College Planning Handbook

NYC Department of Education

Office of
Postsecondary Readiness

Dear Students:

Whether you are just beginning to think about your goals for the future, or have already started planning for college, we hope this handbook will help you think about how college fits into your life after high school. While the process of planning for college can be challenging, when you have the information you need, we believe it can also be an exciting and rewarding experience.

There has never been a more important time for high school students to include college in their future plans. Research shows that the fastest growing and highest paying career fields require postsecondary education. We also know that college degree recipients earn more, have better economic security, are healthier, and participate more in their communities.

In this handbook, you will learn about the differences between high school and college, the types of college options available to you, and how to search for and select a school that matches your interests and needs. You'll learn how to successfully navigate the application process, and how to make college affordable through financial aid and planning. You'll also read about the experiences of New York City high school graduates and read their tips on how to succeed in college.

This resource is best used as a companion to an Advisory course focused on college access, or with a guidance counselor or college advisor throughout a semester. Be sure to talk about what you learn from this handbook with your guidance counselor, advisor, teachers, family and friends. Ask a lot of questions, and do your own research. While this handbook provides a lot of important information, there is much more you'll need to know. Be sure to review and explore the many online resources listed throughout and in the back of the handbook.

Your friends, teachers, counselors, and advisors have collaborated to make this resource comprehensive. We hope this handbook is informative as you take the next steps towards achieving your college and career goals.

Sincerely,

Vanda Belusic-Vollor
Executive Director
Office of Postsecondary Readiness
New York City Department of Education

Dear Students,

My name is Orson and I graduated in 2010 from Cypress Hills Collegiate Prep in Cypress Hills, Brooklyn. I am now a sophomore at Queens College, majoring in Psychology and Sociology. I plan on becoming a counselor because as a young adult, I felt I always had things I wanted to talk about. Moving forward, I would like to listen to people talk about their lives.

I know thinking about college can seem really intense. I remember when I was going through the process, I felt really skeptical and afraid. After all, college is not free and it's fully optional. I was worried that I would not be able to pay for college, and that I wouldn't get into the college of my choice. Making the decision to go to college has made me realize that I am an adult, and that I have more responsibilities because of that.

Now that I am at Queens College, I understand more about how the college process works. Looking back, I am really glad that I was informed about what college would be like when I was in high school, and that I spent time on college tours, at college fairs, and doing applications. I love that I used to attend college fairs as a student, and now I can be part of one from the other side. All the time I put into thinking about and applying to college seems like a small thing now, but it was a big deal before I entered college.

There are many ways to lessen the burden of thinking about college. Talking to your teachers or counselor would be a great first step. I talked to my counselor often and used the resources at my school to get more information about schools, and for help with applications and financial aid. College trips can also be very helpful. I went to see SUNY and CUNY schools, as well as private colleges. This broadened my view on colleges and pushed me to apply to a lot of schools.

Looking back now, there are some things I probably would have done differently. I should have taken more AP and college courses so that I could be more prepared for my college career. I wish I had spent more time thinking about what I wanted to pursue so that I wouldn't have had to think about majors for the first time when I got to college. But, above all, students, take note: start thinking about college early—I wish I had!

College is an amazing experience, and one which everyone should take advantage of. I have learned so much in just one year. I feel honored to be in college and know that I wouldn't be the person that I am today had I not decided to attend. I hope you will take the initiative and pursue higher education. I hope you will use this book to help with the process of finding the college that is right for you. I wish you tons of luck and hope that you take the next step and apply to college.

Sincerely,
Orson
Queens College, Class of 2014

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Introduction

This college handbook is for *you*. It addresses questions and concerns you may have about whether or not to go to college and how to get there. The first half helps you think about your options and introduces college as a possible and important choice. The second half provides concrete, detailed information to help you get through applying to colleges, obtaining financial aid, and making the transition from your high school experience to college.

Don't let money, time, or employment be an excuse to keep you from pursuing college. There are many ways to handle these challenges. And this guidebook can help. In it you will find

- Explorations of college as an important and viable option;
- Step-by-step tips on going to college and getting financial aid;
- Checklists to help you stay organized;
- A glossary to explain college-related terms;
- Personal stories and advice from college students.

"Never assume you can't do anything—because if you really want it, you can make it happen. Always think positive."

Moises,
College of Staten Island student

Please note that the information in this handbook was valid as of September 2011. Deadlines, policies, procedures, and other information change over time—your counselor or advisor can confirm if the information here is still accurate.

College Fact

Many average or even below-average students in high school become academic stars in college when faced with a more stimulating learning environment.

Options after High School

After earning a high school diploma, you have several other options including

- Finding a job;
- Joining the military;
- Developing skills and knowledge at a community college, a four-year university, an internship or apprenticeship, a trade school, or a training program.

You can also combine several of these options—for example, you might work while enrolled in a trade school, or you might attend college while enlisted in the military.

There are pros and cons to each of these options. But with information and some self-exploration, you can find the right mix for you. Whatever choice you make, college is a way to build skills and financial stability.

College is Possible

The bottom line is that college is a real possibility. Whether you're getting a high school degree or a GED; whether you'll enter college at 17 or older than 21; regardless of the grades on your transcript, the number of schools you've attended, or your financial situation; *college can be in your future*. Whatever college you choose, it is a worthwhile investment in your future. If you want to go to college, there are many resources to help you make it a reality. This guidebook is one tool to help you plan your future.

You Have the Resources to Help You Get to College

- The focus, patience, and hard work you have shown pursuing your diploma;
- Your college advisor and school staff;
- Present and former college students you know;
- College access programs (free or low-cost programs that help young people decide where to apply to college, complete college applications, obtain financial aid, and transition to college);
- This handbook and other college preparatory books and Web sites.

Question for Reflection
Can you think of additional resources in your school, community, family, or within yourself that could help you get to college?

"After having some problems in high school, I wasn't sure when I was going to graduate. It was discouraging, and it felt like I was in school forever, so I wasn't sure I wanted more school. But college is worth all the effort."

Louis,
Seton Hall University student

Student Perspectives

William, *Sullivan County Community College*

I wasn't really thinking about college when I was in high school. I figured I would go into the military—which I may still do, down the road. But with a college degree, I would go in at a higher rank. In my neighborhood, there is a place called the College Access Center. The counselor there convinced me to go on a few college visits. On those trips, I got a lot of insight about college. I found out there's more than what I saw around me, on my block. The College Access Center really helped me consider college and complete all the applications.

I earned my associate degree in two years, and next I am transferring to a four-year college. I have already been accepted at a few. At Sullivan County, the Student Center takes students on trips to four-year colleges to learn about transferring. Going on those trips helped me decide that I wanted to get my bachelor's degree—and at what kind of college.

I knew I wanted to start somewhere small, where I could get to know everybody. Before I went to Sullivan, one of my only concerns was that I wouldn't like being out of the city. Being from the Bronx, I did have to adjust to a quieter environment with trees and grass everywhere. Another concern was meeting new people and making new friends. But it turned out that I found a lot of people I could relate to. Many were from neighborhoods like mine—I just never met anyone from Brooklyn before I went away to college. I also met people who weren't from the city, but we found things in common. One thing that helped was a special event during the first week. I met fifty people that day. And those people met fifty people. So it was easy to make friends.

Being in college is about "you being you." You make your own schedule, manage your own time. You actually feel yourself growing up because nobody does things for you. You figure out how to do them for yourself. At first, managing time is a challenge. It feels like you have so much time you can postpone your class work, but you don't realize it's a countdown. The deadlines are coming—your projects can pile up. But you figure it out—you just have to be on top of your work.

Liana, *Morgan State University*

For me, high school was very stressful. I was dealing with some personal issues, and I was not happy in my school environment. After talking to a friend, I decided to get my GED. Before I left high school, I always felt college was necessary, and I wanted to go. But I didn't think about it more than that. When I earned my GED, my biggest concern about college was that I didn't know what I wanted to study. That turned out to be fine because I learned a lot in college about my options. Now I am majoring in TV Production with a minor in Music. In fact, it was going to college that helped me decide what I want to do as a career.

The adjustment to college academics was not easy, but it wasn't as hard as I thought it would be. I learned that it's what you make it. You learn how to make it manageable for yourself. Over time, I have met people who recommend the best teachers for different subjects, which helps me do my best.

Chitara, *SUNY Albany*

When I was in ninth and tenth grade, I didn't have a clue about what I would do after high school. Nobody in my family went to college. Nobody talked about college. It wasn't until I was in the eleventh grade that I found out about different programs that help people go to college. I was part of a Police Athletic League (PAL) program, and people there talked to me about my future. They also referred me to a college access program, OPTIONS. My OPTIONS counselor got me through the college application process. There were times I was frustrated, but she kept helping me see that things were going to work out. When the application process was confusing, she answered my questions. We worked together the whole way through.

A lot of people say college is not for them. But you should give it a try before you decide that. If you honestly push yourself, college can be for you. I have learned more about life than I ever expected. If you stay open to learning new things, college can be the greatest thing you do for yourself.

Frances, *Polytechnic University*

When I think about how I ended up in college, sometimes it amazes me. I always thought I would go to college—I knew it was the right path to getting a good job. But high school was one of the most challenging times in my life: I wasn't doing well in school, I had family problems, and I had a baby. I got discouraged, thought about quitting. But I knew I wanted a better life for me and my daughter. During the hard times in high school I learned a lot about myself, about what I wanted in life.

Being a young parent makes college challenging. The hardest is managing long-term assignments, especially group projects. But I keep working at it. My mother helps a lot—I owe a lot of my success to her. The biggest challenge is time management. Going from having a structured day in high school to having to structure your own time in college, when there are endless ways to spend your time, is a serious challenge. I have to remind myself to focus on schoolwork first—then have fun.

There are so many resources on campus that I have taken advantage of—I figure since they're paid for, I should use everything I need! I go to the fitness center to keep healthy. I use the Tutoring Center, which includes the Writing Center, for help with my class work. I've spoken with people at the Counseling Center and the Office of Career Services.

But one of the most important resources I use to be successful is my friends. I've learned that you have to pick friends who want to be successful and who will push you. They help me stay on top of my work and remind me when everything seems hectic that college is a small part of my life, and it comes with a big, big payoff. The hard work is worth it.

Leton, *Westchester Community College*

When I started at Westchester Community College, it was hard because I was in a new environment and I didn't know anybody. I went for a semester, then took off, then went back. I was in and out for a while. I didn't take it seriously, until I had a professor who talked to me about my goals. She told me I was smart and a good writer. That was the turning point. I got focused and worked hard in my classes. I went from being a C student to an A student. Before, I procrastinated. But I cut out a lot of the distractions. I had to tell my friends, "You go do what you're doing. I have to study."

I used the tutoring center, and then I started working there as an English tutor, helping people write their papers. It was cool because all the tutors would help each other in different subjects, and then we'd help people who came into the center. When people took a test, or got an A on a paper and thanked me for helping them—that felt great.

If I could go back in time, I would tell myself to take every minute seriously. I would say, "Focus on your schoolwork. Don't let others who are doing less inf uence you to do less. Don't let others hold you up."

I recommend to other high school students that they explore all their options before they graduate. In college you learn a lot. It teaches you organization, how to manage your time. Try college before you say it's not for you. Find some classes that interest you. You might want to get a job right away—but making money now can keep you from making money later. Get some training, some education, so you can get a better job. My advice is, "Don't go for the fast way, go for the smart way."

Louis, *Seton Hall University*

I didn't know if I was prepared for college. I was out of school for a while, so it felt like I forgot a lot from high school. In some ways, I was worried college work would be a lot harder. But in another way, I felt prepared because people always said that in college it's on you to manage your own time and your own work. I looked forward to that. And that's how it's been in college—getting work done on my own time. Being successful in college is about finding a groove. It's easy to waste time if you're not aware.

One of the things I appreciate about college is that you get to express yourself a lot more. In classes, there's more opportunity to throw your opinion into the discussion.

I have met a lot of new people, made a lot of friends. College feels like a whole town of my peers, people my age. So there's no way I am not going to find friends. Even if you feel like you're not into what everybody else is into, you can always find people to relate to.

Deciding about going to college is a judgment call for each person. But don't count it out. I see college as getting a foundation for moving on in your life.

Questions for Reflection

Many students described a counselor or program that helped them plan for college. What college support services you have available at your school?

Students described a lot of things that were different in college than in high school. What surprised you? What sounds challenging? What sounds exciting?

CHAPTER 1:

Why Should I Consider College?

Main topics covered in this chapter:

- Many and different reasons to choose college
- Four key motivations:
  1. Freedom and flexibility for your career
  2. Financial security in your future
  3. Adventure and challenge
  4. Meeting new people and making connections
- Talking with people who went to college

"This is your life; it's your responsibility to make it what you want it to be. Remember that college creates doors for the future."

David,
City College student

Why Consider College?

There are many good reasons to go to college. People have different motivations and interests that propel them to higher education. The most common reasons are career freedom and f exibility, financial security, adventure and challenge, and meeting new people.

In this chapter, you'll learn how college can open doors to a wide range of career options and improve your earning potential throughout your lifetime. You'll also find out how college can introduce you to new people, places, and experiences. At the end of the chapter, you'll find a list of tips to help you determine whether college might be a good option for you.

College Fact

All seven of the job categories that are predicted to grow faster than average during the next decade require a college diploma. These careers, which include teaching, healthcare, and technology, will account for 42% of the nation's projected job growth by 2013.

Source: Princeton Review (2009)

Career Freedom and Flexibility

People who earn college degrees have more choices and opportunities in the work world. Without a college education, people are limited in their job options, whereas a college degree can qualify you for a wide range of jobs. The *Occupational Outlook Handbook*, which gives you information about different jobs, the job market, expected earnings, and training and education needed, is available online: (www.bls.gov/oco/).

Employers want college-educated workers because their knowledge and skills make them able to do more things, and to do them well. You have probably heard the expression, "Knowledge is power." Education is all about knowledge. When you earn a college degree you increase your power to choose the work that makes you happy.

Education and Skills for the 21st Century: An Agenda for Action
The best-paying jobs are growing fastest—but require the most education.

Highly-Paid Professional Jobs
Earning **$40,000+**
Projected job growth rate: **20%**

Well-Paid, Skilled Jobs
Earning **$25,000–$40,000**
Projected job growth rate: **12%**

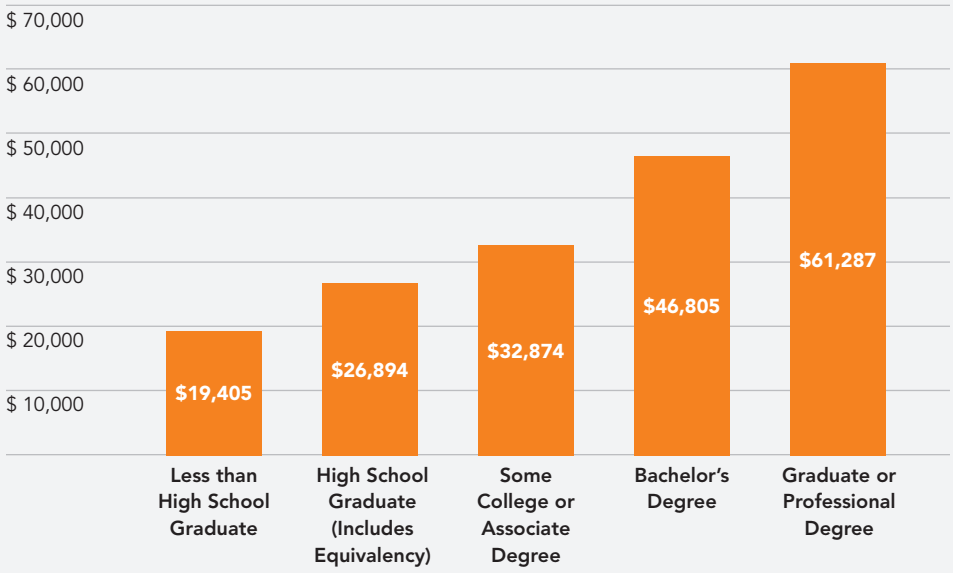
Low-Paid or Low-Skilled Jobs
Earning **less than $25,000**
Projected job growth rate: **15%**

Source: American Diploma Project, www.achieve.org (2009)

Financial Security

People with college degrees earn more money. It's that simple. College graduates get jobs that pay more, provide more benefits (like health insurance and paid vacation), and offer more chances for promotion because they have developed their skills and knowledge. Statistically, a college graduate, over a lifetime, earns nearly double the income of someone who didn't complete high school. Although you may know someone who makes a good living without a college degree, over time those with college degrees earn considerably more.

Median Annual Income by Educational Attainment



Source: US Census Bureau, 2007 American Community Survey, www.census.gov

The Career Ladder: Follow Your Favorite Subjects to a Career

The figures below show you how your level of education and your interests, such as computers or math, can lead to different careers with different starting salaries.

What can I do with Computers?	*What can I do with Health Sciences?*	*What can I do with Math?*
Information Systems Manager Starting Salary: $85,240 Degree Required: Graduate/Professional	**Surgeon** Starting Salary: $255,438 Degree Required: Graduate/Professional	**Financial Manager** Starting Salary: $73,340 Degree Required: Graduate/Professional
Software Engineer Starting Salary: $70,900 Degree Required: Bachelor's Degree	**Pharmacist** Starting Salary: $77,050 Degree Required: Bachelor's Degree	**Accountant** Starting Salary: $47,000 Degree Required: Bachelor's Degree
Desktop Publisher Starting Salary: $31,620 Degree Required: Associate Degree	**Dental Hygienist** Starting Salary: $55,307 Degree Required: Associate Degree	**Bookkeeper** Starting Salary: $27,370 Degree Required: Associate Degree
Data Entry Technician Starting Salary: $22,390 Degree Required: High School Diploma	**Home Care Aide** Starting Salary: $16,250 Degree Required: High School Diploma	**Bank Teller** Starting Salary: $20,400 Degree Required: High School Diploma

Sources: F·E·G·S Education and Youth Services and the US Department of Labor, Bureau of Labor Statistics, Occupational Handbook 2004-2008. Data based on national averages. Specific salaries may vary across the country. Career Ladder created by F·E·G·S Health and Human Services System, F·E·G·S Education and Youth Services.

Adventure and Challenge

College can be an exciting opportunity to stretch your mind. Often, students explore many areas of study before settling on a major. It's your chance to find out more about the world, think about big questions, and meet new and interesting people. College will push you to learn at levels you didn't know you could. It might force you to try new things or empower you to accomplish even more.

The classes offered in college can be very different from those in high school. You have the opportunity to take courses such as anthropology, Arabic, sports management, computer science, yoga, microbiology, creative writing, and more. In college, you will learn a lot of new facts. Even more importantly, college might open your mind to new ways of understanding situations and approaching problems.

Meeting New People and Making New Connections

College broadens your social network by introducing you to new people from all over the city, country, and world. When college graduates talk about their college experiences, many refer to their connections as having the biggest impact on them. They developed friendships that helped them get through the challenges of college and taught them about different cultures, and life in other places. Professors recognized their potential, helped them consider new career ideas, and assisted them in applying to graduate school. College students in internships learned professional skills from supervisors who helped them find jobs after college.

The people you meet in college, and the social skills you develop, can be as important as the classes you take. Those people and skills will likely become a critical part of your career success later in life.

College Access Programs

College Access Programs help students decide where to apply to college, complete applications, obtain financial aid, and make the transition to college. Most or all services are free. For more information, and a list of programs, see pages 55 and 130.

The Military and College

Even if you're interested in the military, college can be for you.

As a high school student, or once you've enrolled in a college with a Reserve Officer Training Corps (ROTC) program, you may be eligible to receive ROTC awards of one to four-year scholarships that include full tuition, books, fees, and a monthly tax-free stipend. Visit Today's Military for more information about ROTC: (www.todaysmilitary.com/before-serving-in-the-military/rotc-programs). They provide leadership training and require you to serve in the army, or on reserve, after graduation. There are specific qualifications including GPA and SAT/ACT scores, but keep in mind that even if you don't meet these qualifications now, you may after a year or two in college.

You can apply directly to military colleges at Today's Military: (www.todaysmilitary.com).

Once you're in the military, credit programs let service personnel earn credits at post-secondary schools across the US.

Some offerings include:

- **Military School Credits:** Service personnel earn college credit for being trained for free by military instructors;
- **Servicemember Opportunity Colleges:** This group of over 1,800 schools allows servicemembers and their families to study as they travel from city to city. Coursework is done in the classroom, by mail, or through distance learning;
- **Community College of the Air Force:** This community college offers associate degrees for enlisted Air Force personnel.

Once you're in the military, you can also participate in tuition support programs:

- **Tuition Assistance:** Pays for up to 100% of tuition or expenses;
- **Montgomery GI Bill:** Offers tuition assistance for a three-year commitment to full-time duty;
- **College Fund Programs:** Offers tuition assistance, when combined with the Montgomery GI Bill, upon honorable discharge;
- **Loan Repayment Programs** for the Army, Navy, and Air Force.

Tips to Consider When Thinking About College as an Option

- Think long-term about what you want for your life (type of career, income, f exibility, etc.);
- Look into what kind of education is required or recommended for what you'd like to do as a career;
- Remember that people with varied high school experiences have graduated with college degrees (straight-A students, students who dropped out, students who struggled in high school, etc.);
- Keep in mind that there are many types of college programs available (full-time or part-time, two-year or four-year, etc.);
- It is possible to attend college while working, taking care of a family, or facing other challenges and responsibilities;
- Use a variety of resources in your researching and planning—talk to people who have been to college to get different perspectives on how college could affect your life;
- Investigate the career and salary benefits possible by investing in your continued education;
- Use planning resources at your school or program to think through your next steps.

Career Interest Inventories
The career interest inventories listed below can help you determine which careers match your personality:

- www.collegeboard.com
- www.princetonreview.com
- www.nycareerzone.org

Ask Yourself
- What are your three most important life goals?
- What do you see yourself doing in five years?
- Who is on your college support team?
- What friends, family, or teachers will be helping you reach your goals?

Things to Do in School
Use a career inventory tool to find out what paths might be right for you.

CHAPTER 2:

Can I Handle College?

Main topics covered in this chapter:

- Deciding if you're college material
- Getting accepted to colleges
- Finding support for academic challenges
- Starting over—College is a blank transcript
- Handling college—The skills you already have

You Can Handle College

Cost is not the only apprehension people have about college. There are many misconceptions and fears that block people from considering college as a real option.

You may have concerns based on your past academic performance:

- *"I won't get accepted to college because my high school grades aren't high enough."*
- *"Even if I get accepted, I am not prepared to handle the work."*
- *"My high school transcript is too messed up—I switched schools a few times, and I missed a year of school."*
- *"Colleges don't accept GEDs."*

You may think that your age, immigration status, job, or family responsibilities will hold you back:

- *"By the time college starts, I'll be over 21! That's too old to start college."*
- *"I can't go because I don't have a green card or a social security card."*
- *"I have to work to support my family—I won't have time to go to class."*

The preparation and application processes may seem too overwhelming:

- *"I don't know how to apply to college."*
- *"I can't go to college because I haven't taken the SAT."*
- *"All of the forms are too confusing."*

You may be unsure which college or subject areas would be right for you:

- *"There are so many colleges—I don't know how to choose one."*
- *"I don't even know what I want to do for a job!"*

Or you may just think you're not college material:

- *"I didn't like high school, so why more school?"*
- *"No one in my family has ever gone to college—and none of my friends have gone. I don't think I'll be able to do it either."*
- *"College is okay for other people, just not me."*

None of these concerns should stop you from going to college. Each of these concerns has an answer. College can be for you. There are people and programs to help you with the application process. There are colleges that will accept you and offer you the programs you want. There are supports once you get to college. It won't always be easy, but *you can handle college.*

This chapter describes the basics of what it takes to become a college student. You'll find out how every college has different admissions standards, and how students without perfect grades or with non-traditional transcripts or GEDs can still become highly successful college students. You'll also learn about the major differences between high school and college, and how college can be a great chance for a new start.

You're Not Born a College Student—You Grow into One

One great thing about college is that it is a life experience where learning happens every step of the way. Students grow intellectually, professionally, and personally in many aspects of their character. As they go through college and begin to see the world around them differently, they also begin to see themselves differently, realizing the great potential within.

Some doctors and lawyers once thought they were not "college material." If you believe in yourself, then others will too. Instead of looking at the world as a series of *threats* ("I can't get anywhere because of where I'm from," or "I can't get a good recommendation letter for college because my teachers don't know me"), try seeing the world as a series of *opportunities* ("I can use my background and struggles to help me face challenges," or "I'm going to set up an appointment with two of my teachers and show them why I'd be great in college"). This shift in thinking will translate into success.

Admission to College

Colleges vary in how selective their admissions are. While some colleges have a very competitive admissions process, others do not. Some schools only accept students with high test scores and a range of extracurricular experiences. Other schools have **open admissions**, which means that their only requirement is a high school diploma or GED.

GED Scores for College ★

Some colleges, especially community colleges, require only a passing grade. Other colleges require a particular minimum score, for example 2500 or 3000. Others consider a range of GED scores and review high school transcripts to understand a student's entire high school educational experience. You should check with each college you consider about its GED admissions guidelines or requirements.

College Fact

A US Secretary of State, a Supreme Court Justice, mayors, members of Congress, state legislators, an astronaut, actors, singers, composers, writers, and inventors are all among the alumni of CUNY.

Academic Profile

When considering a college, you need to know how its admissions team will consider your application. Colleges generally look at applicants from several angles to determine whether or not they would fit in at the college. They look at academic factors first:

- High school transcript: **grade point average (GPA)** and classes/program;
- GED score, if applicable;
- SAT scores (many, but not all schools);
- ACT scores (not all schools).

You can use college research books to find the range of academic performance accepted by a college. Here is one example:

Sample Freshman Admission Profile

Number who applied:	**2,450**
Number accepted:	**1,252**
Number enrolled:	**677**
Average SAT scores:	**Verbal 426 / Math 422**
Average GPA:	**2.9**

Source: Lehman College Student Admission Profile, www.collegeprofiles.com/lehman.html

Statistics can be tricky to understand, so read them carefully. If you have questions, talk to your counselor or a college admissions representative. Admission standards for CUNY colleges are based on each student's grades and scores. If, however, your numbers fall below the averages listed for a certain college, keep in mind that there are often other factors that go into a college's decision about whether or not to accept an applicant—including individual personality, ability to achieve academically and professionally in the future, and motivation to get into college. Also, programs like College Discovery (CD); Search for Education, Elevation, and Knowledge (SEEK); Macaulay Honors College; and The Teacher Academy require more information about applicants to inform any decisions.

Differences Between High School and College

The schoolwork is usually more advanced in college than high school. It's also different in other ways. In college you have

- More freedom and responsibility to pace yourself on your reading and writing assignments. You will probably spend less time in class, but more time doing homework;
- More f exibility to pick classes that interest you, which increases your focus and motivation;
- Many resources to help you deal with academic and social challenges;
- More options for scheduling classes around other priorities in your life, such as family and work;
- A wider age range of students. In high school, there are maximum age limits, and older students may have stood out. In college, there are no rules about how old a student must be to apply, enroll, or remain in school, and students enter at every age. Students are appreciated for their differences—and older students may have unique contributions based on life experience.

Successful College Students Use a Variety of Available Resources

- Informal student study groups
- Tutoring
- Meetings with professors outside of class time
- Academic advisors
- Library staff
- Online bulletin boards and other resources

"I was surprised by the diversity on the campuses and the hospitality of the college and its students...this [visit upstate] has made me want to stay in New York for college."

Ni-Asia,
Bronx

A New Start

College offers a great opportunity for starting over. High school is in the past, and your transcript is blank. Once you're in college, your high school grades and test scores don't matter anymore. *It's what you do once you're there that counts.* If you do well during your first year of college, it is even possible for you to transfer to a prestigious school you may not have gotten into straight out of high school.

And even if you didn't like high school, you may still enjoy college. College is a completely different experience. There may be tough moments in the transition to college, but you'll have plenty of people and resources to help you through. Like so many things, college works best for those who keep trying, and the rewards far outweigh the challenges.

Skills You Can Use

You already have skills and knowledge that can help you succeed in college. You are committed to earning your high school diploma or GED, which means you work hard to plan, manage your time, complete your assignments, and pass exams. College requires the same dedication. You may be involved in school, participate in church or community activities, or have an internship. Maybe you take on extra responsibilities with your family or friends. Success in these areas means that, even with bumps in the road or frustrating moments, you have diverse strengths. Consider something you are good at. What makes you good at it? Think about how you can use these strengths and abilities in college. You will develop new skills and strengths in college—but you are also starting with important assets that will help you succeed.

Tips for Making College Manageable

- Find colleges that have the resources you need.
- Try new learning techniques to build on what has helped you in the past.
- Keep focused on your ultimate goals.
- Review *Chapter 9: How Will I Succeed in College?*

Ask Yourself

- What are my biggest strengths as a student?
- What areas do I need to work on?

Things to Do in School

Break down myths and fears with facts:

- Have a discussion with your classmates about their college fears.
- Ask your teachers about their college experiences.

CHAPTER 3:

What Types of College Options Do I Have?

Main topics covered in this chapter:

- Different types of colleges and college programs
- Associate degree, bachelor's degree, and certificates
- Public and private colleges
- New York State and NYC Opportunity Programs: HEOP, EOP, SEEK, and CD
- College characteristics important to you
- Full-time versus part-time status

Overview of College Options

We have all heard the word **college** used many times. But it can be hard to know what it means because there are so many types of colleges and college programs. Other terms for college are **higher education** or **postsecondary education**, which refer to any education after high school. In the United States, there are thousands of higher education institutions, with thousands of programs offering different degrees. If you feel that college is "not for you," it may be that you just haven't yet found the right option for you.

This chapter explores the types of colleges and their different characteristics. In *Chapter 4: How Do I Find the Right College for Me?*, there is information about how to identify the schools that are best for you.

Legal Status
Undocumented students *can* apply for college. Schools vary in their policies regarding documentation, but some applications do not require a social security number or response for "Immigration Status." You should contact the admissions offices for private colleges in which you have interest.

Additionally, undocumented students in New York may be eligible for in-state tuition at state-operated colleges. More specific information can be found on the CUNY website: (web.cuny.edu/about/citizenship/info4undocumented/tuition.html).

Types of Degrees and Certificates

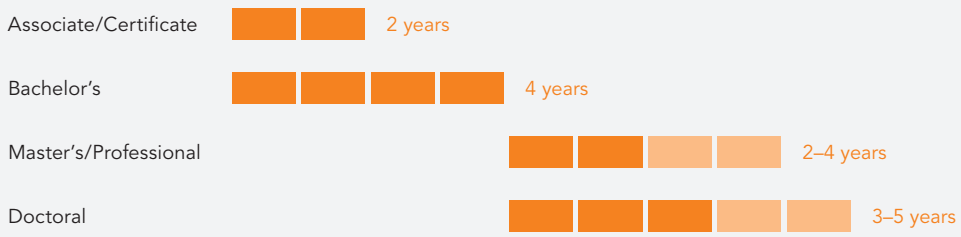
The first four years of college are considered **undergraduate** and can lead to an associate and/or bachelor's degree. These degrees are "under" the more advanced graduate degrees such as a master's degree or doctoral degree. Generally, you do not apply for an advanced degree until after you complete a bachelor's degree.

Degrees you can earn in college:

- **Associate degree** (often called two-year degree)
- **Bachelor's degree** (often called four-year degree)
- **Master's degree** (usually two years beyond a bachelor's degree)
- **Doctoral degree** (usually three to five years beyond a bachelor's degree)
- **Professional degree** (advanced degrees beyond a bachelor's degree in fields such as law, medicine, or business)

Some colleges also offer **certificate programs**, which are short-term and focus on specific job training, such as web development, medical billing, fitness training, and more.

College Timeline



Two-Year or Four-Year: What's the Difference?

Associate degrees are generally earned in two years. Since the program is only two full years (or longer, if completed part-time), most of the coursework is usually focused in one specific area. Depending on how many credits you take each semester, and if you attend school full-time versus part-time, you can earn your degree in more or less time.

Many associate degrees help students develop the skills and knowledge for a specific job, for example: a dental hygienist, registered nurse, or computer technician. This degree, for students who intend to pursue employment upon completing their studies, is called an **Associate in Applied Science (AAS)**.

Associate in Arts (AA) and Associate in Science (AS) degrees are for students who intend to transfer to a bachelor's degree program after completing their associate degree studies. Some AA and AS degrees allow students to qualify for better-paying jobs while continuing their studies. For example, if you pursue an Associate of Arts in Teaching degree, you can work as a paraprofessional (teacher's aide) while pursuing your bachelor's degree.

You can get an associate degree from a public institution (community college) or a private institution (junior college). The degree can be a transfer degree (intended for transfer to a four-year college/university), or a career/professional degree (designed for students who intend to enter the work force upon graduation).

Different types of colleges offer associate degrees. **Community colleges** make up the largest number of these colleges. Designed to provide higher education options to a local community, and operated by the local government, community colleges offer a wide range of academic programs. They also, usually, don't have campus housing. A few four-year colleges also offer associate degrees.

Community college tuition is generally much lower than tuition at a public or private four-year college. In addition to lower overall cost, many community colleges offer evening, weekend, or online courses as an added convenience, particularly to students who may work on weekdays. For these and other reasons, many people choose to attend a community college for their first two years before transferring to a four-year college for their bachelor's degree. (See page 41 for additional information on transferring.) If you make sure that the classes you take at a community college are transferable, once you get your associate degree you would need only two years of study at a four-year college to obtain your bachelor's degree.

College Fact

One out of three undergraduates attends a two-year institution.

Source: US Census Bureau (2009)

Junior colleges are another option for obtaining an associate degree. Because they are private, not public, they are often more expensive.

Colleges offering **bachelor's degrees** are often called four-year colleges, and they come in many shapes and sizes. Because bachelor's degree programs take longer to complete, they provide an opportunity to study more topics and to learn more about a specific topic. In a four-year college, students usually choose a "major," which is an area of study that they will explore in depth (more on this in Chapter 9), while taking classes in other areas of study as well.

One type of four-year college is a **liberal arts college**. Liberal arts colleges tend to be small (1,000–3,000 students or so), and the majors they offer are generally in liberal arts areas—humanities (e.g., history, English, philosophy, communications, anthropology, and many other disciplines) and sciences (e.g., biology, physics, chemistry, environmental science, etc.). Liberal arts colleges aim at giving students general knowledge, while other colleges might be focused on a specific area, such as engineering, technology, or agriculture.

Another type of bachelor's degree-granting institution is a **university**. Universities are often large and may have tens of thousands of students. Because of their size, universities usually offer more academic programs and degrees than colleges. They offer bachelor's degrees as well as post-graduate studies.

Once you have a bachelor's degree from a four-year college or university, you can then apply to study for a higher degree (master's, doctorate, professional degree in a subject such as law, business, medicine, etc.). Students pursuing these advanced degrees are known as **graduate students**.

Transferring from Two-Year to Four-Year Schools

Many students choose to begin their college education in an associate degree program at a two-year school such as a community college or a junior college. After one to two full academic years of college courses, which can be accumulated through part-time status, they can **transfer** to a bachelor's degree program at a different college (or occasionally within the same college).

Some students prefer to complete their associate degrees before transferring. Others choose to transfer after one year of community college. They prefer to spend more years at the four-year college, pursuing their bachelor's degree. Students who complete an associate degree and a bachelor's degree still typically spend a total of four years in college.

Here are a few good reasons for starting at a two-year school:

- Less competitive admissions process;
- Lower costs;
- May be closer to your family;
- Chance to get started and explore possible majors;
- Increase your grade point average (and more easily transfer to a four-year program);
- Build your knowledge and skills if you don't feel ready for a four-year college or university.

Many students fear that some of their credits will be lost if they transfer from a two-year college to a bachelor's degree program. But if they plan from the beginning with an academic advisor at the two-year college, and ensure that their associate degree program is accredited, they can avoid losing credits when they transfer. Don't trust just any ad you see on the subway or receive in your e-mail inbox, as they may be promoting an unaccredited (or even fraudulent) program. You can ask the community college or junior college, or ask your college counselor/advisor for assistance. You can also check the Web sites of the six regional college accreditors: Middle States Commission on Higher Education: (www.msche.org), New England Association of Schools and Colleges: (www.neasc.org), North Central Association of Colleges and Schools (www.ncacasi.org), Northwest Commission on Colleges and Universities (www.nwccu.org), Southern Association of Colleges and Schools (www.sacs.org), and Western Association of Schools and Colleges (www.wascweb.org). Other valid accrediting entities are listed on the US Department of Education Web site: (www.ed.gov/admins/finaid/accred).

"A college education will increase your marketability and your skill-set. Most employers, even for some small jobs, want skilled workers to work in their organizations, stores, or companies."

Rhondell, Kingsborough Community College student

Once you've ensured that the program is accredited, you may want to check the requirements of the four-year colleges you're interested in. Use their requirements to plan your class schedule in earning your associate degree. You may also want to ask four-year colleges if credits from your associate degree program are transferable.

Many schools have **articulation agreements** to help community college graduates make the transition to four-year colleges. They usually either guarantee that the associate degree satisfies freshman and sophomore general education requirements at the four-year university, or they identify courses that are treated as equivalent. The CUNY Web site shows what credits are transferable between schools: (student.cuny.edu/cgi-bin/ArticulationAgreements/ListAgree.pl).

Also, some colleges offer dual admission, which lets you apply to the community college and the four-year college at the same time. *If admitted, you can transfer to the four-year college as long as you earn your associate degree from the community college first.*

Public and Private Colleges and Universities: What's the Difference?

Because state tax dollars help support **public colleges**, their tuition costs are lower for residents of the state where the college or university is located. However, some **private colleges** have substantial grant and scholarship opportunities for students, so they can occasionally be less expensive to students even if they have a higher price tag.

New York State Public Colleges and Universities

New York has a large number of public colleges and universities to choose from. State residents are eligible for the lower tuition rates at all the colleges in both the SUNY and CUNY systems:

- **The State University of New York (SUNY):** 64 colleges across the state. SUNY is the largest comprehensive state higher education system in the country.
- **The City University of New York (CUNY):** 23 colleges across New York City.

Out-of-State Public Colleges

Even though public colleges generally have lower costs than private colleges, there is a catch: if you are not a resident of the state (according to the state legal definition of resident) the tuition is much higher for you at that state's public colleges. The tuition tends to be about twice the amount for non-state residents. Sometimes students plan to get lower tuition rates once they are at the college for a year. You should keep in mind, however, that there are strict rules about state residency that make it nearly impossible to change your state residency to receive a lower tuition rate. If you live in New York State, you should consider in-state colleges, like SUNY and CUNY schools, if you want to receive the benefits of in-state tuition.

Examples of Public and Private Colleges and Universities

Public	Private
CUNY Brooklyn College	Drew University (NJ)
CUNY Kingsborough Community College	Fordham University (NY)
Lincoln University (PA)	Howard University (DC)
Ramapo College (NJ)	Le Moyne College (NY)
Rutgers University (NJ)	Marymount Manhattan College (NY)
SUNY Albany	New York University (NY)
SUNY Purchase	Pace University (NY)
SUNY Delhi	Renssalaer Polytechnic Institute (NY)
SUNY Sullivan County Community College	Sage College of Albany (NY)
Temple University (PA)	Seton Hall University (NJ)
University of Delaware (DE)	

Historically Black Colleges and Universities (HBCU)

HBCUs are colleges that were developed to serve African-American students when segregation kept them from other colleges. HBCUs maintain a mission to focus on the higher education of black students. Some HBCUs are public colleges, and some are private. They are located mostly in the southeastern United States, as well as Pennsylvania and Ohio. For more information, contact UNCF: (www.uncf.org).

Proprietary Colleges

Proprietary colleges (sometimes called trade schools or career colleges) are for-profit colleges run as private businesses. Many proprietary colleges offer short programs focused on a specific career area.

For some proprietary colleges, the admissions and financial aid application processes are similar to those of public or private colleges. Many proprietary colleges have same-day admissions, making it easy for students to get admitted and enroll right away. Although this might be advantageous for students who want to start studying immediately, it can also mean that students don't have enough time to learn about other options, or to discover how much the college will really cost. Give yourself enough time to ask all the questions you need to ask, and be sure to ask if the college is accredited. (See page 41 for accrediting information.) You should not feel pressured or rushed to attend any college.

Understanding Proprietary Colleges

- These schools often advertise that their programs take a short time to complete. It is important to consider how realistic it is to complete the program in as short a time as advertised.
- Many proprietary colleges are accredited, which means that students are eligible for federal grants and loans, and credits may be transferable to other schools; but some do not offer degrees. It is important that you find out if the program you are enrolling in will lead to a *valid* degree or just a certificate. In most cases, credits earned at a proprietary college will not transfer to another college. In other words, the time you put in at most proprietary colleges won't help you earn a bachelor's degree. Accredited proprietary colleges include:

  Berkeley College
  DeVry Institute
  Mercy College
  Monroe College
  School of Visual Arts

- Many proprietary schools are much more expensive than public colleges, and often give less financial aid than nonprofit colleges. The large price difference is not always immediately clear in advertisements and/or literature.
- Be sure to check proprietary schools' graduation rates and job placement rates.
- According to Johanna Duncan-Poitier, deputy commissioner for higher education in New York, "The majority of proprietary colleges in New York provide a quality education. *However, isolated incidents of misconduct not only harm students, who often leave college without a degree but with considerable debt, but also hurt the collective reputation of all for-profit colleges."* Read more online: (www.careercollegecentral.com).

Types of Academic Programs

Within a college, there are different academic departments, which offer **majors** (areas of study), as well as different programs to help students learn. When considering a college, find out if it will have particular programs or services. Some questions to ask:

- Does the college offer majors that interest me?
- Does it have the specific major I want (if I know at this point)?
- How many faculty members teach in the department/area I want to major in?
- Are there any programs designed to help admit students who may not have done as well as they could have in high school (i.e., New York State Opportunity Programs like HEOP, EOP, SEEK, CD—see descriptions on page 46)?
- Are there evening classes in case I have to work during the day?
- Are there programs designed for working adults?
- Are there academic support services that I can use?
- If I have a learning disability, are there programs to assist me?
- If I have a physical disability, are there services to assist me?
- Does the college offer internships or co-ops?
- Can I study abroad (in another country) for a semester or year?
- Does the college have career advising?
- Does the college offer activities that appeal to me?
- Does the college have teaching assistant (TA) and research assistant positions available for students?

Learning Outside the Classroom: Internships and Co-ops
Most colleges offer opportunities for experiential learning in the work world. **Internships** are usually unpaid work experiences for which you earn college credits. **Co-ops** are usually paid work experiences that may also carry college credits. An important advantage of these internships and co-ops is that when you graduate you have work experience you can list on your resume. These experiences can also help you investigate different career areas, help you make connections for finding jobs later, and give you a hands-on learning environment.

Other College Characteristics

Colleges vary a great deal from one another. Review the list below, and consider what characteristics are most important to you in selecting a college. When you talk to people about colleges, or when you visit or read about a college, think about what matters to you most.

Size of student population: A small college may have 1,000–3,000 students. A large university may have 30,000 students or more. There are all sizes of colleges in between. It is important to consider how the size of the college will affect class size, access to professors, and other resources. The student population is also referred to as the student body.

Location and campus: You might need or want to be in New York City, or perhaps you are ready to go away to college. You may be interested in living away from home but in another city with tall buildings, or you might enjoy a suburb with lots of lawn and trees, or a rural area with farms and open space.

Single sex or coed: Most colleges are coed, which means they have male and female students. If you are interested in single sex education, there are several women's colleges in the US, and a handful of men's colleges.

Religious affiliation: Some colleges are run by religious institutions; others were formed with a religious mission. Some will require or expect you to follow specific religious practices, but many will not. Most religiously-affiliated colleges will require you to take some credits in religion or theology as an academic subject.

Faculty: Faculty refers to all of the professors and teaching assistants. The ratio of students to faculty members varies from college to college. This ratio affects class size. Typically, professors teach college courses. In some colleges, most often in large universities, classes may be taught by graduate students under the instruction/supervision of a full-time professor.

Academics: Colleges offer many different majors and courses. Some colleges have very specialized programs that you won't find at other schools. When searching for schools, consider your interests and the classes you want to take. See page 43 for more information on academic programs.

Diversity: Race/ethnicity is one form of diversity. Other types of diversity may include religion, culture, age, or gender. Still other forms of diversity might be the range of students' career interests, how many students commute, or how many live on campus. The designation Hispanic-Serving Institution (HSI) is given to schools that have at least 25% Hispanic students in their student bodies.

Activities and social life: Colleges offer a wide variety of clubs, teams, and activities for students to engage in when they are not in class. As your college search progresses, you may look for an activity or team you like, or something new you'd like to try.

Facilities: Libraries, computer labs, dorms, theaters, dance and art studios, cafeterias, and gyms are **facilities** on a college campus worth checking out. If you're looking at residential colleges, it is a good idea to visit and inquire about the dormitory conditions, cafeteria and food, health center, fitness center, and other student areas, as this will be your "home away from home" for two to four years.

Please note that this information about New York State Opportunity Programs was valid as of January 2009. Policies, procedures and other information can change overtime—your counselor or advisor can confirm if the information here is still accurate.

New York State Opportunity Programs

New York State **Opportunity Programs** are for students who don't meet traditional admissions requirements but demonstrate economic need and the potential to succeed academically. For example, if you struggled early in your high school career but have recently shown that you can get strong grades in school, this demonstrates the potential for academic success in college. Opportunity Programs help students gain admittance to two and four-year colleges. And once students are enrolled, Opportunity Programs also help them succeed through academic support (tutoring, study skills training, etc.), financial aid, and individual counseling.

Many private schools have their own programs run by their multicultural or diversity office. These programs recruit students of color and provide intensive summer prep courses, additional financial support, and extra social/emotional supports to ensure a student's success. Students can, and should, reach out to the directors of these programs to show their interest in applying and to find out how they might be considered for such a program.

What are the New York State Opportunity Programs?
These programs go by different names at different colleges and may vary in their requirements and offerings:

HEOP: Higher Education Opportunity Program—offered by many private colleges in New York State.

EOP: Educational Opportunity Program—offered by most SUNY colleges.

CD: College Discovery—offered by all two-year CUNY community colleges.

SEEK: Search for Education, Elevation, and Knowledge—offered by most senior CUNY colleges.

You enter an Opportunity Program either during your first semester of college (and you apply when you originally apply to the college), or when you transfer to a new college. To join an Opportunity Program as a transfer student, you need to have been enrolled in a similar program at your original school; or you need to come from a school that does not have an Opportunity Program and be able to prove that you would have been eligible if such a program had existed.

Admissions to New York State Opportunity Programs

You can find out if you are financially eligible for HEOP, EOP, CD, or SEEK by checking the income requirement charts on any participating college Web site or in the SUNY and CUNY application guidebooks. It's important to keep in mind that once you are admitted into an Opportunity Program, you will likely have to maintain a certain GPA to remain in the program. You may also have the opportunity to attend, or be required to attend, summer sessions. The majority of schools offering Opportunity Programs have a summer component.

Academic guidelines for Opportunity Programs vary by location, as well as for those with high school diplomas versus those with GEDs. You may apply by simply checking a box on the college application form, by receiving a recommendation by your school counselor, or by filling out additional paperwork. Before you submit your application to any public or private college in New York, you should see if they participate and verify their application guidelines. You must also complete all of the college's financial aid forms. Submit your financial aid forms as soon as possible, since these programs have limited capacity.

To be accepted into HEOP, EOP, CD, or SEEK, you must:

- Be a New York State resident;
- Apply to a college or university in New York State that has one of the Opportunity Programs;
- Meet academic guidelines as they relate to each college;
- Meet family income guidelines.

Below are sample requirements for GED holders for EOP programs at various SUNY campuses:

- SUNY Cortland: no minimum
- NY State College of Ceramics at Alfred University: minimum score of 2250
- SUNY New Paltz: minimum score of 2750
- SUNY Binghamton: minimum score of 2800

SUNY financial requirements for EOP are based on the size of a student's household. For example, in 2008–2009, a household of four people with income from multiple workers must earn no more than $36,150 for a student to qualify for EOP. There are some exceptions. For more information and financial requirements visit the SUNY Web site: (www.suny.edu/student/academic_eop.cfm).

Average grades and SAT scores for CUNY SEEK/College Discovery programs are listed below. Students who have high averages and low SAT scores, or vice versa, are often eligible if they meet the financial criteria. More CUNY schools are listed online: (web.cuny.edu/admissions/undergraduate/appcenter/academicprofile.html).

Select CUNY Schools with General Admission and Opportunity Program Average Grades and SAT Scores (SATs are scored out of a total of 1600.)

	General Admissions		SEEK/College Discovery	
	Average Grade	**Average SAT Score**	**Average Grade**	**Average SAT Score**
Hunter College	86.7	1138	83.3	952
Medgar Evers College	74.6	811	71.3	759
LaGuardia Community College	73.9	—	70.8	—

College Fact

One of the top reasons why college students drop out of school is that they are not taking their studying seriously, relying more heavily on having fun than going to class.

Source: Quintessential Careers (2009)

College Fact

37% of all college students are age 25 and over and 56% of these students attend school part-time.

Source: US Census Bureau (2009)

Student Services

Many colleges offer various services to students, which may include the following:

- Tutoring in all subject areas;
- Learning disabilities services, such as specialized tutoring and testing accommodations;
- Physical disabilities services, such as note-takers, readers, sign-language interpreting, and adaptive computers;
- ESOL (English for Speakers of Other Languages) classes and services;
- Writing centers to help students with essays and term papers;
- Counseling centers to help students deal with stress, depression, or other mental health issues;
- Career advising;
- Childcare.

Full-time Versus Part-time

Another option to consider when making college plans is whether to attend college full-time or part-time, especially if you have work or family responsibilities that make college seem especially difficult. Part-time students, for example, can schedule their classes only at night or only on certain weekdays. Full-time status is generally defined as taking 12 or more college **credits** in one semester. Twelve credits usually means four classes, but may vary by college and by class. You can enroll full-time one semester and part-time another, depending on what works best for you.

If you are deciding between attending college part-time or attending full-time while working more than 15 hours per week, think about your long term goals—a college degree and a better job—and how work and part-time enrollment may impact that.

Part-time enrollment and/or working more than 15 hours per week may be the right choice for you if:

- Your citizen status is undocumented, and you are not eligible for any federal financial aid.
- You have primary reposnsibility in your household for children or family members and need to pay rent, food, and medical expenses.

If neither apply to you, you can probably work fewer hours, and scrifice some luxuries while investing in your future earnings!

If you're considering going part-time, be sure to ask about financial aid for part-time students. Financial aid packages can be different for full and part-time students, so you would need to find out how much aid you could receive. Many schools require full-time status to be eligible for some forms of financial aid. Another issue is health insurance. Depending on how you are insured (through your parents, through a job, or potentially as a student), your student status (part- versus full-time) could make an importance difference.

Research shows those students who enroll less than full-time, and who work more than 15 hours a week are less likely to graduate.

- 39% of students who worked full-time left college within three years, compared with 19% of those who worked part-time, and 13% of those who did not work at all.
- 51% of students who enrolled part-time left college within three years, compared to 14% of those attending full-time.

Orozco, V. and Cauthen, N. (2009). Work Less, Study More and Success: How Financial Supports can Improve Postsecondary Success. Demos: Postsecondary Success Series.

College Fact

Many part-time students qualify for financial aid and do not know it.

Tips for Learning More About College Options

- Use a variety of research tools. Don't rely only on the Internet, for example, or only on books. Different resources offer different kinds of information.
- Visit colleges. This can really help you understand the types of colleges available. You can visit more than 25 colleges by subway alone.
- Attend college fairs and informational workshops. The Big Apple College Fair held every year usually takes place in each borough at some point in October. Find out more and register to attend online: (www.bigapplecollegefairs.com).
- Meet with your school counselor to discuss options.
- Contact a College Access Program (see page 53) to see what services might be useful to you in considering your options.
- Contact the SUNY Information Center in New York City to learn more about SUNY: (www.suny.edu/student/mrc or 212-364-5821).
- Visit the CUNY Web site to learn about open houses and other events: (www.cuny.edu).

Ask Yourself

- What types of colleges most interest me?
- Would a New York State Opportunity Program be a good fit for me?
- When will I make time to learn more about my college options?

Things to Do in School

Create a College Board account, and start saving the college searches you complete online (http://www.collegeboard.com/student/index.html?student).

Go on visits to colleges that might interest you. When you're on campus, be sure to ask staff and students a lot of questions. Could you picture yourself as a student there?

CHAPTER 4:

How Do I Find the Right College for Me?

Main topics covered in this chapter:

- Choosing colleges that will be a good fit for you
- Self assessment and research
- Four key elements to a good list of colleges
- Keeping a chart of your research

"Taking a trip to some SUNY schools further established the fact that I want to go to college after high school."

Angelica, Bronx

Finding the Right College

The good news is that, in the end, you only need one college to attend. However, you should apply to several schools to make sure you get accepted to at least one college that's a good fit and affordable. There are steps you can take to identify what kind of colleges would work best for you and what specific schools fit your criteria.

In this chapter, you'll find tools and information to help you assess your specific college goals and needs. You'll also learn the steps for researching which colleges will be a good match for those goals. (You can track these steps and information on the *College Research Chart* on page 59.) Once you've identified several possible good-fit colleges, you'll learn the questions and strategies that will help you narrow down the list and settle on where you'll apply.

What is a Good-fit College?

A college, to be a good fit for you, should match your interests, skills, and needs. Sometimes we hear that a college is a great or prestigious school, but the question to ask is, "Would it be great *for me*?" A good fit will have the right environment and classes for you to achieve your long-term career goals.

How Many Schools Should I Apply To?

To end up at a school that is a good fit and affordable, it is important to apply to several colleges—somewhere between five and ten is a good range. It takes work to complete each college application, and some applications may be lengthier than others. You don't want to spread yourself thin. However, it is important to apply to enough colleges to give yourself a fair chance to be admitted to, and receive sufficient financial aid for, at least one college.

How Do I Find Colleges that Would be a Good Fit?

Finding colleges that would be a good fit requires three basic steps. In this chapter, there are suggestions and pointers about how to

1. **Assess yourself.** Ask yourself some specific questions (see page 56) that will help you clarify what you are looking for in a college and how different colleges may evaluate your application.

2. **Do research to find schools that meet these criteria.** Use a variety of resources and tools to identify colleges that would suit you well. As with all research, you should look broadly at first, find lots of possibilities, and then narrow down your list. (See the College Search and Application Web sites listed on page 130.)

3. **Create a balanced list of schools to apply to.** Narrow down your research to a list of schools that have what you want and need. Include a range of schools with affordable options. Review your list with a counselor/advisor.

College Access and Transition Programs

There are many free programs in different parts of NYC that help students with the various steps of the college application process, including completing financial aid forms.

Open to anyone who wants to go to college, most college access programs work with high school students, high school graduates, or GED recipients. The services and activities offered include individualized college counseling, SAT prep classes, financial aid advising, essay assistance, tutoring, trips to visit college campuses, and workshops on all aspects of college access. See page 130 for a list of programs with contact information.

There are also several programs that help students gain access to college and provide support to college students to further help them succeed in their college career. These programs, referred to as college transition or "access and success" programs, are specifically designed for the students in a particular program, school, or neighborhood. Two examples are the following:

Cypress Hills Local Community Development: City Tech & Kingsborough Community College
Contact: Director of College STEPS, 718-484-8531

Queens Community House & LaGuardia
Contact: Director of College Access and Success, 718-592-5757

Assessing Your College Preferences

Ask yourself the following questions to get a better sense of what you should look for in college.

Self-Assessment Chart	
In what type of environment do I learn best? Do I function best in small classes with more personal attention? Can I be successful in a large lecture class with 100 or more students?	
Should I consider a two-year or four-year degree program? Should I apply to one or the other or both?	
Do I want to stay at home, commute to college, live on campus, or rent an apartment near school?	
How far away am I willing to go from NYC? Do I feel most comfortable in a rural, urban, or suburban area?	
How important is diversity to me? What kinds of diversity?	
What academic support services do I need?	
What majors interest me?	
What is the culture on campus?	
How do I feel about religiously affiliated colleges?	
Would I consider a single-sex college?	
What activities, clubs, or sports interest me?	
Do I need any special health services? Do I have any disabilities that require support or accommodations?	
Do I have family responsibilities that affect my college choices?	
What can I afford?	
Does the school prepare me for my desired career? Does the school give me a chance to explore many career options?	

College Search Process

There are surveys online that help you find colleges, called college search engines or college search tools. You answer a range of questions and get a list of colleges to consider. These search engines are a great starting point in finding colleges and can be a useful tool from which to build your college list. Make sure the online survey is unbiased and does not recommend the same schools no matter what criteria you fill in.

Researching Colleges

There are many ways to help you learn about specific colleges. It is important to use a variety of methods to learn about schools so you can get a well-rounded and accurate picture of a college.

- **College Web sites:** Almost every college has its own Web site. Find information such as the college's mission, majors, activities, admissions process, and costs.
- **College research books:** Look up details about many different schools, including admission requirements and application guidelines, contact information, majors available, and more.
- **College visits and open houses:** Get a sense of what it feels like on campus, check out the facilities, and experience the atmosphere. Some schools hold events that prospective students can participate in. For example, many out-of-state schools who recruit heavily from New York often organize overnight visiting bus trips for prospective students. Call schools to find out if they do this.
- **College fairs:** Meet admissions counselors, ask questions about what the college offers, and discuss how they would view your application.
- **College course catalogs or bulletins:** Find specific information about a college including details about the courses offered. These are offered increasingly online, but some schools will still send printed copies if requested.
- **Alumni and current students:** It can be useful to talk to college students and graduates about their experiences in college. You can learn about why they chose to go to college, different experiences that led them there, and the types of colleges they attended. Try to talk to a variety of people. You may have family members you can talk to, or friends, or employers. You also have teachers, advisors, and counselors who went to college. Consider the experienced people around you as resources for your research about what you want to do after earning your high school diploma or GED.

When researching colleges, it helps to make a chart to keep track of the factors that matter most to you. This will help you compare and contrast schools. Use the chart on the following page or create your own.

College Research Chart			
College Name:			
Size (student body):			
Location and Setting:			
Majors that Interest Me:			
Degrees Offered:			
Diversity:			
Special Support Programs or Activities:			
Range of GPAs Accepted:			
Minimum GED Score Required:			
SAT I Required? **SAT II?** **Range of Scores:**			
Other Notes:			

"I went on the tours to get a realistic idea of what colleges are like. I was most surprised by how pretty the colleges were and how colleges have a lot of differences between them."

Angelina, Bronx

Narrowing Down Your List

Make sure that your final list of colleges includes

1. **Schools that you love.** Make sure you choose schools based on your own criteria of a good fit.

2. **Schools you can get into.** Most of your schools should be ones where your academic profile (see page 32) is similar to the majority of students they accepted last year. However, you may love some schools that seem like long shots—consider applying to one or two—you never know. You should also apply to one or two schools where you fit the admissions criteria and are likely to receive an offer of admission. These are called "safety" schools.

3. **Schools that offer good financial aid packages.** As you learned in the section on financial aid, college can be very expensive, but you can apply for scholarships, grants, and loans to cover the costs. Make sure to fill out all financial aid applications and submit them on time. Although private schools can be affordable with financial aid, you should include several New York schools, public schools, and community colleges on your list if you have concerns about paying for college.

Get Advice and Insight from Your Counselors/Advisors, Family, Friends, and Mentors

The final decisions are yours. No one else is going to college for you. As with any big decision, it is important to get feedback from people you trust to help you think it through. Make sure you include people who know a lot about the process and people who know you well and who *believe in your potential*. You may want to create a network of people for support. Before you make final decisions about where to apply, and eventually, where to enroll, review all your options with your counselor/advisor at your school or program. Explain to your counselor/advisor and family how you have come to your decisions and ask for input on your plan. Also, talk to people who can give you a helpful perspective.

Some Helpful Questions to Ask College Students or Graduates

- What impact has college had on their lives?
- How did they choose where to go?
- How did they deal with the challenges?
- How has college prepared them for their current job or career?

Keep an Open Mind

At the start of the process, it's important to keep an open mind. You don't want to lose out on great opportunities because you only applied to schools you knew about already, or because you applied only to nearby colleges. As you find out more about different colleges and programs, you can begin to zoom in on particular colleges that will be right for you.

Tips for Finding a College that is a Good Fit for You

- Remind yourself that a college that is good for a friend or family member may not be good for you.
- Remember, if you haven't heard of a college, it doesn't mean it isn't a good school.
- Review your list of colleges and their admissions criteria with someone who knows about college access, such as the counselor at your school or program.
- Keep your options open—apply to several colleges.
- Apply to colleges inside and outside of the city if you are not sure where you want to go to college. If you apply to both types, you can decide later.
- Don't judge schools just by their reputation.
- Check out the surrounding areas and neighborhoods of schools you're interested in.

CHAPTER 5:

What are the Steps in the Admissions Process?

Main topics covered in this chapter:

- Overview of the college admissions process
- Components of a college application
- Fee waivers
- Tests you may need to take
- Communicating with colleges
- Staying organized

Overview of College Admissions

If you want to be admitted to college, you have to complete the application process. As reviewed in Chapter 4, the first steps are to *assess* what you want in a college and *research* colleges that would work for you.

This chapter covers the next steps, which involve communicating with the colleges—you need to *develop* your materials, *submit* all necessary documents to each college, and then *follow up* with the colleges to be sure your application is complete. You'll find information about all the documents needed to complete your college applications, and learn which are the most important parts colleges look at. You'll also learn about the different college entrance tests and determine which ones you'll need to take. Additionally, you'll find tips to help keep track of deadlines, keep your college materials organized, and be sure all your applications are complete and submitted on time.

Steps in the College Application Process

The basic steps can be broken down into five stages:

1. **Self-Assess:** Determine what you want out of a college experience; speak with knowledgeable people; use career interest inventories.
2. **Research:** Look for schools that will fit your needs; identify which colleges you want to apply to; determine what documents/information each requires.
3. **Develop:** Write essay(s); ask teachers, counselors, and mentors for recommendation letters; create a resume; fill out the applications. Develop a network of people who can help you.
4. **Submit:** Mail or send online all the required documents, including the application fee or fee waiver.
5. **Follow up:** Respond to letters, calls, or e-mails from the colleges asking for additional information; confirm with colleges that your application is complete.

See pages 125 and 129 for detailed checklists of all the steps in the process, depending on your timeline.

Admissions and Financial Aid: Two Different Processes
When you apply to be admitted to a college, you are not automatically considered for financial aid. There is an additional process for financial aid, which is reviewed in Chapter 7.

What Do I Need to Submit for My Applications?

There are a few basic application requirements that are the same for all colleges, but you will also find some differences. Use college handbooks or the college Web sites to find out what each college requires. A sample chart at the end of this chapter helps you design your own charts to track this information.

Materials All Colleges Require:

1. A completed application (you do this on paper or online);
2. Official high school transcript or GED transcript;
3. Application fee or fee waiver.

Additional Materials Requested by Many Colleges:

4. SAT or ACT (community colleges and junior colleges may also accept a college-specific achievement test in place of the ACT/SAT);
5. Personal statements or essays;
6. Teacher recommendation letters;
7. Guidance counselor recommendation letters;
8. Resume outlining your work, volunteer experience, and activities;
9. Art portfolio or audition (if you are applying to fine arts program);
10. Immunization records (proof of immunization to measles, mumps, and rubella, for example).

Applying to a Program Within a College
There may be different application requirements for departments or programs within a college. Check carefully with the colleges about specific requirements.

"The most difficult part of the college application process is keeping up with the deadlines, between working and going to school full-time. The [YABC] staff is very adamant in keeping me on track with deadlines. They support you in meeting your goals through tough love, brutal honesty, and constant support."

Krystina, Manhattan

What are the Most Important Elements of an Application?

Colleges have different criteria when judging a student's application, but admissions staff members consider a variety of factors so that they get a complete picture of an applicant. High school grades and GED scores are important. SAT or ACT scores can be important, depending on the college. Other indicators of your potential, such as essays, resumes, and recommendation letters, can go a long way to show a college how prepared and excited you are about starting college.

Tips for Writing a Resume

- The appearance of your resume is important. Keep it neat and make sure you use correct punctuation, spelling, and grammar.
- Include contact information, a clear objective, your employment and education history, skills, awards, clubs or organizations you belong to, and volunteer work.
- Tailor the descriptions of your experience to fit your objective.
- Highlight your strong points. This is an opportunity to brag.
- Keep your resume to the point (1–2 pages).

Find free resume tips at JobWeb: (www.jobweb.com), Monster: (www.monster.com) or a college career center.

Supplemental Materials

The term **supplemental materials** is used two different ways in college applications:

1. **Additional materials** that the college requires beyond the application; or
2. **Optional materials** you can add to your application if you want to. It is to your advantage to submit anything that is optional.

If a college uses the term *supplemental* to mean *additional required materials* to complete your application, you need to make sure you send all of the items. For example, several SUNY colleges require supplemental forms, as listed on the SUNY Web site: (www.suny.edu/Student/apply_supp_apps.cfm). If you are not sure whether the term *supplemental* means *additional* or *optional*, be sure to ask your guidance counselor or advisor.

Additional Documents for HEOP/EOP Applications

If you are applying through a HEOP or EOP program, you will likely have additional documents to submit. Check with the admissions office at the college to be sure you understand the requirements.

Essays—Even Optional Essays—are a Great Opportunity

Colleges may or may not require an essay, but some may offer the option of submitting an essay. This is a great opportunity to help a college develop a complete picture of who you are, instead of defining you by your grades and scores alone. You are more than numbers on a page—you have many talents, skills, and abilities that a college will want to know about in order to measure your potential for college work. If your high school grades do not ref ect your true potential, or if you have had interruptions in your studies, you can use the essay to explain circumstances that impacted your school experience—illness or family issues, for example. If you had poor grades in the past, but have recently achieved higher marks, your essay is the place to explain that your recent grades are a demonstration of your ability to succeed academically in college. An essay can also give you the chance to discuss strategies you have used and attitudes you have developed to commit yourself to graduating with a high school diploma—and how you plan to carry those on to college.

Should I Send an Essay?
Yes. Essays are your voice in the application. Tell the college admissions staff who you are. But give yourself plenty of time to write a thoughtful, well-constructed essay, and make sure to get feedback from a teacher or counselor. Note: CUNY schools do not accept additional essays.

Below are some sample essay questions:

- *Tell us something about yourself.*
- *In 250 words or less, please describe one activity (extracurricular, personal, or work-related) that has been most meaningful to you in terms of your intellectual and leadership development and why.*
- *Who is your role model and why?*

Alternatively, essay instructions may simply tell you to write about a topic of your choice. There is no right or wrong answer to the college essay—but it's important that it ref ects what sets you apart from other applicants, and shows that you have qualities that will help you succeed in college and in life. The 2008–09 Common Application asked for the following short answer and personal essay:

Short Answer: Please brief y elaborate on one of your extracurricular or work experiences below or on an additional sheet (150 words or fewer).

Personal Essay: Please write an essay (250 words minimum) on a topic of your choice or on one of the options listed below.

- *Evaluate a significant experience, achievement, risk you have taken, or ethical dilemma you have faced and its impact on you.*
- *Discuss some issue of personal, local, national, or international concern and its importance to you.*
- *Indicate a person who has had a significant influence on you, and describe that influence.*
- *Describe a character in fiction, a historical figure, or a creative work (as in art, music, science, etc.) that has had an influence on you, and explain that influence.*
- *A range of academic interests, personal perspectives, and life experiences adds much to the educational mix. Given your personal background, describe an experience that illustrates what you would bring to the diversity in a college community, or an encounter that demonstrated the importance of diversity to you.*
- *Topic of your choice.*

Who Sends the Materials to the College?

Talk to the counselor or advisor at your school or program to figure out how to send out college application materials. In most cases, your school or program counselor will send out the transcript (or **secondary school report**) to the college. Since colleges require official transcripts, you cannot send photocopies. An **official transcript** is one sent directly from your high school to the college, with a school stamp or seal, or the counselor's signature over the seal of the envelope. In the case of GED scores, they must be sent directly from the GED office in Albany (see instructions in the box below).

Although the school or program must send your transcript, high schools and programs have their own systems for sending the other parts of an application. You may be allowed, or required, to mail your own applications. Check with your school or program.

Sending GED Scores to Colleges
Colleges generally require that your GED scores be sent directly from the New York State Education Department GED testing office in Albany. For specific instructions, check online: (www.emsc.nysed.gov/ged/) or call 518-474-5906.

Application Components Can be Sent Separately

In most cases, colleges do not require that all materials arrive together. As soon as a college receives one piece of an application, it starts a folder for that student. For example, you might send the actual application and fee or fee waiver in one envelope, your counselor might send your transcript in another, and a teacher might send a recommendation letter in yet another envelope. An application is not complete until all required documents, forms, and fees are submitted. As long as all materials arrive before the deadline, it does not matter that they arrive separately. Make sure your name appears on all documents so they do not get lost.

Application Fees and Fee Waivers

Most colleges charge an **application fee** for reviewing student applications. Fees range from approximately $40 to $75. Checks or money orders should be sent with the application; credit cards can be used if applying online. In some cases, you may *not* have to pay college application fees or SAT/ACT registration fees. Depending on your family's financial situation, your counselor/advisor may give you a printed **fee waiver** for the tests and/or college applications. Many colleges will even grant an application fee waiver if they receive a letter from your counselor explaining your family's financial situation. *Check with your school or program counselor/advisor to find out if you are eligible for fee waivers.*

Application Fee Waiver Family Income Guidelines (SUNY, 2008)

Household Size:	**1 person**	**2 people**	**3 people**	**4 people**	**5 people**	**6 people**	**7 people**
Annual Income:	$20,700	$26,200	$28,950	$34,400	$39,450	$45,150	$49,500*

*Add $4,350 for each family member in excess of seven.

If your eligibility is confirmed, the Application Services Center will grant an application fee waiver for up to four campus choices. One of the above fee waiver request forms should be submitted with the application or School Counselor Form (for online applicants), in place of the application fees. Appropriate processing fees for additional SUNY campus choices should be submitted with the application.

Deadlines

Colleges have different deadlines for receiving your application materials. Some colleges use **rolling admissions**, which means that they review applications and accept or reject applications as they receive them, until they have no more spaces available for the next academic year. Other colleges use strict deadlines. Financial aid deadlines may also be different from college admissions application deadlines. Check individual colleges for details.

Keep in mind that counselors and advisors need time to process students' transcripts, so they may set deadlines for handing in your applications or submitting a request-to-send-transcript form. (There are comprehensive timelines at the end of this chapter that will help you in your planning.)

In order to meet your deadlines, always start with the items on your list that require someone else's input.

1. Request your transcript from your guidance counselor or request your GED score from the GED office in Albany.
2. Request recommendations from teachers and employers *at least three weeks* before the due date.
3. Write your essay(s) and give yourself time for multiple drafts.
4. Review your completed application and mail it.
5. Check with your guidance counselor and everyone you asked to write a letter of recommendation to make sure they have completed and sent the required material.
6. Once you get the confirmations, call the college admissions offices to make sure they have received everything.

How Deadlines Can Help
Deadlines help you plan. Work backwards from your different deadlines to schedule what you need to do and when. Always plan for delays and disruptions. Give yourself extra time.

Early Action and Early Decision

Some colleges offer Early Action and Early Decision to give students the opportunity to apply to their favorite college(s) before the deadline and find out early if they are accepted. But there are *big differences* between the two programs:

Early Action: If you apply by the Early Action deadline (November 1 or November 15) you can hear back from the college before the winter break in December. If you are accepted, you may decide not to apply to many other colleges. You will have until May to let the college know of your decision. Remember: don't decide until you get your financial aid package.

Early Decision: Early Decision is similar to Early Action with one major difference: If accepted, you agree to withdraw all your other applications and attend that school. It's a *binding agreement*. The potential benefit is that you would have to apply to only one school, and that you will find out much earlier if you are accepted. *However there are significant risks: You will not be sure of your financial aid package before you agree to attend the school, and you may later decide that you like another college better.* Plus, if you withdraw from your Early Decision agreement for reasons other than inadequate financial aid, other colleges may withdraw their admissions if they learn that you broke your agreement.

Tests

You may need to take exams as part of the application process for some colleges. Check with each college about its requirements, and note that requirements may vary for GED applicants. ★ The list of possible tests includes

SAT: The SAT is an exam administered by the College Board designed to help colleges judge students' potential to perform academically in college. *Most associate degree programs do not require the SAT.* The test is divided into three sections (Critical Reading, Math, and Writing) and takes several hours to complete. Each section has a score range from 200 to 800. A perfect score is 2400. The average scores for the class of 2010 were 501 for Critical Reading, 516 for Mathematics, and 492 for Writing, for a total score of 1509. There is a fee to take the exam and an additional fee to have the scores sent to more than four colleges, but you may be eligible for a fee waiver from your guidance counselor/advisor. 💬 The SAT is offered several times a year, so check with colleges about when you would need to take the test to meet the college application deadlines. For more information, check the College Board Web site: (www.collegeboard.com).

How Many Times Should I Take the SAT?

It makes sense to take it twice, if you can, at least a few months apart. You will be more familiar with the test on the second time, and thus, likely to perform better. Some schools may allow you to use SAT's Score Choice, which allows students to submit only one set of scores to schools. Schools that do not participate in Score Choice will see *all* of your scores, but they may make a new total by taking the highest score of each sub-section. Check out this example:

First test:	470 Math + 500 Critical Reading + 470 Writing = 1440 Total
Second test:	530 Math + 470 Critical Reading + 500 Writing = 1500 Total
Highest of each test:	530 Math + 500 Critical Reading + 500 Writing = 1530 Total

The second test total score is 60 points higher than the first. But the highest combination of both tests is 90 points higher than the first test total score. So the student got 90 more points by taking it the second time.

Some schools, such as the SUNY schools, will take the average of your scores. The writing section of the SAT is not looked at by all schools.

ACT: The ACT is much like the SAT in that it is designed to help colleges judge students' potential to perform academically in college. Most colleges accept either the SAT or ACT; you may want to take both. The ACT has one version with a Writing section and one without. Check with the colleges you wish to apply to and see which is needed. The ACT has four sections besides the optional Writing: English, Math, Reading, and Science. The highest score for each section is 36, and the four scores are averaged for a composite score. A perfect composite score on the ACT is 36. For more information, check the ACT Web site: (www.act.org).

Which Test is Easier—the SAT or the ACT?
Many people have heard that one or the other test is easier or more tester-friendly, but both are challenging tests; their main differences are in the format. Some people who have taken the GED report that they find the ACT easier since the tests seem more similar—but see which you feel more comfortable with by taking a practice test for each one. You can find practice questions on the test organizations' Web sites or in test preparation books in a library or book store.

	SAT	ACT
Test Format	10 Sections: 3 Critical Reading 3 Math 3 Writing 1 Experimental	4 Sections (optional writing): 1 English 1 Math 1 Reading 1 Science Reasoning sometimes experimental
Math	Basic Arithmetic Algebra I and II Geometry	Pre-Algebra Algebra I and II Geometry and Trigonometry
Science	None	Data Representation Research and Science Reading Charts Experiments
Reading	Sentence Completions Passage-based Reading with Long and Short Excerpts	Four Passages: Prose Fiction Social Science Humanities Natural Science
Writing	One Essay Questions Testing Grammar, Usage, and Word Choice	Usage and Mechanics Grammar Sentence Improvement Optional Writing: Essay
Length	3 hr 45 min	2 hr 55 min + 30 min for writing
Penalty for Wrong Answer	Yes	No
Cost to Take	Yes	Yes

SAT II Subject Tests: Many private schools require these one-hour tests on a specific academic subject. Some examples of Subject Tests include US History, Literature, Math 1, Math 2, Physics, and Spanish. Check with the colleges you are interested in to find out if you need to take these tests, and if so, which ones. As with the SAT, you register for SAT Subject Tests through the College Board. As with the SAT, fee waivers are also available for SAT Subject Tests through your school counselor. In order to do your best on a subject test, you should take the test right after you are done with the class on that particular subject, while the information is still fresh in your mind.

TOEFL: Test of English as a Foreign Language. If English is not your primary or first language, and you immigrated to the United States within the last four years, you may need to take the TOEFL to demonstrate your readiness for college instruction in English. Check with the colleges to find out. In some cases, it could be to your advantage to take it, even if it isn't required. For more information about the TOEFL, including how to register, check the Educational Testing Service (ETS) Web site: (www.ets.org).

College Fact

Actor Tommy Lee Jones and former Vice President Al Gore were roommates at Harvard. Actors Robin Williams and Christopher Reeve were roommates at The Julliard School in NYC.

Source: Wikipedia (2009)

Recommendation Letters

Like essays, recommendation letters give a college admissions staff a fuller picture of who you are. When choosing who should write your letters, go with teachers, advisors, and/or counselors who know you well, have experience working with you, and believe in your potential.

To help your teachers, advisors, and counselors write detailed, personalized letters, set up a meeting with them at least three weeks before the letter is due so that they have plenty of time to write a good recommendation. During that meeting, talk about your college hopes and plans. The more details you give them, the better, since the best letters are specific. Give them a copy of your resume and essay, if possible. Be proud of your accomplishments and your goals, and don't be afraid to ask them to write a strong letter for you. It will also help them to have a list of colleges you are applying to. Ask them to print the letters on school stationery. Unless your school counselor plans to mail the letters, give your letter writers stamped and addressed envelopes as a courtesy. There may also be additional forms from the college that your counselor will have to complete and send in with any recommendations.

In addition to teacher recommendations, feel free to ask other people in leadership positions—coaches, employers, mentors, or others—to write you a letter. Again, choose people who know about your college plans and have confidence in you. These supplemental letters can help to show the college your strengths from multiple perspectives.

The Common Application

The Common Application is an admissions application that more than 150 colleges have agreed to accept in place of their own individual applications. You complete it once and submit it to all of the colleges that accept the Common Application. Using the Common Application is to your advantage because you do not have to complete several separate applications—just one. For more information, or to view the application, check online: (www.commonapp.org).

Online Applications

Many colleges post their entire admissions application on their Web sites so that you can submit online or print paper copies. If you complete an online application, be sure to look it over carefully before clicking "submit." You should always print a copy of the screen before you submit the application, in case there are any technical issues. Even if you complete the entire application online, you may still need to mail your transcript, payment, fee waiver, etc.

Results of Your Application

After you complete the application process, which includes following up on any loose ends or requests for more information, you wait to hear from the colleges. It can definitely feel like a long time. When you will get their responses depends on when you applied; it can take some colleges a few months and others a few weeks. Each college should send you a letter with one of four answers:

Accepted: Congratulations. You have been accepted to enroll in the college. The letter will have instructions about deadlines for letting the college know if you plan to attend. Sometimes the college will offer a conditional acceptance. This means you are accepted under certain conditions, such as participating in a summer academic preparation program or passing all of your last semester classes in high school. CUNY has a conditional acceptance in which students must get certain scores on math or English placement tests. Get in touch with the colleges if you think you will need to take these tests.

Not Accepted (Rejection): The college is not able to accept you at this time. The admissions staff had many more applications than available spaces, so they had to make hard decisions. A rejection is disappointing, of course, but it's also common. This is why you apply to several schools—to make sure you have at least one good option.

Waitlisted: The college cannot offer you an acceptance right now—but it might accept you at a later date. You are on a list of students who may get in as more spaces become available. Colleges accept more students than they actually expect to enroll. Once they know how many students have accepted their offer, they will know how many open spots are left. At that point, they will begin to send out letters of acceptance to students from the waitlist. If your heart is set on the school, it may be a good idea to send a letter to the admissions office letting them know you are still very interested in their school. If you have any new accomplishments since applying, mention them in the letter.

Deferred: If you applied to a college via Early Decision, **deferred** means they cannot accept you at this point but will consider your application again along with all the non-Early Decision applicants.

Communicating with Colleges

- **Try not to be nervous about calling a college.** The staff gets many calls a day, so yours will not be out of the ordinary. Your call will demonstrate to admissions staff that you are taking responsibility for your college application process. That's impressive and important.

- **Create a professional-sounding e-mail address.** Don't use an e-mail address that could create a negative or misleading impression for the recipient. Keep your original address for communication with friends.
  professional: jon.smith@yahoo.com
  not professional: totalromeo@yahoo.com

- **Use proper grammar and writing guidelines in your e-mail.** Among friends, it is fine to write in an informal and abbreviated manner, but with colleges, use full sentences and avoid abbreviations

- **Schedule an appointment to meet with them face-to-face, if you can.**

Organizing Your College Applications

The application process involves keeping track of many parts and adhering to deadlines. It helps to keep track of your steps in a chart. Use this chart or create your own.

College Application Organizer			
College Name:			
Application Due Date:			
Application Requirements: What are the particular application instructions for this school?			
Transcript:	☐ Requested ☐ Sent	☐ Requested ☐ Sent	☐ Requested ☐ Sent
Recommendation Letters:	☐ Requested ☐ Sent	☐ Requested ☐ Sent	☐ Requested ☐ Sent
Application:	☐ Completed ☐ Sent	☐ Completed ☐ Sent	☐ Completed ☐ Sent
Fee or Fee Waiver Included:	☐ Requested ☐ Sent	☐ Requested ☐ Sent	☐ Requested ☐ Sent
Essay:	☐ Drafted ☐ Reviewed ☐ Sent	☐ Drafted ☐ Reviewed ☐ Sent	☐ Drafted ☐ Reviewed ☐ Sent
SAT (if necessary) **ACT** (if necessary)	☐ SAT Scores Sent ☐ ACT Scores Sent	☐ SAT Scores Sent ☐ ACT Scores Sent	☐ SAT Scores Sent ☐ ACT Scores Sent
HEOP/EOP or other Access Program Supplemental Materials:	☐ Sent	☐ Sent	☐ Sent
Other Materials:	List: ☐ Sent	List: ☐ Sent	List: ☐ Sent
Follow-Up Call to Confirm Complete Application:	Needed: ☐ Sent	Needed: ☐ Sent	Needed: ☐ Sent

Tips for Staying Organized Through the Application Process

- Keep your college materials in one folder. If you're applying to multiple colleges, you may want one folder per college.
- Create a timeline, like the examples on pages 125 and 129.
- Open all mail from colleges and keep the letters f at so you can find documents easily. To keep the paper from overwhelming you, recycle all materials from colleges you are not considering.
- Create charts or tables for yourself, like the example on page 80, to keep track of all the details.
- Keep notes of the names of people you speak with and dates of your phone or e-mail contacts with a college. Especially if someone is helpful, try to work with that person consistently when you call, so that you always talk to someone familiar with your situation.
- Finally, remember that stress can cause you to lose concentration, motivation, or clarity. Use your healthy supports and stress management techniques to keep you on track. Eat healthy foods, drink water, and get lots of sleep. Each step you complete will give you energy to tackle the next task.
- Check your e-mail and voicemail regularly for information about your applications.

CHAPTER 6:

Can I Afford College?

Main topics covered in this chapter:

- Sources of financial aid to pay for college
- Are college loans a good investment?
- Financial aid packages
- Comparing financial aid packages from different colleges
- What if I am undocumented?

Can I Afford College?

The short answer is *yes*. There are many different resources available to help pay for college. You have probably heard of **financial aid**, which is a term that describes all forms of available assistance to help students manage college costs.

There are three basic types of financial aid:

1. **Grants and Scholarships:** Funds you do *not* have to pay back.
2. **Loans:** Funds you do have to pay back over time.
3. **Federal Work-Study (FWS):** Jobs on campus so that you can earn money to cover personal expenses.

In this chapter, you'll learn about each of these three types of financial aid. This includes where financial aid comes from, the differences between types of financial aid, how colleges determine how much financial aid to offer, repayment requirements, and information on taking out student loans.

Where Does Financial Aid Come From?

The term **financial aid** can sound like one big lump sum of money, but there are many sources of financial aid. For example, a student may receive $15,000 from five different sources or $30,000 from eight different sources. Imagine a birthday or graduation party during which you receive a few envelopes from family or friends with money inside. Each amount by itself may seem small, but added all together you suddenly have a significant amount of money. This is how financial aid works.

Sources of financial aid:

- Federal government
- New York State government
- New York City government
- Colleges (institutional grants)
- Corporations
- Loans from banks and financial institutions
- Scholarship foundations
- Civic groups and associations

What are the Criteria to Receive Financial Aid?

Most financial aid programs base eligibility on a family's ability to pay for college. Some may be based completely or partially on academics.

- **Need-based financial aid:** Depending on your family income, you may be eligible for one source of aid and not another.
- **Merit-based financial aid:** Some types of financial aid are based on grades or academic performance. Even some merit-based programs can have income requirements.

Financial Aid: Student Opinion

Chitara, *SUNY Albany*

My biggest concern before I went to college was money. I didn't know how the financial aid system worked. My family wasn't there for me, and they couldn't help me financially. When I was a senior in high school, I had been living on my own for more than a year. I was used to taking care of myself, but I knew I couldn't pay for college. When I talked through the whole situation with my OPTIONS counselor, I started learning how financial aid works. It turned out I was eligible for a lot of financial aid. Over my three years in college, I have worked part-time to pay for things I need. I just see it as part of my experience. You learn how to live on a tight budget when you're in college. It's worth it because, in the end, you will have a college education.

Citizenship

In order to be eligible for federal financial aid, you must be a US citizen, a US national, or a US permanent resident. You may be eligible for financial aid regardless of whether your parents have social security numbers (see the FAFSA application question 63 for further details).

If you are an undocumented student, you are not eligible for federal financial aid, but you can apply for certain private scholarships, and some private colleges have sources of scholarship funding available.

You can find a list of scholarships, the majority of which are accessible to undocumented students, at the Web site for the Mexican American Legal Defense and Education Fund: (www.maldef.org/education). The CUNY Citizenship & Immigration Project provides free services at 14 centers located throughout New York City. You can find additional information online: (web.cuny.edu/about/citizenship.html).

How Much Money Do I Need for College?

Costs for college include much more than just **tuition**. Your total college costs may include student fees, room/board, books, supplies, travel, laundry, telephone, and more. By averaging all these expenses, each college calculates a **cost of attendance**, which represents the limit on the total amount of financial aid a student may be awarded. Make sure to factor these costs into estimates of your total college expenses, because they will add up. For example, according to the College Board's 2010 *Trends in College Pricing* report, the average estimate cost of books and supplies per school year was $1,137 for public four-year colleges and $1,133 for public two-year colleges: (http://trends.collegeboard.org/college_pricing/indicator/index). You can always try to find cheaper books online than can be found at the campus store.

College Fact

As of 2008, more than $130 billion in financial aid was available to students and their families each year.

Source: The College Board (2009)

College Fact

Approximately two-thirds of all full-time undergraduate students receive some type of financial aid to pay for their college education.

Source
The College Board (2009)

How Do I Know How Much Financial Aid a College Will Offer Me?

When you are accepted to a college, the financial aid office at that college reviews the financial aid applications you completed and determines what types and amounts of financial aid you are eligible to receive. The college then sends you an **award letter** with an outline of the financial aid it is offering you. It could include grants, scholarships, loans, and work-study. This collection of resources is called your financial aid package.

From the award letter you should be able to determine your **Expected Family Contribution (EFC)**, which is the amount of money your family is expected to pay towards your education. This step helps determine how much it will cost your family for you to go to college.

You can estimate your EFC prior to the application process by using the College Board's EFC calculator: (apps.collegeboard.com/fincalc/efc_status.jsp). EFC factors in anticipated expenses, such as student fees, room/board, books, personal expenses, transportation, and more. There are several considerations in calculating your EFC:

1. Family income and assets (for parents and/or students);
2. Family size;
3. Number of children in the family who attend college;
4. Unusual circumstances, such as medical expenses.

When you add up the sources in your financial aid package, you can decide if that college has offered enough financial aid to make it affordable. Sometimes one college won't offer enough financial aid, and another one will. This is another reason why it's important to apply to several colleges. If you choose the colleges you'll apply to carefully (see *Chapter 4: How Do I Choose a College That is Right for Me?*), you are more likely to end up with at least one option—and probably more—that is affordable.

Information on "Household Income"
Many forms, including the FAFSA financial aid form, request information about your household income. This includes your income and that of your parents. Unless you are over 24 years old, it is unlikely that you can successfully claim financial independence from your parents. (In fact it is not always to your benefit to do so.) However, there are several situations in which you would not need to provide your parents' income information—if, for example, you are married, you have children who receive more than half of their support from you, both of your parents are deceased, or you are a ward of the court. Additionally, if you have a legal guardian or live with your grandparents or other relatives, you are only considered a dependent if your relative has legally adopted you. Check the FAFSA Web site for more information: (www.fafsa.ed.gov).

What is a Financial Aid Package?

It is the offer of financial aid that a college makes you each year. Financial aid packages are made up of multiple sources of financial aid. The more sources and the higher the grant/scholarship amounts, the better your package.

Your package is offered to you in the form of an award letter. Financial aid may include awards that are not repaid and/or loans that must be paid back (with interest) over time. Financial aid packages are made up of one or all of the following:

- **Grants:** Grants are given directly to students and are *not repaid*. They are typically provided by the government or nonprofit organizations.
- **Scholarships:** These are similar to grants in that they are given directly to students and are *not repaid*. Scholarships, however, are usually provided by private individuals or corporations. They may also have restrictions about how they can be used. There are many different types of scholarships ranging from full tuition coverage to less than a full semester's worth. Typically, scholarships are offered for one school year at a time but may be renewable.
- **Student Loans:** These are loans offered to students for college expenses. They need to be *repaid with interest, even if you don't complete college or find a job after graduation*. Interest for student loans is generally lower than for other types of loans. They can be federal loans and/or private loans. Each loan comes with its own rules regarding limits and repayment.
- **Federal Work-Study:** Many colleges offer Federal Work-Study (FWS) funds for *part-time jobs* for students with financial need. Work-study assignments are either on-campus positions or off-campus assignments related to community-service or a student's area of study. Hourly rates are at least minimum wage, and the amount you earn can't exceed your total FWS award. When assigning work hours, your employer or financial aid administrator will keep in mind your award amount, your class schedule, and your academic progress.

Notice in the chart below that, although the tuition/annual cost of the schools is very different, they end up costing you or your family the same amount because of different financial aid packages. You should apply to the schools you like no matter what the stated tuition is, because you never know what financial aid package you might receive.

Comparing College Costs

		College 1	College 2
Financial Aid:	Grants	$ 1,500	$ 3,000
	Work-Study	$ 1,000	$ 2,500
	Scholarships	$ 0	$ 9,500
	Stafford Loan	$ 2,625	$ 2,625
	Total Aid	**$ 5,125**	**$ 17,625**
College Costs:	Annual Tuition	$ 10,000	$ 22,000
	Other Expenses	$ 1,500	$ 2,000
	Total Costs	**$ 11,500**	**$ 24,000**
Cost to Family:	Total Costs	$ 11,500	$ 24,000
	Total Aid	- $ 5,125	- $ 17,625
	Annual Cost to Family	**$ 6,375**	**$ 6,375**

Is it Worth Taking Out Loans for College?

It can be, but it depends on how much you borrow. Federal loans require that you fill out the FAFSA. Financial aid packages from different colleges include different total loan amounts. You will need to think about how much it is worth borrowing to go to a specific college. It may be that another college will require no loans or a much smaller amount in loans. See *Chapter 8: How Do I Make the Final Choice About Which College to Attend?* for more information about how much of a loan is advisable. Some common types of loans include:

- **Perkins loans** are low-interest (5% in 2011), long-term, subsidized loans made through school financial aid offices to help undergraduate and graduate students with financial needs pay for school.
- **Stafford loans** are federal, fixed-rate, low-interest (3.4% for subsidized and 6.8% for unsubsidized in 2011) loans available to undergraduate students attending accredited schools at least half time. Stafford loans are the most common source of college loan funds. Stafford loans may be subsidized or unsubsidized. Find more information and apply online: (www.staffordloan.com).
- **Private loans** vary based on your credit history. You might consider private loans if financial aid and federal loans don't cover all your costs. Some schools may have preferred lenders, but you do not have to use them. Do you homework and be confident with the terms of your loan.
- **PLUS (Parent Loans for Undergraduate Students)** are loans your parents can take out to pay for your education. They are based on your parents' credit rating and are fixed (7.9% in 2011). Eligible families can borrow the total cost of attendance at school minus any other estimated financial assistance.

Important Notes to Consider with Loans

Subsidized versus Unsubsidized Loans: Loans are either subsidized or unsubsidized. Subsidized loans are based on financial need, and recipients generally don't have to pay any interest until six months after they graduate from college. Unsubsidized loans are not based on need, and recipients begin paying interest as soon as they receive the loan.

Fixed-Rate versus Variable-Rate Loans: Be sure to verify whether your loan has a fixed rate (which doesn't vary over time) or a variable rate (which varies with the overall market). A variable-rate loan may seem appealing, particularly if it is lower than the current fixed-rate loan, but can be risky since there is no guarantee as to how much it will increase.

When Do I Pay Back Student Loans?

You typically start making payments six to nine months after you leave school or graduate. Most student loans are paid back over 10 or more years. It is important to understand the repayment terms of your loans and to make payments on time or you will risk going into **default**. If you are unable to afford your loan payments, you may be able to renegotiate with your lender. You may also be able to **defer** loan repayment if you go on to graduate school.

You can find more information about loans on Web sites like SimpleTuition: (www.simpletuition.com)

Going to college is an investment of time and money. As we said earlier, the money you will earn with a college degree over your lifetime will be a lot higher than what you would earn with just a high school diploma or GED. College may seem expensive, but if you borrow wisely, after you graduate you will be able to earn much more money than you originally paid for college. That's the biggest difference between debt from student loans versus debt from credit cards—one (student loans) is an investment in something that becomes more valuable over time (you); the other (credit cards) pays for something (clothing, a vacation, or electronic items), which ends up losing value over time.

Investment Risk Versus Gain
Whenever you borrow money, you have to decide if it is worth it. Borrowing a little now to earn a lot later can be the best investment you ever make. It's an investment in you.

Tips for Making College Affordable

- Apply for all types of financial aid.
- Apply to both public and private colleges to ensure you have a range of cost options.
- Learn about loans so you can make informed decisions about whether and how to borrow money for college.
- Consider attending part-time if you need to work full-time to support yourself or your family.
- Use the three-month summer breaks to earn and save money during college.

Ask Yourself

- Whose tax documents do I need to fill out my FAFSA? Usually, even if you have little contact with your parents, you need their information to complete the FAFSA.
- What's my plan to get the tax documents I need to complete the FAFSA?

Things to Do in School

Log on to FAFSA and complete the FAFSA 4caster (www.fafsa4caster.ed.gov). This tool will give you an estimate of your expected contribution to college.

Most students are not independent. Ask your counselor to help you figure out your status.

CHAPTER 7:

How Do I Get Financial Aid?

Main topics covered in this chapter:

- The financial aid forms you need to complete
  1. FAFSA
  2. TAP
  3. CSS PROFILE (if applicable)
  4. College forms
- Timeframe for completing forms
- Asking for increased financial aid
- Reapplying for financial aid every year

"Financial aid is the toughest, [but] one of my advisors has been helping me fill out the forms."

Passion, Brooklyn

Overview of the Financial Aid Application Process

Once you know that financial aid exists, as discussed in Chapter 6, the next question is "*How do I obtain it?*" The answer is that you apply, completing two or more different forms.

At some point, your applications for admission and your applications for financial aid will converge, but in the beginning they are separate processes that you manage at the same time. In this chapter, you'll learn about the different financial aid forms and determine which ones you'll need to complete. You'll also find tips and tools to help you stay organized throughout the financial aid application process.

How Do I Know What Financial Aid I am Eligible to Receive?

The most certain way is to apply and find out. Most financial aid is based on need, which is based on your family's financial information. Some types of financial aid are based on merit (your academic performance). Different grants and scholarships have different guidelines, so even if your income is too high for one, it may not be for another. Don't count yourself out—you may be eligible for more than you think. Ask your counselor/advisor to work with you to estimate how much governmental aid you're eligible for using the FAFSA4caster: (www.fafsa4caster.ed.gov/). Be aware of the specific limitations that some forms of financial aid have.

What Financial Aid Applications Do I Need to Complete?

You will need to complete at least two forms:

1. **FAFSA:** Free Application for Federal Student Aid (this can be used for grants called **Pell grants**);
2. **TAP:** Tuition Assistance Program, a grant for New York State residents to attend an approved college in New York State.

You may also have to complete other forms, such as:

3. **CSS PROFILE** (see page 98);
4. **Other forms from individual colleges:** Some colleges require that you fill out their own, specific forms; for example, CUNY requires a supplemental financial aid form for applicants.

The FAFSA is the foundation of your entire financial aid application process. It can be submitted online and rarely in paper form. It is used by colleges to determine your eligibility for financial aid—from the federal government as well as from other sources. You cannot get any financial aid without the FAFSA, but New York residents will also need to complete the TAP application and possibly other forms. And they must be completed on time.

Free Application for Federal Student Aid (FAFSA)

You can find detailed information about the FAFSA, including the online form: (www.fafsa.ed.gov). *Do not* confuse this with www.fafsa.com, which is a company that charges money for completing this free application. With some guidance, you have enough "know how" to complete the FAFSA on your own.

The FAFSA asks you for your Social Security number. If you don't know your number, or you don't have one, talk to your parents, guardian, advisor, or counselor to get it. If you do not have one, you will probably need to fill out an application for a Social Security card. It may take up to several weeks to receive a Social Security number, so plan ahead. In general, only non-citizens who have permission to work from the Department of Homeland Security (DHS) can apply for a Social Security number. If you are eligible for a Social Security number (i.e., you are a citizen or permanent resident), you can get one at your local post office. If you are asked to enter your parents' social security numbers, and they don't have one, please see the instructions for question 63 of the FAFSA form.

You can file the FAFSA any time after January 1 of the year you plan to start college. However, even though you are allowed to file it later in the year, you will want to file the FAFSA as early as possible. Some types of financial aid are first-come, first-served, so you need to apply before funds run out. The earlier you submit financial aid forms, the better your chances are of receiving aid. Most colleges have a priority deadline, meaning that if you file your FAFSA before a certain date, you will receive priority consideration for financial aid. Check with each college about its deadline.

Don't Wait for the Tax Return
Students often delay completing their financial aid forms because they or their parents haven't completed their tax return. Do not miss a deadline for this reason. You are allowed to estimate your income to complete your FAFSA and TAP applications. Once the tax returns are filed, you can make corrections to the forms.

Some days or weeks after you file your FAFSA, you will receive your **Student Aid Report (SAR)**. This summarizes your FAFSA information and offers you a chance to review it for any errors. Colleges that you listed on your FAFSA can download your information in order to offer you financial aid. However, *if you do not list a college on your FAFSA, the college cannot find out about your eligibility. They are therefore unable to offer you financial aid.* You can add colleges using the Web site—remember you'll need your PIN and your custodial parent's PIN to make changes online.

College Fact

A full-time college student at a public four-year college pays an average of $6,185 per year. A full-time college student at a public two-year college pays an average of $2,361 per year.

Source: The College Board (2009)

Below are the steps to complete the FAFSA:

1. **Apply for a FAFSA PIN** for yourself and one of your parents (your custodial parent, if they are separated or unmarried) online: (www.pin.ed.gov). This is important so that you can read or change your information online even if you plan to file a paper copy.
2. **Assemble your family income documents together**, such as W-2 forms, budget statements, bank statements, and tax return forms.
3. **Fill out the FAFSA:** (www.fafsa.ed.gov), preferably in January, but it depends on when you plan to start college. You can make changes to it later if necessary. Filling out the FAFSA can be tricky, so ask your advisor/counselor if you need help.
4. **Submit your completed FAFSA.**
5. **Keep a hard copy of your completed FAFSA** for your records.
6. **Look for your Student Aid Report (SAR) in the mail or e-mail.** You can also check your SAR online: (www.fafsa.ed.gov).
7. **Review your SAR carefully;** make any necessary changes online or on a paper copy.

FAFSA PIN

Your FAFSA PIN is a way to access your information online and to "sign" your FAFSA electronically. Before you start the FAFSA, apply for a PIN for yourself *and* your custodial parent (if you are a dependent) online: (www.pin.ed.gov). You both need PINs to complete the form online or make changes later.

Tuition Assistance Program (TAP)

The Tuition Assistance Program (TAP) is a grant program administered by the New York State Higher Education Services Corporation (HESC). TAP grants are for eligible New York State residents and can be used only at approved New York State Colleges. You can find detailed information about TAP on the HESC Web site: (www.hesc.org). The application can be filed online or in paper format, if you request it.

You can file the TAP application after completing the online FAFSA. On the FAFSA confirmation page a window will pop up asking if you want to complete the TAP application. You can do so then or use the HESC Web site to submit it later.

Below are the steps to complete the TAP application:

1. **Fill out and submit the TAP application online:** (www.tapweb.org), or if you file your FAFSA online, you can link directly to the TAP application online. If you do not file for TAP online, you will receive a paper application some weeks after your FAFSA is processed.
2. **Keep a copy of your TAP application** for your records.
3. **Look for your TAP Award letter in the mail or e-mail.** (This may take several weeks.)
4. **Review your TAP Award letter carefully.**
5. If you need to make changes, including to the designated college, **you can make changes online**, even if you filed with a paper form. First apply for a username and PIN: (www.tapweb.org). If you filed a paper application, you also have the option of making changes on the paper TAP Change Form.

CSS PROFILE

The CSS PROFILE is another type of financial aid application managed by the College Board. It is typically used to determine eligibility for institutional aid at individual colleges or for private scholarships. Only some schools require a CSS PROFILE, and many colleges, including CUNY and SUNY colleges, do *not* require this form. There are costs to apply, but you might be eligible for a fee waiver. You do not apply for fee waivers; they are awarded automatically when you apply online, based on your family's financial information. The CSS PROFILE asks for a lot of the same information as the FAFSA but also includes many more questions. You can find out more about the CSS PROFILE online: (www.collegeboard.com).

Your CSS PROFILE, if required at the college you're applying to, is usually due by the priority financial aid deadline at that school. *Some colleges may request it much earlier than the FAFSA could be filed, but this is not very common.* Double-check with the school.

Below are the steps to complete the CSS PROFILE:

1. **Determine whether you need to file a CSS PROFILE** by looking over the list of colleges on the College Board Web site. Call each college to confirm if they require this form from you. For example, some colleges do not require it of HEOP students.

2. **Register for the CSS PROFILE:** (www.collegeboard.com). This requires a credit card. Fee waivers are granted based on information provided in the family income section. Once registered, you can immediately begin to fill out the CSS PROFILE online.

3. **Complete and submit your CSS PROFILE**, and print a copy for your own records.

4. **Make any necessary changes** directly with each college that requires the form.

Resources for Completing Financial Aid Applications

There are many helpful resources to guide you through the financial aid application process:

- College financial aid offices
- College access programs (see page 55 for further information and page 130 for a complete list)
- www.finaid.org
- www.fafsa.ed.gov (1-800-4-FED-AID)
- www.hesc.org

Verification

Colleges may need you to verify the information in your FAFSA or TAP forms. Some students are randomly selected for verification, while others may be chosen because their information was unclear. Verification involves sending or faxing the financial aid office copies of tax returns, public assistance budget statements, social security statements, or other proof of income.

Beware of Scholarship Scams
There are many scholarship operations that promise you scholarships for a "small fee." Don't believe it. Use free resources, such as FastWeb: (www.fastweb.com) or Scholarships.com: (www.scholarships.com).

Financial Aid Award Letters

As reviewed in Chapter 4, each college that accepts you will send you an award letter outlining your financial aid package. Some colleges are slow to send out award letters, so you may need to contact the financial aid office to find out when you should expect it. Also, no news is *not* good news, so check with the financial aid office to make sure it has your necessary information. Until you carefully review each award letter you will not be able to make an informed decision about which college to accept. See page 88, *Comparing College Costs*, for guidance. If a college wants your enrollment decision before you receive your financial aid award letter, don't be shy about letting them know that you're awaiting information about financial aid.

Can I Ask for More Financial Aid?

You can appeal to colleges for more financial aid. It won't always produce more aid, but it is usually worth a try. Generally, colleges will consider you for more aid if you give them relevant family financial information they don't already know through the FAFSA or other forms that indicate you have greater financial need.

Before you ask for an appeal or reconsideration, think about the differences between your FAFSA and your actual situation. For example, did your parent lose a job? Did your parents get a divorce in the last year? Do you have significant health care or childcare costs? Colleges may ask you to put your appeal in writing. Your counselor/advisor can help you draft an appeal letter that you will send to the financial aid officer assigned to you through the college. You can also ask for more aid during a face-to-face visit by sitting with the financial aid officer and explaining your situation. If you have a better package from another school, you should bring that award letter to help the financial aid officer think about how the school can better meet your needs.

Reapply Every Year

Each year you are in college, you have to reapply for financial aid. But the process gets much simpler after you've completed it the first time.

Organizing Your Financial Aid Applications

The financial aid process involves keeping track of several forms, and includes many steps. It helps to keep track of your steps in a chart; use this chart or create your own. Create multiple copies of this chart, if necessary.

Financial Aid Application Organizer			
College Name:			
FAFSA:	☐ Submitted ☐ SAR Corrected (if necessary)	☐ Submitted ☐ SAR Corrected (if necessary)	☐ Submitted ☐ SAR Corrected (if necessary)
TAP:	☐ Submitted ☐ TAP Change Completed (if necessary)	☐ Submitted ☐ TAP Change Completed (if necessary)	☐ Submitted ☐ TAP Change Completed (if necessary)
CSS PROFILE:	☐ Registered ☐ Completed ☐ Made any changes directly to college	☐ Registered ☐ Completed ☐ Made any changes directly to college	☐ Registered ☐ Completed ☐ Made any changes directly to college
Other Required Financial Aid Forms:			
Verification:	Documents needed: ☐ Submitted	Documents needed: ☐ Submitted	Documents needed: ☐ Submitted
Financial Aid Award Letters:	☐ Letter Received ☐ Letter Analyzed	☐ Letter Received ☐ Letter Analyzed	☐ Letter Received ☐ Letter Analyzed
Loans:	☐ Determined Loan Needed ☐ Applied for Loans	☐ Determined Loan Needed ☐ Applied for Loans	☐ Determined Loan Needed ☐ Applied for Loans
Other Follow-Up:			

Tips for Staying Organized Through the Financial Aid Application Process

You might notice that this process is very similar to staying organized through the college application process:

- Keep copies of all documents you send to colleges. Sometimes items get lost in the mail or are misfiled; be prepared to send them again so you don't lose time.
- Make multiple copies of your custodial parent's tax forms to fax or mail to colleges if you are asked to verify information on your FAFSA.
- Use the checklist on page 102 to keep track of all the steps.
- If you have questions about your award package, call the financial aid office at the college and ask to speak to a financial aid officer.
- Keep notes of the names of the people you speak to and dates of your phone or e-mail contacts at a college. Especially if someone is helpful, try to work with that person consistently when you call, so that you always talk to someone familiar with your situation.

CHAPTER 8:

How Do I Make the Final Choice about Which College to Attend?

Main topics covered in this chapter:

- The two main questions: Good fit? Affordable?
- Comparing financial aid packages
- Visiting campuses
- Accepting one college
- Deposits

How Do I Decide Which College to Attend?

Deciding which college to attend can be difficult. If you are accepted to multiple colleges, there are two basic questions to ask yourself:

1. **Which is the best fit?** When you were choosing schools to apply to, you considered how well they fit your needs and interests. Now, you will want to review those questions again and identify which college that accepted you has the most features that matter to you. You might also think about which has the widest range of majors to choose from, to give yourself options as you explore different subject areas.

2. **Which is most affordable?** You also need to think about which colleges are the most affordable. You can tell this by analyzing the financial aid package they gave you. (See Chapter 7 for more information on financial aid packages.) The chart, *Comparing College Costs*, on page 88, can help make this easier.

"The YABC program and college tours have taught me there is more to life than being in New York, and I am more inclined to go away."

Arielle, Manhattan

Weighing the Options

Speak with teachers, advisors, counselors, or others who can be a helpful sounding board as you consider your choices. But remember that there's no single, perfect answer. You can succeed at many different colleges—and you only need one. Ultimately, you will balance the questions of fit and affordability and pick a school that satisfies both.

Visiting Campuses

If at all possible, visit the campuses you are considering. If the colleges are in NYC, there is no reason not to visit. Walk around the campus for a few hours to help you get a sense of what it would be like to be a student there. Many colleges offer free bus trips, or you can make your own travel arrangements. To visit, you can call the admissions office or go online and find out about tour schedules. Open houses also provide an opportunity to tour the college and learn about various programs and offerings. If you happen to know any students there, ask if they can show you around and tell you about their experience at the school.

Final Steps

Accepting the Acceptance: When a college accepts you, the admissions office gives a deadline by which to tell them if you are going to attend. Take note of the deadline. If you are late, you could lose your place. Follow any instructions the college sends about which forms to return with your decision letter.

Deposits: Many colleges require that you pay a deposit (amounts vary between $25 and $300) to hold your place. The amount is usually non-refundable, but it will be subtracted from your bill when you enroll.

Don't rush to pay a deposit. If you need more time to decide, ask the college if you can have an extension on the deposit deadline. Many colleges will grant this. Also, you may be eligible for a waiver of the deposit, based on family income. Find this out from the admissions office.

The Educated Consumer
You wouldn't pick out a new pair of sneakers and say, "Put it on my credit card—I don't care what it costs." Likewise, you shouldn't accept a college until you are clear on the costs and how much you are responsible for in loans, up-front payment, and Work-Study.

Tips for Making Your Final Decision Easier

- Use your head, and trust your gut. It may be a gut feeling that tells you that you will be more comfortable and more successful at one college than another. But you cannot judge by instinct alone—cost is another reality to consider.
- Make a list. Write down the pros and cons of each college. Identifying and writing down what you like or have concerns about for each school can help you clarify your thoughts and check your own reasoning.

  It might be helpful to keep track of your thoughts on each college in a chart so you can make comparisons:

College Name	Things I Like About This School	Concerns I Have About This School	Financial Aid Package	Services and Programs at This School	Questions I Still Have

- Visit the colleges and talk to current students, if you can. This will give you a first-hand perspective from those who have been through this process before.

CHAPTER 9:

How Will I Succeed in College?

Main topics covered in this chapter:

- Getting ready for college
- Final application and enrollment paperwork
- What to pack if going away to college
- Adjusting to a new situation
- Long-term success strategies

Student Perspectives on College Success

Travis, *LaGuardia Community College*

When I was in high school, I didn't have high expectations for myself. All I wanted to do was play basketball, and buy nice clothes and sneakers. Now that I'm in college, that has changed. Although I always planned to go to college, I did not know how much I could achieve. I worked hard and put school above everything else that was going on in my life.

One of the biggest challenges I have faced while in college is oral presentations. I was never able to "work the room" when I was in high school. I was not able to do PowerPoint® presentations. Now I have become comfortable presenting in front of a group of people.

I thought college was going to be like high school, but I see that college is different. You are treated like an adult. I feel much more motivated to wake up to go to classes because of that and because I want to do better for myself. By getting good grades and meeting all of my goals I am setting a good inf uence for my future children.

Sunil, *LaGuardia Community College*

When I was in high school, I never wanted to go to college. I planned to go to a trade school so that I could avoid having to take classes like English and Math. My counselor and assistant principal spoke with me about my options and told me about LaGuardia Community College.

The college curriculum and grading policy are different than in high school. In high school, I could afford to play around, but in college you cannot because your grades are based on your overall average for the course. In college, assignments are different than what I was used to. I was used to just answering questions, but now I have to write in complete essay form. This was somewhat difficult for me because college professors see errors that my high school teachers did not. As a result of the new standards and expectations, my writing has improved and I have fewer red marks on my papers.

Now that I am in college, the extra classes I wanted to avoid have increased my skills and broadened my perspective on life. The improvement I have seen in my work has motivated me and helped me realize that I can actually do this. I have a lot of plans for the future. I want to be somebody. I don't want to work a minimum wage job and struggle to get by. My parents also motivate me to continue. They sacrifice and put off what they want so that I can have what I want. I would like to get a great job so that I can do the same for them in the future.

Thinking About the Transition to College

Once you decide which college to attend, you can relax a bit. Enjoy the moment. You have worked hard to get to this point. After you catch your breath, you can begin to think more specifically about making the transition from high school or GED studies to college. It may feel rocky at times, but getting off to a good start makes a difference. A combination of planning ahead and keeping an open mind will help you get the good start you need.

Finishing the Paperwork

You may need to complete the following steps during the weeks before school starts. There may be additional tasks, so stay tuned for letters and/or e-mails from the college:

Loan applications: Even if you accept loans by checking them off on your award letter, you still need to complete an application and a **Master Promissory Note (MPN)**, which states that you know you are responsible for the loan repayment. The college financial aid office will provide instructions about this.

Payment plan enrollment: Many colleges offer a **payment plan** to manage remaining costs once financial aid has been subtracted from your student bill. By breaking up the balance due into four or eight smaller payments, these plans make paying for college more manageable. There is often a one-time fee to enroll in the program, but you will not be charged interest. The **Bursar's Office** at your college should be able to provide you with information on payment plan options.

Housing and meal plan forms: If you will be living on campus, you will have to make arrangements for **room and board**. Colleges may offer you a choice of different residences and meal plans. The Office of Residential Life (or a similarly named office) will send the necessary forms to complete.

Health forms: You will probably have to prove that you've had certain vaccinations before you attend college. Each college has different requirements for which vaccinations students must have prior to enrolling. The school may provide you with an "Immunization Form" for your doctor to complete. Make sure you (or your doctor) have copies of your health records.

College Fact

Princeton Review's Top 10 Majors

1. Business Administration and Management/ Commerce
2. Psychology
3. Nursing
4. Biology/Biological Sciences
5. Education
6. English Language and Literature
7. Economics
8. Communications Studies/Speech Communication and Rhetoric
9. Political Science and Government
10. Computer and Information Sciences

Source: Princeton Review (2009)

Registering for classes: Before the semester starts, you may need to register for classes. Look for instructions from the **Registrar's Office** on when and how to do this. They should also send you a **college catalog** listing the available courses. Some courses may be offered at different levels, with advanced studies requiring more basic introductory courses as **prerequisites**. The school may also have **core requirements** that all students are expected to complete. Consult with a college advisor on picking the appropriate courses for you. In many schools, course registration is on a first-come basis, so it is important to register at the beginning of the time indicated. If the registration period is over several days, a course you wanted to take might be filled by the second or third day. Then you would have to wait until the next semester to try again.

It is common for some students to take remedial (also known as "refresher" or non-credit classes) to prepare them for college classes. If you are interested in applying to any of the CUNY colleges, be sure you know the most current admissions requirements related to Regents, SAT, ACT, and CUNY Assessment Test scores. Visit this site for more information: http://www.cuny.edu/academics/testing/cuny-assessment-tests/admissions-requirements.html

Of students entering CUNY community colleges in 2007-08, 83% were required to take remedial courses in reading, writing, or math (www.nydailynews.com). Although these remedial classes may not seem to directly relate to your major, or your intended future job, they are a necessary step on your path to yoru future. It is important to note that not all financial aid will cover the cost of remedial courses.

Don't Overload Your First Semester

Do not choose many extra-challenging classes your first semester. Balance subjects you find difficult with ones you are more comfortable with. Give yourself a semester or two to adjust to college work and build up your grade point average.

First Days of College

Developing your college community: Before your first semester, most colleges hold **orientation** sessions—one to three days, typically. Be sure to attend this event because it will give you a chance to learn more about the campus, meet some people, and register for your classes. The goal of orientation is to help you get off on the right foot with college. Take advantage of the opportunity. Once you are on campus, push yourself to meet a lot of new people and make connections.

What to bring if you will live in a dorm: Most **dorm** rooms have a bed, desk, chair, and closet for each person. You will need to bring whatever else you need. It can be tempting to pack too much. Then you will be stuck lugging it all home again. Your college may send a suggested packing list (or post it on the school Web site). Also, you can find many packing lists on various college information Web sites. If your college sends you contact information for your new roommate, you can discuss who will bring bigger items you would both use, such as a rug. Ask college students you know or meet at orientation what they brought that was useful and what they wished they'd left at home.

Adjusting to living away from home: If you are living on campus, you may feel homesick in the first weeks. But college students will tell you, from experience, that you need to give yourself a little time to adjust. Some helpful ways to deal with homesickness are to meet new people, join activities, and avoid staying in your room all day. Calling home too often can make it harder to adjust, so try to limit yourself from calling every time you feel lonely or sad. Remind yourself that new experiences can be hard at first. Soon enough, it will be time for a weekend visit home. Resident Advisors (RAs) are older students trained to support and supervise students in residence halls. RAs, friends, and counselors can help you adjust. It may also feel scary to leave your childhood friends, but take this as a wonderful opportunity to meet people with whom you can start great, new friendships.

Know the requirements: Your college, or your particular major, may require that you maintain a specific grade point average (GPA). You may also need a specific GPA in order to graduate. Additionally, any financial aid you have received may come with requirements such as a minimum GPA, minimum number of credits accumulated per semester, and resubmission of financial aid forms on a periodic basis.

"College is much different from high school in the fact that the whole environment is different. You get treated as an adult and there is way less drama in college than there is in high school."

David,
City College

Long-Term Success Strategies

Use available resources. Take advantage of the many resources available to you. Most successful students do not do well in their classes because they naturally know everything—they do well because they actively use support and tools. There are academic resources, such as writing centers, tutoring programs, professors' office hours, libraries and library staff, and student advisement offices. There are also counseling services, health centers or clinics, clubs, and activities.

Know when you have to declare a major. A college **major** is the subject area in which you will focus your studies. To have a major in a particular subject demonstrates that you have a deep understanding of that professional field and have met various requirements, including taking a certain number of hours of instruction in that subject.

You may already know what you'd like to major in. You may not know, either because you are interested in many things, or because you don't even know what you could major in. Different schools have different requirements about when and how to declare a major. Most four-year colleges require you to declare a major by the end of your sophomore (second) year of college. Other four-year colleges may have already required you to apply directly to a program with a specific major when you originally applied to the college. Two-year schools generally require you to select a major early in your school career.

There are many different options regarding types of majors. Most students major in one subject; others have a double major (major in two subjects); some may have a major and a **minor**; and others will create their own major.

Declaring a major early can help you ensure that all of the classes you take lead toward your degree. However, there are some benefits to waiting until you have settled into college and taken a variety of classes—specifically, that you have greater f exibility in the courses you take and have exposure to a larger variety of potential majors. To maintain your major, you may need to meet certain GPA and other requirements. If you do not meet these, you may be required to switch to another major.

Clarify your priorities. There are many people and things that demand your attention. As much as you may try, you cannot do everything and be everywhere. Success in college requires that you put your studies ahead of other distractions. Once you make this decision, you will need to remind yourself when you feel your energy or attention fade. This is normal—everyone has bad days. It's not just about making a commitment to succeed in college. It's about recommitting to your goals when those discouraging or distracting moments come along.

Be a manager. Like all major projects, college requires various types of management. You will need to use your best management skills and develop new ones. Thinking like a manager will help you avoid problems. But it can also help you solve problems as they arise.

Social-life Manager: Whether you live at home or on-campus, college involves meeting a lot of new people. Sometimes you'll feel like a fish out of water, especially if you are far from home. But good and bad social situations are part of the learning experience. If you need some help with a socially challenging situation, take advantage of support systems, such as the Resident Advisor in your dorm, professors, counselors, advisors, and new friends. You will occasionally feel competing pressure between your social life and your studies. For example, you may have an exam the morning after a party with your friends. Finding a balance between spending time with friends and focusing on your studies will take some negotiation, but ultimately you'll find a full social life balanced with good grades.

Time-manager: Time management is possibly the most important academic tool you can use. Keeping up with your course assignments is a daily practice. At first, college may be confusing because you seem to have so much free time. This is one of the biggest differences between high school and college—in college you have more independent learning time to read, write, and research. If you find yourself falling behind in class, don't wait until the final exam to talk to your professor. Professors have office hours so that students can stop by and ask questions. Participate in a study group with other students in your class if available.

You will probably need to use a **planner**, which is a calendar in booklet or electronic form that will help you keep track of all your assignments. At the start of the semester, your professors will give you a syllabus for each class. A **syllabus** is a document that describes the course, lists all of the reading assignments, test dates, paper due dates, and other pertinent information for that class. Review the syllabus and enter all the class times and important dates in your planner. Then schedule in the time when you will study. For most courses, you will need to factor in several hours outside of class time to study and do schoolwork. Planning is useful, because when the unexpected happens, you've built in the f exibility to do well on any assignment.

Stress-manager: Change—even good change—is stressful. College involves a lot of change; it also involves high expectations. Both of these are stressors. It is not possible to avoid stress altogether, but you can recognize when you are feeling a lot of stress and take healthy approaches for dealing with it. Talking with friends, exercising, eating healthy food, drinking water, getting plenty of rest, listening to music, and meeting with a counselor can all be helpful. Think about what works for you and practice those healthy habits to keep stress in check.

Money-manager: Being a college student, for most people, means living on a tight budget. Not only do you have to pay for college, but you also have to account for your personal expenses as well. This means that you have an accurate estimate of how much money you require to meet your needs, and that you have a way to get it (through a job, scholarships, loans, etc.).

An important tip many college students share is to avoid the credit card offers on campus. Credit cards can be useful for emergencies. But they are also enticing for non-urgent purchases. The interest quickly adds up, so that $50 pair of shoes can turn into a $200 pair of shoes. To keep your finances in good shape, it's important to *remind yourself of the difference between need and want.* Be careful not to make purchases on a credit card that you cannot pay back in one or two months. Another tip is to ask experienced college students where to find bargains for everything from textbooks to haircuts.

You may need to work part-time or full-time while in school. Because going to school is a major commitment of time and resources, you should make sure that your employment does not interfere with your studies. For example, you may not want to work full-time if you are in school full-time. You may also want to find a job that is accommodating, particularly at times during which you may need to spend a significant amount of time on your schoolwork (when major assignments are due or during midterms/finals).

Your school, as part of your financial aid package, may have given you work-study, which means that you can apply for a variety of on-campus positions or off-campus assignments related to community-service or your area of study. One advantage of work-study jobs is that when assigning work hours, your class schedule and academic progress are taken into consideration, which can be very good in helping you succeed once you are in college.

Congratulations!
Congratulations on your new adventures. You are ready to meet your challenges. Good luck in college.

Public
Speaking

Appendix

120 **Graduation Cards: High School Graduation Requirements**

- **General Education**
- **Career and Technical Education**
- **Students with Disabilities**

123 **Planning Calendars for College Admissions and Financial Aid**

130 **College Access Programs in NYC**

GENERAL EDUCATION STUDENTS

Students Entering 9th Grade in September 2008, September 2009, September 2010, and September 2011

	Regents Diploma	Advanced Regents Diploma
CREDIT REQUIREMENTS	# of Credits	# of Credits
English	8	8
Social Studies	8	8
Global History	4	4
American History	2	2
Economics	1	1
Participation in Government	1	1
Science (including lab)	6	6
Life Science	2	2
Physical Science	2	2
Life Science or Physical Science	2	2
Mathematics	6	6
Visual Art, Music, Dance, and /or Theater†	2	2^
Second Language	2	6*
Health and Physical Education	5	5
Physical Education	4	4
Health Education	1	1
Electives	7	3
Total	44	44

† Effective June 2007 students must earn two credits in the arts (visual art, music, dance, and/or theater).

^ Students seeking a Regents Diploma with Advanced Designation through the Arts must complete 10 credits in one art form (dance, music, theater, or visual arts) and pass the corresponding Arts exit Exam.

	Regents Diploma**	Advanced Regents Diploma**	
REGENTS EXAM REQUIREMENTS	SCORE	SCORE***	
Comprehensive English	65 or above	65 or above	
Mathematics	1 Exam	2 Exams or	3 Exams
Integrated Algebra	65 or above or		65 or above*** or
Math A	65 or above or	65 or above*** and	65 or above*** and
Math B	65 or above or	65 or above*** or	
Geometry	65 or above or		65 or above*** and
Algebra 2/Trigonometry	65 or above	65 or above***	65 or above***
Global History and Geography	65 or above	65 or above	
U.S. History and Government	65 or above	65 or above	
Science	65 or above (any science)	65 or above (1 life science)	
Science		65 or above (1 physical science)	
Language other than English		65 or above*	

*Students completing an approved 10 credit sequence in the Arts or CTE are only required to complete 2 credits of a second language and are not required to take the Regents exam in a Language other than English in order to receive a Regents diploma with advanced designation. However, they must still meet the requirements for the total number of units of credit (44).

**As of the class entering 9th grade in 2008 Local diplomas will not be an option for General Education Students. Students must pass all required Regents exams with a score of 65 in order to obtain a Regents or Advanced Regents Diploma.

***Advanced Regents Diploma:
2 Exams: Math A and either Math B or Alg 2/Trig | 3 Exams: either Int. Alg or Math A and Geometry and Alg 2/Trig

Mathematics Regents Exam Implementation/Transition Timeline

Last administration of the Regents Examination in Mathematics A - January 2009
Last administration of the Regents Examination in Mathematics B - June 2010

First administration of the Regents Examination in Integrated Algebra - June 2008
First administration of the Regents Examination in Geometry - June 2009
First administration of the Regents Examination in Algebra 2 and Trigonometry - June 2010

Students who entered 9th grade in 2007 or earlier should refer to http://schools.nyc.gov/RulesPolicies/GraduationRequirements/default.htm.

Summary of NYSED Regulation 100.5 and Chancellor's Regulation A-501. Published June 2011.

CAREER & TECHNICAL EDUCATION STUDENTS

STUDENTS ENTERING 9TH GRADE IN SEPTEMBER 2008, SEPTEMBER 2009, SEPTEMBER 2010, AND SEPTEMBER 2011 • These requirements apply only to students enrolled in a State approved CTE Program of Study. Students meeting these requirements become eligible for a technical endorsement on their diploma. Students are advised to consult with their guidance counselor to confirm whether and how these requirements apply to them.

CREDIT REQUIREMENTS	Regents Diploma # OF CREDITS	Advanced Regents Diploma # OF CREDITS
English	8	8
Social Studies	8	8
Global History	4	4
American History	2	2
Economics	1	1
Participation in Government	1	1
Science (including lab)	6	6
Life Science	2	2
Physical Science	2	2
Life Science or Physical Science	2	2
Mathematics	6	6
Visual Art, Music, Dance, and/or Theater†	2	2
Second Language	2	6**
Health and Physical Education	5	5
Physical Education	4	4
Health Education	1	1
CTE Sequence/Electives*	7+	7+
Total	44+	44+

† Effective June 2007 students must earn two credits in the arts (visual art, music, dance and/or theater).

*Note: The number of credits required for State Approved CTE sequences varies depending on the specific program of study. These students may therefore be required to earn more than 44 total credits in order to graduate with technical endorsement.

REGENTS EXAM REQUIREMENTS	Regents Diploma SCORE	Advanced Regents Diploma SCORE***	
Comprehensive English	65 or above	65 or above	
Mathematics	1 Exam	2 Exams or	3 Exams
Integrated Algebra	65 or above or		65 or above*** or
Math A	65 or above or	65 or above*** and	65 or above*** and
Math B	65 or above or	65 or above*** or	
Geometry	65 or above or		65 or above*** and
Algebra 2/Trigonometry	65 or above	65 or above***	65 or above***
Global History and Geography	65 or above	65 or above	
U.S. History and Government	65 or above	65 or above	
Science	65 or above (any science)	65 or above (1 life science)	
Science		65 or above (1 physical science)	
Language other than English		65 or above**	

TECHNICAL ASSESSMENT REQUIREMENT	Regents Diploma SCORE	Advanced Regents Diploma SCORE
Technical Assessment Exam based on nationally recognized industry standards*	Pass	Pass

Note: As of the class entering 9th grade in 2008, local diplomas will not be an option for General Education Students. Students must pass all required Regents exams with a score of 65 in order to obtain a Regents or Advanced Regents diploma.

** Students completing a State Approved CTE Program of Study are only required to complete 2 credits of a second language and are not required to take the Regents exam in a Language other than English in order to receive a Regents diploma with advanced designation.

***Advanced Regents Diploma:
2 Exams: Math A and either — Math B or Alg 2/Trig
3 Exams: either — Int. Alg or Math A and Geometry and Alg 2/Trig

***CTE Requirements specified in Commissioner's Regulation 100.5(d)(6). A list of all approved CTE Programs of Study can be found at** http://www.p12.nysed.gov/cte/ctepolicy/approved.html

Mathematics Regents Exam Implementation/Transition Timeline
Last administration of the Regents Examination in Mathematics A - January 2009
Last administration of the Regents Examination in Mathematics B - June 2010

First administration of the Regents Examination in Integrated Algebra - June 2008
First administration of the Regents Examination in Geometry - June 2009
First administration of the Regents Examination in Algebra 2 and Trigonometry - June 2010

NYC Department of Education

Summary of NYSED Regulation 100.5 and Chancellor's Regulation A-501. Published June 2011.

2008, 2009, 2010, AND 2011

Students who entered 9th grade in 2007 or earlier should refer to http://schools.nyc.gov/RulesPolicies/GraduationRequirements/default.htm.

STUDENTS WITH DISABILITIES

Students Entering 9th Grade in September 2008, September 2009, September 2010, and September 2011 • (Students with disabilities who are entitled to attend school pursuant to Education Law Section 3202 or 4202(5))

CREDIT REQUIREMENTS	Local Diploma # of Credits	Regents Diploma # of Credits	Advanced Regents Diploma # of Credits
English	8	8	8
Social Studies	8	8	8
Global History	4	4	4
American History	2	2	2
Economics	1	1	1
Participation in Government	1	1	1
Science (including lab)	6	6	6
Life Science	2	2	2
Physical Science	2	2	2
Life Science or Physical Science	2	2	2
Mathematics	6	6	6
Visual Art, Music, Dance, and/or Theater†	2	2	2^
Second Language*	2	2	6**
Health and Physical Education	5	5	5
Physical Education	4	4	4
Health Education	1	1	1
Electives	7	7	3
Total	44	44	44

† Effective June 2007 students must earn two credits in the arts (visual art, music, dance, and/or theater).

^ Students seeking a Regents Diploma with Advanced Designation through the Arts must complete 10 credits in one art form (dance, music, theater, or visual arts) and pass the corresponding Arts exit exam.

REGENTS EXAM REQUIREMENTS	Local Diploma Pass 5 Regents or 6 RCTS SCORE	Regents Diploma Pass 5 Regents SCORE	Advanced Regents Diploma Pass 8 Regents SCORE***	
Comprehensive English	55 or above on Regents or Passing RCT in Reading and RCT in Writing	65 or above	65 or above	
Mathematics	Passing RCT in Mathematics or	1 Exam	2 Exams or	3 Exams
Integrated Algebra	55 or above or	65 or above or		65 or above*** or
Math A	55 or above or	65 or above or	65 or above*** and	65 or above*** and
Math B	55 or above or	65 or above or	65 or above*** or	
Geometry	55 or above or	65 or above or		65 or above*** and
Algebra 2/Trigonometry	55 or above	65 or above	65 or above***	65 or above***
Global History and Geography	55 or above on Regents or Passing RCT in Global History and Geography	65 or above	65 or above	
U.S. History and Government	55 or above on Regents or Passing RCT in U.S. History and Government	65 or above	65 or above	
Science	55 or above on Regents (any Science) or Passing RCT in Science	65 or above (any Science)	65 or above (Life Science)	
Science			65 or above (Physical Science)	
Language other than English			65 or above**	

* A student identified as having a disability which adversely affects the ability to learn a language may be excused from this requirement if such student's IEP indicates that such requirement is not appropriate. Such a student need not have a sequence in a second language but must meet the 44 credit requirement.

** Students completing an approved 10 credit sequence in the Arts or CTE are only required to complete 2 credits of a second language and are not required to take the Regents exam in a Language other than English in order to receive a Regents diploma with advanced designation. However, they must still meet the requirements for the total number of units of credit (44).

*** Advanced Regents Diploma: 2 Exams: Math A and either Math B or Alg 2/Trig | 3 Exams: either Int. Alg or Math A and Geometry and Alg 2/Trig

Mathematics Regents Exam Implementation/Transition Timeline

Last administration of the Regents Examination in Mathematics A - January 2009
Last administration of the Regents Examination in Mathematics B - June 2010

First administration of the Regents Examination in Integrated Algebra - June 2008
First administration of the Regents Examination in Geometry - June 2009
First administration of the Regents Examination in Algebra 2 and Trigonometry - June 2010

IEP Diploma

As indicated in NYS Commissioner's Regulation 100.9, a student with a disability may become eligible to receive a High School Individualized Education Program (IEP) Diploma after meeting one of the following two criteria:

1. Student is at the end of the year in which he/she attains the age of twenty-one and has achieved the educational goals based on the appropriate level of the learning standards, established by the commissioner, as specified in the student's current IEP.

OR

2. Upon application of the student or the student's parent, at any time after the student has attended school or has received a substantially equivalent education elsewhere for at least twelve years, excluding Kindergarten, and has achieved the educational goals based on the appropriate level of the learning standards established by the commissioner as specified in the student's current IEP.

- The IEP diploma will have a clear annotation, on the front, indicating that the diploma is awarded on the basis of the student's successful achievement of the educational goals based on the appropriate level of the learning standards, established by the commissioner, as specified in the student's current IEP.
- The IEP diploma will be accompanied by a written statement of assurance that the student shall continue to be eligible to attend public school until the student has earned a high school diploma or until the end of the school year of such student's twenty-first birthday, whichever is earlier.

NYC Department of Education

PLEASE NOTE: If you are working towards a Career and Technical Education (CTE) endorsed diploma or have a major in the Arts, please see your guidance counselor for additional graduation requirements.

Summary of NYSED Regulation 100.5 and Chancellor's Regulation A-501. Published June 2011.

Planning Calendars for College Admissions and Financial Aid

It is best to prepare your college applications over the course of an entire school year, and the charts on the following pages will help guide you through the all of the necessary steps in your senior year.

Of course, it's best to begin planning for college as early as possible in high school. There are things you can do beginning as early as 9th grade to make sure that you are on track. The following resources provide important ideas about what you can to prepare for your future at any point in your high school career. Beyond the information the resources provide below, you should also ask your guidance counselor, college advisor, and teachers about other ways you can get ready to fulfill your college and career goals.

College Board—planning for grades 9-12
http://www.collegeboard.com/student/plan/index.html

KnowHow2Go—planning for grades 9-12
http://www.knowhow2go.org/

Montgomery County Public Schools—Seven Keys to College Readiness
http://www.montgomeryschoolsmd.org/info/keys/documents/sevenkeys.pdf

New Visions for Public Schools—
"Good to Go" college and career readiness campaign
http://www.newvisions.org/sites/default/files/publications/G2G_Eng_CollegeBenchmarks_Web.pdf

If you have a school year to prepare: Ideally, you will be able to follow the timeframe on the following pages. If you fall behind or start later than this timeframe outlines, you can still go to college, but your options will be limited both for admissions and financial aid. If you have a lot of time to prepare you can:

1. Research colleges and plan to visit them;
2. Start assessing yourself and what you are interested in;
3. Take the PSAT;
4. Study for the SAT/ACT;
5. Take the SAT II. You can take these subject tests at any time.

Application deadlines: For a fall start date, the most competitive colleges have deadlines on January 1 of the year of admission. Other colleges will have deadlines in January, February, or March. So the longer you wait to apply past January 1, the fewer options you have.

Many colleges accept students for the spring semester. But there are some that don't. If you need or want to start college in the spring semester, be sure to check with specific colleges about their policies. Note that most deadlines will be in October and November, so the longer you wait past November 1, the fewer open options you have.

Regardless of when you intend to start, schools that use rolling admissions (i.e., the college accepts qualified candidates as they apply) may be full before their final deadlines. This means the earlier you apply, the better your chances of getting accepted.

Financial Aid deadlines: For a fall start date, many colleges set a February 1, February 15, or March 1 deadline to be considered for priority financial aid. For a spring start date, the deadline is typically in October or November. It is better to submit an imperfect FAFSA than to miss the deadline. You can always make corrections later.

The chart on the next several pages should help keep you aware of upcoming deadlines.

One-Year Planning Calendar	
Admissions	**Financial Aid**
Immediately:	**Immediately:**
Assess 1. Use the questions in Chapter 4 and/or in interest inventories to explore your college and career interests. 2. Research college access programs that you may be eligible for. 3. Create a folder in which to keep your college and financial aid application materials. 4. Work with your college advisor (at a college access program, or at your school, GED program, or YABC) to choose the colleges to which you will apply and to determine if you should take the PSAT or SAT/ACT.	(Focus on your assessment during this time period.)
September/October (or March/April for spring start dates):	**September/October (or January/February for spring start dates):**
Research 1. Determine which colleges to apply to and when their deadlines are. 2. Collect college application materials from all of the colleges on your list. 3. Carefully read all the college applications to create a chart of all the required materials. 4. Check with your college advisor to determine if you are eligible for the following: ▪ College application fee waivers ▪ SAT and/or ACT fee waivers (see Chapter 5) ▪ NY State Opportunity Programs: EOP, HEOP, SEEK, or CD (see Chapter 3) ▪ CSS PROFILE (if necessary; see Chapter 7) 5. Check with the college advisor at your school about the school's own process for sending out applications. Some questions to ask: ▪ What are the deadlines for requesting transcripts? ▪ Do you mail the application materials yourself or does the school handle them? ▪ How many applications can you submit?	(Focus on your admission applications during this time period.)

Admissions	Financial Aid
(continued from previous page)	**(continued from previous page)**
Develop 6. Ask two staff members at your school who know you best (e.g., teachers, advisors, counselors, principals, etc.) to write recommendation letters for you. 7. Ask an employer, coach, or group leader (someone outside your school who knows you well) to write you a supplemental recommendation letter. 8. Write first drafts of essay(s). 9. Have a teacher, advisor, or counselor edit your essay(s); ask him/her to discuss the feedback with you. 10. Work on a final draft of your essay(s). 11. Develop a resume outlining your jobs, athletics, activities, community involvement, or special talents. 12. If applying to fine arts programs, work with a teacher, advisor, or counselor on your portfolio or audition. 13. Register for any college admissions exams you will need to take, such as the SAT or ACT. 14. Fill out the college applications (paper and/or online) and any HEOP/EOP applications, if necessary.	(Focus on your admission applications during this time period.)
November/December (or May/June for spring start dates):	**November/December (or March/April for spring start dates):**
Submit 1. Request copies of your high school transcript to be sent to each college, even if you have a GED (if you attended more than one high school, be sure your grades and courses are all reflected on the current school's transcript; if not, you will need to request transcripts from other high schools). 2. Include an essay. 3. Include letters of recommendation from teachers and supplemental references, or give them stamped and addressed envelopes for mailing. 4. Include a check, money order, or fee waiver (or use credit card online) for application fee.	1. Apply for a FAFSA PIN: (www.pin.ed.gov) for yourself and your custodial parent. 2. Start assembling financial information (see page 102 for more information). 3. Determine if your school(s) require an early submission of the CSS PROFILE. 4. Determine what your schools' deadlines for submission of financial forms are.

Admissions	Financial Aid
(continued from previous page)	**(continued from previous page)**
5. Include a resume (usually optional). 6. If you have a GED, send a GED transcript request form and money order (per college) to the New York State Education department office in Albany: (www.emsc.nysed.gov/ged/) to have your GED transcript sent to colleges. ★ 7. If your colleges require SAT or ACT scores, arrange for your scores to be sent—some high schools include them in the transcript; otherwise you need to access the College Board Web site to have original score reports sent (there is a cost per college unless you have a waiver); arrange to retake any tests as needed to increase your score. 8. If applying for fine arts programs, such as visual art, dance, theater, or music, arrange for auditions or portfolios. 9. Keep photocopies and/or electronic copies of all documents you send out—you may need them later. 10. Submit all college applications: SUNY, CUNY, private, etc.	
January/February (or July/August for spring start dates):	**January/February (or May/June for spring start dates):**
Follow Up 1. Check to be sure colleges received all your application parts—call or e-mail each admissions office to confirm receipt and ask if they're missing anything. 2. Follow up with colleges on any additional requested materials (you may be able to fax documents to save time).	1. *Immediately after Jan. 1:* Submit FAFSA online (for the following academic year). See page 93 for steps. Note: The FAFSA cannot be submitted before January 1, but you have a higher chance of getting funds if you apply immediately after January 1. 2. Submit TAP application. See page 97 for steps. 3. Submit CSS PROFILE, if necessary. See page 98 for steps. 4. Submit any other financial forms from individual colleges (some colleges have their own, specific forms). 5. When you receive your SAR in the mail or via e-mail, check it for any errors. 6. Enroll in FastWeb: (www.fastweb.com) to get notices for different scholarships and work-study programs. It is ideal to do this the spring before your last year in school.

Admissions	Financial Aid
March/April (or September/October for spring start dates):	**March/April (or July/August for spring start dates):**
1. Check your mail for any news from colleges. 2. Visit colleges that have accepted you and that you are considering.	1. Mail or fax any requested documents from colleges (you may be asked to verify your FAFSA information with the actual tax or budget documents).
April/May (or November/December for spring start dates):	**April/May (or September/October for spring start dates):**
Many colleges have a May 1 deadline to let them know you will attend. 1. If appropriate, appeal to colleges to which you were accepted for additional financial aid. 2. Decide which college you will attend (based on the fit and the affordability). 3. Send in the necessary documents to hold your place at that college. 4. Send in deposit or find out if you can get it waived.	1. Call colleges to request financial aid packages, if you haven't received them. 2. Analyze all financial aid packages. 3. Follow deadlines for letting colleges know you accept the offered aid.
May/June (or September/October for spring start dates):	**May/June (or November/December for spring start dates):**
1. Find out about orientations for new students. 2. Take any required placement tests.	1. Complete loan applications. 2. Complete Master Promissory Note (MPN). See page 111 for further information. 3. Sign up for payment plan, if applicable.
July/August (or November/December for spring start dates):	**July/August (or December for spring start dates):**
1. Attend orientation and/or academic advisement sessions. 2. Attend HEOP or EOP summer programs, if applicable. 3. Attend CUNY summer program, if need to pass CUNY Skills Assessment test. 4. Get ready to start college.	1. Respond to any requests from the financial aid or bursar's office.

Admissions	Financial Aid
August/September (or January for spring start dates):	**August/September**
1. Start college.	
January:	**January:**
	1. Complete the FAFSA for the next year, which begins in the following (fall) semester.

If you plan to start college two to three months from now: You will have limited options, but it is possible. A local community college will be your most likely choice. This can be a great way to start college and not lose time waiting for the next semester, even if you eventually plan to attend a four-year college.

Two to Three-Month Planning Calendar	
Admissions	**Financial Aid**
Do Now:	**Do Now:**
1. Assess your interests and what type of college would best suit you. 2. Research to find appropriate colleges. 3. Develop your application materials: Complete applications (If you are in a hurry and applying to a CUNY college, you can apply at a particular college in person. Call the college for more information.) 4. Take any required placement tests. 5. Register for classes.	1. Apply for a FAFSA PIN for you and an appropriate parent/guardian (one who legally has custody of you).* 2. Complete FAFSA. 3. Complete TAP. 4. Complete verification process, if required. 5. Enroll at FastWeb: (www.fastweb.com) to get notices for different scholarships and work-study programs. 6. Review financial aid award letter. 7. Apply for loans, if necessary. *If you do not know whether a stepparent, grandparent, or other adult(s) with whom you live qualifies as a parent/guardian, speak with your school counselor.

College Access Programs in NYC

Project Gateway
Chinese American Planning Council
150 Elizabeth Street, New York, NY 10012
212-941-0920
www.cpc-ny.org/youth.htm

Center for Achieving Future Education (CAFÉ)
BronxWorks
1130 Grand Concourse, Bronx, NY 10456
718-508-3193
www.bronxworks.org

Double Discovery Center
Columbia University
Alfred Lerner Hall, Room 306
2920 Broadway, MC 2604, New York, NY 10027
212-854-3897
www.columbia.edu/cu/college/ddc

College STEPS
Cypress Hills Local Development Corporation
2810 Fulton Street, Brooklyn, NY 11207
718-484-8531
www.cypresshills.org/youth-family-services.html

OPTIONS Center
Goddard Riverside Community Center
593 Columbus Avenue, New York, NY 10024
212-873-6600
www.goddard.org/options

Expanded Horizons College Prep Program
Henry Street Settlement
301 Henry Street, New York, NY 10002
212-254-3100 ext. 203
www.henrystreet.org

Educational Talent Search Program
John Jay College
555 West 57th Street, 6th Floor, New York, NY 10019
212-237-8268
johnjay.jjay.cuny.edu/talentsearch

Liberty Partnership Program
John Jay College
555 West 57th Street, 6th Floor, New York, NY 10019
212-237-8054

College Directions Program
Kingsbridge Heights Community Center
3101 Kingsbridge Terrace, Bronx, NY 10463
718-884-0700 ext. 169
www.khcc-nyc.org

Educational Counseling Center
Mosholu Montefiore Community Center
3512 DeKalb Avenue, Bronx, NY 10467
718-652-0470
www.mmcc.org

College Access Center
New Settlement Apartments
1563 Walton Avenue, Bronx, NY 10452
718-294-3870

Project Star
Project Reach Youth, Inc.
199 14th Street, Brooklyn, NY 11215
718-768-0778
www.pry.org

Settlement College Readiness
Union Settlement Association
237 East 104th Street, New York, NY 10029
212-828-6000
www.unionsettlement.org/collegereadiness

Talent Search
University Settlement @ The Door
121 Avenue of Americas, New York, NY 10013
212-941-9090
www.door.org

Helpful Web Sites

Career Exploration:

www.bls.gov/oco

The Occupational Outlook Handbook *includes information about different jobs, the job market, expected earnings, and training and education needed.*

College Entrance Tests:

www.act.org

This Web site includes information on the ACT test.

www.collegeboard.com

This Web site contains information on the SAT test.

www.ets.org

This Web site contains information on the Test of English as a Foreign Language (TOEFL), including how to register.

General Information on Colleges and Financial Aid:

www.campustours.com

This Web site provides you with virtual tours of colleges. It includes information on campus life and college planning.

www.careersandcolleges.com

On this Web site you can conduct a college search and locate financial aid information.

www.collegeanswer.com

This Web site includes information on applying for college admissions and financial aid. It includes various "calculators" so that you can project how much college will cost.

www.collegeboard.com

This is a great resource for all types of college information including SAT registration, financial aid, and college searches.

www.collegedata.com

You can search for scholarships and schools at this site. Enter your personal information to see your chances of getting accepted to schools.

www.collegeview.com

This Web site provides interesting information about student life, college campuses, and general college facts and information regarding the college admissions process.

studentaid.ed.gov
This Web site provides information on how to apply for college and financial aid. It also has tools with which you can manage your loans and money and plan for a career.

www.fastweb.com
This Web site provides resources for finding scholarships, colleges, jobs, and internships.

www.fiskeguide.com
This Web site helps you research and apply to colleges. It includes information on essay writing, interview preparation, and financial aid. It also has rankings of colleges by specific characteristics.

www.heath.gwu.edu
This Web site, developed by The George Washington University, provides an information exchange for individuals with disabilities about educational support services, policies, procedures, adaptations, and opportunities at American campuses, career-technical schools, and other postsecondary training entities.

www.petersons.com/ugchannel
This Web site helps you match your ideal college's features with a list of colleges that fit your description. You can also search colleges by subject area of interest or by name.

www.princetonreview.com
You can learn about colleges, find college essay tips, learn how to research schools and apply, and explore a number of other college topics.

www.suny.edu/student/academic_eop.cfm
This Web site outlines SUNY's financial requirements for its Equal Opportunity Programs (EOP).

www.zinch.com
This is a free service which allows students to upload their profiles, writing samples, and videos. Students can then notify schools that subscribe to this service. Colleges pay money to have access to this service and will view prospective students from this site. There are also college profiles and scholarship information.

Searching for and Applying to Colleges:

www.campustours.com
This Web site enables you to search for each college and see its facts and statistics. It also has information on college Web sites, virtual tours, and videos to learn more.

www.collegeboard.com/student/csearch
This Web site can aid you in selecting the right college. It features a college search engine, tips for finding the right college match, and articles to inform your important decision.

www.commonapp.org
This Web site provides crucial information for selecting and applying to colleges. Once you have made your college list, you can use the "Common Application" to apply directly to specific colleges.

portal.cuny.edu/cms/id/cuny/documents/informationpage/Freshman.pdf
This link shows a sample completed CUNY online application.

student.cuny.edu/cgi-bin/ArticulationAgreements/ListAgree.pl
If you're thinking about attending a CUNY community college and then transferring to a CUNY four-year university, this Web site shows which credits are transferable between CUNY schools.

www.suny.edu/Student/apply_supp_apps.cfm
This Web site shows which SUNY colleges require supplemental application materials.

colleges.usnews.rankingsandreviews.com/college
This Web site ranks colleges by different categories. US News is widely known for its reports on college and university rankings.

Web sites of six regional college accreditors are below. These can show you which schools are accredited. Other valid accrediting entities are listed at:
www.ed.gov/admins/finaid/accred/accreditation_pg7.html#RegionalInstitutional

Middle States Commission on Higher Education: www.msache.org
New England Association of Schools and Colleges: www.neasc.org
North Central Association of Colleges and Schools: www.ncacasi.org
Northwest Commission on Colleges and Universities: www.nwccu.org
Southern Association of Colleges and Schools: www.sacs.org
Western Association of Schools and Colleges: www.wascweb.org

Financial Aid and Scholarships:

apps.collegeboard.com/fincalc/efc_status.jsp
This Web site calculates your estimated Expected Family Contribution (EFC).

profileonline.collegeboard.com
Use this Web site to complete your CSS PROFILE.

www.pin.ed.gov
Use this Web site to apply for a FAFSA PIN for yourself and your custodial parent.

www.fafsa.ed.gov
This is the direct Web site you use to complete your FAFSA application, as well as to learn more about FAFSA and check your application status.

www.fafsa4caster.ed.gov
Use this Web site with your counselor/advisor to estimate how much governmental aid you're eligible for. When you're ready to submit a FAFSA application, this Web site will automatically transfer your information from your estimated calculation to your application.

www.finaid.org
This Web site has comprehensive resources for funding your education, including information about financial aid, scholarships, and student loans. It even has tools to help you calculate and predict the costs of your future education.

www.hesc.com
This Web site is a strong resource for New York residents. It provides step-by-step guidelines for completing the FAFSA and TAP applications, brochures outlining various forms of financial aid how to borrow wisely for your college education, and a list of various financial aid calculators.

www.maldef.org/leadership/scholarships
This Web site has a list of private scholarships, many of which are available for undocumented students.

scholarships.salliemae.com
This is a useful resource for the financial aid process, including information regarding loans and how to manage your finances.

www.simpletuition.com
Learn about financial aid, including private and federal student loans.

www.staffordloan.com
Get information on, and apply for, Federal Stafford loans.

www.tapweb.org
This is the direct Web site you use to complete your TAP application.

Glossary

ACT: Exam offered nationally, used by colleges as one tool to evaluate students' applications. The ACT is offered less often in New York than the SAT, but colleges generally accept both. Not all colleges require the ACT or SAT. For example, SUNY schools require either the ACT or SAT, but CUNY schools only require them for highly competitive four-year programs. See page 74 for more information.

Application Fee: Fee colleges charge to review students' applications for admission. Typical fees range between $40 and $75. Depending on students' household income and family size they may be eligible for fee waivers, which make them exempt from the fee requirement. (See **Fee Waiver**.)

Articulation Agreement: Agreement to help community college graduates make the transition into four-year colleges. It usually either guarantees that the associate degree will satisfy all freshman and sophomore general education requirements at the four-year university or identifies a list of courses that will be treated as equivalent.

Associate Degree: Certification granted by a college to a student who completes the associate degree course of study; it is also known as a "two-year degree." Often, associate degrees are focused on particular job preparation, like nursing or computer technology. Many students use associate programs as stepping stones to a bachelor's program, transferring the credits to a four-year college. Associate degrees are often referred to by initials, such as AS (Associate of Science) or AAS (Associate of Applied Science). (See **Associate Degree of Applied Science**.)

Associate Degree of Applied Science (AAS): Same as an associate degree except that an AAS generally provides specific training for a particular job. The word applied means the coursework applies the academic theory and knowledge to very specific job training. Some examples include AAS in Information Technology, AAS in Radiation Therapy Technology, and AAS in Dental Hygiene. Often AAS credits are more difficult to transfer toward a bachelor's degree.

Award Letter: Letter sent to you by a college, indicating that you were awarded financial aid and outlining what the aid includes.

Bachelor's Degree: Certification granted by a college to a student who completes the bachelor's course of study; generally known as a "four-year degree." Depending on full or part-time status, however, it can sometimes take a student longer than four years to earn one. Bachelor's degrees are divided into a few basic categories such as liberal arts or science, and then by major. For example, a student could earn a Bachelor of Arts in Economics or a Bachelor of Science in Biology. Bachelor's degrees are sometimes referred to by initials, such as BA (Bachelor of Arts), which refers to the broad group of humanities-based subjects, or BS (Bachelor of Science).

Bulletin: Another name for college catalog. (See **College Catalog**.)

Bursar: The office in a college that handles all student billing, including tuition, fees, housing, and meal plan.

CD: College Discovery program. (See **Opportunity Programs**.)

Certificate Program: Programs offered by colleges (usually community colleges) for short-term job training; they do not grant college credits or build toward a college degree.

College: A post-secondary educational institution such as a community college, junior college, liberal arts college, or university.

College Catalog: Official book or online publication of a college that contains information about academic programs and courses, dorms, rules and regulations, faculty and staff contact information, holidays, scholarships, and much more. It is useful as a research tool to learn more about a college.

Community College: Typically a two-year, public post-secondary educational institution that grants an associate degree.

Co-op: Usually a paid work experience that lasts several semesters and may also carry college credits.

Core Requirements: Courses that a college requires all students to take, regardless of students' majors.

Cost of Attendance (COA): Total of all the costs of attending college for one year, including tuition, room and board, fees, books, travel, and personal expenses. Each college must calculate a COA for each student. Students are allowed to receive a total combination of financial aid sources up to the amount of their COAs.

Credit: The value unit for college classes. Each class is worth a set number of credits, most often three. Full-time status is calculated at most schools as 12 credits or four classes.

CSS PROFILE: A type of financial aid application required at some schools.

CUNY: City University of New York: system of 23 public colleges, with hundreds of different programs and majors, in New York City. For more information visit the CUNY Web site: (www.cuny.edu).

Default: The negative status you receive if you are delinquent on your loan repayment. Default is usually conferred after four to six months of not making payments. There are serious consequences if you default. Possibilities include garnishing of your wages (money is taken directly from your paycheck); negative credit rating, which can make it difficult to buy a house or car; inability to receive financial aid in the future; and inability to get government jobs. It is always better to negotiate with your loan-holder and to defer or reduce your payment amount if you are experiencing financial hardship. To negotiate deferrals, call the loan-holder's number on your payment invoice and they will transfer you to the correct department.

Defer: To temporarily postpone either acceptance to a college or loan repayment. In both cases, the student needs to complete necessary paperwork and receive approval for deferring an acceptance or loan repayment. Loan deferments are usually granted for economic hardship reasons, such as loss of employment or health problems.

Deposit: Payment that you must submit to a college to hold your place as a student and/or for housing once you have been accepted. Deposits are usually non-refundable, but will be subtracted from your bill when you enroll.

Doctoral Degree: The most advanced academic degree you can earn for graduate study, typically completed after a bachelor's and master's degree.

Dorm: Shortened term for dormitory; campus-based residential building.

Early Action: Admissions process offered at some colleges that allows students to apply by an early deadline (usually in October or November); the college will notify the student much earlier if they are accepted (usually in December). The advantage is that students know, early in the process, that they are accepted to their top-choice college.

Early Decision: Admissions process offered at some schools that allows students to apply by an early deadline (usually in October or November); then the college will notify the student much earlier than in the regular application timeline if they are accepted (usually in December). However, if accepted via Early Decision, students must withdraw all applications from other colleges. The program is a binding agreement between the college and a student that, if accepted, a student will attend that college. The advantage is that students know they are accepted to their top-choice college, and they don't need to deal with many applications, but Early Decision also limits their options dramatically.

EOP: Educational Opportunity Program. (See **Opportunity Programs**.)

Expected Family Contribution (EFC): This is the amount your family is expected to contribute to your college education.

Facilities: At a college, these include libraries, computer labs, dorms, theaters, dance and art studios, cafeterias, and gyms.

Faculty: This refers to all of the professors and teaching assistants at a college.

FAFSA: An acronym for Free Application for Federal Student Aid: a form, available online, that students must complete before each year of college to be considered for almost any kind of financial aid. For more information, visit the FAFSA Web site: (www.fafsa.ed.gov).

Federal Work-Study (FWS): See **Work-Study**.

Fee Waiver: An exemption from having to pay a fee, granted on the basis of household income and size. Separate fee waivers are available for several college application-related fees, such as the college application fee itself, SAT registration, ACT registration, and CSS PROFILE. You may need to show proof of income in order to qualify for a waiver.

Financial Aid: An umbrella term for money from various sources provided to a student to help pay college costs; financial aid includes loans, grants, and Federal Work-Study.

Fixed-rate Loan: A loan whose interest rate does not change over time.

GPA: Your Grade Point Average is a calculation of your average grades. Usually an A=4.0, a B=3.0, a C=2.0, and a D=1.0.

Graduate Student: Student pursuing an educational degree after completion of a bachelor's degree. Graduate degrees include master's degrees, doctorates, and more.

Grant: Same as a scholarship; a grant is money awarded to a student to help pay college costs which does not have to be repaid. (See **Scholarship**.)

HBCU: Historically Black College or University; colleges whose original missions were to educate black students when segregation in the US kept black students from attending most colleges. Most HBCUs still serve a predominately black student body.

HEOP: Higher Educational Opportunity Program. (See **Opportunity Programs**.)

Higher Education: A term used to refer to any level or type of college experience after high school.

Internship: Paid or unpaid work experience for which you may earn college credits.

Junior College: Typically a two-year, private, postsecondary educational institution that grants an associate degree.

Liberal Arts College: Typically a small four-year college where the majors generally fall in the liberal arts areas such as history, literature, mathematics, and art.

Loan: Funds that you have to pay back over time, from banks, financial institutions, or the government.

Major: Academic subject area in which students concentrate their study. At most colleges, students identify their majors within their first two years of study. Certain programs at certain colleges may require prospective students to apply directly for a specific major as part of the application process to the school.

Master Promissory Note (MPN): Legal document students are required to sign before receiving their first student loan. The MPN outlines their legal obligations regarding the loan. Many colleges set up the MPN as an online document that they sign using a password or PIN.

Master's Degree: An advanced degree, typically two years beyond a bachelor's degree.

Minor: Academic subject area in which a student concentrates, though with fewer credits than a major.

Official Transcript: Transcript that is sent directly from the high school to the college. To indicate the transcript has not been altered it is sometimes stamped or sealed with a faculty or staff person's signature across the closed envelope f ap. Colleges generally require students to submit an official transcript, as opposed to a student's copy of the transcript, to ensure the document's authenticity.

Open Admissions: Admissions policy at some colleges (usually community colleges) stating that all students who have a high school diploma or GED can enroll.

Opportunity Programs: New York State-funded admissions programs to support students who are under a certain income and are slightly under the regular admissions guidelines of a college. HEOP, Higher Education Opportunity Program, is offered in New York State private colleges. EOP, Educational Opportunity Program, is offered in SUNY colleges. SEEK, Search for Education, Elevation, and Knowledge, is offered in CUNY senior colleges. CD, College Discovery, is offered at CUNY community colleges. See page 48 for more information.

Orientation: A one to three day session held on campus, before your first semester, to help students learn more about campus, meet others, and register for classes.

Payment Plan: A plan offered by many colleges to break up the remaining costs, after financial aid sources are applied to a student's college bill, into four to eight payments. Most colleges contract with a company, such as Academic Management Services, which handles the payments. A student pays a one-time fee (usually about $25), but no interest.

Pell Grant: Named after the late Senator Pell, this grant is awarded by the federal government to an undergraduate student to help pay college costs. Eligibility is based on the student's family financial situation.

Perkins Loan: Low-interest, long-term, subsidized loan made through school financial aid offices to help qualifying students pay for college.

Planner: A calendar in booklet or electronic form that helps you keep track of appointments, including homework assignments and exams.

PLUS Loans: Parent Loans for Undergraduate Students: Loans that parents take for their child's education. They are fixed-rate and are based on credit rating.

Postsecondary Education: Education after high school.

Prerequisite: A requirement, usually a course, you must take before you can take another course; for example, Introduction to Chemistry might be a prerequisite for Advanced Chemistry.

Private College: College that is usually run by a nonprofit private organization. It does not receive significant government funding, so its tuition is typically higher than at a public college. However, a private college can sometimes end up being less expensive because it offers more in scholarships or grant money. Private colleges are also sometimes referred to as independent colleges.

Private Loan: Funds that you pay back over time, from a private lender such as a bank or other financial institution.

Professional Degree: An advanced degree beyond a bachelor's degree in fields such as law, medicine, or business.

Proprietary College: A for-profit private college, run by an individual or company. Most proprietary colleges focus on specific job training in either associate or bachelor's degree programs. Few, if any, proprietary colleges have student housing.

Public College: College that is funded and run by a government (usually state or local government). Most colleges in the country are public colleges. Nearly all public colleges charge higher tuition for out-of-state students. Tax dollars help support public colleges to keep the tuition costs lower for students who live in-state.

Registrar: Office at college that handles all student records, including transcripts, declared majors, and enrollment verification.

Rolling Admission: Admissions system in which a college reviews applications as they are received in complete form. The college may have no deadline, or the deadline may be during the summer before the school year starts. It accepts or rejects applications as they are received until the college has no more spaces available.

Room and Board: Room refers to dormitory (dorm) housing on campus; board refers to a pre-paid meal plan to eat in a school's cafeterias.

SAR: Student Aid Report: Summarizes the information you report on your FAFSA.

SAT Reasoning Test (SAT): Exam offered nationally, used by colleges as a tool to evaluate students' applications. It is administered by the College Board. Community colleges may not require the SAT. See page 73 for more information or visit the College Board Web site: (www.collegeboard.org).

SAT II Subject Tests: College admissions tests, part of the College Board SAT program (see above). Each test is an hour long with multiple-choice questions on one academic subject area, for example Biology, Spanish, or American History. Only a small number of colleges require students to take SAT II Subject Tests as part of the college application. See the College Board Web site: (www.collegeboard.org) for more information.

Scholarship: Money awarded to a student to help pay college costs. Scholarships are not usually paid back. Depending on the scholarship, which can come from many sources, the award could be renewable for each year you are in college. Most scholarships require that you keep your grade point average above a certain level.

Secondary School Report: Document or set of documents requested by the college from your high school(s). It usually consists of your high school transcript (see below); sometimes it includes a form for the high school counselor to complete.

SEEK: Search for Education, Elevation, and Knowledge: An Opportunity Program offered in CUNY senior colleges. (See **Opportunity Program**.)

Stafford Loan: Federal, fixed-rate, low-interest loan available to undergraduate students attending accredited schools at least half-time. These are the most common source of college loan funds, and may be subsidized or unsubsidized.

Student Loan: See **Loan**.

Subsidized Loan: Loan based on financial need, where recipients generally don't have to pay any interest until six months after they graduate from college.

SUNY: State University of New York, system of 64 public colleges and universities. See the SUNY Web site: (www.suny.edu) or page 43 for more information.

Supplemental Application: Additional form(s) required of students applying to some colleges. For example, students use the same general application for all SUNY colleges; but some campuses require additional or supplemental applications. Some supplemental applications include essay questions or letters of recommendation.

Supplemental Materials: Documents or other material students include with their college applications that may, or may not, be required by a college. Some examples are letters from coaches, extracurricular teachers, employers, or mentors; essays; term paper written in high school.

Syllabus: Written description of a course, including an outline of all the topics to be covered in the course, a book list, reading assignments, assignment deadlines and exam dates, and criteria used to grade a student in the course.

TAP: Tuition Assistance Program; Administered by the Higher Education Services Corporation (HESC) of New York State, TAP is a grant to help pay college costs for residents of New York State who attend a college in the state. Eligibility for TAP is based on a family's financial situation.

TOEFL: Test of English as a Foreign Language: This test measures your ability to communicate in English in colleges and universities. If English is not your primary or first language and you immigrated to the United States within the last four years, you may need to take this test to demonstrate your readiness for college instruction in English.

Transcript: Document listing all of a student's classes and grades at a school. Colleges generally require copies of a high school transcript when students apply for admission, even if they have a GED.

Transfer: Move from one college to a different one. For example, many students choose to begin their college education in an associate degree program at a two-year school such as a community college or a junior college. Later, they may transfer to a bachelor's degree program at a different college. Students may also transfer between different two-year schools or between different four-year schools.

Tuition: Amount of money a college charges for the instructional part of your college attendance. Tuition is one part of the total cost of attendance (See **Cost of Attendance**.)

Undergraduate: A college student who hasn't yet earned a bachelor's degree (if you are an undergraduate, you are under the graduation mark, so to speak).

University: A bachelor's and post-graduate degree-granting institution that is often large.

Unsubsidized Loan: A loan that is not based on need, and for which recipients begin paying interest as soon as they receive the loan.

Variable-rate Loan: A loan whose interest rate varies over time, with the overall market.

Waitlist: When a college does not accept or reject you, but puts your name on a list, waiting to see how many students choose to attend that college. If the college has openings before the school year starts, it will accept students from the waitlist.

Withdrawal: Official process of dropping a course or leaving a college. If you need to remove yourself from school, even temporarily, you must do the required paperwork at the college, or you will still be considered enrolled. Failure to withdraw officially could cause you to fail classes you did not attend or be charged tuition for a semester you did not complete.

Work-Study: A federal financial aid program that provides part-time jobs on campus to eligible students so they can earn money to help pay their college costs. Not all jobs on campus are Federal Work-Study (FWS) jobs, but FWS jobs are found in all parts of the college including the cafeterias, library, or financial aid office.

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Notes

New York City Department of Education
Office of Postsecondary Readiness
52 Chambers Street
New York, NY 10007
OPSR@schools.nyc.gov

schools.nyc.gov

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