

PLANNING FOR POST SECONDARY EDUCATION



CLASS OF 2018

WEST ISLIP HIGH SCHOOL
COUNSELING CENTER

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An International Baccalaureate World School

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Dear Class of 2018:

As you start thinking about post-secondary and career planning, you will probably have many questions. In fact, you might not be quite sure where to begin. The information included in this guide will provide you with general information and deadlines that will help prepare you to take steps in planning your future.

West Islip's "Planning for Post Secondary Education" will be a useful and valuable tool as you enter this time of transition. It is essential that you take advantage of the resources available within the counseling center. The counselors have the information, training, experience, and willingness to help you.

Remember that your junior and senior years are the springboard to your future. The grades you earn, the activities in which you are involved, and your foresight in planning all have great impact on being accepted to the college of your choice.

The need to be an "educated consumer" in the college selection process is very real because of the overall impact sending a child to college or further technical training has on the entire family structure and lifestyle. Our counselors are sensitive to this reality and are willing to help you as often as needed. If you have any questions or concerns, do not hesitate to contact your counselor at any time.

Sincerely,

The West Islip Counseling Center



An International Baccalaureate World School

ACADEMICS
Get Ready by Taking the Right Courses
(Excerpt from the College Times Magazine)

WHICH COURSES SHOULD I TAKE?

Take the most rigorous courses you can handle in high school, including four years of English, social studies, all the mathematics and science courses your school offers, and foreign languages.

If you do this, you'll be far better prepared for college than students who don't. The stronger your high school curriculum, the better your study skills, the better you are prepared to succeed in college.

Colleges want to see how well students respond to challenge. They're not interested in students who slide by on easy courses. A record of consistently high performances is good, but improvement counts, too. If your school record is nothing to brag about, work hard to improve it. Show what you can do when you apply yourself.

WHAT SKILLS WILL I NEED IN COLLEGE?

If you select math and other challenging academic courses today, you will build a strong foundation for college. Certain skills will also help you excel. Reading skills are so important that you might want to read for an hour every night just to improve your speed and comprehension. Read materials that introduce you to new words and concepts.

Work on your writing skills, too. Before each writing assignment, develop a brief and logical outline of what you want to say. Use precise, clear language. Avoid cliches. Never hand in a first draft. You'll be ahead of most students in college if you already know how to use a library's research services and how to synthesize information and prepare an outline, can type, do word processing, and use a computer.

WHAT IF I AM WEAK IN MATH?

If you avoid math, you're reducing your ability to understand what's happening in the world, nation, and community, and you are also cutting off the possibilities of careers in health, science, and technology. Certain concepts and information can be conveyed only through mathematics. Resolve to learn as much math as you can as early as you can. If you're weak in the subject, ask a teacher for advice. Is there an introductory or summer course you can take? A basic text you can study? A software program you can use?

WHAT OTHER SKILLS WILL I NEED?

Note-taking: In college the notes you take in lecture courses must make sense days and months later. Practice taking good notes now. Select critical information and relevant details to facilitate recall.

Stress Management: To reduce stress in college, learn how to manage your time now. Develop a schedule of assignments and review it at regular intervals to avoid falling behind. Break up major assignments into manageable tasks and develop a schedule for each.

WHAT ABOUT OUTSIDE ACTIVITIES AND JOBS?

Increase the intensity and quality of your participation in those extracurricular activities that you enjoy. In addition to scholarship, most colleges look for signs of maturity, leadership, and special talents. If you work, you can demonstrate these qualities by increasing your job responsibilities and accomplishments.

PREPARING FOR A SELECTIVE COLLEGE

THE NATION'S SELECTIVE COLLEGES DEMAND MORE THAN A HIGH SCHOOL DIPLOMA

CHOOSE COLLEGE PREPARATORY COURSES

Success in challenging college preparatory courses is the best preparation for a selective college. The more demanding your high school course of study, the better your chances for admission to and success at the selective college of your choice. Nearly all selective colleges demand a minimum of 16 units (full year courses) of college preparatory work. Use the descriptions below as a guideline for selecting courses.

English: Four years. Skill in expository (essay) writing is considered very important.

Mathematics: Four years. Courses in more advanced mathematics are considered very desirable.

Foreign Language: Three or more years. Ancient or modern languages. (Three or more years seen as quite desirable.)

Laboratory Science: Three or more years. Earth Science, biology, chemistry or physics. Three years is often viewed as minimum for very selective colleges.

Social Science: Four years including U.S., European, modern, or world history, as well as government and economics.

Electives: Three or more additional academic courses selected from the five course areas previously listed.

Advanced Placement Courses and IB Courses: Advanced placement and IB courses demonstrate your ability to handle advanced work. Selective colleges view advanced placement courses and IB courses as a sign of your willingness to accept a challenge and as evidence of your intellectual curiosity. The members of most college admissions committees will take special note of students with at least one advanced placement course or IB course on their high school transcript. However, this does not mean that you must take these courses to be admitted to a selective college.

Other Courses: Courses such as music, art, business, and technology are valuable supplements to the courses previously listed. They develop personal skills, promote aesthetic awareness, and foster recreational and occupational interests.

Success in a demanding college preparatory program is the first priority for a selective college when it reviews an application for admission. Yet, it is the combination of courses, grade point average and rank, standardized test scores, out-of-class experiences, and even the essay on the application that determines your preparedness for a selective college.

WHAT COUNTS MOST?

Application: You cannot be admitted if you do not complete an application to the college (you may use the Common Application Form, available for some colleges and universities.) Colleges review the application to learn about your in school and extracurricular activities. Selective colleges also require an essay. They use the essay to learn about you and also to judge your ability to express your thoughts in writing.

The Common Application is also available online at www.commonapp.org. SUNY colleges also have online applications, as do many other colleges. Use the form on page 29 to let your counselor know if you are applying online.

Secondary School Transcript: Your high school record carries a great deal of weight. Rigorous coursework is looked upon more favorably than easier ones.

Standardized Exams: Most colleges require the SATs or ACTs. However, the importance a college places on the tests varies greatly. Standardized test scores are seldom the most important factor in an admissions decision, and most colleges do not have cut-off scores. (They are usually taken in the spring of the junior year and no later than the fall of the senior year.)

SAT Subject Tests (formerly SAT II Tests): Selective colleges usually require or recommend specific subject tests. Some colleges consider them as factors in the admissions process; others use them to place students in the appropriate level of work when they enroll.

West Islip High School's CEEB Code for these tests is 335900.

Recommendations: Most selective colleges take recommendations from your high school counselor, principal, and/or teacher(s) seriously. The colleges use these as evidence of your potential, character, and classroom effort. Key people at your school who know you well are best able to give the college a fair and valuable assessment of you and your work. (They must be sent to the college prior to the application deadline.)

Out-of-Class Activities: Selective colleges seek students with a wide variety of interests and experiences. These colleges realize that the intellectual ability and the varied perspectives of their students contribute to the overall educational climate. Community service, student government, athletics, overseas study, unusual hobbies, as well as participation in theatre, music, art, dance, or academic clubs are viewed positively by selective colleges. However, participation in out-of-class activities will not compensate for a poor academic record.

The Interview: If a college you are considering encourages interviews, be sure to take advantage of the opportunity. The interview is an excellent way to determine if a college will really "fit" you. Admissions counselors at the college can answer most of your questions. In some cases, an interview may make the difference in whether you are admitted or not. If you believe you may be a "marginal" candidate for admission to a specific college, request an interview. However, do your homework before you go. Have good questions and be sure you can explain why that college is attractive to you.



TIME TABLE

JUNIOR YEAR

MARCH/APRIL:

- Obtain the SAT / ACT schedules and register for appropriate test.
- Attend your local Congressman's Military Academies Forum if applicable.
- Set up a meeting with your counselor for a Junior Parent Conference.

MAY:

- Take the SAT or ACT.
- Begin to request teacher recommendations.
- Complete Counselor Recommendation form & Activity Sheet by **June 1st**.
- Begin a filing system for college material.
- Research colleges and plan visits.
- Contact college admissions offices for appointments for interviews and/or tours.
- Register for the NCAA & bring transcript release to counselor.

JUNE:

- Take the appropriate college admissions test (SAT / ACT).
- Prepare tentative list of schools to visit and share with your counselor.
- Continue to make appointments for college interviews and/or tours.
- Begin researching scholarship opportunities.
- Take SAT Subject Tests if applicable.

JULY/AUGUST:

- Continue to make appointments for interviews and/or tours.

SENIOR YEAR

SEPTEMBER:

- Meet with counselor to discuss potential colleges and next steps in process.
- Obtain the SAT / ACT schedules and register for appropriate tests.
- Contact an Armed Services Recruiter for information if the military is applicable.
- Request teacher recommendations and provide teachers with necessary forms.
- Register for the NCAA & bring transcript release to counselor if you have not already done so.
- Register for ACT, SAT and SAT Subject Tests (if applicable). Watch those deadlines!
- Attend Financial Aid Night with your parents and learn how to file the forms.

SENIOR YEAR (continued)

OCTOBER:

- Attend Open Houses at colleges.
- Speak to college representatives that may visit West Islip High School.
- Look for Local Scholarship mailing.
- Prepare college applications and bring Application Processing Form to the Counseling Center.
- Note: Early decision applications are due around **November 1st**. Regular decision applications are due **December 1st**.
- Listen for the scholarship announcements and obtain information in the Counseling Office.
- Look for Scholarship Newsletter on the West Islip web-site and in the Counseling Office.
- Discuss personal essays with your counselor, English teachers, and parents.
- Take SAT / ACT if applicable. Please have official test scores must be sent directly to prospective colleges.
- File FAFSA and PROFILE forms as soon as possible.

NOVEMBER:

- Meet early decision deadlines if applicable.
 - Finalize college choices and continue to work on applications.
 - Proofread everything you send to a college!
 - Check the Scholarship Newsletter in the Counseling Center, and listen for announcements.
 - Take SAT/ACT exams if applicable. Please have official test scores sent to prospective colleges.
- *Note: Notify your counselor if your college requires first quarter grades.**

DECEMBER/JANUARY:

- Hand in college application processing form to your counselor by the **December 1st deadline**. It is to your advantage to complete the applications as soon as possible. Colleges with rolling admission policies begin the process very early.
 - Check the Scholarship Newsletter in the Counseling Office and listen for announcements.
- *Note: Notify your counselor if your college requires mid-year grades.**

FEBRUARY/MARCH:

- Notify your counselor of all college acceptances, rejections and wait listed status.
- Notify your counselor of all scholarships, grants, and awards.
- Check the Scholarship Newsletter in the Counseling Center.

SENIOR YEAR (continued)

APRIL/MAY:

- Bring all college acceptance letters to the Counseling Office.
- Report all scholarships, grants, and awards to your counselor.
- Reply promptly to colleges, notifying them of your decision.
- After making your decision on your post-high school plans, notify your counselor.
- Check the Scholarship Newsletter in the Counseling Center, and listen to scholarship announcements.
- Be sure to make deposit deadline at college of your choice by the May 1st deadline.

JUNE:

- Notify your counselor where your final transcript should be sent.
- Meet all deadlines to ensure your place in college.

Graduation. Good luck and best wishes!

College Application Process

This list helps clarify the rights and responsibilities of everyone involved in the college application process. While counselors and parents are there to support and assist students in this endeavor, it is important to realize that the student plays the major role in the college selection process. After all, the school that is ultimately selected should be one where he/she is most comfortable to grow intellectually and personally.

Counselor Responsibilities:

- ❖ Advise students and parents regarding college possibilities.
- ❖ Write student recommendation.
- ❖ Send, transcripts, recommendations, and mid-year reports (if requested) to all prospective colleges.
- ❖ Provide support for student and parent.

Student Responsibilities:

- ❖ Make up a list of priorities that you must find in the college of your choice. These may include: location, available majors, activities, price, etcetera.
- ❖ Research colleges independently and come up with list of schools, ideally comprised of between 5 and 7. Become knowledgeable about required admissions examinations for each college (SAT / ACT). Watch for registration deadlines. Review final list of colleges with your counselor.
- ❖ Register for college workshops and visitations through Naviance. See your counselor for your access code.
- ❖ Write/call/e-mail colleges for admission information packets, applications, and financial aid information. Obtain your social security number for use on college applications.
- ❖ Visit colleges and make appointments for interviews.
- ❖ Develop a solid essay and activities resume to send with your applications.
- ❖ **Bring Application Processing Forms to your Counselor by November 21st. This is a legally required form. If you are applying EARLY ACTION or EARLY DECISION, your Application Processing Form must be submitted two weeks prior to the deadline.** Any requests for processing transcripts made the week preceding winter break are not guaranteed to arrive before deadlines.
- ❖ Use the Common Application online (www.commonapp.org) if two or more schools to which you are applying are members.
- ❖ Complete the recommendation request form and give it to the appropriate teachers for recommendation letters. Teachers need to be provided with stamped envelopes addressed to each prospective school with West Islip High School as the return address.
Please note: No mid-year reports will be sent to colleges that were not applied to electronically via www.commonapp.org, www.SENDedu.org or www.SUNY.edu/student unless a request has been made to your counselor.

College Application Process (continued)

- ❖ Register with the NCAA if you are a college athlete and bring the required transcript request forms to your counselor. Information for registration, as well as eligibility, can be found at www.eligibilitycenter.org.
- ❖ **Request for official score reports of your SAT and/or ACT examinations be forwarded to the school to which you are applying, and to the NCAA Clearinghouse if applicable. This can be done at www.Collegeboard.org and/or www.ACT.org respectively.**
- ❖ Provide your counselor with a list of extracurricular activities as well as community service verification sheets if applicable. Return the Request for Counselor Recommendations form on pages 20 and 21 by **June 2, 2017**.
- ❖ Research scholarship opportunities. In particular, pay close attention to the Scholarship Newsletters compiled by the Counseling Office and apply for community-based aid using the Local Scholarship application.
- ❖ Discuss college choices with parents and send in registration fee to selected school by May 1st. Send letters to other schools indicating that you have decided to attend another school.

Parent Responsibilities:

- ❖ Help arrange college visitations.
- ❖ Complete financial aid forms (F.A.F.S.A. & CSS/PROFILE, if applicable).
 - <http://www.fafsa.ed.gov/>
 - <https://profileonline.collegeboard.org/index.jsp>
- ❖ Provide child with appropriate support and assistance.
- ❖ Meet with your child's counselor.
- ❖ Complete parent brag sheet and return to Counseling Office.
- ❖ Assist your child in requesting official score reports from SAT/ACT.

HOW DO COLLEGES CHOOSE AMONG APPLICANTS?

The student's high school academic record, types of courses pursued, levels of difficulty of courses, grade point average, and class rank are just a few factors. In addition, please note the following:

1. Marked improvement in their scholastic achievement from year-to-year.
2. Letters of recommendation from the counselor, teachers, administration and others. (Three letters are usually sufficient.)
3. Standardized exams. (SAT Reasoning Test, SAT Subject Tests, ACT, AP, IB)
4. Indications of special ability: art, music, leadership or athletics.
5. Service to the school and community. An activity sheet goes a long way in the college selection process. Please refer to page 21 for a sample activities record. Start early, and grow in terms of involvement and leadership throughout your high school years. Students are encouraged to complete 100 or more hours of community service to attain membership in the Century Club.
6. Neatness and accuracy of the application.
7. Your college essay.
8. The personal interview (if required).



Standardized Testing

Admissions tests are considered by many schools to be an integral part of the admissions process. A single test taken by students from across the nation gives colleges comparative data to use in evaluating students from different high schools.

A. PRELIMINARY TESTS

PSAT/NMSQT: The PSAT is taken in October of your sophomore and junior years as a warm up. These results are not submitted to the colleges. The scores from your junior year are reported to each student and their test booklet is returned for the purpose of review. In addition to assisting students in preparing for the SAT Reasoning Test, the score is useful in initiating the college selection process. The scores from your junior year are also used for qualifying for the National Merit Scholarships.

B. COLLEGE ENTRANCE TESTS

SAT REASONING TESTS - The SAT Reasoning Test is a three hour and fifty minute test measuring students' critical reading, math, and writing abilities. It is recommended that students take this exam in the spring of their junior year and again in the fall of their senior year.

See www.collegeboard.org for more detailed information on tests.

SAT SUBJECT TESTS - The SAT Subject Tests, formerly known as the SAT II Tests, are one-hour tests in a variety of high school subjects. They measure the students' knowledge of particular subjects and their ability to apply that knowledge. The majority of schools do not require SAT Subject Tests, and those that do usually use the scores for placement. Check college literature to see if these tests are required and which ones.

These tests are often taken at the end of the junior year and the beginning of the senior year, and also as science courses are completed (i.e.: biology: grades 9 & 10, chemistry: grades 10 & 11).

ACT - AMERICAN COLLEGE TEST - The ACT assessment contains four tests that measure academic achievement or academic development in the areas of English, math, reading and science reasoning. A multiple choice test, the ACT is scored on the basis of 0 (low) to 36 (high), and its scores are recorded in the four categories. In addition, there is a composite score from the four subscores. (This test is available at other local high schools in the area.)

Since most colleges will accept either the SAT or ACT, it is suggested that students take both exams.

C. ADVANCED PLACEMENT TESTS

Advanced placement courses are offered in a variety of high school subjects. Exams taken at the conclusion of study in an AP course may earn you college credit. It is given at the discretion of the individual colleges and universities.

SPECIAL ARRANGEMENTS FOR STUDENTS WITH DISABILITIES: Depending upon the nature of the disability, special testing conditions may be offered. Students who believe that they qualify for special testing must see their counselor to arrange these accommodations.

LETTERS OF RECOMMENDATION

Some colleges require that a student have recommendations written by faculty members and supply the student with a special form for that purpose. Sometimes the college will specify that the recommendation come from a math or English teacher. However, most colleges will allow the student to choose the teachers he/she wishes to write recommendations. Students should adhere to the following procedures in getting such recommendations:

- Fill out the form (if required by college) correctly with your name and other information requested.
- Ask the teacher if he/she will write the recommendation for you, and provide them with the completed college recommendation request form.
- If you are using the Common Application on-line, you should put in your recommender's school e-mail address. They can upload your letter electronically if they prefer to do so, **OR** give the teacher a stamped, addressed envelope with form at least 2 weeks prior to the deadline. It is unfair to wait until the last minute and expect teachers to meet application deadlines. Ask the teacher to provide a copy of the recommendation to your counselor for your file.



SCHOLARSHIPS

There are three sources of scholarship awards:

- Those generated by the college or university that a student has applied to, which are the largest source of scholarship monies. Students should always inquire about scholarship information when applying to their chosen colleges. Many college catalogs include a listing of their scholarships.
- Those generated by clubs and organizations outside of a school system (for example, a parent's employer; ethnic society; a company's promotional award).
- Those generated by high school sponsored clubs and organizations.

The Counseling Center provides a list of scholarships and a brief description to all students. This list can be found in the Scholarship Newsletter located in the Counseling Center and on our web-site.

This listing is continually updated. However, there is never a guarantee from year to year that a scholarship will continue to be offered.

Seniors should check the Scholarship Newsletter on a regular basis. Some applications are available in the Counseling Center, but many others must be researched by the student. Therefore, begin your scholarship exploration early!

HOW TO RESEARCH COLLEGES

1. Discuss potential colleges with your family and counselor.
2. Use available references:
 - a. Internet (see page 43 for useful web-sites)
 - b. Admissions reference books/web-sites
 - c. College catalogs and files
3. Talk to college representatives in the Counseling Office and at college fairs. Listen to announcements for dates and times of visitations.
4. Discuss colleges and costs with parents.
5. Visit colleges - both an interview and tour are desirable (if offered).
6. Meet with your counselor frequently.
7. Talk to current students in attendance at college.



READ-RESEARCH-REVIEW

MYTHS ABOUT THE COLLEGE SELECTION PROCESS

Learning about colleges is an arduous task, one to which many students simply do not allocate sufficient time and thought. The beginning of the college selection process is also fraught with many myths and misconceptions. The most common myths are:

MYTH #1: THERE IS ONE PERFECT COLLEGE FOR ME

Understanding that there is no one perfect college for you but several good alternatives will make the application process more exciting. If you narrow your sights to only one college, you may spend too much time worrying about getting into that particular school. This will prevent you from making a systematic search for a variety of institutions where you would be happy.

MYTH #2: I NEED TO DECIDE ON A CAREER BEFORE I CAN CHOOSE A COLLEGE

The average college student changes majors two or three times in the course of four years of college, and most college graduates change careers three to five times in their lifetime.

MYTH #3: WE CAN ONLY AFFORD A LOW-PRICED COLLEGE

Do not let initial costs alone determine your future. Too often students rule out some colleges because the total cost appears to be more than the family can afford. This may not be the case when all resources of financial aid are explored. Private colleges, in order to attract students from all income levels, offer significant amounts of financial aid and, in the long run, may be more affordable than a less expensive public institution.

MYTH #4: MOST STUDENTS GET REJECTED BY THE COLLEGE OF THEIR CHOICE

Not so! Over 92% of all students go to their first or second choice college. Searching for a variety of colleges where your needs can be met and ensuring that the colleges to which you apply include different levels of selectivity can increase your chances for acceptance and, ultimately, your happiness.

MYTH #5: INVESTIGATING COLLEGES IS AN UNPLEASANT CHORE

Looking at colleges should be part of an exciting search for your future. It is wise to approach the admissions process with optimism and excitement for two reasons:

It will make the process more interesting.

Your enthusiasm and optimism will show in your application essays.

Some components of the research process can be fun as well, such as the campus visit. The selection and application process is also a time for self-discovery that may prove to be more beneficial than selection of a particular college.

MYTH #6: I'VE NEVER HEARD OF THIS COLLEGE, SO IT CAN'T BE ANY GOOD

Most people know very little about colleges. The average self-educated individual can probably name only 100 of the 3,000 plus colleges and these tend to be the older Eastern colleges, the large state universities, those with outstanding athletic teams and those that happen to be near their home. It is important to remember that a college, which might be a good match for you, may be one which is unknown to you now. Some of the schools you have heard the most about may prove not to be a good match for you. Try to keep an open mind throughout the entire process.

COMMON MISTAKES MADE IN THE COLLEGE SELECTION PROCESS

BEING PASSIVE

- Letting the choice just happen instead of taking charge of the process.
- Following the lead of your friends.
- Taking any suggestion that comes to you without studying it.
- Letting someone else decide for you.
- Applying to many colleges indiscriminately so you can postpone thinking about which one to attend.

PLEASING OTHERS

Applying to colleges you aren't really interested in just to please someone else or impress them with where you were accepted.

LOSING SIGHT OF YOUR MAIN REASON FOR GOING TO COLLEGE

Take some time to examine both your head and your heart. Think about who you are, what you like and don't like. Then set out to find the right match!



VISIT THE SCHOOLS!!

Visiting college campuses is an *important* part of the college planning process. It helps the student to form their own opinions regarding the academics, social life and living environment of a college or university.

The best way for you to learn about the educational programs, faculty, facilities, atmosphere and spirit of a college is to visit the campus when the college is in session. Visiting schools in the spring of your junior year is a good time to start. If you cannot visit the campus during the school year, summertime is another possibility.

Take advantage of being on a college campus and discover as much as you can on your campus visit. Test the claims made in the brochures. See for yourself how good the library will be for your particular interest. Will you be able to talk to the professors? What sports programs will be open to you? Is the social atmosphere congenial to your personality? How is the food in the cafeteria? Did you see the residence halls?

Here are some questions you may want to ask your campus tour guide:

- What's the largest class you've had here?
- Who teaches your classes? (Graduate assistants or professors?)
- Is there a required core curriculum? How restrictive is it?
- How adequate is the library? Are you able to get the books you need when you want them?
- When do you have to declare your major? What are the most popular majors?
- Tell me about housing. Are some dorms much better than others are? Do many students live off campus?
- How competitive is the student body? Do students seem to work primarily for grades? What is the attitude toward working hard?
- Have you been in any faculty homes since you've been here? How available are your professors?
- Can you tell me anything first-hand about the French, English, or History departments?
- What's the biggest issue on campus right now?
- What are the biggest issues in national and international politics? Are students politically active?
- What percentages of students study abroad at some time?
- What impact do fraternities/sororities have here? Athletics?
- What happens here on weekends? Do many students leave campus on the weekend?
- How active is student government?
- Are the arts supported here? Which areas are strong?
- What do you think is the greatest shortcoming of this college?
- What do you like best about your experience and education here?
- Is this a diverse community? Where do students come from?
- If you could attend another college now, where would you go? Why?
- Why did you choose this school? To what others did you apply?

Other Suggestions:

- Pick up a copy of the latest newspaper.
- Find a professor and get his/her perspective.
- Meet a coach if you are interested in a sport.
- Meet the head of an activity/interest you want to pursue in college.
- Eat lunch on campus.
- After the tour, walk around on your own - even talk to some students.
- Upon completion of your visit, write in your responses to the issues contained here. Do this for each college visited, and then compare your summaries for each. This will help keep your thoughts fresh in your mind before the campuses begin to all seem the same.

COLLEGE VISIT SUMMARY SHEET

College _____ Admission Contact _____

Location _____ Phone # _____

Size _____ Cost _____

General Impressions: (Type of campus, conditions)

Admissions: (Importance of SAT's, ACT's; are SAT Subject Tests required?)

Academics:

Largest Programs:

Strongest Programs:

New Programs:

Unusual Programs:

Student Services:

Diversity of Student Body:

STUDENT QUESTIONNAIRE FOR COUNSELOR RECOMMENDATION

NAME: _____ COUNSELOR: _____

A really dramatic moment in my life was when.....(explain why) _____

My favorite class is.....(explain why) _____

As a student, my teacher, parents and or peers would say that I am.....(explain why) _____

On a Saturday you could find me.....(explain in detail) _____

In the future I hope to accomplish.....(consider goals for college and thereafter) _____

Something I had to overcome is..... _____

If I could change one thing, it would be.....(be creative) _____

Imagine I am an admissions counselor. This is your chance to brag. Why should I accept you? _____

My most important accomplishment is..... _____

Name: _____

E-Mail: _____

Address: _____

Phone Number: _____

ACTIVITIES SHEET

SPORTS

<u>Team Name</u>	<u>Position(s) Held</u>	<u>Dates of Participation</u>	<u>Team Record/ Tournaments/Awards/Leadership/ Individual Accomplishments</u>

CLUBS

<u>Club Name</u>	<u>Position(s) Held</u>	<u>Dates of Membership</u>	<u>Goals/Responsibilities/Leadership</u>

ACTIVITIES

<u>Organization Name</u>	<u>Activity Name</u>	<u>Dates of Membership/ Participation</u>	<u>Description/Responsibilities</u>

WORK EXPERIENCE

<u>Company Name</u>	<u>Position(s) Held</u>	<u>Dates of Employment</u>	<u>Job Responsibilities/Recognition</u>

AWARDS & HONORS

<u>School/Organization Name</u>	<u>Name of Award</u>	<u>Date of Award</u>	<u>Description of Achievement</u>

VOLUNTEERISM

<u>Organization Name</u>	<u>Program</u>	<u>Date(s) of Service</u>	<u>Services Provided/Responsibilities</u>



West Islip High School Counseling Department

Master College Comparison Chart

Name: _____

	College	Required GPA	Required SAT/ACT	Majors Offered	Tuition & Scholarship Eligibility	Location	Campus Population Size	Campus Safety	Dorms	Campus Life	Bonus Points	Total
Reach												
Reach												
Reach												
Reach												
Target												
Target												
Target												
Target												
Safety												
Safety												
Safety												
Safety												

As you proceed through your college search, you may use this chart as a helpful tool for comparison. Rate each category on a scale of 1 to 10. 10 = meets all expectations. 1 = does not meet expectations. The total score may assist you in clarifying which schools best meet your needs.

How to Use the Master College Comparison Chart

Clarity of a match between student and school is now listed as the most important factor by college admissions officers.

Reach/Target/Safety Definitions:

Reach Schools - Schools that are very selective and competitive (less than a 30% acceptance rate)

Target Schools - Schools where your profile is similar to that of the typical freshman

Safety Schools - Schools where your profile is significantly stronger than the typical freshman

Required GPA:

How does your cumulative GPA compare to that of the required minimum and/or the average admitted student?

Required SAT/ACT:

How does your SAT/ACT score compare to that of the required minimum and/or the average admitted student?

Majors Offered:

If you know what you want to study, does the college offer the range of academic majors you are interested in?

If you're undecided, is the college academically balanced with a range of majors and programs offered?

Tuition/Scholarship Eligibility:

How affordable is the cost of the school considering your expected financial aid circumstance?

Are there any potential or guaranteed scholarships that will be offered to you to offset the cost of attendance?

Location:

Is the location a match with who you are, places you like, the activities you enjoy, and how easily you adapt to new situations?

Student Body Size:

How comfortable are you with the size of the school? Consider how it will affect your experiences and opportunities.

Campus Safety:

How safe do you feel on the campus?

If you cannot visit the school, you can view a school's most recent campus safety report on the school's website.

If you can visit the school, assess the access to campus dorms, is the campus well lit, how safe do current student's feel, etc.?

Dorms:

Is housing guaranteed? How are they assigned? What types are offered? What are the procedures for a room change?

Campus Life:

What extracurricular activities, athletics, and special interest groups are available?

Does the community around the college offer interesting outlets?

How do fraternities and sororities influence campus life?

Bonus Points: Add a point to your rating of the college if it offers something unique not already mentioned.



West Islip High School
Counseling Center

When You Write Your Essay

Essay Writing Tips

Do start early. Leave plenty of time to revise, and reword. You **can** improve on your presentation.

Do read the directions carefully. You will want to answer the question as directly as possible, and you'll want to follow word limits exactly. Express yourself as briefly and as clearly as you can.

Do tell the truth about yourself. The admission committee is anonymous to you; you are completely unknown to it. Even if you run into a committee member in the future, he will have no way of connecting your essay (out of the thousands he has read) to you.

Do focus on an aspect of yourself that will show your best side. You might have overcome some adversity, worked through a difficult project, or profited from a specific incident. A narrow focus is more interesting than are broad-based generalizations.

Do consider using the three Common Application form topics as early practice possibilities: (1) evaluate a significant experience or achievement that has special meaning to you; (2) discuss some issue of personal, local, or national concern and its importance to you; (3) indicate a person who has had a significant influence on you, and describe that influence.

Do feel comfortable in expressing anxieties. Everybody has them, and it's good to know that an applicant can see them and face them.

Do speak positively. Negatives tend to turn people off.

Do write about your greatest assets and achievements. You **should** be proud of them!

The essay is an opportunity to make yourself shine.

Make the most of it!

Essay Writing Tips Continued

Don't repeat information given elsewhere on your application. The committee has already seen it, and it seems as though you have nothing better to say.

Don't write on general, impersonal topics - like the nuclear arms race or the importance of good management in business. The college wants to know about you.

Don't sacrifice the essay to excuse your shortcomings unless you intend it to be a natural and integral part of your topic. If it's a question of underachievement, you should find a spot somewhere else in the application (or use a separate sheet of paper) to explain why you had not been working to your ability.

Don't use cliches.

Don't go to extremes: too witty, too opinionated, or too "intellectual."

Remember:

The personal statement is **yours**. If it looks too professional, the admissions committee will assume it is not yours.

A "gimmick" essay rarely goes anywhere. The committee is amused, but unimpressed with your candidacy.

Write a serious essay, from the bottom of your heart, in the most mature manner possible.

* See page 26 for sample essays.

"In selective college admissions, applicants who fail to understand the importance of the essay and don't put forth the necessary effort, seriously jeopardize their chance to position themselves and lose the opportunity to enhance their academic credentials in the competition for a limited number of great opportunities."

--G. Galy Ripple
How to Prepare a Great College Application



**West Islip High School
Counseling Center
Personal Statement (Example #1)**

Required Essay: Individuals have the capacity to influence events and improve the situations in which they or others find themselves. Describe briefly an incident or event in which you played this role or one in which you hope to in the future.

There is nothing more gratifying to me than overhearing a child approach his parents with, "Mommy, look what I learned today!" or "Daddy, this is so much fun!" These comments, and other similar ones, are the results of the influence I have had on young children. For the past five years, I have in one way or another touched the heart of a child. As a magician, I have dazzled children with tricks and illusions. As a clown, I have prompted their smiles and laughter.

The children I entertain all look up to me. They like me and are always full of enthusiasm. They also listen attentively, forever curious about everything I do.

When I turned sixteen, I decided to extend this interest of working with children to teaching after-school classes at one of our elementary schools. I taught two of my specialties, magic and soccer. Some twenty children were enrolled in each of two classes.

The individuals in my magic class learned the concepts of this art and the basic techniques of performing it. Progress was easily measured as each child performed his own show at the end of the year. With soccer, they were amazed to see the dexterity that I had with the ball, and became ecstatic knowing that they would have a chance to learn similar skills. What a pleasurable experience it was when one student hugged and thanked me for the instruction I had provided him.

Children continue to be a special part of my life. Maybe, later in their lives, some of my students will remember me. Just knowing that I have had some positive influence on their development is one of the most satisfying feelings I will ever know.

Personal Statement (Example #2)

In the space provided, please tell us about an activity that has been of special importance to you.

I poise myself, ready to spin into action. As I look out across the playing field and see my team waiting for me to act, I push the noise of the crowd out of my mind. Raising my arms into the air, I count off. And as I lower them, my team reacts by moving about the field. I never have to worry that there's only a minute left and we're down by three. For, you see, it's half time, and I'm the Drum Major of the Medford High School Marching Band.

Rising from sophomore clarinetist to Drum Major, for the past two years I have been responsible for organizing, arranging, and, of course, conducting the band. It is at games and competitions that I realize that all of the time and energy expended has been worthwhile. When I perform I fear falling off the podium, slipping in the mud, or generally looking silly. Nevertheless, I still pour forth enthusiasm, as if each performance is the performance of a lifetime. I guess you might say that I become not just a bandleader, but an entertainer as well. The crowd and the band become spirited, and we have a good time. Quite frankly, I love hearing the applause for the band's presentation, and for my own personal performance. My work as Band Major here at Medford has enhanced my leadership and human relation's skills. It has also provided me with a greater sense of confidence, self-esteem, and accomplishment.



**West Islip High School
Counseling Center**

Take a look at some actual essays that were well written.

In example one, the topic and the selected experience are a perfect fit. The event is well described, and the reader gains insight into the effect the stated experiences have had on the writer's development. The essay reflects the student's industry, sensitivity, and selflessness.

The author of essay number two nicely narrows his focus. He talks about his involvement and accomplishments in a positive, fervent and controlled manner. It is an interesting piece with a most creative opening paragraph.

Last, but not least, is example three. This is a beautifully written piece. The content and style reflect both substance and creativity. The sentence structure is varied and this makes the piece flow, and thus maintains the reader's interest. Additionally, there is great depth to the work. The reader is able to learn much about the student's personality and character. Through the description of her development in Singapore, she leaves with the reader the conviction that she fully intends to see her college experience as a new opportunity for growth.

For additional samples of successful essays, visit Essayedge.com.

MORE TIPS FOR APPLICANTS:

Proofread your essay twice. Use a ruler or a blank piece of paper to cover the page beneath the one that you are reading. This will help to keep your eyes more focused.

Second, read your essay backwards. This will prevent you from skimming the text and force you to look at each individual word.

Have someone else proofread your work.

Put your essay aside for a few days, then read it again with a fresh eye. If you have access to a computer or word processor, use it.

SUBMITTING SUPPLEMENTARY MATERIALS:

Supplementary materials come in assorted sizes and shapes. This is certainly the case with creative writing and visual arts pieces. The main purpose of submitting supplementary materials is to document a portion of one's life that cannot be fully presented by means of regular application materials. Some schools request that these things be submitted.

Do not abuse the process. Proceed with caution as you attempt to stack the deck in your favor. Admission folk still believe in the old adage: "The thicker the folder, the thicker the student." They become a bit wary about a folder that takes up too much space in a file drawer or temporarily throws the entire applicant evaluation process into low gear.

Be wise in your selection of materials to be submitted and in the number of submissions.

What **not** to send:

More than the number of letters of recommendation requested.

Documentation of scholastic or extracurricular achievement. It is not necessary to send your varsity letter to prove your athletic prowess.

What **to** send:

A musical performance tape that features YOU, a piece of original poetry, a small sample of artwork or a photograph of a larger sample, a newspaper article about or by YOU, and a photograph that enlarges upon descriptive text about a special project.



Application Processing Form

(A copy of this form must be submitted for the application process)

Date: _____ Name: _____

(Last)

(First)

(M.I.)

Counselor: _____

<u>College/Universities applied to:</u>	<u>Common App?</u> <u>SUNY Portal?</u> <u>Other?</u>	<u>Date submitted by student</u>	<u>Application Deadline</u>	<u>Early Decision?</u> <u>Early Action?</u> <u>Rolling Admissions?</u>	<i>(For Office Use Only)</i>		
					<u>Transcript</u> <i>(Date sent)</i>	<u>Counselor Letter</u> <i>(Date sent)</i>	<u>Mid-year Grades</u> <i>(Date sent)</i>

Did you use the Common Application? Yes No

For which colleges? (Please list colleges): _____

What is your Intended Field of Study (Major): _____

I understand that it is my responsibility to have my SAT and/or ACT scores sent directly from the appropriate testing agency.

Student Signature _____

***** **STUDENTS MUST HAND IN THIS FORM TO THEIR COUNSELOR WHEN REQUESTING TRANSCRIPTS** *****

THE INTERVIEW

Interviews can be an integral part of the college process. At many schools the interview is little more than an information session. Be sure to check each college's interview policy before you visit. At those where it is optional, our advice is that you arrange for an interview if you feel that seeing an admissions officer face-to-face will improve your chances, or if you have any questions you particularly want answered. You'll help yourself if you make a good impression, but in almost every case, your grades, test scores, extracurricular activities, written application, and school recommendations will carry more weight.

REMEMBER: SCHEDULE ON-CAMPUS INTERVIEWS WELL IN ADVANCE.

There are two keys to a successful interview:

1. Make yourself stand out from the crowd.
2. Be yourself.

In other words, if you can make the interviewer remember you by highlighting things about yourself that are really worth remembering, chances are you've had an excellent interview. The interview, like the entire admissions process, can be a productive learning experience. At its best, it can even be fun. Try to look at your interviewer as a resource who may help you to better understand the college.

A successful interview is one that you enjoy. Good interviews humanize the admissions process. Look at your college interview as an opportunity to have direct, human contact with the admissions process. Relax and make the most of it.

QUICK DO'S AND DON'TS

DO

Be prompt
Be honest
Listen; take time to reflect
Make eye contact
Give a firm handshake
Use the name of your interviewer
Bring a transcript with SAT or ACT scores
Dress to impress
Read the catalogue
Ask questions
Send a thank you note

DON'T

Lie or exaggerate
Be negative
Yawn, slouch, or stretch
Chew gum or nails
Recite a prepared speech or brag
Interrupt your interviewer
Be disinterested or nonchalant
Criticize your teachers, school or friends
Bring an elaborate portfolio, resume, or display
Dress unprofessionally
Keep your cell phone on

QUESTIONS YOU MIGHT BE ASKED IN AN INTERVIEW

These are samples of kinds of questions you might be asked by an interviewer. Think about how you would answer them. Even if you are not asked any of these questions, if you have thought about them, you will be well prepared.

1. How do you like your high school? What has been the most positive experience you had? The most negative?
2. If I visited your high school for a few days, what would I find is your role in the school/community? What would your teachers say were your greatest strengths as a person? As a student? Likewise what about your shortcomings or weaknesses?
3. What is the most significant contribution you've made to your high school?
4. What is the overriding consideration in your choice of a college?
5. What are some of your goals - personal and career - for the future?
6. Tell me about a particular class in which you found yourself intellectually stimulated.
7. What is your reason for participating in athletics, student government, newspaper, etc.?
8. Since you are interested in science and math, why are you interested in a liberal arts college rather than a more technical institution?
9. How and in what ways do you expect, plan, hope, to transfer your secondary school contributions, achievements, activities to the college level?
10. What has been your favorite subject in high school?
11. What might you study in college?
12. What books or articles have made a lasting impression on your way of thinking? Have you read deeply into any one author or field?
13. What events, if any, would you deem critical in your life thus far?
14. What pressures do you feel operating on you in society to conform? Describe ways in which you "go your own way".
15. How have you spent your summers?
16. What are your reactions to current events, e.g.: AIDS, Eastern Europe?
17. Describe some issues that you have really become indignant over in the past year.
18. How would you describe yourself as a person?
19. Have you ever thought of not going to college? What would you do?
20. How do you spend your free time?
21. Do you have any questions?



APPLICATION PROCESS FOR MILITARY ACADEMIES

See your counselor during early spring of your junior year to discuss criteria for eligibility and steps to follow. Your counselor will provide you with a packet outlining the steps. Starting early is essential to obtaining an appointment to an academy.

1. Be sure to attend meeting with appropriate military representatives who periodically visit the Counseling Office.
2. Determine whether you meet the scholastic and physical qualifications and requirements of the specific military academy to which you wish to apply. Have a good knowledge of the responsibilities and duties involved upon admission and in the future.
3. Write a letter requesting a Pre-Candidate questionnaire in the spring of your junior year. You need a Social Security number to initiate this file.
4. In the spring of your junior year, write to your US Representatives (Peter King and Thomas Suozzi) and your two US Senators (Charles Schumer and Kirsten Gillibrand) requesting a nomination. The President and Vice President may also nominate. (You must obtain this nomination to compete for admission to all service academies except the U.S. Coast Guard Academy). Apply to all forces for which you are eligible.
5. Take the SAT or ACT and have official copies of your scores sent **through the testing agency** to the specific academy.
6. Obtain letters of recommendation from teachers and your counselor.
7. Take the qualifying medical exam.
8. Take the Physical Aptitude Test which assesses strength, agility, flexibility, and endurance. It is recommended that you train for this test prior to taking it.

FACTORS INVOLVED IN OBTAINING AN APPOINTMENT

1. Medical exam and physical aptitude
2. SAT or ACT
3. Rank in class (top 25%)
4. High school average
5. Extracurricular activities
6. Community and religious activities
7. Teacher and counselor recommendations
8. Honors and awards
9. Nomination
10. Graduation from high school
11. Completion of ASVAB (Armed Services Vocational Aptitude Battery)

ADDRESSES FOR MILITARY ACADEMIES

United States Military Academy - West Point
USMA West Point, NY 10996-1796

CEEB CODE - 2924
ACT CODE - 2976

Director, Candidate Guidance (Code 304)
United States Naval Academy
Annapolis, MD 21402-5018

CEEB CODE - 5809
ACT CODE - 1742

United States Air Force Academy
Admissions Office
HQUSAFA/RRS USAF Academy
Colorado Springs, CO 80840-5651

CEEB CODE - 4830
ACT CODE - 0530

United States Coast Guard Academy
Application for Appointment as Cadet, U.S. Coast Guard (CG-4151)
Director of Admissions
United States Coast Guard Academy
New London, CT 06320
(No congressional nominations required -based solely on national competition)

CEEB CODE - 5807
ACT CODE - 0600

United States Merchant Marine Academy at Kings Point
Admission Office
United States Merchant Marine Academy
Kings Point, NY 11024
(Does not accept Presidential or Vice Presidential nominations. Must be nominated by a congressman or other official from your geographic area.)

US SENATOR

Charles E. Schumer
District Office
145 Pinelawn Road – Suite 300 N
Melville, NY 11747
(631) 753-0978
Washington Office
322 Hart Senate Office Bldg., Room 313
Washington, DC 20510
(202) 224-6542

US SENATOR

Kirsten E. Gillibrand
District Office
155 Pinelawn Road - Suite 250, North
Melville, NY 11747
(631) 249-2825
Washington Office
478 Russell Senate Office Bldg.
Washington, DC 20510
(202) 224-4451

US CONGRESSMAN

Peter T. King
District Office
1003 Park Blvd.
Massapequa Park, NY 11762
(516) 541-4225
Washington Office
436 Cannon House Office Bldg.
Washington, DC 20515
(202) 225-7896

US CONGRESSMAN

Thomas Suozzi
District Office
478A Park Avenue
Huntington, NY 11743
(631) 923-4100
Washington Office
226 Cannon House Office Bldg.
Washington, DC 20515
(202) 225-3335

RESERVE OFFICER TRAINING CORPS (ROTC) SCHOLARSHIPS

The Army, Air Force and Navy-Marine Corps offer financial assistance to qualified men and women in the form of ROTC scholarships through some colleges and universities. The awards are based on a competitive selection process in which consideration is given to such factors as high school class standing, college entrance examinations, extra-curricular activities and leadership qualities.

- You return the ROTC investment (in your future) by agreeing to serve 4 years on active duty followed by 4 years of service in the Reserves.
- Students may make application to all three ROTC scholarship programs but may only accept one of these scholarships. The scholarship award is based on merit not on financial need.

Interested students should begin the application process in the spring of their junior year. The deadline for applying is December of the senior year. To apply for a ROTC scholarship, you may request an application from:

ARMY

Dept. of the Army
Army ROTC Scholarship
Fort Monroe, VA 23651-5238

AIR FORCE

HQAFROTC Recruiting Division
Maxwell Air Force Base
AL 36112-6633

NAVY-MARINES

NROTC-NRD New York 1975
Hempstead Turnpike
E. Meadow, NY 11554

THE ARMED SERVICES

Military life has changed a great deal since the Department of Defense announced the all-volunteer force. By Congressional legislation passed in 1971, the military staffing budget has been greatly increased to raise military pay and to provide more benefits to service personnel. The Defense Department also has established Project Volunteer, a program to end reliance on the draft by improving the conditions of military life. Housing allowances have been raised, off-base military housing and health care facilities are being improved, and scholarships have been increased.

Selective Service Registration

Proclamation 4771 of the Military Selective Service Act, dated July 21, 1980, states that all males who are citizens of the United States must register within 30 days of their 18th birthday.

You can register at any U.S. Post Office simply by filling out a Selective Service Registration form. Personal identification such as a driver's license or birth certificate is required.

If you have questions, call 708-688-6888 or write: Selective Service National Headquarters, Registration Information Bureau, Washington, DC 20435.

ARMY OPPORTUNITIES

In today's Army there are literally hundreds of skills programs from which to choose. If you enlist under the Delayed Entry Program, you can do the choosing. You may have to wait for an opening in the training of your choice, but, if you qualify, the Army will guarantee your choice up to twelve months in advance.

To help meet college costs, the Army introduced the Army College Fund. Depending on how long you serve and the specialty you qualify for, you can accumulate funds to be used for college expenses after you leave the Army.

Also, if you are interested in the Army, but do not want to spend the next few years away, the Army Reserve might be of interest to you. As a reservist, you serve sixteen hours a month (usually a weekend) with a reserve unit near home and participate in two weeks of training at an Army post each year. When you join, you choose a skill, depending on your qualifications and the openings in your local unit. Your training as a reservist is the same as that given to a full-time soldier. Ask your army recruiter about other new programs that might be available.

NAVY OPPORTUNITIES

Today's Navy is more complex and sophisticated than ever before. It is a job that requires high levels of capability in many different environments - on the sea, under the sea, and at shore bases all over the world.

A number of Navy programs provide opportunities for continuing a formal education while in the service. The Office of Educational Credit and Credentials of the American Council on Education regularly reviews and evaluates Navy training and experience. It makes recommendations to colleges and universities for awarding college credits for many Navy courses and ratings. Navy personnel can also participate in a new educational assistance program with the government, one that can provide funds for future education.

AIR FORCE OPPORTUNITIES

The Community College of the Air Force (CCAF) now offers associate degrees in more than 80 technical specialties. The completion of Air Force basic training and a technical training course qualifies you for credits that can be applied toward this degree. To complete your degree requirements, you must also register for off-duty education courses. When you do, the Air Force pays 100% of your tuition. The Air Force is the only branch of the armed services that has its own community college.

Two other programs offered are the Air Force Guaranteed Training Enlistment Program (GTEP) and the Aptitude Index (AI) Program. The GTEP offers you training at a specific technical school or on-the-job training in the specific Air Force skill following basic training. On the other hand, the AI Program guarantees you training in one of the four major Air Force Aptitude Indexes: Mechanical, Administrative, General, or Electronics. When you enter the Air Force under the AI Program, you receive your assignment during basic training.

MARINE CORPS OPPORTUNITIES

The Marine Corps has more than 310 jobs in 35 occupational fields - from aviation, data communications and electronics to field artillery, administration, and infantry. You may also qualify for special assignments such as embassy and sea duty.

There are more than 200 basic and 300 advanced schools in the Marine Corps. Some jobs offer formal instruction at these schools while others give you on-the-job training. There are also financial programs to help you continue your college education. For example, the Corps will help you save money through the Veterans Educational Assistance Program. You can accumulate funds to be used for college in this manner.



UNDERSTANDING FINANCIAL AID

Financial Aid is monetary assistance to help you meet the cost of your college, vocational, or trade school education both direct costs (tuition, fees, and books) and living expenses (food, housing, transportation and personal expenses).

When people talk about Federal Student Aid, they are referring to:

1. Pell Grants
2. *Academic Competitiveness Grant (ACG)
3. Federal Family Education Loans (Direct Stafford and Direct PLUS)
4. Federal Direct Student Loans (Direct Stafford and Direct Plus)
5. Supplemental Educational Opportunity Grants (SEOG)
6. College Work-Study
7. Perkins Loans

*An Academic Competitiveness Grant provides \$750 for the first year of study and \$1,300 for the second year.

To be eligible for each academic year, a student must:

- be a U.S. citizen or eligible non-citizen:
- be a Federal Pell Grant recipient:
- be enrolled at least half-time in a degree program:
- be a first or second-year undergraduate student or a student in a certificate program of at least one year in a degree program at a two-year or four-year degree-granting institution
- have completed a rigorous secondary school program of study

State higher education agencies also sponsor student assistance plans (as well as administer some of Uncle Sam's programs).

Don't rule out any educational program on the basis of cost alone. If you or your family are unable to afford the full cost yourselves, you may qualify for enough financial aid to pay for the education you want.

There are three kinds of financial aid:

Grants or Scholarships:

Funds, also called gift aid, do not require repayment. Grants are usually based on need. Scholarships are based on need and other criteria such as academic achievement or special talent.

Loans:

Money that must be repaid after graduation or leaving school. Students' loans have lower interest rates than commercial loans (e.g., Stafford Loan and Perkins Loan).

Work Study:

Funds earned through a job on the campus usually arranged for you by the college. Loans and work aid are called self-help. Financial aid administrators generally put together an aid package that combines gift aid and self-help.



Financial Aid Night will be held in September, 2017.

All seniors and their parents are strongly encouraged to attend.

Financial Aid Application Forms:

All students interested in financial aid must file the Free Application for Federal Student Aid (FAFSA). It produces the family's primary expected family contribution figure: the amount of money that, when subtracted from college costs will establish eligibility for federal student aid. If your child is applying to a college within New York, you will automatically receive an ExpressTAP form from the state.

Some schools, especially the more expensive ones, may want additional information to determine your eligibility for collegiate awards (or to determine the mix of the aid package, i.e. the ratio of grants and loans). These schools may ask you to file an institutional aid application called the PROFILE. The PROFILE asks for much more information than the FAFSA. For example, you have to report your family income for the previous two years, the amount of equity in your home, any medical expenses that exceed 4% of AGI, and any secondary school tuition paid for other students in the family. In addition, private colleges may ask about other possible financial resources-various trusts, gifts, leaseback's, insurance policies, boats, business interests, retirement provisions, debt information.

Eligibility for financial aid depends on how much you and your family can pay toward your total estimated costs. Figuring out that amount is a complicated process called need analysis. Everyone who applies for aid receives a need analysis, which examines what your parents can pay and what you can contribute.

Financial Aid is intended to supplement, not replace family resources. Families should think of themselves as the first, and probably primary, source of college funds. Most colleges, government agencies, and programs expect students to contribute as much as possible. Remember that the best single source of financial aid information is the Financial Aid Officer at the colleges to which you apply. Financial aid forms can be picked up in the Counseling Office.

During the month of January, a toll-free hotline number can be called where New York State Financial Aid Counselors will answer specific questions you may have. This number is 800-367-2670. We will also be running a Financial Aid workshop for senior parents sometime in November (date to be announced).

The FAFSA online form is available for submission starting in October.

FAFSA on the web: www.fafsa.ed.gov/

Remember, the earlier you apply the better.

IMPORTANT NOTE: Parents of juniors are encouraged to complete the FAFSA4caster online at www.federalstudentaid.ed.gov. This will provide you with your estimated expected family contribution (EFC). For more information see your counselor.

IS THAT SCHOLARSHIP SERVICE A SCAM?

If you're thinking of using a scholarship service -- check it out first to make sure you're using a reputable one. According to the Federal Trade Commission (FTC), here are six signs that a scholarship service may be a scam:

1. The scholarship is "guaranteed" or your money back.
2. The scholarship service will do all the work.
3. The scholarship will cost some money.
4. "You can't get this information anywhere else."
5. You are a "finalist" in a competition you never entered.
6. The scholarship service needs your credit card or checking account number in advance.

If this sounds like the scholarship service you're thinking of using, here's some advice from the FTC:

Every year, thousands of families fall prey to fraudulent scholarship companies that pose as legitimate foundations, scholarship sponsors, and scholarship search services. The scam artists advertise in campus newspapers, distribute flyers, send direct mail with toll-free phone numbers to students, and post home pages on the World Wide Web that essentially promise "free money for college". These scams target a vulnerable group of consumers: high school and college students and parents worried about paying for a college education. The scam artists "guarantee" students scholarships and grants "that you'll never have to repay." These companies charge advance fees ranging from \$10 to \$400. In most cases, consumers end up with nothing but a hefty credit card bill or a depleted checking account.

Many fraudulent companies claim that there is \$6.6 billion in unclaimed student aid available each year through private funding sources (as opposed to colleges and government) and that they can tap into that "Fund" for their customers. According to the scholarship experts, that "unclaimed funds" claim is a myth, based on an estimate of untapped employee tuition benefits that was published in a study over 10 years ago. The funds went unclaimed because they couldn't be used. In fact, less than one percent of the financial aid awarded each year comes from the private sector. Most financial aid comes from the government or from the schools themselves.

Many fraudulent companies "guarantee" that they have scholarships or grants for which the students already have qualified. That is, if the student pays an advance fee, he or she will get a scholarship. In reality, these companies search a database compiled from public information and provide a list of scholarships and grants to which students can apply and for which students may or may not be eligible. If the company offers a "money back guarantee," students usually are required to apply for each of the scholarships or grants listed by the fraudulent company and provide proof that they have been rejected by each one, a contingency not mentioned to students before they pay the fee. As a result, in most cases, the "guarantee" is worthless.

Other fraudulent companies provide nothing for the student's advance fee—not even a list of sources of potential aid. A number of scam operators use official-sounding names, such as "National Scholarship Foundation", or claim to have a Washington, D.C. location to project an aura of legitimacy. Some scam artists tell students they've been selected as "finalists"—but that the student will have to pay a fee for further consideration, or that scholarships are being held for the student. Students are frequently asked to provide their checking account number to "confirm their eligibility for an award." Then, they find out that large sums of money have been debited from their accounts.

For more information regarding the legitimacy of a scholarship service, check with the college financial aid office or call the National Fraud Information Center at 1-800-876-7060.

WARNING: SENIORITIS CAN BE DANGEROUS
By Mary A. Villeponteaux

Senioritis: Lack of concern for one's academic program and performance.

Second semester high school juniors and seniors are the individuals at risk of contracting this potentially crippling, academic syndrome.

One of the major concerns of second semester juniors is scheduling courses for their senior year. While most juniors continue to pursue strong academic courses in their senior year, others succumb to "senioritis." These students take English 12 and perhaps one or two other academic courses then load up on non-academic electives. This proves to be detrimental when applying to colleges and universities.

Juniors should remember that no college or university in the country looks favorably upon a weak senior program. At least four academically challenging courses should be taken during the senior year. Advanced Placement and Honors level courses are preferred if they are available and appropriate. Performance and program in the senior year are strong predictors of the student's success as a college freshman.

Second semester seniors who have been offered admission to a college or university are the most common victims of "senioritis." These students have taken four to six academic courses with at least two courses at the Advanced Placement or Honors level. Performance their first semester remained consistently above average, usually with a B+ to A average in all subjects.

Symptoms develop shortly after the offers of admission begin arriving in the mail. Many students realize that three and a half years of hard work actually did pay off: Soon after this revelation seniors begin to achieve a level of confidence never before experienced. They feel wonderful - and they SHOULD. However, too often this euphoria results in apathy toward schoolwork. As a result, grades begin to fall and academically challenging courses are replaced with far less demanding classes. Students with chronic cases of "senioritis" often receive final grades of C's, D's and even F's in courses with first semester averages of A and B+.

The chronic sufferers of "senioritis" convince themselves that the college or university from whom they received an offer of admission is not concerned with final grade reports. Students ignore the fact that their performance and course level must remain consistent throughout the entire senior year.

Offers of admission are based on the performance and curriculum illustrated the first semester. Any deviation from that alters the basis for the offer of admission. As a result, the members of the Admissions Committee doubt the true ability and motivation of the applicant. The Vice President for Admissions at Mary Washington College requires students to explain, in writing, their decline in academic performance.

The Admissions Committee reserves the right to withdraw an offer of admission if the student's performance falls below the acceptance level.

Remember that a dramatic decline in academic performance or a change in curriculum can result in the withdrawal of an offer of admission. Students can lose the opportunity to attend the college or university of their choice.

THE IMPORTANCE OF YOUR SENIOR YEAR PROGRAM

The following letters were received by or about high school seniors regarding their senior year course work.

SUNY AT STONY BROOK

"I have recently reviewed your final high school transcript and **am disappointed to note the significant decline in your senior year grades.** In your acceptance letter I reminded you that enrollment is "contingent upon successful completion off your high school graduation requirements." I must ask you to write me a letter of explanation as soon as possible and by August 12 at the latest. **Please provide reasons for your poor grades** and suggest to me how you intend to improve your grades in a more rigorous and competitive environment. I am sorry to alarm you at this point, but frankly I am very concerned by the downward trend in your high school performance. You would not have been accepted based on your senior year."

UNIVERSITY OF NEW HAMPSHIRE

"We received a report of your final grades for the academic year and consider them unacceptable. I refer specifically to your second semester grades of: 65 in Algebra, 60 in Expository Writing and 60 in psychology. It is clear that your admission status must be reevaluated and consequently, **I have suspended your admission.** If you wish to communicate with us about your circumstances, please do so in writing within the next five days. It is our preference not to talk with you or your parents until we have received your written communication. We will contact you again once we have received and reviewed your statement. At that time we will make a determination as to whether it is appropriate for you to meet with us. It is possible that communications as an indication that your admission status has been reinstated. We will contact you in writing when a final decision has been made on your case."

UNIVERSITY OF PENNSYLVANIA

"The admissions Office is in the process of reviewing final school reports for the incoming freshman class. We note that your grades include a "D." As you know, you were offered admissions primarily on the basis of your outstanding academic performance. Since the final report represents a departure from your previous level of achievement, we would like to emphasize that Pennsylvania is a competitive institution which will demand your most diligent efforts during your undergraduate years. As you prepare to matriculate in September, I hope that you plan to pursue your academic goals with the same commitment you have previously demonstrated. It is advisable for you to make an appointment with the Dean's office when you come to campus to discuss your academic standing."

TUFTS UNIVERSITY

"In April we were pleased to offer you admission to the entering freshman class. This offer was extended to you contingent upon your continuing demonstration of the academic and personal qualities that led the committee to offer you admissions to the university. A recent review of your final grades showed a decline in your academic performance. **Our experience is that students who have a weak final semester in secondary school often have difficulty regaining their motivation for the challenging freshman year at Tufts.**"

"I was distressed to receive your final grades which show a substantial drop in the level of your performance. Please write to me as soon as possible explaining **your low grades in Physics and Economics and your withdrawal from Probability and Statistics.**"

MICHIGAN STATE UNIVERSITY

"You were admitted to Michigan State University earlier in March. At that time we sent you a certificate of admission and an admissions letter. I am sending you another copy of that letter highlighting the last sentence of the fourth paragraph. We recently received a copy of your seventh semester grades. Your grades have declined the second quarter in Writing, Pre-Calculus and of course, Physics. You will want to get yourself back on track. Do the type of work that resulted in your admission to the university and of which you are obviously capable. Don't let this senioritis continue to erode your academic progress. We'll be expecting to see much improved academic work when we receive your final transcript."

THE UNIVERSITY OF WISCONSIN-MADISON

"Dear Guidance Director: In May we sent the enclosed list of students from your school who have been admitted as freshmen to the University of Wisconsin-Madison. Since most, if not all of these students were admitted with high school work in progress, I am asking that you report any changes in performance which might affect a student's admissibility. A change in which we are most interested is Failure or withdrawal of an "academic" course during the senior year. Please pay particular attention to changes in senior year mathematics or foreign language."

UNIVERSITY OF RHODE ISLAND

"Research indicates that students whose senior grades show a downward trend often face academic difficulties their first year at the University of Rhode Island. The University would like to make the transition to college as smooth as possible thereby avoiding an unsuccessful freshman year. Therefore, the University is adopting a new review policy for senior transcripts, effective fall 1989. After review of the final transcript if we note a serious decline or reason for concern in academic performance, the student and high school guidance office will be sent one of the following letters:

A LETTER OF CONCERN - A letter of concern expresses our disappointment and asks the student to question their motivation and ability to handle the challenges of a college curriculum.

A LETTER OF SUSPENSION - A letter of suspension cancels the acceptance and requires the student to contact the Admissions Office in writing regarding their circumstances. Upon receipt of written communication, the application will be reevaluated and may or may not be reinstated.

A LETTER OF REVOCATION - A letter of revocation is the cancellation of the original acceptance. If a revoked student wishes to be considered at a later date, an interview would be required with an admissions counselor to discuss the possibility.

Your acceptance at any college or university does not guaranty your admission if your senior year performance does not reflect the university's expectations for admission. All colleges and universities reserve the right to reverse admission decisions based upon review of senior year performance.

RESOURCES FOR YOUR COLLEGE EXPLORATION

COMPREHENSIVE COLLEGE REFERENCE BOOKS (OBJECTIVE):

Barron's Profiles of American Colleges; Barron's Educational Series, Hauppauge, NY.
College Admissions Data Handbook; Orchard House, Concord, MA.
Peterson's Guide to Four-Year Colleges; Peterson's Guides, Princeton, NJ.
Comparative Guide to American Colleges; Cass & Birnbaum, Harper Books, New York, NY.
College Guide for Students with Learning Disabilities; Laurel Publication.

COLLEGE RATING RECOMMENDATION BOOKS (SUBJECTIVE):

The Fiske Guide to Colleges; Edward B. Fiske, Times Books, New York, NY.
The Insider's Guide to the Colleges; Yale Daily News, St. Martin's Press, New York, NY.
Rugg's Recommendations on the Colleges; Frederick E. Rugg, Sarasota, FL.
America's Best Colleges; U.S. News. Best College Buys Now; Money Guide.
Getting In: Inside the College Admissions Process; Bill Paul, Addison – Wesley Publishing Company, Reading, MA.
Internet Guide For College-Bound Students; Kenneth E. Hartman, The College Board, New York, NY.
The Gate Keepers; Jacques Steinberg, Viking, NY.
Fifty College Admissions Directors Speak to Parents; Harcourt, Brace, Jovanovich Publishers, New York, NY. Letting Go: A Parents' Guide to Today's College Experience; Adler and Adler Publishers, Bethesda, MD. Parents in the Process (Video).

SUPPLEMENTARY COLLEGE REFERENCE BOOKS/ LITERATURE:

College Admissions Index of Majors and Sports; Orchard House, Concord, MA.
Peterson's National College Databank; Peterson's Guides, Princeton, NJ. Major Options; Nicholas Basta, Harper Books, New York, NY.
The College Board Guide to 150 Popular College Majors; College Board, New York, NY.
The National Directory of College Athletics. Need a Lift; American Legion.
The Best 361 Colleges-Princeton Review
The Price of Admission
The Gatekeepers: Inside the Admissions Process of a Premier College (Paperback) by Jacques Steinberg
The Truth About Getting In: A Top College Advisor Tells You Everything You Need to Know (Hardcover) by Katherine Cohen
100 Successful College Application Essays (Second Edition) (Paperback) by Harvard Independent
50 Successful Harvard Application Essays: What Worked for Them Can Help You Get into the College of Your Choice, 2nd Edition (Paperback) by Staff of the Harvard Crimson
Colleges That Change Lives by Lauren Pope c.2006

DIRECTORY OF ONLINE RESOURCES

General College Information

College Board Online
www.collegeboard.org

Peterson's Guide to the Colleges
www.petersons.com

The Princeton Review College Search
www.princetonreview.com

Campus Tours
www.campustours.com

New York Specific College Information

Long Island Colleges
www.lirache.org

The State University of New York
www.suny.edu

New York's Private Colleges and Universities
www.nycolleges.org

The City University of New York
www.cuny.edu

NYS Higher Education Services Corporation
www.hesc.com

Scholarship and Financial Aid Information

Fast Web Scholarship Search
www.fastweb.com

College Board Scholarship Search
www.collegeboard.com

College View Scholarship Search
www.collegeview.com

College Express Scholarship Search
www.collegeexpress.com

FAFSA online Application
www.fafsa.ed.gov

Student Guide to Financial Aid
www.finaid.org

CSS Profile (required by many private colleges)
www.profileonline.collegeboard.com

NYS Tuition Assistance Program (TAP)
www.hesc.com

SAT / ACT Information

SAT Registration
www.collegeboard.com

ACT Registration
www.actstudent.org

The Educational Testing Service (General Testing Information)
www.ets.org

Free SAT/ACT test prep
www.number2.com

www.castlelearning.com

Career Exploration Resources on the Web

New York Career Zone
www.nycareerzone.org

NY Mentor
www.nymentor.edu

U.S. Department of Labor
www.bls.gov

Mapping Your Future
www.mapping-your-future.org

Career Voyages
www.careervoyages.gov

Occupational Outlook Handbook
www.bls.gov/oco/

Family Connection by Naviance for West Islip High School

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.

To begin using Family Connection, go to <http://connection.naviance.com/wihs> and follow these steps:

- On the home page, you will need to enter a registration code in the “New User Box” and click “Register”. Please see your counselor for this registration code.
- Fill out the registration page including your e-mail address and a private password. At the bottom of the page, check the box that you agree to the terms of use and click “Complete Registration.”
- NOTE: When you log-in in the future, your user name is your e-mail address and your password is the one you established when registering. If you change your e-mail address at any point, remember to update it in Family Connection.

GLOSSARY OF TERMS

- ACADEMIC YEAR:** The period in which school is in session--typically September through May.
- ACCREDITATION:** Recognition by an accrediting organization or agency that a college meets certain minimum standards in programs, services, and facilities.
- ACCRUAL DATE:** The date on which interest charges on an educational loan begin to accrue.
- ACT:** American College Testing Program - an alternative college admission test. Measures English, math, reading and science reasoning abilities. Many students take the ACT in addition to the SAT I.
- ADJUSTED AVAILABLE INCOME:** The remaining income after taxes and a basic living allowance have been subtracted (in the Federal Methodology).
- ADVANCED PLACEMENT:** Designed for student who has completed AP classes in high school and the exam in each subject area. Colleges may grant advanced standing and credit depending upon grades earned on exams.
- ADVISOR:** A member of the teaching faculty who advises students on course selection and curriculum concerns.
- APPLICATION FEE:** A non-refundable fee usually charged for making application to a particular college.
- ASSET PROTECTION ALLOWANCE:** The portion of parents' assets that is not included in the calculation of the parent contribution (calculated by Federal Methodology formula).
- ASSETS:** Cash in checking and savings accounts, trusts, stocks, bonds, other securities, real estate (excluding home), income-producing property, business equipment, and business inventory. Considered in determining expected family contribution (EFC).
- ASSISTANTSHIP:** A type of student employment; usually refers to a student teaching or research position.
- ASSOCIATE DEGREE:** A two-year college degree.
- AUDIT:** Attend a class without getting credit for it.
- AWARD LETTER:** Official letter from the college financial aid office that lists all the financial aid awarded to the student.
- BACCALAUREATE DEGREE:** The Bachelor of Arts, Bachelor of Science or any other bachelor's degree granted by a college or university for a program that typically requires four years of full-time study.
- BACHELOR'S DEGREE:** A four-year college degree.
- BUDGET:** The estimated cost of attendance for a student at an institution: typically includes tuition, fees, books, supplies, room, board, personal expenses and transportation.

BURSAR'S OFFICE: The university office responsible for the billing and collection of university charges.

CALENDAR: The system by which an institution divides its year into shorter periods for instruction. The most common calendars are semesters and trimesters.

CAMPUS-BASED PROGRAMS: U.S. Department of Education federal student aid programs administered by colleges and universities. Includes: Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS).

CANDIDATES REPLY DATE AGREEMENT: This agreement established a common date, May 1st, as the earliest date a college or university may require an accepted applicant to say whether he or she plans to attend. Early Decision applications are exempt from this agreement.

CEEB: College Entrance Examination Board.

CENTRAL PROCESSING SYSTEM (CPS): The computer system that receives the student's need analysis data. The Central Processing System performs database matches and calculates the official Expected Family Contribution (EFC) and sends out the Student Aid Report (SAR).

CLASS RANK: A student's standing based on his or her academic record as compared with that of the other members of the class. In a class of 100, the highest-ranking student would be number 1; the lowest, number 100.

COLLATERAL: Property used to secure a loan, which can be seized if the borrower defaults on a loan.

COMMERCIAL LENDER: A commercial bank, savings and loan association, credit union, stock savings bank, trust company or mutual savings bank.

COMMUTER STUDENT: A student who lives at home and commutes to school.

CONSOLIDATION LOAN: Loan that allows borrowers to lower their monthly payments by replacing their original loans with one loan. Consolidation loans typically have longer repayment periods and greater interest.

CONSORTIUM: A voluntary association of two or more colleges providing joint services and academic programs to students enrolled in member institutions. Students at one campus are allowed to attend courses and use the facilities at other member campuses.

COOPERATIVE EDUCATION (CO-OP): A program integrating paid opportunities to gain professional, full-time work experience while enrolled in college.

CORE CURRICULUM: A group of courses in varied areas of the arts and sciences designated by a college as one of the requirements for a degree.

COSIGNER: Individual who assumes responsibility for a loan if the borrower fails to repay.

COST OF ATTENDANCE: Also known as the budget, it includes tuition and fees, room and board, allowances for books and supplies, transportation, and personal and incidental expenses.

COURSE LOAD: The number of hours taken in a given semester or quarter. A typical load is 15-18 semester hours or 15-17 quarter hours.

CSS: College Scholarship Service is a service of the College Board that uses a financial aid form to standardize the method of determining a student's financial need.

CUNY: City University of New York.

CUSTODIAL PARENT: In cases where a student's parents are divorced or separated, the custodial parent is the parent with whom the student lived the most during the past 12 months.

DEFAULT: Failure to repay or otherwise meet the terms and condition of a loan. Default typically occurs after six months of delinquent payments. Penalties include a bad credit rating, loss of future financial aid eligibility, withholding of tax refunds, garnishing wages and loss of monthly payment options.

DEFERMENT OF LOAN: Period during which the repayment of the loan is suspended because the borrower meets certain eligibility requirements (e.g., enrolled in college at least half-time).

DEFERRED ADMISSION: The practice of permitting students to postpone enrollment for one year after acceptance to the college.

DELINQUENCY: Failure to make a scheduled loan payment.

DEPENDENCY STATUS: A student's dependency status determines the degree to which the student has access to parent financial resources. An independent student is at least 24 years old as of January 1, is married, is a graduate or professional student, has a legal dependent other than a spouse, is a U.S. Armed Forces veteran or is/was an orphan or ward of the court.

DIRECT LOANS: A new federal program where the school becomes the lending agency and manages the loan funds directly, with the federal government providing the loan funds. Not all schools currently participate in this program.

DISBURSEMENT: The process by which financial aid funds are made available to students for use in meeting educational and related living expenses. Funds may be disbursed directly to the student, or applied to the student's account.

EARLY ACTION ~ EARLY ADMISSION ~ EARLY DECISION: An **early action** program has earlier deadlines and earlier notification dates than the regular admissions process. This is not a binding commitment and allows the student to submit additional applications and to accept or decline the offer of admission by May 1st. An **early admission** program allows exemplary high school juniors to skip their senior year and enroll directly in college. An **early decision** program has earlier deadlines and earlier notification dates than the regular admissions process and students who apply to an early decision program commit to attending the school if admitted (which means the student must accept the offer of admission before they see their financial aid package.) The student **MUST** withdraw all other applications.

ENROLLMENT STATUS: Indication of whether student attends full or part-time. Typically students must be enrolled at least half-time (and in some cases full-time) to qualify for financial aid.

ETS: Educational Testing Service, a non-profit organization, which oversees the various testing and financial aid programs of the CEEB.

EXPECTED FAMILY CONTRIBUTION (EFC): The dollar amount that a family is expected to pay toward a student's educational costs. EFC is based on family earnings, assets, students in college and family size.

FAFSA: See Free Application for Federal Student Aid.

FEDERAL DIRECT STUDENT LOAN PROGRAM (FDSLPL): Loans provided by the U.S. government directly to students and their parents through their schools.

FEDERAL METHODOLOGY: The need analysis formula used to determine a family's expected family contribution. The Federal Methodology considers family size, the number of family members in college, taxable and nontaxable income and assets.

FEDERAL PROCESSOR: The Federal Processor is the organization that processes the information submitted on the Free Application for Federal Student Aid (FAFSA) and uses it to compute eligibility for federal student aid.

FEDERAL STAFFORD LOAN: Federally-guaranteed, low-interest rate for students. There are two types of Federal Stafford loans: subsidized (need-based) and unsubsidized (non need-based). Both types allow deferment of payments until a student leaves school.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG): These are federal grants for students with exceptional financial need (as determined by the college). Approximately 5 percent of undergraduates are recipients of FSEOG.

FEDERAL WORK-STUDY: Federally sponsored Work-Study (FWS) Program provides undergraduate and graduate students with school-year part-time employment. The Federal Government pays some of the student's salary, which helps departments and businesses pay for and ultimately hire students. Eligibility is based on financial need.

FEE WAIVER: Request for reduction or elimination of application, testing or financial aid form fees, usually based upon financial need.

FELLOWSHIP: Financial aid for graduate students that does not need to be repaid. (Typically includes tuition and living expenses.)

FINANCIAL AID ADMINISTRATOR: University employee responsible for preparing and communicating information about student loans, grants, scholarships and employment programs, and for advising, awarding, reporting, counseling and supervising student financial aid office functions.

FINANCIAL AID PACKAGE: The total amount of financial aid a student receives, including grants, loans, and federal work-study. Unsubsidized Stafford loans and PLUS loans are not considered part of the package.

FINANCIAL AID TRANSCRIPT: Form used by colleges to collect data about any financial aid awards a student received at other educational institutions

FINANCIAL NEED: The difference between the student's educational costs and the Expected Family Contribution.

FIXED INTEREST LOANS: Interest rate stays the same for the life of the loan.

FORBEARANCE: The approved temporary suspension of loan payments due to a financial hardship (interest continues to accrue).

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA): The application students must first complete to apply for virtually all forms of financial aid. Available on the WEB by following the links at <http://www.fafsa.ed.gov>

GIFT AID: Grants and scholarships that do not need to be repaid.

GPA: Grade Point Average.

GRACE PERIOD: The period after a student either graduates or leaves school and before loan payments must begin (typically six to nine months).

GRANT: Financial aid that does not have to be paid back - typically based on financial need.

GUARANTEE FEE: A percentage of the loan that is paid to the guarantor to insure the loan against default. The fee is usually 1 percent of the loan amount.

GUARANTOR: A state agency or private, nonprofit organization that administers a student loan insurance program.

HOME EQUITY: The current market value of the home minus the mortgage's unpaid principal (based on market value).

HONORS PROGRAM: Any special program for very able students which offers the opportunity for educational enrichment, independent study, acceleration or some combination of these.

INTERNATIONAL BACCALAUREATE PROGRAMME

The International Baccalaureate (IB) Diploma Programme is an intense curriculum for high school juniors and seniors that emphasizes intercultural understanding and enrichment. It culminates in six rigorous subject exams.

INCOME CONTINGENT REPAYMENT: The size of the monthly payments depends on the income earned by the borrower. As the borrower's income increases, so do payments.

INDEPENDENT STUDY: An arrangement that allows students to complete some of their college program by studying independently instead of attending scheduled classes and completing group assignments. Typically, students plan programs of study in consultation with a faculty advisor or committee to whom they may report periodically and submit a final report for evaluation.

INSTITUTIONAL METHODOLOGY: A formula some schools devise to determine financial need for allocating their own institutional financial aid funds.

INTERNSHIPS: Short-term, supervised work experience, usually related to a student's major, for which the student earns academic credit. The work can be full or part-time, on or off campus paid or unpaid

LENDER: A bank, credit union or other financial institution that provides funds to the student or parent for an educational loan.

LIBERAL ARTS: A broad course of instruction comprising the arts, natural sciences, languages, literature, philosophy, religion, and the classics

MATRICULATION: The process whereby a student is accepted, pays the fees, and enrolls in classes - officially becoming a student at the college. This term is only applied to freshmen or to a transfer student's first enrollment.

MERIT-BASED AID: Financial aid based on academic, artistic, athletic or other merit-oriented criteria (not financial need).

NEED-BLIND ADMISSION: Financial need does not impact on the admission process. The school decides whether to offer of admission to a student without considering the student's financial situation. Most schools use a need-blind admissions process.

NEED-SENSITIVE ADMISSIONS: The school takes the student's financial situation into account for some admissions decisions. Some schools use need-sensitive admissions for borderline students.

NEEDS ANALYSIS: The process used by a college to evaluate an applicant's financial resources and determine how much the student or family can pay toward the cost of the education.

OPEN ADMISSIONS: The college admissions policy of admitting high school graduates and other adults generally without regard to conventional academic qualifications, such as high school subject, high school grades and admissions test scores, Virtually all applications with high school diplomas or their equivalent are accepted.

PACKAGING: A financial aid administrator's attempt at combining various types of student aid (grants, loans, scholarship and employment) to attempt to meet a student's financial need.

PARENTS' CONTRIBUTION: A quantitative estimate of the parents' ability to contribute to postsecondary educational expenses.

PELL GRANT: Federal grant program for undergraduate students who demonstrate financial need and have not yet completed a baccalaureate degree.

PERKINS LOAN: Low interest federal loan for students with exceptional financial need (as determined by the college).

PLACEMENT TESTS: A battery of tests designed to assess a student's aptitude and level of achievement in various academic areas so that he or she may be advised to enroll in the appropriate level classes.

PLUS LOANS (PARENT LOANS FOR UNDERGRADUATE STUDENTS): Federal loans available to parents of dependent undergraduate students to help finance their child's education.

Parents may borrow up to the difference between education costs and financial aid received from a bank or other lending institution.

PREPAID TUITION PLAN: A college savings plan guaranteed to rise in value at the same rate as college tuition. Several states and institutions offer such programs.

PRINCIPAL: The amount borrowed or owed on a loan.

PRIVATE COLLEGE/UNIVERSITY: An educational institution of higher education which is not supported by public taxes. Private colleges may be independent or church related.

PROFESSIONAL JUDGMENT: For need-based federal aid programs, financial aid administrators can adjust the expected family contribution (EFC), or the cost of attendance (COA), or change the dependency status (with documentation) when extenuating circumstances exist (for example, if a parent becomes unemployed, disabled or deceased).

PROMISSORY NOTE: Legally binding contract a student signs before receiving loan funds that details the terms of the loan and obligates the borrower to repay.

PSAT: Preliminary Scholastic Assessment Test

PUBLIC COLLEGE/UNIVERSITY: An educational institution of higher education, which is supported by public taxes.

REGISTRATION: A process at the beginning of each semester or quarter whereby the student selects the courses he or she will enroll in, pays the appropriate fees, and sets up a class schedule for the semester or term.

ROLLING ADMISSION: Certain colleges or universities have a policy of admitting qualified students on a "first come, first-served" basis. Applicants are notified of admission decisions as soon as credentials are submitted and processed.

ROTC: (Reserved Officers Corps) Programs conducted by certain colleges in cooperation with the United States Air Force, Army and Navy. Local recruiting officers of the services themselves can supply detailed information about these programs, as can participating colleges.

SAT REASONING TESTS: A three hour and forty-five minute standardized test that measures the critical reading, writing, and math abilities of the student.

SAT SUBJECT TESTS: One-hour subject tests that measure knowledge of particular subjects and the student's ability to apply that knowledge. Not all colleges require these tests. Students are responsible for checking individual college requirements.

SATISFACTORY ACADEMIC PROGRESS: A school's policy concerning the minimum number of courses that must be completed each semester, the maximum time frame, and the minimum GPA required to receive financial aid.

SCHOLARSHIP: A form of financial assistance that does not require repayment or employment and which is usually offered to students who show potential for distinction, or who possess certain characteristics important to the scholarship provider (such as religious beliefs, hobbies, ethnicity, etc.).

SECONDARY MARKET: An organization that buys loans from lenders, which provides the lender with the capital to issue new loans.

SEMINAR: A course in which a small group of students, headed by a professional, engages in research and discussion.

SERVICER: An organization that is paid by a lender to administer their student loan portfolio.

SIMPLIFIED NEEDS TEST: An alternate method of calculating the expected family contribution for families with adjusted gross incomes less than \$50,000, who have filed or are eligible to file an IRS Form 1040A or 1040 EZ or who are not required to file an income tax return.

STATE STUDENT INCENTIVE GRANTS: States receive matching funds from the federal government to help fund this program for state residents.

STUDENT AID REPORT (SAR): The official notification sent to students after submitting the FAFSA. Students may be required to submit this document to the college's financial aid office.

STUDENT CONTRIBUTION: A quantitative estimate of the student's ability to contribute to post secondary education expenses.

SUBSIDIZED LOAN: A loan that student borrowers do not have to pay interest on until after their grace period expires.

SUNY: State University of New York

SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (SEOG): Federal grant program for undergraduate students with exceptional need. SEOG grants up to \$4,000 are awarded by the school's financial aid office.

TITLE IV PROGRAMS: Federal student aid programs authorized under Title IV of the Higher Education Act of 1965, as amended. Includes Federal Pell Grants, Federal Supplemental Educational Opportunity Grant, Federal Work Study, Federal Perkins Loan, Federal Stafford Loan, Federal PLUS Loan, Direct Loan, Direct PLUS Loan and SSIG.

TOEFL: Test of English as a Foreign Language which is taken by students whose English is their second language.

TRANSCRIPT: The official record of a student's academic performance from the time of entrance in a given institution to the end of the latest semester.

TRANSFER PROGRAM: An education program in a two-year college that is offered primarily for students who plan to continue their studies in a four-year college or university.

TRIMESTER: An academic calendar period of about 15 weeks. Three trimesters make up one year. Students make normal progress by attending two of the trimesters each year and in some colleges can accelerate their programs by attending all three trimesters in one or more years.

TUITION: The charge for instruction. Generally designated for a year or semester for full-time students, for part-time students it is often designated by the credit hour of a course.

UNDERGRADUATE STUDENT: A student who has not yet received a bachelor's degree.

UNMET NEED: Difference between a student's total cost of attendance at a specific institution and the student's total available resources, including financial aid.

UNSUBSIDIZED LOAN: A loan that student borrowers must pay all the interest on, including while they are enrolled.

VERIFICATION: The review process in which the financial aid officer requests documentation from a financial aid applicant to verify the accuracy of the application.

WORK-STUDY: See 'Federal Work Study' for a description of the federally subsidized work-study program.



“The beautiful thing about learning is that no one can take it away from you.”

-- B.B. King