

# Class of 2018

## College Planning Guide



WEBSTER GROVES  
HIGH SCHOOL

## Junior Year

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## **The College Admission Process: A Timeline of your Junior Year**

### **Fall**

1. Register to take the PSAT in October. While this test serves as practice for the SAT, it also allows you to enter into the National Merit Scholarship Competition.
2. Start preparing for the ACT and/or SAT. We offer ACT prep classes during the school day and after school at WGHS. There are other test prep courses available in the area as well. There are also many books and online resources to help you prepare.
3. Register to take the ACT and/or SAT. Ideally, you will have your testing completed by the end of your junior year. Some students continue to retest into their senior year but all testing should be complete by October of your senior year. All juniors will take the statewide ACT on Wednesday, April 9, 2017. This test is paid for by the state and requires no registration on your part.
4. Start thinking about what's important to you when choosing a college. This will help you narrow your search. Consider factors such as size, location, distance from home, selectivity, and more when narrowing your choices.
5. Meet with college admissions representatives who visit WGHS. Visits will be listed in student announcements, on the counseling department webpage, and in Naviance. Sign up on Naviance or in the Counseling Center before the time of the visit.
6. Attend college events in the area. Many colleges will travel to St. Louis to host evening or weekend events for St. Louis area high school students. Listen to announcements and check our department webpage for information about these events.
7. Attend college fairs. Each year, the National Association for College Admission Counseling (NACAC) hosts a National College Fair in St. Louis in the fall. Webster Groves High School has teamed up with four other high schools to host a Five School College Fair at Meramec each fall as well.
8. Continue to build your resume! Devote your time to extracurricular activities that interest you. Remember that positions of leadership are important as well.
9. Continue to earn the best grades possible while taking challenging courses. Remember that grades are usually the number one factor in college admissions.
10. Get to know your teachers. Many colleges require letters of recommendations written by teachers and many want those to be teachers from your junior year.
11. Get to know your college and career counselor, Ms. Verstraete. She will give you guidance to help navigate through this process and will be completing your counselor recommendations for your college applications as well.

## **Spring**

1. Continue to research colleges.
2. Take the ACT, SAT, SAT Subject Tests (when and if appropriate).
3. Make college visits. There is no better way to determine if a college is right for you than to visit campus. Most colleges have means for you to schedule visits on their admissions website. Tour campus, sit in a class, eat in the cafeteria, etc.
4. Register with the NCAA Clearinghouse and/or the NAIA Eligibility Center, as appropriate.
5. Meet with college admissions representatives who visit WGHS. Visits will be listed in student announcements, on the counseling department webpage, and in Naviance. Sign up on Naviance or in the Counseling Center before the time of the visit.
6. Attend college events in the area. Many colleges will travel to St. Louis to host evening or weekend events for St. Louis area high school students. Listen to announcements and check our department webpage for information about these events.
7. Attend college fairs. Each year, the Missouri Association for College Admission Counseling (MOACAC) hosts a college fair in St. Louis in the spring.
8. Continue to build your resume! Devote your time to extracurricular activities that interest you. Remember that positions of leadership are important as well.
9. Choose a challenging schedule for your senior year. Not only will it "look better" to colleges, those challenging courses will better prepare you to be successful in college!

## **Summer**

1. Continue to research and visit colleges.
2. Narrow your list of where you would like to apply. Students applying to 4 year colleges or university typically apply to 3-7 of them.
3. Finalize your resume and get it ready to send with your applications.
4. Continue to volunteer and participate in community service.
5. Consider participating in a summer program of interest.
6. Organize information from colleges and take note of application requirements and deadlines.
7. Start thinking about essays and recommendations. (if applicable)

## **College Admissions Testing 2016-2017**

Most colleges require students submit standardized exam scores as part of the admissions process. Students may choose to take the ACT and/or the SAT as all four year colleges in the US will accept either test. The weight placed on these scores varies from school to school. Other important factors that schools consider in their admissions decisions are your high school GPA, academic transcript, resume, letters of recommendation, interviews, and personal essays.

Students have traditionally taken the ACT and/or the SAT in the spring of their junior year and, if necessary, again in the fall of their senior year. However, more and more students are choosing to take their first test earlier, such as during the fall of their junior year. This gives them more flexibility to retake the ACT test one or more times, or to take the SAT or SAT Subject Tests.

### **ACT**

**Test Fees: \$42.50 (ACT No Writing) or \$58.50 (ACT Plus Writing)**

**WGHS High School Code: 263573   WGHS Test Center Code 216010**

For more information and to register visit: [www.actstudent.org](http://www.actstudent.org)

<b>Test Date</b>	<b>Registration Deadline</b>	<b>Late Fee Required</b>
September 10, 2016	August 7, 2016	August 8-19, 2016
October 22, 2016	September 16, 2016	September 17-30, 2016
December 10, 2016	November 4, 2016	November 5-18, 2016
February 11, 2017	January 13, 2017	January 14-20, 2017
April 8, 2017	March 3, 2017	March 4-17, 2017
June 10, 2017	May 5, 2017	May 6-19, 2017

### **SAT and SAT Subject Tests**

**Test Fees: \$45.00 SAT (no essay) or \$57.00 (with essay)**

**\$26.00 Subject Test (Students may take up to three subject tests on a test date.)**

**WGHS High School Code: 263573   WGHS Test Center Code 26300**

For more information and to register visit: [www.collegeboard.org](http://www.collegeboard.org)

<b>Test Date</b>	<b>Registration Deadline</b>	<b>Late Fee Required</b>
October 1, 2016	September 1, 2016	September 20, 2016
November 5, 2016	October 7, 2016	October 25, 2016
December 3, 2016	November 3, 2016	November 22, 2016
January 21, 2017	December 21, 2016	January 10, 2017
March 11, 2017	February 10, 2017	February 28, 2017
May 6, 2017	April 7, 2017	April 25, 2017
June 3, 2017	May 9, 2017	May 24, 2017

\*WGHS is NOT a testing site for the March and May tests.

## **Things to remember while registering for the tests:**

- *Students should complete their own registration.* Part of the registration process includes an interest inventory that will provide valuable college major and career information for each student.
- Allow 30-45 minutes to register for the first test. Registration will not take as long for subsequent tests.
- Both ACT and College Board (SAT) require that students upload a photo to complete their registration. Follow the directions carefully to ensure that all specifications are met.
- Students with an IEP or 504 plan do not automatically receive accommodations on college admissions tests. Students with IEPs or 504 Plans must be approved by ACT and/or the College Board in order to receive accommodations on these tests. Contact your child's SSD Case manager (students with an IEP) or Ms. Verstraete (students with a 504 plan) for information regarding requesting accommodations. Collecting documentation can be a lengthy process so be mindful of registration deadlines.
- Students who qualify for free or reduced lunch are eligible for two fee waivers for the ACT and two fee waivers for the SAT. Contact Ms. Verstraete for more information.
- Consider sending scores to colleges when registering to test. Many colleges (including the University of Missouri) require that official test scores be sent directly by ACT and/or College Board. While registering, students may choose up to four colleges to receive their scores at no additional cost. The fees for sending scores later can be quite costly.

## **About the Tests**

### **The ACT**

- The ACT is a national college admissions examination that consists of subject area tests in English, Math, Science, and Reading
- Scores range from 1-36
- The ACT Plus Writing includes the four subject area tests plus a 40-minute Writing Test. (required by some colleges)
- ACT results are accepted by all 4-year colleges and universities in the U.S.

### **The SAT**

- The SAT is a college admissions test that consists of two sections: Math and Evidence Based Reading and Writing
- Each section of the SAT is scored on a scale of 200-800
- SAT with Essay includes the two SAT sections and optional essay (required by some colleges).
- SAT results are accepted by all 4-year colleges and universities in the U.S.

### **SAT Subject Tests**

- Hour long tests in specific subjects
- Required by some (but not most) colleges
- Check with prospective colleges to determine if you need to take
- Students may register to take three subject tests in one day

## ACT/SAT Prep Recommendations from St. Louis Area College Counselors (SLACC)

**Anders, Jonathan**  
[Ajonathan@hotmail.com](mailto:Ajonathan@hotmail.com)

**Compass Prep (online company)**  
(800) 620-6250  
<http://www.compassprep.com>

**Arnold, Jack**  
314-805-4561

**Blood, Carol**  
314-495-4289  
[Ckblood1959@gmail.com](mailto:Ckblood1959@gmail.com)

**Farber, Ellen**  
314-576-7602

**Focus on Learning**  
573-875-5187  
[www.FocusOnLearningCenter.com](http://www.FocusOnLearningCenter.com)

**Greenberg, Patti**  
Creative Learning Services  
[www.creativelearningstl.com](http://www.creativelearningstl.com)  
314-432-7534

**Craig Hannick and SLUH**  
[www.sluh.org](http://www.sluh.org) (search "ACT prep")

**Hansen, Will**  
Retired MICDS Teacher and  
current Math Tutor  
[will.hansen314@gmail.com](mailto:will.hansen314@gmail.com)

**Hewitt, Charles**  
314-843-9302

**Johnson, Bob**  
(314) 646-9548  
[bobjohnsontutoring.com](http://bobjohnsontutoring.com)

**Kaplan Educational Centers**  
314-997-7791  
[www.kaplan.com/testpreparation/collegeadmission](http://www.kaplan.com/testpreparation/collegeadmission)

**Kappel, Katie**  
(314) 910-0638

**Kleitz Education Group**  
314-344-9010  
[BrettK@KleitzEducationGroup.com](mailto:BrettK@KleitzEducationGroup.com)

**Learning Consultants Inc.**  
9890 Clayton Road  
Ste. 137  
Ladue, MO 63124  
314-222-5886  
[www.learningconsultantstl.com](http://www.learningconsultantstl.com)

**Mackler Associates**  
314-434-4431  
[Mackleradvantage.com](http://Mackleradvantage.com)

**Morrison, Terri**  
636-532-1235

**Nowels, Ross - Only a Test, LLC**  
9216 Clayton Road, #17  
St. Louis, MO 63124  
Office 314.993-3730  
[rnowels@only-a-test.com](mailto:rnowels@only-a-test.com)

**One on One Tutoring**  
[www.oneononetutoringstl.com](http://www.oneononetutoringstl.com)  
Main Contact: Jackie Gross  
314-962-1231

**Special Solutions**  
314-650-1203  
[Specialsolutions.com](http://Specialsolutions.com)

**TutorDoctor**  
Alexis Forman, Education Consultant  
423 Jackson Street  
St. Charles, MO 63301  
314-329-1661  
[alexis@TutorDoctorstl.com](mailto:alexis@TutorDoctorstl.com)  
[www.tutordocorstl.com](http://www.tutordocorstl.com)

**Varsity Tutors**  
314-422-2007  
[http://www.varsitytutors.com/tutoring-st\\_louis](http://www.varsitytutors.com/tutoring-st_louis)

**Wohlschlaeger, Megan**  
MLW Squared, LLC  
4102 Olive St.  
St. Louis, MO 63108  
314-974-5594  
[mlw\\_mlw@email.com](mailto:mlw_mlw@email.com)



## The College Search

There are more than 4,000 colleges in the United States. To help narrow your search, students should identify the criteria that are most important to them. Some students want to stay close to home while others want to venture far away. Some students look forward to large football games while others prefer small class sizes. Remember: this is YOUR search. Stay true to yourself and try not to get caught up in what everyone else is doing!

### Junior Year

#### Step 1:

Identify what is important to you in a college. There are literally thousands of colleges in the US alone. Rate the following categories to help narrow your search. Ask your parent(s) to rate the same categories. Compare your ratings and discuss them. Highlight the most important factors to help you choose the place that's right for you!

	Very Important	Relatively Important	Not Important
Location (urban vs. rural, cold vs. warm, etc.)			
Distance from Home			
College Selectivity			
Size of Enrollment			
Costs			
Public vs. Private			
Athletics			
Areas of Study/Majors			
Activities/ Campus Life			
Foreign Study Opportunities			
Safety			
Campus Resources (facilities, computer labs, etc.)			
Diversity			
Religious Affiliation			

**Step 2: Compile a list of possible colleges and universities.** With at least some idea of the criteria that are important to you, begin the gathering phase. You can find college information in books and websites. You can also get suggestions from family, friends, college fairs, college admissions reps visiting our campus, teachers, and Ms. Verstraete.

**Step 3: Gather all your resources and information about each school you're considering.** If you don't have all the information you need on a particular school, you should contact them and ask that they mail it to you or visit their website.

**Step 4: Use the criteria from Step 1 to narrow your list of colleges to a manageable number.** This number will vary depending in part on how many you and your family can realistically visit. Most experts suggest narrowing the list to 10 or fewer.

**Step 5: Visit the colleges on your list from Step 4.** The best way to really get a feel for a college is by visiting the campus, taking a tour, meeting with students, attending a class, eating in the cafeteria, etc... You have to feel "at home" at the place where you will spend the next four years, so visiting is important. If some of the schools are too far away to make a trip, consider taking a virtual tour. Many schools offer virtual tours of their campus on their website.

### **Senior Year**

**Step 6: Apply to the schools that make the cut after Steps 1-5.** How many schools should you apply to? This number will vary. Most students will apply to one or two dream or "reach" schools (where they have a small chance of getting admitted based on a realistic appraisal of admissions criteria), two to four schools where they want to go (and can expect to be accepted), and at least one "safety" school (where they are a shoo-in for admission).

## **Family Connection by Naviance**

We invite you to explore Family Connection by Naviance, our website that allows students and families to investigate, research, track, and plan for the college admission process. Naviance provides an on-line college search, linked with our school's application history.

**<http://connection.naviance.com/wghs>**

**My Profile** – Includes basic biographical data and grade point averages. Students have the ability to edit information.

**My Résumé** - By completing this résumé with information about your accomplishments and talents, you can help the counseling staff get a better understanding of how to help you effectively describe yourself to colleges. You can also attach this resume to your college and scholarship applications.

**My Game Plan** – Is a list of questions to help students to develop a plan for achieving their goals after graduation.

**My Colleges** – As you find colleges that interest you, we recommend that you add them to your list of "Colleges That I'm Considering". If one of your colleges of interest visits WGHS, you will automatically receive an e-mail alerting you to the date and time of their visit. Also, as you apply to colleges, you will track the status of your application under "Colleges to which I'm Applying".

**My Journal** – As you investigate colleges and start to develop or refine your college list, this is an excellent place to chronicle your thoughts and questions.

**My Account** – If you would like to change your password, you can do so here.

**My Personality Type Do What You Know** – This survey helps student's focus on who they are and what educational path is best for them. The self-discovery assessment takes approximately 30 – 45 minutes and students receive useful personality type information as well as individual suggestions for careers and college majors. The results of the assessment include personality profile, student evaluation of the profile's accuracy, tips for effective career and college searching, student strengths and blind spots, and recommended careers and college majors.

**College Search** – This feature allow students to select numerous categories to help narrow down a list of colleges that match your interests. At the end of each page, you can either click "Show Matches" to generate a list OR click "Next" to continue to pick more factors. (NOTE: You will notice that the number of schools that matches your criteria constantly appears near the top of the page as you move through the selections.) If you end up with too many schools on your list and you need to narrow your list, simply select more factors. You should use the "Previous" button at the bottom of the page if you want to go back to earlier pages/factors. On the other hand, if you end up with too few schools go back and deselect some of your factors. Again, use the "Previous" button. Once you have completed your search, click "Show Matches." Scroll down toward the bottom of the new page. The list of schools that matches your criteria will appear. At this point, you will see three pull-down menus. You now have the option to select criteria to compare three different factors for each school on your list.

**College Lookup** – Start here to research a specific college. We always recommend that students visit the college's individual website for the most up-to-date information. There is a direct link to the website on each college's Naviance homepage.

**College Match** - This tool will allow you to use historical G.P.A. and test score information about students from Webster Groves High School and their college applications to match you with colleges that you may want to consider adding to your list. Please note that there are many factors which can affect admissions decisions and the results of this search do NOT guarantee in any way whether or not you will be accepted at a particular college. If a particular college never appears in the results, it may be because no one from WGHS has ever applied to it.

**College Compare** – This tool allows you to compare average grade point averages and test scores for accepted students from WGHS. Students can compare up to ten colleges. School averages are displayed in green when your number is higher and in red when your number is lower. Your PSAT score, if available, has been converted to the equivalent SAT score and compared to the average single SAT score of an accepted student. The column labeled "Accept" shows the number of students accepted out of the number of students that applied.

**Acceptance History** – To see how many WGHS students have applied and enrolled at all colleges click [here](#).

**Visit Schedule** – College admission representatives visit WGHS throughout the school year, especially in the fall, to meet directly with interested students. To see what colleges have scheduled visits to WGHS, [click here](#). Students may click on “sign up” next to the college name to receive an email that reminds them of the upcoming visit.

**Scholarship List** – Click [here](#) for a complete listing of scholarships of which we receive notice. Many of these scholarships are from local, community, or state organizations.

**Scholarship Match** – Based on information in your profile, your resume, or your game plan, scholarships are matched with your qualifications. The more information you complete in Family Connection, the better the matches.

**Enrichment Programs**--Naviance allows you to track details about enrichment and summer programs, such as the sponsoring organization, deadline, cost, and requirements.

**Transcripts**—Students may request official high school transcripts in Naviance. Students may also keep track of when their transcripts are sent to receiving institutions.

## **Meeting with College Admissions Representatives**

### **At WGHS...**

Each year, college admissions representatives from colleges and universities nationwide visit our campus to speak with juniors and seniors about their institutions. A list of these visits can be found on our department webpage and on Naviance. Students who wish to visit with one of these reps needs to sign up on Naviance or get a pass from the Counseling Office prior to the visit time.

Here is a list of suggested questions to ask when meeting with College Representatives while here at WGHS, at college fairs, or while making college Visits:

### **Admissions and Costs**

1. What are your admission requirements? How and when can I apply?
2. Which tests do you require for admissions? Which do you recommend?
3. What criteria are most important when you evaluate the application of a student?
4. I am considering majoring in \_\_\_\_\_ in college. Right now I am taking \_\_\_\_\_(courses) in high school. Any suggestions on what I could do to improve my chances of being accepted at your school?
5. What is your school's tuition? What is the cost of additional expenses (books, supplies, fees, room and board, etc.)
6. What kind of financial aid is available, including scholarships?
7. Why should I choose your school over another similar one? What is special, distinctive, or outstanding about your school?

### **The Academic Environment**

1. How intense is the academic atmosphere? (average hours spent studying, library full on weekends, etc.)
2. What is the average class size? Are classes taught by professors or graduate students?
3. What opportunity is there for independent study, study abroad, internships, receiving AP credit, transfer credits, etc.?
4. Is there an honors program?
5. How would I access career planning and placement, counseling, academic advising, support, writing labs? Who are the advisors?

### **The Campus and the Students**

1. Is the college part of the surrounding community or set apart from it as a self-contained unit? If it is in a rural area, how far is the nearest town and how do students get there?
2. What is the campus like? (size, location, etc)
3. What is the make-up of the student body? (number of students enrolled, male/female ratio, from what state, commuter or residential, most popular majors, etc.)
4. What are some initial reactions of freshmen when they first came to the campus? What do juniors say are the strengths and weaknesses of the college?
5. What percent of students remain on campus on the weekends?
6. What is your freshmen orientation program?
7. What kinds of clubs, activities, and athletic teams does your school have? What percentage of students belongs to a fraternity or sorority?

## The Campus Visit

The best way to learn about a college -its professors, students, facilities, and its social climate is to see it for yourself. The campus visit is the ideal way to discover if this is the school for you. Advance planning with the college's admission office is important to help you make the most of your visit. Call the admissions office or visit the admissions website to schedule visits.

The ideal time to visit is when the students are on campus and classes are being taught. This provides you with the opportunity to visit with students about how they feel about the college and to sit in on classes. Many families will build their summer vacation around touring colleges. While there will not be as much action during the summer, you can still get most of your questions answered.

Always plan ahead for your campus visit by writing down your questions. College admission counselors will not mind if you pull out your list when you interview with them. In fact, they will be impressed that you did your homework for the visit. It would be helpful if you took along a copy of your resume, current schedule of classes, and an unofficial copy of your transcript.

### **Things to do during a campus visit:**

1. Tour the campus; actually visit classes.
2. Interview with a college admission counselor.
3. Visit with students and ask questions:
  - Do many students go home on weekends?
  - Is it possible to study in your dorm room?
  - Is the library adequate for doing research?
  - What do you like most and least about this college?
  - How easy is it to get the classes you want at registration?
  - Are you happy you chose this college?
4. Stay overnight in a residence hall and sample food on campus
5. Visit the town surrounding the college. See what it has to offer.
6. Pick up a copy of the school newspaper and check the bulletin boards for what is going on at the school.
7. Visit the library.
8. Check out the health facilities.

### **Things to observe during a campus visit:**

- Are the buildings well maintained?
- What kind of attire do students wear? Is it similar to your preferences?
- Are professors and students friendly?
- Where do students hang out (in their rooms, the library, the cafeteria, etc.)?
- Are the dorms single sex or coed?
- What kind of campus security is provided?
- Does the faculty make it convenient to see them by posting office hours?
- What are the quality and availability of the computer labs?
- What special opportunities are there for recreational activities?
- Do you like the dorms? Are some better than others? What kind of laundry and cooking resources are there?
- Take a walk by yourself on the campus to see if it feels comfortable.

## **Interviews**

Some colleges will require an interview. However, the majority of schools do not. The National Association for College Admission Counseling (NACAC) has provided guidelines for the interview in their publication "A Guide to the College Admission Process". Included are the following:

- Be prompt.
- Be neat. Appropriate dress is still an easy way to make a good impression.
- Be well-prepared. Read the catalog prior to your interview and prepare questions based on what you read.
- Answer questions to the best of your knowledge and ability. Don't be afraid to admit that you don't know something.
- Be ready to volunteer information. Know your scores, latest grades, and what courses you carry.
- Be yourself. Don't pretend to be something or someone you are not!
- Don't be concerned if your interviewer is someone other than the Dean or Director of Admission. If the interview is an important part of the admission process at a college, all interviews given on campus have equal weight. All interviewers are trained and prepared to represent the institution. An interview with a senior staff member is not essential.
- When you get home, write a thank you note to your interviewer.
- Above all, relax!!! Interviews are meant to be informative to both parties.



## **Information for Prospective College Athletes**

There are two governing bodies for college athletics:

1. National Collegiate Athletic Association (NCAA)
2. National Association Of Intercollegiate Athletics (NAIA)

There are three divisions of NCAA teams: Division I, Division II, Division III

What are the differences?

- The size of the school's investment in its athletic programs
- The higher the division the greater the investment
- This commitment is reflected in the number of teams it sponsors, the number of scholarships it offers, and time commitment it requires of its student-athletes

### **Eligibility**

Students who wish to play NCAA Division I or Division II athletics or NAIA athletics, must be "cleared" or approved to participate. Students should register with the NCAA and/or NAIA Clearinghouse during their junior year. Remember to ask Ms. Verstraete to send a copy of your high school transcript. You will need to have your ACT and/or SAT scores sent directly by ACT and/or SAT.

### **To register:**

NCAA: [www.ncaaeligibilitycenter.org](http://www.ncaaeligibilitycenter.org)

NAIA: [www.playnaia.org](http://www.playnaia.org)

### **Eligibility requirements:**

#### **NCAA**

varies for Division I and II—see Quick Reference Guide attached

#### **NAIA**

Must have 2 of the following:

- Minimum SAT 860 or ACT 18
- Overall high school gpa of 2.0
- Graduate in upper half of high school class

### **Recruiting**

Don't be afraid to reach out to coaches!

Write and call coaches

Take unofficial visits

Seek exposure – find out where coaches go to evaluate and go to those events. For example:

- Basketball: summer teams in big tournaments
- Baseball and Softball: summer teams and college camps
- Tennis: USTA tennis events
- Soccer: Club teams and college camps
- Football: High school team and college camps



# NCAA ELIGIBILITY CENTER QUICK REFERENCE GUIDE



Eligibility Center

## NCAA Division I Initial-Eligibility Requirements

### **Core Courses: (16)**

- **Initial full-time collegiate enrollment before August 1, 2016:**
  - **Sixteen (16) core courses** are required (see chart below for subject-area requirements).
- **Initial full-time collegiate enrollment on or after August 1, 2016:**
  - **Sixteen (16) core courses** are required (see chart below for subject-area requirements).
    - Ten (10) core courses completed before the seventh semester; seven (7) of the 10 must be in English, math or natural/physical science.
    - These courses/grades are "locked in" at start of the seventh semester (cannot be repeated for grade-point average [GPA] improvement to meet initial-eligibility requirements for competition).
  - *Students who do not meet core-course progression requirements may still be eligible to receive athletics aid and practice in the initial year of enrollment by meeting academic redshirt requirements (see below).*

### **Test Scores: (ACT/SAT)**

- Students must present a corresponding test score and core-course GPA on the sliding scale (see Page No. 2).
  - **SAT:** critical reading and math sections.
    - Best subscore from each section is used to determine the SAT combined score for initial eligibility.
  - **ACT:** English, math, reading and science sections.
    - Best subscore from each section is used to determine the ACT sum score for initial eligibility.
- All ACT and SAT attempts before initial full-time collegiate enrollment may be used for initial eligibility.
- **Enter 9999 during ACT or SAT registration to ensure the testing agency reports your score directly to the NCAA Eligibility Center. Test scores on transcripts will not be used.**

### **Core Grade-Point Average:**

- Only core courses that appear on the high school's List of NCAA Courses on the NCAA Eligibility Center's website ([www.eligibilitycenter.org](http://www.eligibilitycenter.org)) will be used to calculate your core-course GPA. Use this list as a guide.
- **Initial full-time collegiate enrollment before August 1, 2016:**
  - Students must present a corresponding test score (ACT sum score or SAT combined score) and core-course GPA (minimum 2.000) on Sliding Scale A (see Page No. 2).
  - Core-course GPA is calculated using the **best 16 core courses** that meet subject-area requirements.
- **Initial full-time collegiate enrollment on or after August 1, 2016:**
  - Students must present a corresponding test score (ACT sum score or SAT combined score) and core-course GPA (minimum 2.300) on Sliding Scale B (see Page No. 2).
  - Core-course GPA is calculated using the **best 16 core courses** that meet both progression (10 before seventh semester; seven in English, math or science; "locked in") and subject-area requirements.

#### **DIVISION I**

#### **Core-Course Requirement (16)**

- 4 years of English
- 3 years of math (Algebra I or higher)
- 2 years of natural/physical science (1 year of lab if offered)
- 1 year of additional English, math or natural/physical science
- 2 years of social science
- 4 years of additional courses (any area above, foreign language or comparative religion/philosophy)

#### **DIVISION I – 2016**

#### **Qualifier Requirements**

*\*Athletics aid, practice, and competition*

- 16 core courses
  - Ten (10) core courses completed before the start of seventh semester. Seven (7) of the 10 must be in English, math or natural/physical science.
    - "Locked in" for core-course GPA calculation.
  - Corresponding test score (ACT sum score or SAT combined score) and core-course GPA (minimum 2.300) on Sliding Scale B (see Page No. 2).
  - Graduate from high school.

#### **DIVISION I – 2016**

#### **Academic Redshirt Requirements**

*\*Athletics aid and practice (no competition)*

- 16 core courses
  - No grades/credits "locked in" (repeated courses after the seventh semester begins may be used for initial eligibility).
- Corresponding test score (ACT sum score or SAT combined score) and core-course GPA (minimum 2.000) on Sliding Scale B (see Page No. 2).
- Graduate from high school.

**Sliding Scale A**

**Use for Division I prior to August 1, 2016**  
**NCAA DIVISION I SLIDING SCALE**

Grade Point Average	Score	Grade Point Average
3.550 & above	400	37
3.525	410	38
3.500	420	39
3.475	430	40
3.450	440	41
3.425	450	41
3.400	460	42
3.375	470	42
3.350	480	43
3.325	490	44
3.300	500	44
3.275	510	45
3.250	520	46
3.225	530	46
3.200	540	47
3.175	550	47
3.150	560	48
3.125	570	49
3.100	580	49
3.075	590	50
3.050	600	50
3.025	610	51
3.000	620	52
2.975	630	52
2.950	640	53
2.925	650	53
2.900	660	54
2.875	670	55
2.850	680	56
2.825	690	56
2.800	700	57
2.775	710	58
2.750	720	59
2.725	730	59
2.700	730	60
2.675	740-750	61
2.650	760	62
2.625	770	63
2.600	780	64
2.575	790	65
2.550	800	66
2.525	810	67
2.500	820	68
2.475	830	69
2.450	840-850	70
2.425	860	70
2.400	860	71
2.375	870	72
2.350	880	73
2.325	890	74
2.300	900	75
2.275	910	76
2.250	920	77
2.225	930	78
2.200	940	79
2.175	950	80
2.150	960	80
2.125	960	81
2.100	970	82
2.075	980	83
2.050	990	84
2.025	1000	85
2.000	1010	86

**Sliding Scale B**

**Use for Division I beginning August 1, 2016**  
**NCAA DIVISION I SLIDING SCALE**

Grade Point Average	Score	Grade Point Average
3.550	400	37
3.525	410	38
3.500	420	39
3.475	430	40
3.450	440	41
3.425	450	41
3.400	460	42
3.375	470	42
3.350	480	43
3.325	490	44
3.300	500	44
3.275	510	45
3.250	520	46
3.225	530	46
3.200	540	47
3.175	550	47
3.150	560	48
3.125	570	49
3.100	580	49
3.075	590	50
3.050	600	50
3.025	610	51
3.000	620	52
2.975	630	52
2.950	640	53
2.925	650	53
2.900	660	54
2.875	670	55
2.850	680	56
2.825	690	56
2.800	700	57
2.775	710	58
2.750	720	59
2.725	730	60
2.700	740	61
2.675	750	61
2.650	760	62
2.625	770	63
2.600	780	64
2.575	790	65
2.550	800	66
2.525	810	67
2.500	820	68
2.475	830	69
2.450	840	70
2.425	850	70
2.400	860	71
2.375	870	72
2.350	880	73
2.325	890	74
2.300	900	75
2.299	910	76
2.275	910	76
2.250	920	77
2.225	930	78
2.200	940	79
2.175	950	80
2.150	960	81
2.125	970	82
2.100	980	83
2.075	990	84
2.050	1000	85
2.025	1010	86
2.000	1020	86

For more information, visit [www.eligibilitycenter.org](http://www.eligibilitycenter.org) or [www.2point3.org](http://www.2point3.org).

# NCAA ELIGIBILITY CENTER QUICK REFERENCE GUIDE



Eligibility Center

## Division II Initial-Eligibility Requirements

### Core Courses

- **Division II currently requires 16 core courses.** See the chart below.
- **Beginning August 1, 2018,** to become a full or partial qualifier for Division II, all college-bound student-athletes must complete the 16 core-course requirement.

### Test Scores

- **Division II** currently requires a minimum SAT score of 820 or an ACT sum score of 68. **Beginning August 1, 2018**, Division II will use a sliding scale to match test scores and core-course grade-point averages (GPA). The sliding scale for those requirements is shown on Page No. 2 of this sheet.
- The SAT score used for NCAA purposes includes only the critical reading and math sections. The writing section of the SAT is not used.
- The ACT score used for NCAA purposes is a sum of the following four sections: English, mathematics, reading and science.
- **When you register for the SAT or ACT, use the NCAA Eligibility Center code of 9999 to ensure all SAT and ACT scores are reported directly to the NCAA Eligibility Center from the testing agency. Test scores that appear on transcripts will not be used.**

### Grade-Point Average

- Be sure to look at your high school's List of NCAA Courses on the NCAA Eligibility Center's website ([www.eligibilitycenter.org](http://www.eligibilitycenter.org)). Only courses that appear on your school's approved List of NCAA Courses will be used in the calculation of the core GPA. Use the list as a guide.
- The current **Division II** core GPA requirement is a minimum of 2.000. **Division II** core GPA required to be eligible for competition on or after August 1, 2018, is 2.200 (corresponding test-score requirements are listed on the Sliding Scale on Page No. 2 of this sheet).
- The minimum **Division II** core GPA required to receive athletics aid and practice as a partial qualifier on or after August 1, 2018, is 2.000 (corresponding test-score requirements are listed on the Sliding Scale on Page No. 2 of this sheet).
- Remember, the NCAA core GPA is calculated using NCAA core courses only.

#### DIVISION II 16 Core Courses

- 3 years of English.
- 2 years of mathematics (Algebra I or higher).
- 2 years of natural/physical science (1 year of lab if offered by high school).
- 3 years of additional English, mathematics or natural/physical science.
- 2 years of social science.
- 4 years of additional courses (from any area above, foreign language or comparative religion/philosophy).

**DIVISION II  
COMPETITION SLIDING SCALE**

***Use for Division II beginning August 1, 2018***

3.300 & above	400	37
3.275	410	38
3.250	420	39
3.225	430	40
3.200	440	41
3.175	450	41
3.150	460	42
3.125	470	42
3.100	480	43
3.075	490	44
3.050	500	44
3.025	510	45
3.000	520	46
2.975	530	46
2.950	540	47
2.925	550	47
2.900	560	48
2.875	570	49
2.850	580	49
2.825	590	50
2.800	600	50
2.775	610	51
2.750	620	52
2.725	630	52
2.700	640	53
2.675	650	53
2.650	660	54
2.625	670	55
2.600	680	56
2.575	690	56
2.550	700	57
2.525	710	58
2.500	720	59
2.475	730	60
2.450	740	61
2.425	750	61
2.400	760	62
2.375	770	63
2.350	780	64
2.325	790	65
2.300	800	66
2.275	810	67
2.250	820	68
2.225	830	69
2.200	840 & above	70 & above

**DIVISION II  
PARTIAL QUALIFIER SLIDING SCALE**

***Use for Division II beginning August 1, 2018***

3.050 & above	400	37
3.025	410	38
3.000	420	39
2.975	430	40
2.950	440	41
2.925	450	41
2.900	460	42
2.875	470	42
2.850	480	43
2.825	490	44
2.800	500	44
2.775	510	45
2.750	520	46
2.725	530	46
2.700	540	47
2.675	550	47
2.650	560	48
2.625	570	49
2.600	580	49
2.575	590	50
2.550	600	50
2.525	610	51
2.500	620	52
2.475	630	52
2.450	640	53
2.425	650	53
2.400	660	54
2.375	670	55
2.350	680	56
2.325	690	56
2.300	700	57
2.275	710	58
2.250	720	59
2.225	730	60
2.200	740	61
2.175	750	61
2.150	760	62
2.125	770	63
2.100	780	64
2.075	790	65
2.050	800	66
2.025	810	67
2.000	820 & above	68 & above

## NAIA participation experience

In the NAIA, a student-athlete can compete during four "seasons of competition" within the first 10 semesters (15 quarters) in college. A season of competition is counted when you participate in one or more intercollegiate contests whether at the varsity, junior varsity or freshman level. To compete, student-athletes must be enrolled in at least 12 hours every semester or quarter and be making normal progress toward a baccalaureate degree. They must also meet freshman and/or continuing eligibility rules.

## What's different about recruiting?

The NAIA recruiting process for both freshmen and transfers is less cumbersome, with few restrictions on the contact between a student-athlete and a coach. More frequent communication allows the student to become more comfortable with the school and athletics staff.

Once you have started your college experience by enrolling and/or attending classes, representatives from another NAIA school cannot initiate contact with you. This no-contact policy applies even if you have not started classes yet, but have drawn equipment and begun organized practice.

What if you're interested in transferring to an NAIA institution? Because NAIA coaches cannot contact you, you'll need to take that initiative by calling or emailing them. Once contacted, within 10 days the NAIA institution must notify in writing the athletics director or faculty athletics representative at the school where you are currently enrolled. They don't need permission to respond to you, but your current school must be notified that the contact has been made.

## Can I visit a campus for a tryout?

Students are permitted a maximum of two days of tryouts throughout their entire career, and the tryout cannot interfere with school time. The tryout must occur on campus. If a school has a policy for reimbursing all students for such visits, the same can be applied to you as a prospective student-athlete.

## What about letters of intent?

As an association, the NAIA does not have a letter of intent program in which students sign a binding agreement to participate in athletics at a particular institution. Student-athletes may sign letters of intent with an individual NAIA school, however, they aren't obligated to attend that institution. That said, some NAIA conferences require their member schools to recognize letters of intent that are signed with other institutions within the conference. Please check with your prospective school to see if any conference programs apply.

## Admission standards for athletes

To participate in athletics in the NAIA, you must be admitted to the college or university under admission standards equal to or higher than those applied to the general student body.

## What about financial aid, scholarships, grants, loans?

NAIA rules on financial aid are straightforward. Each school determines how much aid it awards to an individual student-athlete. Under no conditions may anyone else provide direct financial assistance to any student-athlete. Scholarships, grants-in-aid or student loans are controlled by each institution through the same committee that handles all student loans and scholarships.

Financial aid to student-athletes is limited to the actual cost of:

- Tuition
- Mandatory fees, books and supplies required for courses in which the student-athlete is enrolled
- Room and board based on the official room and board allowance listed in the institution's catalog

Each sport has an overall limit on the amount of financial aid it can award as full or partial grants to students in that sport. For example, the overall limit in baseball is 12. Baseball scholarships can be awarded to any number of students (for example, 1 full scholarship, 10 half awards and 24 quarter awards), as long as the combined total does not exceed 12.

Limits on the total amount of aid that can be given to varsity athletes in each sport:  

Baseball .....	12	Golf .....	5
Basketball (Division I) .....	11	Tennis .....	5
Basketball (Division II) .....	6	Soccer.....	12
Cross Country .....	5	Softball.....	10
Football .....	24	Swimming & Diving .....	8
		Volleyball .....	8

Academically gifted students can be exempted from these limits if they meet grade or test score criteria established by the NAIA.

## Questions for parents to ask about financial aid

- What types of financial-aid agreements does your school have?
- Which campus representatives have to sign off on the agreement for it to be valid?
- What will the financial-aid agreement cover? Housing? Food? Books? Tuition?
- How long will the agreement last? A quarter/semester? A full academic year?
- If my son or daughter signs a financial agreement with your institution, can she/he sign with another school within your conference without penalty?
- If my son or daughter quits the team after the season, will he or she continue to receive the scholarship?
- If my son or daughter suffers a season-ending injury, will the financial-aid agreement be honored?
- On your campus, who is responsible for checking the student-athlete's eligibility?
- Is there an academic support program in place for student-athletes on your campus?
- Do you offer my student's major?

## Do I meet the freshman eligibility requirements?

If you will graduate from a U.S. high school this spring and enroll in college this coming fall, the requirements are simple. An entering freshman must:

- Be a graduate of an accredited high school or be accepted as a regular student in good standing as defined by the enrolling institution and
- Meet **two of the three** following requirements. If as an entering freshman you do not meet at least two of the three standards, you cannot participate in athletics for the first full year of attendance (2 semesters, 3 quarters, or equivalent).

### MUST MEET TWO OF THE THREE

1. TEST SCORE REQUIREMENT	2. HIGH SCHOOL GPA REQUIREMENT	3. CLASS RANK REQUIREMENT
<a href="#">VIEW AN IMPORTANT UPDATE ON NAIA TEST SCORE STANDARDS</a>	Achieve a minimum overall high school grade point average of 2.0 on a 4.0 scale.	Graduate in the top half of your high school class.

Effective May 25, 2016 the NAIA has revised its SAT score standards for initial eligibility. New SAT score equivalency has prompted change to 940 and creation of an exception for affected students seeking to compete for the first time in 2016-17. An evaluation of impact on ACT scores is underway.

If a student's class rank does not appear on the transcript, a signed letter from the principal or headmaster, vice principal or guidance counselor written on the school's letterhead and with the school's official seal, stating the student's final class rank position or percent may be submitted.

## What if I didn't attend a U.S. high school?

The criteria for alternative high school experiences and those outside of the U.S. are determined as follows:

GED Students — must meet two of the three		
1. TEST SCORE REQUIREMENT	2. HIGH SCHOOL GPA REQUIREMENT	3. CLASS RANK REQUIREMENT
<a href="#">VIEW AN IMPORTANT UPDATE ON NAIA TEST SCORE STANDARDS</a>	GED students are recognized as having met the GPA requirement.	(Not applicable)

### Home Schooled Students

[VIEW AN IMPORTANT UPDATE ON NAIA TEST SCORE STANDARDS](#)

<b>If a home schooled student completes a home schooling program conducted in accordance with the laws of the student's state of residence, but does not meet the test score requirement, a home school waiver may be requested from the NAIA Home School Committee.</b>
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International Students — must meet two of the three		
1. TEST SCORE REQUIREMENT	2. HIGH SCHOOL GPA REQUIREMENT	3. CLASS RANK REQUIREMENT
<a href="#">VIEW AN IMPORTANT UPDATE ON NAIA TEST SCORE STANDARDS</a>	Achieve a minimum overall high school grade point average of 2.0 on a 4.0 scale.	Graduate in the top half of your high school class.

International students must provide their academic records in both the language of issue as well as a certified, word-for-word English translation. See the NAIA Eligibility Center requirements for more on submitting international academic records.

Note: For detailed information about the process for international students, please see the [NAIA Guide for the International Student-Athlete](#).

**Learning disabilities.** Students with diagnosed learning disabilities, who do not meet the freshman eligibility requirements, may have their academic profiles reviewed by the NAIA National Eligibility Committee at the request of an NAIA institution.

## Paying for College

### How is college paid for?

Out of Pocket, Scholarships and Grants, Work Study, Student and Parent Loans

#### Out of Pocket

- You will be expected to pay your Expected Family Contribution (EFC)
- This number is determined based upon your FAFSA (Free Application for Federal Student Aid) that you and your parents will file in January of your senior year.

#### Scholarships and Grants

- "Free Money" Does not have to be repaid.
- Merit Based Scholarships and Grants
  - Awarded to students based on merit/something you are good at
    - For grades and test scores
    - For activities (leadership, community service, etc.)
    - For athletics
    - For music, art, etc...
    - Sometimes they are automatic based upon your application but sometimes you will have to fill out additional scholarship applications
- Where do scholarships come from?
  - 80% come from the colleges that accept you
  - 20% come from outside agencies/organizations/etc.
    - Churches, other places of worship
    - Parents' employers
    - Local organizations (January 2014)
    - Online database searches
      - scholarships.com, fastweb.com, Naviance, etc...
- Need Based Scholarships and Grants
  - Awarded to students based on their family's financial need.  
Your need will differ depending on the cost of attendance at each school that you've been accepted to.

Formula used to determine your need:

$$\text{Cost of Attendance} - \frac{\text{Expected Family Contribution (from FAFSA)}}{\text{Financial Need}}$$

#### Work-Study

- Campus jobs
- Eligible based upon FAFSA results
- Competitive—apply early

#### Student Loans

- Student Loans
  - Offered based upon FAFSA results
- Parent Loans
  - No demonstrated financial need necessary



## Admissions and Financial Aid Guide Timeline

### Junior Year

- Start to think about your college choices. Meet with your guidance or college counselor to discuss your academic goals.
- Take the ACT and/or SAT in the spring. High scores improve your chance of winning scholarships. You may want to take the tests again in the fall to try for a higher score.
- Talk to your parents about college costs. Visit: [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov) and [www.finaid.org/calculators](http://www.finaid.org/calculators).
- Request applications and brochures from your top college choices and visit their web sites.
- Visit prospective colleges over the summer. Ask college friends about their college experiences.
- Include a "financial aid safety school" which is a safety school (a college that will definitely admit you) where you could afford to attend even if you did not receive financial aid.
- Visit [www.fastweb.com](http://www.fastweb.com) to find scholarships and to learn more about financial aid and paying for college.
- Consider the out-of-pocket cost (cost of attendance minus any scholarships or grants) as opposed to net cost (cost of attendance minus the financial aid package) when evaluating college costs. Net cost includes loans, which need to be repaid, usually with interest, while out-of-pocket cost tells you how much the college is really going to cost you and your family. All colleges must now provide a net price calculator on their web sites. These calculators estimate the out-of-pocket cost. Some calculators may highlight a net cost figure in addition to a net price figure; don't confuse the two. There may be differences in accuracy from college to college. Net price calculators can be used to evaluate whether a college is inside or outside the ballpark of affordability, but the results for different colleges may not be comparable.

### Senior Year - Fall

- Organize applications; create files for each school you are interested in attending. List requirements and deadlines.
- If required, complete the CSS / Financial Aid PROFILE form available at [profileonline.collegeboard.com](http://profileonline.collegeboard.com).
- Retake the ACT and/or SAT to improve your score.
- Request letters of recommendation as soon as possible from teachers, counselors and community leaders (no later than one month before the application due date). Provide recommenders with list of your accomplishments, academic achievements and your career goals.
- To save money on application fees, consider applying early action or early decision to a college where you have a good chance of being accepted early to avoid the need for a safety school  
*Note: Early decision requires you to enroll at the college if admitted, while early action does not.*
- Create a FSA ID, eligible students should visit <https://fsaid.ed.gov/npas> complete and sign the Free Application for Federal Student Aid (FAFSA) online. Be prepared to enter your name, Social Security number, date of birth and a challenge question.
- **As of 2016, you can now apply for the FAFSA as early as October 1<sup>st</sup>.** File the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) as soon as possible after October 1<sup>st</sup>. Some states and colleges have very early deadlines. Do not wait until you've filed your federal income tax returns or have been admitted.

### Senior Year - Winter

- Work on your college applications. Many applications are due in late December and before early January.
- Check with your prospective schools about additional financial aid application forms, deadlines and requirements.

### Senior Year - Spring

- Review your Student Aid Report (SAR) for any mistakes and report them to your prospective school(s). You can also update your SAR online. You should receive your SAR in 1-3 days if you filed electronically (paper filing: 2-3 weeks).
- Check email and postal mail regularly for admissions decisions (generally late March/early April); a thin envelope does not necessarily mean you are rejected.
- Compare your admissions offers. Ask your guidance counselor and parents to help you weigh your options.
- Compare your financial aid award letters based on net price at: [www.finaid.org/calculators/awardletter.phtml](http://www.finaid.org/calculators/awardletter.phtml) where you will find the Award Letter Comparison Tool. Find out more with the Financial Aid Award letter quick reference guide found at:  
<http://www.fastweb.com/nfs/fastweb/static/PDFs/bulletins/Evaluating%20Financial%20Aid%20Award%20Letters.pdf>.
- Time for a decision! Most schools ask that you choose your school by May 1st, unless early decision.
- Check college's deadlines for housing, financial aid, etc.

## Quick Guide to Financial Aid

A few weeks after filing the Free Application for Federal Student Aid (FAFSA), you will receive a copy of your Student Aid Report (SAR) with your Expected Family Contribution (EFC). The prospective college(s) will receive your FAFSA information as well. Each school you applied to will send you a Financial Aid Award Letter, breaking down the college costs and summarizing your eligibility for each type of financial aid. The aid offered in the letter will be based on your demonstrated financial need, which is equal to the Cost of Attendance (COA) minus your EFC. To understand the financial aid process better, here are the key terms you need to know:

**Free Application for Federal Student Aid (FAFSA):** The FAFSA is a form used to apply for student financial aid from the federal and state government, as well as most colleges and universities. The government uses the information from your FAFSA to determine your expected family contribution (EFC). You can file the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**FSA ID.** The FSA ID is comprised of a username and password and can be used to login to certain Federal Student Aid websites, such as the Free Application for Federal Student Aid (FAFSA). Obtain your FSA ID at:  
<https://fsaid.ed.gov/npas/index.htm>.

**Student Aid Report (SAR):** The SAR is the official notification sent to you about a week after filing the FAFSA online. This document includes your Expected Family Contribution (EFC). The SAR also provides information about the colleges you are considering, such as the graduation rates.

**Expected Family Contribution (EFC):** The EFC is a measure of your family's financial strength. It is based on the information you submitted on the FAFSA, including income, assets, family size and the number of children in college. Your EFC represents the amount of money the federal government believes your family can contribute toward one academic year of college. It is a harsh assessment of ability to pay, since it does not consider many types of consumer debt, such as credit card debt, student loan debt and auto loans. The actual amount your family ends up paying could be higher or lower than the EFC figure, depending on the sources of aid available to you.

There are two main formulas for calculating an EFC, the federal methodology (FM) and the institutional methodology (IM). The two formulas differ in the types of assets that are included (e.g., family home, assets of siblings), the assumption of a minimum student contribution, the treatment of paper losses, regional differences in cost of living, allowances for educational savings and emergency funds, the treatment of children of divorced parents and adjustments for more than one child in college at the same time. The FM EFC is used for determining eligibility for federal and state aid and financial aid at most colleges. About 250 colleges use the IM EFC for awarding their own financial aid funds.

**Financial Aid Package:** The financial aid package is a combination of multiple types and sources of financial aid available to you to help pay for college costs. It may include money from the federal government, state government, the college itself and private sources. It can include scholarships, grants, work-study and loans. The financial aid offered by each college may vary and is summarized in financial aid award letters sent by the prospective colleges.

**Financial Aid Award Letter:** The financial aid award letter is the list of all the aid from multiple sources that you are eligible to receive through your prospective college, including terms and conditions. You are not required to accept every type of aid found in the letter. For example, you could turn down loans. Turning down loans, however, will not increase the amount of grants and/or scholarships you may receive.

**Cost of Attendance (COA):** The cost of attendance includes the total price of tuition, fees, room, board, textbooks, supplies, transportation and personal expenses for one year of college. This is also known at some colleges as the "Student Budget." There may be separate student budgets for students who live on campus, off campus or with their parents. Some colleges will adjust the cost of attendance to include the cost of a computer, student health insurance and dependent care.

**Net Price:** The net price or out-of-pocket cost is the bottom line cost of college. It is the difference between the cost of attendance and grants. It is the amount of money you must pay from savings, income and loans to cover college costs.

## Types of Aid

There are many different types of financial aid available from federal and state government, college and private sources. The major types of financial aid include:

**Grants** are awards typically based on financial need that do not need to be repaid. An example is the Federal Pell Grant. Eligibility often depends on your EFC and/or financial need. For example, the Federal Pell Grant is based on your EFC.

**Scholarships** are awards usually based on achievement or talent that also do not need to be paid back. You can search for scholarships for free at [www.fastweb.com](http://www.fastweb.com). Fastweb adds and updates scholarships every single day, and will send you email notification when there's a new scholarship that matches your personal background profile. Also, your prospective college(s) may offer scholarships based on academic merit and/or financial need. Call the financial aid office to find out which scholarships are available to you and how you can apply.

**Federal Work-Study (FWS)** provides part-time jobs for students with financial need. The jobs are usually available on or near campus. A list of available jobs can be found at the college's financial aid office or student employment office. Students who don't qualify for a work-study job may able to find student employment to help pay for college bills or get a little spending money.

**Loans** are funds that must be paid back, usually with interest. There are federal student loans, federal parent loans, and private or alternative loans. The good news is that interest rates for education loans are currently at historic lows. However, you must demonstrate financial need for some loans, like the Federal Perkins Loan or the Federal subsidized Stafford Loan. Other loans, such as the Federal unsubsidized Stafford loan and the Federal Parent PLUS loan, do not depend on financial need. Private student loans may depend on your credit history. To find out more about loans, visit [www.finaid.org/loans](http://www.finaid.org/loans).

**Education Tax Benefits** are available to you and your parents when you file your federal income tax returns based on amounts you paid for college. The most popular education tax benefits are the Hope Scholarship tax credit, Lifetime Learning tax credit and the student loan interest deduction.

**American Opportunity Tax Credit** provides a federal income tax credit of up to \$2,500 (40% refundable) per student based on the first \$4,000 in postsecondary tuition, fees and course materials paid by the taxpayer during the tax year. The full \$2,500 credit is available to individuals with modified adjusted gross income of \$80,000 or less and to married couples filing a joint return with modified AGI of \$160,000 or less. For more information about the Hope Scholarship tax credit and other education tax benefits, visit [www.finaid.org/otheraid](http://www.finaid.org/otheraid).

**Public Service Loan Forgiveness (PSLF).** Students who work full-time in a public service job for 10 years may qualify to have their remaining debt forgiven. Public service loan forgiveness works in conjunction with income-based repayment. Public service jobs include public school teachers, police, fire, EMT, members of the military, public defenders, prosecutors and others who work for the city, state and federal government, as well as people working for 501(c)(3) tax-exempt charitable organizations. Public service loan forgiveness is available only for federal student loans. Private student loans and Federal Parent PLUS loans are not eligible. To find out more about public service loan forgiveness, visit [www.finaid.org/publicservice](http://www.finaid.org/publicservice).

## Key Loan Terms

Federal education loans, including both student loans and parent loans, are available direct from the federal government and are administered by your college. Private student loans, sometimes called alternative loans, are available from a private lender (like a bank) and have interest rates and repayment terms set by the lender and not the government. Here are loan terms you need to know:

**Annual Percentage Rate (APR):** The APR is the overall cost of borrowing money, expressed as an annual percentage of the loan balance. The APR calculates the combined impact of the interest rate, loan fees, capitalization of interest (the addition of unpaid interest to the principal) and other repayment terms.

**Cancellation:** Some loan programs provide for cancellation (forgiveness) of the loan under certain circumstances, such as death or total and permanent disability of the borrower.

**Capitalization:** Capitalization is the practice of adding unpaid interest charges to the principal balance of an education loan, thereby increasing the size and cost of the loan. Interest is then charged on the new balance, including both the unpaid principal and the accrued interest. Interest can be capitalized monthly, quarterly, annually or when the loan enters repayment. Capitalization causes interest to be charged on top of interest.

**Consolidation:** A consolidation loan combines one or more eligible federal educational loans into a single new loan.

**Default:** Default is the failure to repay your loan according to the terms. It may lead to legal action to recover the money and can negatively affect your credit rating. Private student loans are considered to be in default after 120 days of nonpayment, while federal education loans are considered to be in default after 360 days of nonpayment.

**Deferment:** A deferment is a postponement of payment on a federal loan that is allowed under certain conditions and during which the government pays the interest on any subsidized loans. The borrower is responsible for the interest on any unsubsidized loans during a deferment. The economic hardship deferment has a three-year limit. Deferments during the in-school period are unlimited.

**Forbearance:** A forbearance is a period during which your monthly loan payments are temporarily suspended or reduced. Interest continues to accrue and will be capitalized if unpaid by the borrower. You may qualify for a forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. Federal loans have a five-year limit on forbearances. Private student loans typically have a one-year limit.

**Interest:** Interest is a periodic fee for borrowing money, expressed as a percentage of the loan balance. Interest rates are either variable (the rate can change) or fixed (the rate will not change). The interest rate on a variable rate loan can reset (change) annually, quarterly or monthly.

**Loan Fees:** Loan fees are one-time charges to originate or guarantee a loan, expressed as a percentage of the loan balance.

**Principal:** The principal is the full amount borrowed. During repayment, it refers to the portion of the original loan amount still owed (not including interest or fees).

**Promissory Note:** A promissory note is a binding legal document you sign when you get a student loan. It contains the loan terms and conditions under which you're borrowing and the terms under which you agree to pay back the loan. It may also mention deferment and cancellation provisions available to the borrower.

**Subsidized:** The government pays the interest on subsidized loans while the student is in school, during the six-month grace period and during any deferment periods. Subsidized loans are awarded based on demonstrated financial need. Note: The government will not pay interest on subsidized loans awarded in 2012-13 and 2013-14 during the six-month grace period. The government will continue to pay interest on these loans during the in-school and other deferment periods.

**Unsubsidized:** An unsubsidized loan is a loan for which the government does not pay the interest. The borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school. Students may avoid paying the interest while they are in school by capitalizing the interest, which adds the interest to the loan balance. Examples of unsubsidized loans include the unsubsidized Stafford loan and the Parent PLUS loans. These loans are not based on financial need or income and may be used to pay for the family share of college costs.

## Taking a Gap-Year

Upon graduating from high school this year, many students will be heading off to college in the fall to begin their undergraduate education. While attending college right after high school is the usual route for most students, taking a year off from studies to travel, volunteer, study abroad or take time to determine the career you want is another option. This is known as a gap year. We'll explain the concept of planning a gap year and show you some of the available opportunities if you decide to postpone your college education.

### Search Your Soul, Search the Internet!

You will find a lot of resources on the Internet devoted to helping you plan your gap-year. Some of these include gap-planning sites, student articles and essays written by professionals with extensive knowledge on the gap-year experience. You will also find it very beneficial to seek assistance from your school counselor, your local library and your parents. Also, try to speak with a former gap-year participant. Contact one of the many gap-year planning sites such as, The Center for Interim Programs at [www.interimprograms.com](http://www.interimprograms.com), and ask if they can match you with former gap-year participants who can share with you their personal gap-year experiences, likes, and dislikes and help you gain a better understanding of the entire planning process. After thorough research, you should be able to make the best decisions for you.

### Focus on Your Finances

A gap-year of study can be expensive if you do not plan well and seek funding far in advance. Talk with your parents about your decision. If you plan on traveling during your gap-year, get travel insurance. Also, make sure to have enough money saved for medical emergencies or accidents. Try to work during the year as an intern or with a program or an organization that will pay enough to cover most or all of your expenses. They may be more than willing to assist you financially, especially if you can give valid reasons as to why you believe a gap-year is important (e.g., career exploration, maturity, etc.) and explain how the time away from the academic world will benefit you. Apply for financial aid as if you will attend and reapply each year.

### Get Accepted into a College

Many colleges allow you to defer enrollment for a year before beginning classes. Be sure the school you are interested in attending is open to gap-years and make sure to understand the associated requirements. Therefore, it may benefit you and is easier to gain admission into a college before beginning your gap-year. It is not advisable to tell the college that you plan on deferring for a year before you apply, or they might not admit you. Submit your college applications prior to the completion of your senior year, and make sure you elect to defer enrollment for one year. This way, once your gap-year is complete, you can begin your education without the worry of having to get admitted to a school.

### Gap Year Programs and Resources

The following is a list of some of the organizations with programs available to students who are planning an interim gap-year. You will find there are numerous opportunities available for you to study abroad, volunteer, complete an internship and much more.

*AmeriCorps* offers local and national community service opportunities to individuals who want to make a difference in the lives of others and in the world. AmeriCorps also offers members a variety of benefits, such as a living allowance, education award, health coverage, loan forbearance and more. To learn more about the AmeriCorps program, benefit and eligibility requirements, visit <http://www.americorps.org>.

*The Council on International Educational Exchange* (CIEE) offers programs for college-bound graduates who want to volunteer, teach or live abroad learning and exploring different cultures during their gap year. To learn more about the benefits of the Council on International Educational Exchange programs and how to apply, visit <http://www.ciee.org>.

*City Year* offers its members a variety of benefits which range from educational and living stipends, health insurance and more in exchange for a year-long commitment to transform schools in the United States and Africa. Eligibility: Must be at least 17 to 24 years of age, a high school graduate and willing to dedicate at least 10 months to full-time service. To learn about additional eligibility requirements and benefits, please visit <http://www.cityyear.org>.

*Gap-Year.com* offers a wealth of information on taking time away from school to travel abroad, work, volunteer and more. Visit <http://www.gap-year.com> to learn more.

*Studyabroad.com* offers information on opportunities to study in another country as well as volunteer and internship programs. Visit <http://www.studyabroad.com>.

*STA Travel* offers gap-year travel and planning information. They also offer travel insurance packages. To learn more visit <http://www.statravel.com>.



## **Perceptions and Realities Related To College Admissions**

College selection is a time consuming process requiring a great deal of research, comparison and thoughtful evaluation. There are many misconceptions about the college selection process that may appear to make the process more intimidating or confusing than it needs to be. The following common misconceptions deserve clarification:

### **There is an ideal college match for everyone.**

There is no such thing as a perfect college. If you search properly, you will find a number of schools that can meet most or all of your needs. To narrow your sights to only one college may prevent you from exploring other opportunities that might prove suitable to your needs, interests, and abilities.

### **To find the right college, you must first choose a major or career field.**

Locate a college where you'll feel comfortable and which has a diverse range of solid majors. Unless you've decided on a pre-professional program such as business, engineering, or architecture, it is acceptable to enter college without a declared major. In fact, many colleges recommend having an undeclared major to avoid the all-too common experience of changing majors during the college years.

### **My family will not be able to finance my education at an expensive college.**

While this is certainly a private matter between you and your parents, most colleges offer need-based financial aid and many have designed affordable financing options. Initially, do not eliminate any college that you're interested in because of cost. Go through the financial aid process and see what's available. Apply for scholarships. Then, you'll be in a better position to decide if that expensive college is within financial reach. Sometimes, private colleges can become as affordable as less expensive public institutions if the financial aid package is substantial.

### **If do not attend a 'highly selective' college, I won't be able to get into a "top" graduate school.**

If you perform well as an undergraduate, you will be able to compete in the graduate school admission process. The key point here is to select an undergraduate institution in which you will be highly successful and will be engaged in the total learning process. Graduate schools look at your GPA, scores on the GRE (Graduate Record Examination), and your involvement in extra-curricular activities.

### **The most important factor in college admissions is my score on the SAT or ACT.**

Your score on the ACT or SAT is important, but major consideration is also placed on your GPA and strength of curriculum. Colleges look for a balance among the high school record, test scores, and other personal achievements.

### **After attending WGHS, a large college would be my best choice.**

Do not overlook small colleges because you're accustomed to the activity level of a larger high school campus. Even the smallest college can introduce you to new people from all over the United States and abroad. As students graduate, new students enter each year. Like their larger counterparts, small schools offer off-campus and overseas study with many other opportunities to grow intellectually and socially.

### **Large colleges offer more opportunities than small colleges.**

Certainly, large colleges have broader course offerings and more activities. Nonetheless, what is critical is your accessibility to that variety. You can only enroll in a given number of courses in four years and it is important to ask if the most renowned faculty are teaching undergraduate courses. More variety will also mean more competition in both the academic and extracurricular arenas.

**Small colleges offer a more personal education.**

Being treated in an individualized manner is not restricted to small colleges; it depends on the school. If no one is friendly to you, then 1,000 students are too many. If many of the people you come into contact with display a friendly, caring attitude, then 25,000 is not too big.

**If I apply to at least 10 colleges, I'll get into at least one.**

The college selection process requires much time, thought and reflection. If you are organized and search properly, you should be able to narrow your possibilities to three to seven schools. The completion of college applications involve detailed, tedious work to be done effectively.

**While in high school I should go for the 'easy A' in a less difficult class to enhance my college admissibility.**

Admission counselors look for students who have challenged themselves by enrolling in demanding courses. A lower grade in a more challenging course is acceptable as long as that grade is not a "C" or "D". Honors level courses and AP courses are highlighted on your high school transcript. Challenge yourself, but be responsible in your curriculum choices.

**I've never heard of this college, so it can't be very good.**

Most people know very little about colleges. Even the average, college-educated adult can probably name only a small percentage of the nearly 2,000 four-year colleges, and these tend to be on the east coast, large state universities, those with outstanding athletics, or those near home. You may find that a college you've never heard of is right for you. Conversely, some of the colleges you've heard of may not be a good match.

**My senior year is unimportant.**

Admission officers examine every transcript looking for rigor, balance, and performance. Many colleges require a seventh semester transcript and all require a final transcript before a student is able to enroll for college coursework.

## **Useful Web Resources**

Below is a listing of some websites that have been found to be particularly useful for our students. This is neither a comprehensive listing, nor an endorsement of one page over another. It is just a listing aimed at serving as a starting point for you and your family. A more comprehensive list of the websites available can be obtained through the National Association of College Admission Counseling at [www.nacacnet.org](http://www.nacacnet.org)

### **The College Search**

[www.collegeboard.org](http://www.collegeboard.org)  
[www.collegedata.com](http://www.collegedata.com)  
[www.actstudent.org](http://www.actstudent.org)  
[www.nacac.com](http://www.nacac.com)  
[www.collegenet.com](http://www.collegenet.com)  
[www.mycollegeguide.org](http://www.mycollegeguide.org)  
[www.collegelink.com](http://www.collegelink.com)  
[www.collegeview.com](http://www.collegeview.com)  
[www.mapping-your-future.org](http://www.mapping-your-future.org)  
[www.makingcollegecount.com](http://www.makingcollegecount.com)  
[www.petersons.com](http://www.petersons.com)

### **Tests And Test Preparation**

[www.collegeboard.org](http://www.collegeboard.org)  
[www.actstudent.org](http://www.actstudent.org)  
[www.ets.org](http://www.ets.org)  
[www1.kaplan.com](http://www1.kaplan.com)  
[www.review.com](http://www.review.com)

### **Financial Aid and Scholarships**

[www.fastweb.com](http://www.fastweb.com)  
[www.scholarshiphelp.org](http://www.scholarshiphelp.org)  
[www.wiredscholar.com](http://www.wiredscholar.com)  
[www.collegescholarships.com](http://www.collegescholarships.com)  
[www.collegenet.com](http://www.collegenet.com)  
[www.scholarships.com](http://www.scholarships.com)  
[www.scholarships4college.com](http://www.scholarships4college.com)  
[www.stlouisgraduates.org](http://www.stlouisgraduates.org)  
[www.finaid.org](http://www.finaid.org)  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)  
[www.nasfaa.org](http://www.nasfaa.org)  
[www.uncf.org](http://www.uncf.org)



# Webster G. Statesmen

100 Selma Avenue  
Webster Groves, MO 63119  
[statesmen.webster@wgmail.org](mailto:statesmen.webster@wgmail.org)

## ACADEMIC HONORS

*Honor Roll, 2014, 2015, 2016, and 2017*  
*Renaissance Academic Award, 2014, 2015, 2016 and 2017*  
*Scholar Athlete Award, 2014-15 and 2016-17*  
*National Latin Exam, Cum Laude, 2017*

## ATHLETIC HONORS

*Junior Varsity Soccer Team Captain, 2015*  
*Junior Varsity Volleyball Team Captain, 2016*  
Responsibilities included planning exercise and practices; organizing contact information; representing team when meeting competing teams, coaches and referees.

## OTHER HONORS AND LEADERSHIP POSITIONS

*NSLC Mastering Leadership Program, Summer 2017*  
Attended invitational workshops and classes at UC Berkeley, focused on developing strong leadership skills and traits.  
*Civitas: Active Citizen 360, 2015- 2017*  
Participated in *Model UN, Rebuilding Haiti Conference, and Urban Go-Team (Exploring Capitalism in St. Louis)* programs.  
*WGHS Pacer, Summer 2016 and Summer 2017*  
Responsibilities include acquainting prospective and incoming freshmen with Webster Groves High School culture/classmates, philosophy and academic/social responsibilities, as well as mentoring these students throughout their year with any problems or questions.  
*Statesman Service Award, 2017 and 2012*  
Honored for contribution of service hours in the community.

## WORK EXPERIENCE

*Server's Assistant, CJ Muggs, St. Louis, MO, August 2016 - present*  
Responsibilities include: greeting and seating customers; estimating wait times, assisting servers, cleaning store for close and opening. Approx. 12 hours per week.

## COMMUNITY SERVICE

*National Student Leadership Conference, Berkeley University, 2017*  
Volunteered to assist in the beautification of Golden Gate Park.  
*Jim Schoemel Run, Webster Groves, 2017*  
Provided support to participants of fundraising event during and after the race, as well as set up and cleaned up the course and water stations.  
*Mentor, St. Louis Crisis Nursery, Summer 2016*  
Entertained children ages 3-12 that were residents at the nursery to distract them from their current situation.  
*Special Olympics, Webster Groves, 2015*  
Provided guidance and support to participants, as well as created and oversaw all booths used to entertain participants between events.  
*Server, Sts. Peter and Paul Soup Kitchen, 2007-present*  
Served meals to the homeless of St. Louis's inner city.

## **Summary**

1. Excellent leadership skills, as shown from multiple leadership positions
2. Great communication skills
3. Ability to adjust to new environments

## **Education**

**Webster Groves High School**, 100 Selma Avenue, Saint Louis, MO, 63119, 4.3 GPA

## **Honors and Awards**

**WGHS Honor Roll**, Grades 9-12

**Renaissance Award for Academic Achievement**, Grades 9-12

**National Latin Exam Gold Medal recipient**, Grade 10

**National Latin Exam Magna Cum Laude Recipient**, Grade 10

**Statesmen Service Award**, Grade 10

## **Volunteer Service**

**Missionary**, Piura, Peru, Summer 2016

Week-long mission trip in Peru building houses, painting churches, delivering food and clothes, and helping out at orphanages.

**Kitchen worker**, Saint Peter and Paul Soup Kitchen, October 2007-present

**Member**, FCCLA/STAR (an organization that makes sandwiches for Saint Vincent soup kitchen), 2 Hours/Week, Grades 10-12

**Volunteer**, Bethesda-Dilworth Nursing Home, 3 Hours/Week, Grades 10,11,12

**Volunteer**, St. Louis Art & Air Festival, Summer 2009, worked at children's booth

**Volunteer Usher** for multiple theatrical productions, Webster Groves High School, Grades 9-10

**Vacation Bible School Counselor**, Webster Groves Presbyterian Church, Grades 6-11

**Volunteer**, Make a Difference Day, Grades 6-10, participated in various community service projects

## **Extracurricular Activities**

**National Honor Society**, Grades 11-12

**WGHS International Club**, Member Grades 9-12, President Grades 11-12

Jun 09 - Present

**WGHS Students as Allies**, Grades 9-12, selected to serve as a liaison between students and staff at WGHS.

We meet several times a year to discuss and give feedback about our school.

**WGHS Student Council**, Grades 9-12, class president Grade 10

**WGHS Thespians**, Member Grades 9-12

**Props Crew**, WGHS production of Little Mermaid, Fall 2016

**WGHS Student-Teacher Retreat**, Summer 2015, Met with fellow students and teachers for a full day to discuss and give feedback about the 08-09 school year.

**WGHS One-Act Festival**, stage manager for a show, Spring 2015, Wrote and directed a show for the Spring 2015 festival.

**WGHS History Club**, Grade 11

## **Work Experience**

**St. Louis Bread Company**, Cashier, 15 hours/week, June 2010-present

**Babysitter for various families**, Grades 6-12, CPR Certified