

College Overview for Seniors

Mrs. May, Guidance Office

Things we will cover

- ▶ The College Search
 - ▶ A Review
 - ▶ In-Depth
- ▶ Creating Your List
- ▶ The Application Process
- ▶ Senior Year Timeline
- ▶ Financial Aid Preview
- ▶ Scholarships

The College Search: A Review

- ▶ Location and Size
- ▶ Disability Services
- ▶ Academic Services
- ▶ Internships and Co-ops
- ▶ Major and Special Programs

▶ **EQUALS: YOUR COLLEGE**

The College Search: In-Depth

- ▶ Are you undecided in your major?
 - ▶ Do the colleges on your list offer a few majors you are considering?
 - ▶ You can go undecided and work with a Academic Advisor at the institution. (not advised)
- ▶ Already have a major of choice, but need a school to “rise to the top”? Try comparing the curriculum.
 - ▶ Does one school offer more courses you would like to take?
 - ▶ What type of “Gen Ed” courses does the school require?
 - ▶ How quickly will you start taking courses in your major?
- ▶ Does one school offer better opportunities?
 - ▶ Can undergraduate students do their own research?
 - ▶ Are the facilities newer or more user-friendly?
 - ▶ Find out where students in your major have done internships.

Creating Your List

- ▶ **Balanced Approach**
 - ▶ Public, Private
 - ▶ In-state, Out-of-state
- ▶ **Consider the Major**
 - ▶ Some majors may be more competitive and have different admission requirements (e.g. nursing, engineering, PT, PA)
- ▶ **Consider the Type of Financial Aid Offered**
 - ▶ Do they ONLY offer need-based aid?
 - ▶ Do they offer BOTH need-based AND merit based aid?
- ▶ **Consider if they are “test optional”**
 - ▶ Over 850 4-year colleges and universities no longer require SAT or ACT scores as part of their admission requirements

Prepare of Academic Success

▶ 2-2-2 Approach

- ▶ 2- Probable:
- ▶ 2- Target:
- ▶ 2- Reach:

A student's "academic profile" consists of:
Grade Point Average (GPA)
Rigor and meeting course requirements
SAT and/or ACT scores

When To Apply

- ▶ **Early Decision (binding)**
 - ▶ Typically due October or November
- ▶ **Early Action (non-binding)**
 - ▶ Typically due November or December
 - ▶ CSS Profile may also be due early
- ▶ **Regular Admission**
 - ▶ Typically due December-February
- ▶ **Rolling Admission**
 - ▶ Typically no “hard” deadline

****Pay attention to both application and financial aid deadlines for each school**

NOTE:

Some programs may require earlier application submission
(i.e. Nursing) where spots are limited

The Transcript

- ▶ GPA
 - ▶ May be recalculated based on core classes
 - ▶ Strength of Courses
 - ▶ Based on available school curriculum
 - ▶ Trends
 - ▶ 4th quarter senior year grades count
 - ▶ School Profile
 - ▶ Each high school creates their unique school description and curriculum overview
- In a survey of admission counselors “Grades in College Prep Courses” and “Strength of Curriculum” were chosen as the top 2 factors in the college admission decision.**

The Application

- ▶ Check which application your colleges accept
 - ▶ Nearly 700 schools use CommonApp.org
 - ▶ Others may use an institutional app, Universal App, or Coalitions App
- ▶ Application fees
 - ▶ Fee waivers
- ▶ Are supplemental forms required?
 - ▶ Extra essays or short answers
 - ▶ Residency verification
- ▶ Extracurricular activities- *many apps limit you to 10!*
 - ▶ Quality over quantity
 - ▶ Include a variety- show your well roundedness
 - ▶ After-school employment or family responsibility costs

The Essay

The college essay is the FACE of your application!

Set clear goal for your essay... what do you want the reader to learn about your character from reading your essay?

Tips

- ▶ Write to a person
- ▶ Be unique
- ▶ Tell a story
- ▶ Focus on one moment in time
- ▶ Keep on topic
- ▶ Be clear and concise
- ▶ Give it your own flavor
- ▶ Have a strong topic sentence
- ▶ Be sure you have answered the question

Other Components

- ▶ Letters of Recommendation (LOR)
 - ▶ Ask early - before you list them as recommenders on the Common App
- ▶ Standardized Test Scores (SAT & ACT)
 - ▶ YOU need to send scores directly from CollegeBoard or ACT
- ▶ Auditions or Portfolios
 - ▶ Check with each school to find out their requirements
 - ▶ Auditions- theater, dance, music
 - ▶ Portfolios- art, architecture, interior design, fashion, graphic design
- ▶ Athletic Registration
 - ▶ If you are considering playing Div. I or II sports, talk with your Athletic Director, guidance office, or visit www.eligibilitycenter.org for NCAA requirements

Senior Year Timeline

▶ FALL

- ▶ Register and take ACT or SAT (again)
- ▶ Complete application (if apply ED or EA)

▶ WINTER

- ▶ Complete applicaton
 - ▶ (if applying regular or rolling admissions)
 - ▶ Search and apply for outside scholarships

▶ SPRING

- ▶ Receive and compare financial aid packages
- ▶ Consider funding options
- ▶ Decide and deposit to your school by May 1

▶ **Consider keeping a college calendar or spreadsheet.**

- ▶ Organization is the key to success!

Financial Aid: A Preview

FAFSA

(Free Application for Federal Student Aid)

www.fafsa.gov

A federal form that all student must complete in order to be eligible for state/federal grants or loans.

In addition to submitting the FAFSA, you may be required to submit:

- ▶ CSS Profile - profileonline.collegeboard.org
A form required by nearly 400 colleges (mostly private)
- ▶ Institutional Form
A college-specific form

Recognize Potential Cost

College is a 4-year Investment

- ▶ Over 4 years, the average college student will borrow \$27,000 in federal student loans, resulting in a monthly loan payment of \$270 per month.
**Based on a 10 year repayment and an average fixed interest rate of 3.76%.
- ▶ In addition, many students will need to finance the balance.

Additional Amount Financed Per Year	Monthly Payment	Total Monthly Payment (including the federal student loan payment)
\$20,000.00 (\$80,000 over 4 years)	\$901.00	\$1,171.00
\$35,000 (\$140,000 over 4 years)	\$1,576.00	\$1,846.00

Net Price Calculator

- ▶ Purpose
 - ▶ Research what aid may be available at a school
 - ▶ Results are an estimate, NOT a guarantee
- ▶ How to find them
 - ▶ Admission Office's home page, college's search engine box or Google
- ▶ Not all calculators are created equal
 - ▶ Some only list federal aid while others include merit aid

NOTE:

Net Price Calculators are not applications for aid.
You must still file a FAFSA and all other required Financial Aid forms in order to be eligible for financial aid

Scholarships

▶ Local Resources

- ▶ School Counseling Website located at www.canton.k12.pa.us under School Counseling-Scholarships
- ▶ Parents or Students employer
- ▶ Free Sites through Google Search
- ▶ Civic Organizations
- ▶ Newspapers
- ▶ Packet that the guidance office gives you

▶ National Resources

- ▶ www.fastweb.com
- ▶ www.collegeboard.org
- ▶ www.bridges.com

Continuing Steps to Financial Aid

- ▶ A Federal Student Aid (Go to fsaid.ed.gov to create your FSA ID)
 - ▶ You and at least one parent must sign up for a FSA ID
 - ▶ Your parent only needs one FSA ID for all of their children
- ▶ You should be completing the FAFSA and that will lead you right to the PHEAA-State application. First time applicants for a State Grant are required to complete a State Grant Form. A link to this form can be found on the confirmation page of the FAFSA and also with Account Access at www.PHEAA.org/AccountAccess. If you exit the FAFSA without clicking on the link, visit www.PHEAA.org/AccountAccess approximately 24 hours after your FAFSA is submitted, and complete the Stage Grant Form.
- ▶ You must also complete the Entrance Counseling and electronically sign a Master Promissory Note (MPN) for Direct Loans. You can find this at www.StudentLoans.gov

Direct Link: PHEAA on You tube

- ▶ Marla Kane who is the main contact for PHEAA in our district has put out a video on You tube.
- ▶ Please check this out! Very important information to help with the financial aid process.
- ▶ Link to PHEAA financial aid, copy and paste this into your web browser
<https://www.youtube.com/watch?v=rHcbSyWDfNA>

Any other questions or concerns please see your schools financial aid office.

Make an appointment to meet with them to discuss other options for financial aid.

Students Name
509 East Main Street
Canton, PA 17724

Student ID: 1970
Printed On: 06/01/2017
Award Year: 2017-2017

Dear Student:

Based on the information that you have supplied, we are pleased to provide you with this estimated financial aid award letter. Your award package is an estimate based on your projected enrollment status for above reference academic year and is subject to change due to a variety of factors, some of which are detailed below. To receive federal student loans, you must be enrolled at least half-time which generally means taking at least six credit hours during a term. **(15 credits per semester is recommended)** Please consult with a financial aid officer if you add or drop classes or cease to be enrolled at least half-time.

Cost of Attendance

Tuition and Fees*	\$13,443.45
Room and Board	\$8650.00
Transportation	\$2527.00
Personal Expenses	<u>\$2534.00</u>
Total Cost of Attendance	\$27,154.45

*Based on your anticipated course load.

**Cost of Attendance components are estimated and your actual costs may vary.

Your estimated financial aid award appears below.

	1 st Semester Fall 2017	2 nd Semester Spring 2018	Amount: Total Academic Year
Federal Grant	\$1850.00	\$1850.00	\$3700.00
State Grant	\$600.00	\$600.00	\$1200.00
Direct Subsidized Loan	\$1824.00	\$1824.00	\$3648.00
Direct Unsubsidized Loan	\$926.00	\$926.00	\$1852.00
Total	\$5200	\$5200	\$10,400.00

Total for School expenses \$27,154.45

Minus Aid and Loans \$10,400.00

Out of Pocket \$16,754.45

Other types of aid that you may be eligible for:

Work Study Opportunity
Parent Plus |
College Grants or Scholarships
Scholarships (you apply for)
Private Loans (parents)
PA 529 (TAP) (Tuition Assistance Program)