

# The College Process

International Baccalaureate Juniors and Seniors



Edgewood High School

# Starting the College Search...

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First and most importantly....**STAY ORGANIZED!**

Make a file for each college/university that you are interested in applying to.

- Collect brochures and information
- Notes from your campus visit/tour
- Copies of all application materials sent

## What to look for:

1. SIZE
2. VARIETY
  - Safe, good chance and reach for the stars
  - Look at admissions requirements
    - SAT's, ACT's
    - GPA
    - Credits for AP, IB exams and the IB Diploma
3. LOCATION, LOCATION, LOCATION
  - Urban, suburban or rural
  - Distance from home (can freshmen have cars?)
4. COST

Remember that private school often have more money to lend and can end up being more affordable than state schools.

  - You have to consider:
    - Tuition
    - Room and Board
    - Fees
    - Books
    - Travel (to get back and forth)
5. MAJORS OF INTEREST
6. OUTSIDE INTERESTS
  - Extra-curricular activities
  - Intramural sports
  - Music/theater programs
7. ENVIRONMENT
  - Single sex
  - Historically Black
  - Religious
  - Etc.

REMEMBER...It's good to talk to others, but make sure you are forming your own opinions. The college you choose will be a very big part of this next phase of your life.

# Preparing for the Campus Visit

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## Plan Ahead:

- Research the colleges and universities you are planning to visit, especially if you have an interview scheduled
- Review their information – websites, information sent to you, etc...
- Know the school's IB policy. You will want to ask questions, especially if their policy is not one of the better ones or not well advertised.

## Scheduling Your Trip:

- Try to go when classes are in session. Since this may be during the summer, check their schedule.
- Find out ahead of time when tours are scheduled and if you need to sign up in advance.
- Have a map of the school. Make sure you have directions and you know where the admissions office is.

## What To Bring:

Make sure you pack a camera and a notebook. If you are visiting a large number of schools, things will start to run together. Make notes and take photos to help you remember.

## My Recommendation:

For me, the campus visit is what sold me on my school. I really wasn't sure what I was looking for until I had the chance to see the different types of schools.

As you review your list and decide which schools you are able to visit, make sure that you see ones of different size and location. I looked at a small school in rural Vermont, a large school in the middle of a city (RIT) and a medium school in a rural area.

# The College Application

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## Do's and Don'ts for Filling Out Your Applications

One of the most intimidating steps of applying for admission to college is filling out all the forms. This list of do's and don'ts will help you put your best foot forward on your college applications.

### Do

- Read applications and directions carefully.
- Make sure that everything that is supposed to be included is enclosed.
- Fill out your own applications. Type the information yourself to avoid crucial mistakes.
- Start with the simple applications and then progress to the more complex ones.
- Make copies of applications, and practice filling one out before you complete the original.
- Type or neatly print your answers, and then proofread the applications and essays several times for accuracy. Also ask someone else to proofread them for you.
- If asked, describe how you can make a contribution to the schools to which you apply.
- Be truthful, and do not exaggerate your accomplishments.
- Keep a copy of all forms you submit to colleges.
- Be thorough and on time.
- Most of your applications will be done online – keep a copy of all emails.

### Don't

- Use correction fluid. If you type your application, use a correctable typewriter or the liftoff strips to correct mistakes. Better yet, fill out your application on line.
- Write in script. If you don't have access to a computer or typewriter, print neatly.
- Leave blank spaces. Missing information may cause your application to be sent back or delayed while admission officers wait for complete information.
- Be unclear. If the question calls for a specific answer, don't try to dodge it by being vague.
- Put it off!

### EHS Transcripts:

- Forms will be available in the counseling office
- They will require both student and parent signatures
- There is no fee
- Please allow 5 school days for pick-up
- If requesting online transcripts, please plan to give counselors a week to get the information sent.

# How Decisions are Made

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## How Admission Decisions Are Made:

First, all application materials are collected in a folder. Every scrap of paper which bears your child's name—from supplemental essays to phone message slips and thank you notes—is likely to end up there. Then, each folder is read carefully. (WARNING: Incomplete folders stay on the shelf.)

At small schools, the entire admission staff may evaluate each applicant (and at great length); at larger ones, a single official may be the sole judge (and some prescreening might be done by a computer). At many places, decisions are made by more than one person, including admission officials and often faculty representatives and other administrators. The committee where your child lands may be determined alphabetically, geographically, departmentally (e.g., school of business applicants), or by the date an application is completed. The individual who interviewed your child, visited your local high school, or spoke so reassuringly to you on the phone may—or may not—be among the arbiters. Typically, committee members examine each folder independently (and commonly assign it an overall rating) before the committee meets to make decisions.

Remember...colleges have quotas. This can work for or against you. If you are applying to College Park, they are much less interested in you than someone of the same qualifications from a different state.

## Transcripts

In evaluating each candidate, the high school transcript is almost always the most important component. (Exception: specialized schools in areas like art, music, and drama look more carefully at portfolios or audition tapes.) Included in nearly every candidate's application folder is a school profile which details the curriculum available at that high school, explains the grading system, and sometimes even lists median grades for each class. We have one that specifically outlines both the Global Studies and the IB program (available in print and electronically). Admission officers are skilled at understanding the discrepancies among schools and the ways that grades are awarded, recorded, etc.

International Baccalaureate (IB) programs are increasingly available in secondary schools in the U.S. and abroad. Initially designed for those who might be heading to non-American universities, this system is gaining stateside popularity among high schools interested in providing a widely acclaimed and challenging curriculum for strong students who can also gain college credit through IB participation and testing.

Ordinarily, Advanced Placement and IB classes, if offered, are the top-level courses taught in high schools and are well respected by all college officials. Because of their universal recognition, they jump off a transcript and put a spring in admission counselors' steps. It won't guarantee admission, but it will help to get you noticed.

## Questions & Answers

**Q: Are "B"s in honors or Advanced Placement classes better than "A"s in less demanding ones?**

**A:** "B"s in first-string classes are more impressive than "A"s in easier ones. Even an occasional "C" won't rule out a career at highly selective college (but tip-top applicants often have all or mostly "A"s in tip-top classes. We're not trying to ruin your day, we just want you to know what your son or daughter may be up against.). Yet, while the most competitive colleges do prefer the most competitive courses, there is room for fluctuation, and a second-level class in one or two weaker areas may work better for your child.

When computing class ranks, most high schools now use a weighted system where extra points are allotted for higher level classes, so the "B+" student in honors courses is likely to be ranked above the straight "A" student in the second tier. Colleges, too, are careful to note those high schools that do not use weighted ranks and take this into consideration when evaluating and comparing candidates. Each school has their own rubric that they use to calculate a "score" for your grades.

Admission professionals know that many high schools don't have Advanced Placement or IB programs and that some don't even have advanced or accelerated classes. Your child will be evaluated in light of what opportunities were available.

**Q: Don't admission officers from highly selective colleges prefer private school applicants?**

**A:** Colleges, even the choosiest ones, do not prefer either private school or public school candidates. Since most students attend public high schools, the vast majority at all colleges are public school graduates. Diversity is now the clarion call, and that means drawing students from all sorts of backgrounds.

Parents sometimes believe that paying for private school is like buying an insurance policy that promises that their child will be admitted to a name college. However, while admission officers recognize that the top independent schools are excellent proving grounds for top colleges, they are also aware that there are some crummy private schools and many outstanding public ones. (Also, there are crummy students at outstanding schools and outstanding students at crummy schools!)

**Q: My child switched high schools, and the move has meant some transcript irregularities. Will admission officials figure it all out?**

**A:** Be certain that each college will receive a transcript (or several) that covers your child's entire high school career. This may be the perfect time to add an extra statement explaining why moves were made, and what impact they had on course choices. (e.g., "Velma missed biology" or "Louie took math courses out of sequence") Parents who anticipate relocation should look ahead, where possible, and check into curricular differences at the transfer school.

## Test Results

Test scores are intentionally listed after transcripts to emphasize that they are less important, but they are also used in conjunction with transcripts.

Additional considerations that admission officers keep in mind when reviewing test scores include:

- Is the testing pattern consistent? Did a student clearly have an off day?
- Are scores compatible with academic achievement? If not, why not?
- Are there strengths in one area (e.g., language, math, etc.) while others are weaker?
- Were tests taken under special conditions (e.g., extended time)? Does the student have a diagnosed disability?
- Does the student come from a disadvantaged background?
- Is English spoken at home?
- Were SAT II tests taken close to course completion or a year or more later? If language test scores were low, how many years of study has this student had?

## Essays/Personal Statements

Remember, a great essay can really make an admission official sit up and take notice. However, subjectivity prevails here. Some readers are biased toward content; some toward writing style and mechanics. See the section on essay writing for helpful tips. Remember, your Extended Essay and CAS projects may come in handy here.

## Recommendations

Quality and depth vary tremendously. Colleges don't penalize students when the recommendation is not well written or offers only superficial information. However, a clear and comprehensive letter of recommendation can make a difference. Specifics that admission professionals seek from recommendations include:

- Comparisons to others in the class; to those whom the teacher or counselor has worked with in past years; or with students who have enrolled at the college in question.
- Information about grading and/or competition.
- Illustrative examples or anecdotes.
- Personal information.
- Other personal traits or study habits. The law entitles students to see completed recommendations. However, reference forms include a clause that most students sign to waive this right. This enables counselors and teachers to be candid, which is what admission officials prefer. (Recommendations normally do become part of a student's permanent file.)

Make sure whoever you ask to write a recommendation is going to take the time to provide the college with the most helpful information it can. Writing a good letter of recommendation takes time and thought. For me, this is the opportunity to explain any inconsistencies in achievement as well as highlight special things the student has done (CAS projects).

## Extracurricular Activities

**THE GOOD NEWS:** Colleges aren't terribly picky about how your child spends non-class time, as long as it's doing something meaningful. It isn't necessary to have a long list of activities, either. ***Commitment, some level of accomplishment, initiative, and leadership are far more important.***

**THE BAD NEWS:** With so many high school students doing so much; with so many programs and organizations, teams and clubs and causes, it's hard to predict what will make a splash anymore. However, some activities do stand out more than others, and proper presentation can help admission officers look more closely.

When evaluating an applicant's extras, these are considerations that crop up during committee meetings:

- How much time does this student devote to an activity? How significant is the contribution? Admission professionals often favor **depth over breadth**.
- "Evidence of leadership" is a phrase that comes up often at admission committee meetings, and it can be what separates an accepted student from one who ends up on the wait list. There's a world of difference between the student who joined the Geography Club and the one who founded it.
- Some balance is best. While there may not be as much talk of "well roundedness" these days, varied ventures appeal to admission officers.
- Volunteerism is very important, and the key here is real hands on involvement. Admission people are usually able to differentiate between the candidate who spends every Saturday tutoring at a storefront literacy center and the classmate who spent an hour on the Students Against Styrofoam Dance Decoration Committee.
  - ✓ Make your CAS activities work for you
- Specialists are exceptional.

Colleges appreciate uncommon undertakings: hand-bell ringers and Morris Dancers, magicians, skydivers, or dog trainers. Says one admission official, "It's exciting to see unusual activities on an application—not always the student council, the newspaper, or the yearbook."

Be sure to present extracurricular activities and accomplishments well, and differentiate between meaningful and minimal contributions.

## Interviews

Interview evaluations often confirm the impression made by other credentials in a folder. However, as you read earlier, an interview may also help a committee to see another side of a student, to understand why certain choices were made, to appreciate the extent of a commitment. Interview write-ups may even contain comments like "TAKE HER!!!" or "a solid student but I'd hate to have to room with him." In some cases, even a favorably impressed interviewer who isn't on a candidate's committee may go out of the way to lobby those who are for a "yes" verdict.

But remember, sometimes interviews are not weighed heavily in the decision- making process.

## "Hooks"

A hook, in admission parlance, is any additional advantage that makes a candidate attractive to a particular college. This will vary from school to school and from year to year. Some candidates may try to hide their hooks, preferring to be admitted on only merit (parents tend to discourage this) while others will fight furiously to exploit even the most inconsequential connections. Such hooks may include athletic ability, minority status, veteran status, alumni connections, special talent (e.g., art, music, theater, writing, etc.), underrepresented socioeconomic background (e.g., first-generation college), geography, gender, VIP status, ability to pay full tuition, or miscellaneous institutional needs.

Having a hook can give a candidate a higher rating from the get-go or can pull an application from the deny pile and put it into the admit (or wait list) stack. Hooks come into play most often when judging equally qualified candidates. For example, if a college has to select one of two students who look the same on paper, and one is the daughter of an alumnus and the other is not, the daughter is probably going to get in over the non-connected student.

- Alumni Connections
- Athletes
- Students of Color
- Talent in the Arts
- Geography
- Institutional Needs (these change from year to year and are not known to applicants)



# Three Steps to a Great College Essay

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## You, in 500 Words or Less

The college application essay is a chance to explain yourself, to open your personality, charm, talents, vision, and spirit to the admissions committee. It's a chance to show you can think about things and that you can write clearly about your thoughts. Don't let the chance disappear. Stand up straight and believe in yourself!

## The Essay Writing Process

Okay, boot up your computer and let's get to it. To write a college essay, use the exact same three-step process you'd use to write an essay for class: first prewrite, then draft, and finally, edit. This process will help you identify a focus for your essay, and gather the details you'll need to support it.

## Prewriting

To begin, you must first collect and organize potential ideas for your essay's focus. Since all essay questions are attempts to learn about you, begin with yourself.

**Brainstorm:** Set a timer for 15 minutes and make a list of your strengths and outstanding characteristics. Focus on strengths of personality, not things you've done. For example, you are responsible (not an "Eagle Scout") or committed (not "played basketball"). If you keep drifting toward events rather than characteristics, make a second list of the things you've done, places you've been, accomplishments you're proud of; use them for the activities section of your application.

**Discover Your Strengths:** Do a little research about yourself: ask parents, friends, and teachers what your strengths are.

**Create a Self-Outline:** Now, next to each trait, list five or six pieces of evidence from your life—things you've been or done—that prove your point.

**Find Patterns and Connections:** Look for patterns in the material you've brainstormed. Group similar ideas and events together. For example, does your passion for numbers show up in your performance in the state math competition and your summer job at the computer store? Was basketball about sports or about friendships? When else have you stuck with the hard work to be with people who matter to you?

## Drafting

Now it's time to get down to the actual writing. Write your essay in three basic parts: introduction, body, and conclusion.

The introduction gives your reader an idea of your essay's content. It can shrink when you need to be concise. One vivid sentence might do: "The favorite science project was a complete failure."

The body presents the evidence that supports your main idea. Use narration and incident to show rather than tell.

The conclusion can be brief as well, a few sentences to nail down the meaning of the events and incidents you've described.

An application essay doesn't need to read like an essay about *The Bluest Eye* or the Congress of Vienna, but thinking in terms of these three traditional parts is a good way to organize your main points.

There are three basic essay styles you should consider:

**Standard Essay:** Take two or three points from your self-outline, give a paragraph to each, and make sure you provide plenty of evidence. Choose things not apparent from the rest of your application or light up some of the activities and experiences listed there.

**Less-Is-More Essay:** In this format, you focus on a single interesting point about yourself. It works well for brief essays of a paragraph or half a page.

**Narrative Essay:** A narrative essay tells a short and vivid story. Omit the introduction, write one or two narrative paragraphs that grab and engage the reader's attention, then explain what this little tale reveals about you.

### **Editing**

When you have a good draft, it's time to make final improvements to your draft, find and correct any errors, and get someone else to give you feedback. Remember, you are your best editor. No one can speak for you; your own words and ideas are your best bet.

**Let It Cool:** Take a break from your work and come back to it in a few days. Does your main idea come across clearly? Do you prove your points with specific details? Is your essay easy to read aloud?

**Feedback Time:** Have someone you like and trust (but someone likely to tell you the truth) read your essay. Ask them to tell you what they think you're trying to convey. Did they get it right?

**Edit Down:** Your language should be simple, direct, and clear. This is a personal essay, not a term paper. Make every word count (e.g., if you wrote "in society today," consider changing that to "now").

**Proofread Two More Times:** Careless spelling or grammatical errors, awkward language, or fuzzy logic will make your essay memorable—in a bad way.

This article is based on information found in [\*The College Application Essay\*](#), by Sarah Myers McGinty

## **College Essay Writing Tips**

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### **Write an Effective Application Essay**

A great application essay will present a vivid, personal, and compelling view of you to the admissions staff. It will round out the rest of your application and help you stand out from the other applicants. The essay is one of the only parts of your application over which you have complete control, so take the time to do a good job on it. Check out these tips before you begin.

#### **Dos:**

##### ***Keep Your Focus Narrow and Personal***

Your essay must prove a single point or thesis. The reader must be able to find your main idea and follow it from beginning to end. Try having someone read just your introduction to see what he thinks your essay is about.

Essays that try to be too comprehensive end up sounding watered-down. Remember, it's not about telling the committee what you've done—they can pick that up from your list of activities—instead, it's about showing them who you are.

##### ***Prove It***

Develop your main idea with vivid and specific facts, events, quotations, examples, and reasons. There's a big difference between simply stating a point of view and letting an idea unfold in the details:

**Okay:** "I like to be surrounded by people with a variety of backgrounds and interests"

**Better:** "During that night, I sang the theme song from Casablanca with a baseball coach who thinks he's Bogie, discussed Marxism with a little old lady, and heard more than I ever wanted to know about some woman's gall bladder operation."

### ***Be Specific***

Avoid clichéd, generic, and predictable writing by using vivid and specific details.

**Okay:** "I want to help people. I have gotten so much out of life through the love and guidance of my family, I feel that many individuals have not been as fortunate; therefore, I would like to expand the lives of others."

**Better:** "My Mom and Dad stood on plenty of sidelines 'til their shoes filled with water or their fingers turned white, or somebody's golden retriever signed his name on their coats in mud. I think that kind of commitment is what I'd like to bring to working with fourth-graders."

### ***Don'ts***

#### ***Don't Tell Them What You Think They Want to Hear***

Most admissions officers read plenty of essays about the charms of their university, the evils of terrorism, and the personal commitment involved in being a doctor. Bring something new to the table, not just what you think they want to hear.

#### ***Don't Write a Resume***

Don't include information that is found elsewhere in the application. Your essay will end up sounding like an autobiography, travelogue, or laundry list. Yawn.

"During my junior year, I played first singles on the tennis team, served on the student council, maintained a B+ average, traveled to France, and worked at a cheese factory."

#### ***Don't Use 50 Words When Five Will Do***

Eliminate unnecessary words.

**Okay:** "Over the years it has been pointed out to me by my parents, friends, and teachers—and I have even noticed this about myself, as well—that I am not the neatest person in the world."

**Better:** "I'm a slob."

#### ***Don't Forget to Proofread***

Typos and spelling or grammatical errors can be interpreted as carelessness or just bad writing. Don't rely on your computer's spell check. It can miss spelling errors like the ones below.

"After I graduate *form* high school, I plan to work for a nonprofit organization during the summer."

"From that day on, Daniel was my best *fried*."

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# Scholarship Information

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## Develop Your Scholarship Strategy

Most student aid comes in the form of federal education loans and grants from colleges. However, scholarships — which don't have to be paid back — get a huge amount of attention from students and their families. If you decide to invest your time in a search for scholarships, it's important to have an organized system to find, apply for, and win scholarship money. It's also best to start early.

## Start With a Personal Inventory

Most of the information you are asked for on a scholarship search questionnaire is easy to come up with. Beyond those questions, you have to give some thought to your academic, extracurricular and career plans. You should ask yourself:

- Do I want to participate in a competition? If so, what are my talents and interests?
- What subject do I plan to major in?
- What career do I plan to pursue?
- Do I want to apply for all types of aid or only scholarships?

Your answers to these questions help determine your scholarship eligibility. Take your time brainstorming and don't overlook anything — the more personal characteristics you discover, the more scholarships you could potentially apply for.

## Research Local Scholarships First

Begin with your high school counseling office. Your counselors know about scholarships for students graduating from your high school. They may also be aware of scholarships for residents of your town, county and state.

Mrs. Piazza posts all scholarship information on Edline and it's updated every Friday. Most scholarships are advertised in January and February.

I will also post any scholarship opportunities that I become aware of in B301. There you can also find a copy of the 2011 *Scholarship Handbook* that you are welcome to use (it just doesn't get to leave ☺).

## Check Membership Organizations and Employers

**You should never have to pay for scholarship information.** Organizations of all types and sizes sponsor scholarships — leave no stone unturned. Explore categories you might not have considered, such as religious, community service, fraternal, military, union and professional. And don't forget your parents. Many large companies offer scholarships or tuition programs for children of employees. If you are uncertain, ask your parents to check with their human resources departments.

Don't overlook student jobs. Employers such as fast food chains, department stores and supermarkets often give scholarships. Awards related to student employment can come from unexpected sources.

## Use a Free Scholarship Search Service

A scholarship search company collects information on hundreds of awards and compares your student characteristics with scholarship restrictions. Based on your answers to a questionnaire, you receive a list of possible scholarships. It is up to you to decide which ones to try for.

You should never have to pay for scholarship information. If you're asked to pay a fee for "exclusive" scholarship leads, there's a good chance your scholarship service is really a [\*\*scholarship scam\*\*](#).

**Here are some free scholarship search services:**

[Scholarship Search](#)

[Fastweb](#)

[Sallie Mae](#)

There is so much out there that it can become overwhelming. Make a plan and make it part of your weekly routine.

**Contact Your State Department of Higher Education**

Almost every state has a scholarship program for residents — the awards are usually limited to students who attend college in-state.

**Research Institutional Scholarships**

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

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

**How Scholarships Affect Your Financial Aid Package**

Private scholarships can actually reduce parts of your financial aid package. How? Colleges must consider outside scholarships as a student's financial resource, available to pay for education costs. If a college financial aid office meets your full financial need, government regulations specify that any scholarship money you win lowers your need figure on a dollar-for-dollar basis.

What should matter to you is which types of your aid are reduced or eliminated — self-help aid (loans or work-study) or need-based grants. Colleges, following federal regulations, can adjust your aid package in a variety of ways — some subtract the value of unmet need first, others reduce self-help aid before reducing grants, still others use scholarship funds only to replace grant money. Some colleges even give you the option of using scholarships to reduce your expected family contribution.

It's a good idea to contact the financial aid office of colleges that interest you and ask about their policies on outside scholarships.

**Scholarship Application Tips**

1. To get money, you have to ask for it!
2. Organize All Scholarship Materials - Create a separate file for each scholarship and file by application date. Keep a calendar of application deadlines and follow-up appts. Many scholarships require you to provide some combination of the following:
  - Transcript
  - Standardized test scores
  - Financial aid forms, such as the [FAFSA](#) or [CSS/Financial Aid PROFILE®](#)

- Parents' financial information, including tax returns
  - One or more essays
  - One or more letters of recommendation
  - Proof of eligibility (e.g., membership credentials)
3. Read the eligibility requirements carefully. Don't waste time if you don't qualify.
  4. PROOFREAD your applications carefully. Make sure someone else checks over your materials before you send them in. There is no faster way to make it into the "no" pile.
  5. Identify the sponsor's goal – this will help you to direct your essay appropriately.
  6. Don't leave items blank. If a question doesn't apply, note that on the application.
  7. Follow directions carefully! Only send what is requested.
  8. Put your name (and/or Social Security Number) on each page in case they get separated.
  9. Make sure your application is legible. NEATNESS COUNTS!
  10. Make copies of everything you send. Keep a list of scholarships you've applied to and the date they were mailed.
  11. Check, check and double check.
  12. Get your applications in early. Consider using certified mail or a return receipt.
  13. Be aware of scholarship scams. It should not cost you anything!
  14. NO SCHOLARSHIP AMOUNT IS TOO SMALL!

**Start your research early. Think of it as a part time job – the more time you can put into it, the more options you will have and the more money you can net.** Some scholarships have deadlines as early as September.

# Financial Aid: How It Works

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## Apply Early and Follow All the Rules

Millions of families apply for financial aid successfully each year — approximately two-thirds of full-time college students receive some type of aid. What's the best way to get financial aid? First, research available programs, policies and deadlines. Next, follow the procedures rigorously and make sure all deadlines are met. Use this calendar to help you stay on schedule.

This calendar is only a general guide and does not apply to all colleges. Consult financial aid materials, financial aid offices and individual websites for the specific requirements and deadlines for each of your colleges.

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

The amount your family is able to contribute is often referred to as the [expected family contribution \(EFC\)](#). This figure is determined by the organization that is awarding the aid — usually the federal government or individual colleges and universities.

These groups use formulas that analyze your family's financial circumstances and compare them with other families' financial circumstances. The formulas use your income, assets and family size to calculate your EFC, and expect that your family can meet the EFC through a combination of savings, current income and borrowing.

## Three Main Types of Financial Aid

### 1. *Grants and Scholarships*

Grants and scholarships, which are also called gift aid, don't have to be repaid and you don't need to work to earn them. Grant aid comes from federal and state governments and from individual colleges.

### 2. *Loans*

Some financial aid comes in the form of loans, aid that must be repaid. Most loans that are awarded based on financial need are low-interest loans sponsored by the federal government. The government subsidizes these loans, so no interest accrues until you begin repayment after you graduate. There are other loan options available that are not need-based.

If you need to borrow money to attend college, be sure your federal loan options are exhausted before considering private loans. And don't borrow more than you need or can afford to pay back.

### 3. *Work*

Student employment and work-study aid also help you pay for education costs such as books, supplies and personal expenses. Work-study is a federal program that provides you with part-time employment to help meet your financial needs and gives you work experience while you serve your campus and the surrounding community.

## Colleges with Higher Costs Can Be Affordable

You might think that colleges with higher published prices will cost you more, but that's not necessarily the case.

## Questions to Ask Financial Aid Officers

Once you identify a college that is a good fit for you, you should investigate your financial aid options. Each college has its own financial aid policies — guidelines for deciding who qualifies for aid, what type of aid is available, and similar questions.

To be sure you understand what is available, check to see if the answers to these questions appear on the college's website or in their print materials. If not, schedule a phone meeting or an interview with a member of the financial aid staff if you're going to be visiting the college.

The financial aid officers can answer specific questions about costs, the financial aid process and options for financing your education. Here are a dozen questions to get you started:

1. What's the average total cost — including tuition and fees, books and supplies, room and board, travel, and other personal expenses — for the first year?
2. How much have your costs increased over the last three years?
3. Does financial need have an effect on admission decisions?
4. What is the priority deadline to apply for financial aid and when am I notified about financial aid award decisions?
5. How is financial aid affected if I apply under an [early decision or early action](#) program?
6. Does the college offer need-based and merit-based financial aid?
7. Are there scholarships available that aren't based on financial need and do I need to complete a separate application for them?
8. If the financial aid package the college offers isn't enough, are there any conditions under which it can be reconsidered, such as changes in my family's financial situation or my enrollment status (or that of a family member)?
9. How does the aid package change from year to year?
10. What are the terms of the programs included in the aid package?
11. What are the academic requirements or other conditions for the renewal of financial aid, including scholarships?
12. When can I expect to receive bills from the college and is there an option to spread the yearly payment over equal monthly installments?

**Beware of people who claim to be Financial Aid Consultants. Your college financial aid officer is your best ally. It is their job to ensure that you can pay for college.**

Talk with your financial aid officer about any unusual circumstances the family may have. These include:

1. Elementary or secondary tuition
2. High medical or dental expenses that are not covered by insurance
3. High child care costs
4. Recent unemployment, death or disability of a wage earner
5. Etc...

## Financial Aid FAQs

There are billions of dollars of financial aid available to students who need help paying for college. If you want this assistance, it's important that you determine your eligibility and apply on time.

### How many college students get financial aid?

About three-quarters of full-time undergraduate college students receive some type of financial aid in the form of grants, scholarships, loans or work-study. Approximately 45 percent of financial aid dollars awarded to undergraduates are in the form of loans, and the rest are grants, scholarships, and tax credits and deductions.



### Can I afford to go to college?

Despite all the news stories about rising college prices, a college education is more affordable than most people believe. There are many colleges that provide an excellent educational experience at a price you can manage.

### Does applying for financial aid hurt my chances of being admitted?

Not usually. You are generally admitted based on your academic performance and the qualities you bring to the campus community. Colleges want to admit a diverse group of students and often use financial aid to achieve that goal. It is very important to apply for financial aid early in the application process, before all of a college's funds are allocated.

### Do I qualify for aid even if I don't get straight A's?

It's true that many scholarships reward student performance in high school, but most government aid is based on financial need. Remember, if you do receive need-based aid, you must remain in good academic standing to renew your aid annually.

### Is my family's income too high to qualify for aid?

Financial aid is intended to make college available to students from many different financial situations. College financial aid officers consider family income, the number of family members in college, medical expenses and many other factors when reviewing your financial aid application.

Even if you think your family income is too high for you to qualify for aid, you should fill out the [Free Application for Federal Student Aid \(FAFSA\)](#) as soon as possible after January 1.

### Should I work while I'm attending college?

Students who attempt to juggle full-time work and full-time studies may have difficulty completing their academic programs. However, students who choose to work a moderate amount often do better academically.

### Can I try to get my aid award revised?

Some colleges may be willing to review your financial aid package if your financial situation changes. Consider [discussing these changes with the financial aid office](#) if your family has experienced an unexpected decrease in income or increase in expenses since you applied for financial aid.

# Helpful Websites and Other Resources:

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## College Search and Planning

<http://nces.ed.gov/ipeds/cool/Search.asp>

<http://www.petersons.com/ugrad/search.html>

<http://www.collegeboard.com>

<http://www.educationplanner.org>

<http://www.usnews.com/education>

## Virtual Tours

<http://www.campustours.com>

## SAT and ACT Information

<http://www.collegeboard.com>

<http://www.act.org>

<http://www.review.com/college>

## Financial Aid Information

<http://www.fafsa.ed.gov>

<http://easi.ed.gov>

<http://finaid.org>

<http://collegeboard.org>

Federal PELL Information 1-800-4-FEDAID

## Scholarship Searches

<http://www.fastWeb.com/fastWeb>

<http://scholarships.com>

[http://www.collegeanswer.com/paying/scholarship\\_search/pay\\_scholarship\\_search.jsp](http://www.collegeanswer.com/paying/scholarship_search/pay_scholarship_search.jsp)

<http://www.mhec.state.md.us>

<http://www.scholarships101.com>

Maryland State Scholarship Administration 410-260-4500

## Miscellaneous Information...

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If you are considering community college first, make sure your credits will transfer.

Submit a FAFSA every year, even if you think you don't qualify for aid. Being rejected for federal aid is sometimes a prerequisite for private awards.

The cost of applying to college and taking standardized tests can really add up. Consider asking for waivers (especially if you qualify as FARMs), but keep in mind:

- Availability is limited and you must meet qualifications
- Some schools offer special discounts for legacy
- Some offer waivers for IB Diploma candidates
- It doesn't hurt to ask!

HCC offers a High School Financial Aid Workshop for all Harford County high schools during November and December. Check Edline under the school counseling tab for info.

HCC also offers a scholarship for full tuition to students (3.25 overall GPA to qualify) and credits transfer seamlessly to Towson. With an IB Diploma, you can your associates in just a year.

**School code for SAT's and ACT's: 410297**