Attend Your Dream College





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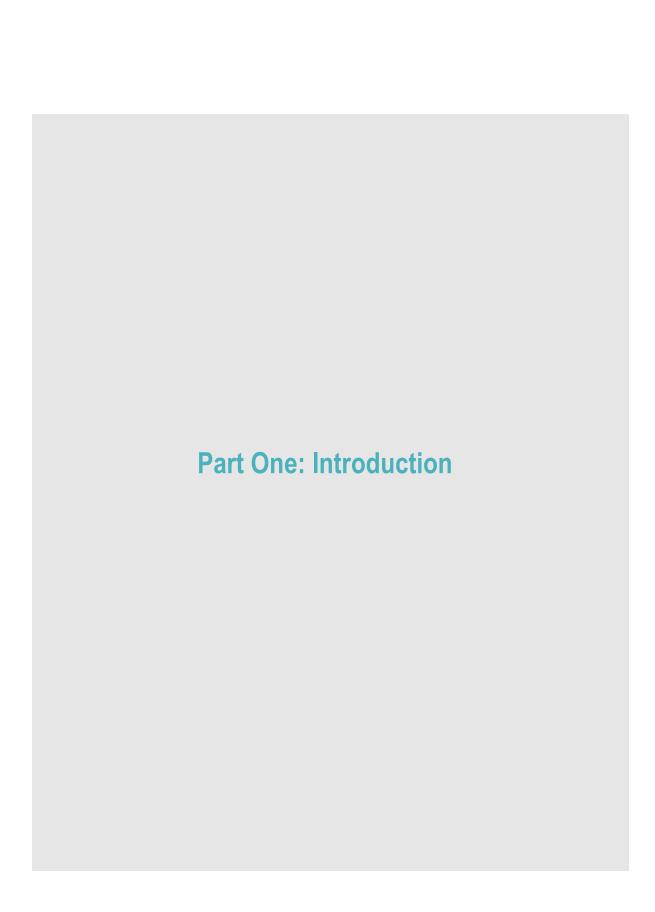
The Steps You Need To Take
From Grades 9 Through 12

Last updated: June 5, 2015



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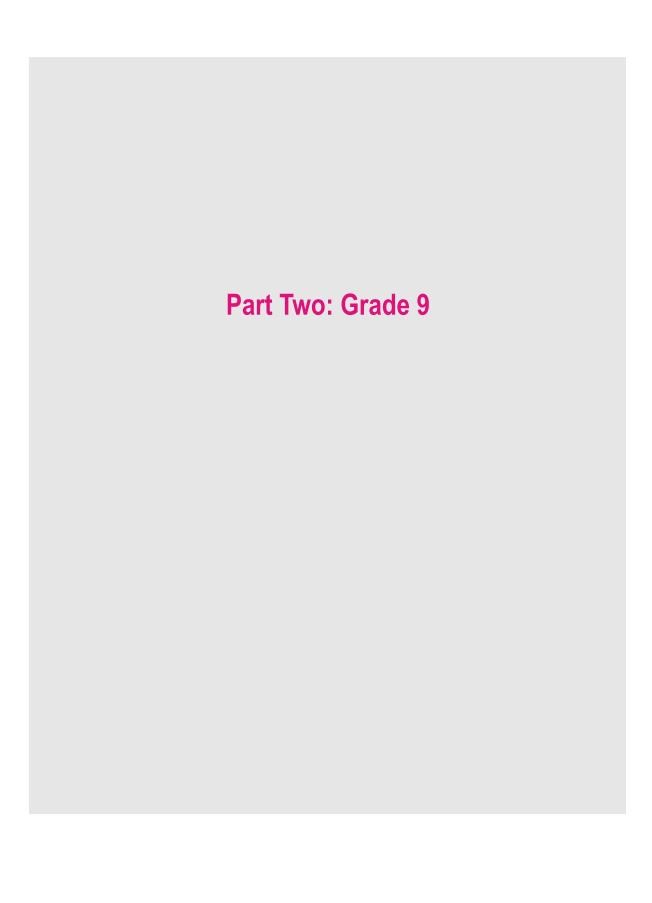


This eBook is designed to help high school students start planning and preparing for college as early as the 9th grade. You can use it to stay organized and on track as you start making decisions about college and begin applying to schools. Inside, you'll find the following features to help you along the way:

- Dedicated sections for grades 9, 10, 11, and 12 explaining the specific steps to take at each grade level
- Checklists to help make sure you don't miss anything
- Hands-on activities to make college planning easier
- A list of useful websites and college access centers where you can find additional help and information if you need it

Throughout your life, a college degree can provide you with more career opportunities, a higher income, and the decision-making skills you need to succeed. The earlier you begin preparing for college, the more likely you'll be to complete your higher education as planned—so the time to get started is now!

If you have additional questions or need help with your post-secondary planning, please contact or visit one of the ASA[®] College Planning Centers. Our planning centers provide free, one-on-one assistance and resources to make college accessible and affordable for you and your family.



Is College Right For Me?

Even though high school is just getting started, you may already be thinking about what you'll do when you graduate. You may have even picked out the college you want to attend and have a career in mind. On the other hand, you may still be weighing your options or taking things a little slower.

There's no wrong way to think about college at this point, but if you're thinking about it at all, try this true or false quiz. You may learn some things about yourself, including why college really is right for you. When you're done, check out the answers that follow.

1.	If no one in your family has gone to college, you can't go either.
2.	Only rich people can afford to go to college.
3.	Anything that's taught in college, you can learn on the job.
4.	If you don't know what you want to study, you shouldn't go to college.
5.	If your grades aren't very good, you can't get into college.
6.	You don't need to go to college to get a good job.
7.	If you don't know how to apply to college, you can't go.

Answers:

1. If no one in your family has gone to college, you can't go either.

False. Many students attend college even though no one in their family has ever gone before.

2. Only rich people can afford to go to college.

False. College can be expensive, but that doesn't mean you can't afford to go. There are tons of options that can help make college affordable. You might qualify for financial aid, work while you're in school, participate in a community service programs that provide educational awards, start your studies at a less expensive community college before transferring to another institution, apply for scholarships, or take advantage of any number of other ways to <u>reduce the cost of your degree</u>. See the table below.

Average College Tuition And Fees For 2013–14 Academic Year

Not including Room and Board

2-year public colleges \$3,264 4-year public colleges \$8,893 4-year private colleges \$30,094

Costs are subject to change each year. Source: **The College Board**, **2014**

3. Anything that's taught in college, you can learn on the job.

False. Most jobs require some on-the-job training. However, you'll need a certain level of technical or analytical skill in order to get hired for many jobs—which often requires some education after high school. Also, many employers won't consider candidates who don't have a college degree. That's because employers expect people to have transferable skills.

Transferable skills are those that can be used at, or transferred to, any job. Employers know that college is one of the best opportunities for young people to develop transferable skills. For example, college students learn organizational, communication, interpersonal, and intellectual skills—all of which are valuable to most employers.

4. If you don't know what you want to study, you shouldn't go to college.

False. Up to 50% of students enter college undeclared, and an estimated 75% of students change their major while in college (*Freedman, 2013*). College is a great place to explore subjects that interest you and think about the career you want to pursue after graduation. At many colleges, general education classes are required during your first year. This allows you to experience a variety of different topics before choosing your major. Colleges often offer support to students choosing their major and future careers. An academic advisor, career counselor, or other school officials can be instrumental in pointing you in the right direction.

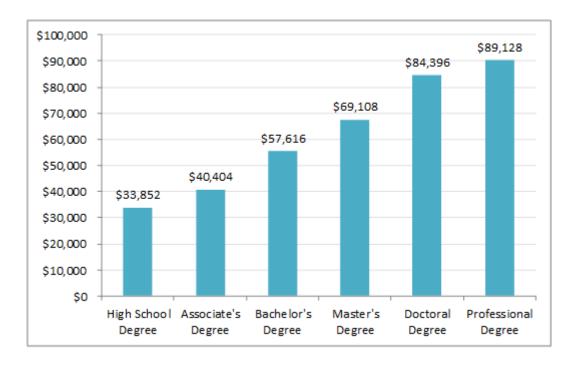
5. If your grades aren't very good, you can't get into college.

False. Different colleges have different requirements for admission. To ensure you'll have as many options as possible, it's important to do the best you can academically and take rigorous high school courses. This will also better prepare you for college-level coursework. However, college admissions offices also look at other qualities beyond your grades, such as activities, involvement in the community, hardships you've had to overcome, etc. Community college can also provide an opportunity to strengthen your skills and improve your grades before transferring to a 4-year college to finish up your last couple of years. In many cases, a high school diploma or HiSet exam will qualify you for acceptance to a community college.

6. You don't need to go to college to get a good job.

True and false. If a "good job" means a job you really like, you don't necessarily have to go to college—but you will have more career options available with a college degree. If a "good job" means greater job satisfaction, stability, opportunities, benefits, and higher earning potential, statistics show that on average, the more education you have, the more money you can earn.

Average Yearly Salary By Educational Attainment (2012)



(Source: Bureau of Labor Statistics, 2013)

7. If you don't know how to apply to college, you can't go.

False. If you don't know how to apply to college, there are many places to turn for help—including your guidance counselor, an ASA College Planning Center, and resources like this eBook.

Even if you aren't sure what your ideal career would be, there are probably a few fields that you think you may be interested in. Once you identify them, you can find out more about them on the <u>U.S. Department</u> of <u>Labor's occupational outlook website</u>, like:

- What level of education is required?
- What do people actually do on the job?
- What are the average salaries?
- Will there be more or less need for these jobs in the future?

If you're not sure of your career interests, use the website's Interest Profiler tool to find out which careers could be a good match for you.

How Should I Prepare For College?

It's not enough just to want to attend college—you have to start preparing for it, too. If you wait until senior year, it may be too late to attend your first-choice school. Here are four ways you can start preparing for college right now:

1. Do your best in school.

Your grades really do matter! All of your grades from freshman through senior year will appear on your high school transcript. Most colleges require a copy of your transcript when you apply, so they can determine whether you have the skills to handle college-level work. But don't just do well in high school so you can get into college—do it for yourself. You owe it to yourself to learn as much as you can and become the best person you can be. Think about your grades. Do they indicate your best effort? How can you improve them? It may be helpful to get a tutor, seek extra help from your teachers, and ask your parents or counselor about other resources.

2. Take rigorous college preparatory and <u>Advanced Placement</u> (AP) courses if you school offers them.

Take honors and AP courses. Colleges look favorably upon students who take more difficult courses. Also, check with your guidance counselor to find out if your high school has an agreement with local colleges that allows high school students to enroll in college-level courses. These agreements are known as dual enrollment programs. Students often receive both high school and college credit for these courses. You may also earn college credit for AP courses if you score successfully on the exam.

Meet with your guidance counselor to plan your schedule, and make sure you're taking the courses you need to be academically prepared for college success. Most states use the **Common Core**State Standards as graduation requirements and as minimum requirements for admissions to most colleges and universities, other than community colleges.

3. Participate in extracurricular activities.

Extracurricular activities and enrichment programs are a great way to develop your talents and interests—and colleges like to see that you have interests outside of the classroom. Here are some types of activities that can make you more attractive to colleges:

In School

- Student government
- Drama
- Yearbook
- Newspaper
- Band
- Orchestra
- Sports
- Pep Clubs

In Your Community

- Religious groups
- Community service
- Summer enrichment programs
- Summer camps
- Part-time jobs

Youth Organizations

- Big Brothers Big Sisters of America
- Boy Scouts of America
- Boys and Girls Clubs of America
- YMCA
- YWCA

For College Preparation

- Upward Bound
- Educational Talent Search
- GEAR UP
- Pre-college programs for high school students at local colleges

4. Learn as much as you can about college

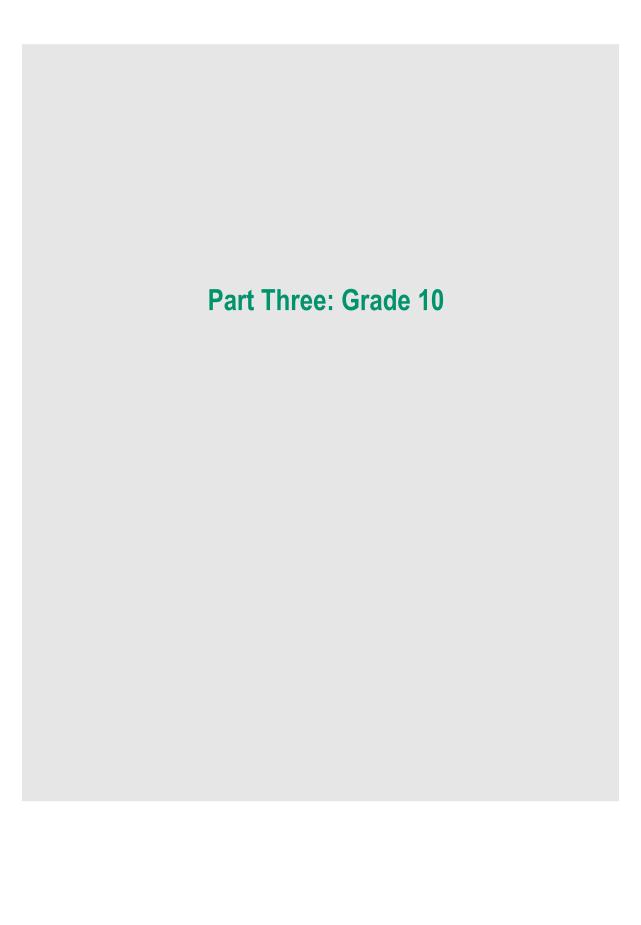
This eBook is a great way to start exploring your options and personal goals. As you read through it, you'll find many ways to learn more so you can begin preparing for college.

9th Grade Check List

Check off each item as you complete it:

- □ Tell your family, guidance counselor, teachers, friends, and other adults who you respect that you want to go to college. The more people you tell, the more support you'll have for reaching your goal.
- Explore careers you may be interested in, and find out what kind of higher education is required and whether or not a graduate degree is required.
- ☐ Talk to people who have attended college to learn about their experiences.
- □ Talk to your guidance counselor and teachers to make sure you're signed up for the most rigorous courses that you can take and succeed in.

Do your best in school. If a course is difficult, get help from a teacher or ask for a tutor. Remember, colleges look at the level of your courses you've taken, as well as at your grades.
Become involved in extracurricular activities. Colleges look for well-rounded students, so it's important to show you're involved in activities outside of the classroom.
Create a college file containing the following items:
Copies of your report cards
A list of awards and honors you receive
 A list of community organizations, school clubs and activities, and sports teams you join, including participation dates and any offices you held
A list of jobs you've had
A list of the community service you've been involved with
 Letters of recommendation from adults (teachers, bosses, etc.—not family members) who know you well
If you need to work to start saving money for college, try to find a part-time job related to your career interests. Even if you're only able to put a little aside, colleges want to see that you're willing to save for your education. Be careful, however, that your job doesn't take away from the time that you need to do well in school.
Participate in after-school programs and college-ready programs at your school.
Begin saving for college. The more you save, the less you'll need to borrow.



Where Do I Want To Go To College?

Do you know which school you want to attend? If not, you're not alone. It takes a lot of research to choose the college that's best for you. Many students in 10th grade have no idea which college they'd like to attend—or even how to choose one.

To narrow down your options, start thinking about the reasons why you're considering certain colleges. Is it for any of the following?

- Someone I know attended that college.
- My friends are planning to go there.
- It's close to home.
- It's a famous college.
- It's the best college I can get into.
- It's the only college I know about.
- It doesn't cost much.

There's nothing wrong with any of these reasons, but gathering more information about the choices available to you and the factors you may want to consider will help you find the best possible fit for you.

How Do I Choose The Right College For Me?

Choosing a college isn't only about choosing where you're going to spend the next few years of your life. It's about deciding where your life is headed and what colleges or programs can best help you reach your goals.

You don't have to know exactly what career you want to pursue for the rest of your life right now. Many students are unsure about their career paths when they enter college, or they change their minds after new learning or life experiences. However, you should have some idea about what you like and dislike and what you want for your future.

The following self-evaluation can help you focus on the things that matter most to you. To the best of your ability, answer the questions on the left, then read how your answers can help you plan for or choose a college on the right.

Questions	Things For You To Start Thinking About
Extracurricular Activities	The activities you participate in say a great deal about what makes you happy, and that's important to know
What are your favorite extracurricular activities associated with your school?	when planning for college. Your favorite activity could be a clue to what your college major or career should be— or you may just want to be sure that a college offers
What are your favorite hobbies or things	your favorite activity, so you have a fun way to relax in

to do in your free time?	your free time.
	Part-time jobs also count as activities, and they can help pay for your college education.
Academic Interests/Strengths What are your favorite subjects in school? Why do you like these subjects? What subjects do you get the best grades in? Why do you think you do well in these subjects? Do you like to learn or study alone or with friends? Do you prefer learning independently or with the help of a teacher?	Knowing which topics you're interested in, which subjects you do well in, and how you like to study can help you determine which college or major is best for you. In college, you may want to major in a subject that you like and currently do well in. If you like a class because it involves hands-on learning, you might want to look for a college or program that specializes in that type of learning experience.
Careers What kind of careers seem most interesting to you? Why?	Talk to people in the career fields that interest you. If you don't know anyone, ask a teacher, parent, or counselor for names of people you can contact, or participate in a career fair. When you meet people in that career, ask them to describe their work and the skills and qualities needed to succeed. Ask where they attended college, what they studied, and how their college major is related to their work. Ask if there are other ways they prepared for their career and what suggestions they have to help you prepare.
Personal Attributes What person or what kind of people do you most admire? Why? What do your friends like most about you? What would you consider your best qualities?	If you admire a person or certain types of people, ask them how they developed their qualities and how those attributes have influenced their career or life decisions. Ask a counselor, teacher, or family member about academic and career areas related to your best qualities. You may want to look for a college that offers experiences that can help you develop the qualities you most admire.

What Are My Options?

After considering your interests, strengths, and personal attributes, it's time to start weighing your options for college and the reasons why some of them may make sense for you. Here's a list of the different types of schools out there, as well as what you can expect if you were to attend each:

Technical And Trade Schools

- Training programs for specific careers paths, such as medical assistants, auto mechanics, beauty, culinary arts, and more.
- Short-term certificate or diploma programs that last 3–18 months.
- Application process generally requires you to submit an application, pay an application fee, and prove that you have a high school diploma or GED.

You may consider this option if:

- You know the career field you want to enter and this type of program is required or helpful for that field.
- Your circumstances would make it difficult to invest more time or money in a longer-term education option.

2-Year Community And Junior Colleges

- These career certificates and associate's degree programs help prepare you for certain careers, or to continue your education at a 4-year college or university.
- Application process generally requires you to submit an application, pay an application fee, and prove that you have a high school diploma or GED.

You may consider this option if:

- Your chosen career requires an associate's degree.
- You want more time to prepare or improve your grades before entering a four-year college.

4-Year Colleges And Universities

- Bachelor's degree programs help prepare you for a variety of professional careers.
- They provide opportunities to explore new subjects and career options while developing broad and transferable skills—such as critical thinking, communication, research, and writing.
- The application process generally requires you to submit an application, essay, and letters of recommendation, pay an application fee or use a fee waiver, prove that you have a high school diploma or GED, and submit your standardized test scores (such as the ACT or the SAT).

You may consider this option if:

- You're enthusiastic about working hard, meeting new people, and learning new things.
- You want to explore many subjects and learn about different perspectives on the topics you study.
- You hope to position yourself to attend a graduate school program in your chosen field after you earn your bachelor's degree.

Note: Proprietary schools are another choice, but you should first check to see if there are more affordable options; you could possibly find the same programs at a community college for less. A proprietary school is a private, non-public business that sells vocational/occupational courses to the general public for training or employment.

10th Grade Check List

Check off each item as you complete it:

	Review your classes with your guidance counselor, a teacher, and your family to ensure that you're taking the preparatory courses required for college admission and that you're enrolled in the most rigorous courses that you can succeed in.	
	Do your best in school. If you need it, get extra help from a teacher or tutor.	
	Consider getting involved in new extracurricular activities to explore your interests, skills, and abilities and how they relate to possible careers.	
☐ Update your college file at the end of each term with:		
	Copies of your report cards	
	A list of awards and honors you receive	
	 A list of community organizations, school clubs and activities, and sports teams you join, including participation dates and any offices you held 	
	A list of jobs you've had	
	A list of the community service you've been involved with	
	 Letters of recommendation from adults (teachers, bosses, etc.—not family members) who know you well 	
	Begin visiting nearby colleges and universities that interest you. Call the admission offices to schedule an appointment and/or tour in advance. Dress appropriately, and bring a list of questions you have about the school.	
	Research all of the colleges that interest you, even if they seem expensive. You may be eligible for financial aid to help you with college costs.	
	Start learning about the different types of financial aid that are available to <u>make college more affordable</u> .	
	Take the <u>PSAT</u> ; it's good practice for when you take it next year. Scoring well on the PSAT in 11 th grade will enable you to qualify for many <u>scholarships</u> .	
	Continue saving for college. Colleges will expect you to save a portion of your summer earnings to help pay for your education.	

Part Four: Grad	e 11

What Does My Ideal College Look Like?

By your junior year in high school, you may have started narrowing down the list of colleges you want to attend. It's important to take some time to think about what's really important to you as you weigh all of the factors that each school has to offer before you start applying. Here's a list of the things you may want to consider:

Location

- In your hometown, home state, or out of state?
- In the city, the country, or the suburbs?
- Living at home, on campus, in the dorms, or at an off-campus apartment?

Student Body

- Men only, women only, or coeducational?
- Large (more than 10,000), medium (4,000-10,000), or small (less than 4,000) number of students?
- Ethnic or religious breakdown of student body?
- Relatives, friends, or people from your school or community attend the college?

Academics

- Majors or programs of study offered?
- The college's reputation for teaching?
- Teaching style (hands-on, lecture, seminar)?
- Classes taught directly by professors?
- Average class size?
- Evening, weekend, or part-time study?

Qualifications

- Average high school GPA (grade point average) required?
- Average SAT or ACT scores of accepted students?
- Average high school class rank of accepted students?

Type

Technical/trade school, 2-year, or 4-year college?

- Public (state) or private college?
- Liberal arts or technical college?

Support

- Counseling and tutoring services?
- Support for physical challenges and learning disabilities?
- Student groups for women, students of color, international students, nontraditional students (for example: older students, married students, parents)?
- Career, internship, and employment assistance?

Enrichment

- Sports (collegiate and intramural), music, fine arts, performing arts?
- Journalism, debate, student government?
- Fraternities, sororities, social clubs?
- Internships, community service, study abroad?

Cost

- Cost of attendance?
- "Needs blind" admission?
- Percentage of students receiving financial aid?
- Opportunity to renew financial aid after first year?
- Average debt of recent graduates?

Write down any of these factors that are important to you; you may even think of some others that aren't listed here. When you're finished, you'll have a better understanding of the things you'd like your ideal college to offer you, and you'll be able use this list to compare the schools you're interested in.

How Do I Learn About Colleges?

There are a lot of colleges out there, and each one offers its own unique set of experiences for you to explore. So, how do you learn about all of these different schools and pick the right one for you? The truth is, you probably won't be able to learn everything about every single one—but you can find out about many of them before you apply. Just follow these steps.

Ask others. Talk to your friends, family members, teachers, coaches, and your guidance counselor. Ask them if they know of any colleges that meet your needs. Talk to any students you know who are currently in college. Also, ask people in careers that interest you about their education and where they received it.

Take advantage of free guidance and resources. Meet with your guidance counselor and college access programs at school to discuss your college goals. You can also visit a college planning center in your area to get a different perspective and more information. Your public or high school library may provide resources that can be useful for your college hunt, too.

Scour the Internet. You can find a ton of information about a college from its official website. Also, check out the College Board's **Big Future** to look up information about several colleges on one website.

Attend college fairs. Pick up brochures about all of the colleges that interest you, and request that they send you more information about the program you're considering. Also, ask the representatives any questions you have about their college.

Visit campuses. Most colleges offer campus tours through their admissions office. Check the college's admissions website, or call the admissions office to determine if they offer open houses or tours. If you ask, you may even be allowed to sit in on a class while you're on campus.

Get These Questions Answered

Once you've obtained information and read about the colleges you're interested in, you'll probably still have some questions. If you aren't able to find out the answer to these questions on your own, be sure to ask someone at the school before you apply:

- What qualifications does a student need to be accepted to this college?
- What percentage of students return each year?
- What are the best programs at this college?
- Do you have a major or program in the subject or field that I want to study? If so, could you please describe the program to me?
- What percentage of students lives on campus? Is on-campus housing guaranteed?
- What's the campus culture like?
- What kinds of extracurricular activities and student groups are on campus?
- What percentage of students receives financial aid? What scholarships are available? Does applying for financial aid affect a student's chances of being admitted?
- What kind of on-campus employment is available? Do you have a cooperative education program or offer your students help finding internships?
- What kind of support is available for students? How do you help students pick a major? How do
 you help students who are struggling academically? How do you help students plan for a career or
 find a job after college?

How Many Schools Should I Apply To?

It's generally a good rule of thumb to choose at least five colleges or universities that meet most or all of your needs. You can apply to more, but be sure to select at least one school that you're sure you can get into (a "safety school"), one school that might be a longshot for you, and some that fall in between these two extremes. You should also include at least one public college or university in your state, because they're usually the most affordable 4-year schools.

Chart Your Own Course

As you collect information about the schools you're considering, make a chart that lists the admissions requirements, financial aid details, and important deadlines at each school. It will be helpful to have all of this information in one location. Post it somewhere where you'll see it often, so it can also serve as a reminder of what you still need to do and find out throughout your college search.

By doing your research early, you can reduce your workload and stress considerably—which will allow you to stay focused on your schoolwork and activities during your senior year.

What's With All These Tests?

Junior year is when many students start taking the various standardized tests for admission to college. Here are the major tests that you may be required to take as part of your college admission process. (Check the websites listed to find out more information, including the costs for each test. Fee waivers are available for those who are eligible.)

ACT

What Is It?

A test to assess your general educational development and ability to complete college-level work in four skill areas: English, math, reading, and science reasoning. Schools typically require the ACT writing test, which entails writing a short essay to measure your writing skill.

Why Take It?

In some regions of the United States (especially the Midwestern states), the ACT is required instead of the SAT for college admission. It's a good alternative to the SAT if you're better in science and want to demonstrate those skills. Also, the ACT's multiple-choice tests don't penalize you for guessing on a question. Your score is based on the number of questions you answer correctly.

When To Take It

The ACT is offered in September, October, December, February, April, and June. You may take it in 11th or 12th grades (or both).

AP—Advanced Placement Tests

What Is It?

These tests measure your mastery of skills and course materials in Advanced Placement (AP) courses high school courses taught on the level of a college course.

Why Take It?

An AP course helps prepare you for college courses. At some colleges, a successful AP test score can provide you with college credit or immediate placement into a higher level (rather than entry-level) college course.

When To Take It

AP exams are offered in May of the year you take the AP course.

<u>PSAT/NMQST</u>—Preliminary SAT/National Merit Scholarship Qualifying Test

What Is It?

The PSAT is a preparatory test for the SAT. It uses SAT questions and gives you an opportunity to practice answering them. The PSAT is shorter than the SAT.

Why Take It?

It's good practice for the SAT, and it may enable you to qualify for several scholarships, including the National Merit Scholarship, the National Achievement Scholarship, and the National Hispanic Scholar Awards.

When To Take It

The PSAT is offered in October. You can take it in 10th grade for practice and again in 11th grade to qualify for scholarships. If you ask your guidance counselor about it in 10th grade, you'll likely be offered the opportunity to take it.

SAT

What Is It?

The SAT is a test of your reading, writing, and math skills. Many college admission committees consider these scores when they evaluate your application.

Why Take It?

Many colleges require it. Your SAT score helps admission officers get a sense of what you know and how well you'll be able to apply that knowledge.

When To Take It

The SAT is offered from October to January, and in March, May, and June. You may take it in 11th or 12th grades (or both).

SAT Subject Tests

What Is It?

SAT subject tests are 1-hour, content-based tests that allow you to showcase your knowledge of specific subject areas of your choice.

Why Take It?

Some colleges require or recommend subject tests for admission, course placement, or both.

When To Take It

You can take up to three SAT subject tests on a single test date. It's best to take a subject test soon after you complete a course in that subject—when the information will be freshest in your mind. Tests are offered from October to January and in May and June. (Different subjects are offered on different dates.)

TOEFL—Test Of English As A Foreign Language

What Is It?

The TOEFL evaluates your English proficiency if English isn't your native language. The TOEFL iBT is administered online at sites around the world. The TOEFL PBT is paper based and administered in locations where online testing is not available—however, the PBT is being phased out.

Why Take It?

This test is required for many students whose native language is not English and who plan to study at colleges and universities in the United States, Canada, and other countries where English is spoken. You should check with each school to find out their particular requirements.

When To Take It

The TOEFL iBT exam is administered over 50 times a year. Go to the <u>TOEFL website</u> to select your preferred test location and determine the date of your exam. It's best to take the TOEFL exam before you apply to college.

How To Prepare For Standardized Tests

- Talk to your guidance counselor, teachers, or advisers about when and how to register for these
 exams, and find out if your school offers standardized test preparation programs
- Explore online test preparation options. The links above contain test prep information. There are
 many test preparation programs that help you practice for these exams, but they can be expensive.
 For free SAT test prep, check out:
 - Khan Academy
 - Number2
 - o <u>INeedAPencil</u>
- Purchase a practice book or check out a copy at your local library.

What If I Can't Afford My Test Fees?

It may be possible to waive or reduce your standardized testing fees. You can find information about fee waivers on the tests' websites or check with your school guidance office or a college planning center.

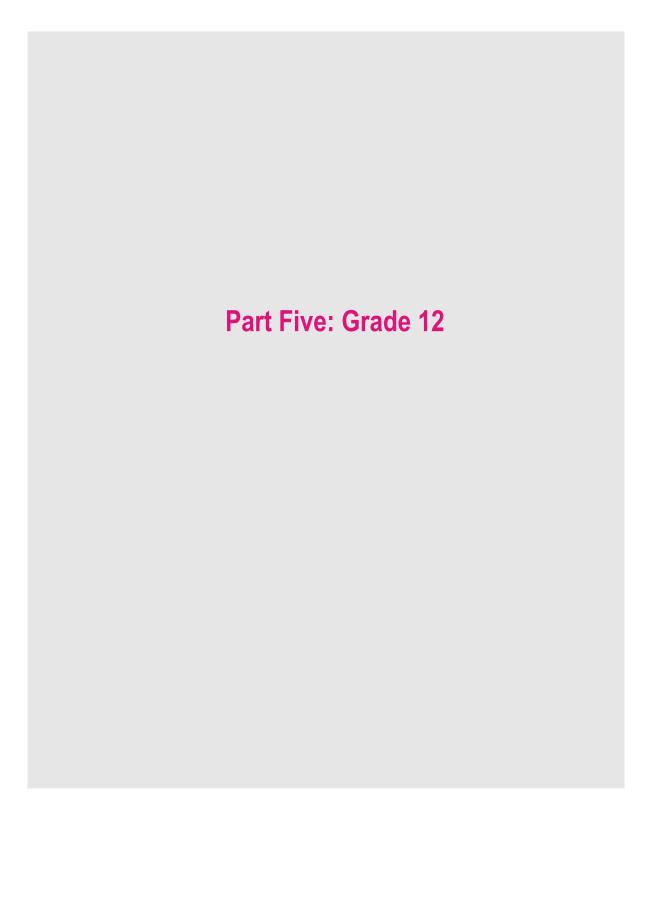
11th Grade Check List

Check off each item as you complete it:

school you want to apply to.

Register for rigorous courses including honors and AP classes. Talk to your teachers and guidance counselor about getting extra help if you need it.
Take the PSAT. This may qualify you for scholarships, and it's great practice for the SAT.
Prepare for the SAT and/or the ACT, and take them in May and/or June. Check the deadlines and register 6 weeks before the date of the examination. Also, check the test requirements for each

	arn as much as you can about the colleges that you're interested in, and start to narrow down the es you want to apply to.
scl	Intinue visiting nearby colleges and universities that interest you. Call the admission offices to needule an appointment and/or tour in advance. Dress appropriately, and bring a list of questions u have about the school.
an	end college fairs and presentations by college representatives. Bring your questions with you d fill out inquiry cards from colleges that you're interested in, so they can send you more ormation.
Up	date your college file at the end of each term with:
•	Copies of your report cards
•	A list of awards and honors you receive
•	A list of community organizations, school clubs and activities, and sports teams you join, including participation dates and any offices you held
•	A list of jobs you've had
•	A list of the community service you've been involved with
•	Letters of recommendation from adults (teachers, bosses, etc.—not family members) who know you well
	lect at least five colleges that appeal to you and create a file on each. Include the information you k up at college fairs and campus visits or receive by mail.
	ake a chart that lists the admissions requirements, financial aid details, and important deadlines at ch school and keep it somewhere where you'll look at it often.
	ntinue saving for college. Colleges will expect you to save a portion of your summer earnings to lp pay for your education.
Ma	ake a file for information about scholarships, eligibility requirements, and deadlines.



It's Time To Apply!

Now that you've entered your senior year and narrowed down your list of colleges, it's finally time to send out your applications. You probably have a lot going on in your life right now, so it's critical that you stay focused and organized. This section will help you with everything from filling out your applications to deciding which school to attend once you're accepted.

How To Make College More Affordable

An education is one of the most important investments you can make. However, you've probably noticed by now that the cost of a degree seems pretty overwhelming. Well, here's a little secret: the amount a school costs isn't always the amount you have to pay.

At Salt[™], we help thousands of students figure out a plan to access, attend, and pay for college every year, no matter their background or financial situation. If you're concerned about paying for college, we strongly recommend that you check out our free eBook How To Make College Affordable. This comprehensive guide simplifies the entire financial aid process and explains how you can use student loans, scholarships, grants, and other options to make college a reality.

Download it now to find:

- Funding options that can help you pay less than a school's sticker price.
- Tips to help you manage the amount you do pay.
- Links to detailed information and useful tools that can help you learn more.

Application Forms

Pretty much every school requires you to submit an application form in order to be considered for admission. Most will ask you to provide personal information, like your name and address, some family information, and your academic interest or the field of study you're considering. Here are some important tips to keep in mind when you fill out your applications:

- If you're completing paper applications, type or print using black ink.
- Make a copy of your paper applications and keep them for your records. For online applications, save or print out a copy.
- Submit your applications before their deadlines.
- Ask your guidance counselor to review your completed applications before you send them.
- Be honest! There are serious repercussions for exaggerating or lying on a college application.
- Use the <u>Common Application</u> whenever possible. If you apply to colleges that accept it (more than 500 public and private colleges and universities do), you only have to complete one application for all of the participating schools that you're applying to.

College Application FAQ

- Q: How do I get an application for the colleges I want to apply to?
- A: Visit the college's website. They generally have an "apply" or "prospective students" section where you can find an application. If not, check the admissions page. Be sure to check if your school accepts the Common Application, as well.
- Q: What do I need to include on/with my college applications?
- A: College applications usually require most or all of these items:
 - Biographical information
 - Application form
 - Recommendation forms/letters
 - Application essay(s)
 - High school transcript (sent by your guidance counselor)
 - Standardized test scores
 - Financial aid form(s)
 - Application fee or fee waiver
- Q: How do I make sure I fill out the application correctly?
- A: Read the instructions carefully and fill it out completely. In many cases, your application won't be considered if you haven't followed the instructions correctly. It's a good idea to ask someone else to read over your application before your submit it, to be sure you didn't make any errors.
- Q: Can I submit my application online?
- A: Most colleges allow you to submit your application online, and many prefer this method. Check each school's website for their online application submission process. You may still need to submit your transcripts and possibly your letters of recommendation by mail. However, some applications (including the Common Application) require your recommenders to submit recommendation letters online, too.

Colleges will usually email you a confirmation that they received your online application. If you don't receive confirmation, wait a few days before calling the admission office to make sure they received it.

Letters Of Recommendation

Most college admission committees and some scholarship committees rely on your letters of recommendation from guidance counselors, teachers, coaches, and others to learn things about you that test scores and grades don't necessarily reflect. The number and type of recommendations you need to provide varies from college to college. Usually you'll need recommendations from a guidance counselor and at least one teacher. If you need another recommendation, ask an adult you respect (not a family member) like a coach, a supervisor at work, or a mentor.

Here are some tips for getting great recommendation letters:

- Give teachers, counselors, or others plenty of time to complete the recommendation forms. Tell
 them where you're applying, and what you hope to gain from your experience.
- Select teachers with whom you have a good relationship, and in whose classes you've performed well. If a teacher hesitates to give you a recommendation, ask another teacher.
- If you don't know your guidance counselor well, make an appointment with him or her to discuss your plans. This way he or she will know more about you when it's time to write your recommendation. Also, bring a list of the activities you've participated in so your counselor can reference it when writing your recommendation.
- Don't hesitate to tell your recommenders some of the things you hope they'll be able to share about you in their recommendation. For example, ask them to include specific projects, awards, or honors you've received.
- Send a thank you note to the people who write your recommendations. It's important to let them know you appreciate their help.
- Recommenders may return the letter to you so you can mail it with your application. In other cases, they may mail the letter themselves. If they intend to mail it, provide them with stamped envelopes addressed to the colleges or scholarship programs.

Application Essays

Many colleges ask you to write an essay or personal statement. They require these for three main reasons:

- 1. Assess your writing skill—which is a very important indicator of your success in college.
- 2. Reveal aspects of your experiences and personality; your grades and recommendations might not tell the entire story.
- 3. Determine the seriousness of your application—sloppy, quickly written essays give the impression that a student isn't very interested in attending the school.

Essay Topics

Your application essay is your chance to showcase what makes you unique—such as experiences you've had and what you've learned from them. They can also highlight the things you care most about and the kind of person you are. Some colleges ask specific questions to help you answer these things about

yourself. However, many schools simply ask you to submit a personal statement. If you're writing a personal statement, the following ideas can help keep your application essay focused on an appropriate topic:

- Events or people—who and what has been important to you, and why?
- A challenge or experience—what have you learned from the things you've done?
- An obstacle you've faced—how have you dealt with or overcome difficulties?
- Your goals—what are your ambitions and dreams, and how can a degree from this school help you achieve them?
- Your family history—what are your feelings toward your ancestors, heritage, and parents?
- Your concerns—what are the personal, local, or national issues that interest you, and how do you propose to solve them?
- You—what do you hope to learn or gain in college, and what will your fellow students learn or gain from you?

Essay Tips

Your essay has the potential to tell colleges all about who you are and why you'd be a good fit on their campus. It's important that you take advantage of this opportunity by making your essay the best it can be. Here are some ways to make sure you tell your story and tell it well:

- **Start early.** For many students, the essay is the most challenging part of the application, so make sure you dedicate enough time to this.
- Compare essay requirements. If you're applying to several colleges that ask the same question (or that let you select your own topic), you may be able to use similar essays for several colleges.
- Start with a rough draft first. Don't try to write your final essay on your first try. It's important to get all of your ideas out; take the time to organize your thoughts into a solid <u>essay structure</u>, and then develop subsequent drafts until you're satisfied with your work.
- **Personalize your essay.** Demonstrate how the topic you're writing about relates to you. The college wants to know about you specifically. Even if your essay is about the most influential person in your life, make sure you focus on how this person influences you.
- **Put your thoughts into your own words.** Use language you're comfortable with, not words that you wouldn't normally say. Just make sure you use proper grammar and avoid slang.
- Proofread, proofread, and proofread again! Schools expect error-free essays from applicants.
 Make sure you double-check your grammar, spelling, and punctuation. Then, ask someone you trust to edit and review your work and give you feedback.

• **Follow the essay guidelines.** Schools may not even consider you for admission if your essay demonstrates that you have trouble following instructions.

The Five Ws

Before you start writing your college essays, ask yourself these important journalistic questions: Who? What? When? Why?

This will help you focus on your key message and organize your thoughts as you write. Taking this extra step will also help you to make your points in a more concise and meaningful way throughout the essay. Here are some examples of how to think about the five W's in relation to your essay:

- Who: Who are the people you're writing about. Who has influenced how you feel about this topic?
 How did they influence you?
- What: What do you know about your main topic? What experiences have you had in relation to it?
- When: When were you introduced to the topic? At what point in life did it have an impact on you?
- Where: Where did you experience this topic? Where were you when this topic influenced a decision you made?
- Why: Why is your topic important to you? Why do you feel the way you do about it?

Suggested Essay Structure

Before you start writing, take the time to organize your thoughts into an outline of key points. This will provide a standard five-paragraph structure for your essay. You'll want to start your essay with a paragraph that introduces your main topic. Each of the next three paragraphs should focus on a point that supports your main topic. Then, your final paragraph should tie your three support points together with a strong conclusion.

Use this sample to plan and create an outline that works specifically for your own essay:

- I. Introduction
 - Thesis statement (the main topic of your essay)
- II. Supporting Point #1
 - Topic sentence introducing first supporting point
 - Explanation of first supporting point
 - Example of first supporting point
- III. Supporting Point #2
 - Topic sentence introducing second supporting point

- Explanation of second supporting point
- Example of second supporting point

IV. Supporting Point #3

- Topic sentence introducing third supporting point
- Explanation of third supporting point
- Example of third supporting point

V. Conclusion

- Review of supporting points one, two, and three
- Reemphasize thesis statement

High School Transcript

Most college applications require an official copy of your transcript, which is a record of your courses, grades, standardized test scores, attendance, and activities. Your high school keeps and updates your transcript throughout your time there, so ask your guidance counselor to send an official copy of your transcript to each of the colleges you apply to.

Admission committees are interested in your records from every year of high school. Colleges prefer students who challenge themselves by taking demanding courses and who show improvement over their 4 years in high school. Although the college admission committee will only have part of your 12th grade records on the transcript when you apply, many accept you on the condition that you continue to do well during your last semester. So be sure to keep your grades up!

Standardized Test Scores

Most colleges require that you take the <u>SAT</u> and/or <u>ACT</u>. If English isn't your first language, you may be required to take the <u>Test Of English As A Foreign Language</u> (TOEFL) instead of, or in addition to, the SAT or ACT.

When you register for these tests, you'll be able to indicate which colleges you'd like your scores sent to. If you choose a new college after you take the test, you can have your scores sent to them, as well. The same process also applies to the SAT subject tests.

Fees And Fee Waivers

Colleges charge application fees to cover the costs of processing applications. In most cases, you'll need to include your fee with each college application you submit. If you can't afford the fees, it may be possible to obtain a fee waiver, which gives you permission to submit the application without paying. You'll need to meet certain income guidelines to be eligible, so check with your guidance counselor or the schools you're applying to for more information.

Deadlines

When you're applying to colleges, it's important to stick to deadlines. Missing an application deadline could mean the difference between attending your dream school and not getting in. Be sure to keep a record of the application and deposit deadlines, and the candidate reply dates for all of the schools you're applying to—and always check with the colleges or universities you're interested in to find out their specific deadlines.

Not every school uses the same approach to application deadlines. Here's a list of the different types of schedules you may encounter as you apply:

- Rolling admission: Schools with rolling admission schedules consider applications as soon as
 they're received. They generally have a later application deadline or no deadline at all (as in the
 case of community colleges). It's still important to apply early to receive the maximum amount of
 financial aid.
- Regular admission: Schools with regular admission won't accept applications after the deadline
 they set. These dates are commonly January 1, January 15, February 1, or February 15, but always
 check with the school to be sure. Schools with regular admission generally notify students if they've
 been accepted by the middle of April.
- Early decision: Most colleges allow students to apply with early decision. If you have an especially strong interest in a particular college, you can apply early (usually in October or November), with the agreement that you'll attend if you're accepted and offered enough financial aid. A nonrefundable deposit is generally required for this option.
- **Early action:** Some colleges allow students to apply with early action. This allows you to apply early to more than one early action college and receive an early decision without being required to enroll at that college or to make a deposit prior to May 1.

Preparing For College Interviews

Most colleges either require or strongly recommend that you interview with them as part of your application process. This provides you with a great opportunity to make a positive impression, and it gives the school a chance to determine if you'd be a good fit.

The interviewer could be an admissions counselor, a professor, or a graduate of the college. These interviews usually take place on the college campus, and afterwards the interviewer will write a description of his or her impression of you and include it in your application.

Some colleges offer group interviews with other students applying to the college, giving you an opportunity to learn about the college and ask questions. Check with each college you're interested in to find out how they handle interviews.

Before Your Interview

- Schedule your interview well in advance by making an appointment with the admissions office.
- Learn as much as you can about the college ahead of time.

- Practice beforehand with a friend or family member.
- Prepare questions to ask the interviewer during your meeting.

Practice Interviewing

It can be helpful to practice for your interview with a friend or a family member. Ask them to act as the interviewer and ask you questions that may come up during your interview. When you answer, provide details rather than one-word answers, and remember to maintain eye contact with the interviewer and smile. You may want to record your practice interviews so that you can hear how you sound and make adjustments accordingly.

Here are some questions you may be asked during a college interview:

- Why are you interested in this college?
- How do you expect college to be different from high school?
- How would you describe yourself as a student?
- How would you describe yourself as a person?
- What is your strongest subject in school? Which subject is your weakest? What's your favorite?
- How do you spend your summers?
- What extracurricular activities are you involved in, and what have you gained from your involvement?
- What are you interested in studying in college? Why?
- What books have you recently read? What did you learn/take away from them?
- Which of your high school accomplishments are you most proud of, and why?

Note: If there are weaknesses like poor grades or low SAT scores on your transcript, your interview is your chance to explain them. Let the interviewer know how you have improved or plan to improve in these areas. Also, if you didn't have an opportunity to mention a special honor or talent on your application, mention it during your interview.

What To Ask The Interviewer

Many interviewers expect the meeting to be more like a conversation than a one-sided interview. It's just as important for you to use this opportunity to get your questions about the college answered as it is to share information about yourself with the interviewer. At the very least, you'll have a chance to ask questions at the end of your interview, so you should prepare some ahead of time. Also, bring a pen and paper and be ready to write down any questions that come to you during the course of your meeting, so you can come back to them at the end if you need to.

Before your appointment, take some time to think about what you really want to know about the college and write them down. Just be sure you skip any questions the interviewer has already answered during the conversation. Here are some questions you may want to consider asking at your interview:

- What's the school's student/faculty ratio?
- What's the average class size?
- What types of internships are available for someone with my major?
- At what point must a student decide on a major?
- What's the process for changing majors?
- What courses are required for freshmen?
- Are there exchange programs with other colleges, or study abroad programs?
- How available are the professors for outside help or discussion?

The Day Of The Interview

Your college interview is your opportunity to make a positive in-person impression on the school. It's important to take this seriously and prepare accordingly. Here are a few tips on how to make sure you stand out from the crowd in a good way:

- Look neat, clean, and well groomed.
- Dress professionally.
- If possible, bring your parent(s) or guardian(s). This is an ideal time for them to ask questions about financial aid or other concerns. The interviewer will generally invite them to join you after the interview.
- Arrive on time or early—to be sure you find the right building, have time to park, etc.
- Look the interviewer in the eye, and give him or her a firm handshake.
- Bring questions, and write down the interviewer's answers.
- Stay relaxed and be confident!

After The Interview

• It is strongly recommended to send a thank-you note, preferably by mail. If the mailing address is unavailable, email works, too.

College Admission Announcements

After college admission committees decide which students to accept, they send out a letter to each applicant informing him or her of the decision. If you apply to a school, you'll receive one of four possible types of replies. Here's what you should do in each situation:

You're Accepted

- Review and <u>understand your financial aid award letter</u>. You may not receive your financial reward letter at the time of your acceptance.
- Inform the college about whether or not you plan to attend before the deadline noted in the acceptance letter. If you're sure you're not going to attend a certain college that has accepted you, let them know as soon as possible. This will open up a space for another student.
- Send a deposit to the school you plan to attend to hold your place.
- If you can't afford to pay the deposit by the deadline, contact the college and ask about the possibility of a deadline extension.

You're Not Accepted

- Don't get discouraged. Colleges often receive more applications from more qualified students than they have space for. This doesn't mean that you lack the ability to succeed at this college.
- If you really want to attend a college that does not accept you, ask the admissions office about the possibility of transferring from another college at a later date.

You're On A Wait List

- Don't get discouraged. You're qualified to enter this college but there isn't currently enough room for you. Not all students who are accepted will decide to attend this school, so a space may open up for you.
- You have to wait and see if the college will accept you at a later date, so you need to decide if you
 want to wait for that to happen or choose another school.
- You may want to pay your deposit at another school to hold a spot at that college. If you're accepted and choose to attend the wait-list school, you'll lose the deposit sent to the first one.

You Are On A Deferred Decision List

- Don't get discouraged. This school uses rolling admission and is waiting to receive more applications before making a decision about some students.
- You have to wait and see if the college will accept you at a later date, so you need to decide if you
 want to wait for that to happen or choose another school.

- If you really want to attend this college, contact the college to find out when it will make a more definite decision.
- You may want to pay your deposit at another school to hold a spot at that college. If you're accepted and choose to attend the wait-list school, you'll lose the deposit sent to the first one.

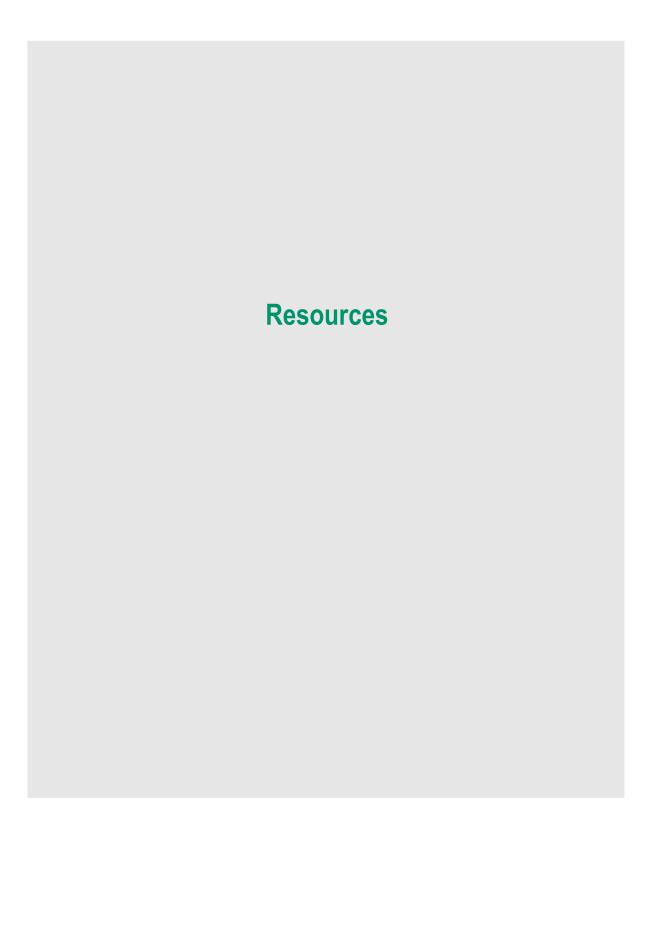
12th Grade Check List

Check off each item as you complete it:

☐ Apply for financial aid and scholarships.

	Register for rigorous courses, including honors and AP classes. Talk to your teachers and guidance counselor about getting extra help if you need it.		
	Keep your grades up, even after colleges accept you. Talk to your teachers and guidance counselo about getting extra help if you need it.		
□ Prepare for the SAT and/or the ACT, and take them in the fall. Check the deadlines a weeks before the date of the examination. Also, check the test requirements for each want to apply to and have your scores sent directly to them.			
	Update your college file at the end of each term with copies of your report cards		
	A list of awards and honors you receive		
	 A list of community organizations, school clubs and activities, and sports teams you join, including participation dates and any offices you held 		
	A list of jobs you've had		
	A list of the community service you've been involved with		
	 Letters of recommendation from adults (teacher, bosses, etc.—not family members) who know you well 		
Se	end your midterm grades to colleges, if required.		
Ma	ake your final decisions about which schools you want to apply to, and get the applications you need.		
	sk teachers, a counselor, and others for letters of recommendation. Remember to send each of them thank you note.		
W	rite your application essays, and ask someone you trust to help you edit them.		
Se	Send out your college applications.		
	<u>Download this eBook</u> for information about applying for financial aid, finding scholarships, and other options that can help make college more affordable.		

 Pay your deposit to the college you plan to attend, and notify the other schools that accepted you're declining their offers. Continue saving for college. Colleges will expect you to save a portion of your summer earning pay for your education. Attend your college's summer orientation and registration program. 	or update
pay for your education.	d you that
□ Attend your college's summer orientation and registration program.	ings to help



College Access

- The College Board (official College Board website)
- Common Application (official Common Application website)
- Common Core State Standards (official Common Core State Standards Initiative website)
- KnowHow2GO (official KnowHow2GO website)
- Prepare For College (official U.S. Department of Education website)
- Salt (official Salt website)

Career Planning

- Employment Guide (official Employment Guide website)
- My Next Move (official U.S. Department of Labor website)

Financial Aid

- College Scholarship Service (CSS) Financial Aid Profile Application (official CSS Profile website)
- Complete The FAFSA Online (official FSA website)
- FAFSA School Code Search (official FSA website)
- Federal Student Aid (FSA) (official FSA website)
- Get Your FSA ID (official FSA website)
- How To Make College Affordable (Salt eBook)
- Required FAFSA Documents Checklist (official FSA website)
- Salt (official Salt website)
- <u>U.S. Department of Education</u> (official U.S. Department of Education website)

Financial Literacy

Salt (official Salt website)

Scholarships

- College Board's Scholarship Search (official College Board website)
- College Toolkit's Scholarship Homepage (official College Toolkit Website)
- Fastweb's Scholarships (official Fastweb website)
- FinAid's Scholarships (official FinAid website)
- Hispanic Scholarship Fund Scholarships (official Hispanic Scholarship Fund website)
- Salt's Scholarship Search (Salt tool)
- Scholarships.com Scholarship Search (official Scholarships.com website)

Standardized Testing

- ACT Testing (official ACT, Inc. website)
- Free Standardized Test Tutorials And Tips (official Number2 website)
- Free SAT Math Preparation (official Khan Academy website)
- Free SAT Test Preparation (official INeedAPencil.com website)
- SAT Testing (official College Board website)
- TOEFL Testing (official Educational Testing Service website)
- <u>HiSET Testing</u> (official ETS website)

Undocumented Students

- The Community College Option For Undocumented Students
- How to Pay For College If You're Not a U.S. Citizen

ASA College Planning Centers In Massachusetts

If you live in Massachusetts, visit a Salt college planning center near you for free one-on-one assistance and resources to make college accessible and affordable for you and your family.

Boston

Boston Public Library Copley Sq. 700 Boylston St. Boston, MA 02116 617.536.0200

Mon – Thu: 9:00 a.m. – 7:30 p.m. Fri and Sat: 9:00 a.m. – 5:00 p.m.

Closed Sun

Brockton

231 Main St., Ste. R Brockton, MA 02301 508.586.3100 866.891.4716

Mon – Fri: 8:30 a.m. – 5:00 p.m. Closed Sat and Sun

Additional Salt College Planning Center Locations

- Chelsea
- Chinatown
- East Boston
- Hyde Park
- Roxbury
- South Boston

Call for details: 877.332.4348

<u>Learn more</u> about ASA's college planning program.

About Salt

Salt[®] works with students, alumni, and our partners to help remove financial barriers to higher education and let you freely and confidently pursue your dreams. Powered by the nonprofit <u>American Student Assistance[®] (ASA)</u>, Salt features an easy online platform and one-on-one counseling to help you plan for, pay for, and repay the cost of a degree. Learn more at <u>saltmoney.org</u>.



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