



Guide for Students in New York City

Learning
Leaders
College
Planning



NYC



This manual is updated every two years. Learning Leaders will make every effort to provide supplements as financial aid regulations and other programs change.

Learning Leaders wishes to thank Bill Cavin, Associate Director for Financial Aid Services at the State University of New York Metropolitan Recruitment Center, for his contributions to the financial aid section of this manual.

Additional copies of this manual may be purchased for \$6.00 from Learning Leaders.

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Dear Students and Parents:

It is never too early to begin thinking about and planning for college. Read this guide carefully, and start taking the steps necessary to ensure your admission to the school of your choice.

Whether you are a current high school student, a former student who has returned to school, an adult studying for a GED, a teenage parent, or an immigrant with limited English, you can attend college. Among the thousands of colleges in the U.S., there is one for you; the key is to make the right match. Learning Leaders has prepared this guide to help you through the college planning and application process.

Do not rule out college because you lack money. Financial aid is available to students who have a high school diploma or GED and who have an economic need, regardless of age or grades. There are federal and state grants that do not have to be repaid. If colleges want you, they will find a way to assist with the cost of your education through institutional scholarships, work-study programs, student loans, and/or other campus-based aid.

Do not rule out college because your test scores are not high, or because you think your grades are not strong, or because you didn't take the SATs. During your research, you will find that not all schools require SATs and that many have special programs for academically and economically underrepresented students.

There is a college for everyone who is qualified to attend. The typical college student is no longer 17 to 21 years of age. More and more adults are entering college for the first time or are returning to learn new skills. We now recognize that education is a lifelong process and that college means different things to different people. Some of you may choose to attend a local college in New York City. Some may prefer to attend college in a suburban area. Others may wish to attend college in a foreign country. You can choose a four-year institution or a two-year college, earning an associate degree and then either continuing at a four-year college or entering the workforce. Trade and technical programs should be considered as well. The choice is yours.

Be open-minded, and don't sell yourself short. Start thinking of yourself as a college student or the parent of a college student. After reviewing this guide, if you have questions, talk with your college advisor and/or Learning Leader College Planning Volunteer. They are college admission experts and will guide you through the application process.

Good luck!



Carla Shere, Ed.D.

Carla Shere, Ed.D.
Coordinator of College Planning Volunteers
Learning Leaders

STATEMENT OF PURPOSE

Learning Leaders is dedicated to helping New York City public school students gain the educational skills and self-esteem they need to become successful learners and productive community members. To that end, Learning Leaders

- recruits and trains volunteers to provide instructional assistance, especially for at-risk students, and
- encourages the growth of self-esteem through the development of one-to-one relationships between students and caring volunteers.



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Volunteers helping students succeed





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1

Why College?

Getting ready for a college education requires a lot of time, great effort, and careful planning by you and your family or guardians. But college also provides information and skills that you will use for the rest of your life to help you succeed in whatever you do. Staying in school and going to college will help you:

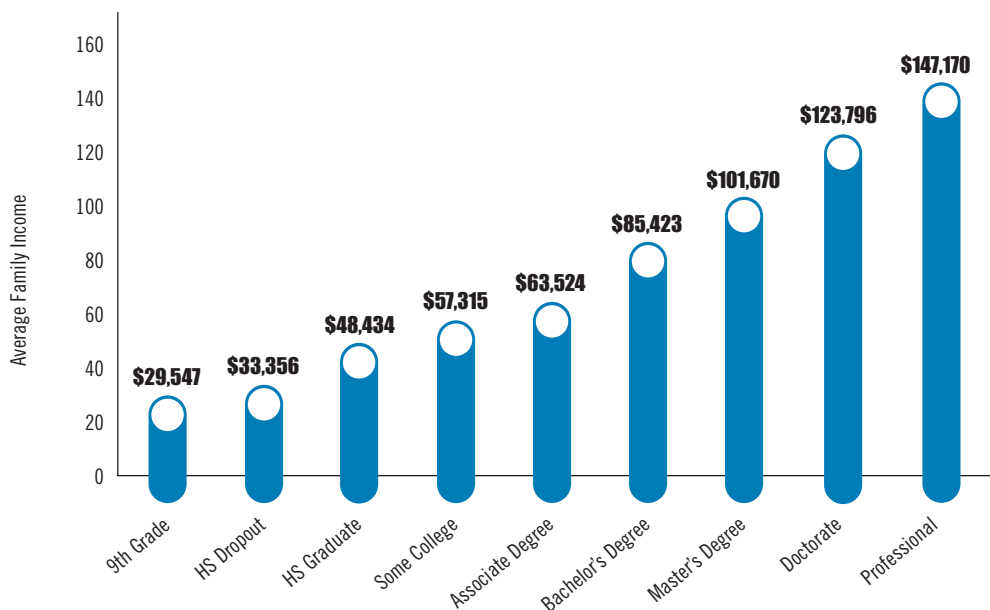
- Get a better job. More and more jobs require education beyond high school. With a college education, you'll have more jobs from which to choose.
- Earn more money. A person who goes to college usually earns more than a person who doesn't. (See salary chart below.)

On average, over a lifetime, someone who spends two years in college earns \$250,000 more than someone who doesn't. That's right: a quarter of a million dollars more over a lifetime.

- Get a good start in life. College also trains you to express your thoughts clearly, make informed decisions, and use technology—all useful skills on and off the job and for life.

Tip: If you decide on college and if you work hard to get there, you'll find plenty of help and financial assistance along the way.

Average Family Income
by Educational Attainment of Householder



Why Attend College?

- College may cost a great deal initially, but it is an investment that pays off financially in the future.
- Many careers expect a minimum of a college degree: not only is a degree required for many positions where it once was not, but career expectations are that if you have earned a college degree, you have set a goal, completed the goal, and been trained to be successful in your area of interest.
- Broaden your horizons by studying something different, living in a different part of the country, making new friends, and expanding your social life. For instance, if you live in the Northeast, why not try the West Coast? If you live in an urban area, why not try a rural environment? If you attend a coed high school, why not try a single-sex college? This is a time when you can stretch yourself in a safe environment and have the opportunity to experience something entirely new that may affect you positively.
- Continue your learning experience: college will provide the opportunity for you to take classes and learn about a variety of areas not offered during high school; after college you can decide whether you would like to continue your education in graduate school.
- Meet new people and build new relationships: you will be meeting students from all over the world and will be meeting professors and administrators willing to assist and mentor you for four years.

Self-Analysis

- Know your strengths and weaknesses both academically and socially: If you are a student who does not test well, perhaps you should be looking at smaller schools that require a final thesis and at which classes are conducted as discussions. If you are a very social person, maybe you should request to live on a floor that enforces quiet hours. Be certain to know your habits, and be smart enough to make provisions for them so you are successful. Be able to think critically about your strengths and weaknesses so you can provide yourself with specific examples of how you have been successful in the past and select your college accordingly.
- Be aware of your academic standing (rank in class, GPA, test scores). This is important because when you are talking with someone, it indicates you care about yourself enough to realize you are looking for an academically compatible match with your talents.
- Have an idea of your interests and/or aptitudes: If you know you are successful in smaller academic settings, look at schools that match that criterion. If you are very creative, look at schools that are flexible and will accept your creative outlet.

Types of Colleges and Postsecondary Schools

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Types of Colleges in the State of New York

Municipal Institution: City University of New York (CUNY)

- Sponsored by the City of New York
- Open-admission policy for some colleges and competitive for others
- Less expensive fees for New York City residents than nonresidents
- Four-year and two-year colleges featuring all areas of study

State Institution: State University of New York (SUNY)

- The state's higher education system, with 64 campuses across the state
- Competitive admission for some colleges and open for other colleges
- Less expensive for students who reside in New York
- Includes university centers, smaller four-year institutions, and two-year institutions

Private Institutions

- Usually the most expensive; however, financial aid often available
- Variable levels of competitiveness depending on the institution
- Includes two-year and four-year schools
- Some affiliated with religious groups but admit students of all faiths

Categories of Institutions and Special Programs Offered

- A **university** (private or public) is composed of undergraduate and graduate or professional schools that include a four-year college of liberal arts and sciences as well as additional schools such as schools of engineering, law, medicine, and education.
- A four-year **college of liberal arts and sciences** (private or public) provides students with a wide educational background. The first two years of study are usually exploratory, while the third- and fourth-year programs are more specialized. Study leads to a B.A. (bachelor of arts) or B.S. (bachelor of science) degree.
- A four-year **teachers college** (private or public) offers a B.S. in education degree. CUNY schools offer a B.A. in elementary or secondary education.
- A four-year **technological and engineering institute** (private or public) offers a B.S. in engineering or science as well as courses in architecture, art and design, and liberal arts.



- A two-year **junior college or community college** (private or public) has two education tracks:
 - A transfer program offers an A.A. (associate in arts) or A.S. (associate in science) degree. This is the same program that is available in a four-year college of liberal arts and sciences. After successful completion of the two-year program, you can transfer to the third year of a four-year college and continue your education toward a B.A. or B.S. degree.
 - A terminal (career training) program offers an A.A.S. (associate in applied science) or A.O.S. (associate in occupational studies) degree. Graduates seek work in vocational, technical, preprofessional, or semiprofessional areas.
- A **technical school** offers two-year and four-year degree programs for students interested in employment as technicians.
- An **undergraduate nursing school** falls into one of three types of programs:
 - Some hospital nursing schools are affiliated with four-year colleges and offer a B.S. with a nursing major. The first two years are spent studying liberal arts and sciences courses at college; the last two years are spent at nursing school. The student must pass the New York State Registered Nurse Examination to become a licensed RN.
 - Some nursing schools are affiliated with two-year colleges and offer an A.A. degree in nursing. Liberal arts and sciences courses are studied at college and are followed by nursing education at a hospital. The student must pass the New York State Registered Nurse Examination to become a licensed RN.
 - Some schools are unaffiliated and offer two-and-a-half- to three-year programs. The student must pass the New York State Registered Nurse Examination to become a licensed RN.
- **Specialized schools and colleges** offer degree-granting programs for people talented in the arts. Examples include Fashion Institute of Technology, Juilliard School of Music, and Pratt Institute.
- The programs at a **vocational training school, or technical school**, vary from several months to two years. Upon completion, students receive a certificate or diploma. The school's purpose is to train students in specialized skills. Many similar courses are available at community colleges.



- **U.S. military service academies** are highly competitive and offer a superior education in science and engineering. To qualify, you must be a U.S. citizen aged 17–22 years old, single, and in good health. Additionally, you must be a high school graduate nominated by a member of Congress. Upon graduation, students receive officer rank and are required to serve in the armed forces for a specified period. The different academies, each specific to a military branch, are:

U.S. Air Force Academy, Colorado Springs, CO

U.S. Coast Guard Academy, New London, CT

U.S. Merchant Marine Academy, Kings Point, NY

U.S. Military Academy (Army), West Point, NY

U.S. Naval Academy, Annapolis, MD

- The **Ivy League** is a group of scholastically prestigious East Coast schools. To qualify, you should be in the upper 10–20% of your high school class, participate in a variety of extracurricular activities, and have an SAT score of 600–800 on each section. The Ivy League schools are Brown University, Columbia University, Cornell University, Dartmouth College, Harvard University, Princeton University, the University of Pennsylvania, and Yale University.
- The **Seven Sisters** are also scholastically prestigious schools with the same requirements as Ivy League schools and were originally for women only. They are Barnard College, Bryn Mawr College, Mount Holyoke College, Radcliffe College (Harvard), Smith College, Vassar College, and Wellesley College.
- In **co-op programs**, students may alternate several months of study with several months of work at a paying job. It usually takes one year longer to earn a degree.
- **Hispanic-serving institutions** have a full-time undergraduate enrollment of which at least 25% of the population are Hispanic, and no less than 50% of those Hispanic students are low-income individuals.
- **Tribal colleges and universities** were created in response to the higher education needs of American Indians and generally serve geographically isolated populations that have no other means of accessing education beyond the high school level.
- **Historically black colleges and universities** are institutions established prior to 1964 whose principal mission was and is the education of black Americans.



Q. How do I decide where to apply to college?

A. Students planning to attend college should consider the following:

- What kind of school environment, equipment, library, facilities, and housing do I want?
- What kind of program(s) or major(s) do I want to pursue? preprofessional? technical? liberal arts?
- Which colleges offer the program(s) where I want to enroll?
- Do I want to attend a two-year or four-year college? a large or small school? an urban, suburban, or rural school?
- Do I want to attend school in New York City or out of town? How far away from home do I want to live?
- Do I want to explore special types of schools such as women's colleges, historically black colleges, or art schools?
- Do I want to live in a big city?
- What sort of support services are available if I have academic or personal difficulties?
- What is the social life like? What is the availability of athletics, entertainment, and extracurricular organizations?
- Where do the other students come from? from private or public schools? What is their geographic distribution? What are their ethnic backgrounds?
- Is diversity important to me? Is faculty diversity important?
- Does the school have a religious affiliation? Would I be required to take courses in religion or attend services?
- What is student life like for gay and lesbian students?
- What are the college's graduation and job placement statistics?
- How strong is the academic pressure to get high grades?
- How do my qualifications compare with students accepted in the past?
- Who teaches the freshman classes: graduate students or professors?
- How many professors are full-time? part-time? How many have a Ph.D.?
- Do I learn best in a competitive or relaxed academic climate?

Q.**Where do I find information about different colleges?**

- A.**
- Make an appointment to talk to your high school college advisor or a College Planning Learning Leader who works in the college office.
 - Meet with college representatives when they visit your high school. Have a list of questions ready. (See pages 9–11.)
 - Attend the Big Apple College Fair, held in the fall at a college in each borough. Attend other college fairs as well. Check with your college advisor for dates.
 - Attend college open houses. Throughout the fall, colleges invite students and their parents to visit campuses and meet faculty. Announcements are made in your high school's college office bulletin, and posters appear on the bulletin board.
 - Look through college handbooks and guides (see pages 59–61) to get an overview of different colleges, their admission requirements, and their offerings.
 - Read college catalogs and descriptive materials very carefully. Many colleges have supplied high schools with videotapes of their facilities. Check with your college advisor.
 - Compare costs. Remember that the total cost includes both direct educational costs (tuition, fees, books, supplies) and indirect costs (room and board, personal expenses, travel).
 - Remember that high school students can participate in some college programs during the summer. This is an excellent way to experience campus life. See your college advisor.
 - Read college newspapers. They will give you an idea of social and athletic activities.
 - Talk to high school guidance counselors, teachers, parents, and friends.
 - Use the Internet to research colleges. See pages 68–72 for details about the Internet and for Web addresses.
 - Once you have narrowed your choices, visit the colleges you are considering. Almost all colleges have a regular campus tour program. Often, high school students are paired with a host on campus at no cost, and students are allowed to attend classes. You must make arrangements in advance. Telephone numbers are in *The College Handbook* or college catalogs. Here are a few suggestions regarding your visit:
 - Plan your visit during the academic year.
 - Always telephone a college when scheduling a campus visit, and request a written confirmation.
 - Ask for an interview with the admission office. If interviews are not available, attend an information session with a small group.
 - Visit the student center and library.

- Try to arrange to spend a night in student housing.
- Eat in the cafeteria.
- Talk to students—and recent graduates, if possible.
- Attend classes.
- Read information found on posters and bulletin boards.
- Ask about the college’s security system and arrangements for students’ safety.
All schools are required to keep crime statistics. Ask to review them.
- Create a journal, and record information that will help you make your final decision.
Highlight the college’s outstanding features. Assess your visit and your impressions.
- Compare the college with your criteria.

Q. Colleges require teacher recommendations for admission. Which teachers do I ask?

A. Recommendations are important. Choose teachers who know you and can describe your classroom performance in terms not represented only by grades. Colleges prefer recommendations from academic-subject teachers you have had in 11th or 12th grade. If outside people can provide the admission committee with different information about you, include their comments, but only if that is the case. Give your references a copy of your Student Personal Data Sheet (see page 87). Distribute recommendation forms early—ideally at least four weeks in advance—so teachers have time to prepare thoughtful responses. Prepare a cover letter that gives the deadline date for each recommendation.

Q. I had a weak start in high school. How can I recover from a bad semester?

A. First, concentrate on improving your grades through tutoring, extra work, and special effort. Work with teachers to develop good study skills. On your college application, explain what went wrong, how you have changed, and the ways you’ve matured. Admission officers look favorably on an applicant who recognized a problem and took positive steps to improve.

Q. Do colleges look for students who participate in extracurricular activities? How many should I have?

A. Colleges prefer students who are well-rounded. They want to see commitment, sustained interest, and involvement—not a list of activities you joined to “look good.” A personal passion for a certain activity is favorable, as is a leadership position. It’s equally important if you had a job or participated in community service while attending high school.

Q. What if I don’t know what I want to study?

A. You don’t have to decide on a major when you apply to college. Most college students are undecided about the career they will pursue. College helps you explore options. During your first two years, you will take a variety of courses in several areas of specialization. You can also talk to teachers and advisors as well as attend lectures and seminars given by experts in various fields.



Q.

What are some tips for completing my college applications?

- A.** Many colleges ask for personal information. Start thinking about how you might answer such questions by identifying the person you most admire and why, your favorite books and poems, any unusual experiences you've had, your hobbies and special talents, and your work and/or volunteer experiences.

Keep an updated list of your accomplishments, a record of memberships in school-related clubs, and a list of leadership positions you've held. Keep activity or event programs that list your name and credentials. Save all certificates of achievement and awards. Organize your paperwork. Use the guide on page 86 to keep a record of your college applications.

Remember that neatness and appearance count. Photocopy each application before you start, and use the copy to write your first draft. Explore using the common application or applying online.

Q.

Will I be able to handle college-level work if I didn't do well in high school?

- A.** You will probably have to work harder than ever before. The competition may be greater and the homework tougher. College is a big change and requires many adjustments; however, once enrolled, you will find you are not alone. Almost everyone is worried about succeeding, and if you seek help, it is always available. Colleges provide supportive services, including tutoring, writing centers, personal counseling, aid in obtaining a part-time job, housing, and many others. Colleges want you to succeed and graduate.

Q.

What are the advantages of a two-year college?

- A.** Two-year colleges offer you a variety of choices for furthering your education. There are both degree programs and certificate programs. If you wish to learn a specific skill, such as word processing, you can enroll in one or more individual certificate courses. The associate in applied science and associate in occupational studies degree programs will qualify you for a job in your chosen field after you graduate. The associate in arts and associate in science programs will help you transfer to a four-year college. Two-year colleges located in your community are often less expensive, and they offer a quality education. Make certain the two-year school you apply to and attend is accredited by a reputable governing board.

Q.

Representatives from different colleges will be visiting my high school. What questions should I ask when meeting with them?

- A.** Your questions should reflect your interests and concerns.

Academic Programs

- What courses are required during the freshman year?
- What is the classroom experience like?
- How intense is the academic pressure on students?
- When must I choose a major?
- How does your college place students in their classes?
- What services does the school offer the student who is undecided about a major?
- What are student and faculty relationships like?

Financial Aid

- What percentage of students receive financial aid based on financial need?
- What is a typical financial aid package for a first-year student?
- What percentage of those students who apply for financial aid receive financial aid?
- When are financial aid applicants notified of awards?
- Will my financial aid be adjusted if my need increases?
- Do you guarantee to meet a student's financial need?
- Do you guarantee to meet a student's financial need for all four years?
- Do you have a per-student limit on aid you provide?
- If I don't apply for institutional aid for my first year, can I apply in subsequent years?
- If I have an outside scholarship, do you reduce the loan portion of my financial aid package first?

Accreditations

- Is the college accredited?
- Has the college lost any accreditations? Why?
- Is(Are) the program(s) I'm interested in accredited?

Admission/Graduation

- What percentage of applicants are accepted?
- What percentage of the freshman class return for the sophomore year?
- What percentage of students graduate?
- How many graduates attend graduate school?

Campus

- What are the local cultural and social attractions?
- Are there a movie theater, a public park, free community events, and the like?

Child Care

- Are there facilities on campus for child care?

Faculty

- What is the overall student-faculty ratio?
- What is the percentage of full-time versus part-time faculty?

- What is the average class size?
- Do faculty serve as academic advisors?

Disabled Students

- Are there accommodations for disabled students?
- Is the campus accessible for physically disabled students?
- Is there an office of disability services on campus?

Living Accommodations

- Are residence halls available?
- How many students are there per room or suite?
- For how many years is on-campus housing available?
- Are the residence halls co-ed or single sex?
- How are roommates selected?

Security

- How does the college provide for student safety and security?
- How safe is the neighborhood where the campus is located?
- What are the campus statistics concerning crime?

Sports

- Does the college offer intercollegiate sports? intramural sports?
- What are the athletic facilities on campus?
- Are athletic scholarships available?

Student Body

- What percentage of students live on campus?
- What percentage are commuters?
- What is the ethnic background of the students?
- What is the male-female ratio of the student body?
- What percentage of last year's first-year students returned for the sophomore year?
- What percentage of students stay on campus during weekends?

Transportation

- Are first-year students allowed to have cars? Where do they park?
- What public transportation is available?

What factors will a college consider in evaluating my application?

All Colleges

A. All colleges consider the following qualities during the application process.

- Your drive, determination, tenacity, desire to succeed, and sense of responsibility
- The quality of your high school preparation, including Advanced Placement courses, honors classes, and electives
- Your high school average in the 9th, 10th, and 11th grades plus a mid-senior-year grade report, a review of final grades, and rank in class or percentile in the class
- Recommendations that indicate your academic ability, maturity, character, and motivation
- Honors and awards you have received as well as leadership positions you've held both in school and outside school
- Ability revealed by such standardized tests as SAT I, the ACT, and, in some cases, SAT IIs (subject tests).
- Personal essays (required by some colleges)
- Special talents, achievements, abilities, and interests
- Extracurricular activities such as teams, clubs, and community activities
- Accuracy, completeness, and neatness of your college application
- Work experience and summer activities
- A personal interview (required by some colleges), which may help if you are a borderline student

City University of New York (CUNY)

All graduates of New York City high schools are guaranteed admission to one of the 17 CUNY campuses. The SAT is required for admission to the senior (four-year) colleges and recommended for admission to the community (two-year) colleges. Students who do not meet the entrance requirements for the senior colleges are considered for the community colleges.

CUNY expects all freshmen to have successfully completed a full complement of academic courses that include English, math (such as Sequential I, Sequential II, algebra, and geometry), lab sciences, social sciences, a foreign language, and visual and performing arts. Students who have not taken those courses are still eligible for admission, although not necessarily to the program or school of choice. Preparatory courses not taken in high school will have to be fulfilled in college. Depending on the college, for September 2003 students must have taken a minimum of 12–15 academic Regents-Level courses. There may also be specific academic Regents-Level courses required for eligibility at CUNY's senior colleges. For more information, see your high school college advisor or call 212-997-CUNY (212-997-2869).

Freshman Skills Assessment Test

After admission to CUNY's senior colleges, all entering freshmen must take skills assessment tests in reading, writing, and mathematics to determine academic placement. Entering students are exempt from taking both the Reading and Writing assessment tests if they achieved a score of 480 or above on the verbal section of SAT I. Students are exempt from taking the Mathematics Assessment Test if they achieved a score of 480 or more on the mathematics section of SAT I. Students who scored a 75 on the ELA or Math A or B are also exempt from the respective tests.

CUNY Special Professional Programs

CUNY also offers the following special professional programs:

- Seven-year B.S./M.D. Program at City College's Sophie Davis School of Biomedical Education
- B.A./M.D. Program at Brooklyn College
- Six-year urban legal studies program: Hunter College offers an M.U.P./J.D. in Urban Planning and Law jointly with Brooklyn Law School.

All special professional programs require a special application and have early deadlines. See your college advisor for more information.

CUNY Baccalaureate Program (www.cunyba.cuny.edu)

CUNY offers a universitywide individualized degree program. Under the guidance of faculty mentors, students create their own areas of concentration. Courses may be taken at different CUNY colleges. Prerequisites are (a) completion of 15 college credits with a GPA of at least 2.5, (b) a passing grade on the CUNY Skills Assessment Test, and (c) a valid academic reason for applying.

CUNY Language Immersion Program

This full-time program is designed for entering freshmen who have already been accepted to a CUNY college and who need additional English-language preparation. The program is offered both during the academic year and during the summer. The fees vary but are generally about \$10.00 per week.

CUNY Skills Immersion Program

Some students may be required to take preparatory courses before enrolling in freshman-year programs. They can get a head start by taking those courses during the summer before their freshman year instead of during the academic year. CUNY's tuition-free summer program is offered in 17 colleges during both the day and evening.

CUNY Honors Program

Admission is based on the student's high school average, SAT I/ACT scores, essay, and references as well as, at the discretion of the college, an interview. The mean SAT I score for the fall 2002 entering class was 1320, and the mean high school average was 93.

Students receive an enriched curriculum, including four Honors College seminars, a Cultural Passport, and special mentoring. They also receive free tuition, an academic expense account for such activities as study abroad or internships, and a laptop computer.

Remember: Selective colleges have more-demanding admission processes and earlier application deadlines than the general stated guidelines.

General Procedure for CUNY

The student applies for admission to multiple CUNY colleges by completing one application. New York City high school students should use a personalized preprinted form obtainable from their high school college advisor if available.

The student is considered for admission to up to three CUNY colleges in order of preference. Once accepted by those three or fewer colleges, the student is not considered by the others listed on the application.

Along with a letter of acceptance, the student receives a CUNY Financial Aid Form and a Free Application for Federal Student Aid (FAFSA). These should be completed and returned as soon as possible if they have not been already filed.

The financial aid office then reviews the application and prepares an award package. Candidates are notified by the financial aid office of its award if there is one.

General Procedure for Private Universities and SUNY

First, the student applies for admission before the application deadline by filing a completed application. The student applies for financial aid by completing the FAFSA after January 1 of the senior year but before February 1, and if required by the college, the school's institutional financial aid form in accordance with stated deadlines.

The admission committee meets and either grants or denies admission.

The financial aid office determines how much money it has available to distribute. The aid office awards financial aid packages to admitted students within the limits of available resources.

The admission office notifies candidates of acceptance, and at the same time or shortly afterward, the financial aid office notifies candidates of its award.

General Questions about Applying to College

Q.

What should I do if I am wait listed?

- A. Place a deposit at another school at which you have been accepted to reserve your space in case you are not removed from the wait list at your first-choice school. Send the college at which you are wait listed a detailed letter restating your interest. You may want to include your midyear grades, if they improve your position, or other information that could improve your chances. Follow up with a letter or call to the admission office to ask how you can improve your chances of being admitted. Also ask about the length of the wait list, where you fall, and when the office expects to make offers. Colleges are expected to notify you of resolution of your wait-list status by August 1.**

Q.

In addition to academic performance and personal profile, what else do colleges want to know about a student?

A.

Colleges want as much relevant information as possible about a student so they can get a clear picture of the student's abilities. They want to know whether there are family, educational, social, emotional, health, financial, language, or other situations that have put the student at a disadvantage and what progress the student has made to overcome those obstacles.

Q.

Should I submit extra information to the college?

A.

Submit additional material on your behalf only if it is creative and says something positive and different about you that is not already included in your application. If your learning style is different and documented by a psychologist or physician, you must self-disclose such information to the admission staff so they will have a clear picture of your abilities.

Q.

I really want to attend XYZ University; however, I received a much better financial aid package from ABC College. Is there anything I can do to obtain additional money from my first-choice school?

A.

Bargaining with the college financial aid office at selective schools has become de rigeur. Call and declare that you really want to attend that school but the aid offer at ABC College is more attractive. Provide valid reasons why you need a better aid package. If you are successful, send the school a certified letter confirming what was agreed.

Q.

I would like to visit colleges to get a firsthand picture of the campuses, but I am financially unable to. Any suggestions?

A.

Most colleges have videos available to high schools. See your college advisor to view videos at school. Many colleges offer plane, train, or bus tickets to students at no charge if they've been accepted, while others sponsor bus trips for New York students. Check with the admission office for the policy.

Q.

How do colleges treat Advanced Placement or honors classes?

A.

If you took Advanced Placement (AP) courses in high school and did well on the Advanced Placement tests, you may be eligible for college credit, which will enable you to begin college with college credits. Each school sets its own requirements. Some colleges do not grant Advanced Placement credit but will allow you to take a placement test and then assign you to classes according to your score. For admission purposes, AP and honors classes are favored if your high school offers such classes.

Q.

I am graduating in June. What can I do during the summer to prepare for college?

A.

- See your physician, dentist, and optometrist. If you wear glasses, get a copy of your prescription. Have your physician complete the college's health forms.
- Prepare a list of things to bring from home to college.
- Get a head start on college reading requirements.
- Complete your housing contract, and send the college your deposits.

- **Contact your roommate to get to know one another and arrange who will bring what.**
- **Plan a budget and the way you are going to handle the spending of money. Possibilities are a lump sum, regular deposits into a checking account, a credit card, or a joint checking account with your parents.**
- **Save money for beginning college expenses. If you will be participating in a college work-study program, remember that there can be a three- to four-week lag between starting the position and receiving your paycheck.**
- **Start gathering together the necessary paperwork you'll need to bring with you. This should include copies of medical and insurance records, high school transcripts, and all correspondence from the college.**

Q.

One of the questions on the college application asks whether I waive my rights to review the completed recommendations. Should I do so?

A.

Colleges give much more weight to recommendations that are not reviewed by applicants. They suspect that if you review them prior to admission, you will submit only those that show you in the best possible light; therefore, they lose their objectivity.



Questions to Ask about Two-Year Community and Technical Schools

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- What percentage of students graduate?
- What percentage of students find jobs in the field for which they were trained?
- Is the equipment modern? Is such equipment currently being used professionally in the field?
- Is equipment available for after-school practice? Is there any charge for this?
- How many students are assigned to each piece of equipment? In a computer class, is there one machine per student for the entire class period?
- Do teachers have degrees from legitimate and accredited institutions? Are the teachers licensed in the subjects they are teaching?
- What are the admission requirements? Are they the same for all programs and courses?
- Is the school nationally accredited? by the National Association of Trade and Technical Schools or the Association of Independent Colleges and Schools?
- Are the teachers teaching more than one subject or at more than one level at the same time within the same class?
- What types of support services are available?
- What is the cost of attendance?
- What is the school policy on refunds to students who drop out?
- Can credits be transferred to another school?
- How large are the lecture classes? the lab classes?
- What are the facilities like?
- What are the graduation requirements?
- What financial aid is available to qualified students?
- What percentage of students default on their loans?

NOTE: Students will not be able to get federal aid to attend a trade school with a student loan default rate of more than 25% for three consecutive years.

PSAT/NMSQT

(Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test)

The PSAT/NMSQT is a shortened version of SAT I and one of the best ways to prepare for SAT I: the Reasoning Test. It also allows students to compete for National Merit Scholarships, for National Achievement Scholarships for Outstanding Negro Students, and for the National Hispanic Scholar Recognition Program. Many local scholarships are based on PSAT scores. Students who respond to the Student Descriptive Questionnaire are automatically registered for the Student Search Service and receive information from colleges based on their responses. Answer as accurately as possible to receive information that will benefit you in your search for a college. Students may receive invitations to apply to honors programs, may learn about recruitment visits and open houses, may be alerted to scholarships and other financial aid opportunities, and may become informed about summer programs.

Test Facts

- The two-hour exam contains verbal and mathematical questions. The verbal section comprises sentence completion, analogies, and critical reading. The math section tests basic knowledge of arithmetic, algebra, and geometry. Students are not expected to recall or memorize facts for this test.
- The test can be taken only by sophomores and juniors.
- Junior scores are submitted to the NMSQ competition.
- The test is offered once a year, usually in October. Check with your college advisor for the exact date and to register for the test.
- Students may use a nonprogrammable, four-function scientific or graphic calculator. They may not use a calculator with a paper tape or printer, a handheld minicomputer, a pocket organizer, or a laptop computer. However, all questions can be answered without a calculator.
- The test also includes a writing skills section.

General Skills Needed

- Effective use of time
- Familiarity with test-taking strategies
- Ability to follow directions
- Knowledge of how to approach the different types of questions
- Familiarity with marking of answer sheets

Many colleges require that students submit scores from either SAT I (Scholastic Assessment Test) or the ACT (American College Testing Program). Most colleges accept either one. Check with the colleges to which you are applying to be sure. Colleges say one of the best predictors of freshman GPA is a combination of SAT or ACT scores and high school record. Test scores are considered in the light of the student's educational, linguistic, cultural, and socioeconomic background.

SAT I Facts

- SAT I measures general verbal and mathematical reasoning abilities. The reading section consists of passages designed to measure critical reading skills and knowledge of vocabulary in context. The math section emphasizes problem solving and math reasoning.
- The best preparation is long-term, achieved by taking challenging academic courses and doing much reading.
- Students must develop their reasoning, critical-thinking, and test-taking skills.
- The format never changes. There is a set of vocabulary words that reappear on a regular basis. The same math concepts are tested over and over again.
- Students are allowed to use calculators on the math sections. Calculators should be non-programmable, four-function scientific or graphic calculators. Students may not use a calculator with a paper tape or printer, a handheld minicomputer, a pocket organizer, or a laptop computer.
- Students should take the test in April or May of their junior year and again in October or November of their senior year. Registration forms can be obtained from college advisors. Check the registration deadlines because there is an additional fee for late registration.
- The minimum score is 400 and the maximum score is 1600, that is, 200 minimum and 800 maximum each for the verbal and math sections.
- You can cancel your score by contacting the College Board within 72 hours via Federal Express or fax if you think you did poorly. You won't see your scores, but neither will colleges.
- To see your SAT I test questions and answers, plan to take the test when the Question-and-Answer Service (QAS) is available. Check with your college advisor, or see the SAT registration booklet for current QAS dates.
- SAT I score reports are cumulative. Each score report sent to a college includes scores of up to six SAT I exams; however, most colleges consider only your highest combined scores.
- Testing accommodations are available for students with disabilities.

ACT Facts

- The ACT is subject based, not skill based. It measures academic achievement and reasoning skills.
- In addition to assessing a student's academic performance, the ACT provides assistance in career planning.
- There are four academic tests, a student profile, and an interest inventory.
- Check with your college advisor for registration and testing dates.
- The minimum score is 1, and the maximum score is 36 for each area. The composite score is an average of the four individual scores.

Comparison of ACT & SAT I Tests

<i>ACT</i>			<i>SAT I</i>		
All multiple choice			Not all multiple choice		
Questions in random order			Questions arranged in order of difficulty		
No wrong-answer penalty			Wrong-answer penalty		
Tests English grammar			No English grammar; more vocabulary		
Some trigonometry			No trigonometry		
<i>Test Length and Structure</i>			<i>Test Length and Structure</i>		
English	45 min	75 questions	Verbal (3 sections)	75 min	78 questions
Math	60 min	60 questions	Math (3 sections)	75 min	60 questions
Reading	35 min	40 questions	Experimental (not scored)	30 min	
Science	35 min	40 questions			
Total	2 hr 55 min	215 questions	Total	3 hr	138 questions

SAT II SUBJECT TESTS

SAT IIs are basic skill tests in major academic areas. Some of the competitive colleges are requiring students to take one or more SAT IIs. They review the scores in conjunction with the student's high school grades and SAT I score. Some schools require specific subject tests; others leave the choice to the student. Usually, colleges request English Writing, Math Level I or II, and a third test of the student's choice. Check individual college catalogs for each college's specific requirements. These exams are more difficult than the New York State Regents Exams. If you're given a choice, pick those areas in which you did well, and take the SAT II immediately after completing the course, while the material is still fresh in your mind. The SAT II Math Level IC test should be taken after Sequential Math II (MQ6); Math Level IIC (Calculus) should be taken after Pre-Calculus. Generally, the Level IC and IIC tests do not count as separate exams. SAT IIs are given six times a year, but not all tests are given on each test date. Check with your college advisor for registration and test dates.

Advanced Placement Exams

Advanced Placement tests are given in May to students in Advanced Placement courses. The scores range from a high of 5 to a low of 1. If you do well, you may be eligible for college credit, which will enable you to graduate earlier. Each school sets its own requirements. Some colleges do not grant Advanced Placement credit but allow you to take placement tests and assign you to classes according to your scores.

TOEFL (Test of English as a Foreign Language)

The TOEFL is used by colleges to determine the level of English proficiency of students whose native language is not English. Some colleges waive the requirement if the student has success-

fully completed at least two semesters or one year of high school Regents-Level English with a grade of 75 or higher. Nonnative English-speaking students whose verbal scores on college admission tests are low should consider taking the TOEFL.

TEST FACTS

1. The test has four parts.
 - a. Listening Comprehension: This multiple-choice section is designed to measure the ability to understand spoken North American English. It contains three parts and is 60 minutes in length.
 - b. Structure and Written Expression: This multiple-choice section is designed to measure the ability to recognize language that is appropriate for standard written English. It is 20 minutes in length.
 - c. Reading Comprehension: This multiple-choice section is designed to measure the ability to read and understand short passages similar in topic and style to those found in North American universities and colleges. It is 90 minutes in length.
 - d. Writing Ability: Students are given 30 minutes to write an essay. A topic is assigned.
2. The paper exam score range is 310–667. In the Educational Testing Service’s computer-based exam, the score range is 40–300.
3. There is no specified passing score; colleges set their own TOEFL score requirements. Check with the colleges you are applying to regarding their TOEFL requirements.
4. The TOEFL is administered by the Educational Testing Service in Princeton, NJ. Applicants should request their scores be sent to the colleges they are applying to.
5. CUNY TOEFL
 - a. The CUNY TOEFL does not include a writing component, because it is paper based. The cost is \$18.50, and the results get reported only to CUNY colleges.
 - b. The CUNY TOEFL is given once a month except for the month of July, when it is not given. You can contact the Testing Unit at either 212-290-5631 or 212-290-5679 or at the main inquiry number—212-997-CUNY (212-997-2869)—to find out the monthly exam dates and times.
 - c. Students are exempt from the exam if they completed one year of high school Regents-Level English with a grade of 75 or better or obtained a 600 or better verbal score on the SAT I examination. Spanish-speaking students who are admitted to Hostos College are also exempt.
 - d. A minimum of 173 is needed for acceptance at most CUNY schools. Exceptions are the College of Staten Island, whose minimum is 133; La Guardia Community College, 133; Medger Evers College, 150; and York College, 150.
 - e. With some of the changes in admission criteria, some of the colleges may be changing their TOEFL requirements.
6. See your college advisor for additional information.

Factors Leading to Success in College and Living on Campus

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One of every 10 college freshmen drops out during the first year, and only 4 of every 10 graduate. You have worked too hard to wind up as a college dropout statistic. To be successful, you must:

- **Recognize that the first year of college is not grade 13 in high school.**
- **Take full advantage of first-year orientation.**

Make every attempt to attend the college orientation program. It is a wonderful way to meet classmates and become acquainted with your school. This is the time to ask questions such as, Where are the various college offices located (see the list below for some of the most common ones)? Where is the best place to buy books? What student activities/clubs exist? What services and workshops are available? Learn the organization of your college and take advantage of the services, most of which are free.



COLLEGE OFFICES

Residential Life Office: Room assignments, room keys, and maintenance

Dean's Office: Academic and nonacademic advisement

Health and Psychological Services: Registered nurses, emergency medical technicians 24/7, physician on call, and counseling services

Chaplain's Office: Worship opportunities and individual counseling

Police and Security: Round-the-clock protection and escort services, loanable engravers for marking valuables

Student Activities Office: Information on clubs and activities

Writing Center: One-on-one assistance with writing

Multicultural or Diversity Student Office: Academic and social support

Bookstore: Books for courses and other college-related books and merchandise

Financial Aid and Loan Office: Questions regarding financial aid packages

Foreign Student Office: Visas, documentation, and support services

Parking Office: Rent parking space and obtain parking registration

Registrar: Grades office



— **Put your studies before your social life. Be involved but not overcommitted.**

— **Face reality and make the necessary adjustments.**

- Learn how to cope with formal lectures in large auditoriums.
- Realize that college courses require more reading and thinking and less memorization than high school courses.
- Accept full responsibility for your mistakes. Do not use the teacher as a scapegoat.
- Avoid procrastination. Don't delay studying or completion of assignments until the last minute.
- Seek assistance from the professor immediately if you are not doing well, .

— **Set realistic class schedules.**

Many first-year students do not do well the first year because they set unrealistic class schedules. You should not schedule more than 3 hours of classes in a row. Schedule a lunch hour for each day, and don't allow your classes to overlap. If you think you will miss early-morning classes, then schedule evening or afternoon classes. Adhere to deadlines for dropping or adding courses and making grade changes. Be sure to schedule enough credits so you are not put on academic probation and can continue to receive financial aid.

— **Understand your grading options.**

- Regular grades: usually A, B, C, D, and F
- Pass/fail: anything above a D is a passing grade.
- Audit: You can attend lectures when you want and take final exams. If you pass the final, your transcript will show a grade of *audit*. If you fail, nothing appears on your transcript. You will not receive academic credit for classes you audit.
- Incomplete: Extra time is given to complete course work. If work is not completed, your transcript will show a failing grade.
- Repeat: If you receive a grade of C, D, or F, you can take the course over. In some schools, only the second grade will appear on the transcript; in others, the final grade is the average of the two. Check the institution's policy.

— **Learn how to budget your time.**

You are usually expected to complete 2 hours of outside work for each class hour. Assignments are given weeks in advance and require careful planning. Schedule study time around fixed commitments. Remember to schedule daily-living activities and recreation time. Schedule study times with your roommate without telephone calls, TV, and other distractions.

— Develop good study skills, and set realistic study guidelines.

LEARNING STYLES

We all have different learning styles. Some of us learn best by reading and writing, others by listening, and still others by applying the skills and knowledge to specific problems. If your learning style is visual, use tables, graphs, charts, and flash cards to help you remember. If your learning style is aural, read your textbooks and notes aloud, and use a tape recorder to reinforce materials.

MEMORIZATION AND RETENTION

Following are some hints to help you increase your level of retention of materials.

- Study in a cool environment. Studies show that a room temperature of 68 degrees is best.
- If you go to sleep right after studying, you will remember more in the morning than if you stay awake.
- Study the most difficult subjects first.
- Associate information with as many senses as possible.
- Memorize facts in short periods of 20 minutes each.
- Avoid distractions.
- Tie in old information with new.
- Reject negative attitudes. When you lack interest in or dislike a subject, you will have difficulty learning it.
- Use study tricks to help you remember, such as mnemonic devices and acronyms.
- Review.

TEST-TAKING HINTS

- Do a quick review of materials before you go to sleep and upon awakening.
- Eat properly.
- Wear comfortable clothes.
- Bring a watch.
- Arrive early.
- Stay away from other students before the exam.
- Read directions carefully.
- When you don't know an answer and there is no penalty for incorrect answers, guess.
- Write legibly.
- Don't watch what others are doing. It only adds to your anxiety.

— **Develop a positive working relationship with faculty.**

- The most successful college students are those who have developed and nurtured a good relationship with faculty. Begin by demonstrating your interest in the subject. Attend classes regularly, be on time, and participate in discussions. Prepare for classes by keeping up with reading assignments and asking pertinent questions. Stay after class to discuss lecture material in more depth, look thoughtful, listen intently, and maintain eye contact.
- Don't fall asleep or daydream in class. Stay focused.

— **From time to time we all experience some form of stress or anxiety as a result of frustration, conflict, change, and/or pressure. Here are some hints for keeping stress in check.**

- Build some fun into your schedule.
- Take time to relax, play, and sleep.
- Develop time management skills, and stay organized. Keep a calendar of your assignments and test dates. Organize your book bag daily.
- Start studying in advance of test dates. Don't plan to study every night and on weekends. Prioritize and set time limits.
- Divide large tasks into smaller ones.
- Set realistic expectations.
- If you can't do anything about a situation, stop worrying about it and move to something else.
- If you have a problem, talk it out, escape for a while, identify the reasons for your frustrations, and work off the anger.
- Seek professional help from college counselors. Don't turn to alcohol or drugs.

Living on Campus

Along with the academic changes that college brings, living on campus adds another dimension to the college experience. Here are some suggestions to make the transition successfully.

Things to Bring (or Have) with You

- Sturdy backpack
- Personal planner/calendar
- Calculator
- All correspondence from the college
- Copies of medical and insurance records
- High school transcript(s)
- Walking shoes

- Resident advisor's campus phone number
- Rolls of quarters for washing machines and vending machines
- First-aid kit
- Stain removal chart

Types of Residence Halls

Many colleges offer students a choice of the type of residence hall they would like to live in. They range from single sex to coed and from quiet to multiage, to substance free. Think carefully about your choice, since it is often difficult to change once residence halls have been assigned. Many students who opt for a private room regret it and later miss not having a roommate for companionship. If there are problems with roommates, seek help from your resident advisor.

When you arrive on campus, check out your room.

Notify the school residential life office of anything that is broken, chipped, or damaged. Otherwise, you might be fined for damages when you check out at the end of the year.

Living with a Roommate

- Keep lines of communication open from the first moment that you discover who your roommate is.
- Listen to what your roommate has to say. Discuss everything: sleeping habits, special medications, study habits, music, entertaining, and friends.
- Set ground rules for living together. Discuss the sharing of housekeeping duties and expenses and who will bring what.
- Treat your roommate as your equal by respecting each other's right to privacy.
- Don't try to reform or correct your roommate.
- Don't buy anything jointly.
- Be careful about gossiping.
- Don't become Siamese twins with your roommate.
- Don't eavesdrop.
- Don't borrow food or clothing without asking.

In General

- During your first year, limit your participation in extracurricular activities. Check out each activity carefully. An activity may demand more time than you can afford to give.
- Prepare and live within a reasonable budget.
- Don't overextend yourself by using credit cards. This is critical.
- Learn to say no when social activities interfere with academic requirements.

If You Commute

- College is a time to expand your horizons.
- Spread your classes out, and allow time to enjoy campus life.
- Participate in at least one extracurricular activity; make new friends.
- Use the library as much as possible.
- Don't let excessive family commitments result in poor grades.

Security

- Never leave your keys anywhere or lend them to your friends.
- Don't leave your bicycle outdoors.
- Avoid desolate areas.
- Try not to walk or jog alone at night; have your keys ready before you reach your door.
- Never leave your laptop unattended.
- Engrave your portable valuables with your name and Social Security number.
- Never leave your room door unlocked.
- Cover any jewelry when you're walking alone.
- Do not use automatic teller machines at night when you are alone.

Protection against Date Rape

- Attend a self-defense class.
- Choose friends and dates carefully.
- Keep your date public.
- Be alert to the types of ideas your actions are generating.
- Be careful at fraternity parties.
- Think twice before inviting your date to your room.
- Fight back physically if necessary.
- Do not leave a drink unattended; always take your drink with you.



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Tips for Parents

Every high school has staff members who offer guidance and counseling services to students. Such staff members are specially trained to help students with academic and personal problems as well as with college planning, financial aid, and college applications. Find out who they are and where they are located. Do not hesitate to consult them when problems arise. Many schools have peer tutors or school volunteers who are available for one-to-one tutoring and college assistance.

Learn the requirements for high school graduation. Keep track of your child's progress, and make sure your child takes all the necessary courses.

Encourage your teenager to take responsibility for his or her future. Stress the importance of postsecondary education. Discuss college plans together, and help develop a plan of action. Most colleges want more math, science, and foreign-language credits than are usually required for high school graduation. Make certain your child is taking courses that will increase the chances of acceptance into their school of choice. Colleges look favorably on students who have taken the most-advanced courses they are capable of.

Encourage your child to become familiar with the different tests required by colleges. Make sure your child registers and takes them. SAT IIs are tests given in various subjects. They should be taken after the student completes the course, while the material is fresh in mind. PSATs should be taken in the sophomore or junior year, while SATs and ACTs should be taken in the spring of the junior year and again during the fall of the senior year.

Do not rule out college because of cost. If you have economic need, government and institutional money is available in the form of grants, work-study programs, loans, and scholarships. Some fee waivers are available to qualified students for SATs, ACTs, and college applications. To receive financial aid, parents must prepare such financial documents as IRS forms, state income tax forms, Social Security vouchers, and so on. Many colleges have early financial aid deadlines. Plan to file your tax returns as soon as possible after January 1 of your child's senior year.

Set an example for your child. It is never too late to continue your own education. The New York City Department of Education Auxiliary Services for High Schools and the City University of New York offer courses to improve English and prepare for the general educational development (GED) exam. You can attend classes during the day or in the evening. Many colleges give credit for work and/or volunteer and life experiences. If you have a high school diploma or a general equivalency diploma, you can enroll as a regular student at the City University. Call for information:

Free Literacy Classes (day) 212-673-8254

Free GED Classes (day and evening) 212-673-8254

Free English Classes (day and evening) ... 212-673-8254

City University of New York 212-794-5555

State University of New York 800-342-3811

Senior year is a stressful time for both student and parent. Each may have a different agenda and different priorities. Everyone must recognize the need for family discussions and careful planning. It is the student's responsibility to complete the college application, write required essays, and follow through with the necessary documentation. Parents do not help their children by doing it for them.

College expenses begin in your child's senior year. Seniors need money for college applications, SAT or ACT applications, and senior-class activities. This can add up to several hundred dollars.

Help your child become more self-sufficient. Encourage your child to do laundry, cook simple meals, prepare a budget and live within it, balance a checkbook, and handle medical emergencies.

Do not assume that your child is ineligible for financial aid because your family income is too high. Many factors are considered in the determination of eligibility. They include the size of the household, the family's New York State net taxable income, the family's adjusted gross income (used for federal programs), the age of the older parent, the number of family members attending college, unusual family circumstances, and family expenses. You should file the Free Application for Federal Student Aid (FAFSA) even if you think you are ineligible. Remember that college financial aid officers often use this information to disburse no-need scholarships.

Remember that:

- Your expected contribution toward the cost of your child's education remains the same regardless of tuition because it is based on the FAFSA need analysis.
- Financial aid must be renewed yearly and will vary from year to year.
- With the exception of the family contribution, Pell grants and financial aid packages may vary greatly from school to school.
- Loans have to be repaid. Too many loans can become a financial burden.
- Students should not send deposits until they have a financial aid package in hand.



Hints for Success in High School: 9th–12th Grade



Your future is up to you. This is the time to start thinking about where you would like to be five years from now and what you can do to reach that goal. Your parents, teachers, and school staff will help, but you must do your share and take responsibility for your future.

- Establish high priorities for attendance, homework, and studying.
- If you are working at a part-time job that doesn't contribute to your family's support, limit the number of hours you work so that you can devote additional time to your studies.
- Make certain you are taking the necessary college-track courses. If you drop a course, pick it up next term.
- Do not expect to handle serious problems alone. Look to the school staff for help.
- Form good relationships with your teachers; communicate with them on a regular basis.
- Be honest and accept responsibility for mistakes or failures. Learn from them.
- During your last senior term, you may have time for electives. Use this time wisely, and select courses that will prepare you for college-level work.

Remember: Your highest priority is school.

The following table lists courses that college-bound students should take in high school.

<i>High School Courses Recommended for College</i>	
<p>English—4 years</p> <p>Types of classes:</p> <ul style="list-style-type: none"> Composition American literature English literature World literature 	<p>Mathematics—4 years</p> <p>Types of classes:</p> <ul style="list-style-type: none"> Algebra I Geometry Algebra II Trigonometry Precalculus Calculus Sequential math I, II, III
<p>History and Geography—3–4 years</p> <p>Types of classes:</p> <ul style="list-style-type: none"> Geography U.S. history U.S. government World history World cultures Civics 	<p>Laboratory Science—3–4 years</p> <p>Types of classes:</p> <ul style="list-style-type: none"> Biology Earth Science Chemistry Physics



High School Courses Recommended for College (continued)

Visual and Performing Arts—1 year

Types of classes:

- Art
- Dance
- Drama
- Music

Challenging Electives—1–3 years

Types of classes:

- Economics
- Psychology
- Computer Science
- Statistics
- Communications

Foreign Language—a minimum of 2 years of the same language are necessary for college; 4 years are ideal



Don't let your grades slip during your senior year.



9th-Grade Checklist

- Inform (or remind) your school guidance counselor that you plan to attend college, and make sure your class schedule includes all of the appropriate courses.
- Make sure you take an algebra or geometry class or math A or B, as well as a foreign-language class during both semesters.
- Maintain as strong a grade point average as possible; 85 or higher is ideal.
- Form a study group with a few friends who also plan to attend college. Study together as often as possible.
- Create a personal file with such items as:
 - ✓ A copy of your report cards
 - ✓ Diplomas and certificates presented to you
 - ✓ Awards and honors you receive, including the dates awarded
 - ✓ Lists of all school and community clubs and organizations in which you participate, including length of service
 - ✓ A list of jobs you hold (paid or volunteer)
- Update your personal file at the end of each semester.
- Visit a local community college, public four-year universities (both big and small), and private colleges or universities with your family or friends. Prior to your visit, call the admission office for information about free campus tours and to obtain printed materials.
- Participate in academic enrichment programs.

Explore Your Interests

Consider your abilities. Think about all the things at which you excel. You might be good at academic subjects like math or English. But there are probably many more areas in which you have special talents. You may be especially good at working with people, say, young children or older adults. You may have a musical talent or an artistic flare. You may have a knack for mechanical things and may be a real whiz at fixing things. Consider all of these areas when you assess your abilities.

Think about your interests. What are you interested in? Do you enjoy working inside or outdoors? Do you like to work alone or with a lot of people? Do you spend a great deal of time on the computer? Perhaps you've always enjoyed studying science. Do you often find yourself reading books on a certain topic? Start a list of all the things that interest you.

Talk to people about their careers. Ask adults questions about their jobs. Don't be shy; they'll be happy you asked. Have them tell you what they enjoy most about their jobs—and what they enjoy least! Ask them what skills someone must possess to be successful in that occupation. Find out what high school and/or college classes are important to their field. Ask how much education is required for their career.

Describe the lifestyle you want. In thinking about your future, you must consider what's important to you in your daily life. What would you think about a career that required a great deal of travel? Is the amount of money you make important to you? How would you feel about a job that required you to move on a regular basis? What hours of the day—or night—will you be working? Choose three or four aspects of your future lifestyle that are most important.

Read books about different careers. Ask your school librarian to help you find books about careers that might match your interests and abilities. Many publications can provide you with information about careers you may never have considered.

Talk to your school counselor. Visit with your counselor to talk about your interests and abilities. Find out whether your school offers tests or interest inventories that can assess your skills and interests. Some schools also have computer software programs that assist with career exploration. In addition, some Internet sites provide career information.

10th-Grade Checklist

- Review your 9th- and 10th-grade class schedules with your school guidance counselor to make sure you have taken, and are taking, all of the college-preparatory courses required for admission to a university.
- Maintain a strong grade point average.
- Check into the possibility of honors or Advanced Placement courses that may be offered.
- You can choose to take the PSAT this year rather than waiting until the 11th grade. Speak with your school guidance counselor about test dates, descriptive questionnaires, registration fees, and registration fee waivers.
- Update your personal file with materials and information at the end of each semester.
- Participate in academic enrichment programs.

Get Involved

High school isn't just about the classes you take. Look around and discover other ways to make school meaningful.

Follow your interests. Do you like to take pictures? Try the photojournalism club. Are you interested in sports but not very athletic? Think about offering to help in some other way.

If your school doesn't have a club that fits what you're interested in, either find a faculty member who'll sponsor a group or start one yourself. Good memories of high school include activities as well as academics. Look for activities both in school and outside school that you can enjoy participating in.

Contribute to you community by volunteering. Grab a friend and look for your favorite cause. Many organizations need extra pairs of hands. Your assistance will help others and make you feel good.

Organizations constantly in need of volunteers include area food banks, children’s shelters, churches, your community library, hospitals, museums, nursing and retirement homes, and synagogues.

Have fun sharing your talents.

Extracurricular activities are important to your future. How you use your so-called free time—the time when you’re not in class—is important to colleges, universities, and even employers. Choose activities that you enjoy and that match your interests.

The key is to choose something. Your goal is to show that your interests extend beyond sitting on the couch and watching television or playing video games when the school day ends. *Couch potato* doesn’t look good on a résumé, so get up and get moving. Discover what your school and your neighborhood have to offer.

Keep track of all of your activities throughout high school. Organize them and put all of them down on paper to create your extracurricular activities résumé. You can submit your résumé when you apply to college and/or for scholarships. Show them what you’re made of. In today’s world, participation and community involvement are valuable because they say a lot about who you are. Make these activities part of your regular schedule.

11th-Grade Checklist

All Year

- Study college admission requirements.
- Choose appropriate courses to meet college entrance requirements.
- Discuss your plans with your parents.
- Use the Internet for instant, accurate data for college research.
- Read college catalogs at your high school or the public library.
- Obtain a Social Security number if you don’t have one.
- Discuss Advanced Placement or honors courses with your guidance counselor.
- Attend college fairs.
- Take the PSAT/NMSQT.

February

- Register for the May SAT I exam.
- January graduates should begin preparation for admission tests and complete them by June.
- Ask your counselor for advice and registration information for Advanced Placement exams.

- Research SAT prep courses.
- Students whose native language is not English should consider taking the TOEFL in the fall.
- Look into college summer programs for high school students that allow you to experience campus life. Financial aid is often available.

March and April

- Register for SAT IIs (subject tests).
- Attend spring college fairs.
- Ask teachers for recommendations you can include in your college applications. Your high school college office should have a form you can use.

May

- Take SAT I or ACT.
- Take Advanced Placement exams.

June

- Take SAT IIs.

Summer

- Write, e-mail, or call colleges for catalogs, admission and financial aid forms, and other information. Then create a file folder for each school.
- Start college visits.
- Fees for college applications and entrance exams can be expensive, so start saving money to pay for these expenses.

12th-Grade Checklist

Fall

- Meet with your high school college advisor.
- Attend college and financial aid fairs.
- Schedule college visits and interviews.

September

- If you haven't done so already, request college applications, catalogs, and institutional financial aid applications.
- Register for October or November SAT I and/or ACT.
- Prepare a checklist of test registration deadlines, fees, test dates, and college application deadlines.

October

- Begin preparation of essays needed for college applications and scholarships.
- Request recommendations from teachers. Your college advisor should have a form you can use.
- Read the current version of *The Student Guide to Financial Aid* by the U.S. Department of Education.
- Pick up free financial aid literature from your high school's college office.
- Complete and mail early-decision college applications.
- Register for all tests required by the colleges you are applying to.

November

- Meet the November 1 early-decision application deadline.
- Take SAT IIs.
- Investigate scholarships with your college advisor or school librarian.
- Take SAT I or the ACT.
- Ask your college advisor to mail a transcript of your grades to chosen colleges.
- Give college recommendation forms to your college advisor and teachers.

December

- Double-check deadlines: all applications for regular admission should be sent to colleges no later than January 1 and preferably by December 15.
- Obtain institutional financial aid forms from the colleges you're applying to. Check with those colleges regarding additional forms they might require.
- Mid-December: Await decisions made by colleges about early-decision applications.

January

- Complete and mail financial aid applications and/or Profile.
- Return completed institutional financial aid applications.
- Complete all HEOP/EOP/SEEK paperwork.

February and March

- Maintain grades through the spring grading period.
- Check with the admission offices of the colleges you have applied to to make certain your admission file is complete.

April

- College acceptance/ denial letters are mailed.
- Explore alternative options if needed.

May

- May 1: If you applied to college under the Candidates Reply Date Agreement, you must notify the college(s) of the offer you have accepted.
- Review financial aid package.
- Take Advanced Placement exams.
- Pay housing deposit that is due.



Many colleges and scholarships require applicants to submit an essay. This should never be left for the last minute. It takes advance planning, thoughtful writing, and careful editing. The essay often makes the difference between acceptance and denial. It is your chance to personalize your application by providing information about yourself that does not appear elsewhere on the application: information about your sense of humor, your writing ability, and your logical and creative thinking. Use the essay to tell admission officers who you are and what's important to you and why. A good essay leaves readers with a strong impression. Essays are generally evaluated on the following elements: (a) creativity; (b) content—meaning, the logic of your argument and your ability to state it clearly and concisely; and (c) how well you write.

Writing the essay is not difficult if you know how to go about it. If you have the choice of a topic, write about something that is important to you. Ask yourself the following questions:

- Will the topic offer insights about me?
- Do I know enough about the subject?
- Is the subject interesting to others or only to me?
- Is the subject already covered elsewhere in the application?
- How many other applicants will write about the same subject?
- Do I sound like I'm whining or complaining?

Many essays focus on the student's interests, goals, experiences, or activities. Others focus on education as a means of economic improvement. Some of the things evaluators look for are:

- Specific, clearly defined goals
- Indications of steps the student has already taken toward a goal
- Indications of how the student has earned distinction in some unique or creative way
- The student's ability to benefit from experiences

Many successful essays have been written by students about daily events such as the following:

- a. One student explained how he turned rejection into a positive experience. After three years playing soccer, he was cut from the team. Instead of complaining, he joined the school newspaper, made new friends, and was accepted for his brains rather than his brawn.
- b. One student's extracurricular activity consisted of directing the school play. She explained that she learned to organize, give directions, handle other people, and bring a project to a successful conclusion.
- c. Another student wrote about her summer job, at which she was the only teenager in an adult workforce. She described her initial shyness and how she learned to get along with older people.

Writing Procedure: Brainstorming and Fine-Tuning

- Find your focus. What makes you unique? What experiences have you had, and how have they influenced you? List the personal qualities you want to emphasize.
- Have something to say. Choose a writing style that's natural for you. Try to balance facts with their influence on you. Anything goes, as long as it addresses the question.
- Start by brainstorming. Do this by writing about your topic for 30 minutes. Write as if you were writing to a friend.
- Then prepare an outline and, finally, a draft.
- Read the draft aloud to someone else and ask the person:
 - Are you bored?
 - Does it sound enthusiastic—or forced?
 - What stands out?
 - What would you like to hear more about?
 - Is it too wordy?
 - Does the first sentence grab your attention?
 - Is there variety in style and length of sentences?
 - Is the conclusion clear and meaningful?

Try to Avoid:

- Repeating information that appears elsewhere on your application.
- Poor grammar, misspellings, and incorrect punctuation and capitalization.
- Confused thinking and lack of direction.
- Stereotyping and phoniness: Do not write what you think admission officers want to hear.
- Pompous language like *your fine organization*.
- Sloppiness: Type the essay. Have a parent or friend edit it for errors and misspellings. You will need to complete several drafts.

Remember: When writing your essay, back everything up with examples, and be very descriptive in your writing.

Q. I want to attend college but can't afford it. Can I receive aid?

A. There are millions of college students who qualify for financial aid that will cover the difference between what a college costs and what they can afford to pay. Don't rule out any college because of cost until you find out whether you are eligible for financial aid. Remember: you must apply for financial aid by completing the FAFSA application and filing it in January. Don't limit your choices to CUNY and SUNY; private colleges often offer excellent financial aid packages to qualified students. Financial aid packages are created from four sources: grants, loans, work-study, and scholarships.

Q. What happens to my financial aid if I drop out?

A. As long as you have a financial obligation to the school, the school is entitled to payment. Be sure you understand the school's refund and withdrawal policies before enrolling. In many instances, you are liable for the cost of a term or even a full year if you drop out after a few weeks. All school refund policies must be made available to students and are usually either in the school's catalog, on the school's Web site, or in another school publication.

Q. What happens if I am unable to make payments on a loan?

A. Banks will work with you. If you are unable to make the scheduled payments, you can apply for forbearance. The bank may agree to delay payments of principal as long as you pay the interest due. Authorized deferments for students who borrow under the Stafford Loan program include full-time enrollment, active duty in the armed forces, economic hardship, unemployment, service in the Peace Corps, and temporary total disability certified by a physician. The bank may also reduce your monthly payments and extend them over a longer period of time. The important thing is that you communicate with your lender.

Q. How do I pay back my direct loan?

A. You may choose one of four repayment plans.

1. *Income Contingent Repayment Plan*

Monthly payment is based on your annual income and the total amount of your loan. You're given a maximum of 25 years to repay your loans. After 25 years, any remaining balance will be forgiven, but you will have to pay income tax on the forgiven amount.

2. *Extended Repayment Plan*

You can extend repayments over a period of 12–30 years depending on the amount of your loan. You will be paying more interest because the repayment period is longer. Minimum monthly payment is \$50.

3. *Graduated Repayment Plan*

This plan offers lower payments at first, followed by an increase every two years over a period of time ranging from 12 to 30 years. The total amount of interest paid is higher because the repayment period is longer.

4. *Standard Repayment Plan*

You pay a fixed amount each month for up to 10 years. Minimum monthly payment is \$50.

Q.

What is the difference between a subsidized and an unsubsidized student loan?

A.

A subsidized student loan is awarded on the basis of financial need. No interest is due either while the student is attending college or during authorized deferment periods. The student must begin repayment of interest and principal six months after graduation or dropping out of school.

An unsubsidized student loan is not awarded on the basis of need. Interest is charged when the loan is disbursed and continues until it is paid in full. You may choose either to pay the interest or to allow it to be added to the principal amount of your loan. If you choose to capitalize your interest, you will end up paying back much more money because you will be paying interest on the interest.

Q.

What aid is available to an international undocumented or permanent resident?

A.

In neither case are you eligible for federal or state financial aid. You may, however, be eligible for institutional aid. Discuss your situation with your college advisor. College advisors have experience in this area and will be able to guide you.

Q.

What aid is available to a holder of a green card ?

A.

You are eligible for the same financial aid as U.S. citizens, provided you meet the other eligibility requirements.

Q.

I did not receive as much financial aid as I expected. Is there anything I can do?

A.

You can and should appeal the amount of a school's offer of need-based financial aid if your income or your family's income on last year's tax return was higher than usual due to any of the following factors: (a) you converted a traditional IRA to a Roth IRA; (b) you received a onetime cash windfall such as a bonus, insurance settlement, inheritance, or commission; (c) the student who was younger than age 18 received Social Security benefits that will now end; (d) you incurred unusual expenses such as elder care, unreimbursed medical expenses, or maintenance of two homes due to employment by one parent in another state.

Q.

Why is the family contribution listed on the Student Aid Report different from the family contribution expected by the college?

A.

The federal formula for computing the expected family contribution is different from formulas used by many colleges. In particular, the federal formula does not consider home equity as part of the family's assets.

Q.

What is a GATE loan?

A.

GATE (Guaranteed Access to Education) loans are provided by a nonprofit private loan program offered through participating schools in conjunction with Bank of America, Bank of Boston, and the National Collegiate Trust. Schools can recommend whatever loan amount they'd like the student to receive. There is a minimal credit check, and loans carry a low interest rate. There are no federal guidelines or regulations governing this loan program, and two-year colleges are not permitted to participate.

Q.

Are work-study earnings taxable?

A.

The money you earn from Federal Work-Study is generally subject to federal and state income tax but exempt from FICA taxes, provided you are enrolled full-time and work less than half-time.

Q.

Is a photocopy of the FAFSA form acceptable?

A.

No. Only the original FAFSA form produced by the U.S. Department of Education is acceptable.

Q.

If I request financial aid, will it reduce my chances of acceptance?

A.

All colleges using federal funds under the Title IV program have a policy of need-blind evaluations. This means that your financial situation is not a factor in determining your admissibility.

Q.

What is the Academic Incentive Grant Program?

A.

This program, created by the Revised Higher Education Act, doubles the amount of a student's Pell grant if the student graduates in the top 10% of the high school class.



Things to Remember to Do or Ask for regarding Financial Aid

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Ask for information about financial aid opportunities and about application procedures when you contact the admission office of each college on your list.

Search for special sources of aid. Your high school college counselor, your high school library, and public libraries will often have this type of information. You may qualify for a private scholarship, grant, or loan program based on academic achievement, religious affiliation, ethnic or racial heritage, community activities, hobbies or special interests, organizational membership, artistic talents, athletic abilities, other special skills, career plans, or proposed field of study.

Ask for information on federal student aid programs from your high school college advisor.

Ask about student aid available to residents of New York City and New York State and how to apply.

Obtain copies of federal and state income tax returns that both your parents and you have filed. If no tax forms were filed, you will need proof of support, such as Social Security payments, Aid to Dependent Children, workers' compensation, pensions, unemployment compensation, or alimony. In some cases, additional documentation may be needed such as death certificates or welfare budgets.

Make a financial aid calendar for yourself. Include the name of each program you may be eligible for, the deadline for applying to the program, and an earlier deadline for yourself. By this date, you should have received and completed the application form and addressed any other requirements in order to file them by the program deadline.

Make certain you file the Free Application for Federal Student Aid (FAFSA). This form establishes your eligibility for Federal Pell Grants, Federal Stafford Loans, and the Federal Campus-Based Programs (Supplemental Educational Opportunity Grants, College Work-Study, and Perkins Loans). If you indicate you want information sent to a college in New York State, information will automatically be forwarded to NYSHESC so that you will be considered for a TAP grant. You can get a FAFSA form from your high school college advisor, a public library, or a college financial aid office. The FAFSA can be filed online and should not be filed until after January 1.

Plan to spend several hours on your application. If you are a dependent of your parents, you should plan the time when they can work with you. They should have available a copy of their most recent income tax returns.

Carefully follow the instructions for completing your need analysis form. Make sure your answers are complete and correct.

Mail or e-mail your completed need analysis form as soon as possible after January 1. Submit the form at least four weeks before the earliest financial aid deadline set by the colleges or other grant programs you may be eligible for—but not before January 1.

Review the College Scholarship Service acknowledgment and the Student Aid Report you receive after submitting your need analysis form. Make certain that all colleges and programs you indicated are listed correctly in the acknowledgment. Respond promptly to any request for additional information. Verify that all of the information is correct.

Check to see whether other financial aid forms are required by the colleges you are applying to. Complete the forms as early as possible, and return them before the deadlines.

Look for ways to reduce the cost of your college education by taking college courses while still in high school, by earning advanced placement credit, and by looking for three-year degree programs.

Check on your eligibility for special educational opportunity programs. Students who are academically and economically disadvantaged may apply for admission as special students to colleges in New York State. These programs have many different names. At private colleges they're called Higher Education Opportunity Programs (HEOP). At state universities they're called Educational Opportunity Programs (EOP). At two-year CUNY colleges they're called College Discovery (CD). And at CUNY four-year colleges they're called Search for Education, Elevation and Knowledge (SEEK). Income guidelines change from year to year, so check with your college advisor to see whether you meet economic eligibility requirements. Students are considered academically disadvantaged if they would not be accepted by the college under regular admission standards. Since each school sets its own guidelines, you should check with your college advisor.

Check on your eligibility for aid through the Veterans Administration, the Social Security Administration, and a vocational rehabilitation or other social service agency by contacting the nearest office for information.

Determine how payments from each aid source will be made to you. Generally, payment of financial aid is made at the time you enroll. Find out whether there are additional procedures or forms to file in order to receive the aid.

Pay close attention to award letters. Notify the college whose offer you are accepting. Then inform the other colleges of your decision so that financial aid reserved for you can be freed for other applicants. If you also receive aid notices from state or federal programs, read them carefully and be sure to follow any directions they contain so that you can be certain of receiving your aid.

Explore alternatives. If the college of your choice cannot provide you with enough aid to meet your full financial need or if your family cannot contribute what is expected, you may want to consider borrowing. Learn about loans—the interest rates, repayment schedules, and other terms and conditions—before you apply. Government-sponsored loans such as the Federal Stafford Loan program usually have the lowest interest rates and the most flexible repayment arrangements. If you do apply for a student loan, give yourself enough time—at least six weeks—to have the loan papers processed.

See your college counselor if you have questions or need help completing your financial aid applications.

Beware of companies that charge fees and promise students money for college. The New York City Better Business Bureau has issued a consumer alert on fraudulent scholarship companies that guarantee students funding. Few, if any, students actually receive funds. Most of the information is readily available at no cost from government agencies and through Web sites. DO NOT PAY ANY MONEY FOR FINANCIAL AID/SCHOLARSHIP ASSISTANCE.



Remember: There is money available for students who have an economic need.



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Undergraduate Financial Aid Programs

Program Name	Application	Filing Deadline
GRANT PROGRAM		
Federal Pell Grant (tuition and living expenses)	Free Application for Federal Student Aid	May 1 of the academic year
FSEOG—Federal Supplemental Educational Opportunity Grant (tuition and living expenses)	Free Application for Federal Student Aid	See college financial aid officer.
TAP—New York State Tuition Assistance Program (tuition only)	Free Application for Federal Student Aid	See college financial aid officer.
APTS—New York State Aid for Part-Time Study (tuition only)	See college financial aid officer.	See college financial aid officer.
FEDERAL FAMILY EDUCATION LOAN PROGRAMS/DIRECT LOAN PROGRAM		
1. Direct Stafford Loan/ Federal Stafford Loan: <i>a. Subsidized</i> —variable interest; cap: 8.25% <i>b. Unsubsidized</i> —variable interest	Free Application for Federal Student Aid	Before end of academic year
2. Federal Perkins Loan: 5% interest	See college financial aid officer.	See college financial aid officer.
3. Federal Parental Loan for dependent undergraduate students; variable interest; cap: 9%	Applications available from bank	Before end of academic year
WORK		
Federal Work-Study Program	Free Application for Federal Student Aid	See college financial aid officer.

2002–03 Annual Award(s)

Based on Financial Need

<i>GRANT PROGRAM</i>	
Minimum: \$400 Maximum: \$4,000 (May not be more than 60% of the cost of attendance)	Yes
Minimum: \$200 Maximum: \$4,000	Yes
Minimum: \$500 Maximum: 90% of tuition or whichever is less: \$5,000 for a dependent student \$3,025 for an independent student	Yes (and tuition charged and type of institution)
Maximum: \$2,000	Yes
<i>FEDERAL FAMILY EDUCATION LOAN PROGRAMS/DIRECT LOAN PROGRAM</i>	
Maximum: <i>Subsidized</i> —first year: \$2,625 <i>Unsubsidized</i> —first year: \$4,000 Cap: First year: \$6,625 Total cap for both: \$23,000 for dependent undergraduate students; \$46,000 for independent undergraduate students	<i>Subsidized</i> —Yes <i>Unsubsidized</i> —No
Maximum: \$4,000 per year for undergraduate students; cap: \$20,000	No
Difference between cost of education and student's financial aid	No
<i>WORK</i>	
Hourly rate, varies according to workload Minimum: current federal minimum wage	Yes



Educational tax reductions effectively make the first two years of college universally available, and they will give many more working Americans the financial means to go back to school if they want to study for a new career or upgrade their skills.

Up to a \$1,500 HOPE Scholarship tax credit for students starting college or vocational school

Students receive a 100% tax credit for the first \$1,000 of tuition and required fees and a 50% tax credit on the second \$1,000. This tax credit is available for tuition and required fees less the amount of grants, scholarships, and other tax-free educational assistance.

The credit is phased out for joint filers who have \$80,000–\$100,000 of adjusted gross income and for single filers who have \$40,000–\$50,000 of adjusted gross income. The credit can be claimed in two years for students who are in their first two years of college or vocational school and who are enrolled at least half-time in a degree or certificate program for any portion of the year. The taxpayer can claim a credit for a personal tuition expense or for the tuition expenses of a spouse and dependent children.

For example, a married couple with an adjusted gross income of \$60,000 that has two children in college at least half-time—one at a community college with an annual tuition of \$2,000 and the other a sophomore at a private college with a tuition of \$11,000 would have their taxes reduced by as much as \$3,000, by using the HOPE Scholarship tax credit.

Lifetime Learning tax credit

This tax credit is aimed at adults who want to go back to school, change careers, or take a course or two to upgrade their skills and at college juniors, seniors, graduate students, and professional degree students. A family will receive a 20% tax credit for the first \$10,000 of tuition and required fees paid each year. Just like the HOPE Scholarship tax credit, the Lifetime Learning tax credit is available for tuition and required fees less the amount of grants, scholarships, and other tax-free education assistance. Families may claim the credit for amounts paid for college or vocational school enrollment. The maximum credit is determined on a per-taxpayer (family) basis regardless of the number of postsecondary students in the family and is phased out at the same income levels as the HOPE Scholarship tax credit. Families will be able to claim the Lifetime Learning tax credit for some members of their family and the HOPE Scholarship tax credit for others who qualify in the same year.

Funds may be used at any accredited school: public, private, or out of state. New York State residents receive a \$5,000-per-person or a \$10,000-per-married-couple deduction against their state taxes. For more information, call 877-697-2837.

For example, a homemaker whose family has an adjusted gross income of \$70,000 wants to attend a graduate teacher training program at a public university that costs \$3,500 in tuition. The homemaker has been out of college for 20 years. Under the Lifetime Learning credit, the family's income taxes would be reduced by as much as \$700.

As another example, say a married couple has an adjusted gross income of \$32,000. The husband, who works as an automobile mechanic, decides to attend a local technical college to take some computer classes in the hope of getting a better job. He will pay a tuition of \$1,200. Using the Lifetime Learning credit, this family's taxes would be reduced by as much as \$240.

Parents and grandparents can create education IRAs and make penalty-free withdrawals from other IRAs.

Taxpayers may withdraw funds from an IRA, without penalty, for their own higher education expenses or those of their spouse, child, or even grandchild. In addition, for each child younger than age 18, families may deposit \$500 per year into an Education IRA in the child's name. Earnings in the Education IRA will accumulate tax free, and no taxes will be due upon withdrawal if the money is used to pay for postsecondary tuition and required fees less the amount of grants, scholarships, and other tax-free educational assistance; for books; for equipment; and for eligible room and board expenses. Once the child reaches age 30, his or her Education IRA must be closed or transferred to a younger member of the family.

A taxpayer's ability to contribute to an Education IRA is phased out when the taxpayer is a joint filer with an adjusted gross income of \$150,000–\$160,000 or a single filer with an adjusted gross income of \$95,000–\$110,000. There are a few restrictions. For example, a student who receives the tax-free distributions from an Education IRA may not, in the same year, benefit from the HOPE Scholarship or from Lifetime Learning tax credits.

New York State College Choice Tuition Savings Plan

- It can be used to save for tuition and room and board expenses for students who attend college on at least a half-time basis.
- There are no income eligibility requirements.
- There is no annual contribution limit.
- Over the account's lifetime, contributions can't exceed \$100,000
- Several people can contribute to an account for one beneficiary, with one person acting as the account owner.
- Contributions are not federally tax deductible, but you can deduct up to \$5,000 a year (\$10,000 for a married couple) from your New York State income taxes.
- If used for educational expenses, earnings are totally free of both state taxes and federal taxes—including withdrawals.
- The money is not insured. It goes into a trust that is managed by TIAA-CREF.
- Should the beneficiary decide not to attend college, the money can be used by another family member.
- For more information, either call 877-NYSAVES (877-697-2837) or consult www.nysaves.org.

Paying back student loans at a lower cost

For many college graduates, one of their first financial obligations is the repayment of their student loans. The new student loan interest deduction will reduce the burden of the repayment obligation by allowing students or their families to take a tax deduction for interest paid in the first 60 months of repayment on student loans. The deduction is available even if an individual does not itemize other deductions.

Up to \$2,500 in student loan interest can be tax deductible for the first five years of the loan. It is phased out for joint filers with adjusted gross income of \$60,000–\$75,000 and single filers with adjusted gross income of \$40,000–\$55,000. The deduction is available for all educational loans, including loans made to students and parents, guaranteed student loans, and loans from private lenders.

For example, a senior graduates from college and finds a job paying \$25,000 a year. The graduate has no other income, has a total student debt of \$12,000, and is in the 15% federal income tax bracket. The monthly payment for this student's loans is \$148. The total amount of payments for the first year is \$1,776, more than half of which is interest—\$960—that can be deducted under the new law. The student's maximum tax benefit can be calculated by multiplying \$960 by 15%, for a tax savings of \$144.

Going to school while you work

The new tax law extends Section 127 of the tax code for three years. Section 127 allows workers to exclude up to \$5,250 of employer-provided education benefits from their income. The assistance must be for undergraduate courses beginning prior to June 2000. This provision will enable many Americans to pursue their goals of lifelong learning.

Community service loan forgiveness

This provision excludes from income the student loan amounts forgiven by nonprofit, tax-exempt, charitable, or educational institutions for borrowers who take community service jobs that address unmet community needs. For example, a recent graduate who takes a low-paying job in a rural school will not owe any additional income tax if in recognition of this service the student's college or another charity forgives a loan it made to help pay college costs. This provision applies to loans forgiven after August 5, 1997.

For information on additional student aid programs that will help you meet the costs of college and lifelong learning for yourself, your children, and your grandchildren, call 800-4FED-AID (800-433-3243). For information on the importance of getting ready for college early, especially for middle school students, call 800-USA-LEARN (800-872-5327).

This is an informational guide produced by the U.S. Department of Education. For detailed tax information and instructions, consult IRS tax forms and publications to see whether you qualify.

Scholarships and Financial Aid for International Students

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For international students several types of scholarships are available, including academic, athletic, fraternal, governmental, corporate, union, employer, religious, ethnic and racial, institutional and military scholarships. Such scholarships may be available based on a student's geographic location, gender, interests, and achievements. They may also be given in the form of contest prizes and awards. Check with your parents to see whether their employers or unions offer awards to employees' children and whether scholarships are available to dependents of military personnel who are on active duty, who are retired, or who are deceased.

Students are advised to research the many different scholarships available and their application procedures. The New York Public Library and the Internet provide current scholarship information. Almost every college has institutional scholarships available to qualified students both with and without financial need. High school seniors should check the college catalog for a description of awards and ask the college financial aid office to consider them for such awards. Institutional awards take many different forms, such as corporate and foundation scholarships administered by the college, short- and long-term college loans, and endowed scholarships, both restricted and unrestricted.

Scholarship Scams

While there are many wonderful and legitimate scholarships available to qualified students, there are also many scams and fraudulent search services that prey on students' need for financial assistance to attend college.

The U.S. Federal Trade Commission has issued warnings to students and their parents to be alert for businesses that charge fees for information that is available free of charge from government agencies, through the Internet, and in legitimate guidebooks.

AVOID THOSE WHO GUARANTEE FREE SCHOLARSHIP MONEY IF THE STUDENT PAYS AN UP-FRONT FEE. DO NOT PAY FOR ANY OF THESE SERVICES.

WARNING SIGNS OF A SCAM

1. "This scholarship is guaranteed or your money back."
2. "We will do all the work."
3. "This information is not available elsewhere."
4. "You must pay money to get money."
5. Legitimate scholarship foundations do not charge application fees and will not ask for credit card numbers or bank account numbers.
6. Do not be fooled by a name that sounds official looking.
7. No street address is given, only a box number.
8. Certain 900 area code telephone numbers charge several dollars a minute for a call that gives only a list of addresses or names.
9. A promise you will be notified by telephone: Legitimate scholarship offers arrive by mail.

Schools with Financial Aid for International Undergraduate Students

Some U.S. schools are more likely than others to offer financial aid for international undergraduate students. The lists below indicate which schools offer aid (including grants, loans, and jobs) to the largest numbers of international students. The lists are based on a list compiled by Douglas C. Thompson.

To be included in the following lists, a school must offer an average award that amounts to more than 20% of the cost of attendance. The financial aid may include grants, loans, and jobs, and it often includes both merit and need-based awards. Within each group, the schools are listed in alphabetical order. Remember that a much greater number of schools provide financial aid for international graduate students in the form of teaching and research assistantships. For information about financial aid for graduate study in the U.S., you should contact the schools that interest you even if they aren't included in the lists below.

If a school is not listed here, it probably does not have much financial aid for international students. However, it's worth noting that some schools may have athletic scholarships that are open to both international students and U.S. students. The lists below do not count the number of athletic scholarships awarded to international students. Make certain to check with the individual colleges you are applying to. If a student is undocumented, each school should be contacted individually about eligibility for these scholarships.

Schools with Awards to 150 or More Students

Arizona State University (AZ)	Technology (IL)	Mount Holyoke College (MA)
Barry University (FL)	Liberty University (VA)	Ohio Wesleyan University (OH)
Clark University (MA)	Louisiana State	Princeton University (NJ)
Eastern Michigan	University (LA)	University of Bridgeport (CT)
University (MI)	Macalester College (MN)	University of Houston (TX)
Harding University (AR)	Marquette University (WI)	University of Pennsylvania (PA)
Harvard University (MA)	Massachusetts Institute of	University of South Florida (FL)
Illinois Institute of	Technology (MA)	

Schools with Awards to 100–149 Students

Brown University (RI)	Georgia Southern	Slippery Rock University (PA)
Calvin College (MI)	University (GA)	Smith College (MA)
College of Wooster (OH)	Graceland College (IA)	Stanford University (CA)
Dartmouth College (NH)	Luther College (IA)	Texas Christian University (TX)
Dordt College (IA)	Middlebury College (VT)	Tri-State University (IN)
Eckerd College (FL)	Northeast Louisiana	University of Miami (FL)
Florida Institute of	University (LA)	University of Rochester (NY)
Technology (FL)	Oberlin College (OH)	Yale University (CT)
	Savannah College of Art (GA)	

Schools with Awards to 50–99 Students

Abilene Christian University (TX)	College (PA)	Rochester Institute of Technology (NY)
Allegheny College (PA)	George Washington University (DC)	St. Augustine's College (NC)
Augsburg College (MN)	Goshen College (IN)	St. John's College (MD)
Beloit College (WI)	Grinnell College (IA)	St. Lawrence University (NY)
Bethany College (WV)	Houghton College (NY)	St. Olaf College (MN)
Brandeis University (MA)	Ithaca College (NY)	Trinity College (CT)
Bryn Mawr College (PA)	Juilliard School (NY)	Tulane University (LA)
California Lutheran College (CA)	Knox College (IL)	University of Maine (ME)
Cleveland Institute of Music (OH)	Lake Forest College (IL)	University of Wisconsin–Eau Claire (WI)
Colby College (ME)	Lawrence University (WI)	U.S. International University (CA)
Columbia University (NY)	Lewis and Clark College (OR)	Washington College (MD)
Concordia College (MN)	Lynn University (FL)	Washington University (MO)
Cornell University (NY)	Maharishi International University (IA)	Wesleyan University (CT)
Denison University (OH)	Monmouth College (IL)	Wittenberg University (OH)
Franklin and Marshall	North Park University (IL)	
	Principia College (IL)	

Schools with Awards to 15–49 Students

Albright College (PA)	Elizabethtown College (PA)	Taylor University (IN)
Amherst College (MA)	Elmira College (NY)	Thomas Aquinas College (CA)
Augustana College (IL)	Gettysburg College (PA)	Troy State University (AL)
Bard College (NY)	Gustavus Adolphus College (MN)	University of Chicago (IL)
Bates College (ME)	Hamilton College (NY)	University of Colorado–Boulder (CO)
Bennington College (VT)	Hampshire College (MA)	University of Oregon (OR)
Bowdoin College (ME)	Hood College (MD)	University of St. Thomas (MN)
California Institute of Technology (CA)	Kalamazoo College (MI)	University of the South (TN)
Central College (IA)	Kenyon College (OH)	Vassar College (NY)
Coe College (IA)	Lafayette College (PA)	Wabash College (IN)
Colgate University (NY)	Messiah College (PA)	Wellesley College (MA)
Davidson College (NC)	Michigan State University (MI)	West Virginia Wesleyan College (WV)
Dickinson College (PA)	Mount Union College (OH)	Williams College (MA)
Earlham College (IN)	Occidental College (CA)	William Smith College (NY)
Eastern Nazarene College (MA)	Spalding University (KY)	
	Swarthmore College (PA)	

Information for the College-Bound Athlete

16

Financial aid for college athletes is governed by Proposition 16. Division I sports offer more scholarships than Division II. Division II sports usually offer only partial scholarships. Colleges with Division III sports are not allowed to offer scholarships based on athletic ability. The National Collegiate Athletic Association (NCAA) and the National Association of Intercollegiate Athletics (NAIA) set the eligibility rules and academic requirements for all four-year athletic programs. Students who meet the admission standards must continue to meet established criteria throughout their college years.

NCAA Division I initial-eligibility rules have changed.

If you plan to enroll in any college or university in fall 2003 or after, read this information carefully.

For students entering any college or university during the 2003–04 or 2004–05 academic years, your NCAA initial eligibility will be evaluated under the new rule as described below. If you are ineligible under the new rule, the NCAA Initial-Eligibility Clearinghouse will automatically reevaluate your academic record under the former rule to obtain your best possible result. It is not possible to mix and match rules. For example, you cannot use the 13 core-course standard of the former rule and the sliding scale of the new rule.

For students entering any college or university on or after August 1, 2005, your NCAA initial eligibility will be evaluated under the new rule only.

THE NEW RULE

- Increases the number of core courses from 13 to 14. The additional course may be in any area of English, mathematics, natural/physical science, social science, foreign language, nondoctrinal religion/philosophy, or computer science. The list of core course requirements is shown below.
- Changes the Division I initial-eligibility index, or sliding scale.

FORMER RULE

- 13 core courses
- 4 years of English
- 2 years of mathematics (algebra I or higher)
- 2 years of natural/physical science (1 year or lab if offered by high school)
- 1 year of additional English, mathematics, or natural/physical science
- 2 years of social science
- 2 years of additional courses in any area above or in foreign language, nondoctrinal religion/philosophy, or computer science*

NEW RULE

- 14 core courses
- 4 years of English
- 2 years of mathematics (algebra I or higher)
- 2 years of natural/physical science (1 year or lab if offered by high school)
- 1 year of additional English, mathematics, or natural/physical science
- 2 years of social science
- 3 years of additional courses in any area above or in foreign language, nondoctrinal religion/philosophy, or computer science*

* **NOTE:** Computer science is being eliminated as an acceptable core course area for students first entering any college or university on or after August 1, 2005. Students entering college on or after August 1, 2005, may not use any computer science courses to meet the core course requirements.

CORE GRADE POINT AVERAGE/TEST SCORE SLIDING SCALE—DIVISION I

Former Core GPA/Test Score Index (to be used with 13 core courses)

Core GPA	GPA	ACT	Core GPA	GPA	ACT
2.500 and higher	820	68	2.225	930	78
2.475	830	69	2.200	940	79
2.450	840–850	70	2.175	950	80
2.425	860	70	2.150	960	80
2.400	860	71	2.125	960	81
2.375	870	72	2.100	970	82
2.350	880	73	2.075	980	83
2.325	890	74	2.050	990	84
2.300	900	75	2.025	1000	85
2.275	910	76	2.000	1010	86
2.250	920	77			

OTHER IMPORTANT INFORMATION

Effective date of new rule:

- Students first entering any college or university on or after August 1, 2003, may meet the initial-eligibility requirements under either rule.
- Students first entering any college or university on or after August 1, 2005, must meet the new 14-core-course rule.

For more information regarding the new rule, see www.ncaa.org. Click and hold on Custom Home Pages, and scroll to Prospect/Parent.

Division II is proposing an increase to 14 core courses. The additional course could be taken in any core course area. The proposal, if adopted, would be effective for students first entering any college or university on or after August 1, 2005.

If you have questions about NCAA eligibility, call the NCAA Initial Eligibility Clearinghouse at 319-337-1492 or toll free at 877-262-1492. You may also call the NCAA at 317-917-6222.

New Core GPA/Test Score Index (to be used with 14 core courses)

Core GPA	GPA	ACT	Core GPA	GPA	ACT
3.550 and higher	400	37	2.750	720	59
3.525	410	38	2.725	730	59
3.500	420	39	2.700	730	60
3.475	430	40	2.675	740–750	61
3.450	440	41	2.650	760	62
3.425	450	41	2.625	770	63
3.400	460	42	2.600	780	64
3.375	470	42	2.575	790	65
3.350	480	43	2.550	800	66
3.325	490	44	2.525	810	67
3.300	500	44	2.500	820	68
3.275	510	45	2.475	830	69
3.250	520	46	2.450	840–850	70
3.225	530	46	2.425	860	70
3.200	540	47	2.400	860	71
3.175	550	47	2.375	870	72
3.150	560	48	2.350	880	73
3.125	570	49	2.325	890	74
3.100	580	49	2.300	900	75
3.075	590	50	2.275	910	76
3.050	600	50	2.250	920	77
3.025	610	51	2.225	930	78
3.000	620	52	2.200	940	79
2.975	630	52	2.175	950	80
2.950	640	53	2.150	960	80
2.925	650	53	2.125	960	81
2.900	660	54	2.100	970	82
2.875	670	55	2.075	980	83
2.850	680	56	2.050	990	94
2.825	690	56	2.025	1000	85
2.800	700	57	2.000	1010	86
2.775	710	58			



Freshman eligibility for NAIA athletic scholarships is evaluated by means of a sliding scale of SAT/ACT scores ranging from 820/68 to 1010/86 and by GPAs ranging from 2.0 to 2.5. For instance, a high school basketball player who scores 820 on the SAT is eligible to compete during the college freshman year if he or she has at least a 2.5 GPA in core courses. A student with an SAT score of 1010 can get by with a GPA of only 2.0.

Amateur Status Requirements: Athletes are not eligible for Division I or II scholarships if they have ever taken pay or accepted the promise of pay in any form for participating in that sport or if they have ever entered into an agreement to compete as professional athletes in that sport or signed a contract to play professional athletics in that sport.

School Visits: Your official expense-paid visit cannot occur before you start your senior-year classes. The NCAA allows only one such visit per school and only five official visits to Division I and Division II schools. Before you may visit a Division I or II college, you must be sure the school has received a copy of your high school transcript and standardized test score report. You may visit a college as many times as you like as long as you are paying for the expenses. On these unofficial visits, the school can pay for one meal at an on-campus facility, but you cannot be wined and dined. Do not schedule unofficial visits during one of the NCAA's dead periods, when contacts with coaches are prohibited. Learn the rules for each NCAA division. Such trivial gifts as college-logo hats or T-shirts have gotten both schools and prospective students in hot water.

Tryouts: High school athletes may not try out for Division I and III athletic teams. They can try out only for Division II before college enrollment if they have the permission of their high school director of athletics and after their completion of eligibility requirements.

Questions to Ask the School

1. Are you able to offer me an athletic scholarship?
2. What does it cover? Does it include medical coverage?
3. What is the dollar amount?
4. Is it renewable? If so, what are the criteria for renewal?
5. Will the scholarship be withdrawn if I become injured or ill?
6. When will I know whether I will receive an athletic scholarship to your school?
7. How much time am I expected to spend on the practice field?
8. How many athletes in my sport graduate?
9. Are there any special weight restrictions that could be harmful to my health?
10. How soon can I realistically expect to play?
11. Is there any chance my sport could be dropped prior to graduation?
12. What is the school's overall attitude toward athletes?
13. What is the typical travel schedule?
14. What off-season activities am I expected to participate in?
15. What percentage of your athletes graduate in four years?

Securing an Athletic Scholarship

The following list will help high school student athletes increase their chances of receiving a sports scholarship.

1. Maintain good grades. Be sure to take the mandatory courses required by the NCAA.
2. Take SAT/ACT exams during your junior year.
3. Register with the NCAA Clearinghouse in the spring of your junior year. Applications and fee waivers are available from your counselor at school. The NCAA tracks and certifies your eligibility.
4. Become involved in other activities that show you are a well-rounded student athlete.
5. Work with your high school coach as much as possible.
6. Remember that a commitment is not binding until National Signing Day.
7. Promote your own abilities. Don't wait for someone else to do it for you.
8. Maintain a winning attitude and a high level of commitment.

Hints

1. Prior to applying for an athletic scholarship, see your coach and ask whether this is a reasonable goal for you.
2. Choose schools that match your academic capabilities as well as your athletic abilities.
3. Be sure you understand the terms and conditions of all assistance offered.
4. Make sure the offer is a solid commitment and not just an estimate of preliminary assessment.
5. Use certified mail to ensure all documents reach the school on time and that you have evidence that they did.
6. Read *Guide for the College Bound Athlete*, published by the NCAA. Copies can be obtained either by writing to NCAA, 6201 College Boulevard, Oakland Park, KS 66211-2422, or from your counselor at school.
7. Read *The Winning Edge: The Student-Athlete's Guide to College Sports*, by Frances and James Killpatrick.

Affording College, CICU—Commission on Independent Colleges and Universities, 16-page brochure on the financial aid process and programs. Includes a contact directory for 100+ private colleges and universities in New York.

Antonoff, Steven R., and Marie A. Friedemann, Ph.D. (1999). *College Match—a Blueprint for Choosing the Best School for You! 2000–2001*. 6th edition. Alexandria, VA: Octameron Associates.

A's and B's of Academic Scholarships. 21st edition. Octameron Associates. Lists 1,200 colleges and universities that offer no-need scholarships to students with B or better averages, SAT scores of 900+, and ACT scores of 21+.

Barron's *Profiles of American Colleges*. Comprehensive and easy to use.

Beckham, Barry, editor. *Black Student's Guide to Colleges*. Contains evaluations of colleges.

Black Student's Guide to College Success, revised and updated, edited by Ruby D. Higgins, Clidie B. Cook, William J. Ekerler, R. McLaran Sawyer, and Keith Prichard. Westport, CT: Greenwood Press. Book lists predominantly black colleges and universities. Topics covered include "should I choose a black college or an integrated college," "getting along with non-blacks on campus," "how I did it: summaries from well-known black professionals," and "situations regarding ethnicity."

Cass & Birnbaum's Guide to American Colleges. Provides an index of religious colleges.

City University of New York (2002). Freshman Admission Guide. *The Counselor's Handbook 2002*. New York: City University of New York.

The College Board (2002). *The College Cost and Financial Aid Handbook 2003*. New York: College Entrance Examination Board.

The College Board (2002). *The College Handbook 2003*. New York: College Entrance Examination Board.

The College Board, *8 Real SATs*. Real, complete SATs. Test-taking tips from the test makers themselves plus two real PSAT/NMSQTs.

The College Board (2002). *Index of Majors and Graduate Degrees 2003*. New York: College Entrance Examination Board.

The College Board, *The Official Guide to SAT II: Subject Tests*. Full-length practice subject tests, answer keys, and scoring instructions, plus minitests in foreign languages and samples of the new writing test.

The College Catalog. Kaplan Educational Center. Very easy format.

DiSalvo, Jack, and Theresa Foy Digeronimo (1993). *College Admissions for the High School Athlete*. New York: Facts-on-File.

Gelband, Scott, Catherine Kubale, and Eric Schorr (1991). *Your College Application*. New York: College Board Publications.

Gruber's Complete Preparation for the New SAT. Emphasis is on critical-thinking skills.

Guernsey, Lisa (1999). *College.EDU (2000–2001)*. Alexandria, VA: Octameron Associates.

Hartman, Kenneth (1996). *Internet Guide for College-Bound Students*. New York: College Board Publications.

Hayden, Thomas B. (1994). *Handbook for College Admissions—a Family Guide*. 3rd edition. Princeton, NJ: Peterson's Guides.

Insider's Guide to the Colleges. Written by students, compiled and edited by the staff of the *Yale Daily News*.

Kaplan Get into College Tool Kit. Student tours of over 300 campuses, information on applying to college electronically, information on financial aid, and a CD-ROM.

Killpatrick, Frances, and James Killpatrick (1999). *The Winning Edge: The Student Athlete's Guide to College Sports 2000–2001*. 6th edition. Alexandria, VA: Octameron Associates.

Leider, Anna (1998). *I Am Somebody—College Knowledge for the First-Generation Campus Bound 1999–2000*. 8th Edition. Alexandria, VA: Octameron Associates.

Leider, Anna, and Robert Leider (1999). *Don't Miss Out: 2000–2001*. 24th edition. Alexandria, VA: Octameron Associates.

Lovejoy's College Guide. Provides racial and ethnic composition of student body at each school.

Meinger, Steven (1987). *A Guide to the College Admissions Process*. Alexandria, VA: National Association of College Admissions Counselors.

McKee, Cynthia Ruiz, and Phillip C. McKee (1993). *Cash for College—the Ultimate Guide to College Scholarships*. New York: Hearst Books.

Mitchell, Robert (1996). *The Multicultural Student's Guide to College*. Revised edition. New York: Noonday Press.

National Commission for Cooperative Education, 360 Huntington Avenue, Boston, MA 02115. Free directory of colleges offering cooperative education.

New York City Board of Education (2002). *Handbook for College Advisors*. Brooklyn, NY: Office of College and Career Planning, Division of High Schools.

New York State Higher Education Services Corporation (NYSHESC), 99 Washington Avenue, Albany, NY 12255. The following publications are available free of charge: *Paying for College, Aid for Part-Time Study, Need Help? Guaranteed Student Loans, You Can Afford College, Stepping into Your Future*.

Paige, Michele Anna (1991). *After the SATs—an Insider's Guide to Freshman Year*. Hauppauge, NY: Barron's.

Peterson (2002). *Peterson's Guide to Four-Year Colleges–2003*. 31st edition. Princeton, NJ: Peterson's Guides.

Peterson (2002). *Peterson's Scholarships, Grants and Prizes*. 3rd edition. Princeton, NJ: Peterson's Guides.

Peterson's SAT Success. Includes SAT test preparation diagnostic test and study plan software (Windows version).

Peterson's Sports Scholarships and College Athletic Programs. Full details on sports scholarships and freshman financial aid at over 1,700 four-year and two-year colleges.

Princeton Review—The Best 311 Colleges. Edward Custard with Tom Meltzer, Eric Owens, and Christine Chung. New York: Random House. A unique feature of this book is its ranking of colleges by category-based student input. Categories include “their students never stop studying,” “professors bring materials to life,” “teaching assistants teach cold sober schools,” “things run smoothly vs. long lines and red tape,” and “happy students vs. unhappy students.”

Princeton Review—Cracking the ACT. Four full-length timed and scored tests on CD-ROM.

Princeton Review—Cracking the SAT & PSAT. Four complete sample tests on CD-ROM.

Shields, Charles J. (1994). *The College Guide for Parents*. 3rd edition. New York: College Entrance Examination Board.

State University of New York. The following publications are available free of charge:
Financial Aid for Undergraduate Studies, Educational Opportunity Program—What's It All About?

State University of New York (2002). *Profiles '02. Everyone/Everywhere Dreams*. Albany, NY: State University of New York.

State University of New York (2002). *SUNY 1999 Application Guidebook and Application*. Albany, NY: State University of New York.

U.S. Department of Education. *The Student Guide, Financial Aid. Funding Your Education*. See your college advisor or Learning Leader to obtain a copy.

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Community Resources Directory

The following community resources are members of the College Access Consortium of New York (CACNY). They offer a variety of college-related services such as test preparation, college and financial aid advising, and tutoring. Most of these services are **FREE** and open to all. Contact one that is close to your home or school.

ACT, Inc.

Albany Office
Pine West Plaza IV, Washington Avenue Ext.
Albany, NY 12205
tel: 518-869-7378
fax: 518-869-7392
url: www.act.org

Aspira of New York

College and Career Advisement Program
470 7th Avenue, 3rd Floor
New York, NY 10018
tel: 212-564-6880 ext. 114
fax: 212-564-7152
url: www.aspira.org

Bank Street College of Education

Liberty Partnerships Program
610 West 112th Street
New York, NY 10025
tel: 212-875-4512
fax: 212-875-4547

Barnard College Liberty Partnerships Program

3009 Broadway
New York, NY 10027
tel: 212-854-7520
fax: 212-854-7491
url: www.barnard.edu/liberty

Borough of Manhattan Community College

Upward Bound Program
199 Chambers Street, Room N628
New York, NY 10007
tel: 212-346-8526
fax: 212-346-8086
url: www.bmcc.cuny.edu

Boys Club of New York

Education Program
287 East 10th Street
New York, NY 10009
tel: 212-677-1108 ext. 156
fax: 212-253-1940

Boys Harbor

Talent Search Program
One East 104th Street
New York, NY 10029
tel: 212-427-2244 ext. 448
fax: 212-427-6667

Bronx Educational Alliance at Lehman College

APEX 239 Lehman College
250 Bedford Park Boulevard West
Bronx, NY 10468
tel: 718-960-7869
fax: 718-960-7219
url: www.lehman.cuny.edu/bronxed

Brooklyn Children's Museum

Adolescent Program
145 Brooklyn Avenue
Brooklyn, NY 11213
tel: 718-735-4407
fax: 718-604-7442
url: www.brooklynkids.org

Brooklyn College

Educational Talent Search Program
2900 Bedford Ave., Room 2438,
N Ingersoll Hall
Brooklyn, NY 11210
tel: 718-951-5593
fax: 718-951-5680

Catholic Guardian Society

Education Programs
1990 Westchester Avenue, 2nd Floor
Bronx, NY 10462
tel: 718-828-0300 ext. 256
fax: 718-430-9705

Center for Urban Education at Pace University

41 Park Row, Room 409
New York, NY 10038
tel: 212-346-1105
fax: 212-346-1078
url: www.pace.edu

Chinese-American Planning Council

Project Gateway
150 Elizabeth Street
New York, NY 10012
tel: 212-941-0920 ext. 145
fax: 917-237-0274

City College of New York

Upward Bound Program
138th St. and Convent Ave., Room 5/204
New York, NY 10031
tel: 212-650-6219

Cypress Hills LDC

College STEPS
619 Glenmore Avenue
Brooklyn, NY 11207
tel: 718-235-8837
fax: 718-235-8840

The Dome Project

College Prep Program
486 Amsterdam Avenue
New York, NY 10024
tel: 212-724-1780
fax: 212-724-6982

The Door

Education Services
121 Avenue of the Americas
New York, NY 10013
tel: 212-941-9090 ext. 3261
fax: 212-941-0714
url: www.door.org

Double Discovery Center at Columbia University

Upward Bound Program
Columbia University
2920 Broadway, MC 2604 W306 Lerner Hall
New York, NY 10027
tel: 212-854-3897
fax: 212-854-7457
url: www.columbia.edu/cu/college/ddc

East Harlem Tutorial Program

Tutorial Internship Program
2050 Second Avenue
New York, NY 10029
tel: 212-831-0650
fax: 212-289-7967

Forest Hills Community House

OPTIONS Program
108-25 62nd Drive
Forest Hills, NY 11375
tel: 718-592-5757
fax: 718-592-2933
url: bkqnclus.unhny.org

Gateway Institute for Pre-College Education

City College
Y Building, Suite 306
138th Street and Convent Avenue
New York, NY 10031
tel: 212-650-6088
fax: 212-650-6484
e-mail: gateway@ccny.cuny.edu
url: www.gateway.cuny.edu

Goddard Riverside Community Center

OPTIONS Program
593 Columbus Avenue
New York, NY 10024
tel: 212-873-6600
fax: 212-595-6498
url: www.goddard.org

Grand Street Settlement

College Discovery Program
J.H.S. 22
111 Columbia Street, Room 257
New York, NY 10002
tel: 212-505-6338
fax: 212-505-5660

Harlem Center for Education

Talent Search Program
One East 104th Street, Room 382
New York, NY 10029
tel: 212-348-9200
fax: 212-831-8202

Harlem Educational Activities Fund

Education Program
2090 Seventh Avenue, 10th Floor
New York, NY 10027
tel: 212-663-9732 ext. 24
fax: 212-663-9736
url: www.heaf.org

Henry Street Settlement

Education Services
301 Henry Street
New York, NY 10002
tel: 212-254-3100
fax: 212-777-1445

Inroads

120 Wall Street, 31st Floor
New York, NY 10005
tel: 212-425-8300
fax: 212-425-5742
url: www.Inroads.org

Jamaica Center for Arts and Learning

College Choice Program
161-04 Jamaica Avenue
Jamaica, NY 11432
tel: 718-658-7400
fax: 718-658-7922
url: www.jacl.org

John Jay College of Criminal Justice

Educational Talent Search Program
555 West 57th Street, 6th Floor
New York, NY 10019
tel: 212-237-8275
fax: 212-237-8906

John Jay College of Criminal Justice

Liberty Partnerships Program
555 West 57th Street, 6th Floor
New York, NY 10019
tel: 212-237-8054
fax: 212-237-8906

Kingsbridge Heights Community Center

College Directions Program
3101 Kingsbridge Terrace
Bronx, NY 10463
tel: 718-884-0700 ext. 169
fax: 718-884-0858

La Guardia Community College

Connect with College Program
31-10 Thomson Avenue, Room E-249
Long Island City, NY 11101
tel: 718-482-5383
fax: 718-482-5148

Learning Leaders

352 Park Avenue South, 13th Floor
New York, NY 10010
tel: 212-213-3370
fax: 212-213-0787
url: www.learningleaders.org

Mosholu Montefiore Community Center

Educational Counseling Center
3085 Bainbridge Avenue
Bronx, NY 10467
tel: 718-652-0470
fax: 718-652-8976

Mount Hope Housing Company, Inc.

Career Readiness Program
tel: 718-466-3600 ext. 14
fax: 718-466-4788

Nativity Mission Center

Graduate Support Program
204 Forsythe Street
New York, NY 10002
tel: 212-477-2472
fax: 212-473-0538
url: www.nativitymission.org

New Settlement Apartments

College Access Center
1512 Townsend Avenue
Bronx, NY 10452
tel: 718-716-8000 ext. 118
fax: 718-294-4085

New Visions for Public Schools

College Bound Program
96 Morton Street
New York, NY 10014
tel: 212-645-5110
fax: 212-645-7409
url: www.newvisions.org

New York City Job and Career Center

255 West 54th Street
New York, NY 10019
tel: 212-247-5650
fax: 212-956-9675
url: www.nycjcc.org

New York Junior Tennis League

Educational Services
24-16 Queens Plaza South, Room 207
Long Island City, NY 11101
tel: 718-786-7110 ext. 163
fax: 718-786-7635
url: www.nyjtl.com

New York Medical College

New Yorkers Caring for New York
Administration Building
Valhalla, NY 10595
tel: 914-594-3064
fax: 914-594-4613
url: www.nymc.edu/nycny

New York University Metro Center

Upward Bound Program
82 Washington Square East, Room 72
New York, NY 10003
tel: 212-998-5111
fax: 212-995-4199

New York Urban League—Staten Island

Education and Career Planning Program
6 Van Duzer Street
Staten Island, NY 10301
tel: 718-442-5579
fax: 718-442-4464
url: www.nyul-si@netnoir.net

Outreach High School Program

High School Division
832 Marcy Avenue
Brooklyn, NY 11216
tel: 718-638-4235
fax: 718-638-0051
url: www.alternativeschools.org/schools/outreach

Police Athletic League

Department of Youth Employment
29 West 17th Street, 10th Floor
New York, NY 10011
tel: 646-230-7343
fax: 212-230-7296
url: www.palnyc.org

Project Reach Youth

College Program
669 Fifth Avenue
Brooklyn, NY 11215
tel: 718-499-4907
fax: 718-788-5194
url: www.pry.org

Rheedlen

TRUCE
147 North St. Nicholas Avenue
New York, NY 10026
tel: 212-663-0555
fax: 212-663-0560

The Riverside Church

Academic and Scholarship Office
490 Riverside Drive
New York, NY 10027
tel: 212-870-6889
fax: 212-870-6800

St. Raymond Community Outreach

College Counseling Program
1720 Metropolitan Avenue
Bronx, NY 10462
tel: 718-824-0353
fax: 718-824-0532

SAYA!

College Counseling
54-05 Seabury Street
Elmhurst, NY 11373
tel: 718-651-3484
fax: 718-651-3480

Seneca Center

Compass College Prep
862 Hunts Point Avenue
Bronx, NY 10474
tel: 718-378-1300
fax: 718-893-2949

Settlement College Readiness Program

1775-1777 Third Avenue
New York, NY 10029
tel: 212-828-6136
fax: 212-828-6140

Sponsors for Educational Opportunity (SEO)

College Prep Program
126 East 31st Street
New York, NY 10016
tel: 212-532-2454 ext. 103
fax: 212-532-2664
url: www.seo-ny.org

Staten Island Children's Museum

Keen Teen Program
1000 Richmond Terrace, Building M
Staten Island, NY 10301
tel: 718-273-2060 ext. 262
fax: 718-273-2836

State University of New York

Metropolitan Recruitment Center
420 Lexington Avenue, Room 1640
New York, NY 10017
tel: 212-818-1204
fax: 212-818-9079
url: www.suny.edu

Sunnyside Community Services

OPTIONS Program
43-31 39th Street
Sunnyside, NY 11104
tel: 718-784-6173
fax: 718-784-7266

United Negro College Fund (UNCF)

120 Wall Street
New York, NY 10005
tel: 212-747-0612
fax: 212-820-0157

University Settlement/The Door

Talent Search
184 Eldridge Street
New York, NY 10002
tel: 212-941-9090 ext. 3268
fax: 212-254-5334
url: www.universitysettlement.org

The Valley

Education Programs
1047 Amsterdam Avenue
New York, NY 10025
tel: 917-441-5784

Ventures in Education, Inc.

Ventures Scholars Program
245 Fifth Avenue, Suite 802
New York, NY 10016
tel: 212-696-5717 ext. 103
fax: 212-696-5726
url: www.venturescholar.org

**Vocational and Educational Services for Individuals with Disabilities (VESID) –
A unit of the New York State Department of Education**

116 West 32nd Street, 6th Floor, New York, NY 10001	212-630-2300
163 West 125th Street, New York, NY 10027	212-961-4420
1215 Zerega Avenue, Bronx, NY 10462	718-931-3500
55 Hanson Place, 2nd Floor, Brooklyn, NY 11219	718-722-6700
1 Lefrak City Plaza, 59-17 Junction Boulevard, 20th Floor, Corona, NY 11368	718-271-9346
1139 Hylan Boulevard, Staten Island, NY 10305	718-816-4800



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The Internet

All colleges and universities have Web sites. You should familiarize yourself with what is available and how you can use the Internet in the college decision-making process. If you do not have a computer with Internet access, you can use the computers at the New York Public Library or at your high school.

Ways to Use the Internet

- *To research colleges*

1. The World Wide Web (www) provides information on colleges, financial aid, careers, college admission criteria, and campus life. Web sites offer information similar to that found in Peterson's or other college guides.
2. Through e-mail you can access people at the college(s) that interest you. Enrolled students can provide information on school life, can describe courses, can evaluate professors, and so on. You can contact faculty members to research their backgrounds and obtain in-depth course information. The director of admissions and alumni can also be reached via e-mail. Some colleges provide students with a personal e-mail address and free access to campus computers once they've been accepted for admission—even if they're still in high school.
3. Chat areas represent a good way to carry on electronic conversations with groups of students who are going through the same college decision-making process you are.
4. Back issues of school newspapers will give you information on campus life and student organizations.

- *To file applications*

1. Most colleges now have their undergraduate and graduate applications online. Some encourage you to download the application and mail it to the admission office, while some require you to submit the application online.
2. Some colleges waive or reduce the application fee if the application is completed online.
3. Some colleges have agreements with organizations to provide electronic applications for students and then transmit them electronically to the college.

- *To file for financial aid via FAFSA*

- *To file the CSS-Profile Form/Registration*

- *To obtain information on careers*



Web Site Addresses

If you don't have Internet access at home, check with local libraries or your school so you can surf the Net on their computers.

AAPZAP

www.collegeview.com/appzap

Its school-specific-form database ensures that you get the right application for your school. Enter key information once, and APPZAP moves it into selected form.

Ameri Corps – National & Community Service

www.cns.gov

Earn education awards for national service. For more information, contact:
Corporation for National & Community Service
1201 New York Avenue NW
Washington, DC 20525
800-942-ACORPS (800-942-2267)

Campus Tours

<http://www.campustours.com/>

Index of virtual tours

The College Board

<http://www.Collegeboard.com>

3,200 colleges and universities. User builds a step-by-step customized search profile that describes the schools the student wants. Can be downloaded for future reference. Profiles can contain the following information:

- (1) degree level
- (2) state/region
- (3) majors
- (4) enrollment size, campus setting
- (5) housing options, student activities
- (6) services for disabled students
- (7) acceptance percentages
- (8) types of scholarships available
- (9) special academic programs
- (10) minimum Advanced Placement scores accepted for credit
- (11) intercollegiate and intramural sports

College Fair News

www.nacac.com/fairs_ncf.html

General college admission information

As the amount of information you have increases, you must use your critical and analytic skills. Remember that all information must be studied carefully. The Internet supports and expands your knowledge, but it does not replace working with an experienced college advisor.

College Link

<http://www.collegelink.com>

Can be downloaded. Simplifies the application process by making it easy to apply to multiple colleges at once. Currently, more than 800 four-year colleges welcome applications through the College Link software. It is not a common or standard application. The student enters information once and e-mails it to College Link, which then sends the student a customized application completed with the information provided. Each application is custom printed to match the regular forms of the colleges selected. All the student has to do is review the information and sign the application.

College Net

<http://www.collegenet.com>

Scholarship information, college search, online applications for U.S., Mexican, European, and Canadian schools

Commission on Independent Colleges and Universities

www.nycolleges.org.

Information on private colleges and universities in New York State. Also includes campus descriptions and available sports, clubs, and activities. Students can link directly to the colleges and request applications and information online.

Educational Testing Services

<http://www.ets.org>

Aimed at helping with decisions about education and careers. Areas include admission to college or graduate school, test registration, test preparation, and financial aid.

Expected Family Contribution Calculator

<http://apps.collegeboard.com/finalcalc/servlet/efcCalculatorServlet>

FAFSA Express

<http://www.ed.gov/offices/OPE/express.html>

FAFSA on the Web

<http://www.fafsa.ed.gov>

FastWEB

<http://www.fastweb.com>

A database of 400,000 scholarships, grants, fellowships, and loans from private-sector funding for college students living in the United States, plus extensive information about federal government financial aid

FinAid—the Financial Aid Information Page

<http://www.finaid.org>

Sponsored by the National Association of Student Financial Aid Administrators. Summary and detailed information on financial aid



Higher Education Services Corporation

<http://www.hesc.com>

Students can obtain information on New York State and federal aid as well as their student loan information. The links at this site will take you all over the Web to sites for colleges, lenders, and state and federal agencies.

Kaplan On-Line

<http://www.Kaplan.com>

Full demonstration of its online courses to prepare students for the PSAT, SAT, and GRE.

NCAA Guide for the College-Bound Student-Athlete

<http://www.ncaa.org/cbsa>

Guide to scholarships, recruiting, and academic eligibility requirements.

New York's College Savings Program

<http://www.nysaves.org>

Get all details on the latest way to save for college. Site includes a college savings calculator and tuition costs for a sampling of colleges.

New York State Education Department

<http://www.nysed.gov>

Information on the new and higher learner standards

Peterson's Education Center

<http://www.Petersons.com>

Database of college descriptions

Profile Registration

<http://www.Collegeboard.org/profile>. Then search site for "Profile."

Project EASI (Easy Access for Students and Institutions)

<http://easi.ed.gov>

At this site you can figure out whether college is for you. Explore careers, plan your education, and find out how to apply for financial aid.

SUNY

<http://www.suny.edu>

Universal Black Pages

<http://www.ubp.com/>

Educational opportunities that include links to minority affairs offices and programs at many schools and to black student organizations and colleges with African studies curricula. The school section includes links to historically black colleges and universities.

US News and World Report

<http://www.usnews.com/usnews/edu/grad/rankings/rankindex.htm>

College rankings

Helpful Web Sites

- Specific college Web sites like Cornell University Admissions: <http://www.admissions.cornell.edu/>
- College is Possible: <http://www.collegeispossible.org/index.html>
- Trio Programs: <http://www.trioprogams.org/home.html>
- GEAR UP: <http://www.ed.gov/gearup/index.html>
- Yes I Can: <http://www.yesican.gov>
- The College Board: <http://www.collegeboard.com/>
- The American College Testing Program: <http://www.act.org/>
- *The Chronicle of Higher Education*: <http://chronicle.com/index.htm>
- Commission on Independent Colleges and Universities: <http://www.nycolleges.org/>
- New York State Association for College Admission Counseling: <http://www.nysacac.com>
- National Association for College Admission Counseling: <http://www.nacac.org>
- New York State Education Department: <http://www.nysed.gov/>
- The Common Application: <http://www.commonapp.org/>
- Hispanic Online: <http://www.hispaniconline.com/edu&/index.html>
- Coalition of Asian Pacific American Youth: <http://omega.cc.umb.edu/~capay/>
- Jackie Robinson Foundation: <http://www.jackierobinson.org/index-2.html>
- College Horizons: <http://www.whitneylaughlin.com/horizons.html>
- Gates Millennium Scholars: <http://www.gmsp.org/main.cfm>
- United Negro College Fund: <http://www.uncf.org/>
- ASPIRA: <http://www.aspira.org/index.html>
- American Indian Movement: <http://www.aimovement.org/>

Glossary

Academic Year for Student Financial Aid—The academic year must be at least two semesters, two trimesters or three quarters and must include at least 30 weeks of instructional time. It does not have to begin and end at the same time for all students.

Accelerated Program—A college program of study completed in less time than is usually required, most often by attending summer classes or by taking extra courses during the regular academic term. Completion of a bachelor's degree program in three years is an example of acceleration.

Accreditation—Recognition by an official agency that an institution has met certain academic standards.

ACT—American College Testing Program. The ACT comprises four academic tests, a student profile, and an interest inventory. The ACT is more commonly used by colleges in the Midwest and West.

Advanced Placement—Admission of a freshman to an advanced course in a certain subject on the basis of evidence that the student has already completed the equivalent of the college's freshman course in that subject. Credit given at the discretion of the college. Also a high school course taught at an advanced level to enable students to gain advanced standing in college.

AGI—Adjusted gross income from income tax returns.

Aid to Dependent Children (ADC)—A welfare program aiding low-income parents and children, it also covers children aged 18–22 and attending postsecondary schools.

Alumni Discount—Discount given to students who attend colleges their parents attended.

Associate Degree—A degree granted by a college or university after the satisfactory completion of a two-year, full-time program of study or its part-time equivalent.

Audit—To attend a course for informational purposes only. No credit is granted. Generally, students who audit a course are not required to take examinations.

Award Letter—A letter notifying the student of the types and amounts of financial aid being offered to attend a college; it generally provides students with the opportunity to accept or decline aid offered.

Award Year—The time period for which financial aid is given. It starts on July 1 and ends on June 30 of the following calendar year.

Baccalaureate or Bachelor's Degree—A degree received after the satisfactory completion of a four-year, full-time program of study or its part-time equivalent at a college or university.

Budget—The cost of attending an institution, usually including tuition, fees, living expenses, books, supplies, and travel and personal expenses.

Bursar—The college official to whom college tuition and fees are paid.

Calendar—The system an institution uses to divide its year into shorter periods for instruction and awarding credit. The most common academic calendars are based on semesters, trimesters, and quarters.

Campus-Based Programs—Financial aid programs administered directly by the college’s financial aid office, which awards funds to students based on federal or state guidelines.

Candidates Reply Date Agreement—A college subscribing to this agreement requires applicants offered admission as freshmen to notify the college of their decision to attend (or to accept an offer of financial aid) before May 1 of the application year. The purpose of this agreement is to give applicants time to hear from all of the colleges they have applied to before making a commitment to one of them.

Capitalization—A loan arrangement in which you add unpaid interest to the principal rather than pay the interest when it is due.

CEEB—College Entrance Examination Board.

CEEB Code—A six-digit code number assigned by the CEEB to each high school. See your college advisor for your school’s code number.

Class rank—The academic standing of a student in relation to other students in the class.

CLEP—College Level Examination Program. A program of examinations in undergraduate college subjects that provides students and other adults with an opportunity to show college-level achievement for which they have not previously received college credit. The examinations are used by colleges to evaluate the status of adult applicants who have not attended college—or have not done so recently, students transferring from other colleges, and entering freshmen. They are also used by business, industry, and government and professional groups to satisfy education requirements for advancement, licensing, admission to further training, and other purposes.

College Discovery (CD)—Two-year opportunity program in CUNY schools.

Common Application—One of the application forms that is accepted by several private colleges and a few state colleges in the United States. Students complete it once and send photocopies to other schools.

Commuter Student—A student living off campus and commuting to campus.

Computerized or Internet Application—Applying to college online. Students enter basic information that is printed on college applications. Check that the software you are using has the application for the school(s) to which you are applying.

Conditional Admission—Acceptance to a college even though the student does not meet minimum admission requirements. The student must enroll in remedial courses, maintain a minimum GPA, or otherwise satisfy conditions prescribed by the college before regular admission is granted. Sometimes students are required to take classes the summer before their first year of college.

Consolidation—Combining all of your federal student loans under one repayment plan.

Consortium—A voluntary association of two or more colleges providing joint services and academic programs for students enrolled in member institutions. Typical consortia generally include neighboring colleges. Students enrolled at one campus are permitted to attend courses and use the facilities at other member campuses.

Cooperative Education—A college program in which students alternate between periods of full-time study and full-time employment in a related field. Students are paid for their work at the prevailing rate. Typically, five years are required to complete a bachelor's degree under the cooperative plan. However, in addition to their studies, graduates have the advantage of completing almost a year's practical work experience. Some colleges refer to this sort of program as work-study, but it should not be confused with the government-sponsored Federal College Work-Study program.

Cost of Attendance (also known as Cost of Education)—The student's cost of attendance includes not only tuition and fees but also the student's living expenses while attending school. The cost of attendance is estimated by the school within guidelines established by federal regulations. The cost of attendance is compared with the student's expected parental contributions to determine the student's need for aid.

Credit by Examination—Students can earn credits toward graduation without taking a course if they pass an examination that covers the material presented in the course.

Cross-Registration—Through an agreement between colleges, this practice permits students enrolled at one college or university to attend courses at another institution without formally applying for admission to the second institution.

CUNY—City University of New York. A network of 17 two-year and four-year colleges located in New York City.

Deferment of Loan—Payment of principal is not required, and interest does not accrue during an established grace period.

Deferred Admission—The practice of permitting students to postpone enrollment for one year after acceptance to a college.

Direct Loan Program—The U.S. Department of Education is the lender. Loans may or may not be subsidized.

Distribution Requirements—School specifications as to the types of courses students must take.

Dual Enrollment—Some colleges allow high school seniors to enroll in certain college-level courses while completing their high school senior year. Such students are not considered full-time college students.

Early Action Plan—A program similar to early decision that allows students to submit applications earlier in the senior year for earlier review by college admission offices. The difference between early action and early decision is that a student accepted by early action is not required to attend that college.

Early Admission—Some colleges admit certain students of exceptional ability who have completed their junior year of high school.

Early Decision—Early decision plans are offered to applicants who are sure of which college they want to attend and who are likely to be accepted by that college. An early decision application is initiated by the student, who is notified of the college’s decision earlier than usual—generally, by December 15 of the senior year.

Early Decision Plan (ED)—Colleges that subscribe to this plan agree to follow a common schedule for early decision applicants. Colleges may offer either of two plans: Students applying under the first-choice plan (EDP-F) must withdraw applications from all other colleges as soon as they are notified of acceptance by the first-choice college. Students applying under the single-choice plan (EDP-S) may not apply to any college other than their first choice unless denied by that institution. If a college follows either plan, applications (including financial aid applications) must be received by a specific date—usually not later than November 15—and the college agrees to notify the applicant by a specified date no later than December 15. Some colleges have a second round of early decision reviews that require application in January. See also *Early Action Plan*.

EFC—Expected Family Contribution. Also called EFC or Family Contribution. Amount of money the student’s family is expected to contribute to the student’s education.

Eligible Institution—A college, vocational school, registered business school, or proprietary school that meets all of the criteria for participating in federal student aid programs.

Enrollment Management—System whereby colleges refine financial aid packages. They may segment various groups of students to determine the best way to attract them and keep them enrolled. May offer different package strategies for freshmen and upper-class students with strong grades.

Entitlement Program—A financial aid program independent of institutional allocations and with sufficient funds to guarantee that eligible applicants will receive awards if enrolled in an eligible program at an eligible institution.

EOP—Educational Opportunity Programs. A SUNY program that enables students who have overcome obstacles, who are economically disadvantaged, or who are first-generation college students whose academic records must be lower than minimum standards to be admitted to a SUNY school with academic help provided at SUNY.

ExPan—The College Board’s computerized college application service.

External Degree Program—Students earn credit toward their degrees through independent study, college courses, proficiency examinations, and personal experience. External degree colleges generally have no campuses or classroom facilities.

FAO—Financial Aid Officer.

Federal College Work-Study (FCWS)—Part-time jobs on campus which are funded through federal funds. Students are paid a salary as part of their financial aid package.

Fee Waiver—For students whose family income meets the program standards, fees for tests such as SATs, ACTs and APs are reduced or in some cases eliminated. Most colleges will waive application fees in these circumstances. Ask your college advisor.

FFELP—Federal Family Education Loan Program. Collective term used for subsidized and unsubsidized Stafford Loans and Plus Loans.

Financial Aid Award—An offer of financial assistance to a student attending a post-secondary institution. It may consist of a grant, a scholarship, a repayable loan, student employment or a combination of these.

Financial Aid Award Letter—Prepared by the college's financial aid office stating the cost of education, the expected family contribution and any grants, scholarships or loans the student will receive if he or she attends that college.

Financial Need—The difference between the cost of attendance and expected family contribution.

Forbearance—Permitting the temporary cessation of repayments of loans allowing an extension of time for making loan payments, or accepting a smaller loan payment than was previously scheduled.

4-1-4—A variation on the semester calendar system, the 4-1-4 calendar consists of two terms—each about 16 weeks long—separated by a one-month intersession used for intensive short courses, independent study, off-campus work, or other types of instruction.

Free Application for Federal Student Aid (FAFSA)—This must be used to apply for federal Pell Grants, federal Stafford Loans and Federal Campus-Based Programs (FSEOG, FCWS, Perkins Loans). Applications can be obtained from your high school college advisor.

GED—General Educational Development test/general equivalency diploma. Tests correctness and effectiveness of expression; reading interpretation of literature; social studies and science topics; and general mathematical ability. Students who pass the test receive a general equivalency diploma. Many colleges accept GED test results in lieu of high school graduation.

GPA—grade point average. Sometimes also grade point, ratio quality point average, or ratio. A system used by many colleges for evaluating the overall scholastic performance of students. It is calculated by first determining the number of grade points a student has earned in each course completed and then dividing the sum of all grade points by the number of hours of course work carried. Grade points are found by multiplying the number of hours given for a course by the student's grade in the course. The most common system of numerical values for grades is A = 4, B = 3, C = 2, D = 1, and F = 0.

Grace Period—A six- or nine-month period, after graduating or otherwise leaving school, before you must start repaying your student loans.

Graduated Payments—A flexible scheduling of loan payments that allows students to make payments of varying amounts.

Grant—A financial aid award that does not have to be repaid.

Grants Rewards Program—Program in which borrowers who make loan payments on time for each of the first 48 months of repayment will have their interest rate reduced by 2 percentage points for the remaining term of the loan. Loans must have been taken out after January 1, 1993, for borrowers to be eligible.

Guaranteed Tuition—A college may guarantee entering freshmen that tuition charges will not increase during the four years of their study. This may require students to pay some tuition in advance. Tuition is subsequently raised only for those entering successive freshman classes.

HEOP—Higher Education Opportunity Program, similar to EOP but for private colleges in New York State.

Independent Study—An arrangement that allows students to complete some of their college program by studying independently instead of attending scheduled classes and completing group assignments. Typically, students plan programs of study in consultation with a faculty advisor or committee. Generally, a final report or thesis is submitted for evaluation.

Institutional Verification Form (IVF)—Worksheet prepared by students to verify information reported on the FAFSA.

Interdisciplinary—Refers to programs or courses that combine a number of academic disciplines, such as biology and physical sciences or engineering and business.

Legal Dependent (of Applicant)—A natural or adopted child or a person for whom the applicant provides more than half of the financial support. In addition, a person who lives with and receives at least half financial support from the applicant and will continue to receive that support during the award year.

Legal Guardian—An individual appointed by the court to be someone's legal guardian and who is specifically required by the court to use his or her own money to support that person.

Liberal Arts—A general program of study. Liberal arts is a good program choice for students who are initially undecided about what they would like to study.

Matriculated—To be enrolled at an institution and working toward a degree or certificate in an eligible program.

Need Analysis—The standard process of analyzing an applicant's household and financial aid information and calculating an expected family contribution. The two primary components are (1) estimating the applicant's and/or family's ability to contribute to educational expenses and (2) determining an accurate estimate of the educational expenses.

Need-Blind Admission—Admission decision made without regard to the student's financial situation.

NYSHESC—New York State Higher Education Services Corporation; this state agency administers New York State's grant and scholarship awards and the Federal Family Education Loan Program.

Open Admissions—A college admission policy of admitting high school graduates and other adults without regard to such conventional academic qualifications as subjects studied, high school grades earned, and standardized test scores. Virtually all applicants with high school or equivalent diplomas are accepted.

Opportunity Programs—For academically and economically underrepresented students.

Packaging—An award prepared by a college financial aid office that combines different types of aid such as loans, grants, scholarships, and employment.

Pass/Fail Grading System—Instead of using grades to indicate various levels of passing work, some colleges rate students' quality of performance in courses as either passing or failing. The college's entire grading system may follow this pattern, or it may be an option for individual students in specific courses.

PC—Parental contribution toward the financing of college.

PCA—Parental contribution from assets.

Pell Grant—Federal entitlement grant based on financial need.

Pell Grant Index—The number that appears on your Student Aid Report. It is used by the college financial aid officer to determine the amount of your Pell Grant.

Perkins Loan—Federal loan disbursed by colleges that carries 5% interest.

PLUS—(Parental Loan for Undergraduate Students). Federal long-term loans to parents of dependent students. These loans carry variable interest rates.

POP—Pursuit of program. Students receiving New York State aid must complete a certain number of credits each semester to demonstrate their pursuit-of-program completion.

Professional Judgment—College financial aid administrators can use their professional judgment in order to (a) override a student's dependency status to make the student independent, (b) adjust the components of a student's cost of attendance, and (c) adjust the data elements used in calculating a student's expected family contribution. These adjustments must be made on a case-by-case basis, and the reason(s) must be documented.

Profile—Customized financial aid form prepared by The College Board. It provides additional information required by many colleges. There is a \$17.00 fee to register as well as a \$7.00 fee for each school you want the information sent to. Check with your college to see if the Profile is required.

PSAT/NMSQT—Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test.

Quarter—An academic calendar period of about 10 weeks. Four quarters constitute the academic year, but at colleges using the quarter system, students make normal academic progress by attending only three quarters each year. At some colleges, students can accelerate their programs by attending all four quarters during one or more years.

Residency Requirements—Most colleges and universities require that to be eligible for graduation, students spend a minimum number of terms taking courses on campus, as opposed to pursuing independent study or transferring credits from other colleges. Residency requirements can also refer to the minimum amount of time students are required to have lived in a state in order to be eligible for the in-state tuition rate at a public (government-controlled) college or university.

Resident Student—A student who does not live at home during the academic year. An on-campus resident student lives in housing facilities owned or maintained by the institution. An off-campus resident student does not live in institutionally provided housing.

Rolling Admissions—An admission procedure in which the college considers each student’s application as soon as all of the required credentials have been received. The college usually notifies the applicant of its decision without delay.

SAP—Satisfactory academic progress. Standards determined by an institution to monitor a student’s progress toward graduation.

SAR—Student Aid Report. Official notification indicating the results of the processing of a student’s Free Application for Federal Student Aid (FAFSA). It shows the expected family contribution and other information reported by the student on the FAFSA. It must be submitted to the financial aid office of the schools the student has applied to.

SAT I—A two-section reasoning test required by many colleges as part of the admission process.

SAT II—Subject tests that measure knowledge or skills in specific subjects. They cover five general subject areas: English, foreign language, history and social studies, mathematics, and science.

Satisfactory Academic Progress—The academic progress required of a financial aid recipient to fulfill a specific educational objective. A student who does not maintain satisfactory progress as determined by the institution may no longer be eligible for financial aid.

SC—Student contribution. The amount a student is expected to contribute to the cost of attending college.

SCA—Dependent student’s contribution from assets.

SDQ—Student Descriptive Questionnaire, completed by students when they register for SAT I or SAT IIs. The responses are compiled, and schools buy the students’ names to send information and actively recruit. Students are encouraged to complete the SDQ as accurately as possible so they will receive appropriate information.

SEEK—Search for Education, Elevation and Knowledge. An Educational Opportunity Program (EOP) in four-year CUNY schools.

SEEP—Student Education Employment Program. A federal program that offers temporary employment and career experiences to college students.

Self-Help—The assumption that a student has an obligation to help pay for a portion of a college education usually through savings from past earnings, from income from present earnings, or via a loan to be repaid from future earnings.

Semester—A period of 17 or 18 weeks that make up half of the academic year at colleges using this kind of calendar.

SOAR—An acronym used by colleges, it has two definitions: (1) Student Orientation, Advising, and Registration or (2) Summary of Applicant’s Resources.

Stafford Loan—A loan that is made by lenders or state guaranty agencies. Stafford Loans may or may not be subsidized. For the address and phone number of your state agency, call 800-4-FED-AID (800-433-3243).



STAP—Supplemental Tuition Assistance Program. A New York State grant.

Stop Out—A student who takes a leave of absence.

STX—State and other tax allowance.

SUNY—State University of New York. A network of 64 two-year and four-year colleges operated by the state of New York.

SUSTA—State University Supplemental Tuition Assistance. Program that helps bridge the difference between Tuition Assistance Program awards and tuition at state-operated colleges for students whose families' New York State net taxable income is \$2,000 or less.

Syllabus—An outline for the entire course length prepared by the instructor.

Terminal Program—An education program designed to prepare students for immediate employment. These programs can usually be completed in less than four years after high school and are available in many junior colleges, community colleges, and vocational-technical institutions.

3-2 Liberal Arts and Career Combination—A program in which students complete three years of study in a liberal arts field followed by two years of professional-technical study. Engineering or forestry are examples. Students are then awarded both the bachelor of arts and bachelor of science degrees.

TOEFL—The Test of English as a Foreign Language is required of students whose native language is not English. It is used by the college to measure a student's English proficiency.

Transfer Program—An education program at a two-year college offered primarily to students who plan to continue their studies at a four-year college or university.

Transfer Student—A student who has attended another college for any period, from a single term to three years. Transfer students may receive credit for some or all of the courses they have successfully completed before the transfer.

Trimester—An academic calendar period of about 15 weeks. Three trimesters make up one academic year. Students make normal progress by attending two of the trimesters each year and at some colleges can accelerate their programs by attending all three trimesters in one or more years.

Tuition Remission—Discount from the college's list price, usually available to the college's employees.

Unmet Need—The difference between a student's cost of attendance at a specific institution and the student's available resources.

Verification—An investigation the college financial aid office makes regarding information reported on the student's financial aid application(s). Usually, the office requests a signed copy of tax returns and documentation to confirm untaxed income.

VESID—Vocational and Educational Services for Individuals with Disabilities. A unit of the New York State Department of Education.

Worksheets

Learning Leaders has prepared three worksheets to assist with the college decision-making and application process. We suggest you start by photocopying the worksheets before working on them.

College Selection Worksheet

There are thousands of colleges you can apply to. To help narrow your alternatives to a reasonable number without eliminating desirable choices:

- Consider your educational and personal objectives one at a time.
- Ask yourself what you need to know about a college to determine whether it meets your requirements.
- Consider the college's location with regard to climate and distance from home. Will you be able to return home for holidays and school breaks?
- Do you want the excitement of a large city or the smaller community of a college town?
- Do you want a large university whose classes may meet in a large auditorium but that are taught by renowned professors, or do you want a smaller school with seminar-type classes whose faculty and students are on a first-name basis? Or do you want something in between?

The College Selection Worksheet on page 85 is designed so you can think about your needs and then focus on the items you consider essential.

When you are finished, give your parents or guardians a blank copy of the worksheet and ask them to do the same thing. When comparing the two, you may find your parents have completely different ideas about your educational future. Discuss this with them, listen to their views, and if necessary, modify your choices.

Once you have narrowed your criteria, you can begin realistically researching colleges.

College Application Tracking Sheet

To help keep track of your college and financial aid applications, filing deadlines, and status of references and acceptances, we recommend you use the form on page 86. Whenever you request forms or communicate with colleges, you should note it on the form. Don't make the mistake of completing the form and forgetting about it. Highlight the deadlines, and check frequently to ensure that everything gets submitted in a timely manner. Deadlines are critical in the application and financial aid process.

Student Personal Data Sheet

Students apply to several colleges. This involves the completion of many college applications, institutional financial aid applications, and federal and state financial aid applications as well as the writing of essays and the requesting of recommendations.

Often, the same information is requested over and over again. To help you facilitate this process, complete the Personal Data Sheet on pages 87–88. Once you’ve gathered all of the specifics, it’s easy to transfer the appropriate information to the forms.

We suggest you make several copies of the completed data sheet and give copies to the people you are requesting recommendations from. It will enable them to personalize your recommendation and highlight your qualifications.



Notes

College Selection Worksheet

Characteristic

Specific Reference

Name of institution

Geographic location (city, state, region)

Distance from home

Type (two-year, four-year, university)

Enrollment by gender (male, female, coed)

Religious affiliation

Size of undergraduate enrollment

Academic calendar

Campus environment

Possible majors or course offerings

On-campus housing

Cost of attendance

Financial aid

Advanced placement available

Student activities

Athletics

Academic caliber of students

Diversity of student population

Social life

Admission requirements

Other

High School CEEB Code

I. TESTS TAKEN

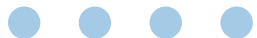
<input type="checkbox"/> SAT	<input type="checkbox"/> ACT	Date:	Verbal:	Math:	SAT II	Date:	Subject:	Score:
<input type="checkbox"/> SAT	<input type="checkbox"/> ACT	Date:	Verbal:	Math:	SAT II	Date:	Subject:	Score:

II. COLLEGE INFORMATION

	College #1	College #2	College #3
Name			
Location			
Application deadline			
Date admission application mailed			
Date financial aid application mailed			
Recommendations submitted			
(1) Date given and name of reference			
(2) Date given and name of reference			
(3) Date given and name of reference			
Interview date and name of interviewer			
Final action: acceptance and deadline dates			
Admission officer contact			

III. FINANCIAL AID INFORMATION

<input type="checkbox"/> FAFSA	Date mailed:	Date acknowledgment received:
<input type="checkbox"/> Profile	Results: SAI:	FC:
	Date SAR received:	
	Additional action taken:	
<input type="checkbox"/> Plus Loan	Date mailed:	Award:
<input type="checkbox"/> Stafford Loan (if requested)	Date application mailed:	Amount:



Student Personal Data Sheet

Name _____

Address _____

Phone _____ Social Security No. _____

If non-U.S. citizen, Alien Registration No. _____

High School Education

CEEB code _____

School _____

Address _____

Class rank _____ GPA _____

Describe any academic distinctions or honors you have received in grades 9–12.

Test Information

	SAT I	ACT	SAT II (subject tests)	TOEFL
Date(s) taken				
Scores				

(Verbal)(Math) (Composite) | Exam title

Extracurricular Activities

Activity	Grade Level				Hours per Week	Positions Held: Honors
	9	10	11	12		

Athletic Background

Sport	Grade Level				Hours per Week	Awards and Other Information
	9	10	11	12		



Community Service/Work Experience

Job Title	Employer/Organization	Grade Level				Hours per Week	Salary
		9	10	11	12		

Family Information

<i>Father or Male Guardian</i>		<i>Mother or Female Guardian</i>		
Name		Name		
Address		Address		
City, State, Zip				
Phone		Phone		
Occupation		Occupation		
Parent's marital status:	<input type="checkbox"/> Single	<input type="checkbox"/> Separated	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed
Number of siblings:		and their ages:		
How many family members will be attending college full-time next year?				

Additional Information

Why do you want to be considered for admission to college?

What is your intended major?

What is your favorite music?

What are your favorite books or poems?

How do you spend your free time?

What are your hobbies?

What are your special talents or skills?

Who is the person you most admire? Why?

Have you overcome any obstacles in your life?



