

College — Bound

College Office
Room 350

Volume 5, Issue 4
December 3, 2012

Financial Aid Time

January will be the month to fill out your financial aid forms, and this issue will clearly explain how to do that.

There are three steps to getting government aid for college. First, you must fill out a FAFSA. This is what you need in order to get financial aid from the federal government. A copy of the FAFSA is also sent to all your schools. This is how they know how much financial aid to give you as well.

Second, you must fill out a TAP form. TAP is used to see if you qualify for New York State Aid.

Third, some private schools will require that you fill out a CSS profile. The CSS is a more detailed financial profile that helps schools decide how much aid they will give you.

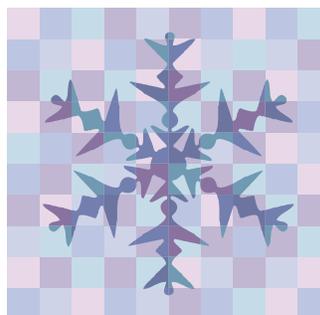
It can at times seem overwhelming to fill out all these forms. It can also be unsettling to put so much personal infor-

mation—such as social security numbers and how much your house is worth—online. In an effort to make the process easier, this issue goes into detail about how to fill out each form. There will also be advisories with all seniors where we will go over the FAFSA page by page.

One thing that I can't stress enough is to file your taxes at the beginning of January. You will need your completed 2012 tax forms to go through the financial aid process. If for some reason this is not possible, use your completed 2011 tax forms. You will be able to make changes later if you have to.

Good luck, and have a stress-free holiday!

Sincerely,
Diana Sultzer/ College Counselor



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Important Dates in

December:

- ◇ **December 1 - SAT Exam**
- ◇ **December 8 - ACT Exam**
- ◇ **December 28 - Deadline to sign up for January SAT**
- ◇ **December 24 - January 21 - Holiday Break**

College of the Month: Swarthmore College

Located in: Swarthmore, PA

Political Science

Student/Faculty Ratio: 8:1

% of Applicants Accepted: 16

Students Say:

Famous Alumni:

No One Cheats

-Michael Dukakis, *former governor of Massachusetts*

Lab Facilities are Great

-Jonathon Franzen, *author*

School is Well Run

Low Cost of Living

Popular Majors:

Biology

Economics

Spotlight on Health Careers: Radiation Therapists



Radiation therapists provide radiation therapy to patients as prescribed by a radiologist. They would work largely with cancer patients. A radiation therapist's duties may include reviewing prescription and diagnosis, acting as a liaison between physicians and patients, preparing equipment, and maintaining records and files. They may also assist with tumor localization.

A radiation therapist must be good at working with people, have strong communication skills, have strong critical thinking skills, and be organized and responsible. They must also be good at managing their time,

as well as operating equipment.

You can get a job as a radiation therapist with a two year Associate's Degree. Some colleges where you can study radiation therapy include Nassau Community College, Bronx Community College, Hostos Community College, New York City College of Technology, Manhattan College, Molloy College, Monroe Community College, and St. Francis College.

According to NY Career Zone, the average starting salary in New York State for a radiation therapist is \$58,000. The average salary for an experi-

enced radiation therapist is \$97,000.

NY Career Zone estimates that the job outlook for radiation therapists is favorable. They estimate a total of 10 new job openings per year.

FAFSA

What It Is: Free Application For Federal Student Aid

Where to Fill It Out:

www.fafsa.ed.gov

What you need: Completed 2012 tax forms— your parent's 1040, 1040A, or 1040EZ, depending on how they file their taxes. Your parents must file their taxes in the beginning of January to have these forms in time. If that is not possible, you

may use their 2011 tax forms and then go back and adjust any numbers later. If your parents do not pay taxes and receive public assistance from the government in the form of welfare, food stamps, social security benefits, etc. you may use a budget letter.

You Will Also Need: A PIN, which is an electronic signature. You will need the four digit number to sign your FAFSA and your parent or guardian will need one as well. You can obtain a PIN at www.pin.ed.gov.

This Is Used For: Your FAFSA is sent to the federal government and will determine your eligibility for PELL, which is federal aid. A copy is also forwarded to each of the schools you applied to help them to decide how much aid to give you. They will look at your EFC (expected family contribution) and create a financial aid package accordingly.



You need your parent's IT-201 or IT-150 forms.

TAP

What It Is: Tuition Assistance Program

Where To Fill It Out:

You can go to www.tapweb.org to fill it out directly, but if you complete your FAFSA first there will be a link to the TAP.

What You Need: Completed 2012 New York State tax

forms—your parent's IT-201 or IT-150, depending on how they file. Your parents must file their taxes in the beginning of January to have these forms in time. If this is not possible, you may use their 2011 tax forms and then go back to adjust any numbers later. If your parents do not file taxes, you may use a budget letter. You will also need the social security number of any sibling who is currently attending college.

This Is Used For: Your TAP form determines your eligibility to receive aid from New York State. This aid can only be used for a school located in New York State.

CSS Profile

What It Is: An online financial profile required by many private schools.

detailed form of the three.

Where To Fill It Out:

www.collegeboard.com

This Is Used For: This is sent to schools to give them a more complete view of your family's finances.

Just A Few Of the Schools Requiring The CSS:

1. Columbia U.
2. Cornell U.
3. Fordham U.,
4. Long Island U.
5. U of Pennsylvania
6. Northeastern U.
7. Syracuse U.



What You Need:

Your parents federal tax forms, a completed FAFSA, information about your parents credit card debt, mortgage payments, investments, ect. This is the most

Where Should I Be? December Edition

It's getting to be one of the most hectic times of the year for students applying to college. You may be wondering where you are in comparison to your peers, and if you are where you should be. At this point, as a senior there are certain things that should have been done already. If you discover that you are behind don't panic—there is still a little bit of time. Make sure that all these steps are taken by the time you leave for the holiday break.

Seniors

- By now you should have sent off your completed college applications.
- Your applications should be paid for and your SAT scores sent.
- You should go to www.pin.ed.gov and get PINs for you and your parents.

- You should be applying to scholarships.

Juniors

- You should be exploring schools online.
- You should try to visit some colleges.

“ You may be wondering where you are in comparison to your peers.”

College Life: Work Study

When you open your financial aid award letter it is very likely that you will see that you are receiving Work Study money. It is important to understand exactly what this is.

Work Study is a federal program which allows students to work on campus in order to earn financial aid. Certain jobs on a college campus are set aside for work study students. For example, you may

work in the college library.

You are allotted a certain amount of money. It is important to understand that this is not money in your pocket. If you are given \$1,000 a semester in work study you don't get that money until you have earned it back.

You also are only allowed to work in your work study job to earn that money. If

you earn back your \$1,000 by November you cannot work at that job any more for the semester.

Additionally, if you work the whole semester and do not earn \$1,000 your work study will probably be reduced the following year because the college will conclude you did not need all the money. This is a helpful program, but it is important to understand it proper-



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**Queens Gateway
to Health Sciences
Secondary School**

Queens Gateway to Health Sciences Secondary School, established in 1994, is a 6-12 comprehensive educational institution accredited by the New York State Department of Education. It offers an academic college preparatory curriculum featuring science and math courses. A high-level communication skills and humanities program complements the science and math curriculum. The goal of the school is to develop a pool of broadly educated health professionals who will constitute the twenty-first century's health care delivery work force.

Frequently Asked Questions

1. *When do I fill out the FAFSA?*

You fill out the FAFSA in January of your senior year. This is why it is important for your parents to file their taxes in the beginning for January. If it is not done in time you can use the 2011 tax forms and change anything that needs to be adjusted later.

2. *How do schools get the FAFSA?*

There is page on the FAFSA where you can list up to 10 schools to send the FAFSA to. If you are applying to more than 10 schools you can wait a few days for the FAFSA to process, and then delete the schools

you put in and add new ones.

3. *Do I have to reapply for financial aid every year?*

Yes. If your financial circumstances change, you may get more or less aid. Every year you will receive a "Renewal Application" with last year's FAFSA information. You will have the opportunity to correct anything that has changed.

4. *My parents are divorced. How do I fill out the FAFSA?*

You report the financial information of the parent you live with. There is a place on

the FAFSA to report any child support received from the non-custodial parent.

5. *I am a ward of the court who lives with a guardian who is not my legal parent. How do I fill out the FAFSA?*

Each school has their own dependency override form that you will have to fill out. Basically, you will declare yourself an independent and need to explain your circumstances to the schools. The school will usually also require a letter from the court or a lawyer saying that you are not legally a dependent of anyone.

