

Donegal High School



College and University Information Guide for Students and Parents

Compliments of the Donegal High School Counseling Department and Administration

Table of Contents

Is college for me?	2
What colleges are looking for in a student	3
Excuses for not going to college	4
How to get started	5-6
College Timeline	7-13
7 th /8 th Grade	7
9 th /10 th Grade	8
11 th Grade	9
Summer prior to 12 th Grade	10
12 th grade	10
Questions to ask college representatives	11
Assessing your list of colleges	12
Standardized Testing	13-14
Parents: Your child's major	15
Types of degrees	16
Frequently asked questions	17-18
Financial Aid	19-25
FAFSA	19
Financial Aid Estimator Tool	20
Understanding Federal Student Aid	21-22
Scholarships	23
Cost saving alternatives	24
Is college a good investment?	25
Important points for parents	26

Is college for me?

Whether you are uncertain about going to college or you just need reassurance, you are on the right track. Here are a few reasons for you to continue your education:

1. The more education you get, the more likely it is you will always have a job throughout your lifetime.

According to one estimate, by the year 2028, there will be 19 million more jobs for educated workers than there will be people qualified to fill them.

2. Every bit of education you get after high school increases your pay.

A person who goes to college usually earns more than a person who doesn't. According to the US Census Bureau, on average, someone with a Bachelor's degree earns \$51,206 – almost double the \$27, 915 earned annually by someone with only a high school diploma.

3. Most jobs require more than a high school diploma.

In our changing world, more and more jobs require education beyond high school. College graduates have more jobs to choose from than those who don't pursue education beyond high school.

4. A college education makes you a well-rounded individual.

Furthering your education helps expand your knowledge base, sharpen your communication skills, enhances your organization, and exposes you to more comprehensive learning experiences.

5. You don't have to sign a four-year contract.

You don't have to decide on a major area of study immediately. College is a time to test yourself and to see what you can achieve. Academic advisors and professors are accessible on campus and tutoring and other forms of academic support are available. At most universities, a counseling staff is available to help see you through the challenges associated with this transition.

What colleges are looking for in a student?

In the College Board's Annual Survey, nearly 2,000 four year colleges rated five factors as "very important" when considering students for admission (the percentages of colleges that rated the factor "very important" is listed with each factor):

1. School achievement 89%

Your high school transcript is sent to the colleges you are applying to. The transcript contains a record of all the classes you have taken throughout your high school years and grades earned. Since all of your grades are taken into consideration starting from day one, it is important to begin and continue to succeed academically throughout high school. Also, high school achievement can lead to scholarships. Colleges also look at your ability to take and succeed in demanding courses such as Honors and/or AP courses.

2. Test scores 85%

Standardized tests, such as the SAT and the ACT do not determine your admission into college, but they do play a big role. They help college admissions officers predict your likelihood of succeeding in college. So far these exams are their best way of comparing you to other potential students. This is why you should prepare for the SAT/ACT. Study books are available at local bookstores and free practice tests are available online at www.princetonreview.com, www.collegeboard.com, and other websites.

3. Recommendations 48%

Most colleges will request that you send letters of recommendation to gain a perspective from others who know you. The best recommendations are those done by teachers, coaches, and mentors you have worked with closely. Remember to ask politely and give them an adequate amount of time before the due date. They are doing you a favor, so make sure you frame your request with the appropriate gratitude.

4. Essays/Interviews 43%

Some colleges request that you write an essay or come in for an interview (or perhaps both). Make sure that you follow the instructions for the essay carefully. If an interview is required, arrive on time and prepared to talk about yourself and why you think you're a good candidate for their school.

5. Activities 30%

Colleges want to see that you're a well-rounded person who participates in extra-curricular or co-curricular activities and volunteer service. Get involved!! This will help your admission application stand out from others and demonstrate that you have been actively involved in your school and/or community.

Excuses students use for not going to college and why they are not good reasons.

1. I can't afford it.

The truth is you can't afford not to go. Also, financial aid is more accessible than you might think. Most of the aid is based on need so the less money you have, the more aid you could receive. There is money available from the federal government, state, and colleges you apply to, as well as from thousands of grant, scholarship, and work study-programs. Also, going to a community college and transferring to a four-year college is a more affordable option. This saves you money on room and board as well as tuition expenses.

2. Nobody in my family has ever gone.

Continuing education is much more important for your generation than it was for your parents' generation. Being first is likely to be a source of pride for you and your family and not something that is negative.

3. I don't know what I want to do with my life.

This is an issue we all face. Thousands of freshmen haven't decided on a major or a career. College gives you the opportunity to explore your options and help you decide what you want to do. At most colleges, you are required to take "general education" courses that expose you to a variety of academic subjects, people, and new perspectives. You don't need to know exactly what job you expect to obtain once you graduate, but you should know what career path fits you before you commit to a program of higher education.

4. College is too hard for me and I'm not smart enough.

Even if you haven't obtained all good grades in school, you can still be admitted to a good college that will be right for you. Colleges look at more than just grades and test scores. They look at such things as letters from teachers and other adults; extracurricular activities; volunteer service; jobs you might have had; special talents in art, music, and sports. All colleges offer tutoring and student support. You won't know unless you try.

5. I'm not sure I'll "fit in" at college.

Just about any college you might attend will have students from all kinds of backgrounds, so you are sure to find other people with whom you can relate. Becoming aware of different cultures and ways of living makes you a good candidate for employers. Colleges will have clubs and activities that match your interests.

6. I don't want to go to school for another four years.

College is a time to test yourself and to see what you can achieve. Enrolling in a community college or a technical school is better than not enrolling at all. In current and projected workforce needs, this may be your best option. It's all up to you; however, keep in mind that the more you go to school, your potential for a higher salary is greater than not attending.

How to get started on college planning. Start now! Don't wait!

1. Assess your strengths, weaknesses, goals, passions, learning styles, abilities, and social skills.

*This will help you choose the right direction after high school. The fit for you will not be the same fit for your friends. It is important to consider these areas as you plan for the future. You can learn more about these areas by discussing them with your school counselor and by exploring www.careercruising.com. To access Career Cruising input the following: username is **donegal** and the password is **highschool**. The username and password are case sensitive.*

2. Make some basic decisions.

Do you want to live away from home or commute to college?

What are your career goals and what major(s) interest you?

Will you go to college full-time or part-time?

How important is cultural diversity in a college's student body?

What type of college best suits you?

Technical college

Public/Private university

Large university

Small college

Religiously affiliated college

Four year or two year college

3. Enlist help in your decisions

Seek assistance from parents, teachers, siblings, relatives, school counselors and others who have experienced a college setting to guide you in your decision. Your school will have a variety of resources for you to use in this process and you can receive constructive feedback from the guidance department as you develop a plan to continue your education.

4. Meet with college representatives when they visit the school.

The guidance office will announce the college representatives that plan on visiting your school. Make sure you pay attention to what colleges are visiting and when they plan to visit because this is a great opportunity for you to speak with someone from the college, as well as learn information about the campus. Have questions ready. This will help you narrow the schools that you would like to investigate further.

The table below will help you assess what is important for you and what your parent(s) thinks is best for you. Compare your answers with your parent(s) and discuss.

What's important for you?

Factors	Essential	Not Important
Cost		
Location		
2 year college		
4 year college		
Public		
Private		
Living arrangements		
Enrollment of college		
Athletics		
SAT scores		
Area of studies		
Activities		
Campus life		
Safety		
Diversity		

College Timeline

In 7th/8th Grade:

You may think it's too early to start thinking about college, but it is never too early. You will only benefit in the long run by beginning this process now.

Students:

- ✓ Take the most difficult classes you can handle successfully.
- ✓ Ask your parents or teachers to help you develop good study habits.
- ✓ Volunteer in your community.
- ✓ Take skills assessments to help you begin thinking about possible career options.
- ✓ Talk with your school counselor and parents about careers that interest you.
- ✓ Create a tentative high school class plan.
- ✓ Enroll in a summer enrichment program.

Parents:

- ✓ Encourage your student to enroll in college prep courses if they want to attend a four-year college (Students need to be challenged but should not take courses too difficult for their abilities.).
- ✓ Stress the importance of good grades (the best they can do) in all coursework.
- ✓ Begin to read about college admissions.
- ✓ Meet with your student's school counselor to discuss future plans.
- ✓ Begin to develop your college financing plan.

Ways to get involved this summer:

Check out these websites for volunteer opportunities:

- ✓ servenet.org
- ✓ www.idealists.org
- ✓ www.dosomething.org
- ✓ www.volunteermatch.org

Check out local agencies for volunteer opportunities:

- ✓ Water Street Rescue Mission
- ✓ Rainbow's End
- ✓ Big Brothers / Big Sisters
- ✓ Hospice

In 9th/10th Grade:

When a student becomes a freshman, everything starts to “count”. Freshman grades are used in determining a student’s GPA, and freshman courses, grades, and credits all become part of a student’s transcript. Freshman activities, honors, and awards can also be listed on college and scholarship applications. Work hard now because this is where it really starts to matter.

Students:

- ✓ Take interest and skills assessments to help you explore careers that interest you and match your skills and abilities.
- ✓ Talk with your school counselor about career options and the education required for those careers.
- ✓ Talk with your parents about saving and paying for college.
- ✓ Participate in extracurricular activities.
- ✓ Keep track of academic and extracurricular awards, community service achievements, and anything else you participate in, so it will be easier to remember later. This will come in handy when you want to highlight your accomplishments – such as when you’re filling out college applications or creating a resume.
- ✓ Enroll in a summer enrichment program, attend a summer camp or participate in community service during the summer to build your resume for college applications. Look at the websites and agencies listed on Page 7 of this guide.

Parents:

- ✓ The initial weeks of high school can be a difficult adjustment, socially and academically. Keep an open dialogue about how classes are going. If your child is struggling, now is the time to get a handle on it. Similarly, you may want to talk about placing your child in a more advanced class if the work seems too easy.
- ✓ Monitor academic progress by communicating with your student’s teachers, counselor and administration. Be sure you are receiving report cards and progress reports as well as checking attendance and grades online.
- ✓ Encourage involvement in a wide variety of activities both in school and through community service. College and scholarship applications will request this type of information and it will distinguish your student from others.
- ✓ Keep a record of all your student’s activities. This record should be updated annually.

9th Grade Transition activities are available to students and through these activities students will be exposed to both career and character education.

In 11th Grade:

This is the year when students should seriously begin to examine their college options. Juniors should take college tests, make college visits, and start searching for scholarships. Also, since most college applications are completed in the summer going into senior year or the fall of senior year, these are the last grades to show up on the transcript sent to colleges, which makes them the most important and the best chance to show your academic performance.

Students:

- ✓ Attend college and financial aid fairs.
- ✓ Take the PSAT (reference the “Standardized Testing” section of this guide).
- ✓ Visit the colleges that interest you.
- ✓ Meet with college and financial aid representatives to help guide you.
- ✓ Participate in extracurricular activities.
- ✓ Request admission and financial aid forms (paper forms or online forms).

Parents:

- ✓ Continue to monitor academic progress.
- ✓ Encourage involvement in school and in the community.
- ✓ Have your student register and take the PSAT (reference the “Standardized Testing” section of this guide).
- ✓ Ask colleges that may be of interest if they have any “open houses” scheduled (These would include tours and informational sessions regarding the college).

Summer before 12th Grade:

Students:

- ✓ Visit colleges (Pick top five and speak to an admissions counselor, financial aid representative, talk with students on campus, and take a tour).
- ✓ Get advice from other college students regarding college life.
- ✓ Organize your financial aid information.
- ✓ Start working on your application essays (Compose a rough draft and have a teacher review and provide recommendations for revision. Be sure to proofread!).
- ✓ Make early decision preparations (If you are applying early, take time to visit the school again prior to committing to attending and you will need to meet an earlier application deadline for early decision).

Parents:

- ✓ Think scholarships (Conduct online searches and encourage your child to take the time to apply for scholarships.)
- ✓ Don't slow down – continue to have your child utilize the summer for constructive activities and/or employment.
- ✓ Work on your child's list (Keep your child on track with this guide so that everything is in order for the admission process).

In 12th Grade:

Fall

Students:

- ✓ Continue to visit schools.
- ✓ Finalize your college list.
- ✓ Stay on track with your grades and extracurricular activities.
- ✓ Take standardized tests.
- ✓ Keep track of any deadlines related to standardized testing and application process.
- ✓ Ask for letters of recommendation.
- ✓ Meet with your school counselor.
- ✓ Complete applications and continue to apply for scholarships.

Winter/Spring

Students:

- ✓ Submit financial aid forms.
- ✓ Watch for notification from colleges.
- ✓ Check out your options if you are put on a waiting list.
- ✓ Make your final college decision (Notify all schools of your intent by early May and be sure that you have your school counselor send the final transcript, following graduation, to the college you have chosen.).
- ✓ Follow up on financial aid information.
- ✓ Complete enrollment paperwork for the college you will attend.

Questions to ask college representatives

Some of these questions are not the most important aspects of college and you should not base your decision solely on the fact that the college does not offer the type of food plan you want. However, some of these items you might be curious about and may help you decide if this college is a possible interest for you.

- ✓ What do students do for fun?
- ✓ What are the types of food plans offered?
- ✓ What are the majors offered?
- ✓ What is the most popular major and why?
- ✓ What kinds of activities are offered?
- ✓ How difficult or easy is it for freshmen and sophomores to enroll in courses they want?
- ✓ Is there a doctor/nurse/psychologist/career counselor on campus?
- ✓ How good is the security on campus?
- ✓ Are there computers available? How many?
- ✓ Are there printers and copiers available?
- ✓ What is there to do in town? How would I get there?
- ✓ If I am living on campus, do I need a car?
- ✓ If I live off campus, will there be parking available?
- ✓ How would you characterize the academic pressure and workload?
- ✓ What is the quality of student/faculty relationships?
- ✓ Is the faculty interested in and accessible to students after class?
- ✓ Do you offer internships and study abroad opportunities?
- ✓ Do you have a fitness center and what does that include?
- ✓ What is the availability of campus work opportunities?
- ✓ Are freshmen guaranteed housing? If not, what are the options?
- ✓ Describe the size and setting of the campus.
- ✓ What are the top five (5) states from which your students come?
- ✓ How is your institution unique?
- ✓ What distinguishes your college from others?
- ✓ What academic calendar do you use: semester, trimester, other?
- ✓ What are the ranges of SAT and ACT scores and GPA of entering freshmen?
- ✓ What are the deadlines for admission or do you have a rolling admission?
- ✓ Do you offer early decision regarding admission?
- ✓ What kind of student is most successful at your university?
- ✓ What academic preparation do you expect in order to be admitted?
- ✓ How many applications did you receive last year? What percentage is admitted?
- ✓ What qualities and experiences are you looking for in a student?

Assessing your list of colleges

How do you choose? What is best for you?

Where is the college?

Does the college work for you?

Do you want to come home frequently?

What size is the college (enrollment)?

What is the college's selectivity ratio?

How many people applied last year and how many were admitted can give you an idea of how selective the college is and where you will fall into the admission process.

Does the college offer majors that interest you?

Do they require SAT or ACT scores?

Am I a strong candidate for admission?

What are my options?

Standardized Tests

PSAT/NMSQT (Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualification Test)

- ✓ This is a test designed for juniors and sophomores to give them an idea of how they will do on the SAT; it is firsthand practice.
- ✓ National Merit Scholarship Qualification Test is given to those students who perform very well and receive a high score.
- ✓ The tests measure critical reading skills, math problem solving skills, and writing skills.

SAT (Scholastic Aptitude Test) Reasoning Test

- ✓ Nearly every college in America accepts the SAT or Subject Tests as part of its admission process.
- ✓ Two million students take the SAT each year.
- ✓ The test is used to measure critical thinking skills you will need for academic success in college and assesses how well you analyze and solve problems.
- ✓ It is typically taken by high school juniors and seniors.
- ✓ It contains three (3) parts:

Section	Content	Item Types	Time
Writing	Grammar, usage, and word choice. Short essay where you will take a position on an issue and support it with examples.	Multiple choice questions and student-written essays	60 minutes
Critical Reading	Short & long reading passage questions and sentence completion	Reading comprehension, sentence completions, and paragraph-length critical readings	70 minutes (Two 25 minute sections and one 20 minute section)
Math	Numbers and operations; algebra and functions; geometry, statistics; probability and data analysis	Five multiple choice questions and student-produced responses	70 minutes (Two 25 minute sections and one 20 minute section)

- ✓ You can use a calculator on the math section.
- ✓ You will have three (3) hours and forty-five (45) minutes to complete the test.
- ✓ Each section is scored between 200 and 800.
- ✓ A “perfect score” is 2400.
- ✓ The average score based on 2007 College Board (publisher of the SAT) is 1511.

SAT Fee Waiver program

- ✓ This service is designed to assist students for whom payment of fees for the SAT Reasoning Test or Subject Tests might be a barrier to college entrance. SAT fee waivers are available for high school juniors or seniors in the United States, Puerto Rico, or U.S. territories who cannot afford to pay the test fee.
- ✓ You are eligible for consideration for fee waivers if you meet the financial eligibility guidelines for fee waivers, such as participating in the Federal Free and Reduced Lunch/National School Lunch Program at your school. See your school counselor for information on obtaining a waiver.

ACT (American College Testing Assessment)

- ✓ May be an option for college admission instead of SAT.
- ✓ Designed to test your skill levels in four areas: English, Math, Reading, and Science Reasoning.
- ✓ The writing section is optional and measures skill in planning and writing a short essay.
- ✓ You have two (2) hours and fifty-five (55) minutes to complete the test (writing is an extra thirty [30] minutes).
- ✓ You will receive twelve (12) separate scores (composite score, subject scores, sub-scores).
- ✓ Composite scores are the most important and range from 1-36.

What is the difference between the ACT and SAT?

- ✓ ACT is more content based.
- ✓ ACT has trigonometry.
- ✓ ACT is entirely multiple choice, whereas the SAT is not.

Preparing for the tests

- ✓ Studying for the test will probably raise your score so it is important to prepare.
- ✓ Use internet resources:
 - www.number2.com
 - www.princetonreview.com
 - www.petersons.com
 - www.4tests.com
 - www.collegeboard.com (also where you register)
- ✓ Books
 - Search on amazon.com for “SAT practice”.
- ✓ Online classes
- ✓ Private tutoring

Choosing a major: A guide for parents

What is your child going to do with the rest of his/her life?

Some students start college knowing exactly what they would like to major in. Others don't know what to major in, or have a career goal but no knowledge of what majors will get them there. Most find themselves switching majors during college. As a parent, it can be unnerving to watch your child go through this decision-making process. It is helpful to remember that a few changes along the way are very normal for students today. It is also useful to remember that ultimately this decision is up to your child. You should guide them during this process, not steer with control. If your child is unhappy studying something, it will show in their performance. However, if they are studying something they love, they will succeed!

When should my child declare a major?

At most colleges, students aren't required to declare a major until the end of their sophomore year. If your child is in a two-year degree program, he/she will need to start with their major from the beginning because the course of study is much shorter.

How does my child choose?

First and second year students usually take more general courses while they try to decide on a major. After this initial "shopping" period, coursework becomes more focused and specific. Your child should make sure that genuine interest is there before entering those more focused courses. He/She doesn't want to choose a major by process of elimination because this may take some time. Your child should take courses in subjects that appeal to him/her, then try and focus on one that will interest and motivate. Your child will do better, and the motivation can continue through college and into a job.

Does my child's major dictate his/her profession?

In some instances it does. If a student chooses a major like nursing, accounting, or engineering, he/she is learning a specific trade and will likely continue with that. Most majors, however, prepare students for a range of duties that they will be trained to handle once they graduate. These majors include communications, psychology, sociology, English, literature, anthropology, business, etc.

**Deciding what to do with your life is a lot like flying.
Just look at the many ways you can fly and the many directions your life can take.**

Just having a high school diploma is not enough for many occupations. Different kinds of work require different kinds of training and skill acquisition. Right now, you're at a point in your life where you can choose how much and what kind of education and training you want to get.

More Education = Higher Degree = Higher Salary

Degree: An award conferred by a college, university, or some other educational institution as official recognition for the successful completion of an academic or vocational program.

Associate's Degree: The standard degree awarded by a two-year college/institution that normally requires at least two but less than four years of full-time equivalent college work. The associate's degree prepares graduates for the workforce or for progression toward a bachelor's degree.

Bachelor's Degree: The traditional degree given by American colleges or universities. It normally requires at least four years but not more than five years of full-time equivalent college work. The bachelor's degree prepares graduates for entrance into the workforce or for progression toward a higher degree or certification.

Master's Degree: A post-bachelor's degree program that requires completion of a program of study of at least one academic year but not more than two academic years of work. The best known degrees are Master of Arts (M.A.) and Master of Science (M.S.), but there is a huge variety of others (in most industry fields). Some master's degrees are designed to lead to an eventual doctoral degree. Many other master's candidates are in professional programs preparing for a special kind of work, such as the Master of Business Administration (MBA), Master of Social Work (MSW), Master of Education (MEd), or the Master of Architecture (MArch).

Doctoral degree: The highest degree you can earn for graduate study. The doctoral degree classification includes such degrees as Doctor of Education (Ed.D.), Doctor of Public Health, Doctor of Nursing Science (D. NSc.), Doctor of Psychology (Psy.D.) and the Doctor of Philosophy (Ph.D.) degree in any field (agronomy, arts, business, food, technology, education, engineering, humanities, public administration, ophthalmology, radiology, sciences, etc.).

Professional degree: An earned degree in one of the following fields: chiropractic (DC, DCM), dentistry (DDS, DMD), medicine (MD), optometry (OD), osteopathic medicine (DO), pharmacy (Pharm.D), podiatry (PodD, DP, DPM), and law (JD).

Frequently asked questions by college bound students

1. Do I have a better chance of getting into college early?
 - ✓ *This will vary from school to school and year to year and may depend on the applicant pool to which school you are applying. If this is definitely a school you would like to attend, consider applying for early decision.*
 - ✓ What is an early decision?

Some colleges have an early decision plan. Under this plan, you can submit your application early (check the specific dates with the institution). Applying early decision to your first choice college is signing an agreement with them that you will accept their offer of admission. You have committed yourself to this college and you will have to withdraw all other college applications. The main advantages of applying for early decision are that your application would be reviewed against a smaller applicant pool.

2. How much time should I give my teachers to write letters of recommendations for me?
 - ✓ *Teachers should always receive a minimum of two weeks notice before the post-mark date. Be sure to ask the teacher in a polite way that allows them to decline if he or she does not have the time.*
 - ✓ *For example:*

“Do you think you know me well enough, and do you have the time to write a supportive letter of recommendation for me?”

3. How many times should I take the SAT?
 - ✓ *Some students are satisfied with their SAT scores the first time. This depends on scores the college want for their new students. It is entirely up to you how many times you want to take the SAT, but you should pay attention to what scores the college will accept. Most students will take the SAT in the spring of their junior year and the fall of their senior year. Generally, more than three times is not advisable as scores tend not to improve. Prepare for the SAT with Prep books and practice tests.*

4. My SAT scores are low, but my grades are high. How will this affect my admission into colleges?
 - ✓ *While SAT scores are an indicator of success in college, admission staff looks at many different facts when making a decision about whether to admit a student. They look to see if your academic profile indicates that you have potential for success on their campus. Some of the things they look for are:*

What kind of courses have you taken or are you taking?
Do you participate in school activities?
Do you have community service hours?

Requirements for Athletes

Colleges are affiliated with athletic associations that have their own rules, regulations, and eligibility requirements. Basic eligibility guidelines for the NCAA, NAIA, and NJCAA are outlined below.

NCAA (National Collegiate Athletic Association)

- ✓ *Division I and II colleges can offer athletic scholarships; Division III colleges (mostly smaller, private colleges) cannot. Before an athlete can play a sport or receive a scholarship at a Division I or II college, he/she must meet NCAA's academic requirements. Division III athletes do not need to meet NCAA academic requirements.*
- ✓ *Athletes who want to go to a Division I college must have a minimum GPA in a specified number of core courses. They must also have the required SAT or ACT scores. ACT/SAT test score requirements for Division I eligibility are based on a sliding scale: the higher the core GPA, the lower the test score required. A student with a 2.0 core GPA, for example, will be required to have a much higher test score than a student with a 3.0. To initiate the eligibility process, athletes need to register with the NCAA Clearinghouse. This should be done after the student's junior year.*
- ✓ *More information can be found at www.ncaaclearinghouse.net.*

NAIA (National Association of Intercollegiate Athletics)

- ✓ *These colleges can award full or partial scholarships. To play a sport or receive an athletic scholarship, an athlete must meet two of the following three NAIA requirements:*
 1. *Have the required ACT or SAT score.*
 2. *Have an overall 2.0 GPA.*
 3. *Graduate in the top half of his/her class.*
- ✓ *More information can be found at www.naia.org.*

NJCAA (National Junior College Athletic Association)

- ✓ *Division I and II junior colleges can offer athletic scholarships; Division III colleges cannot. There are no academic eligibility requirements for athletes entering junior colleges.*
- ✓ *More information can be found at www.njcaa.org.*

Financial Aid

Continuing your education beyond high school can be expensive...
BUT don't let that stop you. There are ways to AFFORD it. Here's how.

Free Application for Federal Student Aid (FAFSA)

What is federal student aid?

- ✓ Financial assistance is available through the U.S. Dept. of Education to eligible students enrolled in schools participating in federal student aid programs.
- ✓ It covers school expenses such as tuition and fees, room and board, books and supplies, and transportation.

Why fill out a FAFSA?

- ✓ It is the first step in the financial aid process
- ✓ It is used to apply for federal student financial aid, such as the Pell Grant, student loans, and college work-study.
- ✓ Most states and schools use FAFSA information to award their financial aid.

How much aid do I get?

- ✓ Schools use your EFC (Expected Family Contribution) to prepare a financial aid package (grants, loans, and/or work-study) to help you meet your financial need. Financial need is the difference between your EFC (Expected Family Contribution) and your school's cost of attendance (which can include living expenses).
- ✓ TIP: If your family has special circumstances that impact your financial situation, contact your school's financial aid office. Some examples include: unusual medical expenses, a death in the family, or a large change in income from last year to this year.

What is EFC?

- ✓ The amount your family is able to contribute to the school's expenses.
- ✓ The figure is determined by whoever is awarding the aid – usually the federal government or individual colleges/universities.
- ✓ The federal government and financial aid offices use “need formulas” that analyze your family's financial circumstances (income, assets, family size, etc.) and compare them proportionally with the financial circumstances of other families.

Most families can't just pay the EFC out of current income alone. Don't worry – the formulas assume that families will meet their contribution through a combination of savings, current income, and loans.

Financial Aid Estimator Tool – FAFSA4caster

- ✓ The FAFSA4caster provides students with an early estimate of their eligibility for federal student financial assistance. Students considering furthering their education beyond high school can use this FREE tool to:
Calculate their eligibility for federal aid, including grants,
Reduce the time it will take to complete the Free Application for Federal Student Aid (FAFSA), the qualifying form for all federal student aid.
- ✓ To access FAFSA4caster, visit www.FederalStudentAid.ed.gov.

Don't rule out colleges with higher costs

- ✓ Suppose your EFC is \$5,000. At a college with a total cost of \$8,000 you would be eligible for up to \$3,000 in financial aid. At a college with a total cost of \$25,000, you would be eligible for up to \$20,000 in aid. In other words, your family would be asked to contribute the same amount at both colleges.

Attention to Detail Needed for FAFSA Completion!!

This is free and you don't pay anything to complete and submit it!!

Read the instructions

Many questions on the FAFSA are straightforward, like your Social Security Number. But many questions are asked specifically for the purposes of student financial aid. Common words like "household," "investments," and even "parent" may have special meaning.

Apply early

Federal Student Aid will process your FAFSA if it is received on or before the deadline. However, in order for you to actually receive aid, your school must have correct, complete FAFSA information before your last day of enrollment. January 1 is the start date.

Complete your tax return

We recommend that you (and your parents if you are a dependent student) complete your tax return before filling out your FAFSA. This will make completing the FAFSA easier. If you have not filed your tax return, you can still submit your FAFSA but you must provide correct income and tax data once you have filed.

Save Time: File Electronically

Complete and submit your FAFSA online. As a matter of fact, paper forms have to be specifically requested. FAFSA online is the preferred method.

<http://www.fafsa.ed.gov> is the fastest and most accurate way to apply for student aid.

Understanding Federal Student Aid

There are three types of federal student aid:

1. Grants – These do not have to be repaid (unless you withdraw from school).
2. Work-Study – Allows you to earn money for your education.
3. Loans – Allows you to borrow money for education and these must be repaid.

Grants

Federal Pell Grant

Generally awarded to undergraduate students.

Maximum award for 07-08 was \$4,310.

How much grant aid you get depends on your EFC, your cost of attendance, whether you are a full/part-time student, and whether you attend school for a full academic year.

Since this is the main and most common grant received among the four, the other grants available can be reviewed at www.FederalStudentAid.ed.gov.

Work-study

Under the Federal Work Study (FWS) program, you can work part-time to earn money for your education. The FWS Program:

Provides part-time employment while enrolled in school.

Helps pay your educational expenses.

Is available to undergraduate and graduate students.

Is available to full-time and part-time students.

Is administered by the school participating in the FWS program.

Encourages community service work and work related to your course of study, whenever possible.

Your total FWS award depends on when you apply (because some schools have a minimum amount of work study they can give to students), your level of financial need, and your school's funding level.

Undergraduate students are paid by the hour, generally at minimum wage.

Loans

Student loans are borrowed money that must be repaid with interest. These are legal obligations, so before you take out a student loan, think about the amount you will have to repay over the years.

Types of student loans:

Federal Perkins Loans

1. Offered through participating schools to students who demonstrate financial need.
2. Offered to students enrolled either full-time or part-time.
3. Repaid by you to your school.

Stafford Loan

1. You must be enrolled at least half-time to be eligible.
2. Two types: Subsidized and Unsubsidized.
3. You must have financial need to receive a subsidized loan.
4. The U.S. Dept. of Education pays the interest on a subsidized loan.
5. You are responsible for paying the interest that accrues on the unsubsidized loan from the time the loan is disbursed until it is paid in full. You can pay this interest while in school (which is recommended) or allow it to accumulate and have it added to the amount of the loan.

More Federal Student Aid Information

Most student aid comes from the U.S. Department of Education grant work study and loan programs you just learned about. They award all aid based on need; your high school grades and class ranking are not considered in this process. If you still have questions about federal student aid programs or for any type of information regarding student aid, please refer to the following website:

www.FederalStudentAid.ed.gov

This site provides comprehensive, FREE information on the student aid process, and it links to other student aid related sites.

Scholarships = FREE MONEY!

Scholarship organizations publicize their awards through businesses, the news media, Internet, and high school counseling offices.

Donegal High School offers scholarship opportunities to you through the high school counseling office. These are posted outside of the counseling office on the bulletin board and can be obtained by making an appointment with your appropriate school counselor.

Donegal High School also offers commencement awards and scholarships to graduating seniors. There is a list of these awards and scholarships in the school counseling office. The availability of these awards and scholarships will be announced (in the spring of the academic year) and the selection process for some of these will be by a committee of teachers.

What about scholarship searches?

Many private scholarship search services provide sources of financial assistance, but check the reputation of these scholarships before taking the time and energy to apply. Check the FTC website (www.ftc.gov) to see if the scholarships are legitimate.

The Federal Trade Commission tells you six ways to check if companies that are offering “guaranteed” scholarships are legitimate. Some tell tale lines that should raise concern are the following:

- ✓ The scholarship is guaranteed or your money back.
- ✓ You can't get this information anywhere else.
- ✓ I just need your credit card or bank account number to hold this scholarship.
- ✓ We will do all the work.
- ✓ The scholarship will cost some money.
- ✓ You have been selected by a national foundation to receive a scholarship.
- ✓ You are a finalist in a contest you never entered.

Legitimate scholarship websites:

www.fastweb.com

www.schoolsoup.com

www.FederalStudentAid.ed.gov

Some cost saving alternatives

1. Choose the college wisely

Over 50% of college freshmen do not graduate from the college where they start. Changing colleges may cost the loss of one or more semesters and lots of extra money. If you think you are likely to switch majors, be sure to attend a college that offers a broad range of majors so you need not transfer.

2. Enroll in a cooperative education program

There is a program where you can attend school for a semester or more and then work at a related paying job for a semester or more. A co-op program usually takes five or more years to complete. Sometimes a student is offered regular employment upon graduation.

3. Go ROTC (Reserve Officers Training Corp), Army, Navy, Marines, Air Force, or Coast Guard

Receive anywhere from a stipend of \$100 per month to the full cost of your education plus all expenses. It does mean a commitment in the military (some up to eight years). Contact the ROTC office of any college or your local recruiting office to find out how the military will help you pay for college.

4. Consider part-time attendance

Combine working along with your studies. Go to night school and work during the day. This can lower costs, spread them over a longer period and permit you to earn while learning. Some employers even offer tuition reimbursement.

5. Attend a less costly two-year college and then transfer to a four-year college

This option is becoming increasingly popular for incoming freshmen.

Advantages of a two year college:

- ✓ *Less cost in comparison to other schools*
- ✓ *Open admissions*
- ✓ *Career directed*
- ✓ *Easier to match schedule/lifestyle*
- ✓ *Within commuting distance – live at home to reduce cost*

Is college a good investment?

Education provides for an enriched life, more confidence, greater security, and the ability to earn more money. Never stop learning. Strive for the best.

College Degree Nearly Doubles Annual Earnings

From the U.S. Census Bureau (2004)

New information from the U.S. Census Bureau reinforces the value of a college education: workers 18 and over with a bachelor's degree earn an average of \$51,206 a year, while those with a high school diploma earn \$27,915. Workers with an advanced degree make an average of \$74,602, and those without a high school diploma average \$18,734.

According to new tables released on the Internet titled Educational Attainment in the United States: 2004, 85 percent of those age 25 or older reported they had completed at least high school and 28 percent had attained at least a bachelor's degree – both record highs.

From the U.S. Department of Labor:

- ✓ Regardless of the nation's economic impact on the job market, a college graduate's chances are still much better than those of a non-college graduate.
- ✓ In 2000/01, sixteen to twenty-four year old females who had graduated from college had the lowest unemployment rate of 3.4%.
- ✓ In 2000/01, the jobless rate was 20.9% for high school graduates who did not go to college.
- ✓ **High school dropouts are 72% more likely to be unemployed as compared to high school graduates (U.S. Department of Labor, 2003).**

DEGREE	AVERAGE YEARLY SALARY
High School Diploma	\$28,645
Bachelor's Degree	\$51,554
Master's Degree	\$78,093
Doctorate Degree	\$89,400
U.S. Census Bureau, 2007	

Important points for parents to keep in mind

- ✓ **Don't become over anxious.**
91% of all current college freshmen are enrolled in their first or second choice school.
- ✓ **Your student's college application enhancement begins in junior high school.**
Be sure your student is enrolled in the academic curriculum if they are able to handle it. If your student is able, have them take "honors" or "advanced placement" courses. Be sure to encourage your student about how important good grades are for college choice and overall career attainment.
- ✓ **Work with your student's school counselor.**
Ask questions, find out information about your student's options based on his/her expertise.
- ✓ **There is a good college for everyone.**
Most colleges provide the opportunity for a good education. Don't push too hard. A great deal depends upon the student. Approximately 300 of the total 4,048 colleges are considered to be very difficult or selective in their admissions requirements.
- ✓ **Make sure your student is aware of the importance of good grades and reasonable SAT or ACT scores.**
If your student's test scores are low for the college of their choice, consider having them take a prep course in their senior year – it can help! Or if they took SAT try taking the ACT and vice versa.
- ✓ **Don't let college selectivity be the end-all.**
There are hundreds of excellent colleges, don't limit your student to just the most selective.
- ✓ **Have your student consider a "reach" and "safety" college in addition to those listed as "possibilities."**
Make sure the school matches what your student really wants and needs. The Education Network classifies a "reach" school as one where your student has a 20% chance of acceptance.
A "safety" school is one in which your child has an 80% chance of acceptance.
- ✓ **Learn everything you can about financial aid.**
Talk with the financial aid offices of colleges your student is considering.

"If you want your child to walk the righteous path, do not merely point the way, lead the way."

J.A. Rosenkranz