



COLLEGE PLANNING GUIDE

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Introduction

This guide is meant to assist you in planning for your college career long before you complete high school. It will help you begin the process of planning for college and to know what steps you need to be taking in that process. Start thinking and planning in middle school. Students who complete algebra and geometry by the end of ninth grade are more likely to go to college. Some colleges prefer three to four years of a foreign language as well as challenging science and math courses. Whatever type of college you are interested in, explore their expectations and plan your high school career.

4 Expectations of Colleges

Colleges and universities have some expectations of the type of student they are interested in. These expectations are explained below to help you gain some understanding into how your high school years can affect your admissions into college and to help you understand what you can do (or do better) to meet those expectations. The first expectation is your **GPA** (grade point average).

GPA: Your high school grades will give colleges an idea of how you will perform in college. Your GPA is calculated beginning in ninth grade and includes all courses through eleventh grade. Often colleges will want to review your first semester grades of your senior year as well. Honors and AP classes can give your GPA a boost.

Difficulty of your courses: Colleges pay close attention to how rigorous your coursework was. Generally, colleges prefer that you take more challenging courses rather than take easier courses for a guaranteed A. On the other hand, C's in more challenging courses may hurt your chances for admission at a selective college. You are not expected to take every honors class that is available. Colleges want to see if you have challenged yourself in the subjects you are strongest in and may make as your major.

SAT and ACT scores: These scores cannot make up for a low GPA or less strenuous course selection. Since most school's academic programs vary, the SAT and ACT provide a nationally standardized benchmark in which to compare students. These scores can be an important factor in the admission's decision, but that depends on the particular college.

Letters of recommendation, essays, and extracurricular activities: Colleges look at your extracurricular activities and community service as well as any leadership experience you have as part of your admissions package. Your letters of recommendation tell them about your academic potential as well as an evaluation of your character. Colleges review your essay for writing skill and to understand your personality and priorities.

Remember great letters of recommendation, a wonderful essay, and tons of extracurricular activities cannot make up for a poor GPA and SAT/ACT test score. You must be willing to work on all of these areas throughout your high school career as well as getting good grades in challenging courses.

Preparations Start in Middle School

Middle school is not too early to begin thinking about college. Planning for college is a decision-making process that involves being aware of tasks to accomplish and timeframes in which to do those tasks.

One of the things you can do now is to start thinking about the courses you need to take in high school. Also, begin laying the foundation for serving others. Service is highly valued by colleges. Find some community service projects that you can become involved with now and through high school.

EIGHTH GRADE

To Do List:

1. Take the PSAT (Preliminary Scholastic Aptitude Test), if offered.
2. Attend college planning nights offered at school.
3. Visit a local college campus.

High School

FRESHMAN YEAR

Your first year of high school brings about a lot of challenges and change. The mastery of new skills to meet these challenges and changes are the beginning steps towards a successful high school and college career. Here are a few tasks that will help you succeed.

Learn time management skills to balance your academics, social activities and extracurricular commitments. Use a daily planner to track these commitments. Ask your parents, teachers and other adults for advice on balancing fun with academic activities.

Fine tune your study skills. You may need new ways to study or need help learning additional test preparation skills from teachers or parents. Ask for assistance. Focus on active study techniques such as making flash cards, rewriting or typing notes, reading notes aloud and reciting key points, color coding your notes and/or being quizzed by a parent or friend on class notes. Ask a teacher for advice on fine tuning your study habits.

To Do List:

1. Take Honors courses.
2. Get involved with extracurricular activities.
3. Start a resume of these activities and track them through high school.

4. Take the PSAT in October.
5. Use MY ROAD on www.collegeboard.com to track your college planning process.
6. Visit college campuses (begin with local colleges).
7. Go to college fairs.
8. Attend college night and financial aid night.

SOPHOMORE YEAR

It's time to start thinking about your college major. Try to narrow your college search by narrowing down career options. Not sure of a major? That's more normal than you realize. Do not compare yourself to others. You will come to a decision with time.

To Do List:

1. Take Honors courses.
2. Start a calendar with important dates and deadlines.
3. Get involved with your extracurricular activities.
4. Continue tracking your extracurricular activities on your resume.
5. Take the PSAT in October.
6. Take the PLAN if it is offered.
7. Continue tracking college planning with MY ROAD.
8. Learn about college costs and financial aid.
9. Visit college campuses.
10. Attend college night and financial aid night.

JUNIOR YEAR

It's time to take either the SAT or ACT (or both). Both tests are offered several times during the school year. Choose a date that fits your schedule and gives you time to prepare. If you take a prep course, take the test as soon after completing the course as you can. If you are not taking a prep course, wait until the spring to take the test. Your regular classes will help you prepare. You may choose to take the test again in the fall of your senior year. One strategy is to take the SAT in January of your junior year, one of the spring tests that same year, and then the October test in the fall of your senior year. You could then take the ACT at any point during the spring of the junior year and repeat it if you score higher on the ACT than the SAT.

You can register online for the SAT at www.collegeboard.com and online for the ACT at www.act.org. Register early to receive your first choice test site.

SAT II

These are one-hour subject tests that allow students to show their strengths. They are available in history, English, science, math and several foreign languages. Typically students may be asked by colleges to complete the writing and math IIC tests

and give the student a choice as to the third test. These can be taken at any time during high school.

Also begin visiting college campuses. Most of your college visits should occur this year. This will help you to find the right college. These visits will help you form opinions about what you like and dislike about the school, which will give you more direction during your 12th grade application process.

Call the college admissions office to schedule an appointment for a visit. The following are some questions you may want to ask during a campus visit.

What are the admission requirements? (GPA, SAT, ACT)

What types of scholarships are available? How do you apply?

What is the average class size?

What Christian organizations are on campus?

Are there churches within walking distance?

What type of housing is available?

Are freshmen required to live on campus?

Do freshmen live in separate dorms?

How many students to a room?

How are roommates matched?

How many dining halls are on campus? How does the meal plan work?

Are freshmen allowed to have cars on campus? What's the parking fee?

What types of student organizations and activities are available?

What sports are offered? What about intramurals?

What type of help can students expect in career placement when they're ready to graduate?

To Do List:

1. Take Honors & AP courses.
2. Continue tracking your extracurricular activities on your resume.
3. Take a community college course during the summer.

Fall: Start your college search:

1. Make lists of your abilities, preferences, and personal qualities. List things you may want to study and do in college.
2. Read about majors and careers.
3. Use College Search at www.collegeboard.com to find colleges.
4. Attend college night and financial aid night.
5. Campus visits at colleges you are serious about.
6. Request applications from colleges to which you'll apply. Check important dates.
7. Take the PSAT in October.
8. Take the PLAN when it is offered.

Winter: Plan your SPRING testing schedule:

1. You can take either the SAT Reasoning Test or up to 3 SAT Subject Tests on the same day. Plan your testing schedule carefully.
2. Register online to take the SAT at www.collegeboard.com.

3. The PSAT/NMSQT Score Report arrives in December. Practice at www.collegeboard.com/psatextra to improve your skills and prepare for SAT.
4. Take The PLAN, the practice test for the ACT in November. Score reports arrive in January.
5. Register for the ACT online at <http://www.actstudent.org/>. Practice tests can be taken online at <http://www.actstudent.org/onlineprep/index.html>.
6. Memorize your social security number.

Spring: Getting Ready

1. Visit the SAT Preparation Center at www.collegeboard.com to take a free full-length official practice test and get a score and skills report.
2. Continue visiting colleges.
3. Take the SAT and/or ACT

SENIOR YEAR

It's time for a last push. Don't lose momentum. Get organized! It will help reduce the stress. Colleges have strict deadlines and do not offer extensions.

Begin asking for letters of recommendation in late September. Give your teachers time to write their letters. Make the request at least two weeks before the letter needs to be mailed. Provide your teacher with a copy of your activities resume and a list of desired colleges. Do not expect to get a copy of the recommendation or to read its content.

Not all colleges require an essay, but it is a common requirement for college applications. It should be written in a casual tone—not the tone of class assignments. Show off your personality and what makes you different. Colleges will provide you with guidelines for writing the essay. Do not forget to proofread and edit your essay. Ask an English teacher to help you. Give yourself plenty of time.

To Do List:

1. Take Honors and/or AP courses.
2. Continue tracking your extracurricular activities on your resume.
3. Take a community college course during the school year.

Fall: Getting your applications ready.

- ❖ Narrow your list of colleges to between three and six. Get an application and financial aid information from each. Visit as many campuses as possible.
- ❖ Make a master calendar and note:
 - ___ Test dates, fees and deadlines
 - ___ College application due dates
 - ___ Required financial aid applications and their deadlines
 - ___ Recommendations, transcripts, and other necessary materials

____Your high school's deadlines for application requests, such as transcripts.

- ❖ Ask for recommendations. Ask people who know you best—teachers, youth pastors, supervisor at work or a volunteer job, or principal. Give each person your resume, a stamped, addressed envelope, and any required forms.
- ❖ Write application essays and ask teachers, parents, and friends to read first draft.
- ❖ Attend financial aid information events in your area.
- ❖ Take the SAT and/or ACT again.
- ❖ Start researching scholarships.

Winter: Other details

1. Keep copies of everything you send to colleges.
2. Have high school send your transcript to colleges.
3. Contact colleges to make sure they have received all application materials.
4. Submit your FAFSA (Free Application for Student Aid) as soon after January 1 as possible. MEN 18 or older must register for the selective service to receive federal financial aid.

Spring:

1. Acceptance letters and financial aid offers should start coming in by mid-April.
2. Compare aid awards from different colleges.
3. Apply for scholarships.

APRIL/MAY: Final Choice

You must tell every college of your acceptance or rejection of offers of admission or financial aid. Dates vary, but you will need to send a deposit to the college you choose.

Early Summer

1. Ask Central Academy to send a final transcript to the college you will attend.
2. Start preparing for the year ahead.
3. Enjoy the summer!!

FINANCIAL ASSISTANCE

There are three main sources of financial assistance: the federal government, the college itself, and private organizations. Assistance may be in the form of grants and scholarships that do not get paid back or in low interest loans.

You may apply for funds from the federal government by completing the Free Application for Federal Student Aid (FAFSA). The FAFSA is a fundamental part of the financial aid information colleges require for their incoming students. It is a government form that colleges need completed and submitted in order to process any financial aid. It may be submitted beginning in January of your senior year and will include a review of both your parents' and your tax information from the preceding year. Funds are available on a first come, first serve basis. The FAFSA application makes you eligible for the Pell Grant, Stafford Loan, and work study programs.

Completing the FAFSA will also signal to the college that you desire financial assistance. If federal funds are not available to you, you may qualify for funds given by the college. Many colleges offer scholarship programs in order to recruit bright students. Look into merit scholarship procedures through the college (there may be a separate application) and find out their criteria. Colleges sometimes offer scholarships based on a special talent.

The last source of financial assistance comes from private organizations. These are difficult to get since you are competing with thousands of other students nationwide. Research this avenue of assistance will be easier by visiting www.fastweb.com which is a comprehensive scholarship research website.

Additional Information: Free Application for Student Financial Aid

When should you complete it?

The FAFSA cannot be completed until January 1st of the student's senior year of high school. It is recommended that the FAFSA be completed as soon as possible after this date.

Your taxes do not have to be filed prior completing the FAFSA application. You can complete the FAFSA by estimating your income and taxes. You should estimate your taxes by using your last year's tax return. If your income was not that much different from the previous year's income, you can complete the FAFSA and make adjustments once you receive the Student Aid Report (SAR).

Students do not need to complete this form in order to attend college, but they will not be issued any financial aid and some scholarships if it is not completed. Scholarships require this information to be completed. Most colleges have a finite amount of financial aid that is provided by the federal and state governments and students who apply first

for financial aid are the first in line to receive this money. If you wait to the last minute to complete the FAFSA, the college may not have any money left to give.

As soon as parents receive your W-2s and other needed tax information, it's important to complete the FAFSA, even if you are not "counting on" financial aid.

Where do I get a form?

The best and fastest way to have your information processed is to go online to www.fafsa.ed.gov and fill out the form.

Who processes the FAFSA application and how is a student notified?

The Department's of Education's central processing system processes the student's FAFSA and computes the [Expected Family Contribution](#) (EFC), based on the information the student reported on the FAFSA. Each student will receive a Student Aid Report (SAR) that reports the information from the student's application and the student's EFC. All of the colleges that the student listed on the FAFSA will also receive this information in an electronic file called an Institutional Student Information Record (ISIR). If corrections are necessary, students have several options for making them:

- ❑ Students can ask their schools to make electronic corrections for them using FAA Access to CPS online or through EDE (if the school participates in Department's Electronic Data Exchange, EDE).
- ❑ Students with Personal Identification Numbers can make corrections using FAFSA corrections on the Web.
- ❑ Students can make corrections using the SAR and return them to the address provided with the SAR Report.

Should students be involved in this process?

YES! It is important that students understand the financial implications of a college education. The whole family should visit <http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>, where students should set up an account. Students and parents can access valuable information at this website.

Where can I find additional financial assistance information?

Visit:

<http://www.fsapubs.org/Default.aspx>

<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>

<http://www.cfnc.org/>

College Resources

www.act.org

Comprehensive site on ACT and PLAN. Provides information on career, college and financial aid research.

www.christiancollegementor.org

Site to help locate Christian colleges and information on careers.

www.collegeboard.com

Comprehensive site on all College Board products including the SAT, PSAT, AP, and CLEP. Provides information on career, college and financial aid research.

www.collegebound.net

General information site on the college selection process.

www.collegenet.com

Site to help with college search and provides links to college web sites. Offers online applications and a scholarship search.

www.collegeview.com

College search can link to college online to request information.

www.FAFSA.ed.gov

Federal government financial assistance. Application can be completed online.

<http://www.ed.gov/finaid/landing.jhtml?src=rt>

Federal government website for financial aid.

www.ga.unc.edu/directories/nchighered

Website lists all NC colleges with links to web pages.

www.govbenefits.gov

Some education related programs.

www.nacac.com

Charlotte National College Fair at Charlotte Merchandise Mart website.

www.princetonreview.com

General information on colleges. Offers a recruiting service that can bring you to the attention of selective colleges.

REFERENCES

ACT website , www.actstudent.org

College Handbook: A Comprehensive Guide to the College Decision Process (Charlotte Christian School, Charlotte, NC)

College Board website, www.collegeboard.com

Federal Student Aid website,
<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>