

NGFS Handbook for Seniors and Parents



New Garden Friends School seeks to be an inclusive, innovative educational community guided by Quaker beliefs and committed to honoring and developing each person's gifts

College Counseling Office Information

NGFS CEEB (School Code) 341607

College Counselor

Lore Fariss

lfariss@ngfs.org

336.346.3176

[College Counseling Resource pages:](#)

<http://www.ngfs.org/our-program/resources.cfm>

[Naviance Family Connection Log in:](#)

Students, parents and guests can reach your Family Connection website at this address:

<http://connection.naviance.com/ngfs>

Important Calendar Dates

August and September - Request Teacher Recommendations and provide background letter and resume

September - Make an Appointment with Lore

September and October - Sign up for Senior Boot Camp

College Representative Visits – Check Naviance

September 9 - ACT

September 8 - Registration for October SAT

September 22 - Registration for October ACT

FAFSA Opens – October 1

October 7 - October SAT

October 28 – ACT

Early Action Application Deadlines – November 1 and November 15

November 2 – December SAT Registration

November 3 – Deadline ACT Registration

December 2 – SAT

December 9 – ACT

January 15 – College Application Deadlines

Pathways for Seniors

First and foremost, remember the mantra “start early and stay organized.” By taking action early to set up the framework for the application process our goal is to have every college- bound senior ready to submit their college applications in November. This is especially important for those planning to apply early decision or early action. Early submission almost always works to one’s advantage, especially for colleges and universities with rolling and early decision admission programs.

Getting Ready to Apply to College

ACTIVITY 1: Complete the **Brag Sheet** on Naviance in the “About Me” section under surveys.

Parent’s Brag Sheet - Make sure your parents have completed and emailed Lore their “Parent Input” for the counselor letter.

· **Your Name**

Be sure to spell your name and use exactly the same name on all your application materials, SAT or ACT registrations, and any correspondence to colleges. If you use a middle name or initial, use it every time on every form. Colleges might set up different files for a student if they use different variations of their name.

· **Set Up a College Admissions Email Account**

If you don’t have one already, set up an email account to use for college admissions.

Avoid user names that an admissions officer might find silly, inappropriate, or immature.

· **Spreadsheet for User Names and Passwords**

As you begin setting up user accounts for your different college applications, make sure you record the usernames and passwords in a safe and accessible place like a spreadsheet.

· **On Naviance**

Update your Resume & Brag Sheet. Lore needs this information to complete the Counselor Form of the Secondary School Report (SSR). In addition, you’ll find having a ready list with your achievements and activities will be extremely helpful when completing college applications, preparing for college interviews and applying to summer programs, internships, employment, and scholarships.

· **Fall College Representative Visits to NGFS during Senior Year**

Building relationships with prospective colleges is very important so plan to attend fall college representative visits of interest. You may want to contact the representative ahead of time to set up an interview if you know you will be applying to that college. Register on Naviance and don’t forget to get permission (if needed) from your classroom teacher well before the visit.

- **Review Your Online Persona**

Examine your information on social networks. Consider updating or deleting content that might not be viewed favorably by college admissions officers. Many admission officers and prospective employers are checking out applicants' social media sites before offering candidates a spot.

- **Standardized Tests**

College admission requires official scores reports be sent directly from the testing agencies, **not** NGFS. Therefore it is your responsibility to send SAT/ACT score reports to every college to which you apply directly from the College Board or ACT organization. The test registration fee includes four reports if you request scores be sent right away. For additional score reports, you will be charged a nominal fee. Allow at least three weeks for regular delivery of scores to colleges. If you decide to retake an exam in Oct or Nov. of your senior year, it is a good idea to register early. Remember all SAT/ACT tests must be completed by December of your senior year. The College Board allows you to choose which scores you want them to send, however, make sure to cancel pending test dates you have registered for if you decide not to take that exam as this may hold up delivery of all score reports.

- **Research and Visit Colleges**

If you are still working on your list of colleges, make sure you have good resources to narrow your choices. Attend local college night programs and College Fairs, visit schools in person and online, and spend time perusing college guidebooks in the library and Counseling Office in addition to attending college representative visits at NGFS.

- **Naviance**

NGFS school uses Naviance to archive, send, and track all college related materials. Through Naviance and their electronic document service, NGFS is able to send the secondary school report (official transcripts, the school profile, and all letters of recommendation) electronically. These submissions are based on the list of colleges a student has put in the "colleges I am applying to" under the "colleges" tab. If the college name is not on this list, NGFS documents will not be sent on your behalf period! If you add a college at the last minute, you must inform your counselor, especially if we are on Winter Break!!!

- **Keep a College Application Spreadsheet**

A master tracking document can help you stay on task. It can also be instrumental in avoiding missed deadlines and unnecessary stress. Your spreadsheet can be maintained on a computer (Excel, Word, or Google Doc) or handwritten. Determine the decision plans and options (early decision/early action/rolling/regular) for each college you are considering. Clarify and include deadlines, requirements and submission dates. Determine and include essay, application, financial aid application, interview, recommendation, testing (including SAT subject tests) requirements and deadlines for all schools you are considering. Sample College Application Spreadsheet is in the Activities Section of this handbook.

College Application Timeline Worksheet

	Example	College 1	College 2	College 3
College Name	Guilford			
Application Type	CommonApp			
User Name	Lfariss			
Password	123456			
Application Deadline	Nov. 1			
Target Date EA,ED,R	EA			
Essay Topic #1	CA #4			
Essay Topic #2	Extracurricular			
# Supplements & Topics	Why Guilford?			
Teacher Packet Deadline	Oct. Break deadline			
Recommendation 1	Peter			
Recommendation 2	Blair			
Pending Tests Dates or				
SAT, SAT Subjects	June 8			
ACT	Oct. 4			
Financial Aid	Nov. deadline			
FAFSA Deadline	Jan 4			
Cal Grant - GPA Verification Form	Jan 4			
CCS Profile	Nov. 8			
Scholarships	Nov. deadline			
Honors Programs	NA			
Leadership Programs	10/24			
Interview				

Types of Admission

Early Decision (E.D.): Early Decision means you must submit an application by a specified deadline, usually early November and the college will give you an admission decision by mid- December. As stated in the contract you will have signed, if admitted as an EARLY DECISION applicant, you must attend that college, and you must withdraw all other applications. There is a Financial Aid exception that will allow you to withdraw. There is no room for doubt - EARLY DECISION is a binding contract which can only be made with one college.

Early Action (EA) refers to non-binding early admissions. Applicants can apply to as many EA schools as they want in Nov. and they will have an admission decision by mid-Dec. Students admitted under an EA program are not obligated to attend the college and can continue to apply to other colleges if they choose to do so.

Rolling Admissions: Many state colleges and universities have rolling admissions; the admission application is reviewed as soon as the file is complete. The college notifies the student of its decision within a short time, usually four to six weeks. Due to the increasing competitiveness of college admissions, it is a good idea to apply early to these colleges.

Open Admissions: Some colleges do not practice selective admissions and offer admission to all students who apply. Generally, there are no admission deadlines for colleges that follow this policy. Many community colleges admit new students year round.

Common Applications

More than 400+ private colleges and universities accept the Common Application (www.commonapp.org). Application periods will vary at these colleges and universities. If any of the schools you are considering use the Common Application, you can set up an account as early as August. After you register, you can complete the application at your own pace, revising and saving your work as you progress. Keep in mind that many schools that accept the Common Application also require or suggest supplementary essays and forms.

Remember: You must add all colleges to which you plan to apply to your Naviance “colleges I am applying to” whether you are applying via the university’s website or a Common Application. If the school is on your “colleges I am applying to” list, I will see it and automatically send all SSR forms. If the college is not listed on NAVIANCE, nothing will be mailed on your behalf. Please NOTIFY ME if you add any last minute colleges to your list over Winter Break.

Financial Aid and Scholarship Deadlines:

In addition, some financial aid and scholarship deadlines precede application deadlines, so be sure to check the Financial Aid page for scholarship opportunities and financial aid application deadlines on the college website as soon as you decide to apply to that college.

The Secondary School Report - is provided by NGFS's College Counselor. It includes a school profile, your transcripts (initial, midyear and final), a student evaluation form, and a Letter of Recommendation written by NGFS’s College Counselor. The College Counselor’s Letter is a comprehensive document that includes information about the student's background, special circumstances, learning differences, in addition to the student’s contribution to his/her community, academics, character, and extracurricular activities. This letter will be available for you to use with any application that requests a school or counselor recommendation such as colleges, universities, scholarships, internships, jobs, etc. It is important to give the counselor a heads up about deadlines as early as possible. Lore will need you to do a few things for her before she will be able to write your letter.

Getting Started to Apply

Meet with Your College Counselor in early September of Senior Year

- Review your transcript to make sure everything is correct (name, dates, credits, etc.).
- Confirm that you are on track to meet all NGFS’s graduation requirements (ensemble, art, community service, and grades) necessary for graduation.
- Make sure that all required documents are completed for the SSR and counselor’s recommendation/evaluation (Brag Sheet, Community Service, Resume, and Parent Input).
- Be sure to schedule an appointments with your counselor to work on your essays and keep your college application process moving forward efficiently.
- Update the counselor on any changes to your college list, awards and accomplishments, etc...

Next Step

Review and Finalize Your College List on Naviance

- Review your college list to make sure it includes a balanced mix of Reach or Long-Shot (less than 25% chance of getting in), Possible or Target (50/50 chance of getting in), and Likely or Probable (75% + chance of getting in) colleges.

- Add schools to Naviance’s “**colleges I am applying to**” once you are certain you will apply. I will send school documents to all colleges on that list and only those on that list.
- If you plan to apply to a college Early Decision (binding), Single-Choice Restrictive Early Action (non-binding), or Early Action (non-binding) you need to have your teacher packets done and delivered before fall break, which is in October, so they will have plenty of time to write your letter of recommendation.

Teacher Letters of Recommendation

Request College Recommendation Letters from Teachers (only if you need them)

There is a specific protocol at NGFS when requesting letters of recommendation for college admissions. First, in-person, ask a teacher if s/he would be willing to write on your behalf. For most private colleges you will need a counselor letter and two teacher letters; one (Math or Science) and one (English, History, or Foreign Language). Speak with your teachers as early as possible. Many teachers receive a number of requests and limit the number of students for whom they will write letters. Once you have asked a teacher to write a letter of recommendation on your behalf and they have agreed to do so, tell Lore. Lore will help you add the teacher's name to your college application accounts.

Note: Do not add the teacher to your Common Application. Lore must do that for you via her Naviance.

For College Application Letters of Recommendation

Provide each teacher with a *manila envelope* with the Letter Request Form (a checklist of all colleges you will apply to and their **deadlines**) taped to the front. Inside, place your **cover letter** and **statement of reasons** - criteria used to select these schools (examples can be found in the Activities Section), and any other documents requested by the teacher such as a transcript and/or resume. Teachers prefer that you list the college with the earliest deadline first. In addition, please tell the teacher the date you require the letter to be uploaded to Naviance. Remember: You must give them these document before you leave for Fall Break (Nov/Dec deadlines) and if you are applying only regular admissions (Jan. 1 deadline) in December before you leave for Winter Break. Follow up with recommenders to confirm letters of recommendation have been completed and uploaded to Naviance three to four days before you are going to submit your application. Make sure to thank them for their time and effort.

What you need to provide in your teacher packet will vary by teacher. Some teachers like you to include resumes and transcripts. Please ask the teacher directly for what they need in addition to your Statement of Reasons and Cover letter.

Inside Teacher Recommendation Packet

**Cover letter and Statement of Reasons,
Resume or List of Activities and Transcript (only if requested)**

Statement of Reasons:

You must also include a “statement of reasons” for choosing the colleges on your college list.

Here is an example:

Virginia Tech –

Virginia Tech appeals to me because it offers an interactive, interdisciplinary education with many meaningful research opportunities in engineering, chemistry, and biochemistry. Virginia Tech also emphasizes innovation, entrepreneurship, and creative expression however, with a formidable digital art and design department. Overall, Virginia Tech’s more rural location in Virginia is sweetened by its wealth of school spirit and the caliber of its academic programs.

Cover Letter - The following questions are to help you write your cover letter (they are just ideas to help you get started)

1. Why you liked this teacher's class?
2. Are you passionate about this academic area? Why?
3. The particular moment or experience that stretched me the most in your class . . .
4. I believe the best piece of work (paper, lab report, oral presentation, group project, etc.) that I did in your class was . . . because....
5. My proudest moment in your class was . . .
6. I believe I grew in your class because . . .
7. Indicate an instance when you were a strong collaborator in a group project.
8. Cite an example where you were an effective communicator in this class in a writing assignment and/or an oral presentation.
9. In retrospect, what could you have done to make this class more meaningful for you?
10. As you consider the required readings for this class, which did you enjoy? Why? Which did you not find to your liking? Why?
11. Whatever else you think is important for the teacher/counselor to remember or know about you in relation to this teacher's class/subject area

SAMPLE COVER LETTER

Dear Blair:

(INTRO) Thank you so much for agreeing to write a letter of recommendation for me. I am applying to eight colleges, and your evaluation of my participation, work, and ability in your class and subject area is an important part of my application. The colleges will use the evaluation to get a better idea of who I am as a student beyond my grades and test scores, so the more detailed and personal you can make it, the better. To help you with your letter of recommendation and evaluation, I am including a summary of some of my favorite assignments, classroom learning moments, and the growth I experienced during the time I spent in your class. I am also including my Statement of Reasons for applying to each of my selected colleges and any forms you may need to send by post.

(BODY) As I reflect back on my experience in your Spanish class, I can't help remembering the day you told me that I had a true gift for languages. I must have taken this to heart as I have since pursued opportunities not only to improve my Spanish skills, but also to use them to help others.

Everyday you taught me something new – about the world, second language acquisition, and myself as a learner. When I gave my first oral presentation, instead of feeling afraid or overcome by the experience, I felt empowered and confident. Overcoming my initial fear of speaking in a foreign tongue was perhaps one of the hardest things I ever had to do. However, thanks to your teaching and encouragement to make the trip to Cuba for service last year, I have grown in so many ways.

In addition, as my skills developed, I also grew as a leader in my own way. I was able to offer my classmates insight into the derivation of words and transfer my analytical skills into this new language while reading Marquez and Lorca... (I hope you get the idea.)

(CLOSING) When you are finished with my letter of recommendation, please upload it to my Naviance account after you have filled out the Common Application Evaluation. In addition, mail a copy with the enclosed forms directly to the colleges in the stamped, self-addressed envelopes in this packet. When you have sent/uploaded your recommendation and completed the online evaluation, please let Lore know.

Thank you for your time and effort on my behalf. You have been a wonderful teacher and a real inspiration. If you have any questions, please let me know.

Yours truly,

The College Interview

For colleges that require or suggest an interview, schedule it well before the deadline. Mrs. Coly is available to help you prepare. Please set up an appointment with her by stopping by the Alumni Office in the Development wing or email her at scoly@NGFS.org. There are sample questions in the Activities Section of this handbook.

- **Purpose:** To help the college gather further information about your suitability as a candidate and to help you determine if this college is a good match for you.
- **Before the Interview:** Evaluate yourself: identify your strengths, interests, weaknesses. Compose a list of questions about this college and its admissions process. Dress comfortably but appropriately.
- **At the Beginning:** Shake hands with the interviewer; look the interviewer directly in the eye; know the interviewer's name-ask him or her to repeat it if you did not hear it the first time; introduce your parents if they are with you and then invite them to leave.

The Interview: An interview can last an hour and can be divided into six different parts:

- **Personal Background:** Where you have grown up, your parent's occupation/interests, information about siblings and colleges attended by family members. The purpose is to put you at ease.
- **Academic Background:** Information about Indian Springs and your curriculum. Why you have taken certain classes and any academic awards.
- **Extracurricular:** What activities mean the most to you and why? Have you had any specific roles within an activity?
- **Academic Interest:** What are you interested in studying and how have these interests developed? What are your future career goals?
- **College Choice:** What are you looking for in a college/university? What expectations do you have in a school?
- **Why this school:** What brings you to this particular school? How does this school fit into your criteria?

Questions to expect:

- ü Tell me about your high school – what kind of environment does it have?
- ü What has been the most difficult course you have taken during high school?
- ü Is there a specific teacher or course that has really caught your interest? Can you explain why?
- ü What has been the most exciting academic project you done in high school? What has been your most significant academic accomplishment?
- ü Tell me what you have read outside of school lately.
- ü How would you use your talents at our university?
- ü What has been the most significant personal challenge you have ever faced?
- ü If I were to visit your school and talk with some of your friends, how would they describe you to me?
- ü What are your plans for after college?
- ü What specific questions can I help you with?

After the Interview: Thank the interviewer, shake hands, say good bye. Write a thank you note to the person who interviewed you – emailed and handwritten if possible.

Complete Your Applications, Supply Related Information, and Follow-up

Carefully review and proofread application materials and submit electronically. Follow up with colleges to be sure that all portions of the application have been received: high school transcript, standardized test scores, application/essays/ supplements, letters of recommendation, counselor recommendation/art portfolios/DVDs.

Many colleges have an “application status check” function on their web portals, and many colleges will alert students if parts of the application file are missing, however, it is your responsibility to check your status periodically. If a college sends you instructions to set up an account to check your status, do so **immediately**. **Keep your** user name and password in a safe place that you can get to easily. Check your status periodically to make sure all application materials have been received. Remember the turnaround time for the receipt of documents from NGFS and the CollegeBoard can be 4 to 6 weeks for processing.

Transcript Request

The counseling office must have a signed Transcript Release form on file before any transcripts will be sent out on your behalf. The College Counselor will **automatically** send your Secondary School Report to any college listed on Naviance under the ‘Colleges’ tab in the ‘*Colleges I am Applying to*’ section.

Note: If the school is a Common Application school, but you do not apply through the Common Application site, you must request a transcript from Lore in the counseling office. Forms may have to be sent via ground mail.

Test Scores – PLEASE NOTE

ACT/SAT score reports must be sent to all colleges on your list from the testing organization.

That means you have to request that a score report be sent to every college you are applying to via the testing agency - College Board or ACT yourself. Keep a copy of all score reports, including AP Scores in a college folder for college registration. Send ACT/SAT score reports well before the deadline to avoid a late fee. Sending all test score reports is your responsibility that includes your AP Scores after you have graduated in July.

Research and Apply for Financial Aid & Scholarships

Complete the FAFSA and GPA Verification Form by January 1. You may also have to complete the CSS Profile (Private School Financial Aid Form) on the College Board website for some private schools. The CSS Profile can usually be submitted as early as September (with estimated income tax information) while the FAFSA (Free Application for Federal Student Aid) becomes available on October 1. In preparation,

- Collect financial-aid information and learn about the FAFSA and CSS Profile.
- Attend financial aid workshops.
- Review scholarships opportunities on Naviance and through the College Foundation of NC or CFNC.org

- Research scholarship opportunities on Naviance and with Lore.
- Keep a timeline with scholarship deadlines and specific requirements.

Scholarships

Most large scholarship awards come from the college or universities institutional funds. There are thousands of outside scholarships, however, that range from very small amounts (\$25) to very substantial (\$10,000). Most of these scholarship applications will ask for an essay. NGFS lists scholarships on the NGFS School College Counseling site. Click on the link “scholarships”. There is also a national scholarship engine linked directly from Naviance.

Here are some additional ideas for researching scholarships:

- Visit College Foundation of NC or CFNC.org
- If your parents work for a large company, be sure they check with their Human Resources office to see if scholarships are offered to children of employees.
- If you belong to an ethnic group with an active club, they may offer scholarships. Call and find out.
- Local chapters of civic organizations such as Rotary, Elks, etc., all offer some type of scholarship. Call the local offices and ask.
- Watch for announcements and advertisements in the local newspaper. Many organizations decide to offer a scholarship and simply tell the local press.
- Whatever you do, **stay away from the scholarship scam artists**. If you are not sure if a scholarship is legitimate, ask your counselor.

Financial/Merit Aid

Be sure to attend NGFS’s financial aid information in November for updated information regarding financial aid.

Who is most likely to get financial aid?

- Institutional Aid from the college or university can be awarded to students with a “special talents” the school is looking for in the incoming class.
- Students with “A” averages who apply to schools where there are mostly “B” students (Another way to look at it is this - apply to colleges where academically you will be in the top 25% of the class, not the middle 50% or the lowest 25% of the class.)
- National Merit Finalists (based on 11th grade PSAT scores)
- Star athletes at division 1 colleges and universities
- Students whose family income is less than \$40,000 (amount may vary by institution)
- Underrepresented students (African Americans, Hispanics, or Native Americans) who apply to schools where they will be at least in the middle academic range for that college

To apply for financial aid, your parents will have to fill out one or more financial aid forms on a yearly basis therefore you will need an electronic PIN so save it in a place you will remember.

In addition, you must meet each college's financial aid deadlines. Check with each college. For Early Decision and Early Action financial aid deadlines can be as early as October of the senior year.

The most important financial aid form is the **Free Application for Federal Student Aid (FAFSA)**. It is best to fill out this form as soon as possible. This year they will allow you to submit a preliminary FAFSA in October using Prior year information. However after January 1st of your senior year you should make any adjustments before the March 2nd Deadline . If your parents' tax returns are not finalized by that date, they must use estimates rather than miss the deadline. There is time to file an amendment if the estimates are way off – just don't miss that deadline. Once you have filed your FAFSA form, it will be processed and a **Student Aid Report (SAR)** will be mailed to you. If there are corrections to be made, make them at once and return the form as instructed. Remember that accurate figures from completed income tax returns are necessary.

The FAFSA form is available online at <http://www.fafsa.ed.gov>. The FAFSA is automatically reviewed for:

- **Federal Pell Grants:** Unlike a loan, a Federal Pell Grant does not have to be repaid. Generally, Pell Grants are awarded only to undergraduate students who have not earned a BA or professional degree. The maximum amount of the award is \$4,000 per year.
- **Federal Supplemental Educational Opportunity Grants (FSEOG):** A FSEOG is for undergraduates with exceptional financial need and gives priority to students who receive Federal Pell Grants. The FSEOG does not have to be paid back. The maximum amount awarded is \$4,000 per year.
- **Federal Work-Study:** The Federal Work-Study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money at a campus job to help pay education expenses. The total Federal Work-Study award depends on when you apply your level of need, and the funding level of your school. On average \$1,500 to \$2,000 yearly.
- **Federal Stafford Student Loan:** These loans may be subsidized or unsubsidized. Subsidized loans are awarded based on need, and interest does not accrue until after you have completed your studies. Unsubsidized loans are not based on needs and start accruing interest during your studies.
- **Federal PLUS Loan:** These are loans available to parents of dependent students.
 - a. Federal Direct Subsidized Loans – Is need based and is interest free as long as the student is enrolled at least half time in a degree or certification program. Payments and interest begin 6 months (grace period) after the student is no longer enrolled.
 - b. Federal Direct Unsubsidized Loans – Unsubsidized loans and the PLUS loans are available without regard to financial need. Interest does accrue even when the student is enrolled. **There may be no grace period but check.**

CSS/Profile: This is a financial aid form used in addition to the FAFSA by *some* private colleges. If the school you are applying to is listed on the CSS Profile registration form, then you must fill it out. Go to www.collegeboard.com to complete your personalized Profile application. The site opens October 1st. It is not free, so be sure to fill out the registration form and send in the correct payment well in advance of January 1st. Individual forms customized for each college will be sent to you so that you can file them during the same time period as the FAFSA. For complete financial aid information, go to www.fafsa.gov.

Financial Aid Letter Example and Explanation

Student Aid Report (SAR) explains what the Expected Family Contribution (EFC) is according to the federal government based on your parents' and your tax returns from the fiscal year preceding college entrance as entered on the FAFSA. You must complete this form yearly.

Sample Financial Aid Letter

Work Study \$1,500.00 - You find a job on campus (admission office, financial aid office, sports center, etc.) and work for a pay check.

Federal Direct Subsidized \$6,400.00 - Federal Direct **Subsidized** Loans are need based and interest free as long as the student is enrolled at least half time in a degree or certification program.

Payments and interest begin 6 months after the student is no longer enrolled in college.

PLUS Unsubsidized Loan \$3,400.00 - **Unsubsidized** PLUS (7.9%) loans are available without regard to financial need. Interest does accrue immediately (no grace period). There is an automatic 6 month grace period for student borrowers, but the interest is still very high. *College Merit Award* \$12,000.00 (*Dean's Scholarship, President's Award, and other gift aid*)

Institutional Merit Aid – this is a gift from the college and you do not have to repay it. Find out if this award is renewable. Most, if not all, have stipulations for renewal such as a minimum GPA. *Cal Grant* \$1,000.00

Pell Grant \$1,500.00

This is a federal grant (gift aid) that is solely based on your family income noted on the FAFSA.

Do I have to accept everything I have been offered in this letter?

NO, you can pick and choose the best options to meet your financial need. For example, you will want to accept all gift aid such as grants and scholarships. You will also want to accept work study because you can work it off while in school. If you still need more money to meet the cost, consider the **subsidized** loans because you do not accrue any interest or need to begin to pay back right away. In addition, they tend to have lower interest rates. You probably do not want to accept the **unsubsidized** loans, parent loans or any others that you will need to start paying back immediately or that have higher interest rates.

Note: Remember to let the financial aid office know what you are going to accept and what you are not going to accept by their deadline or you may forfeit it all.

Sample College Cost Estimator

		(Add lines)	College # 1	College #2	College #3
			mid range	UC Campus	CSU
	COSTS/EXPENSES		private		
4	Tuition and Fee		\$41,392	\$13,416	\$5,472
5	Room and Board		\$11,910	\$14,409	\$11,028
6	total "direct" costs billed	lines 4+5	\$53,302	\$27,825	\$16,500
8	books and supplies		1,710	\$1,419	\$1,746
9	transportation + Additional Fees		\$900	\$690	\$5,934
10	personal expenses		\$2,277	\$1,521	\$1,521
11	Total cost of attendance (COA)	6+8+9+10	\$58,189	31,455	\$25,701
	FINANCIAL AID				
14	Grants and Scholarships		\$20,100	\$3,000	\$3,000
15	Other Gift Aid				
16	Federal Stafford/Direct		\$5,500	\$5,500	\$5,500
17	Federal Perkins Loans				
18	Other Student Loans				
19	Work (Work Study/Grant)			\$1,000	\$1,000
20	Total Student Aid	14+15+16+17+18+1	\$25,600	\$9,500	\$9,500
	OUT OF POCKET	(SUBTRACT)			
23	FOR THE "BILL"	LINE 20 FROM 6	\$27,702	\$18,325	\$7,000
24	For total costs	Line 20 from 11	\$32,589	\$21,955	\$16,201
		(Divide)			
26	approx. "bill" per quarter	23 by 3		\$6,108	
27	approx. "bill" per semester	23 by 2	\$13,851		\$8,100
	POSSIBLE PARENT PLUS LOAN	SAME AS #24	\$32,589.00	\$21,955	\$16,201
	PAYMENT PLAN	DIVIDE #23 BY 10	\$2,770	\$1,833	\$700

College Cost Estimator with Financial Aid

		(Add lines)	College # 1	College #2	College #3
	COSTS/EXPENSES				
4	Tuition and Fee				
5	Room and Board				
6	total "direct" costs billed	lines 4+5			
8	books and supplies				
9	transportation + Additional Fees				
10	personal expenses				
11	Total cost of attendance (COA)	6+8+9+10			
	FINANCIAL AID				
14	Grants and Scholarships				
15	Other Gift Aid				
16	Federal Stafford/Direct loans				
17	Federal Perkins Loans				
18	Other Student Loans				
19	Work (Work Study/Grant)				
20	Total Student Aid	14+15+16+17+18+19			
	OUT OF POCKET	(SUBTRACT)			
23	FOR THE "BILL"	LINE 20 FROM 6			
24	For total costs	Line 20 from 11			
		(Divide)			
26	approx. "bill" per quarter	23 by 3			
27	approx. "bill" per semester	23 by 2			
	POSSIBLE PARENT PLUS	SAME AS #24			
	PAYMENT PLAN	DIVIDE #23 BY 10			

Admitted, Now what Should I do? Decisions and Follow-up Steps

First and foremost, read all documents you receive thoroughly from each college, while paying close attention to the next steps you need to take and about each deadline. The following are common topics to look for:

Admitted Student Day - Many schools hold an “Admitted Student Day” in April so that you can visit the school with other admitted students before you make your final decision by May 1. If this is the case, make sure to talk to students and teachers at the institution that share your interests and teach the subjects you will be taking. Try to get an insider’s view of what it would really be like to attend.

The Financial Aid Letter - Read through each financial aid letter carefully. You will want to compare financial aid offers. Your award letter will outline the various types of financial aid you have been offered. Each letter will be unique to that particular institute and should include such things as student and parent loans, grants, scholarships (this may include an additional award available through application), work study, etc.... If you have been admitted to more than one college, your final choice may come down to the financial aid offer. Make sure that the awards are renewable and are not just a one-time incentive to get you to enroll. Remember that you do not have to accept every part of the financial aid offer. You may want to accept the grants, scholarships, work study and student subsidized loans (the government pays the interest while you are still in school) and not the student and parent unsubsidized loans (they don’t). Find out the terms of the loans, the interest rate, when you have to start repayments, how much you will owe by the time you graduate, the monthly repayments, and how much the loan will increase after your first year.

- If you are awarded grants or scholarships, find out if they are renewable, what happens if you win an outside scholarship, and what stipulations such as minimum GPA may apply?
- If you are offered work-study, ask if a job is “guaranteed”, how jobs are assigned or found on the campus, how many hours per week will you be expected to work, what your hourly wage will be, and how you will be paid (pay check, student account, or credited to your tuition bill).

Waitlisted - If you are wait-listed by your first-choice school and decide to accept the waitlist offer, you **must** also accept a spot at one of the schools where you were admitted (including state colleges and universities). When accepting the waitlist offer, let the admissions office know immediately in writing. Include any achievements or new information that wasn’t on your initial application in this letter/email. Emphasize your strong desire to attend the college and make a case for why it’s a good fit both ways. Request another interview if possible and finish high school strong by staying involved in sports, clubs, and other activities as well as your academics. If you do eventually get offered a spot off the waitlist, let the other school know

you want to withdraw your acceptance. You will forfeit the small deposit at that school, but the guaranteed spot is well worth the money.

What If You Don't Get In Anywhere - Believe it or not this happens, even at NGFS, and sometimes a closed door can lead you down a better path. Sometimes when students only apply to extremely selective schools, they find that they must redirect their search or consider some alternative paths and/or options. Initially, ask the college for an explanation for the denial especially if you have met all the admission criteria. It could be very well an error on their part. If an appeal is warranted find out the college's procedures and make the appeal. If an appeal is a long shot, talk to your counselor about other good fit schools whose deadlines haven't yet passed. Some schools are on a rolling basis and may still have spots available for freshmen applicants. Use the College Search option on Naviance and College Board to find schools that are still accepting applications. However, **don't** apply to a school just to have a place to go in September. There are other options you should consider, for example, **Community College**, Community Colleges offer guaranteed transfer opportunities with the UNC System schools as well as some private colleges. Therefore, make an appointment with a transfer counselor at a community college to see what programs they offer and what you need to do to enroll.

Gap Year - If you are not interested in Community College or you have decided to ask the admissions office for a "Gap" period before matriculating at their school, consider doing something to gain new prospective. There is a plethora of programs and other opportunities that await you. Many students opt to take a year off before reapplying or entering college in order to acquire some real life experience. Some students do community service, get a job, or participate in a volunteer program. Others travel, work on organic farms, teach in rural school, or find meaningful work at home or around the globe. There are numerous things you can do, and lots of resources to help you find a program that is right for you. Ask your counselor about programs, on-line resources, and Gap Year Fairs. A novel experience may change your life and alter your view on college fit and future career goals.

Decision Made, Now What?

If you were admitted under an early decision contract, you must withdraw all other applications you have submitted i.e. state universities (UC, CSU) you also applied to in Nov., but have not heard back from yet.

Once you have made your decision as to which college and financial aid offer to accept, you must complete, sign, and return the form with a deposit by the deadline. Don't miss the date; this could lead to loss of your spot or a penalty fee. Most deadlines are **May 1**, but note

carefully the reply date in your acceptance letter especially ED admits. Many schools will allow you to make the deposit on-line. Be sure to call the school if you have any questions.

In addition, please remember to send a **No Thanks** email to every other college that admitted you. That way, they can give your place to another candidate who really wants to attend that school.

Dear (name on your admittance letter),

I am writing to let you know that I must decline your offer of admittance. I have decided to attend (name of college you have accepted) instead. Thank you for admitting me. It was a true honor.

Sincerely,
&c...

The next step is to take care of any financial aid and loan paperwork. If you accept student loans as part of your financial aid package, you will need to fill out the loan application forms before the start of the semester. Make sure you understand your rights and obligations as a borrower. **Tip:** Remember to contact the financial aid office right away if your family's financial status changes due to the loss of a job, displacement, illness, etc.

Once your finances are in order

Housing - Where you will live is a major consideration. If you are going to live on campus you will receive a housing packet. Pay close attention to the instructions and deadline for the deposit. The packet includes information about the different dorm options (single-sex, substance-free, special-interest or "theme" housing, roommate questionnaire and room options (singles, doubles, suites), resident rules, a list of items to buy for your room, and much more. Once you have been given the name and contact information of your roommate(s), make contact. It is a good idea to share expenses for the refrigerator and microwave combo many schools rent. **Tip:** For your second year, consider applying for a job as a Resident Advisor (RA) position to pay for your housing on campus.

Select a Meal Plan - Most colleges offer a choice of different meal plans. Typically they are based on how many meals per week you will eat on campus. Find out the different options and if you can speak to some experienced college students about the best plan at the school.

Orientation & Registration - Bring copies of any AP and SAT Subject Exams you have taken for placement purposes and exemption from certain placement exams. AP Grade Reports are sent in July to the college or university you designated on your answer sheet, to you, and to your high school. Each report is cumulative and includes grades for all the AP Exams you have ever taken, unless you have requested that one or more grades be withheld from a college or canceled. To request that your score reports be sent to colleges, call (888) 308-0013 on or after July 3. Most AP Grade Reports are sent by mid-July. Some reports take longer to process

because of problems with identification information or the late arrival of materials from the testing location. Contact AP Services if you have not received a grade report by September 1.

Give Thanks Where Thanks Are Due - Don't forget to thank all those who helped you during the college application process such as your teachers, counselors, coaches, scholarship sponsors, and especially your parents.

Last but not least...

- · Schedule a physical exam plus any necessary vaccinations required over the summer.
- · Sign up for a pre-orientation program if your college offers one. These tend to be Outward Bound Type trips designed to form new relationships outside the classroom.
- · If you go to a state college or university they may offer several orientation days so sign up as soon as you know your availability.
- · Find out if you will need to take any placement exams for math, English or foreign language and when they are being held. Many colleges will exempt you if you have scored in a certain range on a SAT or AP exam.
- · Set up a bank account with your parents, if you do not already have one, and discuss what your monthly budget will be with them.
- · Make a final appointment with Lore to add your entire list of college decisions and scholarship offers to your Naviance Family Connection account via the "graduation survey" under the heading 'about me'.

Final Transcript and Exit paperwork

On or about May 1, Lore will ask you to finalize your college choice and answer a few questions about the application process.

Final Transcript Request Form

Name: _____

Please send my **final transcript** to the following college:

In addition, I have accepted a spot on the **waitlist** at:

I am **appealing** the admission decision at:

I am taking a **gap year** to do the following:

I chose this college due to: (Mark all that apply)

- It was my First Choice
- I was admitted under an Early Decision Program
- Best Merit Award
- Financial Reasons
- Other: _____

Did you receive any private scholarships like Elks, Rotary, your church...? If yes, from what organization (s)? _____

Over the summer, I can be reached at the following:

Email address _____

Cell phone number _____

I would be willing to talk with other students about my high school experience? YES NO I would be willing to talk with other students about my college experience? YES NO I would be willing to show other students around my college campus? YES NO

Some information contained in this publication provided from York School, Monterey California – Senior Pathways booklet.