

COLLEGE ADVISING ESSENTIALS



HANDOUTS



RESOURCES



ACTIVITIES

Contents

A school counselor's work is never done — especially when it comes to college advising — and your time is precious. With that in mind, we've compiled this series of clear, easy-to-use handouts on the college admission and financial aid process. We hope these resources will help you support your students and parents as they make their way through the various aspects of planning for college and for their future.

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Finding the Perfect College

Most students want to find the “perfect” college. The truth is, there’s no such thing. You can find many colleges where you can be happy and get a great education. The college search is about exploring who you are and what you want and then finding colleges that will meet your goals.

BEFORE SEARCHING CONSIDER THESE 8 FACTORS

Size

Available
majors and
classes

Distance
from home

Housing
options

Location

Available
extracurricular
activities

Makeup of the
student body

Campus
atmosphere

Questions to consider:

- Which of these aspects are things you feel you must have to be comfortable at a college?
- On which factors are you flexible?
- What do you want to accomplish in college?
- Do you want to train for a specific job or get a wide-ranging education?
- If you have a major in mind, do the colleges you are considering specialize in that major?

Bigfuture.collegeboard.org is a great option to sort through the many options out there, based on your preferences.

Here are steps you can take to find colleges where you will thrive.

KEEP AN OPEN MIND

Although it’s good to have some ideas in mind about what sorts of colleges will be right for you, stay open to all the possibilities at the beginning of your search.

TALK TO PEOPLE WHO KNOW YOU

Tell parents, teachers, relatives, friends, and your school counselor about your goals, and ask if they can suggest colleges that may be a good fit for you.

DON'T LIMIT YOUR SEARCH

At the start of this process, you may rule out colleges because you think that they are too expensive or too hard to get into, but this may not be the reality. Remember that financial aid can make college more affordable, and colleges look at more than just grades and test scores.

DO YOUR HOMEWORK

Once you have a list of schools, it’s time to do some research. To learn more about the colleges you’re considering, check out college guidebooks and websites. Jot down your questions and get answers by:

- Talking to your school counselor or teachers
- Checking out colleges’ student blogs, if available
- Contacting college admission officials
- Asking admission officials to recommend current students or recent graduates with whom you can have conversations
- Visiting college campuses, if possible

FAQ: College Entrance Exams

GENERAL

What are college entrance exams? These tests are designed to measure students' skills and help colleges evaluate how ready you are for college-level work. The SAT[®] and ACT are both accepted by nearly all colleges and universities.

Do all colleges require a college entrance exam as part of the application process? Most four-year institutions require a college entrance exam score. The ones that do not require these scores will indicate that in their admission policies.

What other tests may be recommended or required? Some colleges may require SAT Subject Tests[™] as part of the admission application, for application to certain majors, or for course placement.

How many times should a college entrance exam be taken? Most students take a college entrance exam twice—once in the spring of the junior year and once at the beginning of the senior year.

SCORES

How do colleges use test scores? They are used to apply a common standard for all students no matter where they went to high school. Colleges look at your test scores, along with your high school grades and courses, to see how well prepared you are for college-level work.

Does a college receive all scores from every college entrance exam you've taken? Some colleges will allow you to select which scores you would like considered for admission and others might have specific instructions about which scores get reported. This information, along with how they require them to be sent, will be included in their application guidelines.

PREPARING

What is the best way to prepare for a college entrance exam? The best way to prepare is to work hard both inside and outside the classroom. Take challenging courses, study hard, and read and write as much as you can.

What are other ways to prepare for the tests?

- Know what to expect. Being familiar with the test's format is the single best way to prepare for that test. Go to the testing organization's website to get familiar with the various test sections and the instructions for each part.
- Take preliminary tests. These tests (such as the PSAT/NMSQT[®]) are meant to be taken in the sophomore or junior year and have the same format and question types as the admission tests. You can use your score reports to help identify specific areas you need to focus on.
- Practice, practice, practice. Students can use Khan Academy to practice for the SAT for free with a world-class platform offering personalized and instructional content. Using free resources like Khan Academy and practice tests from the testing organizations' websites, you can discover your strengths and weaknesses and learn how to manage your time wisely during the test.

Campus Visit Checklist

Visiting a college campus helps you get a sense of what a college — and life at that college — is like. This can help you decide whether the college is right for you.

GATHER INFORMATION

Find out what you need to do to apply, and see if the college's class and major offerings are what you want:

- Take part in a group information session at the admission office.
- Interview with an admission officer.
- Pick up financial aid forms.
- Sit in on a class that interests you. If classes aren't in session, just see what the classrooms are like.
- Meet a professor who teaches a subject that interests you.
- Talk to students about what they think of their classes and professors.
- Get the names and business cards of the people you meet so you can contact them later if you have questions.

EXPLORE THE CAMPUS

Get a feel for student life, and see if this college is a place where you will do well:

- Take a campus tour.
- Talk to current students about the college and life on campus.
- Check out the freshman dorms, and stay overnight with a student, if possible.
- Visit the dining hall, fitness center, library, career center, bookstore, and other campus facilities.
- Talk to the coaches of sports that you may want to play.
- Walk or drive around the community surrounding the campus.

CHECK OUT CAMPUS MEDIA

Tune in to learn what's happening on campus and what's on students' minds:

- Listen to the college radio station.
- Read the student newspaper.
- Scan bulletin boards to see what daily student life is like.
- Go to the career center and learn what services it offers.
- Browse the school's website and any campus blogs.
- Read other student publications, such as department newsletters, and literary reviews.

GET THE MOST OUT OF A CAMPUS VISIT IN 6 STEPS

1 DECIDE WHERE AND HOW

See if your school arranges group trips to colleges or if you could get a group of friends together and visit the campus. A family trip is another option and allows you to involve your family in the process.

2 PREPARE FOR YOUR VISIT

Before you set out, get a map of the college campus and pick out places of interest. Call the college's admission office to schedule a guided tour of the campus.

3 TAKE YOUR OWN TOUR

Just wandering around the campus on your own or with friends can be the best way to get a feel for what a college is like.

4 EXPLORE THE FACILITIES

Finding the spots on campus where students gather or asking a student where the best place to eat can give you a feel for the character of the college. Visit the library and check out the gym or theater. Ask an admission officer if you can tour a dorm and a classroom.

5 MAKE CONNECTIONS

Talk to current students. Ask the students at the next table or sitting nearby what they like best about the college.

6 TAKE NOTES

During your visit, write down some notes about your experience. What did you see that excited you? Are there aspects of the college that you don't like? If so, what are they?

Questions to Ask During Your Visit:

ASK TOUR GUIDES/STUDENTS

- What are the best reasons to go to this college?
- What's it like to go from high school to college?
- What do you do in your free time? On the weekends?
- What do you love about this college?
- What do you wish you could change about this college?
- Why did you choose this college?
- What is it like to live here?
- What does the college do to promote student involvement in campus groups, extracurricular activities, or volunteerism?

ASK PROFESSORS

- What are the best reasons to go to this college?
- Can a student be mentored by professors, graduate students, or upperclassmen?
- How are professors rated by the college? Does the college think mentoring and meetings for project guidance are important?
- How does the college help students have access to professors outside class? Do professors join students for lunch, help with community service groups, or guide student organizations?
- How many students do research or other kinds of projects for a semester or more?

ASK FINANCIAL AID OFFICE

- How much has your total college cost for each student risen in the past year?
- How much do your students usually owe in loans when they graduate?
- What is the average income of graduates who had the same major that interests me?
- Will my costs go up when your tuition goes up, or can we use the same tuition rate I started with so I'll know the costs for four years? What should I expect in terms of increases in living expenses?
- How many students usually graduate in the major that interests me? How long do these students usually take to get their degrees? In what ways does the college help students graduate in four years?

The Anatomy of a College Application

In order to get your college application together, you need to get many different pieces together to give the admission team a glimpse into who you are. Be sure to stay organized and find out from your school counselor or principal which of these items you have to send and which items your high school will send.

APPLICATION

Application Forms

This is the most common first step required to show your interest in a college. It might require information and forms from your parents. Both online and paper application forms are available, as well as services (such as the Common Application) that let you complete one application for multiple schools.

Application Fees

Fees vary, but generally it costs from \$35 to \$75 to apply to each college. Fees are nonrefundable. Many colleges offer fee waivers to students who can't afford to pay. If you need application fee waivers, speak with your counselor or principal.

SCORES AND REPORTS

College Admission Test Scores

Most colleges require that you send your scores from a college entrance exam (such as the SAT®). Some colleges will only accept scores that are sent directly from the testing organizations. Check with each college to verify their policy on receiving test scores.

High School Transcript

This is the record of the classes you have taken and your grades in each one. This is one of the most important parts of your application. Review your transcript for accuracy prior to completing your college application. Follow the procedure outlined by your high school for the submission of your transcript to your prospective colleges.

Secondary School Report

Some colleges require a Secondary School Report form to be completed by a high school official, usually a school counselor, with information about the school, the graduating class, and specific information about you. Your high school is responsible for sending this form to the college.

Midyear School Report

Much like the Secondary School Report, this form is submitted by your high school; it typically includes the fall semester grades of your senior year and updates to your spring semester schedule (if any apply). All colleges do not require this form.

LETTERS, ESSAYS, AND INTERVIEWS

Letters of Recommendation

Many colleges require letters of recommendation from teachers or other adults who know you well. Ask your references to write recommendations well in advance of the deadlines. You may want to give them a short written summary of your achievements and goals to help them write about you.

Essays

Many colleges require an essay or a personal statement as part of your application. Your essay is a chance for you to give admission officers a better idea of your character and strengths. Your essay should be drafted well in advance of the application deadline to ensure adequate time for review and revision.

Interviews, Auditions, and Portfolios

It is a good idea to ask for an interview, even if it is optional. It shows you're serious and gives you a chance to connect with someone in the admission office. Even if a college is far away, you may be able to interview with a local alumnus. If you're applying to music, art, or theater programs, a college may want to see samples of your work as part of your application. This means you may need to audition, send portfolios, or submit videos demonstrating your artistic ability.

College Application Materials Checklist

Use this checklist to keep track of the application forms and materials required by each school to which you're applying.

	College 1	College 2	College 3	College 4
FORMS				
Requires secondary school report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Requires midyear school report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TEST SCORES				
Requires entrance exam	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Requires test scores be sent from testing agency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Requires SAT Subject Tests™	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Requires other state test scores	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RECOMMENDATION LETTERS				
Requires teacher letter of recommendation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Requires counselor (or other school official) letter of recommendation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ESSAYS/INTERVIEWS				
Requires essays	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Requires interview	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recommends interview	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FINANCIAL AID FORMS				
Requires FAFSA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Requires CSS/Financial Aid PROFILE®	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Requires supplemental institutional form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Requires state form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

College Application Tips

Here are some tips to keep in mind as you start your college application process.

STAY COOL

College applications can be stressful to complete, but this is also an exciting time. Work with your counselor, your parents, and others to get through it all. You got this!

SUBMIT AND SAVE

Print and save the completed application before you send it and keep a copy for your files. And remember: only submit it once—either online or via mail.

PLAN AHEAD

Review each part of the applications before you get to work. Some applications will require the same basic information and others will have unique requests.

USE A FEE WAIVER

If you used an SAT[®] fee waiver, you are automatically eligible for application fee waivers to over 2,000 colleges.

GET ORGANIZED

Keep track of the materials and many parts for each application. Make a folder for each application to keep all materials together. Tell your counselor or other appropriate school personnel which materials your school needs to send to the college (such as your transcript and recommendations).

ASK FOR HELP

Ask your counselor, teachers, or parents to review your application, essays, and other materials before you submit them. Request a letter of recommendation at least two weeks before your deadline and provide supporting material to help them write the best one for you.

BE ACCURATE

Ensure that you put together an organized and accurate application. Review for grammar and typos. Make sure your name is the same on all elements of your application. Double-check that all documents you're submitting (like transcripts) are correct.

SET A SCHEDULE

Allow for time to get your requirements together, get input from your counselor or other adults, review them as a whole, and revise as needed. Keep a close eye on the application deadline, along with other deadlines for financial aid and scholarships.

BE CAREFUL NOT TO

- Procrastinate! There is a lot to do, especially if you have several applications to complete and essays to write. You may not do the application (and yourself) justice if you leave it until the last minute.
- Type your essay directly into the application. Draft it separately, and then upload the final proofread version.
- Send a photocopy of your own test score report unless requested to do so. Ask the testing organization to send your official test scores directly to the colleges.
- Take on the application process alone. Your school counselor is your best resource in the college application process. Teachers and parents can also help provide advice and support.

College Application Tracker

Use this form to note the dates you've completed each task in the application process. It will help you remember what you've already done, and what you still need to do.

APPLICATION

	College 1	College 2	College 3	College 4
Made copies of all application materials	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signed and submitted application (online or paper)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Requested transcript sent	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Paid application fee	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Sent additional materials if needed	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Confirmed college received all materials	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gave counselor (or school official) midyear school report	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

TEST SCORES

Took entrance exam	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Had test scores sent	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Had additional required test scores sent (SAT Subject Tests™, AP® Exams, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

RECOMMENDATION LETTERS/FORMS

Gave teacher(s) form for recommendation	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Provided teacher(s) with helpful information (i.e., résumé, deadlines)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gave counselor (or other school official) secondary school form	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Wrote thank-you notes to recommenders	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

ESSAYS

Completed first draft of essay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Had two people proofread essay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Revised and submitted essay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Tips for Letters of Recommendation

Whether it is required for a college application or a scholarship opportunity, a letter of recommendation plays a crucial role in painting the complete picture of YOU. While grades, entrance exam results, and extracurricular activities all describe the type of student you are, the letter showcases your accomplishments, personal attributes, and skills.

WHEN TO ASK

- The earlier you ask, the better!
- One month before your earliest application deadline, especially when asking a teacher or counselor who might be writing many letters of recommendation.
- Early decision applications might require a recommendation at the start of your senior year.

WHOM TO ASK

- Often colleges request letters of recommendation from a teacher, your school counselor, or both. If you're considering a specific major, you might consider getting a recommendation from a teacher of a related subject.
- A counselor's recommendation broadly showcases the student's potential, while a teacher's recommendation provides a more specific focus on academic performance.
- If it can be any teacher, core subject teachers, such as your English, math, science, or social studies teachers, make good candidates.
- In some cases additional recommendations may come from a coach, work supervisor, or community member, but be sure to follow the specific guidelines provided by the college regarding letters of recommendation.
- It is recommended to ask a teacher from your junior year or a current teacher if they have known you long enough to form an opinion.
- It is best not to go back too far, as colleges want current perspectives on their potential candidates.
- A teacher who can speak to your potential outside the classroom as well is a great bonus!

HOW TO ASK

- Ask in a way that allows a teacher to decline comfortably if he or she does not have time to do a good job.
- For example: "Do you feel you know me well enough, and have enough time, to write a letter of recommendation for me?"
- On the application form, waive your right to view recommendation letters. This gives more credibility to the recommendations in the eyes of the college.

HOW TO HELP

- Advise teachers and counselors of appropriate deadlines, especially noting any early deadline dates.
- Take some time to speak with them, even if they know you well.
- Make it easy for them to give positive, detailed information about your achievements and your potential by providing them with a résumé or a “brag sheet” to reference.
- Follow up with your recommendation writers a week or so prior to your first deadline to see if they need more information before they mail their letters.
- Answer some of the questions below to provide your recommenders with the information they need to write the best letters for you.

Helpful Questions to Answer for Recommendation Writers:

- 1** What two adjectives best describe you? Give one example of why one of those words came to mind.
- 2** Are there any special circumstances, living situations, or relevant family aspects that have had a significant impact on your personal or academic life?
- 3** What do you consider some of your greatest strengths and how did you come to realize them?
- 4** What extracurricular activities have you been involved in? What achievements have you accomplished? Describe the ones that are most meaningful to you.
- 5** Why is a college education important to you? What are some of your long-term academic goals and what do you intend to study?
- 6** Have you had any experience in a leadership position? If so, what did you learn from the experience?
- 7** Have you served your community or had any volunteer experience? If so, which of these was the most memorable or meaningful and why?
- 8** Are there any challenges you have faced and overcome that you would want someone to know? Be sure to include what you learned from the experience.

Tips for Letters of Recommendation

In order for a college to understand how a student is likely to perform academically, it relies on that student's high school teachers to provide recommendations on academic performance and potential. A strong teacher recommendation can bring a student's application to life for the admission committee and may be the decisive factor for some students.

EFFECTIVE LETTERS OF RECOMMENDATION

Provide context. The beginning of the letter explains how the person knows the student and is an opportunity for teachers to provide information on the courses taken with them.

Are specific and storied. The use of adjectives to describe the student should be accompanied with anecdotal detail.

"David is an extremely kind and sensitive boy. He frequently works with other students who are falling behind and tutors students during his off-campus period."

Cite examples of academic performance. Sharing descriptions of a student's piece of work strengthens statements about a student's academic abilities.

"Although not a requirement for my class, Mary entered the science fair and her project demonstrated a high level of understanding of multiple complex varieties of plant and animal life. Her clear and succinct explanation impressed the judges."

Highlight other noteworthy characteristics.

Examples of a student's personal qualities will provide insight about her or his additional attributes that will lead to success in college.

"David always takes the initiative to look for answers before asking for help," and "Susan processes constructive criticism well; she is always willing to go the extra mile in order to take her work to the highest level of formal and conceptual refinement."

Note unusual situations or circumstances. The letter can help explain a student's personal situation that contributed to class performance.

"Chris provides emotional support to his mother through her battle with cancer without allowing the situation to undermine his own stability and accomplishments."

HELPFUL PREPARATION

Requesting information: Ask the student to provide a résumé or "brag sheet," reflections on the class, specific class accomplishments, and details of all deadlines for the forms.

Talking to the student: A conversation about the student's class experiences, colleges of interest, future plans, etc., can help frame the letter more clearly.

Tips for Letters of Recommendation

A strong letter of recommendation from a counselor can be—and often is—the differentiator that will get a student a closer look in the admission process. Both the students and the admission teams truly appreciate it.

SUGGESTIONS

Gather information: Develop a way of obtaining information from your students through questionnaires, one-on-one meetings, or other techniques.

Personalize: Use the information to write an individualized and accurate letter. It should provide a picture of the student that cannot be found in any other part of the application.

Contextualize: Place the student in the context of their class or the school. Help the college understand your caseload and how well you know the student. Explain any unusual circumstances that may have affected the student's performance (within your rights given confidentiality constraints).

Share key attributes: Address attitude/character as well as academic ability. Relate observed characteristics such as leadership, passion, interests, and special talents.

Provide examples: Support your points with stories and details that highlight the student. Address growth if you have known the student over a significant period of time.

Stay honest: Be candid and comprehensive and include negatives if you are comfortable doing so.

Contribute to campus: Describe why you feel the student is a good fit for the campus and how the student can add to the community based on what you know about the college and its students.

Stick to one page: A specific, short letter is preferable to a general, long one.

Send it in: Share your letter with the college along with other forms like the counselor evaluation form. If you're sending a copy of a letter, be sure it is a clear photocopy. Keep a copy for yourself and don't hesitate to call the college if there is additional information you'd prefer to relay via phone.

THINGS TO AVOID

- Listing information that's available on the application
- Paraphrasing others who are writing recommendations
- Using the same language for multiple student recommendations
- Commenting on the student's appearance
- Having typos and grammatical mistakes
- Assuming that high grades are sufficient for selective colleges to admit a student
- Underestimating the impact a compelling letter can have on a student's application

The College Essay

The college essay is your chance to use your voice to add to your college application. Many colleges require the essay as a way to hear from the student directly and to get a sense of who you are in your own words. It's a great opportunity to personalize your application beyond the grades, scores, and other information you've provided and can make a difference at decision time.

8 KEY POINTS THAT ADMISSION OFFICERS LOOK FOR:

- A command of the basics of good writing
- A direct answer to the essay question
- A strong opening paragraph that captures the reader's interest
- A comprehensive argument or narrative—make your point and stick to it
- A style that is comfortable for you and that is appropriate for the subject matter
- Correct grammar, punctuation, and spelling
- Correct data—check your facts, dates, and names
- Succinctness—pay attention to the recommended length

WHAT THE ESSAY CAN DO FOR YOUR APPLICATION:

- Demonstrate your writing ability, a key component of success in college.
- Show that you have thought carefully about where you are applying and why you are a good match for the college, in your own words.
- Explain your commitment to learning and that you are willing and able to be a contributing member to the college community.
- Draw distinctions between you and other applicants, something that selective colleges especially rely on.

An essay will rarely take an applicant out of consideration at a college, but it certainly can elevate an applicant in an admission committee's eyes.

MAKE IT PERSONAL:

- Often you will be asked to write about a personal experience, an achievement, or a person who has been significant to you. Go beyond the what or the who and dig into the how and the why.
- If you write about a trip or event, describe how this experience affected you and is meaningful to you.
- If you are writing about a person in your life, be personal and specific, not just sentimental. Explain how or what this person did for you that is important to you.

THINGS TO KEEP IN MIND

Revise, revise, revise. Take the time to reread and revise. This process will help you develop a strong opening and a solid direction, and refine what you are trying to express.

Show, don't tell. Give readers such convincing evidence that they will come to the conclusion that you want. Provide detailed examples instead of providing a list of things.

Be authentic. Don't stress trying to write what you think they are looking for—just showcase who you are!

Just get started! Writing something meaningful can be a long process, so get started right away to allow for time to draft and revise. Be sure to write your essay long before the deadline.

For Parents: Financial Aid Tips

College is usually more affordable than many families think, thanks to financial aid. The tips below can help you navigate the financial aid process and get the most money possible for college.

Create your Federal Student Aid (FSA) ID

(username and password). You can do this by the end of your child's junior year. This is an easy step and one of the few that you can complete early in the financial aid application process. For the most up-to-date information, visit the federal student aid website at studentaid.ed.gov.

Attend a financial aid presentation at your local high school or college fair. Learning about the financial aid process as early as possible is very helpful.

Ask financial aid questions when you visit a college campus. Ask the school representative if it's possible to visit the institution's financial aid office (if necessary, call ahead to make an appointment).

Ask financial aid representatives about cost medians instead of only looking at a college's published cost.

Complete the college's supplemental financial aid forms or the CSS/Financial Aid PROFILE®

if the college to which your son or daughter is applying requires it. Visit css.collegeboard.org to complete your PROFILE. Also, remember that some institutions' financial aid and scholarship forms may have deadlines that are PRIOR to the college application form deadline.

Review forms and deadlines required by each college.

Creating a chart or spreadsheet can be very helpful for keeping track of the different requirements and dates.

Fill out helpful worksheets prior to filing the FAFSA at fafsa.ed.gov.

When in doubt, ask a financial aid professional.

Call a financial aid office of any college in your area when you have a question, even if your son or daughter does not plan to attend that institution. Financial aid officers can answer many general questions and are happy to help.

Keep all tax records and documents up-to-date and handy when speaking with a financial aid officer. If your financial situation changes (health issues, loss of job, etc.), alert your financial aid officer immediately.

Income tax forms should be filed as soon as possible (preferably in January) in order to provide accurate data on financial aid forms. Some colleges have early February deadlines.

The FAFSA application includes a feature called the Data Retrieval Tool (DRT) that allows you to transfer your tax return information to the FAFSA. Information is available on the FAFSA and IRS websites.

Look out for the Student Aid Report (SAR) that confirms you completed your FAFSA. It will provide your eligibility index for federal and state aid. If there are errors or incorrect information on the SAR, you can make corrections online.

Compare financial aid packages side by side.

Using an award letter comparison tool will allow you to get a clearer picture of where your student's financial aid is coming from and will help you make a more informed decision. There is a "Compare Your Aid Awards" tool, along with other free tools, on the BigFuture™ website, bigfuture.collegeboard.org.

Most important: When your child expresses an interest in a college, try to refrain from making your first question, "How much does it cost?" You can check on that later.

Financial Aid: Myth vs. Truth

We want to clear up some common myths about financial aid for college.

MYTH: *The published price of a college education is the amount you will pay.*

TRUTH: It's the net price that matters.

Net price is the published cost minus financial aid. Only after completing the financial aid process can you truly know what the cost will be.

MYTH: *On average, students and families are borrowing over \$100,000.*

TRUTH: More than half of bachelor's degree graduates in the class of 2012 borrowed \$20,000 or less.

Less than 4 percent of students with debt owe \$100,000 or more, and most earn advanced degrees. Approximately one-third of students graduate with a bachelor's degree have no loans; another 41 percent graduate with less than \$30,000 in student loans, the average being \$27,000.

MYTH: *Only low-income families qualify for need-based financial aid.*

TRUTH: All families are encouraged to complete the FAFSA.

Although financial aid awards are usually based on need, the amount of need can vary depending on the cost of a particular school. It's the Expected Family Contribution (EFC) that must be less than the cost of a school in order to calculate a financial aid award. Nearly 70 percent of students receive financial aid to help them cover the cost of college.

MYTH: *Saving for college hurts the chances of getting financial aid.*

TRUTH: Families who save for college do not need to borrow as much.

The EFC includes only a small percentage of the net worth assets. If families save, but still need to borrow, they will not need to borrow as much!

MYTH: *The FAFSA is too complex, it takes too long to complete, and most families cannot complete it.*

TRUTH: Most completed their FAFSA in 20 minutes.

FAFSA is available online with a simplified form from the IRS with fewer questions for the family to answer. On average, filers completed the 2013-14 FAFSA in 20 minutes.

MYTH: *Students borrow more because college costs more.*

TRUTH: College costs do continue to increase for many reasons.

Faculty wages and benefits, the cost of adding technology to older buildings, etc., all contribute to added costs but, above all, a student's length of time to graduate is a large factor. Graduating on time or early can reduce student costs in a big way.

MYTH: *There is less aid available.*

TRUTH: Over \$185 billion was awarded in financial aid in 2013-14. Sixty-two percent of this total was grants or scholarships (free money).

MYTH: *Loans are too hard to pay back.*

TRUTH: There are several simple ways to pay back loans like PAYE.

PAYE (Pay As You Earn) asks a borrower to only pay 10 percent of their net monthly income. Today, the student loan default rate has the lowest rate of any borrowing vehicle. About 90 percent of borrowers pay back their loans in full.

MYTH: *Going to college is not worth the cost.*

TRUTH: A college degree is worth more than ever.

Employers are 2.6 times as likely to hire a college graduate as one without the credential. Most jobs that will be available for the class of 2019 don't exist yet, and it's imperative for students to keep pace with an ever-changing job market.

MYTH: *Colleges front-load grants and then switch to loans in the later years.*

TRUTH: Financial aid is awarded based on the annual FAFSA results. Financial aid stays the same if the family's information remains the same. Increases or decreases in financial aid may result from family income changes. Students must maintain academic progress to maintain their financial aid.

To learn more about the research directly related to this information, please visit the College Board's Trends in Higher Education website at trends.collegeboard.org. These resources are publications of the College Board and are updated on a yearly basis.

The Great Sorting Game

Audience: Students or Parents **Purpose:** To obtain insight into selective college admission

Time required: 15 to 45 minutes, depending on how much time is spent explaining the rationale after each move

Materials: Nine Student Profile cards (instructions below) per group

ACTIVITY

Making the Student Profile cards: Take nine different-colored pieces of construction paper. On one side, write the applicable GPA in large numerals. On the back of the sheet, list the additional qualities of the candidate.

Getting started: You need nine volunteers to be candidates for admission. With smaller student groups, ask a volunteer “director of admission” to read the qualities and tell students whether to move up or down in the competition. With parent groups, you will want to read the instructions.

Hand out the GPAs in random order and then instruct volunteers to organize themselves in GPA order from highest to lowest. This takes a couple of minutes and provides comic relief because it takes groups (especially parents) some time to get organized. This is part of the fun.

Starting the play: The audience is told that they are the admission committee from a “highly prestigious university” (you might want to make up a funny name). The committee is at the end of the admission cycle, has nine great applications, and can admit only three students. Before them are the candidates in GPA order from highest to lowest. You tell the admission committee that all of the students are great candidates, so the committee will have to make a decision based on a student’s personal qualities and qualifications. Point out that if the committee were to decide only on academics, the three with the highest GPAs would be admitted.

You (or the student “director”) then read the personal qualifications on the next page. The volunteers move up or down in the order based on the instructions. Important note: If more than one student is moving down at the same time, the lowest student must move first, and vice versa — if more than one student is moving up, the highest student must move first. You may choose to alter the qualities and the qualifications, and the weight given to each.

The end of the activity: After all the qualities have been read and the candidates have been sorted, the candidates turn over their top sheets to reveal their GPAs and then turn the sheets around to reveal them to the audience. Read the GPA order aloud and note which three candidates are going to be admitted.

Although the final sorted order should always be the same, mistakes happen (people move the wrong number of spaces, for example) and the results are not always the same. It doesn’t matter — the point is still made.

NINE STUDENT PROFILES

- 4.0**
- You did not write the optional essay for your college application.
 - You have participated in no extracurricular activities.
 - You are a legal resident of Idaho.

- 3.9**
- Your intended major is premed.
 - You wrote your essay on “What I learned from playing sports.”
 - You participated in an enriching summer program between your junior and senior years.

- 3.8**
- You have taken an exceptionally strong academic program.
 - Your intended major is psychology.
 - You forgot to change the name of the college to which you were applying when you cut and pasted your college essay.
 - You plagiarized an AP® European History paper and got caught.

- 3.7**
- You play the viola.
 - You do not know any of your teachers well and had trouble finding someone to write your college recommendations.
 - You did not write the optional essay for your college application.
 - You never gave your counselor any of your personal information for use in writing your college recommendation.

- 3.6**
- You clearly stated that this college was your first choice by filing an early decision application and commitment.
 - The topic of your college essay was “My trip to France.”
 - You have been involved in a significant community service project.
 - You attended the college information session at your high school and introduced yourself to the representative.

- 3.5**
- You play the oboe.
 - You plan to major in Greek.
 - You do not know any of your teachers well and had trouble finding someone to write your college recommendation.
 - You are a legacy.
 - You participated in an enriching summer program between your junior and senior years.

- 3.4**
- You have taken an exceptionally strong academic program.
 - You will be the first in your family to attend college.
 - You have been involved in a significant community service project.
 - You are a varsity athlete.

- 3.3**
- You wrote the essay of the year — the one that was passed around the entire admission office because it was so remarkable.
 - You are a varsity athlete and took second place at regionals in your sport.
 - You got a D in an academic course at the end of your junior year.
 - You attended the college information session at your high school and introduced yourself to the college representative (and offered an explanation of your D).

- 3.2**
- You are a legacy.
 - You are an Eagle Scout.
 - Your last name is Kennedy — the name of the college library is Kennedy.

PERSONAL QUALIFICATIONS

1	If you have taken an exceptionally strong academic program	+2
2	If you play the oboe or viola	+1
3	If you clearly stated that this college was your first choice by filing an early decision application and commitment	+2
4	If your intended major is psychology or premed	-1
5	If your intended major is Greek	+2
6	If you do not know any of your teachers well and had trouble finding someone to write your college recommendations	-2
7	If you forgot to change the name of the college to which you were applying when you cut and pasted your college essay	-4
8	If you are a legacy	+2
9	If you did not write the optional essay for your college application	-1
10	If the topic of your college essay was “My trip to France” or “What I learned from playing sports”	-1
11	If you wrote the essay of the year — the one that was passed around the admission office because it was so remarkable	+3
12	If you plagiarized an AP® European History paper and got caught sit down, you’re out of the competition entirely	
13	If you will be the first in your family to attend college	+2
14	If you participated in an enriching summer program between your junior and senior years	+2
15	If you have participated in no extracurricular activities	-3
16	If you have participated in a significant community service project	+1
17	If you are an Eagle Scout	+2
18	If you are a varsity athlete	+2
18.5	If you are a varsity athlete and took second place at regionals in your sport	+1
19	If you got a D in an academic course at the end of your junior year	-3
20	If you came to the college information session and introduced yourself to the college representative (and in the case of the student who just got the D, explained the extenuating circumstances)	+1
21	If you are a legal resident of Idaho	+3
22	If you never gave your counselor any personal information for use in writing your college recommendation	-1
23	If your last name is Kennedy—the name of the college library is Kennedy—and it’s not a coincidence, move all the way to the front and stay there	

College Exploration Worksheet



Audience: Grades 9–11 **Purpose:** To develop college research and assessment skills **Materials:** Computer lab or college information books

Name of College: _____

Location of College: Small town Urban/city
 Suburban Rural
 Other: _____

Type of College: Two-year Four-year
 Public Private

Type of Classroom: Lecture
 Small seminars
 Independent study
 Other: _____

Instructors: Full-time faculty
 Part-time faculty
 Graduate student teaching assistants

Financial assistance (type of financial aid, average financial aid package, average student graduation indebtedness): _____

Size of the college: _____
Total

Undergraduate *Graduate*

Commuters *Residential*

Benefits of the location (activities, etc.): _____

Student body makeup: _____

Special academic programs: _____

Residential housing: _____

Academic support services: _____

Noteworthy alumni: _____

Special opportunities (internships, study abroad): _____

Why might you recommend this college to a friend? _____

Career services: _____

Handy Resources

bigfuture.collegeboard.org

Students and parents are provided a wealth of information regarding postsecondary education planning at this website. Topics range from the college search to the financial aid process. Videos from students and counseling professionals provide insightful advice.

collegereadiness.collegeboard.org

This website provides information regarding the SAT® Suite of Assessments. Included on the site are descriptions of the assessments, important dates, practice questions, and much more.

satpractice.org

Access free, world-class test practice for all students through Official SAT Practice on KhanAcademy. Students can practice for the redesigned SAT using Khan Academy's online tools, including diagnostic quizzes, full-length practice tests, interactive problems, and personalized practice recommendations. Students will also receive instant feedback on their answers so they can see their progress and make the most of their study time.

studentaid.ed.gov/sa

This is the comprehensive U.S. government site that covers all information related to financial aid. It also has a "Prepare for College" section that details the financial benefits of attending college, explores career options, and provides academic and financial aid checklists.

counselorworkshops.collegeboard.org

In addition to providing registration links for our in-person counselor workshops, this website also provides registration links for all 42 webinars offered during the 2015-16 school year. The webinars are specifically designed for counselors and cover college advising topics such as the college application process, writing letters of recommendation, financial aid, advising special student populations, building your counseling program and leadership, and much more.

bigmarker.com/communities/collegeboardcounselors/about

Join our online counselor community and engage in helpful dialogues with other counseling professionals. Learn about professional development and tools and resources to develop sustainable solutions that expand educational access and opportunity for all students.

nacacnet.org

The National Association for College Admission Counseling (NACAC) is an organization of more than 14,000 professionals from around the world dedicated to serving students as they make choices about pursuing postsecondary education. This site provides excellent resources for counseling professionals, students, and parents.

schoolcounselor.org

The American School Counselor Association (ASCA) supports school counselors' efforts to help students focus on academic, career, and social/emotional development so they can achieve success in school and be prepared to lead fulfilling lives as responsible members of society. ASCA provides professional development, publications, and other resources, research, and advocacy to professional school counselors around the globe.