



Senior Planning Guide

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CONTACT INFORMATION

Counselor for Medical Science & Transportation	Ashley Lawson Ashley.Lawson@ucps.k12.nc.us
Counselor for Performing Arts & Pre-Engineering	Ashley Cole Ashley.Cole@ucps.k12.nc.us
Counselor for Computer Engineering & Software Development	Sarah Goodwin Sarah.Goodwin@ucps.k12.nc.us
Career Development Coordinator	Adrianne Cain Adrianne.Cain@ucps.k12.nc.us
Guidance Secretary	Tammy Tweed Tammy.Tweed@ucps.k12.nc.us
Central Academy of Technology & Arts 600 Brewer Drive Monroe, NC 28112 (704) 296.3088	CEEB Code: 342650

FUTURE READY COURSE OF STUDY

English – Four Credits
English I, II, III, & IV
Math – Four Credits
Math I, Math II, Math III & 4 th Math course to be aligned with the student’s post high school plans
Science – Three Credits
Earth Science, Biology, & a Physical Science (Physical Science, Physics, or Chemistry)
Social Studies – Four Credits
World History, Civics, American History I, & American History II
Health & Physical Education – One Credit
Health & PE
Two Electives From Either Career & Technical Education, Arts, or World Language
Four Elective Credits Strongly Recommended From One of the Following – Career & Technical Education, ROTC, Arts, or Any Other Subject Area

SENIOR HONORS & RECOGNITIONS

North Carolina Scholars Program Requirements

Seniors who meet the requirements below will be deemed North Carolina Scholars. These seniors will receive a seal on their diploma and an Honors Cord for graduation.

Course	Credits
English	4 Credits (English I, II, III, & IV)
Math	4 Credits (Math I, Math II, Math III, & a higher level Math)
Science	3 Credits (Biology, Chemistry/Physics, Earth/Environmental Science course)
Social Studies	4 Credits (World History/Civics & Economics, American History I, & American History II)
Health/PE	1 Credit
Electives	2 Credits (Any combination from either CTE, Arts Education, World Language)
Electives	4 Credits (Recommended (four course concentration) from one of the following: CTE, JROTC, Arts Education, or other academic area (e.g. Math, Science, Social Studies, or English))
Electives	3 Credits (Higher level courses taken during junior and/or senior years which carry 5 or 6 quality points such as AP, IB, or College equivalent course, Advanced CTE, on-line or other honors courses)
TOTAL	24 Credits, Minimum 3.5 Unweighted GPA

UCPS Global Scholars Program – Service Learning Project with a Global Theme

Students should submit a proposal to their school's Graduation/Scholarship Committee outlining their plans for completing a Service Learning Project that will allow them to contribute to the local, national, or world community. The project must have a Global theme. Once approved, students must complete the Service Learning Project and present a written artifact (e.g. project, portfolio, presentation) to the committee.

Students must complete all requirements for a NC high school diploma and complete all of the program requirements listed below or complete the International Baccalaureate Program.

Credits	Program Areas
1	Earth/Environmental Science
4	Social Studies (World History, Global Awareness)
2	World Language Levels 1-2
6	Elective credits to include at least two second-level or advanced courses

These seniors will receive a seal on their diplomas as well as an Honor Cord for graduation.

STANDARDIZED TESTING INFORMATION

The **SAT Reasoning Test** (Scholastic Aptitude Test) measures critical reading, mathematics and writing ability and predicts college performance. Colleges select the best critical reasoning, math and writing score for admission criteria. Writing is optional – you should check with the colleges if they require the writing section. The **SAT Subject test** measures performance in specific subjects. Some highly competitive colleges require SAT Subject tests for placement, and even admission into certain programs.

The **ACT** (American College Test) measures educational development in English, math, reading, science, and writing. Writing is optional – you should check with the colleges if they require the writing section. Colleges select the best scores from each area for admissions criteria. The ACT also predicts performance of the freshman year in college.

All seniors have taken both the **ACT** and **SAT** during their junior year. CATA would encourage you to take one or the other again to possibility to increase your score – both can be super scored. You can determine which score you would like to send to colleges and/or universities.

Please note the **ACT** and **SAT** scores are not listed on the transcript. These scores will need to be sent directly from **ACT** and **SAT** websites to be considered official.

CATA School Code: 342650

To register for the **SAT** go to www.collegeboard.org

To register for the **ACT** go to www.actstudent.org

Fee Waivers

****SAT and ACT fee waivers are available for economically disadvantaged students. See Ms. Lawson for details and guidelines.**

****Students using a fee waiver for the SAT or ACT may also qualify for College Application Fee Waivers and NCAA Eligibility Waivers.**

ACT 2020 - 2021	
Test Date	Registration Deadline
September 12 th	August 31st
September 19 th	August 31st
October 10th	September 25th
October 17th	September 25th
October 24th	September 25th
December 12 th	November 6th

SAT 2020 - 2021	
Test Date	Registration Deadline
August 29th	July 31st
September 26th	September 15 th via phone
October 3rd	September 22nd
November 7th	October 7th
December 5th	November 5th

SENIOR YEAR COLLEGE PLANNING CALENDAR

September – November

- Finalize your high school resume via Google Doc/Word and submit a copy to your counselor by **September 25th, 2020**. Recommendation Letters will not be written without a resume.
- Have individual meeting with assigned counselor (September)
- Know the course requirements of the college you want to attend
- Register for Fall SAT/ACT exams
- Attend the **CACRO Virtual College Exploration** – four week program from September 14th to October 9th for you to learn about colleges. Link for sign up is on the College/Events page of the CATA School Counseling website.
- Be aware of deadlines for competitive scholarships (NC State Park, UNC Morehead-Cain, etc.) – posted on website & guidance website & listed in the Cougar Chronicle.
- Submit transcript and register with the NCAA Eligibility Center (athletes)
- Begin applications online
 - Common App
 - Send EDU
 - CFNC.org
 - College applications through website
- Be knowledgeable of your deadlines – first deadline is October 15th, then November 1st.
- Ask teachers for letters of recommendations (**allow 2 weeks**)
- Send college applications
- Start Financial Aid Process (FAFSA/Profile) – FAFSA can be filled out starting **October 1st, 2020!!**
 - **Financial Aid Night – Monday, October 12th at 7:00 (virtually)**
- Request for high school transcripts, recommendation letters and secondary reports/counselor statement forms be sent

December – January

- Check for mid-year college application deadlines
- Mid-year transcripts will be sent via Scoir

February – May

- Keep working hard- senior year grades and attendance count!
- Take AP Exams (if applicable)
- Make College decisions (Notify colleges by May 1st)
- Complete NCAA requirements (athletes)
- Fill out Senior Survey Form in Scoir or Google Doc indicating where you plan to attend (May)

COLLEGE ADMISSIONS OPTIONS

EARLY ACTION is an admissions procedure to notify students of early admissions to the college. Students are not committed to accept the college's offer of admissions and may file other applications. Features to remember are early action candidates can be rejected, financial awards are made in April, and candidates must have superior records because the process is highly selective.

EARLY DECISION is a plan under which you may submit your credentials early to one college, usually by October 15 of your senior year. You are notified of your status by December 1. As part of an early decision plan, **you are required to sign a statement agreeing to accept the college's offer of admission.** You must also withdraw your application from other colleges if accepted under Early Decision. (Used by Duke, Elon, Wake Forest, etc.)

REGULAR ADMISSION is the plan under which you submit your credentials during November to February, depending on individuals. Check the deadline for each individual school.

ROLLING ADMISSION is the plan under which candidates submit credentials at their convenience up to a certain date. They receive an offer of acceptance or rejection within four to six weeks.

COLLEGE ADMISSIONS DECISIONS

OFFER OF CONDITIONAL ADMITTANCE is acceptance to a college provided you maintain your academic performance throughout the year. A college can withdraw its offer if your grades fall significantly or if you are involved in an activity that results in disciplinary action by the school or law enforcement.

DENIAL is a final decision by the college to not offer admission. Students who are denied can apply again after completing at least a semester of college coursework.

DEFERMENT is a delay of admissions decision until a later time. Many competitive schools will defer fall applications to the spring in order to receive additional grades and other information.

WAITLISTING occurs after the regular admissions process is complete. There is no guarantee college will go to the wait-list, or where you will rank on the waitlist. Students on a waitlist for one college should plan to attend another college and then reconsider if later offered admission.

WHAT DO ADMISSIONS OFFICES CONSIDER WHEN REVIEWING AN APPLICATION?

- ☐ Difficulty of course work
- ☐ Grades (GPA both weighted & unweighted)
- ☐ Class rank
- ☐ SAT and/or ACT scores (*a lot of schools are making these optional this year*)
- ☐ Extracurricular activities
- ☐ Community/ volunteer service
- ☐ Recommendations from counselor and/or teacher(s) or other(s) – if applicable
- ☐ Interview – if applicable
- ☐ Essay (not required by all schools but if required **VERY** important)

THE COMMON APPLICATION

The Common Application (Common App) is widely used for college admissions by high school seniors at nearly 500 colleges and universities. The Common Application is a non-profit organization that was developed in 1975 to help cut down on the number of separate applications and essays that a student who is applying to numerous colleges and universities would have to complete. (Still, many schools that accept the Common Application ask for additional information, including extra essays.)

You will need to indicate your Common App ID in your SCOIR account. When you log into your Common App your ID is in the upper right hand corner.

The New Essay Prompts & Instructions for 2020 - 2021:

The essay will demonstrate your ability to write clearly and concisely on a selected topic and will help you to distinguish yourself in your own voice. What do you want the readers of your application to know about you apart from your courses, grades, and test scores? Choose the option that best helps you answer that question and write an essay of no more than 650 words, using the prompt to inspire and structure your response. Remember: 650 words is your limit, not your goal. Use the full range if you need it, but don't feel obligated to do so. (The application won't accept a response shorter than 250 words.)

- *Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.*
- *The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?*
- *Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?*
- *Describe a problem you've solved or a problem you'd like to solve. It can be an intellectual challenge, a research query, an ethical dilemma - anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.*
- *Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.*
- *Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?*
- *Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.*

Coalition Application

Similar to Common Application as it is an online platform to apply to colleges and universities Coalition focuses on access, affordability, and success. The colleges and universities that use this platform that CATA students attend last year are Clemson University, Davidson College, Duke University, Elon, Emory, NC State, UNC Chapel Hill, University of South Carolina, and Wake Forest.

INFORMATION ABOUT WRITING COLLEGE ESSAYS – FROM COLLEGE ADMISSIONS OFFICES

View the essay as an opportunity....The essay is one of the few things you have complete control over in the application process, especially by the time you are in your senior year. You have already earned most of your grades, you have made most of your impressions on your teachers, and you have already found a set of activities that you are interested in. View the essay as a way to sell yourself to the admissions committee.

Questions to help you start thinking about your “personal statement”

1. What makes you different from your friends or siblings?
2. What experiences have shaped your personality?
3. What mistakes have you made?
4. What have you learned from these mistakes?
5. What experiences have you had that make you unique?

READ the prompt

Sometimes it is helpful to forget about *where* you want to go to college...*Why* do you want to go to college?

If a college asks you why you want to attend their college...

- Most of the time, applicants simply recite facts/highlights from the school’s website. That is not what admissions officers want. It is better to choose unusual details that reveal as much about yourself as the college.
 - Ex. DO NOT say that you want to go to UNCW because it is near the beach! Or that you are applying to Harvard because it is an Ivy League School.

You do not need to make every (or any) situation seem “earthshaking” – admissions readers would rather get a better feel for what is in your soul, who you are...essays do not have to be about something traumatic. Make yourself real. Don’t write what you believe others want to hear.

Many good essays use the three “un”s:

1. Unusual details
2. Unexpected twists
3. Understated tone

Always make the essay personal

Try not to start every sentence with the word “I.”

Do not make your personal statement a list of your accomplishments – that is what your resume is for!

Other things to keep in mind:

1. Hook the reader with the opening
2. Focus on a small subject, or a moment, even if you want to convey a big idea
3. Prune unneeded adjectives and adverbs – that means most of them
4. Avoid –ten dollar SAT words
5. Show, don’t tell (use examples and anecdotes)
6. Have an ending that leaves the reader wanting more
7. Read every essay **out loud** (even if you feel crazy) to make sure it sounds right

Rewrite your essays as many times as it takes to make them outstanding – many students settle for mediocrity, but an essay can make or break a qualified applicant’s chances.

Proof Read!!!!!!!

“Optional Essays” are NOT optional

HOW TO REQUEST A RECOMENDATION LETTER

Many selective colleges require you to submit letters of recommendation. Recommendations from counselors, teachers, coaches, and community leaders include information about your character, personal strengths, or unusual qualities that are helpful to admissions committees.

If a college or university does not ask for a recommendation letter, do not send it!

Have your resume completed so you can give it to the counselor/teacher who is completing your recommendation letter.

Request the recommendation letter in **SCOIR** (see Senior Google Slide Presentation). Once you have made the request you can track when the recommendation has been completed.

Thank the teachers for their time and for their support! It is always nice to write a thank you card.

REQUESTING A TRANSCRIPT

Once you have indicated the colleges/universities you are applying to via **SCOIR** (see Google Slide Presentation for screen shot directions) your counselors will send your transcript electronically along with any other required document the college/university needs.

If a student needs a transcript for a Scholarship, please see Mrs. Tweed in guidance to request in her transcript request book.

NCAA ELIGIBILITY INFORMATION

DIVISION I REQUIREMENTS

For students entering any Division I college or university and want to participate in athletics or receive an athletics scholarship, you must meet the following academic standards: (1) graduate from high school; (2) complete the 16 core courses listed below; (3) minimum GPA of 2.3 in the courses listed below; and (4) minimum sum ACT or SAT (critical reading and math only) score that matches the 16 core-course GPA on the competition sliding scale (located on the NCAA Eligibility website).

16 Core Courses

- 4 years of English
- 3 years of mathematics at Algebra I or higher
- 2 years of social sciences
- 2 years of natural or physical science (including 1 year of lab science)
- 1 additional English, mathematics or natural/physical science
- 4 years of additional courses from any area above or world language

Core-course progression - Must complete 10 core courses before seventh semester of high school (e.g., senior year). Of the 10 core courses completed, seven must be in the area of English, math, or science.

DIVISION II REQUIREMENTS

To be a qualifier at a Division II institution, student-athletes must: (1) graduate from high school, (2) present a minimum grade-point average of 2.000; (3) present a minimum 820 combined score on the SAT verbal and math sections or a sum score of 68 on the ACT; and (4) complete the 16 core courses listed below.

16 Core Courses

- 3 years of English
- 2 years of Math (Algebra I or higher)
- 2 years of social sciences
- 2 years of natural/physical science (including 1 year of lab science)
- 3 additional courses of English/Math/Science
- 4 courses of additional courses (from any area above or world language)

STEPS TO MONITOR YOUR ELIGIBILITY:

- ❖ Talk to your coach about NCAA eligibility and Division I, II and III college options.
- ❖ Review the list of NCAA approved core courses with your counselor.
- ❖ Calculate your core GPA for Division I and Division II eligibility.
- ❖ Finalize your **GPA** calculation with final grades of courses.
- ❖ Compare your GPA and SAT/ACT scores to the division requirements.

WHAT DO YOU NEED TO DO?

- ❖ Complete the Student Release Form (SRF) on-line at www.eligibilitycenter.org/
- ❖ Pay the \$90 fee. (If you used an SAT/ACT fee waiver you are eligible for an NCAA fee waiver)
- ❖ Send high school transcript and SAT/ACT scores to the eligibility center. (SAT/ACT scores must be sent directly from the testing center. The NCAA testing center code is 9999)

The cost of joining NCAA Eligibility Center is \$90.

**NCAA Eligibility Center contact information: (877)262-1492 or go online to
<https://eligibilitycenter.org/>**

COMMUNITY/JUNIOR COLLEGE INFORMATION

Some of you may decide to begin your postsecondary education at a community college. Community colleges provide excellent opportunities for students to excel in a variety of careers. Community colleges have also established relationships with several universities for students who wish to transfer after receiving an Associate's degree or the required number of credit hours for transfer. There are 59 community colleges in North Carolina. Local community colleges include South Piedmont Community College and Central Community College. Students wishing to enroll at a community college should contact the respective college's admissions office to set up an appointment with an academic advisor. In addition, students applying to community college need to list their colleges of interest in **SCOIR** so that your counselor can send your transcript.

MILITARY SERVICES

The different branches of the military visit CATA periodically during the year. These visits are scheduled through the guidance office.

Air Force	www.airforce.com
Army	www.goarmy.com
Army Reserve	www.goarmy.com/reserve
Coast Guard	www.gocoastguard.com
Marines	www.marines.com
Navy	www.navy.com
Naval Reserve	www.navyreserve.com
N.C. National Guard	www.nationalguard.com

The Armed Services Vocational Aptitude Battery (ASVAB) is an aptitude test to access an individual's natural abilities and skills. The military branches require the ASVAB for entrance into the military. The Military Entrance Processing Service Center offers the ASVAB on a weekly basis and CATA will be administering this exam at some point during the school year. Check with Ms. Lawson for details. Contact your military recruiter to schedule an appointment. The ASVAB is an excellent tool to help determine your own natural abilities that will assist you in making an informed career choice.

If you are interested in enlisting in the military as well as going to college, be sure to ask about ROTC scholarships that are available. Deadlines are usually from October to December, so early planning is advised. See websites below for more information.

Army	www.usma.edu www.rotc.monroe.army.mil
Air Force	www.usafa.af.mil www.afoats.af.mil/rotc.htm www.afas.org
Navy/Marine Corps	www.nadn.navy.mil www.cnet.navy.mil/nrotc www.nmcers.org
Coast Guard	www.cga.edu

SELECTIVE SERVICE AND THE INTERNET

<http://www.sss.gov>

Registering with Selective Service is possible via the Internet. All young men in the U.S., with very few exceptions *, are required to register with Selective Service within 30 days of turning 18. Registration is Federal law. It is also required to stay eligible for many federal and state benefits, including student financial aid, job training, and jobs in the Executive Branch of the Federal government, such as jobs with the U.S. Postal Service.

Registration

With access to the Internet, any young man can register by clicking on the "Register On-line Now" icon at the Selective Service web site (www.sss.gov). He then enters in some basic information and within 30 seconds, he'll receive a Selective Service number. Within about two weeks, he will receive an acknowledgment card in the mail. Registration forms are also available at any U.S. Post Office.

Verification

Since SSS registration is required for many Federal and state benefits, such as student financial aid, job training, and Federal and state jobs, officials administering monies for these programs can now verify a young man's registration by simply clicking on the "Check a Registration" icon at the Agency's home page (www.sss.gov).

The Law

Registering with Selective Service is the law. Failure to register is a felony, punishable by a fine of up to \$250,000 and/or five years in jail.

*All male U.S. citizens and male aliens, residing in the U.S. between the ages of 18 and 26 are required to register. A man is exempt while serving on Active Duty in the Armed Forces or if he is a cadet at a service academy. Lawfully admitted nonimmigrant aliens holding valid student visas or member of diplomatic or trade mission and their families are not required to register. For more information, contact the Selective Service System.

The Selective Service System
Office of Public and Congressional Affairs

Tel. 703-605-4100
Fax 703-605-4106

National Headquarters

Arlington, Virginia 22209-2425

Internet: <http://www.sss.gov>

EMPLOYMENT AFTER HIGH SCHOOL

Entering the Workforce

If you have decided to begin a career immediately after high school, you will need to:

- Find out what kinds of jobs are available.
- Develop some very necessary job-finding and job-keeping skills.
- Talk to a counselor about job possibilities. Ms. Adrienne Corbett is the Career Development Coordinator and her office is located in guidance. She is a great resource to find job opportunities and internship experiences!
- Contact the NC Employment Security Commission.
- Adapt your resume to reflect the needs of the potential job. Identify skills you possess that the company has in the job posting.

INTERVIEWING TIPS

Before the Interview

- Focus on employer's/college's needs and what you can do for the organization/college
- Consider how you will fill the role they have available
- Consider your interest in the job/ career field/ college major
- Research and become knowledgeable of the company/college
- Practice interviewing

During the Interview

- Be enthusiastic, but sincere
- Listen carefully to the interviewer
- Think about how you can set yourself apart from others
- Keep the interviewer's attention
- Don't place blame or be negative about past employers/ your high school
- Plan to arrive at least fifteen minutes before the interview
- Bring a pen and notebook with you
- Greet your interviewer by name, with a firm handshake and a smile
- Do not chew gum
- Maintain good body posture
- If the interviewer asks if you have any questions or if you would like to add anything else- Ask a question or tell them something about yourself they did not ask!
- Close the interview on a positive note
- Ask about any needed follow-up and when you can expect to next hear from the company/college
- Thank the interviewer for his or her time
- Be sure to get the interviewer's business card, or at least the proper spelling of their name, their title, and their address and phone number

After the Interview

- Evaluate it – how do you think you responded to the questions?
- Send a thank you letter to the interviewer – either by mail or email
- Make a follow up phone call to indicate interest in the position/college and ask if there are any additional questions

What to Wear

- Wear a professional looking outfit from head to toe
- Make sure your hair is well-groomed and neat
- Don't overdo the perfume, cologne, makeup, or aftershave
- Limit your jewelry
- Try on your outfit BEFORE the day of the interview

Typical Interview Questions

- Tell me a little about yourself?
- What have you been involved in while in high school?
- Tell me about your scholastic record.
- What supervisory or leadership roles have you held?
- Where do you see yourself in 5 or 10 years?
- Describe one or two achievements which have given you the most satisfaction.
- Tell me about a time when you persuaded team members to do things your way.
- Tell me about a time when you had to adapt to a difficult situation.

STUDENT RESUME INFORMATION

The development of your student resume is an important step in planning for your future. You will use your student resume for many pursuits, including, but not limited to: after-school and summer employment, volunteer work, job shadowing and internships, college applications, and scholarship applications. Your counselor, teachers, and other adults may use your resume (during your senior year) to write recommendations and to help you with the scholarship process.

Resume Do's and Don'ts

Do	Don't
Be concise, accurate, positive	Lie or exaggerate
List your most recent activities or job first	Include salary history or expectations
Stress skills and accomplishment	Use pronouns, abbreviations
Research and use key words	Overdo the use of bold and italics
Make the resume attractive to read	Use small type or overcrowd margin
Have someone proofread before submitting	Include references

RESUME WRITING TIPS

Why do I need a Resume?

- It provides a clear breakdown of high school activities for college admissions representatives and can be included with your application.
- Offers recommendation writers a review of your accomplishments

What do I include?

- Awards and honors
- Extracurricular activities
- Sports
- Community Services
- Work Experience

What order do I put activities in and what format should I use?

- Enter activities form most recent to least recent
- Do not include middle school
- Indicate if you have held an office position or elected position
- Community Service is by school year

Overall Tips

- Use Times Roman or Arial Font
- Use 12 point size, no smaller than 9
- Use professional looking bullets (not hearts, stars)
- Spell out acronyms (NHS= National Honor Society)
- Make Headings in bold
- Keep it to 1 page if possible

Student Name

Student Address
Student Phone # Student
Email Address

Education

Central Academy of Technology and Arts
List Pathway
GPA/Rank

Employment

Name of Employer, Monroe, NC Dates of Employment
Job Title

Description
(Give a description of your duties at work)

Name of Employer, Charlotte, NC Dates of Employment
Job Title

Description

(List All jobs you have had from 9th grade –12th grade and how long you have worked there. Include any promotions or recognitions you have received from your employer)

Extracurricular Activities

Activity Name – Grades/Years Participating

Description
(Give a description of what you did in this activity and/or what was meaningful about the activity)

Activity Name – Grades/Years Participating
Description

(List **ALL** activities (in school and out) that you have been involved in from 9th grade – 12th grade. List your most meaningful activities first. Include and denote any leadership positions you held (president, team captain, secretary, etc.)
Examples of activities to include – Clubs, sports, church activities, summer camps, leadership camps, competitions, etc.

Community Service

Community Service Activity – Grades/Years Participating

Description
(Give a description of what you did in this activity and/or what was meaningful about the activity)

Community Service Activity – Grades/Years Participating
Description

(Community Service is anything that you do to help someone else that

you are not being paid for. Examples of Community Service activities to include - boy/girl scouts, mission trips, volunteering anywhere, senior project, etc.)

Honors/Awards **Honor or Award** – Grades/Years Received

Honor or Award – Grades/Years Received

(List ALL honors and Awards you have received from 9th –12th grade. Awards and Honors can come from school, sports, community, church, certifications, programs you are nominated for, etc. Examples include – All conference, highest academic average, volunteer of the year, Gold, Silver, or Eagle Award, Beta Club, NTHS, A+ Certification, first place art show, etc.)

Course **Course** – Year taken and Course Grade
Information **Course** – Year taken and Course Grade

Directions:

This is a template for students to use to create an activity sheet. Students may use this template or create an activity sheet using their own style. The most important thing is to be specific, give details, and include everything you have done. After you have completed your activity sheet make sure you save it and email or print your counselor a copy. You will also want to give a copy to anyone you ask to write a recommendation for you. If you have any questions or need help with your activity sheet please see your counselor.

FINANCIAL AID

“How Will I Pay For College?”

There are several types of financial aid students and parents can pursue in order to pay for college. These include: scholarships, grants, loans, work-study, entitlement programs, and employment. All types of financial aid come from various sources that include the federal government, local clubs, civic organizations as well as colleges and universities.

Free Application for Federal Financial Aid (FAFSA) must be completed by all students wishing to be considered for any federal financial aid. The FAFSA form is the gateway to all federal money. To initiate the financial aid process, you and your parents must submit a financial aid form. The FAFSA is a confidential document used to collect information for determining a student's need for financial aid.

An estimate of your family's financial ability to contribute to the costs of education beyond high school is computed. The amount is known as the **Estimated Family Contribution (EFC)**. The EFC is an indicator of how much the government believes the family can pay each year for their student's education. This amount however does not necessarily mean that the college or university will require the family to pay the entire amount. This estimate and a copy of the appropriate form are forwarded at your request to the Pell Grant Program, to state scholarship and grant programs, and to financial aid officers at the colleges or other post-secondary institutions you specify on the form. Speak with the college or university financial aid officer directly to discuss adjustments to this financial aid package.

The decision to award financial aid rests with individual institutions and programs, which directly inform students whether or not they are eligible for financial aid. Some colleges and universities require submission of both the **FAFSA** and the **College PROFILE** along with their own financial aid application for consideration for merit or academic scholarships. Only 5 colleges require the **College PROFILE** in North Carolina. They are: UNC Chapel Hill, Davidson, Duke, Elon, and Wake Forest.

The earliest the form may be filled out electronically or through US Mail is October 1st, 2020 for a student entering college in August of 2021. The forms for North Carolina colleges generally must be submitted before March 1 of your senior year. Some schools have an earlier date; therefore, you must adhere to the deadline for each school. You may complete the **PROFILE** online at www.collegeboard.org and the **FAFSA** online at www.fafsa.ed.gov.

The U.S. Department of Education publishes an annual guide for high school and college students regarding financial aid. This guide explains in-depth the federal aid process. You can view this guide on-line at www.studentaid.ed.gov.

Financial Aid Night – Monday, October 12th beginning at 7:00 pm, virtually

TYPES OF FINANCIAL AID

Stafford Loan: Stafford Loans are available to undergraduates on the basis of demonstrated financial need. Interest rates continue to be favorable and interest is paid by the federal government for the first six months after graduation. A program called the —Unsubsidized Federal Stafford Loan Program, § is available to undergraduates who do not demonstrate financial need. Students must file the FAFSA for the regular Stafford Loan first and if not eligible, will automatically be considered for the unsubsidized program. Although borrowing limits and interest rates are identical to the regular Stafford Loan, interest will not be subsidized while the undergraduate is attending college. Students have the option of either paying interest as it accrues on the loan or capitalizing the interest and paying it off along with the principle following graduation. Even though the government does not pay interest, this option is attractive because of the very favorable interest rate.

Pell Grants and Supplemental Educational Grants: Pell Grants and SEOG's are distributed to students based solely on need as determined by the FAFSA. The college financial aid office determines the amount received through a SEOG.

Work-Study: Work-Study is a federally funded program that allows students to work on campus to help defray the costs of education. This program is organized by the school's financial aid office.

Perkins Loan: The Perkins Loan provides funds for students who demonstrate need as determined by the FAFSA. Colleges have a restricted amount of funds available for Perkins Loans and allocate it accordingly. Repayment begins six months after graduation.

Parents Loan For Undergraduate Students (PLUS): Through this program parents may borrow the entire cost of their students' education, less financial aid. Repayment of PLUS loans must begin within 60 days of disbursement. Bank approval of a PLUS loan hinges on examination of the family's credit history. The low interest rates on PLUS loans make these an attractive option for families who plan to finance educational costs.

THE SCHOLARSHIP PROCESS

Private sources make up a small slice of the total financial aid pie. Nonetheless there are a number of scholarship opportunities—the trick is finding which ones are applicable to your individual situation. Scholarships are listed on the CATA School Counselor Website under Scholarships and in the Cougar Chronicle. This is by no means an exhaustive list; websites are listed in this section of the planning guide to assist with other scholarship searches. Be forewarned—the application process for scholarships is often as detailed as applying for college and sometimes the rewards are not large. **The most important thing to remember is to never pay for a scholarship or for scholarship information.** Individual colleges and universities also offer merit-based scholarship programs which will be offered to qualified students once accepted. Check with your college for specific information.

Examples of Scholarship Criteria:

- ☐ Academic merit or good grades
- ☐ Leadership activities
- ☐ Community service
- ☐ Extracurricular activities/athletics
- ☐ Work experience
- ☐ Honors and achievements
- ☐ Financial need
- ☐ Personal Statement
- ☐ Overcoming adversity

Examples of Scholarship Essays:

- ☐ Describe a person or event having a significant impact on you.
- ☐ Describe a social problem of interest to you.
- ☐ What are your plans after graduation?
- ☐ Explain what motivates you to volunteer in your community.
- ☐ Explain why you need this scholarship.
- ☐ Write a statement giving your interests, life goals, ambitions and hopes.

FREE SCHOLARSHIP SEARCHES:

CFNC.ORG
FASTWEB.COM
SCHOLARSHIPS.COM
COLLEGEBOARD.COM
WIREDSCHOLAR.COM
SCHOOLSUP.COM
SRNEXPRESS.COM
SCHOLARSHIPAMERICA.ORG