



**12th** Grade



**TRIO**

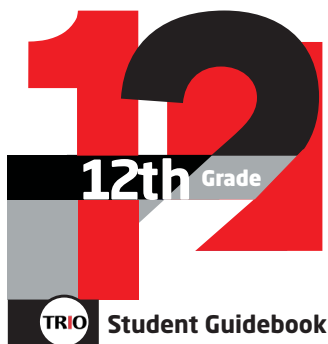
**Student Guidebook**

Dear TRIO Seniors,

Congratulations! This is your last year of high school and you have a lot to be proud of. Think of all the tests you've studied for, the homework you've worked hard on, and the friends you've made.

You've done a lot, but there's still more to do. In addition to taking stock of your accomplishments, senior year is about finishing high school strong—and building a solid foundation for your future, whatever that might be. So, keep working.

Regardless of how you feel about this being your final year (nervous, excited, worried, eager, or a little of all these), know that you have what it takes to succeed, this year and in the years to come.



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# run (don't crawl) to the finish line

There's a word for the feeling high school seniors have when they believe they've done everything they need to do—and that they can just coast through their senior year. It's called “senioritis”—and it can set you back if you let it.

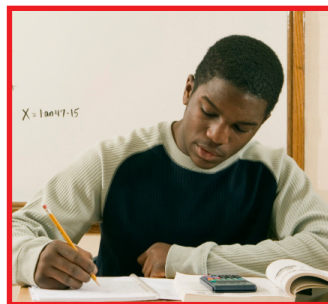
If you've worked hard your first three years maintaining a high GPA and participating in extracurriculars, you might be in a position to have a slightly lighter schedule this year. But senioritis is more than taking an easy elective in place of a more difficult class—it's neglecting your responsibilities and your schoolwork.

## Stay on track

If you stop working too soon, or if you start acting as if the rules no longer apply to you, you may find yourself in real trouble.

Remember, your senior grades affect your GPA and they will be included on your final transcript. Also know that colleges often look at senior grades when making admission and scholarship decisions. It definitely pays to stay on track!

*Keep being the same hard-working, motivated, goal-oriented person that got you this far!*



*Is it okay to enjoy yourself? Absolutely. Go to the games. Go to prom. Have fun with your friends. But is it okay to enjoy yourself so much that you start developing bad habits and neglecting your responsibilities? Definitely not.*

# keep on top of it all

Think about how busy you've been the past three years. Believe it or not, this year's going to be a lot busier. In addition to dealing with homework, activities, jobs, friends, and family, this year you also have to think about graduation requirements, college applications, and your impending adulthood.

*Here are some tips to help you stay organized and on top of it all.*

**Use a monthly wall calendar** to keep track of test dates, college visits, application deadlines, and college events at your school (programs, financial aid meetings, college representatives visiting your school).



**Use a planner every day** to make sure that you don't forget anything—homework assignments, appointments and practices, work schedules, and application deadlines.

**Set up a college file** to keep notes on college visits, copies of correspondence, essays, and applications for admission, financial aid, and scholarships.

**Schedule an appointment** with your counselor to make sure that you're on track to graduate. Also discuss your college plans, talk about what you need to do, and get answers to your college questions.

*For more tips on having  
a successful senior year,  
check out this short video.*



# your college to-do list

There's a lot you need to do this year to get ready for college. This college to-do list will help make sure that you get everything done on time.

## Be aware of testing requirements

Have you taken the ACT or SAT? If not, are you certain the colleges you are applying to don't require test scores? If the answer to these questions is no, you should register for the fall ACT or SAT.

If you've already taken the ACT and/or SAT and are happy with your scores, that's great. If you want to try to improve your scores, register for one of the fall tests. If you aren't sure whether or not you should retake the ACT or SAT, talk to your TRIO advisor or school counselor.

## Decide where to apply

If you are still deciding where you want to apply, remember that you are looking for a college that will be a good match for you. Think about what's important to you with regards to size, location, cost, academic programs, and admission requirements.

## Make college visits

Making a college visit is the best way to find out if a college is going to be a good fit for you. If you haven't visited the colleges you're considering, plan your visits as soon as possible.

When you visit a college, go on a group tour. This is a great way to learn about a college and see the campus. During the tour your guide will provide you with valuable information and answer any questions you have.



## Complete applications

Fall is the time to start completing applications. Be sure to do the following.

- ▶ Include all achievements, activities, honors, and awards.
- ▶ Have someone else proofread your application before you submit it.
- ▶ Be aware of deadlines.



### Consider completing a Common Application (Common App).

The Common App is accepted at 1,000+ colleges. If you're applying to two or more of these colleges, you could save yourself hours of work by completing a Common App. Visit [commonapp.org](http://commonapp.org).

**If you need a recommendation**, tell the person writing it: 1) when it needs to be completed; 2) what information should be included; and 3) what to do with the recommendation once it's written.

### If you are asked to write an essay or personal statement,

think of it as an opportunity to tell an admissions or scholarship committee something about who you are and what makes you unique. Admissions officers read a lot of essays, so it's important that you take the time to write an essay that stands out.

## Complete the FAFSA

The Free Application for Federal Student Aid (FAFSA) is the application you need to fill out in order to receive any money from the federal government for college. Students with all levels of financial need usually receive some federal aid—grants (free money), work-study opportunities, and/or low-interest loans. *But you won't get any financial help if you don't fill out the FAFSA!* Visit [fafsa.gov](http://fafsa.gov).

*For more on the FAFSA,  
watch this short video.*



# understand admissions

The college admissions process generally begins early in your senior year. The information below will give you an idea of how this process works.

## The application process

### STEP 1 - Submission

All colleges have admissions information and applications on their website. You may also be able to apply using the Common App. Be sure to submit everything that's required before the deadline.

### STEP 2 - Review

The college admissions office will put all of the information regarding your application into a file. When all of the required documents have been received, your application will be evaluated.

### STEP 3 - Notification

Once your application has been evaluated, the college will let you know whether you have been accepted, rejected, deferred, or waitlisted.

### STEP 4 - Your decision

After comparing all college and financial aid offers, you decide which college you want to attend.



## After the decision's made

*Once you decide what college to attend, complete the necessary forms and notify the other colleges you applied to of your decision. If you plan to live on campus, send in the housing deposit before the deadline.*



## Understand admissions terms

Here are some college admissions terms you might run across during the process of applying to college.

- ▶ **Deferred acceptance:** Sometimes students aren't accepted or rejected; they are deferred. This means the college is postponing the admission decision. Deferred students can often improve their chances for admission by providing additional information, such as evidence of improved grades or an impressive letter of recommendation.
- ▶ **Early action/early decision:** Students who apply early action or early decision submit their application for admission early in their senior year. These students then receive early notification of the college's decision. *Early decision is binding. Students applying early decision make a commitment to enroll if they're accepted.* Early action is not binding.
- ▶ **Rolling admission:** Colleges with rolling admission make decisions on applications as they receive them. Applicants are typically notified of their acceptance within 4–8 weeks.
- ▶ **Selectivity:** Colleges have varying levels of selectivity. Colleges with open admissions generally accept any high school graduate until spaces are filled. Selective colleges seek students with impressive academic records.
- ▶ **Waitlisted:** Waitlisted students may be reconsidered if enough accepted students don't enroll. Waitlisted students may improve their chances of acceptance by providing additional information, such as higher test scores or a letter of recommendation.



*Still thinking about which college to choose? Check out this short video!*



# understand financial aid

Financial aid is money that is given, earned, or lent to help students pay for college. Financial aid makes it possible for millions of students to continue their education.

## Types of financial aid

**Grants** are funds given, usually because of financial need. Grants do not have to be paid back. The Pell Grant, for example, provides billions of dollars each year to income-eligible families. When students and parents submit a FAFSA, they automatically apply for a Pell Grant.

**Scholarships** are generally awarded for academic achievement or an outstanding talent or skill. Scholarships do not need to be repaid.

**Loans** are funds borrowed from a lender (such as a bank, a college, or the federal government). Loans must be paid back. Over half of all financial aid awarded is in the form of a loan.

**Work-study programs** provide college students who have financial need with part-time jobs to help fund their education.

## Need-based aid

Financial aid is usually awarded on the basis of financial need. (Scholarships are the exception.) Financial need is the the difference between the cost of attending a college (tuition, fees, books, room and board) and the amount a family can afford.



When determining eligibility for need-based aid, a family's financial situation is the only thing that's considered; the student's academic record is not a factor. Grants, loans, and work-study are all examples of need-based financial aid. *Reminder: if you need help paying for college, be sure to complete the FAFSA!*

## Think about college costs

When thinking about the cost of attendance (COA) for a particular college, be sure to include tuition, fees, books, room and board, transportation, and personal expenses. Here are the current average “sticker prices” for tuition, fees, books, and room and board for one year of college.

4-year in-state public college—\$25,700

4-year private college —\$54,500

2-year public college—\$15,100

Most college students receive some form of financial aid (grants, scholarships, work-study, loans) and pay less than the above amounts.



## Cut college costs

College can be expensive, but there are a number of ways to cut college costs. Here are some ways to make a college education more affordable.

- ▶ **Live at home and commute.** Living on campus can add a significant amount to the cost of a college education. Students can save a great deal of money by living at home and commuting to a local college.
- ▶ **Start at a public two-year college.** Attending an in-state two-year college for a year costs about half as much as attending a four-year public college for a year. Students who want a bachelor’s degree can save a great deal of money by starting at a two-year college and then transferring to a four-year college.
- ▶ **Earn while you learn.** Many colleges have co-op and/or work-study programs. These programs are excellent ways for students to earn money, while also gaining valuable work experience.
- ▶ **Spend less time in college.** The highly motivated student can finish college in less than four years by taking more than the normal course load and/or taking classes during the summers.

# think about your major

Choosing a major or program is a big decision, and it's very important that you choose one you will enjoy and be successful in. Learn all you can about your options.

## Four-year college majors

Students who go to a four-year college choose one subject to study in-depth. This is their major. Since students take almost half of their courses in their major, it's important that you choose a major you find interesting and will be successful in—and one that will help you achieve your career goals. *If you don't know what you want your major to be, search online for majors related to your favorite subjects.*

Students may be accepted directly into a major, or they may need to meet specific criteria first. For example, students may need to have a 3.0 GPA in designated college courses in order to be accepted into a college's business school. *Find out if the colleges you are considering have entrance requirements for your intended major.*

Not all students know what they want to major in. These students use their first year of college to take their required general education courses (like English and history), talk to their advisor, visit career services, and learn about the majors offered at their college.



## You can change your major

*Most college students change their major at least once, so changing your major is very common. Switching your major as a junior or senior, however, could add a semester or more to your program and postpone your graduation.*

## Two-year college programs

Students attend two-year colleges to 1) earn a degree in a specific career field, or 2) take classes at a less expensive two-year public college before transferring to a four-year college.

**Career programs** – Students in one- and two-year career programs take classes that will prepare them for a specific career field.

**Transfer programs** – Students who want a four-year degree can take their general education courses (English, science, math) at a two-year college and then transfer to a four-year college. Many students start at a two-year college to save money, or because they don't feel ready to attend a four-year college.



## Popular majors and programs

Most colleges (both four-year and two-year) have a wide range of majors and programs from which students can choose. Here are some of the most popular.

### Four-year college majors

Accounting	Engineering	Journalism
Biology	English	Management
Business	Finance	Marketing
Communications	Fine arts	Nursing
Economics	Geology	Psychology
Education	History	Social work

### Two-year college programs

Accounting	Exercise science	Medical assistant
Automotive tech	Fashion design	Nursing
Aviation tech	Fire science	Paralegal studies
Business	Hospitality mgmt.	Paramedic
Dental hygiene	Interior design	Radiologic tech
Engineering tech	Law enforcement	Web design

# be money smart



Whether you move into a dorm or apartment next year, or continue to live at home, now is the time to learn how to be smart with money.

## Build a budget

You don't need to wait until you're living on your own to create a budget. To see how a budget might work for you, go through the following steps and create a monthly budget for yourself.

- 1. Enter your estimated monthly income.** Consider your sources of "income" (money from parents, wages, gifts) and enter the amount you expect to have available to spend this month.
- 2. Categorize your expenses.** Think about what you spend your money on and create a list of expense categories that makes sense to you—like food, entertainment, phone, clothes.
- 3. Determine if a category is a fixed or flexible expense.** Fixed expenses are the same every time period (for example, \$125 each month for car insurance). Flexible expenses are those that vary.
- 4. Budget an amount for each category.** Take each category and budget a dollar amount for the month. For example, you might budget \$75 for entertainment and \$50 for food and snacks. Put your fixed expenses into your budget first. This will help you know how much you have available for flexible expenses.

## Pay your bills

*Knowing what you owe and paying your bills on time are crucial to your financial success. How you pay your bills will impact your credit score, which can affect your ability to get a loan, an apartment, or even a cell phone plan.*

# be smart online

College admissions officers and employers often check the online and social media presence of their applicants. Now is a great time to leverage your digital footprint for your benefit, and to make sure you don't give anyone a reason to disqualify you.



## Be smart about what you post

To the casual observer, your posts online lack context and largely speak for themselves—so choose what you post carefully. Here are some simple rules to keep in mind.

- ▶ **Be extra polite online.** People can't see your expression or hear your tone of voice, so what you say can easily be misunderstood.
- ▶ **Avoid "racy" or party photos.** You never want to give an admissions officer a reason to reject you, or an employer a reason not to hire you. Go with the "grandparent rule." If you wouldn't want a grandparent to see it, don't post it.
- ▶ **Avoid controversy.** Avoid posting controversial statements or opinions—you can't know how they will be viewed by a college admissions committee or a prospective employer. They could raise a "red flag" and cause you to lose out on an opportunity.
- ▶ **Use social media to showcase your talents and positive activities.** Social media provides you with an easy way to show others that you're involved in positive, meaningful activities, and that you are someone who would be an asset to their program.

*As often as you can, look up from your screens. The greatest moments of your life can only be experienced if you are in the world with others, appreciating all of the challenges and triumphs that come your way.*

# 12

**12th** Grade

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## **Student Guidebook**

This booklet is filled with helpful tips and expert advice on how you can have an amazing senior year!

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