



***Lecanto High School***

# **College Handbook**



Available On-Line at the LHS website

<http://www.citrus.k12.fl.us/lhs/>

# TABLE OF CONTENTS

I. Timetable for the College Admission Process (Revised 2010)	
A. Junior Year	Page 3
B. Senior Year	Page 4
II. Selection of High School Courses	
A. Regular, Honors, and/or AP Track Students (Revised 2007)	Pages 5-6
B. PIBS and IB Students (Revised 2010)	Page 7
III. Summer Planning Activities for College Bound Seniors (Revised 2010)	Page 8
IV. Choosing, Searching For, Applying to College (Revised 2010)	
A. What to Look For In A College	Page 9
B. College Admissions Policies	Page 10
C. Visiting a College Campus	Page 11
D. What to Ask a College Admissions Representative	Page 11
E. A Good Time To Visit A College	Page 11
F. Making Arrangements for a Campus Visit	Page 12
G. Questions You Might Be Asked During an Interview	Page 12
H. Tips to Review Before Going to an Interview	Page 13
I. What Is an Alumni Admissions Interview	Page 13
J. Sample Thank You Letters	Page 13
V. SAT, ACT, AP, IB (Revised 2010)	
A. College Board Testing (SAT)	Page 14-15
B. ACT	Page 15
C. AP	Page 16
D. IB	Page 16
VI. Your Transcript Package (Revised 2010)	
A. Teacher Recommendations	Page 17
B. Secondary School Report Forms	Page 18
C. Other Items in the Transcript Package	Page 18
D. Applying On-Line	Page 19
E. Transcript Procedure	Page 19
F. College Essay	Page 19
G. Examples of College Essay Questions	Page 20
VII. Financial Aid: Sources and Programs (Revised 2010)	
A. Basic Information	Page 21
B. Other Financial Aid	Page 22
VIII. Waitlisted to College or College Deferred (Revised 2010)	
A. Basic Questions and Answers	Page 23
B. Additional Post-Secondary Options	Page 24
C. Career Decision Making	Page 24
IX. Computer Searches and Informative Links (Revised 2010)	Page 25
X. Interesting, Current Articles about College (Revised 2010)	Page 26

# Timetable for College Admissions

## JUNIOR YEAR

- Fall
1. Take the PSAT (Given in October)
  2. Use the Internet to research colleges and universities that you are considering
  3. Write or email colleges to get basic information about their school and admissions. In particular, look to see if there are any SAT Subject tests that you have to take. The more that you know, the better you will be.
- Winter
1. Write, email, or call colleges to schedule campus tours during your winter or spring breaks. (UF, UCF, and USF allow you to schedule a visit online)
  2. Go online to visit the SAT and ACT websites and set up accounts. Look at test dates. You want to take either the SAT or ACT before you start your senior year.
- Spring
1. Tour at least 1 campus during spring break. Start determining colleges to pursue and look into. Create a list of 8 to 12 colleges you are interested in.
  2. Take the SAT/ACT (The SAT offers a section called “My College QuickStart” that gives you questions about towards schools you may be interested in.
  3. Take AP tests
- Summer
1. Reduce your number of college choices down to 3 to 6.
  2. Begin filling out applications (usually online nowadays). The more you do in the summer the easier the fall will be. Start deciding if you want to apply for early decision, early action, or regular decision. TALK with your parents.
  3. Begin writing your college admission essays.
  4. Make a resume. Include clubs, activities, sports, awards, honors, etc.
  5. Visit more colleges and universities to get a better idea of what universities are like.

*IB STUDENTS:* Finish the rough draft of EE and continue CAS

# Timetable for College Admissions

## SENIOR YEAR

### Fall

1. Narrow your college choices even further
2. Plan on taking the SAT/ACT again if you are not satisfied with your score.
3. Submit college applications by the end of August and no later than September for you procrastinators.
4. Get letters of recommendation from teachers and guidance counselor. Bring a copy of your resume to them. Allow at least two weeks for them to complete these letters—PLAN AHEAD!
5. If you are requesting college admission on Early Action or Early Decision, be sure that your application materials are submitted by the deadline.
6. Be aware of admission and financial aid application deadlines—meet them! Keep accurate records of all applications and supporting materials that you submit.
7. If you are seeking appointment to one of the military academies, make sure that your file is current with the person or organization from which you are seeking a nomination.
8. If you are seeking an athletic scholarship, enroll with the NCAA clearinghouse to be sure that you are certified and eligible for college sports programs. The fee is \$60.00 and you can enroll at [www.eligibilitycenter.org](http://www.eligibilitycenter.org)
9. Start checking the scholarship opportunity list. See Mrs. Marshall in guidance for more information.
10. Register with Mr. Buettner for your IB tests. This must be completed and correct by September 15.

### Winter

1. Submit your family's financial aid information on a need analysis document as soon after January 1 as possible and no later than March. Most colleges and universities will require the FAFSA or Profile. Some also require the college's institutional financial aid form. Check the item on the form that allows your information to be used to determine eligibility for a Pell Grant.
2. Continue to apply for scholarships. Mrs. Marshall in guidance updates the scholarship list at least every month. Apply, apply, apply!

### Spring

1. Make your final decision about which post-secondary institution you will attend. Revisit schools, if necessary, before making your final decision. May 1 is the decision deadline for most colleges and universities.
2. If you receive financial aid or scholarships, review the terms and conditions that accompany this aid.
3. Find out when payment of school charges for tuition, fees, room and board, etc. will be due

3. Take AP and IB Assessments
4. Attend Graduation! Wow! You are finished with high school!

## **Selection of High School Courses**

### **A. How to Select Your High School Courses:**

#### **Regular, Honors, or AP Track Students**

Your course schedule may seem like a random selection of classes to you, but college admissions officers see it as the blueprint of your high school education. They're looking for a solid foundation of learning that you can build on in college.

Take at least five solid academic classes every year. The following subjects and classes are standard fare for success in high school and beyond, whether you plan to attend a four-year, two-year, or technical school.

#### **English** (Language Arts)

Take English every year. English literature helps you improve your writing skills, reading comprehension, and vocabulary.

Areas of focus include:

- \* Literature
- \* Writing/composition
- \* Vocabulary, Presentation

#### **Math**

You need algebra and geometry to succeed on college entrance exams, in college math classes, and in most careers. Take them early on and you'll be able to enroll in advanced science and math in high school—and you'll show colleges you're ready for higher-level work.

- \* Algebra
- \* Geometry
- \* Algebra II
- \* Advanced Algebra with financial Application
- \* Precalculus
- \* Calculus A/B C/D

#### **Science**

Science teaches you to think analytically and apply theories to reality. Laboratory classes let you test what you've learned through hands-on work. Three classes are recommended.

- \* Biology
- \* Chemistry and/or Physics
- \* Earth/space sciences, Advanced Biology, Advanced Chemistry

Additional science courses are considered academic electives.

**Social Studies**

Understand local and world events that are happening now by studying the culture and history that has shaped them. Social sciences round out your core curriculum.

- \* American History
- \* U.S. government
- \* Economics
- \* World History
- \* World Geography

Additional courses like psychology, law studies, contemporary history etc are considered academic electives.

**Foreign Languages**

Solid foreign language study shows colleges that you're willing to stretch beyond the basics. Many colleges require at least two years of foreign language study, and some prefer more.

**The Arts**

Research indicates that students who participate in the arts often do better in school and on standardized tests. The arts help you recognize patterns, discern differences and similarities, and exercise your mind in unique ways, oftentimes outside of a traditional classroom setting.

**Computer Science**

More and more college courses and jobs require at least a basic knowledge of computers. Computer skills also can help you do research and schoolwork better and faster.

**Independent Study**

If you're interested in a subject that isn't offered at your school don't give up on your interest. Be sure to talk to your counselor or teacher to find out if the course is available online or another way.

## B. Course Selection for PIBS and IB Students:

According to Florida statute 1003.43, completion of the International Baccalaureate diploma curriculum satisfies all state and local graduation requirements.

For Citrus County, the completion of the International Baccalaureate program includes all of the following throughout the 4 years of high school. An IB program designates classes as either Higher Level (HL) or Standard Level (SL). Students must take at least 3 HL and 3 SL classes.

Students who wish to graduate from Lecanto High School in the International Baccalaureate Diploma Program must complete the following:

- 4 units of English (two of which must be the IB English HL classes)
- 4 units of Spanish (one of which must be Spanish SL during the senior year)
- 4 units of History (two of which must be History of the Americas HL classes)
- 4 units of Science (two of which must be Chemistry SL OR Biology SL/HL)
- 4 units of Math (one of which must be either Math Studies SL or Math SL)
- 1 unit of IB Group 6 (Visual Art).
- ½ unit of Personal Fitness and ½ unit of Health
- 1 unit of a fine art
- 2 units of Theory of Knowledge and Extended Essay writing
- Submit the completed 4,000 word, research based Extended Essay by October 31 of the senior year.
- Complete the entire Creativity, Action, and Service project and submit all documentation by January 1 of the senior year.
- Adhere to the rules of the LHS PIBS/IB Honor Code
- Take all internal and external IB assessments

Credit for IB classes must be earned by taking an approved IB class in an authorized IB World School.

In addition to completing the IB curriculum, students also have the opportunity to earn an IB Diploma. Evaluation and scores of the internal and external assessments determine whether the student is awarded an IB Diploma. Specific scoring is determined by the IB organization and is available from the IB Coordinator. A student can successfully complete the IB Curriculum at and earn a diploma from Lecanto High School without earning an IB Diploma.

The IB diploma, awarded by the International Baccalaureate Organization headquartered in Cardiff, Wales, United Kingdom, is recognized by colleges and universities around the world as an indicator of the highest academic achievement.

## Summer Planning Activities for College Bound Seniors

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

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

## Choosing, Searching For, Applying To a College

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

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

### A. What To Look For In a College?

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

## B. College Admissions Policies

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

### **Regular Application Deadline and the Candidate's Reply Date**

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

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

### **Early Decision**

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

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

### **Early Action or Early Admission**

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

### **Rolling Admissions**

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

### **Deferred or Delayed Admission**

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

### **Open Admissions**

An open admissions policy grants acceptance to all high school graduates with a standard high school diploma.

### C. Visiting a College Campus

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

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

### D. What to Ask a College Admissions Representative

- What constitutes a typical freshman program?
- Who teaches freshman courses - graduate assistants or permanent staff?
- What is the average class size for freshman and introductory courses?
- Which departments are the strongest?
- To what extent is there interaction between faculty and students?
- How good are the library facilities?
- What are the library hours?
- What cultural opportunities are available in the community?
- For what reasons did the students you see on campus choose that particular college?
- In their opinions, are these reasons being borne out?
- What is the makeup of the student body?
- Are there a number of foreign students and students from all over the U.S. and from all types of home environments?
- Does one region or class predominate? Traditional (ages 18-25) or non traditional (age 30+)
- What types of financial aid are available?
- Is there a professional counseling service available for career planning and personal concerns? Faculty advisor?
- What are the opportunities for participating in intercollegiate or intramural sports?
- What type of housing is available to first year students?
- Can you pick your roommate?
- Is campus security an area of concern to students or faculty?
- Is it a small commuter campus or most students attend there full time?

### E. A Good Time To Visit a College

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

Some students begin visiting colleges during the spring of their junior year. Others visit campuses during the summer between the junior and senior year. Others prefer to wait until the fall of their senior year. By starting early, the process will feel less stressful.

## F. Making Arrangements For a Campus Visit

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

## G. Questions You Might Be Asked During An Interview

Anticipating what questions might be asked during a college interview and being prepared to answer them is highly recommended. Always be prepared to answer the "WHY" that goes with each of these questions.

How are you unique?	What made you select this particular College or University?
What do you do best?	What person has influenced you the most?
What is the last book you read?	What do you think you will add to University XYZ?
Who is your favorite author?	What do you consider to be your greatest asset?
Who is your favorite character?	What do you consider to be your greatest fault?
Who is your favorite teacher?	What are you looking for in an education?
What event has influenced you the most?	What books NOT required by the school have you read?
What makes you who you are?	Where do you picture yourself ten years from now?
What are your best traits?	What television shows do you watch?
What are your faults?	What magazines and/or newspapers do you read regularly?
What is your family like?	How do you spend a typical afternoon after school?
Tell me about yourself.	Do you have any heroes, contemporary or historical?
Why do you want to go to college?	What have you liked and/or disliked about high school?
To which other colleges are you applying?	If you were principal, what would you change?
What significant contributions have you made to your school or your community?	
What is the most important thing that you've learned in high school?	
We have your application, your transcript, your test scores, and recommendations. What ELSE do you want us to know about you? What would you like to know about our school?	

## H. Tips To Review Before Going To An Interview

- Get name of anyone you talk to when setting up or planning interview
- Get name & title of interviewer for thank you note & follow-up
- Start with your least difficult to get in to schools & least desired
- Prepare answers to anticipated questions
- Prepare questions to ask
- Dress appropriately & be punctual
- Don't offer any negative information. Don't apologize. You are the "buyer"

## I. What Is An Alumni Admissions Interview?

Some colleges do not give personal interviews to students, but do offer the option of an alumni interview. Colleges are increasingly utilizing alumni in the college admissions process. In some cases on campus interviews are not granted, but once an application is filed, the student may arrange for an alumni interview. Many Ivy League schools utilize this system.

In other cases, on campus interviews are encouraged, but a student may be unable to arrange a visit. In such cases, the alumni interview may be requested, and is a good alternative. These interviews are arranged through the admissions office and are often conducted at the alumni representative's home.

## J. Sample Thank You Letter to an Interviewer

Date

Name of college visited

Address

*Dear* (Name of interviewer):

*I was very pleased to meet with you on* (date of interview)  
*and would like to thank you for the time and consideration you gave to me during my*  
*admission interview to* (name of college).

*I particularly enjoyed* (add point(s) which impressed you).

*Sincerely,*

(Your signature)

## SAT, ACT, AP, IB

### A. College Board Testing (The SAT and Subject Tests)

Students planning to attend college after graduation should take the College Board Entrance Examinations (aka **SAT**) or the **ACT**. The PSAT, the practice test for the SAT. The PSAT is offered once a year in October. Students should plan to take the **SAT** and, if appropriate, the **Subject Tests** in the spring of the junior year and probably again in the fall of their senior year. Colleges may accept the ACT in lieu of the SAT and the **Subject Tests** together (see page 16).

**The SAT** is a three hour and forty-five minute exam that measures ability to critically reason and apply mathematical concepts and write. The **SAT** is required by most four-year colleges and some two-year colleges. Registration forms are available in the Guidance Office along with a booklet entitled **SAT Preparation Booklet**. Students may register on-line at [www.collegeboard.com](http://www.collegeboard.com).

**Subject Tests** are required by some private colleges, usually the more competitive institutions. Those colleges that do require the **Subject Tests** often require three. With the advent of the new SAT that includes writing beginning with the class of 2006, some of these schools may now only ask for two Subject Tests. It is the student's responsibility to check with each college and learn the requirements. It is not advisable to rely on books published by outside sources for this information.

Tests are offered in Literature, American History and Social Studies, World History, Mathematics Level IC (Calculator), Mathematics Level IIC, Biology, Chemistry, Physics, Chinese with Listening, French and French with Listening, German and German with Listening, Modern Hebrew, Italian, Japanese with Listening, Latin, Spanish and Spanish with Listening.

**Subject tests last for one hour**, and a student can take a **maximum of three** on a given test date. Students should confer with their counselors to determine if and when to take a specific test.

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

Our school's College Examination Board (CEEB) High School number is 100-944. Test Centers are listed online. Students are reminded to bring a picture I.D. with them to the test.

## B. Fee Waivers

Fee waivers are available to students who **qualify** for financial assistance. Students that are granted fee waivers are also eligible for free college applications. If the cost of making application to college will be an obstacle, it is important to ask for the SAT fee waiver to ensure this benefit. Fee waivers are also available for the ACT and Subject Tests.

## C. Test Scores and Score Reports

Students' score reports will be mailed to their home address about five weeks after the test. If students request that their scores be sent to colleges or scholarship programs, a report will be sent to each, usually within four weeks after the test. The high school will also receive a score report if students provide our high school code number, (100-944)

Score reports are cumulative. They include information provided on the *Student Descriptive Questionnaire* and scores for the SAT and Subject Tests. Students cannot send only their latest or highest SAT/Subject scores or separate scores for Critical Reading or Mathematical Reasoning sections. Regarding the ACT, students **MAY** select which scores to forward to colleges. A score report will also list all the colleges and scholarship programs designated to receive scores, with descriptive and deadline information about each of the colleges listed. (This list of colleges does not appear on reports sent to colleges.)

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

## D. The ACT

The ACT, another standardized college admissions test, is administered by the American College Testing Service located in Iowa City, Iowa.

The ACT is composed of four 35 to 50 minute sections in English usage, mathematics usage, social studies reading, natural science reading and an optional writing test. The main difference between the ACT and the SAT is the ACT is a yardstick of both reasoning ability and knowledge of specific subject matter covered in classes. If students need more information about the ACT, they should go to the [www.act.org](http://www.act.org) website or check with their Guidance Counselor. ACT applications are available in the Guidance Office.

## E. Advanced Placement (AP) Tests

The Advanced Placement Test (AP Test) allows current high school students to demonstrate college level proficiency achieved in demanding high school course work. A student does not need to be enrolled in a specifically designated AP course to take the exam in that subject, but it is expected that advanced study in a demanding curriculum will be necessary to perform well on Advanced Placement exams.

**The AP exam is not required as part of the college admissions process,** and many students who choose to take AP exams do so in the spring of their senior year, well after admissions decisions are made.

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

## F. International Baccalaureate Assessments

## **Your Transcript Package: Putting it Together**

In addition to the student's portion of the application, colleges and universities require a number of supplemental pieces of information which, taken together, form a student's "transcript package". This transcript package is collected by and sent from the Guidance Office directly to each college to which a student is applying. A student's transcript package can include:

1. A transcript of high school courses;
2. A school recommendation;
3. An optional character reference from someone who knows the student outside of school such as a coach, activity advisor, or employer;
4. A personal statement;
5. The copy of college entrance exam scores, including SAT's and Subject Tests and/or ACT's. Official scores still need to be sent directly from CEEB in Princeton to the college or from the ACT company in Ohio:
6. First quarter grades;
7. Secondary School Report and Teacher Evaluation Forms from the college's application;
8. A descriptive profile of our school;
9. Other information, such as copies of student's Individual Education Plan, and special education testing, if appropriate

### **A. Teacher Recommendations**

Although college requirements vary with respect to teacher recommendations, it is suggested that students get at least two academic teacher references. Colleges prefer recommendations from teachers of courses taken in the junior or senior years. Because teacher recommendations take a great deal of time to write, students should not ask more than two academic teachers to write them a reference. If a student feels that she or he may need more than two references, s/he should talk to the guidance counselor. Once a student identifies those teachers s/he wishes to ask, s/he should do the following:

1. Provide each teacher with information such as a written summary of your activities ( a resume), names of colleges to which you are applying, and your personal goals in order to assist the teacher in writing the recommendation.
2. Be sure you allow your teachers two to four weeks to complete your recommendation.

3. Ask your teacher to return it directly to the College's Admissions Office. Provide the teacher with a business size envelope, address it to the college, place a stamp on it, and jot the school's deadline on the inside flap of the envelope.

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

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

## B. Secondary School Report Forms

If a college application contains a Secondary School Report Form, complete the personal information section on the form and submit it to the Guidance Office. Request that it be sent along with your transcript and the other materials you are releasing.

## C. Other Items in the Transcript Package

### **Character Reference**

Obtaining one character reference from someone who knows you outside the classroom such as a coach, activity advisor, or employer can be helpful in presenting you from a different point of view. A character reference can be written on the person's own stationery or on that of his or her company.

### **Activities Record Worksheet or Resume**

This form, which outlines your extra-curricular activities, may be included in your transcript package. You need not include this form in your transcript package if you expect to write this information directly on the college application.

### **SAT and Subject Tests**

In most cases, colleges consider entrance test scores sent by high schools as unofficial. Students are responsible for having official scores sent directly from the Educational Testing Service in New Jersey. Students may identify the colleges to which they wish to send scores on the registration material for each test administration or after taking a test by filling out the Additional Score Report Form which is available in the Guidance Office. Students can also take care of this at the [www.collegeboard.com](http://www.collegeboard.com) website.

### **The Mid-Year Report and Final Report**

The Guidance Office will send mid-year assessments to all schools for which an application has been sent. At the end of the fourth quarter in June, your transcript will be automatically sent to the school that you indicate us that you will be attending.

## D. Applying On-Line

Many school offer students the option of applying electronically, on-line. It is the student's responsibility to let the counselor know once the application has been submitted, so that the guidance office can send the supporting materials to the college.

## E. Transcript Procedure

Your must fill out a transcript request form to have transcripts sent or picked up. To pick up transcript you will need a picture ID.

**It is the student's responsibility to see that deadlines for applications are met and the correct materials are identified to be sent.**

## F. The College Essay

The **college essay** is one part of the application process that gives students the opportunity to inform admissions officials about their special abilities, interests, and qualities, or about any significant factors that might set them apart from a large number of qualified applicants. As many colleges begin to doubt the usefulness of standardized test scores, college essays are being given more weight than ever in the admissions process. While a superb essay will not cancel out a poor high school record, a well written essay can make a student with a good record stand out from the other applicants.

Colleges that ask students to write essays really do want to know the person behind the numbers. A good essay can present the student as an interesting and valuable person who is worth knowing, who is genuine, thoughtful, engaging, and able to handle what he or she has set out to do. An essay can also comment on any setbacks the student has suffered or explain any gaps in the academic record.

In general, essays are evaluated on three basic criteria:

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

Students writing college essays would do well to avoid the following:

- Inflating experiences, trying too hard to impress, or adopting a pompous or overly intellectual tone.

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

## G. Examples of College Essay Questions

The questions below are typical examples of those which frequently appear in college applications:

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

# Financial Aid: Sources and Programs

## A. Basic Information

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

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

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

1. The CSS (College Scholarship Service) Financial Aid **PROFILE** form
2. The Free Application for Federal Student Aid (**FAFSA**)

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

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

**FAFSA:** [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**PROFILE:** [www.collegeboard.com](http://www.collegeboard.com)

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

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

## B. Other Financial Aid

### **Stafford Loan (Formerly called the Guaranteed Student Loan)**

Loans are insured by State and Federal governments. Eligible students can borrow up to \$3500 in their freshman year, \$4500 in their sophomore year, and \$5500 in their junior and senior years to a maximum of \$23,000. Subsidized loans will have their interest paid by the government while a student is in school full time.

### **College Work-Study Program**

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

### **Perkins Loan**

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

### **Pell Grants**

These federal grants, awarded to eligible full and part-time undergraduate students, are based on financial need. The amounts range from \$400 to \$4050 a year.

### **Plus Loan (Parent Loan for Undergraduate Students)**

Through a local bank, parent may borrow up to the full cost of education minus any financial aid received.

### **Supplemental Educational Opportunity Grant Program (SEOG)**

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

### **Federal Supplemental Loans for Students (SLS)**

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

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

# **The Wait List: Questions and Answers**

## **A. Basic Questions**

### **Should I ask to remain active on the wait list?**

Only if you are seriously interested in attending that college. If you are, then you should indicate that by informing them in writing or by returning the postcards many colleges provide for that purpose as soon as possible. If you definitely will attend if admitted, tell the college that.

### **When will I learn if I will be admitted from the wait list?**

The very earliest you can expect to hear from colleges is late April, but usually not until after the first week of May. Most colleges will finalize the status of students by June 1st. Occasionally colleges will extend to students the opportunity to remain on a wait list throughout the summer.

### **Should I call the college?**

No. Colleges will only ask you to indicate your position in writing. Until the first week or so of May, colleges rarely have any information that will be helpful to you as you try to calculate your chances.

### **What are my chances?**

Until early May this is an impossible question for even the colleges to answer. Quite simply, they do not know. Colleges must wait to hear from all of the students to whom they have extended an offer of admission. Those students have until May 1 to respond. Often times those responses, mailed on April 30, do not arrive until May 3rd or 4th. It will all depend on how many admitted students decide to enroll before May 1st.

### **How many applicants usually end up on a wait list?**

Usually quite a few. For even a small school 300-500 is not unusual. Remember, not everybody who is offered a position on a wait list will wait to be considered. The initial number placed on a wait list usually "melts down" quite significantly.

### **How can I find out what my "rank" is on a wait list?**

Colleges will not rank their wait list until after they have heard from admitted candidates.

### **What can I do to improve my chances?**

If your transcript since mid-year is good, sending it along to the colleges may help. If you've taken on responsibilities, or in any other way distinguished yourself since you applied, don't hesitate to let the colleges know. Remember, though, even if you've completely turned things around this will not make a difference if the colleges does not go to its wait list.

### **Should I try to set up another interview?**

Colleges rarely permit second interviews, particularly before May 1st. If you happen to be in the area it doesn't hurt to stop by "just to check on things", and to say hello. A major investment of time and money to visit a college where you have been placed on a wait list is probably not worth the effort. Consult with the college advisor regarding this matter. It will vary from case to case.

### **What should I do while I wait?**

Assume you are not going to get in off the wait list. Statistics clearly indicate the chances are quite a bit less than 50/50. The most important thing for you to do at this time is to focus on the options you do have and make an informed, rational decision regarding those options.

### **Should I make an enrollment deposit at my second choice college?**

YES! Unfortunately this fee is normally not refundable, but it is important for you to guarantee that you have a place in a college next year. Make your deposit before May 1st.

### **What should I do if I have been placed on several wait lists?**

There is nothing wrong with remaining on more than one wait list as long as each one of them is a school that you are more interested in than the options you currently have. Obviously you can only indicate to one of them that they are your first choice.

### **Who should I keep informed about my wait list status?**

Your parents and your counselor should be kept advised of your status. There should be no miscommunication or lack of communication during this time.

## **B. Additional Post-Secondary Options**





### **The Thirteenth Year**

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

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

## **C. Career Decision Making**

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

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

Through the use of interest surveys, computer-aided educational and occupational searches, and by exploring the available materials, students can either narrow or increase their options, depending on their objective.

## Computer Searches

Internet searches enable students to perform a college search, get information about specific colleges, explore occupations, and obtain additional sources of financial aid much more quickly and efficiently than by any other means.

Many students who want to develop a list of colleges or look for specific information about individual colleges can use the [www.collegeboard.com](http://www.collegeboard.com) website from school or home. It is helpful to create a student account on the site for storing searches, registering and learning scores.

**The collegeboard.com** site contains information on approximately 4000 two-year and four year colleges. It enables students to explore colleges that match certain factors selected by students, such as degree desired, geographic location, school size, and more. Once a list is obtained, students can explore individual colleges to and learn about degree offerings, entrance requirements, student life on campus, and extracurricular activities

Other useful **Internet** resources are listed below:

[www.facts.org](http://www.facts.org)

[www.commonapp.org](http://www.commonapp.org)

Download The Common Application, accepted at 209 private colleges and Universities

[www.clas.ufl.edu/CLAS/american-universities](http://www.clas.ufl.edu/CLAS/american-universities)

Links to all college and university home pages.

[www.petersons.com](http://www.petersons.com)

Peterson,s Education Center. A wide range of information and resources.

[www.ncaa.org/cbsa](http://www.ncaa.org/cbsa)

National Collegiate Athletic Association (NCAA)

NCAA information for college-bound students. Academic eligibility, recruiting, etc.

[www.finaid.org](http://www.finaid.org)

Financial Aid Information Page

Want to know how safe your daughter/son's prospective college campus is?

Visit the following website for the numbers:

<http://ope.ed.gov/security>

For information of 1000 U.S. schools offering merit scholarships:

[www.meritmoney.com](http://www.meritmoney.com)

## The Real Secret of Admissions Inside the mind of a college interviewer

By David L. Marcus

Posted August 16, 2010

The high school seniors trudge up my front steps, carrying résumés and wearing uneasy smiles. They are deferential, even desperate. My children refer to them simply as "the applicants." I think of them as the supplicants. They hope to wow me with their student council president personalities, their plethora of Advanced Placement classes, their capacious vocabularies. They act as though I have a hotline to the admissions committee. If they can just give the right answers for 30 minutes in my living room, they figure, they'll be much closer to prying open the gates to the Ivy League.

I'm a volunteer interviewer for my alma mater, Brown University. I know the statistics: Only 1 out of 10 of those I meet will be admitted. It's probably worse because I live in the suburbs of New York, which are thick with applicants who would look much more impressive if they'd grown up in Mississippi or North Dakota. I realize something else, too: I have hardly any sway on campus. In the 2½ decades since I earned my B.A. and left College Hill, I've barely donated enough money to buy a magazine subscription for the John D. Rockefeller Library.

Sometimes I taunt my visitors. "How much would your parents pay," I'll ask, "if I could guarantee you admission?" Or: "If you're so smart, give me an example of chromaticism and contrapuntal texture in a Wagner opera."

OK, I don't actually ask those questions—I just think them. Because the fact is, I've come to see admissions as a game whose stakes are not that high. While screening these applicants for the past few years, I was writing a book about the college quest. I became convinced that rejection usually is a blessing. It's an epiphany I don't share with teenagers, who are too young to understand.

Three years ago, I wrote a wildly enthusiastic recommendation for a track star and AP whiz who was the son of the local hardware store owner. Brown wasn't moved. Now that he's more than halfway through Boston University, he says he can't imagine himself anywhere else. Same with the young political aficionados and chemists and rock climbers who once considered themselves Ivy rejects. They love Tufts, Temple, Elon, the University of Texas–Austin, Penn State, and so on.

I used to see myself as a gatekeeper. These days, I feel like a personal coach. I try to prepare these would-be engineers and doctors and diplomats for the irrational admissions process. While I want them to receive an E-mail that starts with the word Congratulations, I need to bolster them in case it begins, "I regret to inform you..."

I know about rejection letters. When I was 17, I simply had to go to Yale. I sent a blizzard of short stories to the admissions office. I talked my way into a weeklong internship at the *Yale Daily News*. (What a goofball!) When I was accepted at Brown and not Yale, I couldn't believe I had to settle for the "doormat of the Ivy League," as some unkind soul dubbed it. A couple of years into college, when I finally stopped daydreaming about life in New Haven, Conn., I latched on to a history professor who inspired me.

Yet that's not the end of the story. My best education had nothing to do with schools in the Northeast. When I was in my 20s, I took a leave from my job and spent several months living in Bogotá, Colombia, and studying at Universidad de los Andes. I was older than most undergraduates and hungry to learn. I soaked up Spanish, devoured Gabriel García Márquez, and questioned my simplistic ideas about democracy in Latin America.

And so whenever I walk the applicants out my door, I urge them to enjoy the college search. What I mean is: "It's not the name on those gates that matters. It's how you take advantage of your education...and I bet your education will barely begin by age 21." That remains my little secret. Of course, it hasn't stopped me from taking my own kids on frequent tours of College Hill.

*David L. Marcus, a former U.S. News reporter, is author of the book Acceptance: A Legendary Guidance Counselor Helps Seven Kids Find the Right Colleges—and Find Themselves.*

<http://www.usnews.com/articles/education/best-colleges/2010/08/16/the-real-secret-of-admissions.html?PageNr=2>

## How College Admission Works

Planning for college can be one of the most exciting times in a young person's life. But it can also be stressful, because there's a lot that has to happen before you're actually moving into your new dorm room. The process of selecting a college or university and applying for admission probably starts around the time you take your PSATs and concludes (happily, we hope) by April of your senior year in high school when you're notified of your status (acceptance or rejection) at the college of your choice.

Whether you are a student or a parent, the entire college admission process can seem mysterious. In this article, we'll make the admissions process much more understandable. With the help of Duke University director of undergraduate admissions Christoph Guttentag, we will use Duke University in Durham, N.C., as a real-world example of how college admission works in America.

Remember that every college and university -- and there are many, many schools in the United States, not to mention abroad -- has its own admissions standards and processes. So, depending upon where you apply, your experience may be different from the rather rigorous one employed by nationally ranked Duke. However, you'll definitely learn something about what can be a somewhat mysterious process -- something that can help you gain admission to the college of your choice!

The subject of college comes up with most students when they take the **Preliminary Scholastic Aptitude Test**, better known as the PSAT -- usually in fall of the 10th grade and no later than fall of the 11th grade. Even if you aren't thinking much about college yet, after the PSATs (which give you a good idea of how you'll do on the **Scholastic Aptitude Test**, or SAT), you might start to get information in the mail from colleges and universities.

How do they find you if you haven't contacted them? Colleges and universities can actually purchase **mailing lists** from the College Board (the organization that sponsors PSAT and SAT tests), the company that gives ACT Assessment Tests (another college admissions test) and the National Research Center for College and University Admissions (NRCCUA). Guttentag describes the lists that Duke purchases as **defined** mailing lists -- lists of students who did well on their PSATs and who had good high school grades. Duke uses these mailing lists as a **recruitment tool**, according to Guttentag. It definitely has an effect -- about 25 percent of the undergraduates accepted at Duke each year come from these defined lists.

In case you or your parents are wondering, you actually gave permission for colleges to purchase a list with your name on it if you checked a box on your PSAT agreeing to participate in a "**student search**" program. There are several other ways you can get on a school's mailing list -- writing to them yourself, calling them, visiting the college and meeting admissions staff or attending college fairs. It's a pretty good idea to get on mailing lists for the schools in which you're interested. You can get a feeling through regular reading of their materials for the kind of place that school might be and what it might offer to someone with your background and interests.

<http://money.howstuffworks.com/personal-finance/college-planning/admissions/college-admission.htm>

## College Applications

Again, application forms vary from one institution to another (and some let you apply online). Some colleges have very brief forms for students to fill out, while others, like Duke, have comprehensive forms with several requirements:

- **Three letters of recommendation** - Duke requires letters from two teachers and one counselor. These are extremely important, according to Guttentag, even though students seek letters from teachers they know will say positive things. There are real differences -- differences that matter -- in what letters reveal about students. When faced with several qualified applicants, admissions staffers will look to these letters for information that sets students apart.
- **One or two essays** - Students are asked to write on a variety of topics, such as describing a significant experience or writing about someone they admire even though they disagree with that person. "We want to learn more about what students are interested in as well as the quality of thought and writing in the pieces," Guttentag says. (Check out these [tips on application essay writing](#).)
- **Extracurricular activities** - Students are asked about non-academic activities, including clubs, sports, community service and jobs.

Guttentag likes to use a baseball analogy to describe how factors contribute to a student's advancement in the admission process. "Think of it as a baseball game. Everybody gets their time at bat. The quality of their academic work that we can measure (through test scores and analysis of high school courses) gets about 10 percent of the applicants to third base, 50 percent to second base and about 30 percent to first base. And 10 percent strike out," he says.

Most students can be nudged toward "home base" by what they do outside of class -- especially if a student is a published writer, a national leader making an impact in some area or a championship athlete. In an overwhelming number of applicants, academic and extracurricular activities are pretty balanced, Guttentag says.

So grades and outside activities definitely make a difference in whether you get accepted to a particular school. But what about those pesky SAT scores we hear so much about?

<http://money.howstuffworks.com/personal-finance/college-planning/admissions/college-admission2.htm>

## College Admissions

Most colleges accept applications up until sometime between December 15 and February 1 for the next fall semester. (Some schools accept applications as early as the summer before a student's senior year.)

Some schools have what is known as **rolling admissions**, which means that they will notify you of your status (acceptance or rejection) in about two to three weeks from when your application is received. Hard-to-get-into schools, such as Duke, usually have two deadlines -- **early decision** (for those students who have made the school their very top choice) with a deadline somewhere between November 15 and December 15, and **regular decision**, with a deadline somewhere between December 15 and February 1. Early acceptances reach students by mid-December, and a binding agreement between students and Duke is reached -- basically, if you get in "early decision," you're supposed to go there. (Early admission allows colleges and universities to go ahead and enroll 25 percent to 45 percent of the incoming class.) The remaining admissions notices are sent out by early April.

Now, let's take a look at the admissions process employed by Duke to get a better feel for the way it works.

### Applying to Duke University

It all starts with 14,000 applications in the mailroom. (Considering all the different parts of an application, this means well over 100,000 separate pieces of paper.) All of the pieces must be sorted and ordered and put into file folders, so that everything is in the right place in the right order. Each complete application is then evaluated by one of 15 to 20 "**first readers**" -- temporary professional staff (former admissions officers, faculty spouses, alumni, graduate students). These applications are randomly distributed.

Applications then receive a **second full evaluation** by the staff member responsible for the region of the country in which the applicant lives. So each application is evaluated at least twice. The strongest 5 percent to 7 percent of the pool (as defined by all parts of the application, not just the academic and quantifiable parts) then comes directly to the director of undergraduate admissions -- Guttentag -- for review. Most of the time, if both the first and second readers recommend an admit, the student will be admitted. But not always. Guttentag reserves the right to have a student discussed by a **selection committee**.

The weakest quarter to third of the applicant pool (again, as defined by all parts of the application) then go to an **associate director** for review -- but only if both readers recommend a "deny." The associate director can then "sign off" on a deny. All other applicants are reviewed by a selection committee where at least three staff members and the chairperson -- either the director of admissions or the senior associate director -- discuss the case.

"So we literally sit around a table and talk about -- often in great detail -- all students in the large middle of the pool, and anyone, regardless of qualifications, who an admissions officer thinks ought to be discussed," Guttentag says. "We ask ourselves, 'How much impact has a student had in his or her school or community? What sort of impact do we think they'll have at Duke?' That impact can take place in the classroom, in a religious context, in the community, on a playing field or on the tenor of the university as a whole. We look to create a class that is talented and interesting, where the students are inclined to take advantage of what Duke has to offer, and where they will learn from each other. And we learn that from sitting down and really digging into an application. That is so much more than just grades and test scores and activities. It's heart and passion and commitment and ability."

Finally, once decisions are made on all applicants, Guttentag reviews the group as a whole and sees if any decisions should be changed. After that, **decision letters** are printed, reviewed for accuracy, stuffed and sent. It's a very detail-oriented, high volume, labor-intensive process, which is why Duke admissions takes three months to do it! The whole process is designed to be personal and to consider each applicant both as an individual and as part of the whole applicant pool. "We never limit ourselves to a specific number of students from a state or high school. We never admit anyone we don't think can succeed and thrive at Duke," Guttentag says.

<http://money.howstuffworks.com/personal-finance/college-planning/admissions/college-admission4.htm>

## Financial Aid: How It Works Helping You Afford College

Financial aid is intended to make up the difference between what your family can afford to pay and what your child's college costs. The majority of full-time students currently enrolled in college receive some type of financial aid to help pay college costs.

### Overview of Financial Aid

The financial aid system is based on the idea that all students should have equal access — that everyone should be able to attend college, regardless of financial circumstances. Here's an overview on how the system works:

You are expected to contribute to your child's college costs to the extent that you're able.

If your family is unable to afford the entire cost (and most families are not), financial aid is available to help you pay for college.

### 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 family's 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

Financial aid is any type of assistance used to pay college costs.

#### Grants and Scholarships

Grants and scholarships which are also called gift aid, don't have to be repaid and your child doesn't need to work to earn them. Grant aid comes from federal and state governments and from individual colleges. Your child can also locate and apply for scholarships which are usually awarded based on merit.

#### 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 your child begins repayment after graduation. There are other loan options available that are not need-based.

If your child needs to borrow money to attend college, be sure federal loan options are exhausted before considering private loans. And your don't borrow more than your child needs or can afford to pay back. Our Student Loan Calculator tool can help you figure it out.

#### Work

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

#### Colleges with Higher Costs Can Be Affordable

You might think that colleges with higher published prices will cost your family more, but that's not necessarily the case. Imagine that your EFC is determined to be \$5,000. At a college with a total cost of \$8,000, your child would be eligible for up to \$3,000 in financial aid. At a college with a total cost of \$25,000, your child would be eligible for up to \$20,000 in aid. Your family would be asked to contribute the same amount at both colleges. In this situation you should review and compare your child's aid awards carefully to determine which is the best option for your family.

<http://www.collegeboard.com/parents/pay/scholarships-aid/21397.html>