

RUSTON HIGH SCHOOL

2012-2013 CAREER COUNSELING CENTER

COLLEGE & CAREER HANDBOOK



TABLE OF CONTENTS

Quick Reference Page	3
Freshman Calendar	4
Sophomore Calendar	4
Junior Month-By-Month Calendar	5
Senior Month-By-Month Calendar	6
Standardized Testing	8
Resume Writing	10
Choosing a College	11
The College Visit and Interview	14
The College Application Process	16
Financial Aid	16
Merit Scholarships	18
Rights and Responsibilities of Students, Parents, Counselors, and Colleges	19
Information for Student Athletes	20
Information for the Arts	21
Recommended Resources	22
Glossary of Words used in College Admissions	23

Quick Reference Page:

Ruston High School (School Code): 192-595

Lincoln Parish Schools College and Career Website: www.lincolnschools.org

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Frequently Used Websites and Phone Numbers

ACT	www.act.org	(319) 337-1270
College Board (SAT)	www.collegeboard.com	(866) 756-7346
NCAA Athletic Eligibility	www.ncaaclearinghouse.net	(877) 262-1492
Financial Aid-FAFSA	www.fafsa.ed.gov	(800) 433-3243
TOPS/LOSFA	www.osfa.la.gov	(800) 259-5626

FRESHMAN CALENDAR

- Build strong academic, language, mathematics and critical thinking skills by taking challenging courses.
- Strengthen your vocabulary by increasing your reading.
- Become involved in co-curricular activities.
- Enjoy your Freshman Success class! You will learn many valuable life skills in this class. Research career possibilities.
- Visit the Career Center and learn about different career exploration tools.
- Browse through college literature or surf the Web to get an idea of what kinds of schools may be of interest to you.
- Check out what high school courses colleges require.
- Keep an academic portfolio and co-curricular record.
- Study hard and get good grades!

SOPHOMORE CALENDAR

- Take the PLAN Test in the fall. The PLAN is a preliminary standardized test that will give you some preparation for the ACT.
- If you plan to attend a college that requires the SAT, register for the PSAT. The PSAT is a preliminary standardized test that will prepare you for the SAT Reasoning Test. Students who do extremely well on the PSAT may be offered a National Merit Scholarship.
- Sign up for co-curricular activities.
- Keep a record of your co-curricular involvement, volunteer work, and employment.
- Continue doing your best academically. If you are struggling in a class, meet with you teacher for additional help.
- When you receive your PLAN results, read over materials and interpret your score. Consult your guidance or career counselor if you need additional help.
- Visit the Career Center and browse through our college and career resources. Research career options and consider college majors or training programs that will help you achieve your career goals.
- Consider participating in volunteer work. Volunteering can be a great way to identify your interests and develop skills.
- Look at ACT/SAT Test Prep Programs.
- Enjoy your summer! Consider summer programs, volunteering, or working. Continue reading to increase your vocabulary!

JUNIOR MONTH-BY-MONTH CALENDAR

September-December

- Come to the Career Center and visit with a career counselor
- Continue participating in co-curricular activities and keep records of this involvement

January –March

- Attend and encourage parents to attend all college information programs
- Register for the ACT and/or SAT I
- Watch for meaningful summer enrichment programs that may interest you
- Plan a challenging senior year. Take the hardest courses in which you are capable of succeeding
- Do a test prep class or study for ACT/SAT tests on your own
- If you plan to participate in college athletics, register with the NCAA Clearinghouse

April

- Explore your Early Decision/Early Action options
- Register for and take the ACT and/or SAT I at least once by June
- Develop a resume

May

- Register for the ACT/SAT administered in June
- Take SAT II Subject Tests
- Be sure that your resume is on file with the guidance office/career center
- Seek out and apply to summer programs
- Ask teachers for recommendations

June

- Take ACT and /or SAT I or II
- Continue your college search
- Arrange college visits and/or interviews
- Review your transcript
- Begin your college visits

Summer

- Do something EXTRAORDINARY!
- Visit colleges and interview

SENIOR MONTH-BY-MONTH CALENDAR

August-September

- Attend the Lincoln Parish College/Career Night at the Louisiana Tech Student Center on September 11, 2008 from 5:00-7:00
- Begin looking at and filling out college applications
- Register for SAT or SAT subject tests if needed and/or ACT
- Finalize college list
- Remember your responsibilities if applying for Early Decision/Early Action
- Begin drafts of essays
- Plan college visits and interviews
- Visit college reps at school
- Ask teachers for recommendations
- Research sources of scholarships
- Come to the Career Center and visit with a career counselor. Make sure that you are doing everything that you need to attain your career goals.

October

- Be aware of Early Decision/Early Action deadlines
- Submit Early Decision/ Early Action applications
- Update resume
- Take SAT/ACT if needed
- Work on college essays
- Plan college visits and interviews
- Research sources of scholarships and apply

November

- Take SAT I or SAT subject tests if needed
- Research sources of scholarships and apply

December

- Take ACT or SAT if needed
- Finish all applications and essays to selective colleges (colleges with competitive admissions)
- Check all application deadlines
- Talk with graduates who are home for the holidays

January

- Attend events like "College Goal Sunday" where information will be provided to you and your parents about applying for financial aid
- Gather information needed to complete the FAFSA

February

- Continue researching and applying for scholarships

-File your FAFSA form (remember, even if you are eligible for TOPS, it is recommended that you file your FAFSA form)

March

-Continue applying for scholarships

April

-Review college responses and aid offers with your parents and counselor(s)

-Write withdrawal letters to colleges you will not attend by May 1

May

-Confirm housing plans

Summer-ENJOY YOURSELF! YOU'VE WORKED HARD AND YOU DESERVE IT!

STANDARDIZED TESTING

Testing requirements vary from college to college, so it is important that you are aware of the testing requirements for all the colleges on your list. **Today, many colleges accept either the SAT I or ACT,** and most colleges will take the highest scores from different test dates.

WHAT ARE THE SAT AND ACT TESTS?

The following descriptions were taken directly from the ACT (www.actstudent.org) and College Board (www.collegeboard.com) websites and other publications:

ACT Assessment

The ACT is a national college admission examination that consists of subject area tests in: English, mathematics, reading, and science reasoning. ACT also offers an optional 30-minute essay writing test. The ACT includes 215 multiple-choice questions and takes approximately 3 hours and 30 minutes to complete with breaks (or just over four hours if you are taking the Writing Test).

Scores on each ACT Assessment test range from 1-36, and the composite score is the average of the four subtests. The national average ACT composite score is 21. The optional writing test, which is graded on a 2 (lowest)-12 (highest) scale, does not affect the composite score.

SAT I Reasoning Test

The SAT I Reasoning Test is a 3 hour and 45-minute test that measures critical reading, mathematical reasoning, and writing skills that students have developed over time and that they need to be successful in college. The SAT consists of ten sections, including a 25-minute essay, each timed separately. The essay will always be the first section of the SAT, and the 10-minute multiple-choice writing section will always be the final section. The five other 25-minute sections can appear in any order, as can the two 20-minute sections. Test takers sitting next to each other in the same testing session may have test books with entirely different sections.

In addition, there is one 25-minute unscored section, known as the variable or equating section. This unscored section may be either a critical reading, math, or multiple-choice writing section. This unscored section does not count toward the final score, but is used to try out new questions for future editions of the SAT and to ensure that scores on new editions of the SAT are comparable to scores on earlier editions of the test.

Each section of the test will be scored using a scale of 200-800. The new writing test will also be scored using a scale of 200-800. Two subscores will be given for the writing section: a multiple-choice subscore on a scale of 20-80, and an essay subscore, on a scale of 2-12.

SAT II: Subject Tests

“Subject Tests (formerly SAT II: Subject Tests) are designed to measure students' knowledge and skills in particular subject areas, as well as their ability to apply that knowledge. Students take the Subject Tests to demonstrate to colleges their mastery of specific subjects like English, history, mathematics, science, and language. The tests are independent of any particular textbook or method of instruction. The tests' content evolves to reflect current trends in high school curricula, but the types of questions change little from year to year. Many colleges use the Subject Tests for admission, for course placement, and to advise students about course selection. Some colleges specify the Subject Tests they require for admission or placement; others allow applicants to choose which tests to take.”

Some colleges require SAT II: Subject Tests in addition to the SAT I, but many will accept the ACT in lieu of SAT I and SAT II: Subject Tests. Contact each college you are interested in to find out its policy. If your colleges require that you take the SAT II tests, it is helpful to study for them and to take them as soon as possible after completing the appropriate course. Scores on SAT II Subject Tests range from 200-800.

Registering and Taking Standardized Tests

Registration for any and all the tests you plan to take is your responsibility. Registration deadlines are important and are well ahead of the test dates. All upcoming test dates are available online at the ACT website (www.actstudent.org) or the College Board website (www.collegeboard.com). You are encouraged to register online at these same websites because the process is faster and you will be more likely to receive your preferred test center; however, the test companies send a limited number of paper registration packets to the counseling office.

Juniors should take the ACT and/or SAT I on one of the **spring** test dates. As you plan, take into account factors such as athletic commitments, family travel, and any other obligations you might have. **When you plan a sequence of testing, consider the following:**

- Some colleges require or recommend particular SAT II Subject Tests. Find out from the colleges on your list if any SAT II: Subject Tests are required or recommended.
- You cannot take SAT I and SAT II Subject Tests on the same day. You can take up to three SAT II Subject Tests on the same day.
- Some colleges will accept the ACT in lieu of SAT I and II Subject Tests.

You need to know your high school code (CEEB code); this code is used for SAT and ACT tests registration as well as many other college and scholarship applications. **Ruston High School's school code is 192-595.**

REPORTING YOUR SCORES

Most colleges require students to have official score reports sent directly from the testing agency, so **you must request that your scores be sent to the colleges of your choice**. If you think you will be eligible for TOPS, you must have your scores sent to them, for the ACT the code is 1595, for the SAT the code is 9019. You will enter this code as one of the institutions to receive a score report. You may send your scores to several colleges for no extra fee if you request this when you register for the tests. To request additional score reports, you must contact the testing agencies and pay a fee.

NON-STANDARD TESTING

Both the SAT and ACT are offered in different forms or with extended time to accommodate students with learning differences or disabilities. If you currently qualify for and receive services from your school's Special Education program, you may qualify for non-standard testing accommodations. Contact your Special Education case manager for information on how to apply for special testing/accommodations. A variety of documentation is required, and the process can take several months, so start two or three months ahead of the deadline for the test that you wish to take.

TEST PREPARATION

If you are disciplined and take the time to practice, your standardized test scores will likely improve. There are many resources available, some for a fee and others that are free. Sample test questions can be found at both the ACT and College Board web sites (www.actstudent.org and www.collegeboard.com). Visit www.number2.com/ for absolutely free SAT and ACT test prep. The Career Center also has various

resources to help students prepare for the ACT/SAT. Finally, while the best test preparation is a lifelong process of reading and doing well in school, intensive test preparation courses are most effective when taken just before the exam.

Before you take any test, be sure to get enough sleep and to eat a good breakfast. Leave plenty of time to get to the test center safely so that you are not rushed. Take a small snack, such as a granola bar, with you to eat during a break.

RESUME WRITING

Your resume will be a valuable source of information for you, your teachers, and your counselors when you begin the application process. A resume usually includes information that will not be included on official transcripts, such as community service activities, work experience, and extracurricular activities. You should include your Social Security number on your resume for college records, but delete it from your resume for all other uses. Athletes may want to include their sports statistics.

From the summer before 9th grade all the way through graduation, students should keep a file listing all of their activities and awards, as well as copies of their report cards and news articles. This information may be used to prepare a resume as well as in completing scholarship applications.

High school student resumes should usually be completed on one or two pages and should include the following sections:

Name, address, phone, email address, date of birth, (S.S. #)
Education – school (address and phone number), GPA, ACT/SAT scores
Honors and Awards
Leadership Positions
Extracurricular Activities
Community Service
Work Experience

Not all of the above sections may apply to you. Use only those which are appropriate to your personal achievements. Athletes, artists, musicians, theater students, and students with many activities/awards may have special sections indicating their honors and awards in this specific area (and thus may end up with a two-page resume).

Selective colleges may require you to submit your senior schedule, which may be included in the Education section.

There are many ways to prepare a resume. Yours should be neat, easy to read, and concise. This is another way for you to present yourself to others. Many software programs include résumé templates that you might wish to use. If you are eager to work on your resume before your senior year, the Career Center can assist you.

Resumes can be used to assist someone in writing a recommendation letter as well as scholarship/award nominations.

CHOOSING A COLLEGE

A. HOW TO CHOOSE A COLLEGE

Choosing the right college can seem like the most important decision you will ever make. After all, your college education will affect the rest of your life. “What if I make the wrong choice? What if I’m not happy there? What if I don’t learn anything? What if I don’t get in?” It can be scary.

RELAX. First, there is no one magic choice. There are likely to be many institutions at which you would be happy. Second, if you do find that you are unhappy during the first year, you can always transfer to another college. Your first year’s experiences will aid you in making a more informed choice this time. Third, the principal reason for the unhappiness during the first year at college is difficulties in getting along with one’s roommate. If this is the case, try to find a solution through resident assistants, counselors, and other helpers in your dorm or at the college. If you are still unhappy, you can sometimes change roommates. However, often freshman roommates remain friends for life. Last, the only poor college choices are uninformed choices, those made without enough information.

An excellent source of information is your career center. The career counselors have available a variety of handbooks and websites with descriptions of colleges. If you are not sure what you want to do, your counselor can help you clarify what your interests and talents are.

Questions and Answers

One of the questions asked most frequently is, “What should my final list of colleges include?” Inherent in this question are two considerations: 1) to how many schools should I apply, and 2) what range of schools should be included with regard to admission competition?

We discourage students from adopting the “shotgun approach” of applying to a multitude of schools. We also discourage students, regardless of academic ability to “put all of their eggs in one basket” by applying to only one institution or one level of college. As a general rule, we advise students to apply to several schools which vary in terms of selectivity, but which have the most important features desired by the student. As long as a student does not limit himself/herself geographically, finding such a group of schools is not the difficult task when we consider the large number of colleges and universities found in the United States. Generally we recommend that a student’s final list include schools from each of the following categories:

REACH	A student’s top choice schools. It is fine in this group to include a couple of long shots.
POSSIBLE	Schools that possess the significant features a student desires and at which the probability of admission is even to slightly better than even.
LIKELY	Schools that have most of the features a student desires and at which the probability of admission is “likely” to “certain.”

While there is no hard and fast rule, students usually include two or three schools from categories one and two and at least one or two schools from category three. Obviously, those schools that qualify as “reach,” “unpredictable,” or “likely,” vary tremendously from student to student. Each student has an individual academic profile and should select schools accordingly, making sure that choices range through all three categories. We would like to emphasize that students are continually encouraged to apply to more than one “unpredictable” and/or “likely” school. This will ensure two or more acceptances and provide each student with some choices.

B. KINDS OF SCHOOLS

Colleges & Universities

College:	An institution that offers educational instruction beyond the high school level in a two-year or four-year program
Community College:	A two-year institution of high learning that provides career and vocational training and academic curricula (terminal and transfer).

Liberal Arts College: A four-year institution that emphasizes a program of broad undergraduate education. Pre-professional or professional training may be available but is not stressed.

University: An academic institution which grants undergraduate and graduate degrees in a variety of fields and which supports at least two degree-granting professional schools that are not exclusively technological (such as medicine or journalism). It is composed of a number of “schools” or “colleges,” each of which encompasses a general field of study.

Career Related Schools

Business School: Business schools fall into two categories. At some colleges it is possible to specialize in business administration or in a two-year clerical course in conjunction with supplementary liberal arts course. Other institutions offer business or clerical courses primarily and may or may not be regionally accredited.

Military School: Federal military academies prepare officers for the Army, Navy, Marines, Air Force, and Merchant Marines. These institutions require recommendations and nominations by US Senators or US Representatives. Private and state-supported military institutions, however, operate on a college application basis as does the US Coast Guard Academy. They all offer degree programs in engineering and technology with concentration in various aspects of military science.

Professional School: Professional schools offer specialized study in areas such as art, music, drama, dance, photography, etc.

Trade School: A two-year institution that offers terminal occupation programs intended to prepare students for immediate employment. Technical/Trade schools offer specialized training in specific work fields such as cosmetology, computer technology, construction, medical or dental technology, culinary arts, or mechanics

C. FACTORS TO CONSIDER WHEN CHOOSING A COLLEGE: COLLEGE CHARACTERISTICS

Academics

More than anything else, you go to college to get an education. The type of academic atmosphere and variety of courses offered should be considered when choosing a college.

Colleges can be ranked according to the selectivity of their admissions. For example, some colleges accept only students with a 3.2+ GPA and high ACT (29) or SAT I (1200+) scores. These institutions are considered selective in their admissions. Other colleges simply require graduation from high school, or lower SAT/ACT scores. These colleges have less stringent admission standards, and some have open admissions.

You should try to match your academic abilities to the college’s admission standards. If you are a very good student, then a highly selective college may offer you the right degree of challenge and stimulation. If your record has been weak, a less selective college may best fit your needs.

Also, colleges offer a variety of majors, or courses of study. If you are fairly certain you want to major in business, for example, you should check the business department of colleges you are considering. If you are unsure of what your major will be, then look for an institution that has a wide variety of majors.

Size

Colleges range in size from 150 to 80,000+ students. There is a great difference between attending a small institution (1,000-2,000), usually referred to as a college, and a large one (30,000-50,000), usually referred to as a university. Small colleges offer you more personal involvement, a community atmosphere, and small classes (from 5 to 50 students). Large universities tend to be more impersonal, allow you to be more anonymous, and offer class sizes of anywhere from 20 to 350 students. **You should ask yourself the following:**

- Will I feel closed in and trapped at a small college—or welcome the personal, friendly atmosphere?
- Will I feel lost and overwhelmed at a large institution—or will I feel more independent and free?
- Will I want large or small classes? Would I like to have a lot of interaction with my instructors during class or would I prefer a large, more impersonal style of instruction?
- Will I want a campus that offers sororities and fraternities?
- Are the athletic facilities important to me?

Atmosphere

Colleges, just like any group of people working and living together, create their own atmosphere. Each college has a particular atmosphere or environment that affects the performance and satisfaction of each student there. Some factors that go into creating a college's atmosphere are as follows:

- personal or impersonal handling of student questions, concerns, and scheduling
- an academic or less serious mood among the students and their approach to responsibilities
- whether the school is single sex or coeducational

The type of atmosphere a college offers can best be discovered by reading the current catalog carefully, consulting websites, and of course, by visiting the campus and talking to as many people as you can.

Cost

Obviously, a major factor to consider is the cost of attending a college. The total cost for a year, as computed by the college financial aid office, includes tuition, fees, room and board, books, supplies, transportation, and personal expenses. Total costs do vary widely.

While cost is undoubtedly important, **DON'T** limit your choice of colleges to only those you can afford without financial assistance. Many of the more expensive private schools have solid financial aid programs, which cover varying amounts of cost, depending on your financial need. A good plan would be to choose several colleges, including one you can afford and several for which you need aid. We encourage every student to apply to at least one of the public colleges within the state. Although financial aid may seem uncertain at times, limiting prospective colleges on a cost basis alone may exclude some excellent colleges from your list.

Location of the College

Many reasons dictate why the location of the college may be important to you. You should always consider the expense of travel, the need for independence versus the desire to stay near your family, and the effects of living in a particular climate.

When you consider the location of a college, think about the campus setting. The physical environment of the college you attend may be important to you. Some people prefer the social, cultural, and economic activities of a large city or metropolitan environment, while others prefer to be near the ocean, mountains,

or countryside. A major metropolitan area can offer many benefits, but a student must adjust to the lifestyle of a big city. A college or university that is located in the heart of a city is often comprised of high rise classroom buildings and dormitories. Other colleges and universities have rural settings located many miles from the nearest metropolitan areas. In addition, many institutions are located close to, but not in, large cities. Your choice of a location and campus setting should ultimately include those institutions where you will be most comfortable living for the next two to four years of your life.

Student Body Type

A student body can be comprised of all men, all women, or both men and women. Dorm privileges, social activities, and extracurricular involvement will vary according to student populations. Other examples of colleges with distinctive student populations include religiously affiliated colleges, Historically Black Colleges/Universities, and military colleges.

Specific Characteristics to Consider When Choosing a Career, Vocational/Business School

Many students will find that a specialized school (vocational, business, technical, or career) fulfills their needs much better than a two-year or four-year college. Investigation of job opportunities will reveal numerous occupations which require training. Students interested in a career-oriented education should consult their counselor about schools to explore, write for catalogs, and follow through with a visit to the school. Community colleges and technical schools generally do not require standardized tests, although they may recommend that the test be taken at the school for placement purposes. All career-focused schools require a transcript of the student's record, and sometimes teacher or counselor recommendations.

THE COLLEGE VISIT & INTERVIEW

SUGGESTIONS FOR COLLEGE VISITS

One of the most important steps in your college search is the campus visit. Planning campus visits takes energy, time, and money, but it is worth it! Take advantage of college tours sponsored by your high school or visitation days sponsored by the colleges. Even if the tours do not include the specific colleges you are interested in, it's good to see different types of colleges to determine a good fit for you. Ideally, your visit should be when the college is in session so you can observe the college community in action, but since schedules are rarely ideal, visit whenever you can including vacations, weekends, etc.

Preparing for Visits and Interviews

- Make your visit "official" by calling ahead to schedule an appointment. If schools offer individual interviews, you may need to phone several weeks in advance to take advantage of this opportunity.
- Find out when campus tours are scheduled and take advantage of a guided tour as well as the information session, which is typically led by an admission officer.
- Inquire about staying in a residence hall (not all schools offer this option and many offer this only to seniors and during the week).
- Inquire about attending a class, meeting with a professor, meeting with a coach, or music auditions
- Learn as much about the college before you visit by reading the school's web site.
- Prepare questions to ask during your visit.
- Consider taking an "unofficial" transcript with you so that admission counselors can give you a realistic idea of how competitive you might be in their applicant pool.

During your time on campus, you will be assessing the college. In order to gather as much information as possible, it will be important to ask questions and take notes. In touring the campus, try not to let your opinion of the tour guide influence your evaluation of the college.

Be sure to make arrangements in advance!

SOME QUESTIONS TO ASK AT THE COLLEGE VISIT

Visit the college while it is in session so you will be able to talk not only with the admission officer, but also with the students who attend the college. Some questions you might wish to have answered are as follows:

1. Generally, what sizes are classes? For freshmen? For upperclassmen?
2. What kinds of cultural, sports, literary activities are offered on campus?
3. Must one join specific organizations to be a part of campus life, or is there room to be included in other ways?
4. What percentage of students remain on campus during weekends?
5. What kinds of living accommodations are there?
6. Are intramural sports available?
7. What percentage of students receive financial aid? What is an average financial aid package amount?
8. How much importance is placed on social activities and other extracurricular activities?
9. What is the institutional policy for reporting security incidents?
10. What support services are available to students?

QUESTIONS YOU MAY BE ASKED DURING A COLLEGE VISIT

1. How did you first hear about this college?
2. What are your career goals?
3. What are you interested in majoring in?
4. What kinds of things do you do outside of school?
5. What do you think are your academic strengths and weaknesses?
6. How familiar are you with this college?
7. What are your priorities in selecting a college?
8. How would you describe your high school?
9. What is the most significant contribution you have made to your school?

COLLEGE VISIT FOLLOW UP

1. Make notes on the college as soon as possible after the visit
 - a. Likes
 - b. Dislikes
 - c. Name & title of interviewer (get a business card if possible)
 - d. Important points to remember
 - e. Answers to questions
2. Write a letter of appreciation.
 - a. This shows thoughtfulness, courtesy, and maturity.
 - b. It reinforces the admission officer's memory of you as an individual.

THE COLLEGE APPLICATION PROCESS

STEPS IN APPLYING FOR COLLEGE

1. **Research.** Know when deadlines are and turn in early.
2. **Apply.** You may do so online at the college's website —always print and save a copy of anything that you submit online in case of potential technical difficulties OR **obtain application forms** from colleges on your list. They are available online, and we have many in the college & career center. It is advisable to apply during the summer preceding your senior year or as soon as possible after your return to school in the fall of your senior year.
3. **It is advisable** to limit your number of applications because a non-refundable application fee of \$20 to \$75 is usually required for each application.
4. **Completed applications:**
 - a) **Complete** the application online and contact Ms.White about sending your transcript.

THE COLLEGE ESSAY

Some colleges require a college essay. The essay is important—to you and to the college. According to one admission director, “It makes the facts in the student’s folder come alive for us. Because it is the student’s personal statement, no single piece of admission evidence gets as much attention and provokes as much discussion.” The essay is your opportunity to take charge of the information the college receives about you. It allows you to reveal your intelligence, talent, sense of humor, enthusiasm, maturity, creativity, expressiveness, sincerity, and writing ability—traits that count in the admission evaluation. Ask one of the career counseling staff or an English teacher to help edit your essay.

FINANCIAL AID

Many families are understandably concerned about meeting rising college costs. Any candidate for admission to college should apply for financial aid if his or her family feels that they may not be able to pay the entire cost. Early in the senior year, students should be sure to check the financial aid deadlines and the forms required by each college they are considering. Students should pursue all sources of financial aid; counselors and college financial aid officers can offer important suggestions and advice. We have a couple of financial aid workshops for parents and students in February (please look on the website for specific dates).

Students interested in applying for financial aid should acquire a Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov . Comprehensive instructions are provided for completion of the form. Income and expense items correspond with Internal Revenue Service (IRS) references and definitions, so parents will need to complete their tax returns as soon as possible.

DEFINITION OF NEED

Colleges review the information you provide to determine your family contribution and financial need. The family contribution includes a parent contribution, a student income contribution, and student contribution from assets and/or benefits. Your family's income, assets, debts, family size, and extenuating circumstances are considered when determining the family contribution. Parents with special or unusual circumstances should discuss their situation with the financial aid officer at the colleges to which their sons/daughters are applying.

Financial need is the difference between what it will cost a student to attend a college and the family contribution. After your financial need has been determined, most colleges will award financial aid as a "package." The package may include a combination of scholarship or grant (money that does not have to be paid back), loan (to be paid back after the student leaves college), and campus employment (money earned while in school and sometimes related to the student's field of study). You can estimate what the amount of your family contribution and financial need by visiting www.adventuresineducation.org and clicking on "calculator," then click on EFC calculator.

SOURCES AND PURPOSES OF STUDENT FINANCIAL AID

There are two types of financial aid—need based and merit based. Need based forms of financial aid comprise the major portion of assistance available for post-secondary education. Eligibility for need based aid is determined by the difference between the cost of attendance and the family contribution. Merit based aid is generally given to students in recognition of special skills, talent and /or academic ability.

There are two types of need based assistance—grant aid and self-help. Grant aid does not have to be repaid and does not require a service commitment. Self-help assistance includes loans (which require repayment) and employment (a part-time job usually within the institution). There are primarily four sources of grant aid and self-help—federal, state, institutional, and private.

The federal government is the largest single source of student financial aid funds. The programs include Federal Pell Grants, Federal Stafford Student Loans/Federal Direct Student Loans, Federal Parent Loans for Undergraduate Students/Federal Direct Parent Loans for Undergraduate Students. Other sources include three campus-based programs—Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Perkins Loans (formerly National Direct Student Loans), and Federal Work-Study. Institutions are allocated funds for each of the campus-based programs. The amount of funds for the Pell Grant and campus-based programs are determined **annually** by Congress.

State sources of aid are usually administered through a state agency and include grants/scholarships, loans, and work. The regulations and application procedures vary for each state. Louisiana's Tuition Opportunity Program for Students (**TOPS**) is a comprehensive program of state scholarships and one of the most innovative and progressive student assistance programs in the nation. For more information on **TOPS**, go to www.osfa.la.gov. This website will allow you to view TOPS core curriculum, eligibility requirements, instructions on how and when to apply, renewal requirements, etc.

Institutional sources of aid are provided and controlled by the institution. They may include grants/scholarships, loans, and campus employment.

Private sources of aid are derived from community organizations, foundations, professional associations, corporations, community lending institutions, and parents' or students' employers. Need is usually considered, but other factors may be considered when determining your eligibility. A separate application is usually required for these programs.

Many colleges also provide a variety of payment plans and loan options for parents. Parents should consult with the financial aid office of the school to which you are applying for details.

MERIT SCHOLARSHIPS

WHAT ABOUT SCHOLARSHIPS?

Most scholarships and financial aid are obtained directly from the Office of Financial Aid of the college or university a student selects. The college admission counseling office will assist students in filing the appropriate applications for college and university scholarships, as well as community-based scholarships. It is the students' responsibility to secure and implement the application process for scholarships.

Researching scholarship opportunities at universities via the Internet can be rewarding. Generally, a student who wants to be considered for a merit-based scholarship through a college should submit an application for admission by November 1. To be safe, each student seeking scholarships should check with individual colleges and universities for deadlines, scholarship applications, and audition/portfolio dates.

Most community-based scholarship opportunities are released and awarded during the spring. Some recommended scholarship search websites include www.brokescholar.com and www.fastweb.com. Specific questions about local scholarships should be directed to the organization that sponsors the scholarship or the college admissions office. You may come to the guidance office or career center to obtain a list of available scholarships.

IMPORTANT!! Every year students have questions concerning deadlines for accepting scholarships. A student has the right to request an extension on a decision deadline set by a school which offers a scholarship. Generally, May 1 is the latest any college must give to accept their offer. An example of a letter requesting additional time to make a decision is as follows:

Dear Financial Aid Officer:

Thank you for the generous scholarship offer. I would like to request an extension of the deadline for acceptance of the _____ scholarship that was offered to me this year. I will need until May 1 to make my decision.

Sincerely,

Sarah A. Student

BEWARE OF SCHOLARSHIP SCAMS

If you have to pay money to get money, it's probably a scam. Every year, several hundred thousand students and parents are defrauded by scholarship scams. Scam operations often imitate legitimate government agencies, grant-giving foundations, education lenders and scholarship matching services, using official-sounding names containing words such as "National," "Federal," "Foundation," or "Administration."

Rules of Thumb

1. If you must pay money to get money, it might be a scam.
2. If it sounds too good to be true, it probably is.

3. Spend the time, not the money.
4. Never invest more than a postage stamp to get information about scholarships.
5. Nobody can guarantee that you'll win a scholarship.
6. Legitimate scholarship foundations do not charge application fees.
7. If you're suspicious of an offer, there is usually a good reason. Trust your instincts.

FinAid offers good information on avoiding and reporting scams at www.finaid.org/scholarships/scams.phtml.

RIGHTS & RESPONSIBILITIES OF STUDENTS, PARENTS, COUNSELORS & COLLEGES

WHEN YOU APPLY TO COLLEGES AND UNIVERSITIES, YOU HAVE RIGHTS

Before you apply:

- You have the right to receive factual and comprehensive information from colleges and universities concerning their admission, financial costs, aid opportunities, practices and packaging policies, and housing policies. Prior to applying you should be fully informed of policies and procedures concerning application fees, deposits, refunds, housing, and financial aid. If you consider applying under an early admission/early action decision plan, you have a right to complete information from the college about its processes and policies.

When you are offered admission:

- You have the right to wait to respond to an offer of admission and/or financial aid until May 1.
- Colleges that request commitments to offers of admission and/or financial assistance prior to May 1, must clearly offer you the opportunity to request (in writing) an extension until May 1. They must grant you this extension and your request may not jeopardize your status for admission and/or financial aid. (This right does not apply to candidates admitted under an early decision program.)

If you are placed on a “wait list” or “alternate list”:

- The letter that notifies you of that placement should provide a history that describes the number of students on the wait list, the number offered admission, and the availability of financial aid and housing.
- Colleges may require neither a deposit nor a written commitment as a condition of remaining on a wait list.
- Colleges are expected to notify you of the resolution of your wait list status by August 1 at the latest.

WHEN YOU APPLY TO COLLEGES AND UNIVERSITIES YOU HAVE RESPONSIBILITIES

Before you apply:

- You have a responsibility to research and understand the policies and procedures of each college or university regarding application fees, financial aid, scholarships, and housing. You should also be sure that you understand the policies of each college or university regarding deposits that you may be required to make before you enroll.

As you apply:

- You must complete all material that is required for application, and submit your application on or before the published deadlines. You should be the sole author of your applications.
- You should seek the assistance of your college admission counselor early and throughout the application period. Follow the process recommended by your high school for filing college applications.
- It is your responsibility to arrange, if appropriate, for visits to and/or interviews at colleges of your choice.

After you receive your admission decisions:

- You must notify each college or university that accepts you whether you are accepting or rejecting its offer. You should make these notifications as soon as you have made a final decision as to the college that you wish to attend, but no later than May 1.
- You may confirm your intention to enroll and, if required, submit a deposit to only one college or university. The exception to this arises if you are put on a wait list by a college or university and are later admitted to that institution. You may accept the offer and send a deposit. However, you must immediately notify a college or university at which you previously indicated your intention to enroll.
 - If you are accepted under an early decision plan, you must promptly withdraw the applications submitted to other colleges and universities and make no additional applications. If you are an early decision candidate and are seeking financial aid, you need not withdraw other applications until you have received notification about financial need.

These policies are endorsed by the National Association of College Admission Counseling and the National Association of Secondary School Principals. If you think that your rights have been denied, you should contact the college or university immediately to request additional information or the extension of a reply date. In addition, you should contact the College Admissions Counselor immediately and ask her to notify the president of the state or regional affiliate of the National Association for College Admission Counseling. If you need further assistance, send a copy of any correspondence you have had with the college or university and a copy of your letter of admission to: **Executive Director, NACAC, 1631 Prince Street, Alexandria, VA 22314-2818.**

INFORMATION FOR STUDENT ATHLETES

Students who are planning or even thinking about playing a sport in college should consider registering with the National Collegiate Athletic Association (NCAA). The NCAA Clearinghouse website www.ncaaclearinghouse.net contains recruiting guidelines, clearinghouse registration, academic requirements, and deadlines for the student-athlete planning to participate in Division I and II intercollegiate athletics. You should register with the NCAA Clearinghouse **during or immediately following your junior year and after you have an ACT or an SAT I test score.** **Your high school coach** is your first line of information regarding college athletics and recruiting. If in doubt, ask questions regarding eligibility, and recruiting.

INFORMATION FOR THE ARTS

Art school is real college! Finding the right performing or visual arts program is a unique and individual decision. There are many different types of schools offering a quality education in the arts.

Four-Year Colleges/Universities: For those who want a broad liberal arts curriculum. The ability to switch majors is a very useful safety net for those who aren't 100% certain of their choices.

Four-Year Performing and Visual Arts Schools:

Generally offer art instruction with a liberal arts program of study. All degrees are art-related. Most of these schools have the words "Art" or "Design" in their names.

Conservatories: Professional schools designed to preserve and perfect the knowledge of the performing arts, generally without the traditional liberal arts curriculum. For the most part, conservatories are looking for polish from a prospective student.

Vocational/Technical Colleges: Aimed at teaching a student exactly what he or she needs to know to get a job in a particular field. The goal is to make students marketable in the workplace the very day they graduate.

www.artschools.com -- a free college search engine that lists over 1,300 visual arts programs worldwide. On the home page, the site offers a number of instructive essays about applying to college.

www.musicschoolsearch.com -- to help choose a college-level music school.

www.xensei.com/users/adl -- arts deadlines list

A monthly newsletter with announcements of art contests and competitions, art scholarships and grants, auditions, casting calls, festivals, and other opportunities for artists, art educators and art students of all ages.

Kelly, Kain & Edgar, Tom. *Film School Confidential*. Perigree Books. 1997

A book containing information about schools that offer M.F.A. degrees in film production.

www.nfaa.org -- National Foundation for Advancement in the Arts.

High School seniors (17+ years old) are eligible to apply to the NFAA's Arts Recognition and Talent Search (ARTS) program. Simply applying provides the opportunity to qualify for scholarships and the chance to be named a Presidential Scholar in the Arts. This is for the areas of dance, jazz, film and video, music, photography, theater, visual arts, and voice.

RECOMMENDED RESOURCES

General College Information & Searches

The following are some general college planning sites that offer college search, financial aid, test prep and other resources:

www.collegeaccesscenter.org

www.collegeboard.com

www.collegeprep101.com

www.gocollege.com/

www.laeportal.com

www.petersons.com/
www.princetonreview.com
www.collegeanswer.com
www.xap.com
www.campustours.com virtual tours of various colleges

Careers

www.mycoolcareer.com advice on choosing careers, majors and more
www.mapping-your-future.org good college and career information
www.mycoolcareer.com/coll.html#whatcanmajor What can I do with a major in _____?
<http://www.bls.gov/oco/> U.S. Department of Labor. *Occupational Outlook Handbook*

Financial Aid/Scholarships

www.fafsa.ed.gov interactive web version of the Free Application for Federal Student Aid
www.brokescholar.com free, searchable scholarship database that enables you to locate sources of financial aid suitable for you
www.fastweb.com a free, searchable scholarship database that enables you to locate sources of financial aid suitable for you
www.finaid.org financial aid information page; rich offerings on everything from scam alerts to scholarship searches
www.collegeanswer.com planning for college destination (Sallie Mae); good section regarding financing
www.lela.org/ provides info. on low cost federal student loans for Louisiana students through the “SuperTop” Program.
www.osfa.la.gov provides information on TOPS Scholarship Program.
www.scholarships.com free college search and financial aid resource
www.studentaid.ed.gov provides info. on financial aid and types of financial aid available.
www.educaid.com tips on budgeting for students and parents
www.collegenet.com/mach25 scholarship search
www.nasfaa.org/ParentStudents.asp National Association of Student Financial Aid Administrators
www.salliemaefund.org

To Register with the Selective Service

www.sss.gov

Special thanks to the following for providing materials for this handbook: ACT, The College Board, Free Application for Federal Student Aid (FAFSA), Comparative Guidance and Placement Program (CGP), Student Search Service, Adventures in Education, College Access Center, The National Association for College Admission Counseling (NACAC), Louisiana Office of Student Financial Aid (LOSFA), Paulette Pearson, and the Hoover High School Career Counseling Staff.

The Lincoln Parish Career Center makes no warranty of any kind, expressed or implied, with regard to the instructions and suggestions contained within this handbook. Students should always contact the admission offices of all the colleges in which they are interested to obtain the most up-to-date information.



GLOSSARY OF WORDS USED IN COLLEGE ADMISSIONS AND FINANCIAL AID

Accrued Interest: Interest accumulated on the unpaid principal balance of a loan.

ACT – www.actstudents.org - a placement and admissions examination program that helps students prepare and colleges plan for the transition from high school to college. The highest composite score possible is a 36, and the national average score is 21-22. The ACT offers an optional writing exam.

Adjusted Gross Income (AGI): Federal taxable income less allowable adjustments to income. This figure is from IRS forms 1040, 1040A, and 1040EZ.

Aid package: A combination of financial aid (scholarships, grants, work-study, and/or loans) offered by the financial aid office of a school.

Amortization: The process of gradually repaying a loan over an extended period of time through periodic installments of principal and interest.

Associate's Degree - two-year degree offered by community colleges with the opportunity to transfer the credits to a four-year university.

Award letter: An official letter issued by a financial aid office listing all the financial aid awarded to a student. The award letter usually includes information about the cost of attendance and terms and conditions for the financial aid.

Bachelor's Degree – degree earned for completing undergraduate college programs that normally take four years.

Campus-based aid: Government financial aid programs administered by the university. The Federal Perkins Loan Program, the Federal Supplemental Educational Opportunity Grant, and Federal Work-Study are examples of campus-based aid.

Candidate Notification Date – date the college/university will announce its decision on a student's application for admission

Candidate Reply Date – date by which students **MUST** notify colleges that have accepted them as to their plans for attending in the fall. This deadline is usually May 1.

Capitalization of interest: The addition of unpaid accrued interest to the principal balance of a loan. This increases the total debt on which interest accrues.

CEEB Number – College Entrance Examination Board - also known as the High School Code – RHS's CEEB # is **192595**.

Common Application – This admission application is accepted by over 200 colleges (which are listed on the application). Applicants complete one copy, duplicate as many copies as necessary and mail the copies to colleges that accept the "common app." Some colleges that use the common app require a supplemental form for completion by the applicant. www.commonapp.com

Consolidation: Federal Consolidation Loans enable a borrower to combine eligible education loans into one new loan with one monthly payment and a fixed interest rate.

Cooperative Education – (work study) – A college program which combines both work and study to earn a degree.

Co-signer: A person who signs the promissory note in addition to the borrower and who is responsible for the obligation if the borrower does not pay.

Cost of attendance: The total cost of attending a postsecondary institution for one academic year. This figure usually includes tuition, fees, room, board, supplies, transportation, and personal expenses.

Credit-ready: An individual with no credit history- either positive or negative.

Credit scoring: A method, based on a statistical analysis of an applicant's characteristics, that lenders use to determine the applicant's qualification for credit.

Creditworthy: A term used to describe an individual with no negative credit history.

CSS Profile – College Scholarship Service Profile is a need analysis form that SOME colleges require to determine if you are eligible for private (as opposed to federal or state) money.

Default: Failure to repay a loan according to agreed-upon terms.

Deferred Admission – Early decision applicant's admission is deferred. The student's application is put into the regular decision applicant pool for re-evaluation.

Deferment: A period of time during which a borrower who meets certain criteria may suspend loan payments.

Delinquency: Failure to make a loan payment when due.

Demonstrated Interest – The number and quality of contacts you have had with the college. Colleges are interested in qualified students who have taken the time to return postcards and other mailings, research, visit, e-mail, and/or call. Demonstrating interest can be an advantage in admissions.

Dependent student: A student who is not an "independent student." A parent of a dependent student must submit parental information on the FAFSA so the student can be considered for financial aid.

Disbursement: The release of loan funds to the school. Disbursements are usually made in equal installments co-payable to the borrower and the school.

Disclosure Statement: Statement of the total cost and amount of loan, including the interest rate and any additional finance charges.

Early Decision / Early Action – This can be very confusing! Early Decision: Student applies to a first choice college early in the fall of the senior year, usually by November 1. The student is bound to enter that institution if offered admission and must withdraw all other applications to other schools. The only circumstance whereby a student is permitted to withdraw from an early decision offer is if the student believes the financial aid award is insufficient. If deferred, or rejected, the student may submit applications elsewhere. Early Action or Early Notification requires that the student apply by an early date, but does not require applicants to withdraw other applications and make a commitment to attend. The early action plan is offered to allow students who have a first choice to complete the application process earlier. In either case, the key word is EARLY. Be aware of deadlines.

Enrollment status: An indication of whether you are a full-time or part-time student. Generally you must be enrolled at least half-time in a degree or certificate program to qualify for financial aid.

Entitlement: Entitlement programs award funds to all qualified applicants. The Federal Pell Grant is an example of such a program.

Expected Family Contribution (EFC): The amount students and their families are expected to pay toward school expenses. The EFC is determined by a federal formula.

FAFSA – The Free Application for Federal Student Aid must be completed with information from the family 2007 tax return. If the costs of the college you select exceed the EFC, you may be eligible for financial aid in the form of loans, grants, and/or work/study. It is strongly recommended to complete the FAFSA online at www.fafsa.ed.gov.

FAT (Financial Aid Transcript): A record of all financial aid received by students at each school attended.

Federal Supplemental Educational Opportunity Grant (FSEOG): Federal grant funds made available through some schools to a limited number of undergraduate students with financial need.

Financial Aid Administrator (FAA): An individual employed by a college, university, or other school who prepares financial aid awards and works with students who have questions about financing their education.

Financial need: The difference between the cost of attendance at a college and the Expected Family Contribution (EFC).

Fixed interest: An interest rate that remains the same for the life of the loan.

Forbearance: The temporary suspension or reduction to a loan repayment schedule for cases of financial hardship.

Gift aid: Financial aid, such as grants and scholarships, that does not have to be repaid.

GPA – Grade Point Average – The Hoover system uses ALL grades (9-12) and all courses to compute an overall or cumulative GPA. Many colleges will change our cumulative GPA to an academic GPA, which includes only English, math, social studies, science and foreign language grades.

Grace period: A period of time between when a student graduates or drops below half-time status and the time student loan repayment begins.

Interest: An amount, calculated as a percent of the principal loan amount, that is charged for borrowed money.

Interest benefits: Interest the federal government pays for borrowers on some loans while the borrowers are in school, during authorized deferments, and during grace periods.

Interest-only payment: A payment covering only interest owed and none of the principal balance.

Interest rate cap: A predetermined limit above which the interest rate cannot rise.

Lender: An institution that provides money for loans. Most lenders are financial institutions, but some are state agencies, and others are schools.

Liberal Arts Education – a general education of humanities, science and technology considered a foundation for life as opposed to career-specific or professional studies. Liberal arts institutions may not offer as many advanced technical or scientific undergraduate opportunities as comprehensive universities

Loan interview: Students with educational loans are required to complete a loan counseling session before they receive their first loan disbursement and again before they graduate or otherwise leave school. During these counseling sessions, called entrance and exit interviews, the FAA reviews the repayment terms of the loan and the repayment schedule with the student.

Matriculate – to enroll in a college or university as a candidate for a degree

Merit-based financial aid: Aid awarded based on accomplishments such as academic or athletic performance.

NCAA – National Collegiate Athletic Association Initial Eligibility Clearinghouse for college athletes. Students interested in participating in a sport while in college must complete this form at the end of their junior year.

Need analysis: The technique used to determine a student's need for financial assistance for college expenses. The analysis determines the family's ability to contribute to the student's cost of attendance.

Need-based financial aid: Aid awarded based on a student's or family's financial situation.

Open admission: A policy of admitting all qualified students who apply to a school.

Origination: The process whereby the lender, or a servicing agent on behalf of the lender, handles the initial application processing and disbursement of loan proceeds.

Origination fee: A fee, deducted from the FFELP or FDLP loan principal, which is paid to the federal government to offset its cost of paying interest on subsidized loans while a student is in school, during grace, and authorized deferment periods.

Overaward: The amount of financial aid proceeds that, when added to other student financial assistance, exceeds the borrower's educational need.

PC (Parent's Contribution): The amount that parents can be expected to contribute each year to their student's education as determined by the federal formula.

Pell Grant Program: The largest federal grant program. Eligibility and award amounts are determined by the school, based on federal guidelines.

Postsecondary: This term means “after high school” and refers to all programs for high school graduates, including programs at two- and four- year colleges, as well as vocational and technical schools.

Principal: The amount borrowed plus the amount capitalized.

Profile – The high school profile is a demographical description of your high school and the academic characteristics of the most recent graduates. A profile is sent with college applications.

Recommendations – are letters written for you by teachers who know you well and in whose class you did well. Ask for a letter of recommendation before you finish your junior year, as many teachers prefer to write their recommendations over the summer. They can give a copy of their recommendation to the college counselor to place in your file for use in the fall with your applications. Some colleges also require a counselor recommendation.

Rolling Admission – Some colleges review applications for admission on a first come, first served basis. Notification of acceptance or rejection is usually a few weeks after all required components of the application have been received by the college. Most state-supported schools have rolling admissions. A good example for us is UAB. It is very wise to apply early, as they admit on a rolling basis and also give out some of their scholarship awards at the same time; when they run out of money, there are no more scholarships given, regardless of GPA and test scores.

ROTC – Reserve Officers Training Corps – This is a campus-based program in conjunction with the college and the Air Force (www.afrotc.com), Navy (www.nrotc.com), and/or Army (www.armyrotc.com). Students enter college through a special admissions process and pay reduced college costs known as ROTC scholarships. Your high school does not have to offer an ROTC program for you to qualify for one of these scholarships. You may apply online.

SAT I Reasoning Test – www.collegeboard.com - also a test for college admission – the highest possible score on each section is 800, with a national average score of about 500.

SAT II Subject Tests –tests which are required by some selective colleges. These are one-hour individual tests in various subjects which are given on the same test dates as the SAT I. Up to three tests may be taken a one sitting.

Satisfactory Academic Progress (SAP):An eligibility requirement to receive federal aid. Satisfactory academic progress standards are established by each school.

Selective Colleges – are colleges that accept fewer students than apply. The degree of selectivity is dependent upon the number of applicants per seat a school receives. Highly selective colleges (or top tier colleges) may accept 30% or fewer applicants. Most require honors and/or AP courses.

Statement of Educational Purpose: A legal document in which the student agrees to use financial aid for educational purposes only.

Student Aid Report: The report confirming financial information from the FAFSA. Students will make any needed changes to information provided in the FAFSA on the SAR. The information on the SAR in what is sent to the financial aid offices at colleges and universities.

Test Center Code – This is **NOT** the CEEB (high school code). This code number indicates your preference of location for taking your examination. Test Center Codes are in clearly marked sections of the registration booklet for the SATs and ACTs. They are also listed for the online applicant.

Transcript: A report listing the courses a student has taken and the grades he or she earned in each course.

Tuition: The amount of money colleges charge for classroom and other instruction, and the use of facilities, such as libraries.

Unmet need: The gap between demonstrated financial need and financial aid package.

Variable interest: With a variable interest loan, the interest rate changes periodically. For example, the interest rate can be tied to the cost of a United States Treasury security plus an additional percentage and can be updated monthly, quarterly, semiannually, or annually.

Verification worksheet: A form sent by the school to students who are selected for FAFSA data verification by the Department of Education’s Central Processing System.

Wait List – Students who are not offered a place in the entering class by a college may be put on a wait list. This means that the student met the criteria for admission and that the college may offer the student a spot in the entering class if enough other similar applicants decline admission.

Work Study: A program, awarded by the college, through which students work part-time to help fund their education.

