

FAFSA

Need Money for College?
Complete the FAFSA!

FAFSA.GOV



All college bound students and their parents (who are referred to as "contributors") should fill out the Free Application for Federal Student Aid (FAFSA).

The FAFSA is available October 1. Apply early for the best chance of receiving the aid you need!



You can fill out the FAFSA on a computer or mobile device.

Filling out the FAFSA is free. Never pay a company or service to process your FAFSA.



By completing the FAFSA, you automatically apply for a Pell Grant (free money).

Don't let the FAFSA intimidate you, and don't assume that you won't be eligible for any aid.



VIDEO

For information on how to get money for college, watch this video on financial aid.

THE ACT

Information & Tips

While many four-year colleges require ACT or SAT scores as part of the application process, some colleges now have test-optional policies. Unless you are certain you will not need to submit test scores, plan to take the ACT and/or SAT.

ABOUT THE TEST

The ACT consists of four multiple-choice tests: English, Reading, Math, and Science. There is also an optional Writing Test. The ACT is given in September, October, December, February, April, June, and July.

WHEN TO TAKE THE ACT

You should take the ACT in the spring of your junior year. If you want to improve your scores, you then have time to retake the ACT in the summer or fall.

HOW TO REGISTER

To register for the ACT, go to act.org. Registration deadlines are about six weeks before the test dates. After you're registered, you'll receive instructions and a ticket to get into the test.

HOW THE ACT IS SCORED

Students receive a score (1–36) for each of the four sections, along with a composite score (an average of the four section scores).

Questions?
Visit act.org or see your counselor.



VIDEO

To review, watch this quick video!

THE SAT

Information & Tips

While some four-year colleges require SAT or ACT scores as part of the application process, many colleges now have test-optional policies. Unless you are certain you will not need to submit test scores, plan to take the SAT and/or ACT.

ABOUT THE TEST

The SAT consists of three main sections: 1) Reading, 2) Writing and Language, and 3) Math. The SAT is given in August, October, November, December, March, May, and June.

WHEN TO TAKE THE SAT

You should take the SAT in the spring of your junior year. If you want to improve your scores, you then have time to retake the SAT in the fall of your senior year.

HOW TO REGISTER

To register for the SAT, go to collegeboard.org. Registration deadlines are about five weeks before the test dates. Once you're registered, you'll receive instructions and an admission ticket.

HOW THE SAT IS SCORED

Students receive a total score (400–1600) and two section scores: one for Evidence-Based Reading and Writing (200–800) and one for Math (200–800).



VIDEO

To review, watch this quick video!

MAKING A COLLEGE VISIT



PLAN YOUR VISIT

- ▶ Decide when to make your visit. The spring of your junior year is usually a good time to visit.
- ▶ Schedule your visit(s) online or by phone. Check college websites for open houses and visitation days.

LEARN ALL YOU CAN

- ▶ A group tour is a great way to see a campus. Ask your tour guide questions such as, *What is this college best known for? What are the strongest majors?*
- ▶ Check out the nearby city or town.

TALK TO PEOPLE

- ▶ Schedule appointments with people who can answer your questions, such as admissions counselors, financial aid counselors, program directors.
- ▶ Talk to students. Ask them what they like and don't like about the college, what they do on weekends, etc.

TAKE NOTE OF YOUR IMPRESSIONS

- ▶ As you explore the campus, make a note of your impressions and what you like and don't like.
- ▶ Visualize yourself as a student there. Do you feel comfortable? Does the college feel like a good fit?
- ▶ Take pictures to help you remember the campus.



For information on choosing a college, watch this quick video!

THE COMMON APP

commonapp.org

If you're applying to more than one college, you may want to complete the Common Application (Common App). More than 1,000 colleges accept the Common App, so completing this one application can save you a lot of time. Here are the steps.



STEP 1 - Create your account

Go to commonapp.org and click on **Start your application**. The new edition of the Common App opens each year on August 1. You can, however, create an account anytime.



STEP 2 - Add schools to your list

Search for the colleges that meet your needs by name, location, distance from your home, and more. Add these schools to your **My Colleges** list.



STEP 3 - Check requirements

You'll get detailed information on the admission requirements for each school on your **My Colleges** list (e.g., the test(s) required, application deadlines).



STEP 4 - Complete the application

It's helpful to gather the information you need to complete the Common App ahead of time. The checklist on the back of this card will help you know what information you will need.



9th Grade COLLEGE PLANNING

If you're thinking about going to college, that's great! There's no better way to prepare yourself for a bright future than to continue your education.

Here are some things you can do this year to plan and prepare for college. Do the following and you will be on your way to achieving your college goals!



Work hard in your classes.

To be ready for college, and to have an impressive high school record, work hard to get good grades in all of your classes.

Now that you're a freshman, everything "counts." Your freshman grades will be used to calculate your grade point average—and all of your freshman courses, grades, and credits will be on your transcript (an official copy of your high school record).



Make a four-year high school plan.

In order to be prepared for college-level work, colleges recommend that students take the following courses in high school:

- 4 years of English
- 3-4 years of math (Algebra I & II, Geometry)
- 3-4 years of science
- 2-3 years of the same foreign language
- 3 years of social studies
- 1 year of fine or performing arts

To make a four-year high school plan, list the courses you intend to take each year of high school. If you want to go to college, try to include all of the above courses in your plan.



10th Grade COLLEGE PLANNING

Now that you're a sophomore, it's time to get more serious about planning and preparing for college. To help you stay focused and on track, here's a list of the things you need to do this year.



Work hard to get good grades.

The stronger your high school academic record, the more college options you'll have. Grades are the first thing colleges look at when determining whether to accept an applicant—particularly their grades in college prep classes.



Take college prep courses.

In order to be prepared for college-level work, colleges recommend that students take the following courses in high school:

- 4 years of English
- 3-4 years of math (Algebra I & II, Geometry)
- 3-4 years of science
- 2-3 years of the same foreign language
- 3 years of social studies
- 1 year of fine or performing arts



Develop your interests and be involved.

Colleges are looking for students who are active and involved in their school and community. Participate in school activities, do some volunteer work, and take time to develop your interests and talents.



VIDEO

For tips on how to build an impressive high school record, watch this video!



11th Grade COLLEGE PLANNING

As a college bound junior, there's a lot you need to do this year to plan and prepare for college. To achieve your college goals, do the following and stay focused. The future is yours!

Strengthen your academic record. Take college prep courses and get the best grades possible. *The stronger your high school academic record, the more college options you'll have.*

What can you do this year to strengthen your academic record?

Be involved in meaningful activities. Colleges are looking for students who are active and involved in their school and community.

What activities/interests will you pursue this year?

Make a testing plan. Many juniors take the PSAT/NMSQT in October and the ACT and/or SAT in the spring, if required by the schools they are applying to. Visit act.org and collegeboard.org for information.

What tests will you take? When will you take them?

- PSAT/NMSQT _____
- ACT _____
- SAT _____
- Other _____



12th Grade COLLEGE PLANNING

The following are things college bound seniors need to do to plan and prepare for college. Use this checklist to help you stay focused and on track. Check items off as they are completed.

Get Organized

Take the ACT/SAT, if necessary. Unless you know you don't need to submit test scores, take the ACT or SAT if you haven't already. For information and to register, go to act.org or collegeboard.org.

Set up a master calendar. Use this calendar to help you keep track of test dates, college visits, application deadlines, and college events at your school.

Have a folder for college information. In this folder, keep copies of test scores and applications, notes on college visits, and anything else that's important.

Plan college visits. If you haven't visited a college you are seriously considering, schedule a visit as soon as possible.

Meet with your counselor. Talk to your counselor about your college choices, possible majors, and financial aid.

SCHOLARSHIPS

It's not easy to obtain scholarships, but qualified students who invest the time and energy often find that their efforts pay off handsomely.

TYPES OF SCHOLARSHIPS



ACADEMIC SCHOLARSHIPS

Most academic scholarships are awarded by individual colleges to students with high GPAs (3.5+) and/or high ACT/SAT scores.



ATHLETIC SCHOLARSHIPS

To receive an athletic scholarship, athletes must meet NCAA or NAIA eligibility requirements. For information, go to naia.org or ncaa.org.



TALENT SCHOLARSHIPS

Scholarships in music, art, theater, and dance are mostly awarded by individual colleges. Portfolios or auditions are often required.



LOCAL SCHOLARSHIPS

Local groups and organizations offer scholarships for the students in their communities. These scholarships are usually smaller, but easier to get.



MINORITY SCHOLARSHIPS

Colleges offer these scholarships to encourage outstanding minority students to attend their college. Contact colleges for information.

College Admissions



While you need to prepare for college throughout high school, 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 College Admissions Process

STEP 1 – Submission

All colleges have admissions information and applications on their website. 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 by an admissions committee.

STEP 3 – Notification

Once your application has been evaluated, the college will let you know whether you have been accepted, rejected, or put on a waiting list.

STEP 4 – Your Decision

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



VIDEO

For tips on how to complete an impressive college application, watch this video.

Completing an Impressive College Application

Your college application is a representation of you, and it's important that you present yourself in the best possible light. Here are some tips to help you submit an impressive college application.

Be sure to do the following:

- ▶ Follow the instructions exactly and answer every question honestly.
- ▶ Use correct spelling, grammar, and punctuation.
- ▶ Submit an application that is clean, neat, accurate, and complete.
- ▶ Include all of your activities and awards. (Quality is more important than quantity.)
- ▶ If you have a noteworthy achievement, special talent, unique characteristic, or something that will bring diversity to a campus, be sure it's included.
- ▶ Proofread, proofread again, and then have someone else look over your application.

Submit forms, scores, and transcripts

Applications for admission require a high school transcript, and most have sections for your counselor to complete. Follow your school's procedures for submitting applications, requesting transcripts, and getting the required forms completed.

Many 4-year colleges also require ACT or SAT scores. Make sure your scores have been sent to any college requiring them.



WRITING A COLLEGE ESSAY



If you're asked to write an essay, think of it as an opportunity to provide the admissions committee with insight into who you are and what makes you unique.

Here are some tips to help you write an outstanding college essay.

► Start early

Give yourself enough time to be able to put your essay away and come back to it several times. When you take it out and read it again, you'll see things you didn't notice before.

► Showcase your writing skills

Colleges want students who can effectively convey their thoughts and ideas in writing—and your essay is an excellent opportunity for you to demonstrate your writing skills.

Follow the instructions regarding length and subject matter; use concise, clear sentences; and write an essay that could only be written by you.

CHOOSING A COLLEGE

Choosing a college is about finding a school that's a good match for you. Knowing what you're looking for will help you find a college that's a good fit.

The following questions and information will help you determine what's important to you in a college.

Type of College

Two-year colleges offer affordable one- and two-year career programs. Students can also transfer to a four-year college after a year or two. Four-year colleges offer a wide variety of majors and programs.

What type of college are you interested in?

- two-year college four-year college

Size

Larger colleges offer lots of majors, programs, and activities; smaller colleges usually have smaller classes and a more personal feel.

What size college do you want to attend?

- small medium large

Location

Where do you want to attend college?

- close to home in my home state
 near a big city close to nature

Other _____

FINANCIAL AID Overview

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

Four Types of Financial Aid



Grants

Grants are funds given, usually because of financial need. Grants do not have to be repaid. *The Pell Grant provides billions of dollars each year to income-eligible families. When students and parents submit a Free Application for Federal Student Aid (FAFSA), they automatically apply for a Pell Grant.*



Scholarships

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



Loans

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



Work-study

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

Financial aid is awarded in the form of packages that will vary from college to college. Compare them carefully.



For tips on cutting college costs, watch this quick video!

VIDEO

COLLEGE COSTS

College is a worthwhile investment, but it can be a costly one. 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.

Below are the average published COA "sticker prices." Financial aid and/or discounts from institutions often lower these costs considerably.

Average Yearly Cost of Attendance 2023-24

Public Four-Year Colleges (in-state)

Tuition and Fees	\$11,250
Room and Board	\$12,775
Books and Supplies	\$1,250
Transportation & Other Expenses	\$3,550
Total	\$28,825

Students who attend a public college in a different state typically must pay the higher out-of-state tuition.

Private Four-Year Colleges

Tuition and Fees	\$41,550
Room and Board	\$14,650
Books and Supplies	\$1,250
Transportation & Other Expenses	\$2,975
Total	\$60,425

Public Two-Year Colleges

Tuition and Fees	\$4,000
Living Expenses	\$9,975
Books and Supplies	\$1,475
Transportation & Other Expenses	\$4,425
Total	\$19,875

WAYS TO CUT COLLEGE COSTS

College can be expensive; however, there are a number of ways for students to significantly cut college costs. Here are some ways that you can make college more affordable.



Live at home and commute

Living in a dorm on campus can add a significant amount of money to the cost of a college education. Students can save a great deal of money by living at home and commuting.

Start at a two-year college

Attending an in-state four-year college for a year costs about twice as much as attending a two-year college. Students who want to earn a bachelor's degree can save a lot of money by starting at a two-year college and then transferring to a four-year college.



Earn while you learn

Many colleges have paid internship and/or co-op programs. These programs are excellent ways to earn money for college, while also acquiring valuable work experience.

FINANCIAL AID APPLICATION

STUDENT LOANS

Families who need additional funds to cover college costs often take out a loan. Student loans have varying requirements, interest rates, and repayment schedules. It is therefore important to learn all you can about your college loan options.

Direct Loans

College students are eligible for Federal Direct Loans. First-year students can borrow up to \$5,500 a year. Second-year students can borrow up to \$6,500 a year. Repayment doesn't begin until six months after the student has left college. Direct Loans are either subsidized or unsubsidized.

Subsidized and Unsubsidized Direct Loans

Direct Subsidized Loans are available for students with financial need; Direct Unsubsidized Loans are available for students without financial need. A Direct Subsidized loan is preferable because the government pays the interest on the loan while the student is in college.

PLUS Loans

PLUS Loans are available to parents with good credit. Parents can apply for a PLUS Loan for the total cost of attendance, minus any financial aid the student has received. A college financial aid office can provide instructions on applying for a PLUS Loan.

Private Loans

Private loans are available through banks and other lending services. Private loans typically have a higher interest rate than loans from the federal government. Families should exhaust their federal loan options before ever considering a private loan.