

JOHN C. BIRDLEBOUGH SCHOOL



Phoenix

Central School District

College Planning Guide



Your Future Starts Here

A Message from the Student Services Department

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Dear Student and Parent/Guardian:

We hope you'll find this information helpful. While the prospect of transitioning away from high school can be overwhelming, this document can serve as a guideline.

Should you have further questions, please contact us via email or phone. We look forward to helping make the future a successful one for your student!

Sincerely,
The JCB Student Services Department



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*School
Psychologist*



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*Student Services
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**Paul
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Counselor (J-Z)



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**Megan
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Counselor

Our Mission

The Phoenix Central School District is committed to a challenging educational program that promotes academic and personal growth for all students. Each student will become a confident, productive, responsible individual with a strong academic foundation, and the ability to make positive ethical choices. Our goal is to cultivate a sense of pride, character, and accountability in our students and community. The Board of Education, staff, parents, students, and community share responsibility for this mission.



The Phoenix Central School District Board of Education, its officers and employees, shall not discriminate against any student, employee, or applicant on the basis of race, color, national origin, creed, religion, marital status, sex, age, or disability. This policy of nondiscrimination includes: access by students to educational programs, counseling services for students, course offerings and student activities, recruitment and appointment of employees and employment pay, benefits, advancement and/or terminations.

Main Office: 695.1631
Student Services: 695.1645
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JCB High School
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Public or Private Institutions

Public colleges are part of the education department of the state in which they are located. In New York, for example, these schools are members of the S.U.N.Y. (State University of New York) system. The costs are lower than for private institutions because the schools are funded by public monies.

Private refers to institutions that are independently operated.

Two-Year Colleges

Community College: a two-year public institution offering college transfer courses for those planning to go on to a four-year college or skill-training program leading directly to employment. Requirements for admission vary depending on program of study.

Four-Year Colleges or Universities

Liberal Arts College: a four-year institution that emphasizes programs of broad undergraduate education. These schools offer a wide variety of job preparation possibilities. Pre-professional programs such as pre-law and pre-med are usually available. Because of the range of programs offered by the nation's four-year schools, it is difficult to lump them together into one category. Some are state-controlled; some are private. Some are large; some are small. Tuition costs vary, as do application deadlines. Some colleges are highly selective, while others will accept almost any student who has a high school diploma. Upon completion of a program at a four-year college or university, a bachelor's degree is awarded.

Engineering or Technical College

Schools that provide four-year training programs in the fields of engineering, technology and the physical sciences.

Co-op Programs

Four-year institutions in which semesters of coursework alternate with paid work experience in the student's area of study. Usually the co-op experience extends a student's undergraduate education by one year.

Nursing Opportunities

Nursing education programs are generally found in two- and four-year colleges. Students may receive an Associate in Applied Science degree in Licensed Practical Nursing (LPN) and Registered Nursing (RN) from many two-year colleges. A Bachelor of Science degree with a major in nursing is granted from a four-year college.

Military Academies

Any junior interested in the United States Military Academies (Army, Air Force, Coast Guard or Naval) should investigate the application procedures leading to acceptance. The application process begins in the spring of the junior year and terminates approximately Nov. 15 of the senior year. Competition is rigorous. Candidates for all but the Coast Guard Academy must have a nomination, usually from a member of Congress or the vice president of the United States. Spring semester of the junior year is the recommended time to apply for a nomination, but later requests may be accepted. If interested in securing an appointment to one of the academies, contact senators and representatives and the selected academy for additional information.

Roles and Responsibilities

The college admissions process involves research and decision-making. It can be exciting and anxiety-producing, hopeful and stressful. Students, parents and counselors all work together toward a common goal. Within this context, it is important to understand each person's role and contributions to the process.

Student's Role

In the spring of the junior year

- Ask two teachers for letters of recommendation. Choose teachers who know your strengths or consult with your counselor for suggestions.
- Be aware of deadlines! The SAT, SAT subject tests and ACTs are all being given, and there is a financial penalty for late registration.
- Attend the National College Fair at Onondaga Community College, held annually in the spring.
- Begin to visit colleges. Visiting helps get a feel for different "types" of institutions.

During the summer

- Continue to visit colleges. Schedule a tour, information session and/or an interview by calling ahead or registering online. When calling the Admissions Office for an interview, you may want to ask if you can speak with a coach, professor or head of the Learning Center (for the L.D. student)

when on campus. The Admissions Office often can assist with these arrangements.

- Consider writing the personal statement. Summer affords the luxury of time usually not available in the fall. The essay topics on the Common Application can be found online — www.commonapp.org. Search "Common Application essay prompts." Upon completion, match your common application to Naviance.

In the fall of the senior year

- Complete the SUNY application if applying only to a 4-year NY State public school. Four-year colleges/universities often prefer applications completed by January or February of your senior year.
- Complete all applications online. Be aware of deadlines—especially Early Action or Early Decision deadlines.
- Be certain all teacher recommendations have been requested and write thank-you notes to those who write on your behalf.
- Review high school transcript to be certain it accurately reflects academic performance.
- Attend college information sessions in the Guidance Office to speak with college representatives. Dates are posted on our website.
- Continue visiting campuses, especially any college open houses.

Parent's Role

Recognize that this is a time of uncertainty; assist in making intelligent, realistic choices. Be involved in the entire selection process.

Communicate: Discuss options and jointly review college websites and applications. Keep in mind: The parent is not the candidate. If a student is mature enough to consider college, he/she is mature enough to handle the bulk of the admissions procedures, including filling out the applications and contacting the Admissions Office when necessary.

Support: The separation between child and family is beginning and it impacts everyone. Tune in to the student's emotions and help reduce stress when it becomes evident. Try to be patient.

Encourage: When possible, visit colleges together. The more that is done together, the more enlightening the process becomes. Most parents have preferences of where they would like their children to go to school, but it's the student's turn to exert some independence and decision-making. Certainly a parent's guidance, opinions and views are important. For example, there may be an inflexible requirement such as a financial or geographic limitation. Nevertheless, it is imperative to listen to your student's preferences.



Counselor's Role

The counselors will work with students and parents to help in post-high school planning. Specifically, they will:

Meet with students and parents, both individually and in groups

They are available by appointment to help in any part of the process. Conferences may be scheduled individually to discuss each student's needs and qualifications. In addition to working with students on an individual basis, counselors also guide students through the application process during junior and senior class presentations. They discuss the entire process, including recommendations, college visits, interview techniques, and college variables and what colleges look for in prospective students.

Provide information

Although the counselors make information available in a variety of ways, the ultimate responsibility for the college selection process rests with the student and parents. The counselor should not be expected to create a list, select a college, or make the decision as to where the student would be the happiest. The student and family have distinct values and preferences that must be honored in determining the best fit.

Process the Secondary School Report, mid-year and final reports for each college application

Once an application processing form is submitted, counselors will write letters of recommendation, attach appropriate supporting documents, and submit to the college. This process is explained in the section of this booklet titled, "Processing the Application."

Keeping lines of communication open between the student, parent and counselor is critical for a successful experience

Don't hesitate to contact the Counseling Office at any time during the process.

Naviance

Naviance is a comprehensive college and career readiness solution that helps schools align student strengths and interests to postsecondary goals, improving student outcomes and connecting learning to life. To access the JCB Naviance page, please visit student.naviance.com/jcbhs.

Make an Action Plan

As you plan for both the coming year and the future, you should be aware of the following events and dates. Although announcements are made in school, and juniors and seniors meet with their counselors to discuss these events, it is important for juniors and their parents to make a plan of action and take responsibility for carrying it out.

Junior Year Timeline

Sept. - January

Take the PSAT (Preliminary Scholastic Aptitude Test/ National Merit Scholarship Qualifying Test.



April - June

- Secure two teachers to write recommendation letters
- Complete a college search using Career Cruising
- Attend area college fairs
- Discuss college/career options with your family
- Gather data from various schools. Visit college or vocational sites during spring break.
- Take the SAT and/or ACT. Discuss these exams with your counselor
- Visit colleges



February - March

Meet with your counselor to plan your academic program for senior year. Discuss course options and college requirements.

Sign up for the SAT or ACT if applicable.

Senior Year Timeline

September

Review college/career information online

Listen to the daily announcements for information regarding scholarships, schedules of college representatives' visits to JCB, etc. Check with your homeroom teacher for detailed information

Confirm recommendations from teachers

Meet with your counselor if you are applying early decision or early action

Start the financial aid process



March-May

Notify colleges if you are declining admission, and send housing/ tuition deposit to the school you will attend by May 1.

Finalize your plan to pay for college in the fall.



October-December

Meet with your counselor

Complete applications (early decision deadlines are as early as Nov. 1)

Take any remaining required tests (SATs or ACT) if necessary

Check email/college websites regularly for important information and updates. This is the primary form of communication by post-secondary schools.

File the appropriate financial aid application(s) online

Match common application to Naviance

Who Should Take Standardized Exams?

Students considering a four-year college or university program after high school should participate in standardized testing. Such testing is required by most colleges and universities in the admissions process. The test results will help a student determine which institutions to consider.

College entrance tests are designed to predict a student's ability to do college-level work. By having standardized test scores for every student applying to a college or university, admissions professionals compare students from different states, schools and academic backgrounds.

Decisions are not made based solely on the results of the SAT or ACT, but factor on most application materials submitted to a college, including the transcript, recommendations, personal statement and list of activities. At each college, the weight of these factors varies, but the academic record is always the most important factor for consideration for admission.

ACT

The ACT consists of achievement tests in English, mathematics, reading and science. A composite score ranging from 1 to 36 is calculated by averaging the four test scores. There is also an optional writing test that measures the student's ability to plan and write a short essay. Take the writing test at least once. Tests are administered on Saturday mornings in September, October, December, April and June. The cost is around \$40, with an additional \$17 or so for the writing test. Only take the writing if a college you are interested in **requires** it for admission. Students may register at www.actstudent.org. Fee waivers are available for qualified students. See your counselor for eligibility.

PSAT (Preliminary Scholastic Aptitude Test)

The PSAT is taken in October of the junior year. PSAT scores are used to qualify for the National Merit Scholarship Program. Scores are given in evidence based writing, reading and math. A score ranging from 400-1600 will be provided, and may be an indicator for future scores on the SAT.

SAT

The SAT will test reading, math, writing and language. There will be an optional SAT essay for an additional fee. A score will range from 400-1600. Students may register at www.collegeboard.org. Fee waivers are available for qualified students. See your counselor for eligibility.

SAT Subject Test

Some highly selective colleges and universities require two or three subject tests. Each test is one hour long and is designed to measure a student's knowledge of a specific subject. Tests are given in: literature, math, biology, chemistry, physics, Spanish, French, Latin, German, history and more. The student should be aware of subject test requirements for each college to which he/she plans to apply. The student should take the SAT subject tests at the end of a one-year course (examples: biology, U.S. history), or when finishing a continuous subject (examples: French, English composition). The student may take up to three tests on each test date.

SAT subject tests are given Saturday mornings at high schools in Central New York in October, November, May and June. The basic registration fee is roughly \$30 and \$18 for each additional test taken. The language test with listening is about \$26. Students can't take both the SAT and SAT subject tests on the same date.

TOEFL (Test of English as a Foreign Language)

For the student whose primary language is not English, the TOEFL offers a way to be competitive in the college application process without being penalized for a deficiency of English vocabulary. Register at www.ets.org/toefl.

Test Preparation

Preparation is the key to success when it comes to taking standardized exams. There are a variety of free resources to help you fine-tune your test-taking skills. These resources will help you gain a better understanding of the types of questions to expect the day of the exam.

Actstudent.org/testprep
Test Prep
Union Test Free Prep
SAT up

Test Prep Factory
SATpractice.org
www.khanacademy.org

Suggested Testing Schedule

Following is a typical testing program for a JCB student; it is the student's responsibility to register for each examination.

JUNIOR YEAR

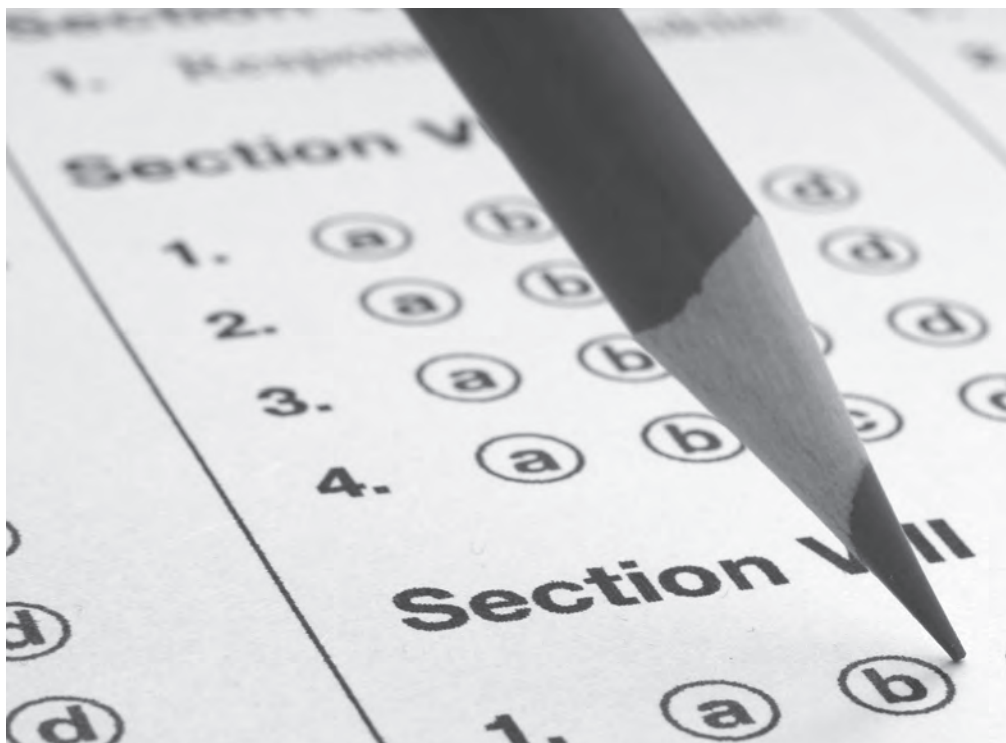
Take tests for the first time

October PSAT
April ACT
May SAT
June ACT/SAT

SENIOR YEAR

Repeat tests if necessary

September ACT
October SAT
November ACT/SAT



College Entrance Exams

Scholastic Aptitude Test (SAT) Exams

Registration deadlines and testing dates are listed on our website, phoenixcsd.org, and at www.collegeboard.org.

American College Testing Program (ACT)

Registration deadlines and testing dates are listed on our website, phoenixcsd.org, and at www.actstudent.org.

** Late registration is also available. See the testing agencies' websites for more information.*

Some colleges and universities require that the applicant's standardized test results be reported directly by the test providers. This service is available at no extra cost prior to the date of the test. The service is available at an extra cost at any time following the date of the test. Students with a financial hardship should see their counselor for fee waiver eligibility.

Booklets describing the content, format and scoring of the different tests are available online at www.collegeboard.org or www.actstudent.org.

Which College is Right for me?

Visiting colleges can be a big help in finding the right fit. Its value is in providing a firsthand impression about the people, programs and facilities for living and learning. You should plan to visit a number of the colleges you are considering. The exchange of information and the impressions gained, for both you and the college, should be meaningful. Many colleges now consider “demonstrated interest” in their admission decisions. When visiting, make sure that you officially check in at the Admissions Office so they know you were there. Open house programs are designed to introduce you to what schools have to offer as well, should you choose to make your visit amongst a larger group of potential attendees.

It is not always possible to visit all the schools to which you apply. Try to visit three or four of your top choices. This may be done in the spring of your junior year, the summer between your junior and senior years or the fall of your senior year. You may also benefit from making a visit to your college selections after you have been admitted. Many schools offer accepted student day programs for your consideration. Talk to students and consider staying overnight with a student you know who is currently in attendance.



Personal Interviews

It is doubtful that the admission decision on your application will be greatly affected by what takes place during an interview. Take the interview seriously, but do not overrate its importance. Many colleges no longer offer personal interviews due to the volume of requests they receive. Below are a few types of interviews offered:

Required Interview/Evaluative

Some colleges require an interview as a formal step in the admissions process. This interview is usually conducted by a member of the admissions staff whose role is to assess the applicant’s strengths. This interview represents one piece of data that is evaluated in the admissions decision.

Optional/Informational

When a formal interview is not required, many colleges invite students and their parents to meet with a member of the admissions staff or trained student while visiting the campus. Information is exchanged in this interview situation; you learn about the college and the interviewer learns about your strengths for admission.

Alumni Interview

Alumni representatives conduct these interviews where the prospective student resides. In some cases, they are the only type of personal interview available to candidates.

High School Visits by College Admissions Representatives

During the fall, representatives from various colleges visit ICB to talk with interested students in small groups in the guidance conference room. All visits are publicized through senior homerooms, via morning announcements and on our guidance webpage.

Group Information Session

Many colleges present general information programs for prospective students and their parents. These sessions are usually conducted by members of the admissions staff and provide an overview of the school, its programs and facilities. A question-and-answer period is usually included to address concerns from the audience.

Before Your Visit

Look at the website, especially the sections on admission requirements, tuition and programs of study.

Review your high school record so that you can answer general questions about your academic performance in high school. Bring a copy of your High School Transcript if possible.

Develop specific questions about the college's programs, facilities and any other topic important to you.

Rehearse answers to questions about your courses, grades, extracurricular activities or employment, your goals, how you spend your summers and why you are interested in this college.



After the Visit

Write down your impressions of the school. Your notes can be a useful tool when comparing and contrasting schools. Remember to include, for future reference, the name of the individual who interviewed you. (Write this individual a thank-you note.) You may wish to use the checklist below to help you in your comparison of schools.



During the Visit

Ask your questions and demonstrate interest in learning about the school. Avoid questions with answers that can be found on the website.

Be ready to discuss your academic progress – strengths, weaknesses or any special circumstances that have interfered with your achievement.

Be on time, neatly dressed and well-groomed. If you must be late, be sure to call ahead.

Don't forget to carry your half of the conversation. Do so with enthusiasm, and if your parents are present, ask them to stay in the background.

You'll probably be nervous, but try to relax. Be confident that, by preparing well, you have set the stage for an enjoyable and informative interview.

Take a tour, discuss financial aid concerns, and meet with a coach or professor.

If possible, eat in the dining center. People-watch, and ask yourself if you feel like you would fit in.



Comparing Colleges

Even after visiting a few colleges, you still have to do some research to determine which school will be the perfect fit for you. Your choice of college is an extension of yourself: who you are, what you want to become, your learning style and your living style. As such, everyone needs different things from a college. By focusing your decision-making on what is important to you (and your family), the items on the next page may help you turn your college search process into a careful, thoughtful experience. This is not intended to be an exhaustive list, but can help you consider the qualities that might enter into your decision-making in choosing a college. You may want to consider making a chart with those characteristics that you consider most important so that you can compare colleges.



Weighing Your Options: College Comparison Checklist

- ✓ Enrollment and male to female ratio
- ✓ Location of campus – urban, suburban, rural
- ✓ Selectivity for admission
- ✓ Intended major
- ✓ Ability to double major, complete a minor, change major, or design a major
- ✓ Quality of facilities for intended major
- ✓ Reputation for academic quality
- ✓ Quality and accessibility of faculty
- ✓ Academic support services – free or fee
- ✓ Intellectual level of students
- ✓ Opportunity for internships, study abroad, other special programs
- ✓ Library resources
- ✓ Class size – biggest and smallest
- ✓ Use of technology in academic programs
- ✓ Total cost (including tuition, books, room & board, fees)
- ✓ Financial Aid availability (how much debt does the average student have?)
- ✓ On-campus employment
- ✓ Appearance of campus
- ✓ Student activities/sports/tickets to events
- ✓ Quality of facilities and activities
- ✓ Access to cultural and social events
- ✓ Athletic programs
- ✓ Accessibility and cost of transportation to/from home
- ✓ Cars on campus, cost and location of parking lots
- ✓ Housing – location, requirements, is it guaranteed all four years?
- ✓ Students primarily residents or commuters
- ✓ Student involvement in campus government
- ✓ Friendliness of students
- ✓ Social life
- ✓ Diversity of student body



Criteria Used in the Evaluation

High school record: The primary consideration. Good grades are generally an accurate predictor of college success. The rigor of the courses taken is also evaluated. Depth in elective courses and/or several courses that reflect an interest or stated career goals are positive factors in your record. Your transcript

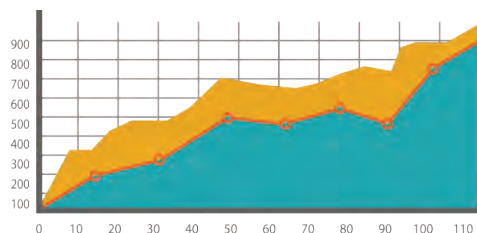


represents your high school record. The transcript includes final grades earned in grades 9 through 11, level of each course (e.g., Honors, A.P., Regents), credits earned in each course, total credits earned each year, Regents examination grades, summer school grades, and a cumulative weighted and unweighted GPA (semester grades

in 12th grade are sent in February to all colleges you apply to, and final senior grades will be sent to the institution you plan to attend).

Standardized test data: Colleges evaluate all available test data. The higher your score, the better your chances are, but this is not the only consideration.

People with high aptitude and mediocre records have been refused, while students with average and sometimes



below-average test scores but consistently good achievement records may be admitted. Some colleges are “test-optional” and do not require test scores. You can find a list of these schools at www.fairtest.org.

Extra-curricular activities: The offices you have held in various organizations show whether or not you have demonstrated leadership qualities. Too many activities may indicate that you are spreading yourself too thin and are not committed to any one organization. Concentrate on a few activities in which you are really interested. These might include work experience, community service and church activities, as well. When all factors are equal, the

colleges choose those students who have taken part in outside activities.

Recommendations of counselor and teachers:



Colleges weigh strongly what your teachers and counselor have to say about you. Students request recommendations from two teachers to include with each application. In asking teachers for recommendations, students should consider the following:

- Who can best present the student as a learner, not necessarily the teacher from whom the highest grades were earned.
- Select a teacher who knows you best as a person that can also emphasize your strengths.

The application and essay: The way you fill out your application and write any required essays sends a message to the committee evaluating your application. Have your counselor or your English teacher review your application for typos and other errors. The college essay is a component of the English 12 curriculum and College English courses as well.



Most applications require students to write a personal statement. Don't underestimate the importance of this task! The Admissions Committee looks for insight into the character of the applicant from the writing sample.

See tips on the next page for writing an effective personal statement.

Resume and Personal Statement

Students are far more interesting and multi-faceted than simple test scores and grades on a transcript. The resume and personal statement can lend deeper insight into the student as a person. Colleges and employers need to have the most accurate information before they make a decision.

The Personal Statement

In writing a personal statement, it is important to select an event, interest or experience that you feel is key to understanding you as a person. This could be something you've done over a period of years or maybe a single event, person met or value you hold. Each senior English course will cover personal statements in the curriculum.

Be creative. Creativity is an excellent way to make the essay fun to write, not to mention fun to read! Use the essay as an opportunity to say what you want to say, and let the college see what a unique and dynamic new addition to campus life it's getting by accepting you.

Be genuine. The use of humor can be used to show aspects of your style, interests and personality. Be careful, however, not to be flippant; it's an attitude that tells the admissions officers that you did not take their question very seriously. If you discuss serious topics such as divorce or death in the family, a disability, or poor grades, be sure to accent the positive learning experience you have gained as a result.

Beware of the "too professional" essay. In other words, write it yourself. Your mother, father, teacher or older sibling might be helpful in giving you constructive criticism, but you can be certain that the practiced eye of a committee or admissions reader can spot a fake.

Review your punctuation and spelling. Observe the word limits many colleges require. The Common Application essay requires a minimum of 250 and maximum of 650 words; it will not allow you to go over or under.

The resume: An example of a resume is included on this page. Besides the topics mentioned, you might also include such items as travel, special programs in which you've participated (e.g. summer sports, performing arts or pre-college programs), and any other programs that are related to career interests and/or tentative college major. You might wish to indicate the time involved in your activities to give a picture of your commitment.

John Smith

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Phoenix, NY 13135

555-555-5555

email: collegebound@phoenix.com

EDUCATION

John C. Birdlebough High School

552 Main Street

Phoenix, NY 13135

Graduation Date: June xx, 20__

Cumulative GPA: 97.43 unweighted

Cumulative Rank: 29 of 59 students

ACT Composite: 21

Honors/College Courses: English 101

ACTIVITIES, HONORS & AWARDS

Academics: Robotics Team Captain (12); team placed 1st at Competition

Athletics: Football (9, 10, 11, 12)

Dramatic Arts: One Act Play: 10, 11 – Lead Actor in "Education Questor"

LEADERSHIP POSITIONS HELD

4-H Club: Member (9, 10, 11); Vice President (11)

COMMUNITY SERVICE

JuniorMates: Mentor (11, 12)

HOBBIES

Fishing, Computer Games, Billiards, Traveling (Costa Rica with Spanish Club, 11)

WORK

May 20XX to present

Corner Grocery, Phoenix, NY

Cashier

Duties: helping customers find items, facilitating transactions and handling cash

Job Skills: punctual, hard-working

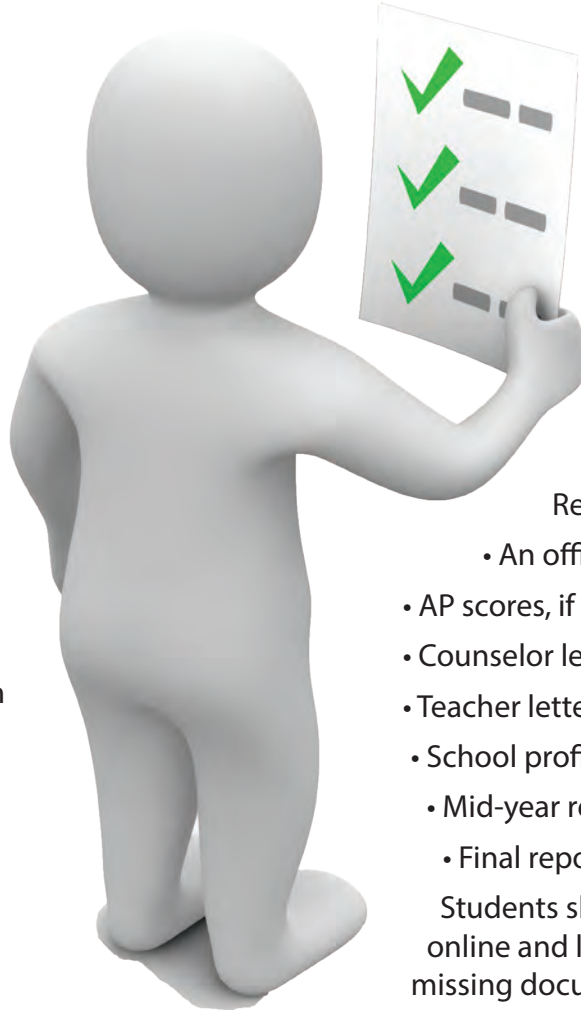
Processing the Application

Students must submit all of the required components of an application by the college's application deadline.

Most colleges will accept applications as either a hard copy or electronic document, but prefer that the application is submitted electronically. The counselor is available to help with any part of the application process by appointment.

The student should submit the following application materials directly to the college:

- The application fee or approved fee waiver
- The completed application for undergraduate admission
- A resume (optional)
- A personal statement
- Any required application supplements (if applicable)
- Other supporting documents, such as an art



portfolio, an essay, music CDs, etc.

- Official score (SAT, ACT) reports sent directly from the college testing agency, if required

Students must complete a Privacy Waiver, which indicates whether or not they waive their right to review the teacher and counselor recommendations. This form requires a parent signature.

Once you have invited your school counselor to submit information on your behalf via email, the following will be automatically generated:

- A completed Secondary School Report
- An official transcript
- AP scores, if requested
- Counselor letter of recommendation
- Teacher letter(s) of recommendation (Prefer 2)
- School profile
 - Mid-year report and transcript
 - Final report and transcript

Students should check their application status online and let the counselor know if there are any missing documents.

Tips and Resources

The guidance staff can help students prepare for a post-secondary education by assisting in searching for appropriate colleges and universities. Furthermore, our dedicated counselors can provide information on scholarships and college admissions to make the application process a bit easier. Our staff is here to address any

questions or concerns.

- Schedule an individual planning session with a guidance counselor.
- Explore Career development opportunities through Naviance. See counselor for details.
- Receive support through Castle Learning (www.castlelearning.com). This

site provides supplemental materials related to topics covered in class.

- View previous Regents examinations and get a better understanding of what to expect from these statewide tests: www.nysregents.org regentsprep.org



Paying for College

Do not let the price of a particular college stop you from applying for admission. Financial aid programs exist to help you meet college costs: tuition, fees, books, room and board, personal expenses and transportation. The expected family contribution (EFC) will remain fairly constant regardless of the cost of a particular college.

The difference between expected family contribution and total cost may be made up in financial aid (grants, loan, and work-study).

Each college puts together a “financial aid package” determined by financial need calculated from the Free Application for Federal Student Aid (FAFSA) and the New York State Tuition Assistance Program (TAP) application. Some private colleges may also require you to complete the College Scholarship Service (CSS) Profile. If your college requires the Profile, you still need to fill out the FAFSA. If you apply for aid, you will receive financial aid packages from each college in the spring of your senior year. Every package will be different. Compare amounts of grants, loans, etc. to determine which one benefits you the most.

FAFSA

The FAFSA is available online and may be filed after Oct. 1. TAP can be applied for at the same time. The FAFSA is available at <https://fafsa.ed.gov>.

FAFSA requires both students and their parent/guardian to have an ID# in order to file for Federal Aid.

CSS Profile

The CSS Profile is available in September and should be filed as soon as the student has decided on which colleges to apply. You can find that Profile at collegeboard.com.

Deadlines and Fees

The financial cutoffs and amount of awards for the PELL and TAP grants vary from year to year and are subject to Congressional/State approval. The FAFSA, TAP, and/or the CSS Profile must be filed every year.

It is your responsibility to contact financial aid offices, pick up and complete applications, meet deadlines and supply the necessary information. There are many online resources available to help understand financial aid.

Do not pay a fee for any of this information!

Some websites to visit:

- www.fafsa.ed.gov
- www.hesc.com
- www.fnaid.org
- www.schoolsoup.com
- www.studentloans.gov



Financial Aid Terms and Acronyms

Need: The difference between a family's reasonable contribution toward their child's education and the comprehensive cost at a post-secondary institution.

Expected Family Contribution: The federal government's expectation of what a parent and student can contribute toward college costs.

FAFSA: Free Application for Federal Student Aid universally used to apply for many types of institutional, state and federal aid. Collects detailed information each year about parent(s)' and students' financial situation.

Aid Package: A combination of grants, loans, and a campus job which allows colleges to financially help students and families.

Grants: Awards based on financial need which are NOT repaid by the student. Others are called academic, merit, or no-need scholarships.

Federal Pell Grant: "Gift" program from the federal government. Use FAFSA to apply for PELL Grant.

Federal S.E.O.G.: Supplemental Educational Opportunity Grant. Federal program distributed to colleges for students with exceptional financial need.

Profile: Form processed by College Scholarship Service to provide aid at some private institutions -- see

collegeboard.com for details.

Campus-Based Aid: Title applied to financial aid programs administered directly by the college.

Independent Student: Students who meet at least one of the following criteria:

- Are at least 24 years of age
- Veteran of or active duty in the US Armed Forces
- Graduate/professional student
- Married
- Ward of the court (at any time since you turned 13)
- Both parents deceased or are/were in foster care
- Legal dependents (other than spouse)
- Unaccompanied youth who is homeless or at risk of being homeless
- Documented by the financial aid administrator using professional judgment

Loans: Sums of money that must be repaid with interest. To qualify as "financial aid," they must carry interest lower than prevailing rates.*

- Direct Stafford Loan: Open to both undergraduate and graduate students. First year undergraduates may borrow up to \$3,500 subsidized and \$2,000 unsubsidized for a total of \$5,500 (a small interest rate will be applied to the subsidized portion).
- Federal PLUS Loans:

PLUS loans are for parent borrowers. Parents can borrow the difference between the actual college cost and financial aid received.

T.A.P.: Tuition Assistance Program. Grants given to N.Y.S. residents who attend college in-state.

Federal College Work-Study Program: Federally funded program for student jobs on campus.

Vocational Rehabilitation: State-funded entitlement program of aid for students suffering physical, congenital, psychological or other handicapping conditions.

E.O.P.: Educational Opportunity Program. Provides comprehensive costs of higher education at state schools for academically and financially disadvantaged youth who qualify.

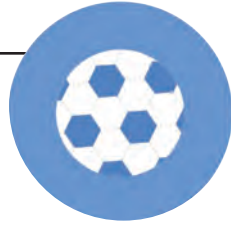
H.E.O.P.: Same criteria as E.O.P. program except this term is used at private colleges.

Child Veteran Award: Children of disabled or deceased veterans in which death or disability was as a result of a service.

ROTC: Reserved Officer Training Corps (Army, Navy, and Air Force). Participation in military courses on selected campuses as a 2, 3, or 4 year scholarship student. Check www.studentloans.gov for the latest rates and information.

Eligibility

Any student who wants to play a sport at a Division I or II school must register online with the NCAA Eligibility Center prior to senior year. There is a \$75 fee to register.



It is imperative that any student who hopes to play a Division I or II sport let his or her counselor know of the intent at course selection time. Not all JCB courses are approved as "core courses" by the NCAA.

The Eligibility Center form can be accessed at www.eligibilitycenter.org.

The following are some questions to consider asking college coaches:

1. What percent of athletes in my sport graduate in 4 years? 5 years?
2. How many athletes admitted as a freshman in the

last three years are still playing?

3. How many hours a day will I spend involved with the athletic program?
4. How many classes would I likely miss each semester due to travel, etc.? Are the professors flexible?
5. Are there special study hours mandated for all team members?
6. Is there free tutoring available to athletes if I am struggling with one or more of my classes?
7. Am I eligible for an athletic scholarship? (Division I and II schools only)
8. If I am eligible for a scholarship, are there any circumstances under which I could lose it? (i.e. injury, academics, playing performance)
9. What grade point average must be maintained to keep my scholarship?

For more information, visit the NCAA Eligibility Center website at www.eligibilitycenter.org.

Glossary of Terms

Early Action: some institutions offer an Early Action plan for candidates who complete their applications with supporting materials and have taken the required standardized tests by November. By January, students will be notified of one of the following actions: ADMIT, DEFER or DENY. Students must reply by May 1.

Early Decision: is an option for students who have carefully considered all schools, visited several campuses, had interviews, and now indicate that this particular college is their first choice school. Students may apply to other institutions but must agree to withdraw all other applications if they receive an Early Decision acceptance. Early

Decision application deadlines are usually around November 1 or 15 with replies sent out in December. At some schools, students who are rejected in the Early Decision process cannot be reconsidered for regular admission while other schools may put the candidates into the regular admission pool.

Regular Admission: is the most common application process. Deadlines are usually between Jan. 1 and Feb. 15. Students receive their admission decisions in late March and must reply by May 1.

Rolling Admission: applications are processed and decisions are made by colleges as they are received. First come, first served! Students must reply to offers of admission by May 1.

BS/BA: Bachelor of Science or Bachelor of Arts degrees, awarded by four-year undergraduate programs.

AS/AA: Associate of Science or Associate of Arts degree, awarded by two-year institutions.

AAS: Terminal two-year college program which includes liberal arts.

A.O.S.: Associate in Occupational Studies degree. Differs from AAS in that no liberal arts courses are required.

Co-op (Cooperative Education) Programs: College study is alternated with periods of paid work in major fields of interest.



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