

The Guidance Office will host college admissions representatives who will visit to speak with students about their college plans. Beginning in late September, these college representatives will be available to meet with interested junior and seniors. This is an opportunity for the visiting representative to “sell” their school’s programs. The meetings with college admissions personnel are not intended to replace a personal interview or campus visit, but should allow students the opportunity to gain a general impression of a college, ask specific questions about programs, activities or admissions at that college, or gather written information about the institution.

Students should review the following suggestions:

- ◆ Develop a few specific questions to ask the representative. Questions might include: special academic interests, particular sports, support services available, or financial aid procedures. Collect written materials if you are interested in that school.
- ◆ Sign a card provided by the college. That will put your name on a mailing list to receive more information from the school. If you have already visited a college or had an interview, a quick hello to the admissions person visiting us provides a good way to be remembered.



Visiting a College Campus

A personal visit to a post-secondary institution is often the **most useful** step in helping students and their parents decide whether or not to apply to a particular school. Students are encouraged to make use of group tours, open house events and group information sessions as a way of obtaining first-hand impressions of schools they have previously researched.

Visits during the regular academic year provide a more accurate view of the academic and social life of a campus, but families often make use of summer vacation to visit several schools that are at a distance. Where possible, it is a good idea to avoid the distortions of registration, final exams and special campus events such as homecomings or festivals. Several high school holidays such as Columbus Day, Veteran's Day, and February and April vacations, allow students who visit colleges to minimize the disruption to their own academic program.

Tips for visiting a college campus include...

- ◆ Take some time after an official tour to explore the rest of campus on your own
- ◆ Read the bulletin boards around campus and see what's going on
- ◆ Eat in the dining hall
- ◆ Take lots of pictures
- ◆ Schedule a sleep over visit - this will give you more time to spend on campus and meet the students

What Are Some Questions to Ask a College Admissions Representative?

- ◆ What constitutes a typical freshman program?
- ◆ Who teaches freshman courses - graduate assistants or permanent staff?
- ◆ What is the average class size for freshman and introductory courses?
- ◆ Which departments are the strongest?
- ◆ Do most of your students return after freshman year?
- ◆ What is your job placement percentage?
- ◆ To what extent is there interaction between faculty and students?
- ◆ How good are the library facilities? What are the library hours?
- ◆ What cultural opportunities are available in the community?
- ◆ What is the makeup of the student body?
- ◆ What types of financial aid are available?
- ◆ Is there a professional counseling service available for career planning?
- ◆ Counseling for personal concerns? Faculty advisor?
- ◆ What are the opportunities for playing intercollegiate/intramural sports?
- ◆ What type of housing is available to first year students?
- ◆ Can you pick your roommate?
- ◆ Can you have your own car on campus?
- ◆ Is campus security an area of concern to students or faculty?

When Is a Good Time To Visit a College?

Students should begin planning college visits after they have given considerable thought to their abilities, interests, and career plans. They should also consult with their Counselor and utilize the material available in the Guidance Office.

Some students begin visiting colleges during their sophomore year. By starting early, the process will feel less stressful. Please check with colleges that your child is interested in to see when they may be offering Open Houses.

How Do You Make Arrangements For a Campus Visit?

Begin by checking out the college's website! Generally Open House and tour dates are posted there. Many schools offer on-line registration for their tours. Students can call the admissions office of the college in which they are interested in two or three weeks in advance and make arrangements for a personal interview and a tour of campus facilities. Some colleges, usually large universities will offer only group interviews. At a few colleges, typically the most competitive schools, you may need to schedule an interview several months in advance. Some schools will not be able to grant a personal interview; they rely on alumnae/alumni interviews, which are arranged after an application is on file.

If you can't physically get to a college most colleges now have virtual tours on the web that students can take. This allows you to see the campus layout, dorms, classrooms, sports facilities, etc.

Summer Planning Activities for College Bound Juniors

Although summertime is a welcome break for most students from their academics, it is a good time to make progress in planning for education beyond high school. During the summer before the senior year, there are several things students can do to help prepare for college applications in the fall. Listed below are some suggested activities related to college selection and the application process:

- ◆ Using resources available on-line and the suggestions of family and friends, develop and expand your current list of schools to investigate. Summer is a good time to do the **research** you may not have found the time to do in the spring. Learn the competitive level of the different colleges, the entrance requirements and the difference between liberal arts and specialized majors. I am also available on certain days in the summer to help research colleges.
- ◆ Try to visit colleges, which are difficult to reach during the school year. Even though the regular students may not be present, you can still gain much information about the college environment that will help you make final selections about the schools to which you want to apply.
- ◆ Contact colleges in which you have an interest, requesting a catalog and any other desired information such as financial aid. Applications are usually available at the college website. Check to make sure it is a current application.
- ◆ Talk with older students who are home from colleges about which you want to learn more. They should have "first hand" knowledge to share.
- ◆ Review college entrance exam dates and requirements for the fall and mark them on a calendar with registration deadlines. (Deadline for registration for the first exam is soon afterschool starts in September.)
- ◆ If students have not scored as well on previous entrance exams as they would like, they may want to use the summer for individual preparation or for a SAT/ACT review course.
- ◆ Consider summer sources of character references such as employers, activity group leaders, coaches, etc. Ask these people for a reference during the summer so they will have time to prepare it by the fall. Students may want to identify one or two teachers they might ask for a teacher reference soon after the start of the school year.
- ◆ Begin a rough-draft list of activities and interests. Students might want to include extra-curricular activities, honors and awards, volunteer or work experience, travel or special interests. This information will eventually be sent to colleges and is often asked about during interviews.

Information for the Student Athlete

Athletics is an area of special talent that can make a difference in the college admissions and financial aid process. At most colleges, athletics are regulated by the rules established by the **NCAA (National Collegiate Athletic Association)**. The NCAA has instituted several rule changes in the last several years. I suggest that student athletes do the following:

- ◆ Let the guidance counselor know that you are interested in competing in athletics at the college level. I can introduce you to various resources and also help you to outline the athletic recruiting process and what the role of the student athlete should be in that process.
- ◆ Inform your high school coach that you are interested in playing that sport in college. Work with the coach and ask if he or she will contact college coaches on your behalf. Give them a copy of your athletic resume.
- ◆ When visiting colleges be sure that you have read the NCAA Guidelines, which will inform you of the rules regarding contacting college coaches.
- ◆ Obtain a copy of the **NCAA Guide for the College-Bound Student-Athlete** on-line at: <http://www.ncaaclearinghouse.net>. This is the best place to familiarize oneself with the rules, philosophy, and organization of the NCAA.

To be eligible to participate at the Division I or II level, students must be certified as eligible by the NCAA Clearinghouse. Pick up a copy of the pamphlet making sure you are eligible to participate in college sports or learn more at the website <http://www.ncaaclearinghouse.net>.



Computer Searches

Students who want to develop a list of colleges or look for specific information about individual colleges may also use the **www.collegeboard.com** website from school or home. It is helpful to create a student account on the site for storing searches, registering and learning scores. The collegeboard.com site contains information on approximately 4000 two-year and four year colleges. It enables students to explore colleges that match certain factors selected by students, such as degree desired, geographic location, school size, and more. Once a list is obtained, students can explore individual colleges to and learn about degree offerings, entrance requirements, student life on campus, and extracurricular activities.

Other useful Internet resources are listed below:

www.commonapp.org

Download The Common Application, one application that is accepted at 300 private colleges and Universities

www.collegeboard.com

Research colleges & register for the SAT's

www.suny.edu

SUNY online application as well ability to research campuses and majors

www.clas.ufl.edu/CLAS/americanuniversities.html

Links to all college and university home pages.

www.princetonreview.com Research colleges & universities

www.meritmoney.com

www.fafsa.ed.gov

Download the Free Application for Financial Aid - required form to apply for aid

www.ncaa.org

National Collegiate Athletic Association (NCAA) information for college-bound students athletes

www.finaid.org - Financial Aid Information

www.fastweb.com

Find a variety of scholarships online

ADVANCED PLACEMENT (AP) TESTS

The Advanced Placement Test (AP Test) allows current high school students to demonstrate college level proficiency achieved in demanding high school course work. Students who are enrolled in AP Calculus are required to take the AP exam in May. The AP exam is not required as part of the college admissions process, and many students who choose to take AP exams do so in the spring of their senior year, well after admissions decisions are made.

College policies vary in how AP scores are used. Students are advised to check with the college they plan to attend to determine the college's policy on AP scores and whether an AP exam might be of use for a given student. High scores on AP exams may permit students to be exempted from certain college courses, may provide credit for some college course work, or may provide access into honors or other specialized programs.

Dual Credit & Courses

Students have many opportunities to earn college credits while in high school. At Remsen, students are able to take Dual-Credit class and College Connection courses through MVCC and Cobleskill College. In both instances, students who have achieved the necessary grade in order to qualify for college credit will need to transfer those grades to whichever college he/ she chooses.

Contact the college's Registrar's office of the college to request your official transcript sent to the college you ultimately decide to attend.

Generally, the registrar's office requires you to request a transcript in writing, in person. Due to new technology, some institutions now allow you to electronically submit or even fax in your request. Utica College gives you the option of electronically filling out a form and submitting it via email, fax, mail, or in person. MVCC also provides an electronic form that must be mailed. Many institutions require a mandatory processing fee per transcript.

Please keep in mind that both of these institutions average 5-7 days for processing, possibly longer during peak times of the semester. If you have chosen a college, it is wise to request your transcripts soon after grades have been submitted and posted.

And remember, as soon as you begin a college level class, you have begun to build your college transcript.

College Entrance Testing The SAT and the ACT

Students planning to attend college after graduation should take the College Board Entrance Examinations, **SAT or the ACT**. Our students take the PSAT, the practice test for the SAT. The PSAT is offered once a year in October. Students should plan to take the **ACT, SAT (Reasoning Tests)** and, if appropriate, the **SAT Subject Tests** in the spring of the junior year and possibly again in the fall of their senior year.

The ACT contains sections on English, reading, math, and science, lasting two hours and 55 minutes, with an optional essay, lasting an additional 30 minutes. The ACT is accepted by virtually all four-year colleges and some two-year colleges. Students should register on-line at www.actstudent.org.

The SAT (Reasoning Test) has writing, reading and math lasting three hours with an optional essay section, an additional 50 minutes. The SAT is accepted by the majority of four-year colleges and some two-year colleges. Students should register on-line at www.collegeboard.org.

SAT Subject Tests are required by some private colleges, usually the more competitive institutions. Those colleges that do require the SAT Subject tests often require two-three. Tests are offered in Literature, American History and Social Studies, World History, Mathematics Level IC (Calculator), Mathematics Level IIC, Biology, Chemistry, Physics, Chinese with Listening, French and French with Listening, German and German with Listening, Modern Hebrew, Italian, Japanese with Listening, Latin, Spanish and Spanish with Listening.

All SAT Subject tests last for one hour, and a student can take a maximum of three on a given test date. Students should confer with their counselors to determine if and when to take a specific test. For example, students should plan to take the Math IC test after the Advanced Algebra/Trigonometry sequence, usually June of the junior year.

Because last minute cramming is not likely to be of much use, a student who decides to take an SAT Subject Test in a subject he or she has not studied recently should review the course material over several weeks. Sample questions are contained in taking the SAT-II Subject Tests, a booklet that students can obtain in the Guidance Office. In addition, preparation books for specific SAT-II: Subject Tests are commercially available in many bookstores.

Our school's College Examination Board (CEEB) High School number is 334695. Test Centers are listed in the back of the registration bulletin and on line, and there are many in the area. Students typically take them in Utica or New Hartford.

Students are reminded to bring a picture I.D. with them to the test. If student does not have an I.D. with a picture, they should request an identification letter from the Guidance office a few days before the scheduled test.

Comparison of College Entrance Exams

	SAT	ACT
Description	The SAT will require similar skills and test similar content to that of the ACT and current SAT. Many of the changes to the new SAT's format will make it look a lot like the ACT, but the SAT will retain its focus as an aptitude test. Among the biggest changes to the SAT are a sharper focus on critical-thinking, an emphasis on real-world problems, a new scoring system, and an overhaul of the essay section. Overall, the redesigned SAT will place a bigger emphasis on problem-solving and understanding content. Comparatively, the ACT will remain more of an achievement test, requiring a broad knowledge of many concepts, as well as considerable speed and endurance.	
Format & Length	5 long sections (comprising 3 "tests and an optional essay): <ul style="list-style-type: none"> • Writing & language; reading; 2 math; essay • Questions have 4 answer choices • Total testing time: 3 hrs, 50 mins (with essay) 	5 long sections (comprising 4 "tests" and an optional essay): <ul style="list-style-type: none"> • English; math; reading; science; writing (optional essay) • Most questions have 4 answer choices (math has 5) • Total testing time: 3 hrs, 25 mins (with essay)
Scoring	Combined score: 400-1600 <ul style="list-style-type: none"> • Evidence-based reading and writing: 200-800; math: 200-800 • Essay score reported separately • "Cross-test scores" report performance on science and history/social studies across entire test • No deduction for incorrect answers 	Composite score: 1-36 (average of 4 tests) <ul style="list-style-type: none"> • English: 1-36; math: 1-36; reading: 1-36; science: 1-36 • Writing score not factored into composite score • Combined English/Writing score provided separately: 1-36 • No deduction for incorrect answers
Writing/English	Revise and edit a piece of writing for logical structure and effective rhetoric <ul style="list-style-type: none"> • Standard English grammar and usage • Punctuation • logical structure • effective rhetoric • includes informational graphics 	Revise and edit a piece of writing for logical structure and effective rhetoric <ul style="list-style-type: none"> • Standard English grammar and usage • Punctuation • logical structure • effective rhetoric • commonly confused words
Math	Pre-Algebra through basic Trigonometry <ul style="list-style-type: none"> • Strong emphasis on Algebra Calculator prohibited on one section 12 grid-in questions (no answer choices) 1 extended thinking question (4 pints)	Pre-Algebra through basic Trigonometry <ul style="list-style-type: none"> • math tested in straightforwardly • extensive range of concepts tested • emphasis on word problems • formulas not provided
Reading	Vocabulary de-emphasized 4 long passages and 1 paired passage <ul style="list-style-type: none"> • 2 passages include diagrams/charts • 1 passage from U.S. "founding document" 	4 long passages <ul style="list-style-type: none"> • very little emphasis on vocabulary • straightforward questions that require close reading of passage • order of questions is random • less time per question
Science	The new SAT doesn't not have a stand-alone Science section, but Science questions will be included throughout the math, reading and writing & language tests	40 questions distributed over 7 passages <ul style="list-style-type: none"> • Emphasis on charts, diagrams, etc. • Science is a reasoning test - rarely requires prior science knowledge
Essay	50 minutes, always the last section <ul style="list-style-type: none"> • Analyze a passage and evaluate author's reasoning and rhetoric • Students' opinions discouraged • Essay is scored on 2-8 scale on three traits (reading, analysis, and writing) 	30 minutes, always the last test section <ul style="list-style-type: none"> • Narrow topic "relevant" to high school students • Demands a more structured response • Optional, but required by most schools

SAT Spring Dates – Reasoning Test

Register online for the SAT at: www.collegeboard.org

Test Date	Registration Deadline
March 13, 2021	February 11, 2021
May 8, 2021	April 8, 2021
June 5, 2021	May 6, 2021

ACT Spring Test Dates

Register online for the ACT at: www.actstudent.org

Test Date	Registration Deadline
April 17, 2021	March 12, 2021
June 12, 2021	May 7, 2021
July 17, 2021	June 18, 2021

Information you will need to register:

School code or CEEB #: **334695**
School phone: **(315) 831-3851**
School fax: **(315) 831-4283**
School Address: **Remsen Jr/Sr High School
PO Box 406
9733 Main Street
Remsen, NY 13468**

Test Scores and Score Reports

Students' scores are available online usually in two weeks. If students request that their scores be sent to colleges or scholarship programs, a report will be sent to each, usually within a few weeks after the test. The high school will also receive a score report if students provide our high school code number, **334695**.

Score reports are cumulative. Students cannot send only their latest or highest SAT scores or separate scores for verbal or math sections. Regarding the **ACT**, students **MAY** select which scores to forward to colleges. A score report will also list all the colleges and scholarship programs designated to receive scores, with descriptive and deadline information about each of the colleges listed. (This list of colleges does not appear on reports sent to colleges.)

If it is necessary to send test scores to additional colleges this can be handled through the collegeboard.org site, too. This service is also available by phone at an additional charge. Requests should be made at least five weeks before the date colleges and scholarship programs need to receive a report. College and scholarship codes appear in the Registration Bulletin and on-line.

Fee Waivers

Fee waivers are available to students who need financial assistance. Students who are eligible for free or reduced lunch may ask for a fee waiver. Students that are granted fee waivers may also be eligible for free college applications. If the cost of making application to college will be an obstacle, it is important to ask for the SAT fee waiver to ensure this benefit. Fee waivers are also available for the SAT-II.

The ACT

The ACT, another standardized college admissions test, is administered by the American College Testing Service. The ACT is composed of four 35 to 50 minute sections in English usage, mathematics usage, social studies reading, and natural science reading. The main difference between the ACT and the SAT is the ACT is a yardstick of both reasoning ability and knowledge of specific subject matter covered in classes. If students need more information about the ACT, they should go to the www.actstudent.org website or check with the Guidance Office.

ADVANCED PLACEMENT (AP) TESTS

The Advanced Placement Test (AP Test) allows current high school students to demonstrate college level proficiency achieved in demanding high school course work. Students who are enrolled in AP course are required to take the AP exam in May. The fee for this exam is approximately \$89. College policies vary in how AP scores are used. Students are advised to check with the college they plan to attend to determine the college's policy on AP scores and whether an AP exam might be of use for a given student. High scores on AP exams may permit students to be exempted from certain college courses, may provide credit for some college course work, or may provide access into honors or other specialized programs.

WHAT TO EXPECT IN SENIOR YEAR

Senior Year “To do” List:

- _____ Attend Remsen’s annual **College & Financial Aid Info Session** in the fall.
- _____ Continue to research and visit colleges to compile your **list of schools** to apply to. Make sure to have both academic and financial “safeties”.
- _____ Fill out **applications** for each school and/or the Common Application, keeping careful track of deadlines!
- _____ If using the Common Application make sure that you check for and complete any and all **supplements** needed.
- _____ Work on your college **essay(s)**. Make sure to have someone proofread it!
- _____ Ask teacher(s) for **letters of recommendation** and give them “due dates”.
- _____ Request your **transcripts, Guidance letter of recommendation and any “unofficial” test scores** to be sent from Guidance to each of the colleges you are applying to if you are not applying online. Keep in mind that it may take up to **one week** for all information to be sent from Remsen.
- _____ Send “**official**” **SAT/ACT** scores from collegeboard.com and act.org if requested by colleges.
- _____ Obtain student & parent pin numbers from **www.fafsa.ed.gov**. You’ll need this to complete your federal financial aid application in October.
- _____ Research and apply for all scholarships that are open to you. Check in Guidance, at on the Guidance website, and online at sites like www.fastweb.com.
- _____ Keep your grades up! No college wants to see you slip and if you do bad enough colleges can and have revoked admission!

Financial Aid: Sources and Programs

Financial aid programs are designed to assist those who, without such assistance, would be unable to meet the costs of a post secondary education. Financial aid comes from several different sources: The federal and state government, colleges and universities, local private organizations and scholarship programs, and banks.

In general, eligibility for financial aid is based on need. Some financial assistance is awarded not on the basis of need, but for scholastic excellence, athletics, or other specialized talents. Much of the financial aid awarded, however, is need-based. Need will vary from college to college according to the cost of attending the school and how much the student/family is expected to contribute to the student's education. Need is not one set dollar amount.

The student/family's expected contribution (**EFC**) is an amount determined by a formula established by Congress that indicates how much of a student's family's financial resources should be available to pay for school. Student/family financial information is collected in two ways:

- ◆ The CSS (College Scholarship Service) Financial Aid **PROFILE** form
- ◆ The Free Application for **Federal Student Aid (FAFSA)**

While the **FAFSA** is used to apply for most federal and state aid, the **PROFILE** is the form used by some private institutions to dispense their own funds. Colleges may also require students to fill out financial aid forms specific to their given institution. In determining the financial aid package, private colleges are not bound by the analysis of need presented in the FAFSA.

The **FAFSA should be mailed out as soon after October 1st as possible** (but not before). One may register for the **PROFILE** service early in the fall. This is especially important for students applying early decision or early admission. The organizations and colleges that are to receive the results must be identified on the form or through a written request at a later date. The Guidance Office has the code numbers you will need to file these forms. The codes are also available on the website for each of these tools, and in the college bulletins. One may apply on-line for both forms. PIN numbers (Personal Identification Numbers) are required for on-line filing. The FAFSA form requires that BOTH parent and student have their own individual PIN.

FAFSA: www.fafsa.ed.gov

PROFILE: www.collegeboard.com

A student eligible for aid will likely be offered a financial aid package composed of the following components: self aid (loans and work study), and gift aid (grants and scholarships which do not have to be repaid). Some schools vary the proportion of each kind of aid based on the student's academic performance or other factors.

Many colleges/universities have their own loan programs, scholarships and tuition plans. For information contact their financial aid offices directly.

Some common financial aid programs are listed below. The amounts of each program may vary from year to year depending on federal and state funding available.

Stafford Loan (Formerly called the Guaranteed Student Loan)

Loans are insured by State and Federal governments. Eligible students can borrow up to \$2625 in their freshman year, \$3500 on their sophomore year, and \$5500 in their junior and senior years to a maximum of \$23,000. Subsidized loans will have their interest paid by the government while a student is in school full time.

College Work-Study Program

College work study provides federally subsidized jobs on campus and in the community. Employment offers included in financial aid packages range up to \$1400 for about 10-15 hours of work per week. Students are paid minimum wage.

Perkins Loan (Formerly called National Direct Student Loan)

This federal loan program, administered by the individual colleges, provides low-interest educational loans for qualified students who are enrolled at least part-time.

Pell Grants

These federal grants, awarded to eligible full and part-time undergraduate students, are based on financial need. The amounts range from \$400 to \$4000 a year.

TAP (Tuition Assistance Program)

New York State based tuition assistance for a full-time student enrolled in a NY State school and based on financial need.

Plus Loan (Parent Loan for Undergraduate Students)

Through a local bank, parent may borrow up to the full cost of education minus any financial aid received. Interest is one-year T-bill rate plus 3.1% adjusted yearly, not to exceed 10%. Repayment usually begins 30-45 days after loan disbursement.

Supplemental Educational Opportunity Grant Program (SEOG)

These federal grants, of up to \$4,000 yearly, are offered to students with exceptional need.

Federal Supplemental Loans for Students (SLS)

This loan is now part of the *unsubsidized* portion of the Stafford Loan program. SLS applicants must be independent undergraduate students. They may borrow amounts similar to those offered under the Stafford Loan provisions except that the government does not pay the interest on these loans while a student is in school.

Search for Scholarships

Your prospective colleges are the first place to look for scholarships... but where is the rest of the money hidden? It's actually not hidden...you just need to know where to look for it.

Besides Colleges, Who Offers Scholarships?

Many organizations and businesses offer scholarships for bachelors or advanced degree seekers. These awards may be for little or large amounts, short or long time periods, and have general or specific requirements for applicants.

For your scholarship search, be sure to **consider and research the following organizations in your local area, as well as those that are nationally known:**

- Religious organizations
- Social/community clubs & organizations
- Service organizations (Rotary, Elks, etc.)
- Your employer or parent's employer (employee-based awards)
- Scholarship-focused nonprofits
- Large corporations (Pepsi, Xerox, etc.)
- Foundations (Bill & Melinda Gates Foundation, etc.)
- Unions
- Advocacy & political organizations
- Professional associations
- Pageants

Should I Bother Applying if I Wasn't an "A" Student?

Scholarship criteria vary widely. Some scholarships are earmarked for students pursuing specific careers; others may be regional, designated for applicants from a particular state or county. Typically, organizations and schools may offer scholarships to students who meet a set of criteria, which could include:

- Demonstrated commitment to community service or volunteer work
- Commitment to pursue a valued career, academic, or research interest
- Learning or physical disabilities
- Demonstrated commitment to fine arts or performing arts
- Demonstrated athletic achievement & talent
- Economic need
- Students are from an underrepresented ethnic minority group
- Student is a gender minority in their field of interest (ex: male nurses)
- Birthplace (awards for students from a particular city, state, or country)
- Student is the first to go to college in their family
- Contests / essay contests winners
- Going back to school; single parent status
- High academic achievement
- High standardized test scores

Transcript Request from Guidance

Students are responsible for completing each of their college applications, including the essay and sending payment. The remaining supplemental information that the colleges need will be sent from the Guidance Office either online or by mail. The supporting documentation, if being sent in the mail, may take up to a week to send out all of the materials via mail so please make sure you are not in danger of missing any deadlines.

The supplemental information includes:

1. A transcript of all high school courses
2. A Counselor recommendation, if required
3. A copy of college entrance exam scores, including SAT's, Subject Tests and/or ACT
4. Secondary School Report Form
5. A school profile
6. Other information, such as copies of student's 504 Plan, Individual Education Plan, and special education testing, if appropriate.

***PLEASE NOTE THAT ONCE I RECEIVE A TRANSCRIPT REQUEST IT TYPICALLY TAKES ME ABOUT 1 WEEK TO WRITE YOUR RECOMMENDATION, COMPILE THE SUPPLEMENTAL MATERIALS AND SUBMIT IT. BE AWARE OF DEADLINES, AND PLAN AHEAD LEAVING ADEQUATE TIME FOR YOUR APPLICATION TO BE COMPLETED NEATLY AND PROPERLY!**

I strongly recommend that students complete the application process by at least Christmas Break! Even though some college deadlines aren't until March or later, scholarship money is generally on a first - come, first-serve basis. Also some majors/programs have a limited number of openings. The earlier an application is received the better!

Teacher Recommendations and Forms

Although college requirements vary with respect to teacher recommendations, it is suggested that students get at least one academic teacher recommendation. Colleges prefer recommendations from teachers of courses taken in the junior or senior years. Because teacher recommendations take a great deal of time to write, students should not ask more than two academic teachers to write them a reference. Once a student identifies those teachers he/she wishes to ask, and the teacher(s) have accepted, they should do the following:

1. Provide each teacher with a copy of your Senior Profile in order to assist the teacher in writing the recommendation. You can get a copy from Guidance.
2. Give them a specific deadline of which you would like for it to be complete. Be sure you allow your teachers at least **two to four weeks** to complete your recommendation.
3. The majority of students will apply online and therefore will provide the recommenders name and email address. The recommender can then complete the information and submit it online. If there is a problem, teachers may give the recommendation to the student's counselor to mail to the college.

If a college application you are completing contains its own Teacher Recommendation Form(s), we suggest the following:

1. Complete the steps as outlined above.
2. Fill out the personal information section on the college's teacher form, then give it to the teacher with the materials listed. **If you request the letter before you are sure of which colleges you are applying to, provide those materials to the teacher as soon as possible.**



The College Essay

The college essay is one part of the application process that gives students the opportunity to inform admissions officials about their special abilities, interests, and qualities, or about any significant factors that might set them apart from a large number of qualified applicants. As many colleges begin to doubt the usefulness of standardized test scores, college essays are being given more weight than ever in the admissions process. While a superb essay will not cancel out a poor high school record, a well written essay can make a student with a good record stand out from the other applicants. Colleges that ask students to write essays really do want to know the person behind the numbers. A good essay can present the student as an interesting and valuable person who is worth knowing, who is genuine, thoughtful, engaging, and able to handle what he or she has set out to do. An essay can also comment on any setbacks the student has suffered or explain any gaps in the academic record.

In general, essays are evaluated on *three* basic criteria:

- ◆ **The student's ability to use standard written English** that is correctly written, punctuated, and contains correct grammar, usage, and syntax.
- ◆ **The content, substance, and depth of insight** which reflects the student's ability to think about him/herself and to convey authentic feelings/opinions about a topic.
- ◆ **Creativity and originality** which shows an individual who would bring qualities such as intellect, initiative, energy, and a fresh viewpoint to the college community.

Students writing college essays would do well to *avoid* the following;

- ◆ Inflating experiences, trying too hard to impress, or adopting a pompous or overly intellectual tone.
- ◆ Expressions of anger or hostility toward others.
- ◆ Mere repetition of information that is available elsewhere in the application.
- ◆ Undue influence by parents or other adults in the writing of the essay. The voice of an adult can easily come through an essay too strongly and drown out the authentic voice of the student writer.
- ◆ General statements and clichés that make the essay unremarkable from hundreds of similar essays which admissions officials read. Telling details and specifics make the essay "live."
- ◆ Being overcautious or too eager to please the admissions committee. A mediocre essay won't hurt the applicant much, but a truly good one can help immensely.

Examples of College Essay Questions

The questions below are typical examples of those that frequently appear in college applications. Please check each college's application to make sure that you answer the specific essay question:

1. Describe your most significant personal experience. Why was it significant and how has it influenced you?
2. Identify and discuss a significant problem facing your generation.
3. What have you read that has a special significance for you? Explain why.
4. Describe a person or experience of particular importance to you.
5. Please describe the reasons that influenced you in selecting your intended field of study.
6. If you could travel through time and interview a prominent figure in the arts, politics, religion, or science, for example, whom would you choose and why?
7. Describe your experience in living in a racially, culturally, or ethnically diverse environment; what do you expect to need to know to live successfully in the multicultural society in the future?
8. Make up a question, state it clearly, and answer it. Feel free to use your imagination, recognizing that those who read it will not mind being entertained.
9. Please use the space provided to indicate what you consider your best qualities to be, and describe how your college education will be of assistance to you in sharing these qualities and accomplishments with others.



Additional Post-Secondary Options

Military Enlistment/ROTC Programs

Some students may wish to contact and enlist with one of the branches of the military. Contact information for military recruiters is available in the Guidance Office. Representatives from the military do schedule visits during the school year. Students contemplating military enlistment should also research Officer Training programs at various colleges. This is an affordable alternative to paying for college as well as allowing you to serve your country.

www.army.com

www.marines.com

www.nationalguard.com

www.navy.com

www.airforce.com

www.rotc.com

Preparatory Schools

Some students may wish to consider an additional year of secondary school prior to attending college. Typically, students who consider this option do so to improve their study skills or their academic record in a structured environment with small classes in order to increase college preparedness. Sometimes students will consider a year at a preparatory school while simultaneously applying to colleges during the fall of the senior year. Decisions and deposits are not required until May 1st in most cases.

The Thirteenth Year or "GAP Year" – Deferring Admission

Many students are not yet ready or prefer not to go directly to college or to some other degree granting educational programs immediately after completing high school. While some of these students may choose a year at a prep school, join the military, or work full time before enrolling at a college, many others are seeking alternatives for a single year.

In a process called deferred admissions, students can apply to college in the fall of their senior year and in the spring ask permission of the college they wish to attend to defer their admission for one year. Admission can also be deferred until the following January. In other words, students wanting to pursue this option can maintain their acceptance to a college but not begin until a year or six months later. A student and a family who are considering this option should discuss the idea with the student's guidance counselor.

Career Decision Making

Students who are unsure of their future educational and/or occupational plans, unable to decide whether or not to continue with their education, or confused by the number of educational and/or occupational possibilities, can use the assistance and materials available in the Guidance Office to help them:

- ◆ Obtain information about career or educational options,
- ◆ Identify those options that have possibilities,
- ◆ Evaluate the possible outcomes of different options, and
- ◆ Choose one or several options to pursue.

Helpful career research websites:

www.careeronestop.org - Explore different vocations, education and salary info

www.nycareerzone.org - Target your interests and research jobs in NY state

www.khake.com - Explore vocational and technical careers, check out the skills employers really want, find a trade school, research technical topics and take a look at the current job market