On course for college
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Resources:

Indiana Career and Postsecondary Advancement Center at http://icpac.indiana.edu
College Guide '99 by Tanya J. Tyler
College Guide '98 by Bob Rouse
Collegeboard Online at www.collegeboard.org
ACT Inc. at www.act.org
Kentucky Higher Education Assistance Authority at www.kheaa.com
Massachusetts Academy of Mathematics and Science at www.massacademy.org
U.S. News Online at www.usnews.com
College is Possible at www.collegeispossible.org
Peterson’s Guide to Four-Year Colleges 1996
The Education Supersite at www.petersons.com

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A former president once said, “If we are to improve our standard of living, protect and defend our democratic freedom, and strengthen our moral character as a nation, nothing is more important than education.”

Makes you want to pay attention in class, doesn’t it?

While some students share that lofty ideal of knowledge and enlightenment, others go to college just so they’ll be able to get a good job and make a lot of money.

Any chance of combining lofty ideals and a lofty salary? Apparently so. According to the U.S. Census Bureau (1999), people with an associate’s degree earned 26 percent more than those with only a high school diploma, while those with a bachelor’s degree earned 57 percent more. People who had a master’s degree earned 90 percent higher salaries!

Indeed, continuing your education past high school has its rewards, financial and otherwise. What many people don’t realize, though, is that a lot of time and energy must be invested long before you set foot on a college campus. You must make the decision to get on the “college track” in high school and work hard to stay on course.

No doubt, you’ll need a little help along the way. You’ll want to talk to your guidance counselor, your parents, your friends, and college students. There are plenty of people willing and able to lend you a hand.

You can also count on this special guide to steer you in the right direction. It won’t provide everything you need to know about preparing for college, but it will give you a good start on, uh, defending democratic freedom, strengthening the moral character of a nation – you get the idea.

Are you on the right track?

One of the benefits of a college education is having more jobs to choose from. Following are just a few of the jobs in your future and the amount of college they require:

<table>
<thead>
<tr>
<th>Two years</th>
<th>Four years</th>
<th>More than four</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer technician</td>
<td>Teacher</td>
<td>Lawyer</td>
</tr>
<tr>
<td>Surveyor</td>
<td>Accountant</td>
<td>Doctor</td>
</tr>
<tr>
<td>Registered nurse</td>
<td>FBI Agent</td>
<td>Architect</td>
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<tr>
<td>Dental hygienist</td>
<td>Engineer</td>
<td>Scientist</td>
</tr>
<tr>
<td>Medical laboratory technician</td>
<td>Journalist</td>
<td>Professor</td>
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<tr>
<td>Commercial artist</td>
<td>Insurance agent</td>
<td>Economist</td>
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<tr>
<td>Hotel/restaurant manager</td>
<td>Pharmacist</td>
<td>Psychologist</td>
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<tr>
<td>Engineering technician</td>
<td>Engineer</td>
<td>Dentist</td>
</tr>
<tr>
<td>Automotive mechanic</td>
<td>Pharmacy student</td>
<td>Veterinarian</td>
</tr>
<tr>
<td>Administrative assistant</td>
<td>Comp. system analyst</td>
<td>Geologist</td>
</tr>
<tr>
<td>Plant operator</td>
<td>Dietitian</td>
<td>Management consultant</td>
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- From the U.S. Department of Education
It’s one thing to say you plan to go to college; it’s quite another to do what it takes to get there.

As early as your freshman year in high school, you should start taking steps to make sure you’ll be able to go to college when the time comes. That means taking the right courses, working hard to pass them, getting involved in extracurricular activities, and talking to the right people about your college plans.

Here are a few tips to help you along the way:

**Take the right courses.** Good grades and test scores are important, but taking an academically challenging course load in high school is often the key factor in determining admission to college. In other words, it’s what you study that counts.

First, you must take into consideration the minimum course work required by most colleges. That includes four years of English, three years of math, at least three years of science, a minimum of two years in history or geography, and two years of a foreign language. Colleges often expect students to have exposure to the arts and computers, as well.

Next, you need to consider taking courses that are beyond the minimum requirements. In science, for instance, the minimum requirement for most colleges includes two years of study, usually biology, physics, or chemistry. But students who are able should take physiology, biochemistry, or anatomy to increase their postsecondary options.

It’s also important to consider the level of courses you take. Despite the importance of grades, most colleges would rather see a B in an honors course than an A in a “regular” course because it shows that you challenged yourself. However, you should avoid taking classes in which you have no chance of succeeding.

**Study and work hard.** Many colleges give more weight to your high school grade point average than they do your scores on the college admission tests (SAT, ACT). That’s because your grade point average shows achievement over an extended period of time rather than measuring your achievement on a single day. (Test scores are still important. See pages 10-11.)

Besides, studying and working hard in high school will not only increase your chances of admission to college, you’ll be a better student once you get there.

Don’t neglect your grades once you’ve been admitted to a school. If your senior-year grades don’t meet admissions standards, your acceptance could be rescinded. If you run into trouble with a subject, get help. Many schools have programs and services available to help students improve their grades.

**Get involved.** Colleges look for academic achievers, yes. But they also look for students who will be active, contributing members of society. Playing in the band, participating in student government, volunteering at a nearby nursing home, playing on the school soccer team, and writing for the school newspaper are just a few of the activities that will help you compete for college admission, as well as scholarships.

**Talk to the right people.** Planning and preparing for college is not an easy task. But you don’t have to go it alone. In addition to seeking the support of your parents and other family members, talk to your friends, get to know someone who is already in college, and seek out a teacher who might have advice. Most important, talk to your high school guidance counselor. He or she knows the ins and outs of the college admissions process and can help you every step of the way.

**Read! Read! Read!**

The more you read, the more you’ll know. And the more you know, the better prepared you will be both before and during your college career. If you haven’t already made reading a daily habit, try to read at least 30 minutes a day - newspapers, magazines, novels, or anything that interests you. You’ll do better in class, you’ll perform better on college admissions tests, and you’ll be better prepared for your college course work.
Algebra and geometry: Don’t leave home without them

Of all the courses offered during high school, none prepares you better for college than algebra and geometry.

Why? Because these and other challenging math courses give you the skills you need to succeed in many of the advanced courses that colleges want their students to take. Plus, they help you succeed on college entrance exams and in your college classes. And they provide a strong foundation on which you can build your career.

Some experts recommend taking algebra I in eighth grade and geometry in ninth. Then you can take advanced algebra, trigonometry, precalculus, and calculus in high school.

Following is a list of math and other courses recommended by the U.S. Department of Education for students who want to go to college.

<table>
<thead>
<tr>
<th>Math (3-4 yrs.)</th>
<th>English (4 yrs.)</th>
<th>History &amp; geography (2-3 yrs.)</th>
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</thead>
<tbody>
<tr>
<td>Algebra I</td>
<td>Composition</td>
<td>Geography</td>
</tr>
<tr>
<td>Geometry</td>
<td>American literature</td>
<td>U.S. history</td>
</tr>
<tr>
<td>Algebra II</td>
<td>English literature</td>
<td>U.S. government</td>
</tr>
<tr>
<td>Trigonometry</td>
<td>World literature</td>
<td>World history</td>
</tr>
<tr>
<td>Precalculus</td>
<td></td>
<td>World cultures</td>
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<tr>
<td>Calculus</td>
<td></td>
<td>Civics</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Laboratory Science (2-3 yrs.)</th>
<th>Visual &amp; performing arts (1 yr.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biology</td>
<td>Art</td>
</tr>
<tr>
<td>Earth science</td>
<td>Dance</td>
</tr>
<tr>
<td>Chemistry</td>
<td>Drama</td>
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<tr>
<td>Physics</td>
<td>Music</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Electives (1-3 yrs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economics</td>
</tr>
<tr>
<td>Psychology</td>
</tr>
<tr>
<td>Computer science</td>
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<tr>
<td>Statistics</td>
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<tr>
<td>Communications</td>
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</tbody>
</table>

Are you up to the challenge?

Many high schools offer college-level courses in up to 19 subject areas. These academically challenging courses, called Advanced Placement courses, allow students to do college work in high school and, if they score high enough on the AP exams, get advanced placement in college or even college credit.

The AP program offers introductory courses and exams in such subject areas as art, biology, chemistry, computer science, economics, English, French, German, government and politics, history, Latin, mathematics (calculus), music, physics, psychology, and Spanish.

To find out whether your school offers AP classes, contact your guidance counselor. Or, for more information, contact the College Board’s national office at 45 Columbus Ave., New York, N.Y. 10023, (212) 713-8066, ap@collegeboard.org.
One look inside a guide to colleges and universities and you’re likely to feel a bit overwhelmed. After all, there are nearly 1,600 schools to choose from — and that’s just the ones that offer bachelor’s or advanced degrees. There are many other junior colleges and technical and trade schools to choose from as well.

That’s one of the reasons it’s so important to begin your college search early, at least by the beginning of your junior year. An early start will enable you to get to know yourself and your college “needs,” to do the appropriate research, to make the all-important college visits, and to narrow your list before you start applying for admission.

Here are some tips:

Get to know yourself.
You’ve made the decision to go to college. You’re taking all the right high school courses. The next step in your college quest is searching for the right school. Right?

Wrong.
Before you sift through the first college catalog, you need to take a good long look at yourself. Even though no one knows YOU better than YOU, it pays to take another look inward and figure out the answers to some important questions, such as:

☛ How far away from home do I want to be?
☛ What do I enjoy doing now that I would like to be able to do while I’m away at school?
☛ Would I be more comfortable at a school in a city or a small town?
☛ Would I work well in a large, diverse school or at a smaller, more specialized one?
☛ Where will I be the most academically and socially productive?
☛ What field of study do I think I want to pursue?


Do the research. Once you have an idea of what your academic and social needs are, your next step is to find out which colleges match up.

Your counselor’s office or your school or public library probably has copies of college guides, which are a good place to start. Thumbing through the brochures you have on hand and getting input from your parents, friends, and college alumni can be good ways to get information, too. And on the Internet, you’ll have even more resources to consider.

When evaluating schools, ask questions such as:

☛ How strong is my intended major there?
☛ How talented and accessible are the faculty members?
☛ Is there substantial depth and diversity in the curriculum?
☛ Where do students live and what are those facilities like?
☛ What is there to do outside of class?
☛ Will I need a car? A bicycle?
☛ What types of educational resources does the school have and how accessible are they?
☛ Where (and what) do students eat? Is it expensive?
☛ Will I fit in comfortably with the students at this school?
☛ How safe is the campus?
☛ How much will it cost to attend?

Go on tour. The best way to answer your questions about a college is to visit its campus.

As you plan each visit, be sure to call the admissions office to make arrangements. Some schools offer prospective students the opportunity to spend the night in a residence hall.

If you can’t stay overnight, allow at least four or five hours for your visit, and wear comfortable shoes. You will probably do a lot of walking.

While you’re there, check out student housing, sample the cafeteria food, visit the library and computer labs, and, if possible, sit it on a class or

Start your search engines!
Not surprisingly, a connection to the World Wide Web is your pipeline to college. Nearly every school has its own Web page; many have links to other helpful educational resources.

Most college Web sites can be found on the Internet by typing the name of the college between the www. and .edu. The name isn’t always obvious, however. Some colleges use the full name, some use initials, and some use nicknames. If in doubt, find a site that lists colleges by state and country.

To surf for college facts, you can go to yahoo.com and click on education, then college entrance. Or pick one of the many sites that come up when you do a general college search on any search engine.
two, preferably in your area of interest. Talk to some of the students, and ask lots of questions. Make a stop in the financial aid office. A campus visit is a good time to talk about money.

**Narrow your list.** It’s highly likely that, by the time you finish your research, you will have a list of 10-15 schools you’re interested in. Now, comes the difficult part: narrowing that list to a few strong options.

One rule of thumb is to trim the list to three to eight schools. Any less, you limit yourself too much. Any more, the process may become too much to manage. This should be done by the fall of your senior year.

Many experts recommend putting one or two “stretch” schools on the final list, as well as midrange and “safety” schools. Stretch schools are those where only a small percentage of applicants are admitted. Mid-range schools are those with qualifications that closely match the average student’s. And safety schools are those in which admission is practically guaranteed.

Remember, give as much thought to the mid-range and safety schools as you do the stretches. And apply only to those schools at which you will be happy, both socially and academically.

**A college, is a college, is a college**

**Or is it?**

In the broadest sense, the term “college” refers to a postsecondary institution of higher learning. However, according to the College Board Online, colleges generally fall into one of these categories:

- **Liberal arts colleges** – focusing on the education of undergraduate students in smaller more personal settings.
- **Universities** – larger schools that usually include a liberal arts college but also some professional colleges and graduate programs.
- **Technical and professional schools** – schools for students who want to learn a trade or specific skill, usually in one to two years.
- **Historically black colleges and universities** – schools with origins in a time when African-American students were denied access to most other colleges; offering an educational community in which African-Americans are the majority of the student population.
- **Women’s colleges** – schools with a larger number of female faculty and administrators; offering heightened awareness of career possibilities for women.
- **Community or junior colleges** – generally offering the first two years of a liberal arts education, in addition to some specialized occupational preparation.

**Activities**

- Work with a partner to create a self-evaluation chart. Come up with at least 10 questions that would help you get to know yourself better as you start preparing for college. Based on your answers to the questions, describe the type of college you might be interested in. Tuck this information away for your future college search.

- Visit your high school’s guidance office and library to find out which college planning resources are available. If possible, do the same at the local library. Evaluate the various resources according to their ease of use, depth of information, etc., then write a newspaper-style review of one you would recommend to other students. For extra credit, do the same thing on the Internet and make a recommendation for a helpful Web site. Try to get your reviews published in the school newspaper, or work with your classmates to create your own “college review” special issue.

- Although it can never replace an on-site visit, a “virtual tour” of a college campus can be a great place to start your college search. Try it by logging onto http://www.campustours.com. Start with college campuses close to home, then venture farther away.

- The newspaper is another resource for information about college preparation. Watch for information about college open houses and fairs in your area. Look for advertisements for college programs. And make note of informational articles that might aid your college search.
Before school starts:
❑ Meet with a guidance counselor to plan a four-year course load that will meet college entrance requirements. Enroll in honors or college prep courses if available to 9th-graders.

Throughout the year:
❑ Keep up your grades! The high school transcript covers all four years.
❑ Read, read, read!
❑ Get involved in an extracurricular activity – join a club, run for a class office, play a sport, volunteer at a community center …

Freshman Year

Sophomore Year

Before school starts:
❑ Enroll in honors or college prep courses if available.

Fall:
❑ Think about college majors and make a list of those that match your interests.
❑ Begin collecting information on schools. Make note of those that might be a good fit for you.
❑ In October, find out whether your school offers the Preliminary SAT or the PLAN Test. If so, make plans to take them so you can see which areas you need to work on. (The PLAN Test also provides helpful career planning information.)

Throughout the year:
❑ Keep up your grades!
❑ Read, read, read!
❑ When you’re not studying, focus on a few extracurricular activities, such as running for a class office or being a student volunteer.

Junior Year

Before school starts:
❑ Make sure you’re enrolled in college prep courses. Take honors or Advanced Placement classes when possible. Challenge yourself!
❑ Make plans to visit a few college campuses throughout the school year. Local colleges are a good place to start.

Fall:
❑ Meet with your guidance counselor to discuss your college plans.
❑ Continue collecting information about colleges. Make plans to attend college fairs.
❑ Begin talking to your parents or guardians about financing your education. Talk to your counselor about available scholarships.
❑ If you are looking for an athletic scholarship, begin contacting college coaches.
❑ Take the PSAT/National Merit Scholarship Qualifying Test. (If you took the PSAT as a sophomore for practice, you can still take the test once in your junior year to qualify for the National Merit Scholarship.)

Winter:
❑ Talk to college students who are home for winter break. Make plans to visit them to see what their schools are like.
❑ Check your PSAT score (available in December) to see where your strengths and weaknesses are.
❑ In February, register for the April ACT or the March SAT. Begin studying immediately. Enroll in a test-prep course if necessary.
❑ Finalize your list of colleges and contact them for additional information and to set up campus tours.
❑ Sign up and study for the May SAT I or II if applicable.

Spring:
❑ If you are registered, take the April ACT and SAT.
❑ Make a list of all your activities, organizations, and honors. You’ll need this information later when filling out applications.
❑ Take the May SAT I or II.
❑ Visit campuses during your spring break; be sure classes are in session when you visit.
❑ Research scholarships, grants, and loans for college.
❑ Take Advanced Placement exams in May.
### Summer:
- Send off for college applications.
- Consider taking the June ACT. This is an excellent time to take this test because you will have completed your junior year and have all that course work under your belt. Plus, you'll get your scores back in time to take the ACT again in the fall of your senior year.
- Continue to visit college campuses. Remember, campuses have a different atmosphere in the summer when most of the students have gone home.
- Begin working on the personal statement and/or essay required on many admission applications.

### Throughout the year:
- Keep your grades up!
- Read, read, read!
- When you're not studying, be involved in extracurricular activities. (Don't spread yourself too thin, though.)

### Winter:
- Create a financial aid plan to help you pay for college.
- Start writing and editing your application personal statement/essay, if required for admission to the colleges on your final list. Have your parents or teachers review it.
- Mail all your college admissions applications (due in January).
- Complete and send in your FAFSA, as soon after Jan. 1 as possible. (Make sure all your family's tax data is compiled.) Apply for scholarships.
- Have your mid-year grades sent to the colleges you've applied to.
- Confirm that all application materials, including application forms, financial aid information, and transcripts, have been sent to your final college choices.

### Spring:
- Make sure you and your parents have sent all required financial aid information to financial aid office at each college to which you applied.
- Receive admission decisions and financial aid award letters (usually around April 1).
- Decide which college you will attend, and send in your nonrefundable deposit to your first choice (usually due May 1).
- Notify all colleges that you do not wish to attend.
- Study and take AP exams if applicable.
- Write thank-you notes to everyone who helped you with the admission application process and tell them of your decision.

### Throughout the year:
- Keep up your grades! It's as important now as it ever was. Colleges want to see good grades for the second semester.
- Look forward to an exciting and productive college career.

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### Senior Year

### Before school starts:
- Be sure your class schedule is on track for college admission. Continue to take challenging courses. Remember, those B's in an AP class might mean more than A's in a standard class.

### Fall:
- Prepare a calendar to keep track of important dates.
- Finalize your list of college choices. Obtain and begin filling out admissions applications from schools on the list. Make extra copies to practice on. (Application deadlines are usually in January.)
- Set up campus tours and interviews. Try to sit in on college classes at the schools on your final list.
- File early-action or early-decision applications. (These deadlines are usually in November.)
- Research information about financial aid. With your parents, gather all the needed documents. Submit your financial aid profile to the College Scholarship Service.
- Pay close attention to test deadlines and take any additional tests you have scheduled. Be sure to indicate colleges that should get your test scores.
- Decide which teachers, counselors, or other adults know you best. Choose two or three to write your recommendations. Give each a personal data sheet to help them out.
- Visit colleges remaining on your top-choice list.
Like it or not, tests are a part of your life.

Spelling tests, math quizzes, final exams ... It seems every time you turn around, someone is testing you to make sure you know what you're supposed to know.

The people who decide whether you get into college will also put you to the test. Many colleges require an assessment test as part of the admissions process and use the results to evaluate you and compare your knowledge level to those of other students. These tests, called admissions tests, are usually taken during the junior and senior years of high school, and they shouldn't be taken lightly.

Remember, though, tests are just part of the admissions equation. While you need to prepare and do well, your scores will be considered along with your grade point average, the quality of your high school course work, and the other factors already covered in this section.

Know the test basics. There are two tests generally accepted by most colleges for admission consideration: the ACT and the SAT I.

The ACT, given five times a year, has four sections: English, math, reading, and science reasoning. It includes 215 multiple-choice questions that are directly related to what you have learned in high school. It is not an aptitude or IQ test.

The ACT takes about three hours and 30 minutes, including breaks, to complete. But the actual test is only two hours and 55 minutes. In the United States, the ACT is given in October, December, February, April, and June. In some states, it's also offered in late September. Most students take the ACT as juniors during the winter or spring semester, saving the fall of the senior year for retesting.

Each section of the ACT is scored on a scale of 1-36 points. A composite score is also given. The national average is about 21.

The SAT I, a three-hour test offered seven times a year, measures reasoning abilities. There are three English sections, which test your use of analogies, sentence completions, and critical reading. The math sections cover arithmetic, algebra, and geometry. Most of the English questions are multiple choice, while the math questions are multiple choice, measurement comparisons, and student-produced responses.

As with the ACT, most students take the SAT I as juniors and retest in the fall of the senior year if necessary.

The SAT I results in two scores – one math and one verbal. Each is scored on a scale of 200-800 points, and the combined scores represent the total SAT score. The national average is about 1,000.

The ACT or the SAT: Which test to take? Traditionally, most colleges in the Midwest have been “ACT schools,” while colleges in the Northeast and on both coasts required the SAT. Now, though, most colleges accept results from either test.

To be sure, check with your guidance counselor, talk to admissions counselors, or look in college guides.

The SAT II is a series of more than 20 tests focusing on specific subjects. The SAT II is required only by some colleges and can be taken in addition to the SAT I. Colleges often use SAT II scores to determine academic courses.

Before taking the ACT and/or the SAT I and II, plan to take a preparatory test such as the PLAN Test or the PSAT. PLAN is a career and educational planning assessment test for sophomores and measures academic progress in English, math, reading, and science reasoning. The PSAT measures your general academic preparation in English and math. It, too, is usually taken during the sophomore year.

Get prepared. Without a doubt, the best way to prepare yourself for college admissions tests is to take academically challenging courses, read and write frequently, and study often. You can also get yourself ready by becoming familiar with the format and types of questions asked on the tests, finding out the directions for each type of question, learning how to make educated guesses, and understanding how to earn as many points as possible. Study guides, workbooks, videos, and computer software are also available, as well as helpful information in your test registration packets.
Relax. When it comes time to take a college admissions test - or any test for that matter - confidence is the key. Keep a positive outlook and do the best you can. The Indiana Career and Postsecondary Advancement Center recommends these test-taking tips to help you do just that:

☛ Be prepared. Gather all you need the night before, including your admission ticket, at least three No. 2 pencils, an eraser, a calculator with fresh batteries (SAT only), and picture identification. Take a watch to help pace yourself.
☛ Don’t cram. Get a good night’s sleep and eat a healthy breakfast.
☛ Dress in layers. Be prepared for varying room temperatures.
☛ Arrive early. Ask someone to drop you off so you don’t have to worry about parking. Get settled in before the test starts.
☛ Don’t spend too much time on any one question. You can always return to questions if you finish before time is up.
☛ Guess carefully. On the ACT, there is no penalty for guessing, so answer every question even if you have to guess. On the SAT, you receive one point for each correct answer. Questions you skip do not count against your score, but a fraction of a point is subtracted for each wrong answer to multiple-choice questions. If you can, eliminate one or two choices. A calculated guess could help your SAT score.
☛ Keep track of where you are in a section. Answer all the questions that seem easy before you spend time on the more difficult ones. Remember, obvious choices early in a section might be correct, while obvious choices farther back in a section might be a trap.
☛ Be careful filling in answers. Mark only one answer for multiple-choice questions and erase completely when you change an answer.
☛ Don’t bring books, dictionaries, notes, beepers, cellular phones, CD players, or food and drink to the testing site.

Give yourself a jump start

Would you like to spend less time in college and, perhaps, save money? If so, consider participating in the College-Level Examination Program.

By taking one or more of the 34 CLEP exams offered and earning a satisfactory score, you can receive the same amount of credit you’d get if you successfully completed an actual college course in the subject. Plus, if you earn a good score on a CLEP exam, that’s one less class you’ll have to take in college. That could mean you’ll fulfill your course requirements sooner and might even graduate early, saving tuition costs.

CLEP is the most widely accepted credit-by-examination program in the United States. The exams are offered year-round, with the exception of English Composition with Essay.

For more information about CLEP, talk to your guidance counselor or check out Collegeboard Online at http://www.Collegeboard.org/clep.

Activities

- Write a newspaper advice column on taking college admissions tests. Interview your guidance counselor, teachers, or others who might have advice for high school juniors and seniors as they prepare to take these tests. Be sure to include test dates and times in your area, as well as tips from students who have taken the tests.

- With a partner, find out more about college admissions tests. Check out www.Collegeboard.org for information on the SAT and www.act.org for information about the ACT. Check with your guidance counselor for other resources, both within the school and at the public library.

- Using information found in your newspaper, create five test questions similar to those found on the ACT and the SAT. Your research in the previous activity should provide you with examples of questions found on both tests. Trade questions with a classmate for practice.
Here’s something to think about: “The cost of not going to college is much higher than the cost of going to college.”*

Say what?

According to Gaston Caperton, president of the College Board, our society focuses too much on the price of a college education and too little on its value. While it might be true that society’s focus is a little misdirected, it’s certainly understandable. Most college-bound high schoolers – and their parents – are naturally concerned about how to foot the bill. After all, the average cost of one year of college is $10,458 at a four-year public school and $22,533 at a private one.** Those who attend out-of-state public schools can add about $5,228 to their tuition costs.

Perhaps the message should be that, while college can be expensive, it is within reach. Let’s take a closer look.

Add it up. When you add up tuition and fees, books and supplies, room and board, transportation, and personal expenses, you’ve got the basic costs of a college education.

According to the College Board, tuition and fees for student activities and other services cost, on average, $3,243 for public schools and $14,508 for private schools for one year. Books and supplies are basically the same at public and private schools, about $660 per year.

Room and board, which includes on-campus housing and meal plans, will run $4,530 at public schools and $5,765 at private institutions. Transportation costs average $612 at public schools and $547 at private ones. And personal expenses – for laundry, recreation, medical insurance, etc. – run, on average, about $1,411 at public schools and $1,046 at private schools.

Despite the fact that college tuition and fees for 1999-2000 school year increased less than 5 percent, you can expect some increase each year. According to the U.S. Department of Education, the important thing to remember is that, as college costs increase, the amount of money you have available to pay for college will also increase. And, thanks to our financial aid system, if the money you have available is not enough to pay the entire cost of college, help is available. Keep reading!

Get help. You are not alone when it comes to paying for your college education. Every year, millions of students apply for and receive financial aid, according to the U.S. Department of Education.

A student’s need is usually determined by subtracting the expected family contribution from the total cost of attendance at the school of choice. Once need is determined, there are two major types of federal, state, and other aid to apply for: grants or scholarships, which do not have to be repaid, and loans, which do.

A financial aid checklist

✔ Complete tax forms early. You must use information from the tax form to fill out the FAFSA.
✔ Follow the FAFSA instructions carefully and write legibly. Many students are initially turned down for aid because of incomplete or illegible applications.
✔ Check all options for your financial aid package to ensure you are considered for every type of financial assistance.
✔ Keep a copy of all forms as they are completed.

✔ Mail the FAFSA in the envelope attached to the application as soon as possible after Jan. 1 of your senior year. Students who complete and return the FAFSA by March 15 have the best chance to receive all the aid for which they may qualify.
✔ Each school you list on your FAFSA will consider you for financial aid. Officials notify students of their decisions in late spring or early summer.

* From the Collegeboard Online.
** From “Getting Ready for College Early.”

Saving for college: When is it too late?

Most experts agree that it’s never too late to start saving for college. Every little bit helps. But to build a college fund that’s adequate, you should start saving early. And the more money you put away each month, the better!
A majority of this aid is awarded by the federal government, through Pell Grants, the Work-Study Program, and federal loans such as Stafford and PLUS loans. The federal government also gives aid directly to colleges, which in turn give it to their neediest students.

Many states and colleges, likewise, give financial assistance directly to individual students based on need or merit. Merit-based aid includes scholarships for academic, athletic, or selected skills. There are also grants and scholarships available from organizations, foundations, and other groups.

Get started early. Here’s an important rule of thumb: Apply for aid regardless of whether you think you will qualify. Many people miss out on financial aid simply because they don’t apply. Besides, there are a few sources that are available regardless of need.

To apply for financial aid, the first step is to fill out the Free Application for Federal Student Aid, also known by its acronym, FAFSA. Most colleges require students to complete this form to determine need and eligibility for federal and state financial aid programs. Check with the financial aid office at the school you plan to attend. Some don’t use the FAFSA, or they require additional forms.

Read and follow the FAFSA instructions carefully. And make sure you do so as soon as possible after Jan. 1 of your senior year; when tax information is available. If you are asked to make corrections, do so promptly.

Also during your senior year, talk to your counselor about scholarships available in your community and search college catalogs for additional scholarships or financial aid that may be available at the schools of your choice. Apply for any that you think you might be eligible for.

Throughout the process, don’t rule out a school based on cost alone. Remember, financial aid is awarded proportionately. Families who have more or less money pay proportionate to their circumstances, according to Collegeboard Online.

For more information on financial aid, call the Federal Student Financial Aid Information Center at 1-800-4FED-AID.
It’s a formality you can’t bypass: To get into a college, you must fill out an application.

Sounds simple enough. But, in truth, preparing college applications can get a little harried if you’re not organized and ready to roll when the time comes. You don’t need to feel overwhelmed by this final step, but you do need to be prepared.

The application process is unique at each school. Once you narrow your list of schools to a manageable number, find out what each one expects when you apply. And because the application is a school’s first contact with you, be sure to pay attention to even the smallest details.

Throughout this process, remember that you’re getting closer to your final destination. One last bit of hard work and perseverance will see you through to the end.

Get prepared. A little preparation goes a long way in the application process. Before you apply:

If you don’t already have one, obtain a Social Security number. That’s how a school will identify you.

Talk to your guidance counselor for help with the application process. Do not try to go it alone!

Narrow your list to no less than three schools and no more than eight. Any less and you limit yourself. Any more and the process might become unmanageable.

Contact each school you are interested in to find out its requirements and prerequisites.

Find out if the schools have an early decision/early action plan. (See “Early birds” on page 15.)

Learn about applying online and if your selected schools accept online applications.

Get organized. Although each school has different application requirements, the College Board maintains that most look for some or all of the following:

Application form – You can obtain this from the school itself or, if possible, get it (and fill it out) online.

Application fee – Many colleges require applicants to pay a fee, on average $25. The fee is non-refundable, even if you are not accepted. Many waive the fee for low-income applicants.

High school transcript – This is a form filled out by an official at your school. Some colleges send it with the other admission materials, and others send it directly to your school after you apply.

Admission test scores – This is where the ACT and SAT scores come in. Schools will use them to measure your ability to do college-level work.

Letters of recommendation – Many colleges, usually private ones, require you to submit a letter of recommendation from a teacher, counselor, or other adult who knows you well. Ask that person well in advance of the application deadline.

Essay – The college essay is an important part of the application process. For many students, it’s the most difficult part. (See “Express Yourself” on this page.)

Interview – Not all colleges require a personal interview, but it is recommended nonetheless. Try to set up an interview with someone who will have a say in whether you’ll be admitted.

Express yourself

The application essay is a big piece of the college application puzzle. It is your opportunity to speak for yourself.

ACT Inc., the organization that administers the ACT admissions test and provides other educational services, offers several suggestions on its Web site (www.act.org).

For instance, essays must be well written “but good writing is not the object ... You want an admissions committee to feel somehow that losing you would take the edge off their freshman class.” Remember that there are no right or wrong essay subjects, only essays that adequately “convey you.”

The ACT Web site recommends these tips from Dodge Johnson, an educational consultant:

— Don’t toot your own horn. Tell your story so your feelings, perceptions, and interests shine through.
— Make the language and tone comfortable.
— Don’t use a big word when a little word will do.
— Use humor, irony, and satire but do so carefully. Such techniques have a tendency to backfire if not handled right.
— Typos and grammar, spelling, and diction problems are a big NO-NO. Have someone proofread your essay before you send it in.
— Include a story in your essay to “disarm readers and invite them in.”
— Don’t be wordy.
Audition/portfolio – To demonstrate your ability in music, art, and similar programs, you may have to audition or submit a tape or sample of your work.

Get going. Whether you choose to fill out an application the old-fashioned way or electronically, remember two important things: Fill out every part of the application accurately, and send it in well before the deadline. If you apply under early decision/early action plans, you better get started. These deadlines are usually sometime between October and January.

Early birds

What’s all this talk about early decision/early action plans?

An early decision plan is just what its name implies: a plan that allows you to apply early (usually in November) and get a decision from the college long before the usual notification date. You can apply to only one college under this plan, and the decision is binding. So make sure that it’s the college for you.

An early action plan is similar to early decision in that it allows you to find out early in the process whether a college has accepted you. However, an early action plan is not binding. This plan enables you to apply early to several colleges and find out their decisions, but you can wait until late spring to make your final choice.

There are more than 400 colleges that offer early decision/early action plans.

Activities

- With the help of your guidance counselor, obtain a copy of a college application. Beyond the standard name-address-date-of-birth particulars, what does the application ask for? Discuss.

- Talk to your guidance counselor about a typical college interview. Then, with a partner, role-play an interview. Perform the role-play in front of the class or a smaller audience of teachers/counselors.

- Practice writing a college essay with one of these writing projects:
  - Look through today’s newspaper for a story about a subject that interests you. Come up with an essay topic that relates to the story and “assign” it to yourself. Use the guidelines listed in this section or find other helpful materials at the library or on the Internet.
  - Find a newspaper story about an influential person. Write an essay about that person and how he or she contributes to society. Be sure to address how this person affects you.
  - Write a brief essay on each of three issues featured in today’s newspaper. Let your “feelings, perceptions, and interests” shine through.
  - Assume the identity of a comic strip character in your newspaper. Then write a personal essay from his or her (or its) point of view.