

STEP INTO YOUR FUTURE



High School to
College and
Career Transition
Guide

College and Career Ready Generation

Lubbock Independent School District

Step into your future

COLLEGE AND CAREER READY GENERATION

Dear Students:

To be ready for college, you will need academic skills and the right resources to help you navigate the college experience. College and Career Readiness requires you to have the academic knowledge, self-efficacy, experiences, and intellectual and personal qualities needed to enter into and graduate a college program or economically viable career pathway.

There are many people, programs, organizations, and institutions that are ready to help you find the best information to make the right choices for college and career. You must be diligent, identify and collaborate with the key people who are here to help, such as counselors, college advisors, teachers, community-based program staff, friends, fellow students, and family members. Together we will help you find the higher education opportunity and the career path that best suits you and your dreams.

Sincerely,
Lubbock ISD Counseling and College/Career Readiness Department

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THE FUTURE ... NEXT EXIT

FIRST THINGS FIRST

Before you set out on your college and career goals, you need to successfully finish high school. The first step to doing that is to have a clear image of you crossing that finish line. Picture yourself with diploma in hand. With that image in mind, you can complete your journey through high school and be ready to begin a path that will almost guarantee your success.

One sure way to a great finish is having a plan:

- Connect with college and career supports and resources on and off campus (i.e., LEARN, Inc.).
- Get assistance with the financial aid process.
- Learn time management to help balance school, work, and life.
- Explore majors and careers.
- Seek out and get to know those school personnel who are influential in helping you with college and career preparation, such as your teachers, counselors, and/or college advisors.
- Use your PSAT, SAT, TSIA and STAAR EOC tests to measure your level of reading, writing and math skill. Continue to use resources to improve these skills.

TESTS AND TEST PREPARATION

There are many tests in high school that assess your academic skills, prepare you for college, give you college credit, and are required for college admissions — assessment tests, exams for academic subjects, STAAR EOC, college credit tests, etc. At times it can seem overwhelming, but the good news is tests can tell you a lot about yourself. They measure your knowledge and skill level, and help you judge how ready you are for college.

COLLEGE AND UNIVERSITY ADMISSIONS TESTING REQUIREMENTS

All students (except those who are exempted through other tests) must take the Texas Success Initiative Assessment (TSIA) before enrolling in college-level courses. The TSIA is an important test because it will determine if you must take developmental (remedial) courses in English or math before being allowed to take college-level courses in the subjects you are required to study. Developmental courses provide support by allowing time for students to review and improve skills to succeed in college. A student taking developmental courses must pay tuition for those courses equal to the tuition of other college courses. However, no college credit is given for developmental coursework. You may need to take one or several developmental courses depending on the results of the test. That is why becoming familiar with the test and getting the help you need in high school will save you time and money in college. Your college advisor will use the results to help you choose the right courses. Fortunately, Lubbock ISD high school students can take the TSIA while in high school. See your counselor or campus testing coordinator for details.

The SAT and ACT indicate if you have the reading, writing and math skills needed for college-level work. Many colleges and universities in the U.S. and Texas require you to take either the SAT or the ACT test. Often your scores on these tests help determine whether you will be admitted to the college of your choice. Some colleges and universities award special scholarships based on your scores.

The AP and CLEP exams allow you to gain college credit for things you have learned in high school courses. You can learn more about these tests by talking with your counselor or campus testing coordinator.

The best strategy for handling tests is preparation! Understand what each exam is testing and the length and format of the exam. Always, always read instructions. Tell your family about key tests and get their support to keep you on track.

Check out www.collegeboard.org and www.act.org for SAT and ACT test information, respectively, test dates and test taking strategies.

HIGH SCHOOL TEST OVERVIEW

It is important to understand the type of tests and the information you gain from your test scores. See the table for additional information about tests that impact high school graduation and college readiness and admissions.

Tests for High School Graduation	
STAAR (State of Texas Assessments of Academic Readiness)	Before graduating from high school, students must pass five exit-level STAAR exams (English I and II, Algebra I, Biology, and U.S. History) which are typically given in the spring semester of grades 9th and 10th. STAAR tests determine if you have the necessary skills for your grade level, and the end-of-course STAAR tests show if you have the skills needed to graduate from high school courses.
Tests for College Preparation and Credit	
<i>AP Exams (Advanced Placement Program)</i>	College-level AP courses enable you to earn credit or advanced standing at Texas colleges and universities given that you meet the qualifying score requirement.
<i>CLEP (College Level Examination Program)</i>	These tests give you the opportunity to receive college credit for what you have already learned through independent study, prior course work, on-the-job training, professional development, cultural pursuits or internships.
<i>PSAT/NMSQT (Preliminary SAT/National Merit Scholarship Qualifying Test)</i> <i>College Board</i>	A multiple-choice test that measures your critical reading and math abilities. PSAT scores determine eligibility for the National Merit Scholarship Program and level of college preparation. Minimum score to receive national recognition varies from year to year. Potential National Merits selection index score ranges from 215-240 or top 1 percentile.

Tests for College or University Admissions	
<p><i>SAT (formally known as Scholastic Aptitude Test)</i></p> <p>and</p> <p><i>SAT Subject Test</i></p>	<p>This test is usually taken in the junior year and again in the senior year. Almost every college in America accepts the SAT as a part of its admissions process. The SAT has three sections: Math, Critical reading and Writing. Each section is scored out of 800, or a total of 2400. The national average is 1500, or about 500 on each section.</p> <p>SAT Subject Tests allow you to demonstrate your knowledge in specific areas (English, history, language, math or science) where you excel. Scores are reported on a scale of 200-800. If your score is high enough, you may earn college credit or advanced placement, depending on the college you attend.</p>
<p><i>ACT (American College Test)</i></p>	<p>The ACT test assesses students' general educational development and their ability to complete college-level work. The tests cover four areas: English, mathematics, reading and science. Each category receives a score between 1 (lowest) and 36 (highest). Those four scores are then averaged to generate the composite score used by most colleges. The average composite score is roughly a 21.</p>
<p><i>TSIA (Texas Success Initiative Assessment)</i></p>	<p>This test is required for entrance into any Texas public college or university. The test covers reading, writing, and math skills for college level work.</p>

Quick Tip

Studying for a test is only one part of getting good results. If you do not know how to take a test, it doesn't matter how hard you have studied. Make sure you enter the test room equipped with a handful of test-taking strategies. Check out www.collegeboard.org/student/plan/boost-your-skills for a list of exam-day survival tips.

NEXT STEPS

WHY A COLLEGE EDUCATION?

There are many important questions to ask yourself as you prepare for life after high school:

How important are your goals for the future? How important is it to be happy? How important is it to be independent?

Almost nothing in life is guaranteed. However, the effort we put into something can increase our opportunity for success. The more we invest time, money, and resources into attaining an education, the greater the likelihood of achieving the life we desire. Higher education can provide a better future.

Better Opportunity

- College graduates are more likely to be employed than non-college graduates.
- The employment rate among persons with a college degree is consistently higher than the employment rate for either high school graduates or high school dropouts.
- For young adults in particular, the unemployment rate for high school graduates is almost three times as high as that for college graduates of the same age.
- The median earning for adult women with a bachelor degree is 79% higher than for women with a high school diploma. For college educated men, it is 74% higher.

Better Health

- College educated adults are more likely than others to receive health insurance and pension benefits from their employers.
- College educated adults are less likely than others to be obese.
- Adults with a bachelor's degree stop smoking at higher rates than those without a degree.
- College education leads to healthier life styles, reducing health care costs.

Better Life

- College educated adults are more likely to be satisfied with their jobs than individuals with just a high school diploma.
- Education enables people to better adapt to change. It also makes them more likely to take responsibility for their lifestyle.
- College educated parents tend to engage in more educational activities with their children, making them better prepared for school than other children.

If a better life, a happier life, a longer life, and a wealthier life sound like your goals, then add college to your list of things to do. It is important to progress through high school successfully, then apply to college, and be accepted by a college that best fits your needs.

COLLEGE OPTIONS

There are many college choices. Choosing the right college for you is based on your interests and goals as well as your level of preparedness. These are the different types of colleges and degrees:

	Community Colleges	Public Four-Year Colleges
Public Institutions of Higher Education	<p>Community colleges offer two-year, one-year, and certificate programs in a variety of academic majors. A two-year graduate is awarded an associate degree. Community college credits for academic classes may be transferrable to four-year colleges or technical/career training and continuing education programs. Community colleges have an “open admissions” policy, which means they will accept everyone who applies who has earned a high school diploma or G.E.D.</p> <p>Some programs have more specific admissions requirements (e.g., nursing, criminal justice). Most community colleges do not offer housing. There are several community colleges in Texas. Visit www.tacc.org/pages/texas-colleges for more information.</p>	<p>The state of Texas has a list of all its four-year colleges and universities at its website, www.collegeforalltexans.com. There are several four-year public universities. A four-year university graduate is awarded a bachelor’s degree. Public institutions for higher education can offer more affordable tuition to in-state residents because they are funded largely by state taxes. Admission to state four-year institutions is based on the rigor of courses taken and how you perform, performance on standardized assessments such as the SAT and ACT, along with other holistic factors, such as leadership rolls, awards, etc., a personal interview or written essay.</p> <p>Individual college admission criteria can be found on the college’s website or at www.collegeboard.org.</p>
	Technical Colleges	Junior Colleges
	<p>Technical colleges offer specific trade, technical, and career training. Course credits vary and may or may not be transferable to two-year or four-year colleges. Technical colleges usually have fairly open admissions, but they may have stricter requirements for more technical or scientific subjects. Some offer only a certificate/licensures. Some offer an associate degree.</p>	<p>Junior colleges are two-year colleges and offer academic credits that may or may not be transferred to four-year colleges and technical/career training. Admission requirements vary.</p>
Private Institutions of Higher Education	Private Four-Year Colleges & Universities	
	<p>The main difference between private and public four-year institutions is the tuition cost. Private colleges operate with private funds. Additionally, many of the private four-year schools often have more requirements for acceptance, and they generally accept a lower percentage of their applicants. For a comprehensive list of four-year colleges and universities in Texas, check out the Independent Colleges and Universities of Texas, Inc. (ICUT), at www.icut.org/.</p> <p><i>*Students and their families should be wary and very careful when considering a private, technical, two-year, or four-year school. Without adequate financial aid the costs can quickly become overwhelming. Please be sure to research, speak with your counselor or advisor before making a commitment.</i></p>	

WHAT IS THE MODERN DEFINITION FOR COLLEGE?

COLLEGE MAY MEAN A CERTIFICATE PROGRAM, TWO YEARS, FOUR YEARS, SIX YEARS, OR EIGHT OR MORE YEARS DEPENDING ON YOUR DREAMS FOR THE FUTURE. IT CAN ALSO MEAN SPECIALIZED TECHNICAL TRAINING AND APPRENTICESHIP IN A TRADE.

DEGREE OPTIONS

Associate degree is an academic degree earned after completing a two-year course of study. Community colleges, technical colleges, and junior colleges offer associate degrees.

Certificate is earned upon completion of a 6–12-month program. Certificates can be obtained at community colleges, private training centers and colleges, and Texas workforce development training centers.

Bachelor's degree is an academic degree awarded for an undergraduate course of study, which generally takes four years to complete but can take more or less time. Students may earn a Bachelor of Arts (B.A.) or a Bachelor of Science (B.S.). The B.S. usually requires more math or science coursework.

Advanced degrees require more years of study, allowing you to focus your attention in a particular field. Speak to your counselor or college counselor for more information about advanced degrees.

For a comprehensive list of colleges and universities that offer all types of academic degrees, you can view the list at www.petersons.com; www.bpl.org; or other resources.

COMPREHENSIVE COLLEGE ADMISSIONS INSIGHT

Selecting a college is an important decision. With more than 3,500 two and four-year schools to choose from and an ever-changing admissions and financial aid environment, it is also a decision that merits knowledgeable advice and research.

Good Fit Formula: Academic + Financial + Social = Your Best College Options!

A good fit college matches the student's academic promise and preferences, the family's savings and college budget, as well as social personality and needs.

Financial Focus

Be aware of real college costs and the prospect for need or merit based aid as a first step in understanding your financial choices. Use tools like the FAFSA 4caster (<https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1>) to plan your financial aid options.

The FAFSA application is available October 1st of your senior year. Regardless of the level of your parent's financial support, all students should fill out a FAFSA application. This application needs to be completed each fall semester prior to when you will be attending college. The preferred due date is January of your senior year to maximize your financial aid package.

College Visits

Visiting college and university campuses is an important part of your college research. These visits not only help to provide you with the most current information about a campus, but they help you to gain more information about the college profile and campus life.

COLLEGE ADMISSIONS OPTIONS

Colleges generally offer prospective students a variety of ways to submit their applications. After you have narrowed down your choices, check the admissions policy and deadline for each school on your college list. Understanding how these policies work will guide your application process and help you determine your college planning timeline.

Regardless of the option you choose, it is best to submit your application by November of your senior year. This gives you the best chance for admission and the most opportunities for getting scholarships and other financial aid. In the worst-case scenario, if you do not get into the university of your choice, you will may know by March, giving you time to implement a backup option (like a school with rolling admissions).

Do not assume that all colleges and universities have similar application deadlines and college admission options. As you do your college search, keep track of each school's deadlines for applications and financial aid so you do not miss any opportunities. Determine which college option is best for you.

Quick Tips

- *If you are relying on financial aid to pay for college, you may not want to apply early decision because you will receive your acceptance before you know what financial aid package you will receive. However, a college admission counselor can give you an estimate of the financial package you will receive before you apply.*
- *Do not assume that all colleges and universities have similar application deadlines. As you do your college search, keep track of each school's deadlines for applications and financial aid so you do not miss any opportunities.*
- *Some schools have begun to offer single-choice early action. Like the traditional early action, you are not bound to attend if admitted, but you are only able to apply early to one school.*

MAIN TYPE OF COLLEGE ADMISSIONS OPTIONS

Regular Admissions

This is the most common option for four-year colleges and universities. All students must submit their applications by a specific date, usually between November and January. The admissions board then reviews all the applications and sends out acceptances and rejection letters on the same date.

Rolling Admissions

Common at large state universities, schools that provide rolling admissions allow students to apply at any time during their admissions period; typically, September through July. The school then evaluates each college application as it is received and sends acceptance letters to students who meet their requirements. Since admission is granted on a first-come, first-serve basis, you will want to submit your application as early as possible.

Open Admissions

Typically, community colleges, online schools and distance learning programs offer this type of enrollment. Open admission means that nearly all high school graduates are admitted, provided they have a diploma or a General Educational Development (GED) certificate. Students who have a lower than average GPA in their high school courses may want to find a college with this policy. If there is no community college in your area that matches your interests, online schools are a great alternative for furthering your education.

EARLY ADMISSIONS OPTIONS

The early admissions options are primarily only available through highly-selective colleges. If you have one or two schools that are your absolute dream colleges, you should consider one of the early admissions options. However, you need to make sure you do not commit yourself to a school too early and then change your mind.

Early Decision

Under this admissions program, you agree to attend this school if accepted, and you cannot apply to any other college or university. If you receive an acceptance letter, you must withdraw any other applications to other schools. Since this option is binding, you need to be sure about your choice and realistic about your application. Make sure you get your counselor's opinion before you submit an application with early decision.

Early Action

Like early decision, you are applying only to your top-choice school. However, unlike early decision, you are not bound to attend if accepted and you can apply early action to more than one university. You can accept an offer as soon as you receive it or wait to make your final selection in the spring after you have found out where else you have been accepted.

Early Evaluation

Selecting this choice means you can apply early to find out whether your chances for acceptance are good, fair or poor. Your application usually needs to be submitted by November, and you will be sent a determination by December or January.

OTHER ADMISSIONS OPTION

Not every college student begins attending college the fall after they graduate high school. You may be ready to start college before your high school graduation, or your personal circumstances may make you want to postpone enrollment. If that describes you, find a college that allow for deferred admissions.

Deferred Admissions

A student picking this option means they have been accepted to a particular college or university but want to defer their enrollment for a year. Consider taking a gap year if you want to travel abroad, obtain more financial aid, work or explore possible careers through internships.

MAKE A PLAN FOR YOUR FUTURE

WHAT DO YOU LIKE TO DO?

Play a sport, sing or dance, write or paint? Would you like to learn more about the business world or health care? Do you want to help others? Then do it! Colleges want to see applicants who have demonstrated a continued interest in a few areas, not a shopping cart full of odds and ends.

CAREER PREPARATION

Choose a college with a career in mind.... What do you want to get out of your college experience? What are you looking for in terms of size and location? What types of students, programs, and activities do you hope to engage with? How important is financial aid? You might not find a college that meets all your criteria, but the closer you get, the happier you will be attending that college.

Your list should include:

- **“Academic Likely” Schools:** Colleges you are most likely to be admitted based on your high school courses grades and test scores.
- **“Academic Target” Schools:** Colleges with acceptance requirements that are similar to your high school courses grades and SAT/ACT scores and where you have a good chance of admittance.
- **“Academic Reach” Schools:** Colleges that are very selective and usually admit fewer than 25% of their applicants. Their acceptance requirements may be higher than your grades, courses taken, and SAT/ACT scores.

COLLEGE FAIRS

The Internet is a great way to gather information, but college fairs can be a great way to check this information out by meeting with college representatives. Be sure to attend each fair with a list for the colleges you want to learn more about; seek out the information you want. Make a point to introduce yourself to college representatives, ask questions, collect materials, and ask more questions. The more you know, the better decisions you will be able to make when choosing the right college for you. Visit www.campustours.com to view colleges online. This will provide you with a glimpse of colleges you are not able to visit.

Quick Tips

- *Visit colleges.*
- *Review course catalogs from all colleges that interest you.*
- *Look at college websites.*
- *Do college searches online.*
- *Consider college “bridge” programs designed to prepare and orient students prior to freshman year.*

COMPLETE COLLEGE ADMISSIONS APPLICATIONS

Applications for college and some jobs require additional, different tests. Know the tests that are required, their dates, and registration deadlines. Many colleges request that you take an exam that tests English, math, and writing that is scored on a national scale. The SAT exam, administered by the College Board, and the ACT, administered by ACT, are exams accepted by many schools. If you feel that your SAT or ACT test does not reflect your abilities, you can consider a school that is test-optional (for a list visit the website for www.fairtest.org). In this case, colleges will rely more heavily on your high school academic record.

At the beginning of the school year check with your counselor for the most updated schedule for college entrance tests. Note that some colleges require SAT subject tests. You may want to take these in junior or even sophomore year. Discuss this with your counselor to make sure that you are on track for graduation and how to access test prep resources and classes. Use to this checklist to keep you on track.

- Meet with counselor or advisor at school to review your list of colleges.
- Determine whether your college uses ApplyTexas Application, the Common Application, etc. or its own application.
- Compile a list of athletic, extracurricular, volunteer, and work experience.
- Ask a counselor and core teachers who are very familiar with your work to write your recommendations. Be sure to give them plenty of lead time as other students will be asking for recommendations as well.
- Write a college essay (get feedback from your counselor and English teacher).
- Have someone look over your application.
- Send out transcripts.
- Request fee waivers for college admissions if you are eligible. You can get fee waivers from your counselor.

Quick Tips

- *Most colleges require you to apply online. Many prefer this method.*
- *When filling out a paper application use a black or blue pen and write very neatly.*
- *Make a copy of the application, fill out a rough draft, have someone review it, and then recopy the information onto the original application.*
- *Begin your college essay early, and have it read and reviewed by several people.*
- *Write several drafts of your essay before submitting the final copy. It is a good idea to put your draft aside for a few days, so that you can reread it with a fresh set of eyes. Keep a copy of your final draft.*
- *If needed, request your letters of recommendation early (at least two months). Follow up with each person two weeks before your deadline.*
- *Give recommenders your resume and a written note, indicating when you need to mail your application. Include an addressed and stamped envelope(s).*
- *Be aware of deadlines and send your applications beforehand.*

MARKETING YOURSELF

YOUR APPLICATION AND ESSAY REPRESENT YOUR CHANCE TO PRESENT YOURSELF AS A SPECIAL PERSON WHO HAS HAD SIGNIFICANT ACHIEVEMENTS AND THE POTENTIAL TO GROW AND CONTRIBUTE TO COLLEGE LIFE AND SOCIETY. EMPHASIZE YOUR STRENGTHS.

IT IS IMPORTANT TO TELL A STORY. ADMISSIONS COUNSELORS READ HUNDREDS OR THOUSANDS OF APPLICATION ESSAYS. A GOOD STORY WILL NOT ONLY CATCH THE ADMISSIONS COUNSELOR'S EYE, BUT YOU WILL LIKELY BE REMEMBERED. ALSO, KEEP IN MIND THAT A GOOD STORY WILL DESCRIBE YOUR CHALLENGES AND YOUR SUCCESSES. DO NOT BE AFRAID TO DISCUSS A SITUATION IN WHICH YOU FAILED, AS LONG AS YOU DETAIL HOW YOU OVERCAME IT.

What do colleges look for?

Each college decides which criteria it will use to evaluate applications. In varying order of priority, most colleges look at the following:

- Quality of courses on your transcript (college preparatory, honors, and AP classes)
- Standardized test scores (SAT and/or SAT Subject Tests, ACT, TOEFL)
- GPA (grade point average)
- Letter of recommendations
- Personal essay(s)
- Extracurricular activities
- Learn about the college in advance

Steps in Completing College Admissions Applications

APPLYTEXAS

You have been planning for this for your entire high school career. You have crafted the perfect transcript, achieved the standardized test score you want, committed passionately to your extracurricular activities, researched schools, and identified your best-fit colleges.

It is time to show off all that work on an all-star application. Here is what you need to know to get started on your college application and stay organized:

The ApplyTexas application offers a centralized means for both Texas and non-Texas students to apply to the many outstanding postsecondary institutions available in Texas. On ApplyTexas you can accomplish a multitude of tasks including:

- Apply for admission to any Texas public university, as well as to participating community and private colleges.
- Apply for undergraduate, international and graduate admission.
- Copy a submitted application to another institution.
- Submit your application essays online.
- Apply for scholarships from participating universities.

- Search for and view both general and university specific information.

APPLYTEXAS application is the most recommended application when applying to Texas public schools. Application opens on July 1st of each year.

COMMON APPLICATION

The Common application allows you to apply to more than 390 colleges with the same application form. Download the application or apply online at www.commonapp.org.

UNIVERSAL COLLEGE APPLICATION

The Universal Application is a U.S.-based organization which provides college admission applications that allows students to apply to any of the participating colleges. For more information, go to the link www.universalcollegeapp.com.

The College Interview

Some colleges require or recommend you have an interview as part of the application process. If it is required at the colleges you are applying to, contact the admissions office to make an appointment. This is a great opportunity for the college to get to know you as a person rather than just as data on the application form. Prepare in advance for your interview:

- Dress as you would for a job interview or other important event. Dress neatly and conservatively.
- Arrive early.
- Make eye contact and greet the interviewer with a smile and a handshake.
- Try to answer questions in full sentences with details rather than with one-word responses.
- Thank the interviewer before you leave and follow-up with a thank-you note expressing why you would like to attend that college.

Admissions and Affordability

You must consider affordability in your college selection process. State schools are not always the cheapest option. Some students get much better financial aid packages from private schools.

- “Financial Likely” Schools: Colleges you are most likely to get a large merit-based scholarship based on your high school grades and test scores. At these schools, your grades and test scores are much higher than the majority of applicants. You will receive enough money to attend this college without having to pay much out-of-pocket or borrow outside of Stafford Student Loans.
- “Financial Target” Schools: Colleges you are most likely to get some merit-based scholarships based on your grades and SAT/ACT scores. At these schools, your grades and test scores are similar to other applicants. You might need to pay out-of-pocket or borrow outside of Stafford Student Loans.
- “Financial Reach” Schools: Colleges that do not offer you any merit-based scholarships. Their acceptance requirements are much higher than your grades and SAT/ACT scores. You will most likely need to pay a significant amount out-of-pocket or borrow a significant amount of money outside of Stafford Student Loans.

A SPECIAL NOTE TO STUDENT ATHLETES

DIVISION I AND DIVISION II SCHOOLS MANDATE THAT STUDENTS COMPLETE THE NCAA CLEARINGHOUSE ELIGIBILITY FORM AND MEET SPECIFIC ELIGIBILITY REQUIREMENTS. TALK TO YOUR COUNSELOR TO FIND OUT MORE OR VISIT WWW.NCAACLEARINGHOUSE.NET AND READ THE "YOU MAY BE A FANTASTIC ATHLETE, BUT IF YOU DO NOT HAVE THE GRADES OR SAT SCORES, YOU MAY NOT BE ELIGIBLE TO PLAY". CHECK OUT NCAA ELIGIBILITY GUIDELINES.

FIND WAYS TO PAY FOR COLLEGE

Financial aid is intended to help students pay for education-related expenses such as tuition, room and board, fees, supplies and equipment. The federal government may be the most well-known provider of funds (through FAFSA), but there are many sources of financial aid. Whether you are attending a university, college, private school or vocational school, merit- and need-based aid is widely available.

Financial Aid

There are more than 3,000 colleges and universities in the U.S. You can find a college that will provide you with an excellent academic education that meets your budget.

First, you need to understand the costs of college and what your family can afford. There are ways to predict the costs of college. This tool is called the FAFSA4caster and can be found through the www.studentaid.ed.gov website or at the www.fafsa.ed.gov website. Colleges are now required to provide an online tool that estimates the cost of an education specifically for you based on your family's financial situation. This tool can be found by searching for NET PRICE CALCULATOR at each college's website.

Financial Back Up Plans

Just because you do not get enough financial aid to attend a school does not mean that you can never attend that school. Consider spending two years at a community college and making strong grades to improve your GPA. You might be able to get a merit based scholarship as a transfer student. Plus, you will have spent much less on your first two years of college.

Financial Aid Options

- **Grants:** Free money based on financial need (e.g., Pell Grant, Texas Grant, and campus-based grants) that does not have to be paid back.
- **Scholarships:** Free funds to pay education costs based on academic achievement, financial need, athletics, special characteristics, talents, and interest in college majors or careers; and membership in an ethnic, religious, or civic group. Ask your parents/guardian to find out if their employer offers scholarships to children of employees.
- **Work Study:** Money earned by the student through an approved part-time job at college or university, or community service related to course of study.
- **Student Loans:** Money that has to be paid back.

Quick Tips

Colleges understand that some students need to work to help with family expenses, which may limit extracurricular activities. Be sure to explain this in your college application. Perform well on your job and ask your employer to write you a recommendation. This can help you on your college and future job applications.

Applying and Receiving Financial Aid

Everyone must complete the FAFSA (Free Application for Federal Student Aid). You can complete the application online at www.fafsa.ed.gov or download a paper copy from the site. Some colleges may also require the College Scholarship Service (CSS) Profile and/or college-specific financial aid forms. Check out the College Board website at www.collegeboard.org for more information.

Quick Tips

Free money is available for college, but you'd be surprised to know that many students miss the opportunity because they are not willing to put in the time and effort into researching and applying for it. Block out time on your calendar for scholarships. Check out the list of websites with scholarship information located in this guide.

Warning: Beware of scholarship scams that guarantee money, cost money, or ask for credit card information. Free help is available. Organizations such as uAspire provide advisors, and your college financial office provides financial aid counselors to assist new students. Always ask for available scholarships.

When a student is accepted to a college, he/she will receive a financial aid award letter that outlines the amount of money he/she is eligible to receive in grants, scholarships, work-study, and loans. The student and parent are usually expected to pay a portion of the total cost. This amount is called the Estimated/Expected Family Contribution (EFC). The financial aid award must be understood and evaluated carefully. Compare the financial aid award packages offered by different colleges. Your counselor can help. If you accept student loans as part of your financial aid package, you need to complete Entrance Counseling, which details your loan and your responsibilities as a borrower, and sign a Master Promissory Note (MPN), which authorizes the school to administer federal loans to you. You only have to do this once, provided you stay at the same school while earning your degree.

It is extremely important that you determine whether or not you can afford your first choice college for four or five years. If you and your family know that paying a certain school's tuition bill is going to be a major struggle for the first year, it will most likely be a struggle every year. You have many opportunities for college and do not have to end up in massive amounts of debt. Talk to your counselor or the advisors at the financial aid department or alike for help.

Quick Tips

Make sure that financial aid and verification is complete. If you are eligible for work-study, go to the student employment office in the summer to look for on-campus opportunities. Since many work-study and student jobs get taken quickly, you want to make sure you visit this office again.

NON-U.S. CITIZEN QUESTIONS

Your immigration status affects your college options. In the 9th grade or as early as possible, find out what your immigration status is and whether or not you need to change your status. There ARE ways to pay for college even if your immigration status prevents you from receiving financial aid. Call the College for All Texans – 1-888-311-8881 to speak to an immigration counselor, or go to www.collegeforalltexans.com or <https://studentaid.ed.gov/sa/eligibility/non-us-citizens>.

STUDENTS WITH DISABILITIES

As a student with a disability, making the decision to attend college can be positive and life-changing. Most colleges recognize that qualified students with disabilities deserve equal educational access and benefits, and work to create a more inclusive environment that offers appropriate student services, advocacy, campus accessibility and academic support.

Keep in mind that once enrolled, arranging for academic adjustments is up to the student and the coordinator of disability services. Unlike high school, parents are not asked by the college to attend such meetings or to be involved in finding a solution. Before you enroll, you should have a good idea of what resources you might need to better succeed in a rigorous college environment.

ACCEPTANCE LETTERS

After receiving your first college acceptance letter and financial aid award notifications, you will have to start making some difficult decisions for your academic career. You will need to decide which school you want to attend. Based your decision on which college is most affordable (again compare financial aid awards to determine where you will spend the least amount of money); which college has the most opportunities to offer, in terms of both academics and student involvement; and which college do you have the strongest connection to.

Wait for More Options to Arrive

If you have applied to more than one college, you can wait for more acceptance letters before making any decisions. Be sure to read each acceptance package carefully to find important **deadlines**; most colleges require your reply by the first of May.

Compare Costs

Once you have heard back from all of the colleges that you applied to, you can start deciding which college to attend. Consider more than tuition when comparing schools; you will also need to factor in the cost of living, such as meal plans or dorm fees and the amount of money received from scholarships and other financial aid.

Research the Culture

After figuring out which colleges you can afford to attend, spend some time considering the culture of each school. If possible, visit the college campus on your own so that you can experience the atmosphere yourself. Look for events that you can attend on campus designed for prospective students. If you cannot make an in-person visit, spend time online visiting the university's website.

Talk it Over

Talking about your options with trusted family members and high school teachers and staff is a good way to narrow down your college choices. You can also talk to other individuals who can lend some useful insight, including or faculty members and current students at the colleges that you are considering.

Make Your Choice

Once you have made your decision, use the paperwork included in your acceptance package to accept the college's enrollment offer. Make sure that you fill out your paperwork completely.

Wait-List Process

Since colleges cannot predict how many students will accept or reject their offers of admissions, they will wait-list students to create a pool of applicants to draw from to fill up their freshman classes. Wait-listed students have a low probability of being chosen. You need to weigh your options carefully so you do not pass up guaranteed spots for a less likely chance of being chosen from the wait-list.

Contact the Rejected Colleges

After making your decision, you should contact the colleges that you will not attend. This is a courteous gesture that helps the colleges send out acceptance letters to other students on the waiting list. Most colleges will include a rejection form in the acceptance packet that you can mail back if you decide not to attend that school.

Quick Tips

If you have been admitted to several colleges, you will need to find out more information about each school you are considering to help you make your decision. Consider these steps to help you narrow down your prospects:

- 1. Compare the colleges that admitted you. Create a list of the pros and cons for each college. Which colleges have the programs and majors you want? What percentage of students return after freshman year, and how many graduate? Think about what attracted you to each school in the first place.*
- 2. Visit the campuses, or visit a second time. In case you cannot visit the campus, ask the admissions office to give you the name of a current student or a graduate in your area to contact.*
- 3. Compare the financial aid packages. Discuss the financial aid awards offered by each school with your parents, mentor(s), and/or school counselor, and ask for their advice. Make sure you understand what each school is offering in terms of grants and scholarships versus loans. Remember you have to pay back the loans.*
- 4. Decide by the deadline. At most schools, you will need to decide by May 1. Your housing deposit deadline and admission deadlines may not be the same. Make sure to send in your deposit on time.*
- 5. Send a letter to the colleges you decline so that the schools may offer your place to other students.*

Secure Housing

Housing is another important thing to consider. Each school will have its own options for housing, and of course **deadlines** to deposit, register, and/or sign up for housing. Check with the office/department regarding student housing for finding roommates, rental listings, and other support.

Return Immunization Forms

Often the school will have other materials that they want you to send. For example, University Health Services provides Immunization Forms that need to be filled out and returned to the campus before the semester begins.

Quick Tips

Once you decide which college to attend, you will need to:

- *Send in your deposit to the school of your choice.*
- *Check the deadline for the deposit (if you need more time, request an extension).*
- *Make sure to complete all paperwork the college sends you on time.*
- *Ask your high school to send a final transcript to the college you choose to attend.*
- *Colleges expect you to maintain your grades. If your grades decline, they reserve the right to place you on academic probation or withdraw your acceptance offer.*

Paying the Bill?

Every school will have their own instructions. After you submit your application for financial aid, you will receive a financial aid award letter from the college(s) to which you applied, typically in early to mid-March (assuming the FAFSA has been properly completed by the deadline and not selected for verification). A student will receive instructions on how to accept his/her financial package. After you have registered for classes, a bill is then generated and will include a due date. Financial aid is often used to help pay the bill.

Sign Up for Orientation

After you have submitted the deposit to college/university, you are then asked to sign up for an orientation program. Orientation is where you are introduced to the school in more depth. This often includes getting to know other students, taking tours of the campus to better understand where your classes will be and what resources are available to you, as well as receiving academic advising so you can select your classes for the fall semester.

Show your pride

Pick up a school sweatshirt, or check out some of the collegiate accessories. If your college is near your hometown, attend a sporting event, a charity effort or an art exhibit on campus to start learning more about your new school's community. If your college is far away, find out if they have any events in your area for incoming students. Many schools host things all the way across the country (or even across the world!) for their students and alumni. Keep up to date with events and news around your new community by following your college on Facebook, Twitter and Instagram.

Follow up

Write personal thank-you notes to the teachers and tutors that helped you along the way and wrote you those awesome recommendation letters.



TAKE SMALL STEPS: IT'S YOUR WAY TO A BETTER FUTURE

THE MOVE FROM HIGH SCHOOL TO COLLEGE

Most students make the transition to college with few to no major issues. However, be aware of certain issues that may impact your college freshman transition.

FINISH HIGH SCHOOL

Now that you have secured your place in college, do not give in to the temptation to abandon your current education. If your college asks to see your transcript at the end of the semester, a bad grade could spell trouble for your scholarship and admissions. Instead, resist the urge to slow down and focus on keeping your good grades and staying involved in your extracurricular activities. This is a critical phase in the pathway of being ready for college and a career.

- Transition to college by staying informed of everything you need to know to begin your freshman year in college.
- Read all the materials that your new school sends you and stay in constant communication with them.
- Make an extra effort to enjoy your summer vacation with friends and family.

COLLEGE FRESHMAN YEAR

Preparing for the move to college can be fun and exciting if you are ready, or tedious and stressful if you are not. Before you leave consider the new social and cultural, organization, academic, and budgeting challenges like paperwork to fill out, friends to say goodbye to, and a lot of packing to be done. Do not let the stress of moving to college overwhelm you. Make a to-do list so you will be sure not to forget anything.

ORGANIZATIONAL SKILLS

Complete the Paperwork

Before you get too excited and start packing your suitcases, make sure you have taken care of any paperwork needed from the college or university you will be attending. Last-minute paperwork after acceptance could include things like housing forms, choosing a meal plan, or following up on securing your financial aid package. Taking care of this paperwork as early as possible will make the process of moving to college much easier.

Internships, Jobs, and Course Load

One of the biggest mistakes freshman make is taking on too much (courses, job, and internships, social clubs). Plan out your four years to take part in internships and jobs. It is important to use your first semester to get familiar with the campus, join a few clubs, make new friends and explore your new town or city. Though internships are an exciting, hands-on way to help you figure out what you want (or do not want) to do after you graduate, it may better serve its purpose during your second semester and beyond. Even if you need to work, be mindful that full-time students who work fewer than 20 hours per week are more successful in college. If you need help with managing your time with work, studying, and course load, internships and more, ask your advisor or someone in career services before taking on serious commitments.

Pack What You Need for College

Packing when you are moving to college can be daunting. Keep in mind that most dorm rooms are quite small, so try to stick to the essential supplies you need to pack for college. Most college dorm rooms are furnished so you will not need to worry about any furniture. If you are trying to really cut down on how much you need to pack, remember that you can purchase things like towels, sheets, and new toiletries once you get to school.

Secure Your Personal Items in Your Dorm

In order to protect against this uncertainty of living in a dorm setting, you may need some dorm room security products such as a room safe, insurance, and laptop locks to keep your things safe. Room safes can be as inconspicuous as a book or can blend in to a drawer without notice.

Stay Organized

In high school, you had teachers reminding you at the end of every class when your next test or paper was due. In college, that is usually not the case. Some professors tell you at the start of the semester when each paper is due and exam will occur, making organization a skill you will definitely want to get good at. To help you get and stay organized, keep a weekly agenda or planner to write down every important date—from assignments, to dance team tryouts, to your professor's office hours—is absolutely key. If you are not organized, use your phone's calendar and set reminders.

SOCIAL AND CULTURAL

Adjusting to Roommates

Living with strangers can be very challenging. It is important to be willing to communicate, problem solve, compromise and tolerate. Even if you get along with your roommate, you are bound to get under one another's skin living in such close quarters. Time apart is good. Learn to study in a student center or library, or type papers at the computer lab. If problems shall arise and you need help, ask the residence hall staff to assist you and your roommate through this process.

Campus Safety

Security on campus is a concern across many schools. Mishaps can occur when students are not alert at night, abuse alcohol, or make decisions under the influence. Even with security on campus, students should know how to keep themselves safe when socializing and going out with friends. Protect yourself from failing grades, sexual assaults, alcohol poisoning, and more:

- Use the buddy system – make sure to always stick with a friend and never walk home alone
- Watch your things – do not leave you items unattended or take things from others like food and drink
- Keep your phone on – make sure your phone is on and fully charged prior to leaving and have it on you at all times
- Be aware – never get in a car with a driver that is under the influence

Diversity

Colleges offer the opportunity to meet many different types of people. It is evident in the diverse clubs you can join as a college student. Be prepared to meet and relate to many whom may differ from your cultural norms and background. These differences do not have to lead to situations of major disagreements.

Get to Know Your Roommate in Advance

Getting in touch with your college roommate is a great way to start getting involved in social life on campus before you even arrive. Once your college tells you who you are rooming with, they may also provide you with an email address to contact him or her. It is also likely that you can contact your college roommate on social networking sites. It is also practical to touch base with your roommate to find out what each of you is bringing to college. You can discuss bringing the TV, mini-fridge or color scheme for the room in advance.

Illicit Drugs and Alcohol Abuse Awareness Policy

Many poor decisions are made at the college level by the usage of illicit drugs and underage use of alcohol. It is against the law. Know your state laws and university policy regarding alcohol and illicit drug use. 1,825 students die each year from alcohol-related injuries alone. Furthermore, drug and alcohol use can lead to academic issues or potentially dangerous situations.

Join clubs and organizations on campus

One of the easiest ways to make friends on campus is by joining clubs, organizations and sports teams. Whether it is joining an arts club, student unions, politically-charged organizations, or a cultural club, you will easily find people with similar interests that you can instantly click with.

Make Good Choices

Your freshman year is not the time to break the rules and do something that could possibly get you suspended or expelled—especially because you are paying real money to go to school rather than attending high school. Choose your friends and social activities wisely and avoid questionable, illegal activities.

Student Organizations

College offers new challenges as well as new adventures. A list of student clubs and organizations will be on their website. Getting involved early is a great way to meet others and feel connected, especially if you are commuting.

Student Support

Check in with your academic advisor every so often to make sure you are on the right track. It is worth visiting their office, or sending a quick e-mail to ensure you are enrolled in the right classes and are meeting the requirements for graduation. Also, find people who encourage and inspire you to keep moving toward graduation (mentoring programs, professors, advisors, student organizations, older students, etc).

Quick Tips

Use every resource available to you.

Whether it is for something simple like using the writing center—a place where other writing-savvy students volunteer to help with papers and essays—or using the counseling center if you are feeling overwhelmed, colleges have these centers set up for people to actually use them. Your teachers and teacher assistants (TAs) are also excellent resources. Since they have all been through college and most likely have worked in the industry you are majoring in, ask questions and get to know them. They can be used as references, or just people that can offer you some really great advice.

FINANCES

Budgeting

In order to concentrate on your education, while also enjoying your extracurricular activities and social life, you are going to have to create a budget that is realistic, but flexible enough to adapt to the changing circumstances of college life. It is necessary to determine how much money you have and which college costs are fixed. For example, your income may include funds from your job, parents, loans, grants, scholarships, etc. Fixed cost items are tuition and fees, room and board, phone bill, etc. Subtract your income by fixed cost items and this will let you know how much disposable income you have. Then you can budget for miscellaneous items like, snacks, social and recreational activities, transportation, laundry, toiletries, health care, etc. By the end of your first college semester, you should have a very good idea of how much you can spend in each category and where you have room to maneuver.

Credit Cards

College is a great time to start building credit (which is crucial for leasing an apartment, purchasing a vehicle and even landing a job post-graduation), but it is easy for many to amass a large amount of debt while in school. It is important to understand the difference between credit building and overextending (credit card abuse). Even though it seems like a good deal, realize the responsibilities. Many students charge irresponsibly, then spend years paying back what they borrowed. You may be safer asking your bank about a debit or check card. It works like cash -- if you do not have it, you cannot spend it.

Text Book Shopping

In high school most textbooks are free, but in college it is a part of your budget expense. Try to avoid paying full price for a textbook. Bargain hunt for the best prices – compare prices on online sites and bookstores, explore renting textbooks, used and audio books, and other cost affordable alternatives. Additionally, you can sell back books you do not want to keep at the end of the semester to get some cash back.

Student Loans

You are going to get a lot of mail about student loan consolidation. While this seems like junk mail, it is really important. By consolidating, you combine all of your loans into one bill each month. Read the fine print to be sure it is the right option for you. Loan interest rates are set every July 1st. Call the college's

financial aid office to find out what the rate will be for you. If it is going up, you can lock in the current, lower rate on your student loan, saving you thousands over the years.

Use Your Student Discount Everywhere

You would not believe how many businesses offer student discounts from the small things like school supplies and clothing to investments like cameras and laptops. There are even special programs that many companies take part in to offer exclusive student discounts to anyone with a college email address. Google search “student discount” to help you get what you need and save some money.

ACADEMICS

Academic Support

When you look at your syllabus, you will see there may only be a couple of tests and a paper. That is how college works, which means those few tests are a huge part of your final grade with limited make up opportunities. The course load normally requires twice the amount of high school in a shorter semester. Be prepared to study twice as long for each course. Tutoring and other sources of support are available, but it is up to you to sign up. Be sure to visit your school’s tutoring and academic support centers the first two weeks of each semester to make sure you are on track in each class (writing support, content support, etc.). It is better to get help early than wait until you are feeling overwhelmed. Talk to your professors and do not rely on texting to communicate unless directed by them to do so.

Declaring a College Major

As a freshman you are expected to declare a major and apply to the college where you can obtain your major. It is the academic path you will be following for the next four years, so be sure it is something you enjoy and is employable. It is not unusual for you to be undecided about your major your freshman year. Your first year at the university should be a chance to explore. You should take advantage of Career Centers; they can give you needed support in narrowing down a major. If possible, visit the department in which you are considering a major. Talk to faculty members and examine the college catalog which outlines the requirements of the major; looking especially at the course description.

Changing a College Major

Once you decide upon a major, you may find that you want to change it for various reasons. Many college students make at least one major change. Seek input from the career center, professors, counselors, and others through this re-decision process.

Do not freak out over one bad grade

Do not stress over one bad grade because more than likely, it will hardly hurt your GPA. If you are really concerned, do not be afraid to ask your professor why you received that grade and what you can do to improve your grade in the future. Be proactive; take advantage of professor office hours. It is a prime time to gather tips for an upcoming exam or have your professor review a term paper before you hand it in.

Do Not Skip Class

At the beginning of class, you will get a class syllabus and find out everything you need to know for the entire semester. Most professors start teaching from day one. Anytime you miss class, you miss important

information and opportunities to assess relevant material for tests and other assignments. Your professor may modify the deadlines and assignments. If you miss one day, you will fall behind.

Optional Review Sessions

Optional review sessions are important to your academic success. Even if you think you know everything, these review sessions may reveal important information that will be on the upcoming exam. Plus, they give you the opportunity to have more interaction with the teaching assistant (TA) or professor.

Study abroad if possible.

College is the absolute perfect time for traveling and exploring. Most colleges have study abroad programs that you should look into taking advantage of while attending college.

HEALTH

Physical and Mental Health

Remember good nutrition goes a long way! Take advantage of your university's recreation facilities. The health and counseling services at your campus are there to support your health needs, whether physical or emotional. Be sure to make use of the services if you are feeling sick, stressed, or have questions regarding any health related issues.

Fight the “Freshman 15”

Most freshman end up getting a meal plan first semester. You should take into consideration exactly *what* you are eating and how much. Students can only eat so much pizza, pasta, soda, and french fries before you start to notice it. Not only do you not want to gain weight, but you want to stay healthy so you feel well enough to perform your best throughout the semester. Along with junk food, every college also has healthy food. Commit to eating well during the week, and save the pizza and fun food for weekends.

Keep yourself occupied when you start feeling homesick

Feeling homesick is completely normal so never feel like you should be embarrassed or ashamed of it. The best thing to do when you start missing home is to keep yourself occupied—hit the gym, go to lunch with friends, take a walk around campus, anything. Make time to Skype with your old friends, and call your parents often. Remember that this is new for them, too.

Quick Tips

How to Make the Transition to College?

- *Take control of your own education: think of yourself as a scholar.*
- *Get to know your professors; they are your single greatest resource.*
- *Be assertive. Create your own support systems, and seek help when you realize you may need it.*
- *Take advantage of the freshman workshops, review sessions, and tutorials.*
- *Take control of your time. Plan ahead to satisfy academic obligations and make room for everything else.*
- *Stretch yourself: enroll in at least one course that really challenges you.*
- *Think beyond the moment: set goals for the semester, the year, your college career.*

GLOSSARY

ACCREDITATION

Accreditation Matters

The U.S. Department of Education relies on a number of independent accrediting bodies to determine if a college or university is meeting baseline quality criteria. You will not be eligible to receive federal financial aid (and probably state financial aid) if you attend an unaccredited school. Although the U.S. Department of Education recognizes both regional and national accrediting agencies (e.g. Accrediting Commission of Career Schools and Colleges, Distance Education Accrediting Commission, etc.), national accreditation is typically applied to for-profit schools that offer vocational, career or technical programs.

Regional Accreditation Institution

Regional accreditation is the “gold star” standard. If you do not attend a regionally-accredited college or university, you may find it difficult to: transfer course credits from a nationally-accredited institution (many regionally-accredited schools will not accept them), apply to graduate school; and be eligible for certain loans, scholarships, grants, etc.

FINANCIAL AID

FAFSA

Free Application for Federal Student Aid (FAFSA): The most important financial aid form you will complete to receive financial assistance.

College Financial Aid Office (FAO)

Almost every U.S. college and university has a financial aid office and a section on their website where you can find resources, cost calculators and contact information for financial aid advisors. Contact financial aid offices directly – they will have the most up-to-date information on their institutional financial aid. Be sure to double-check the information you receive and do not disclose your financial information to them until you know it is accurate.

CSS/Financial Aid PROFILE®

Short for “College Scholarship Service Profile,” CSS/Financial Aid PROFILE® (a.k.a. CSS/Profile) is a detailed application form for non-federal financial aid from approximately 400 colleges and scholarship programs. Along with the FAFSA, some private colleges will ask you to complete the CSS/Profile in order to assess your eligibility for institutional scholarships, grants and loans. Colleges with early acceptance programs (i.e. before January 1) may also use it to make preliminary financial aid decisions. It is not always necessary to fill out a CSS/Profile, so check with your individual school to see if a CSS/Profile is necessary.

Financial Aid for Online Degree Programs

Thinking about earning an online degree? Check first to see if the degree qualifies for federal and state financial aid. There are regionally-accredited schools who offer online programs. A limited number of Distance Education Accrediting Commission (DEAC)-accredited institutions also participate in federal financial aid programs.

Federal Financial Aid Qualifications

Federal financial aid is available to U.S. citizens and certain non-citizens (e.g. permanent residents). Although the majority of funds are awarded according to need, many students are eligible to receive aid. Do not count yourself out until you have filled in your FAFSA. International students are typically not eligible for federal aid, but they often receive college and university aid.

FEDERAL STUDENT LOANS

Direct Loans: Direct Subsidized & Unsubsidized Loans (a.k.a. Stafford Loans)

Direct Subsidized and Unsubsidized Loans (a.k.a. Stafford Loans) are available through the U.S. Department of Education through the Federal Direct Loan Program (FDLP). You will sometimes see this referred to as the Federal Direct Student Loan Program (FDSLP) or simply “Direct”. These loans have a low, fixed interest rate and are given to undergraduate and graduate students who are enrolled in an accredited institution of higher education for at least ½ the time. In this case, the U.S. Department of Education acts as the lender (i.e. the loans are made directly from the federal government, not through a bank or other lender).

Direct Subsidized Loan

Offered to undergraduate students with exceptional financial need. With this type of loan, the federal government will pay any interest on the loan while you are completing your studies (this is called “in-school deferment”). No interest accrues while you study and no payments are expected until you graduate. Even then, there is a grace period of six months. Students who go on to work in public service occupations may also be eligible for Federal Loan Cancellation. You must fill out the FAFSA application to be considered for this loan.

Direct Unsubsidized Loan

Available to any student regardless of need. Unlike the Direct Subsidized Loan, you are responsible for any interest that accrues while you are studying. If you choose to defer paying this interest until after graduation, the interest you owe will be added to the loan principal. You must fill out the FAFSA application to be considered for this loan.

MERIT-BASED VS. NEED-BASED FUNDS

Merit-Based

Merit-based aid refers to funds that you receive because of your achievements in an area (e.g. academics, arts, sports, etc.). Typical merit-based aid includes scholarships and fellowships.

Need-Based

Need-based aid refers to funds that you receive because of your financial situation. Strong grades and talent have nothing to do with need-based aid. Instead, funding bodies will look at your income, assets and the financial status of your family to decide if you require help.

Perkins Loan

A Perkins Loan is a need-based student loan that is sponsored by the federal government. It is offered to undergraduates, graduates and professional students by participating schools. Perkins candidates must demonstrate exceptional financial need. The Perkins Loans has a fixed interest rate of 5% for the duration of the 10-year repayment period; 9-month grace period after graduation; and no interest accrues until you begin to repay the loan. The school you attend will act as the lender, thus not all schools participate in the Federal Perkins Loan Program.

PLUS LOAN

A Direct PLUS loan is a federal loan that can be used to pay for college. These loans have a fixed interest rate (generally around 7%) and usually require a good credit history. However, even with an adverse credit history, you may be able to obtain an endorser or explain your circumstances to the U.S. Department of Education.

Graduate PLUS Loans

Granted to students. The borrower must be a graduate or professional degree student enrolled at least half-time at an eligible school in a program leading to a degree or certificate. You can place this loan into deferment during your studies, but interest will still accrue.

Parent PLUS Loans

Granted to parents. The borrower must be the parent or step-parent (biological or adoptive) of a dependent undergraduate student enrolled at least half-time at a participating school. Parents can request a deferment while their child is enrolled in school and for six months after graduation.

CONSOLIDATING YOUR FEDERAL LOANS

Direct Consolidation Loans

A Direct Consolidation Loan helps you to combine multiple federal student loans (e.g. Stafford, PLUS, Perkins, etc.) into one big loan. So instead of dealing with multiple loans each month, you only have to make one monthly payment. Loan consolidation has its pros and cons. Once you have consolidated your loans, you cannot go back. The original loans no longer exist. What is more, PLUS loans made to parents cannot be transferred to the student for consolidation. You can apply for a Direct Consolidation Loan through StudentLoans.gov.

FEDERAL GRANTS

Federal Supplement Educational Opportunity Grant (FSEOG)

The nice thing about federal grants is that they do not need to be repaid. Like the Pell Grant, the FSEOG is a need-based grant awarded to students who wish to earn a bachelor's degree or similar. Grants hover between \$100-\$4,000 per year. The amount will depend on your financial need, how much aid you receive from other sources and the availability of funds at your school.

Pell Grant

The Pell Grant is intended to help students of low-income families who wish to earn a bachelor's or professional degree. This grant is intended for undergraduates, but students enrolled in a post

baccalaureate teacher certification program may also be eligible. Money can be used for tuition, fees, room and board and expenses at one of many participating institutions. Please check with your college's Financial Aid Office to see if it participates in the program.

TEACH Grant

The Teacher Education Assistance for College and Higher Education (TEACH) Grant is designed to help students who wish to begin a career in teaching. The program provides up to \$4,000 a year to qualified candidates.

In order to receive a TEACH grant, you promise to teach: in a high-need field (e.g. mathematics, reading specialist, science, foreign language, etc.), at a school or educational service agency that caters to students from low-income families; for 4 full years within 8 years of completing your education (your "service obligation"); and if you do not fulfill your service obligation, all TEACH Grant funds will be converted to a Direct Unsubsidized Loan and interest will be charged from the date the TEACH Grant was paid to you. To learn if your school participates in the TEACH Grant, please check with your college's Financial Aid Office.

WORK-STUDY

Federal Work-Study Program (FWS)

The Federal Work-Study Program helps undergraduates, graduates and professional students with a demonstrated financial burden earn money to pay for their education. The program arranges for students to work in part-time jobs and community service related to their course of study. Wages can be used to pay for tuition, fees, room and board, etc. Work-Study awards are given to both full-time and part-time students. Your job could be on-campus (e.g. working for your school) or off-campus (e.g. working for a public agency).

Federal Aid Resources

U.S. Department of Education

Federal Student Aid: An Office of the U.S. Department of Education: Your primary source for federal financial aid information.

Federal Student Aid: Resources: Detailed information on FAFSA, federal loans, consumer protection and more.

STATE FINANCIAL AID

In addition to federal financial aid, you can always seek financial help from your home state. State Higher Education Agencies provide tuition waivers, grants, work-study programs and scholarships. Most of this procedure is easy – after you submit your FAFSA, the U.S. Department of Education will forward relevant information to your state. The agency will then decide if you are eligible for state aid.

State Financial Aid Eligibility

To be eligible for this aid, most states will require you to live and go to school within state borders. However, there can be exceptions for neighboring states. When in doubt, check with the State Higher Education Agencies of both your resident state and the state in which you wish to go to college.

LEAP Grant

Formerly known as the State Student Incentive Grant (SSIG), the Leveraging Educational Assistance Partnership (LEAP) Program is a federal-state partnership that provides grants to undergraduate and graduate students who have substantial financial need. Students can apply for LEAP grants in the states in which they are residents. The maximum LEAP award varies from state to state.

COLLEGE SAVINGS PLANS

A college savings plan (Section 529 and 529 Prepaid Tuition Plan or Private 529 Plan) allows your family to start saving money for college as soon as – or even before – you are born. Your parents will typically invest their money into a variety of financial plans that earn interest during the years you are growing up. Once you reach college age, you can start to use savings funds for tuition and expenses. This reduces the number of student loans you may have to take out.

Section 529 College Savings Plans

Every state offers Section 529 College Savings Plans. These plans fall into two groups:

- Prepaid Tuition Plans: Locks in future tuition rates at current prices if attending in-state public colleges.
- College Savings Plans: More flexibility but no guarantee on tuition rates.

Some states offer only one of the two options; some states offer both.

College Savings Resources

FinAid: Section 529 Plans: A detailed discussion of Section 529 investments, including coverage of each plan's benefits and disadvantages.

Private College 529 Plan: Explains the plan and includes a searchable map of participating schools.

INSTITUTIONAL FINANCIAL AID

To encourage students to apply to their institutions, many colleges and universities provide merit- and need-based aid. This aid could include scholarships funded by endowments, college-administered loans and/or offers of campus jobs. To establish your eligibility for this aid, schools will typically need to look at your FAFSA; some may also wish to see your CSS/Profile. You can ask the Financial Aid Office for more details on what institutional aid is available.

College-Controlled Merit Scholarship

Many colleges offer merit-based scholarships to students who have demonstrated excellence in academics, arts or sports. These are usually decided when college admissions boards are reviewing applications and transcripts.

To prepare ahead, you can always ask colleges what scholarships they offer and how many students receive them. You can also ask if specific departments have specific scholarships for your major. For more advice on searching for scholarships, please see the College Scholarships section.

Institutional Loan Program

In addition to distributing federal loans like Perkins, some colleges act as independent lenders, providing loans from their own endowments. Like federal loans, these are usually offered according to financial need and often have a fixed interest rate.

Tuition Payment Plan

Tuition payment plans divide tuition bills into short-term installments (e.g. monthly tuition payments automatically debited from your bank account). Although these plans are usually interest-free, some colleges may attach fees or finance charges.

Outside Scholarships & Overaward Situations

Overaward situations occur when your financial aid package exceeds your need. This can often happen if you win a merit-based scholarship from anybody other than the federal government or your college or university. At that point, you must report it to your school's financial aid office. Because this "outside scholarship" money is considered an asset, your college will typically reduce your need-based financial aid package as a result. However, they will often reduce your loans and work-study offerings before cutting your grants.

College Scholarships

A huge range of university/college scholarships are available for undergraduates and graduates. Scholarships are commonly merit-based, although some givers choose to combine merit with financial need (e.g. Gates Millennium Scholars Program). Unlike student loans, scholarships do not have to be repaid. If you have the chance to apply for one, do not pass it up.

Types of College Scholarships Available

Scholarships are not just for good grades. They are available for sports, academic achievement, artistic talent, special needs, subject areas, underrepresented groups and specific geographic areas. You will find them at the national (e.g. National Merit Scholarship, Intel Science Talent Search, etc.), state and local level. They may be sponsored by the government, large corporations (e.g. Coca Cola, Walmart), institutions or private donors.

Community Service Scholarships

Community service scholarships reward students for their volunteer efforts. Seek out and participate in volunteer opportunity within your school, church, or check out volunteerlubbock.org

- **Segal AmeriCorps Education Award:** Participants who complete a national term of service with an AmeriCorps program (e.g. VISTA, NCCC, etc.) are eligible for an education award that can be used to pay for costs at post-secondary educational institutions and/or repayment on qualified student loans. The award value changes from year to year.
- **Peace Corps Paul D. Coverdell Fellows:** This program offers financial assistance to returned Peace Corps volunteers who wish to pursue graduate work. In addition to pursuing a degree, Fellows must complete a degree-related internship in an underserved American community.

Tips on Applying for College Scholarships

- *Start your scholarship search as early as possible*
- *Consult your high school counselor or college Financial Aid Office for advice*
- *Think locally (e.g. parents' employers, local businesses, PTA, cultural organizations, etc.)*
- *Check high school website (Counseling) and financial aid office where you are applying for admissions*
- *Use multiple scholarship search websites*
- *Triple check that your scholarship is not a scam*
- *Make sure you are qualified to apply*
- *Create a calendar of deadlines*
- *Apply for as many scholarships as you are able*
- *Take time to match the criteria and fill out every form correctly*

Tax or No Tax?

- *Will your scholarship be taxed? This depends on the situation.*
 - *If scholarship money is being used for tuition, fees, books and equipment, your scholarship is usually not taxed.*
 - *If scholarship money is being used for room and board or living expenses, it may be taxed.*

EMPLOYER TUITION ASSISTANCE & BENEFITS

Employers – especially large corporations and organizations – are often willing to help you continue your education if they feel your new skills would grow their business. Your parents' employers may also offer education scholarships to dependents/children of employees.

MILITARY FINANCIAL AID

To reward citizens for their service, the federal government offers a range of financial aid benefits to active servicemen, veterans, reservists and military dependents under legislation such as the Post 9/11 GI Bill, the Montgomery GI Bill and the HEROES Act of 2003.

U.S. Department of Veteran Affairs (VA) Education Benefits

The U.S. Department of Veterans Affairs is responsible for administering education and training programs. These programs provide a range of higher education and training benefits to specific service members, e.g. Post-9/11 GI Bill: Available to veterans and service members (plus families and dependents) who served after Sept. 10, 2001; Montgomery GI Bill: Available to active duty service members and reservists interested in pursuing higher education degrees, certificates, and other education and training; Reserve Educational Assistance Program (REAP): Available to members of reserve components called or ordered to active duty in response to a war or national emergency, etc. There are a number of requirements you have to fulfil in order to be eligible for this aid (e.g. honorable discharge, days of aggregate active duty service), so please check with the U.S. Department of Veterans Affairs or your nearest VA regional office for details. Apply for VA education benefits online.

Servicemember Federal Education Loans

As an active servicemember, you may be qualified for certain loan benefits, including: Limited Interest Rate During Active Duty, No Interest on Federal Direct Loans, Deferment of Payment on Federal Loans, and National Guard/Reserve Active Duty Deferment. All of these options require you to show proof of your status. The first thing to do is contact the loan servicer administering your federal loans to see what you may need in terms of documentation.

Iraq and Afghanistan Service Grant

Children of service members who died as the result of military service in Iraq and Afghanistan after 9/11 are eligible for additional aid. If these children are not able to receive a Pell Grant, they may be eligible for the Iraq and Afghanistan Service Grant. Children must be less than 24-years-old at the age of application and enrolled, at least part-time, in a college or career school.

Military Loan Repayment

Depending on their length of service and specialty, some full-time military personnel can qualify to have their federal loans repaid by the Department of Defense. This works out to 1/3 of the loan repaid for each year of full-time duty. Each branch of the service will set its own maximum repayment amount. For more information, consult your military recruiter or visit Today's Military.

ROTC Scholarships

Reserve Officers' Training Corps (ROTC) scholarships are merit-based. They include:

- Air Force ROTC Scholarship Program: Contact the Air Force ROTC College Scholarship Program or 1-866-4-AFROTC (1-866-423-7682) for more information.
- Army ROTC Scholarships: Contact the College Army ROTC or 1-800-USA-ROTC (1-800-872-7682) for more information.
- Marine Officer NROTC Program: Contact the Marine Officer NROTC Program for more information.
- Navy ROTC: Includes scholarships for the Navy, Marines and Navy Nursing Corps. Contact Naval Service Training Command or 1-800-NAV-ROTC (1-800-628-7682) for more information.

Veteran & Active Duty Scholarships

Many organizations offer scholarships to active duty personnel, military veterans and related family members; for example, American Legion Scholarships, AMVETS Scholarships, Paralyzed Veterans of America, and Veterans of Foreign Wars. These scholarships are few. You will also find state or local veterans service organizations that are willing to help.

Military Aid Resources

Today's Military: Information on training, careers, pay and benefits for those considering enlistment. Includes a section on paying for college.

U.S. Department of Veterans Affairs: Education and Training Programs: Compare VA-approved institutions, apply for education benefits and find detailed information on VA education programs.

PRIVATE STUDENT LOANS

Peer-to-Peer Student Loans

Peer-to-peer student loans are also known as micro finance, microloans and social lending. In this scenario, you would receive an unsecured loan from an individual (e.g. friends, family members or unrelated lenders). Sometimes you are able to make a personal case to the lender about why you deserve the loan. If you are having trouble gaining a federal student loan and do not like the terms of a private loan, you may wish to consider this option. In general, it is recommended that you always start with the federal government.

Private/Alternative Student Loans

In addition to federal aid, you may need to take out a private (a.k.a. alternative) student loan from a private organization or large lending institution (e.g. bank, credit union, real estate agency, etc.). However, be aware that:

- An established credit record and/or cosigner may be required to apply.
- Private loans often have high, variable interest rates (federal interest rates are low and fixed).
- Interest may not be tax deductible.
- Repayment plans are stricter – many loans require you to pay interest while you are studying.
- Private student loans cannot be consolidated into a Direct Consolidation Loan.
- Lenders rarely offer loan forgiveness programs or deferment options.

Student Loan Resources

Fastweb Student Lending Center: Fastweb has two student loan matching services, powered by Edvisors and SimpleTuition respectively.

Federal Student Aid: Loans Section: Official information on federal student loans from the U.S. Department of Education.

Overture Student Loan Marketplace: The Marketplace allows you to compare private education loans. With your consent, it analyzes your submitted information and your credit report. It then compares this info with lending criteria to determine whether you qualify for a loan offered through a lender participating on the site.

SimpleTuition: SimpleTuition's loan section provides advice, articles and a loan matching service.

StudentLoans.gov: A government site that helps you manage your student loans and repayments.

GENERAL COLLEGE TERMS

COLLEGE GRADUATION TERMS

Cum Laude: "With distinction" (cum laude, literally "with honor") is often the top 5% of GPA within the graduating class.

Magna Cum Laude - "With high distinction" (magna cum laude, literally "with high honor"), is reserved for students with a GPA between the top 5% and 3%.

Summa Cum Laude: "With highest distinction" (summa cum laude, literally "with highest honor") is often the top 3% of the graduating class, usually a GPA above 3.9, depending on the grade inflation at the school.

OTHER TERMS

Academic Advisor/Counselor - This person will help you select the correct courses, review the course requirements in the field you have selected to pursue and help you with any academic problems you may encounter. At some institutions, academic advisement is conducted by faculty as part of their job duties, and others may designate specific staff as academic counselors.

Academic Probation: All colleges require students to maintain a minimum cumulative grade point average (GPA) and, sometimes, taking enough credits per semester to remain in school. Any student not maintaining satisfactory progress toward his/her educational objectives will be placed on probation for a semester. Academic probation can affect your involvement in extracurricular activities and Greek life (participating in a sorority or fraternity). To avoid academic probation, ask your college advisor for more information.

Academic Suspension - A student on Academic Probation may be placed on Academic Suspension if he/she fails to maintain or achieve the minimum cumulative GPA required or maintain full-time student status. A student placed on suspension will be dismissed from the college for a specified time period - usually one semester. Specific requirements may be placed on the student's re-entry into college.

ACT and SAT - These letters are acronyms for the American College Test and the Scholastic Aptitude Test. Both tests are designed to measure a student's level of knowledge in basic areas such as math, science, English and social studies. Colleges may require the results of either the ACT or SAT before granting admission.

Advanced Standing Credit - These are credit hours that an institution accepts toward a degree from courses that the student has earned elsewhere. Such credit may be given for work done at another higher education institution, by examination or "testing out," or by military service.

Alumni - people who have graduated from the institution.

Application/Acceptance/Admission - Application is the process by which a prospective student submits the required forms and credentials to his/her chosen institution. Application criteria may include one or more of the following: previous academic records, test scores, interviews, recommendations, and other information provided by the applicant. Depending on the application requirements of a particular school, the student can gain Acceptance to the institution if the decision to accept the application is positive. Admission is the status granted to an applicant who meets the prescribed entrance requirements of the institution. Check the college catalog for specific requirements for Application/Acceptance/Admission policies of the higher education institutions you are considering.

Associate's Degree - The Associate's Degree is granted upon completion of a program of at least two, but less than four years of college work. Associate of Arts and Associate of Science degrees are conferred upon students who successfully complete programs designed for transfer to a four-year college. The Associate Degree normally requires completion of a minimum of 60 credit hours, exclusive of physical education activity courses or military science courses, with a cumulative GPA of 2.0 (a "C" average).

Audit - A student who does not want to receive credit in a course may, with approval of the instructor, audit the course as a "visitor." A student who audits a course usually cannot ask or petition the institution at a later date to obtain college credit for the audited course.

Bachelor's Degree - This is the undergraduate degree offered by four-year colleges and universities. The Bachelor of Arts degree requires that a significant portion of the student's studies be dedicated to the arts - literature, language, music, etc. The Bachelor of Science degree requires that a significant portion of the studies be in the sciences - chemistry, biology, math, etc. The minimum credit hour requirement for a Bachelor's Degree is 120 hours.

Big Future by The College Board – College exploration tool including making a personal plan, college search, financial aid advice and more for both parents and students.

Bookstore - All colleges have bookstores. It will generally stock all the books and other materials required in all the courses offered at the institution as well as providing basic sundries and clothing items.

Bonfire Rally - Pep and bonfire rally that usually takes place at a university on the eve of a big football game.

Business Office - The Business Office is responsible for all financial transactions of the institution. It may also be called the Bursar's Office on some campuses.

Catalog- College catalogs provide all types of information parents and students need to know about a school. It lists, for example: the institution's history and philosophy, policies and procedures, its accreditation status, courses of study, degrees and certificates offered, physical facilities, admission and enrollment procedures, financial aid, student life activities, etc.

CLEP - The College Level Examination Program (CLEP) can be administered to students who desire to obtain college credit by taking proficiency tests in selected courses. If the student scores high enough on the test, college credit can be awarded. There is a charge for each test taken. Information concerning an individual institution's policies toward CLEP Tests can be found in the institution's catalog.

College - A college is an institution of higher education that grants degrees and certificates. The term is also used to designate the organizational units of a university such as the College of Education or the College of Engineering.

College Affordability and Transparency Center (CATC) - Created by the U.S. Department of Education, CATC has a host of strong resources, including college scorecards, state spending charts, net price calculators and affordability and transparency lists.

Commuter - A commuter is a student who lives off-campus and drives to class, or commutes.

Concurrent Enrollment - A student can enroll and attend two educational institutions at the same time provided that certain criteria are met. For example: In Texas, a high school senior can concurrently enroll in high school and in college provided he/she meets established criteria. A college student can concurrently enroll at two higher education institutions provided that certain criteria are met. Permission for concurrent enrollments is generally made in advance.

Core Curriculum: A term for general education requirements.

Course Numbers - All courses are identified by numbers usually containing 3 or 4 digits, for example Freshman English might be 1113. The first digit indicates the class year in which the subject is usually taken, the middle 1 or 2 digits identify the course within the subject field, and the last digit indicates the number of credit hours the course carries. A course number beginning with a "0" indicates that it does not carry credit hours applicable to a degree.

Credit Hours - Courses taken in college are measured in terms of credit hours. To earn one credit hour, a student must attend a class for one classroom hour (usually 50 minutes) per week for the whole semester (usually 16 weeks). Classes are offered in 1 - 5 credit hour increments, and sometimes larger amounts.

Curriculum - A curriculum is composed of those classes prescribed or outlined by an institution for completion of a program of study leading to a degree or certificate.

Dean's List: College's version of the honor roll. If you maintain a certain GPA both semesters, you have made the Dean's List. Before starting classes, check your school's requirements for the Dean's List.

Degree Requirements - Those requirements prescribed by other institutions for completion of a program of study are generally termed degree requirements. Requirements may include a minimum number of hours, required GPA, prerequisite and elective courses within the specified major, and/or minor areas of study.

Degrees - Degrees are rewards for the successful completion of a prescribed program of study. There are three basic types of degrees: Associate - obtainable at a two-year community or junior college, Baccalaureate or Bachelor's - offered by four-year colleges and universities, and Graduate - obtained after the Bachelor's degree, i.e., Masters or Doctorate.

Department - A department is the basic organizational unit in a higher education institution, and is responsible for the academic functions in a field of study. It may also be used in the broader sense to indicate an administrative or service unit of an institution.

D-Hall: A shortened version for dining hall.

Discussion: A smaller class that is taken with a large lecture. Led by a TA (teacher assistant), a discussion gives you the opportunity to further your understanding of the curriculum. Since it is a smaller group, you will usually talk about readings and that week's lecture. Some schools call discussions "recitations".

Division - A division could be several different things: an administrative unit of an institution (usually consisting of more than one department), a unit of an institution based on the year-level of students (i.e., lower and upper division) or a branch of the institution, instructional or not (i.e., the Division of Student Affairs).

Drop and Add - Students are generally permitted to drop courses from their class schedules and/or add other courses. Colleges allow varying lengths of time for students to add and drop classes. The college catalog or class schedule should note the correct procedures. Students usually need written approval from designated college officials to initiate dropping or adding a class. A small fee is often required.

Dues: A certain amount you need to pay when joining a club.

Edvisors.com - Edvisors is a privately-funded group of websites about planning and paying for college. The website has a plenty of useful information about filing the FAFSA, scholarships, loans and tax benefits.

Enrollment - This is the procedure by which students choose classes each semester. It also includes the assessment and collection of fees. Pre-enrollment is the method by which students select courses well in advance of the official enrollment date of the next term.

Extra-Curricular Activities - These are non-classroom activities that can contribute to a well-rounded education. They can include such activities as athletics, clubs, student government, recreational and social organizations and events.

Faculty - The faculty is composed of all persons who teach classes for colleges.

FAFSA -Free Application for Federal Student Aid. The almost universal application for financial aid, including loans, grants, college work-study and other federal and state programs. It is often required before a student can be considered for scholarships and grants.

Federal Student Aid - An Office of the U.S. Department of Education ran by the government. Your primary source for federal financial aid information.

Fees - Fees are additional charges not included in the tuition. Fees may be charged to cover the cost of materials and equipment needed in certain courses, and they may be assessed for student events, programs, and publications.

FinAid – FinAid is a student guide to financial aid: In addition to providing in-depth information, FinAid has answers to almost every financial aid question.

Final Exams (Finals) - These exams are usually given during the last week of classes each semester. The type of final administered in a course is left to the discretion of the instructor. Final exams are given on specified dates that may be different than the regular class time, and are usually listed in each semester's class schedule.

Financial Aid - Aid is made available from grants, scholarships, loans, and part-time employment from federal, state, institutional, and private sources. Awards from these programs may be combined in an "award package" to meet the cost of education. The types and amounts of aid awarded are determined by financial need, available funds, student classification, academic performance, and sometimes the timeliness of application.

Fraternities (Frat)/Sororities (also called the Greek System) - Fraternities (for men) and sororities (for women) are social organizations that are active in various activities. Through a process of mutual selection, called Rush (which takes place during a specified period of time), students may be offered the

opportunity to "pledge" a certain fraternity of sorority. There may be fees associated with the organization that a student must pay to be a member. Not all colleges have these organizations.

Freshman 15: A term that refers to gaining weight your freshman year of college.

Full-Time Enrollment/Part-Time Enrollment - A full-time student is enrolled in 12 or more credit hours in a semester (full-time status for a summer term is usually 6 credit hours). A part-time student is enrolled in less than 12 credit hours in a semester (less than 6 in a summer term).

Honor Roll - Students are placed on honor rolls for GPAs above certain specified levels. Criteria for President's, Dean's, or other honor rolls vary at different institutions. In most cases, students must be enrolled full-time to be eligible.

Humanities Courses - Humanities courses are classes covering subjects such as literature, philosophy, and the fine arts. Most undergraduate degrees require a certain number of humanities credit hours.

Junior/Community College (JuCo) - A Junior/Community College is a two-year institution of higher education. Course offerings generally include a transfer curriculum with credits transferable toward a bachelor's degree at a four-year college, and an occupational or technical curriculum with courses of study designed to prepare students for employment in two years.

Lecture/Laboratory/Discussion Classes - In lecture classes, students attend class on a regular basis and the instructor lectures on class material. Laboratory classes require students to perform certain functions in controlled situations that help them test and understand what is being taught in the lecture. Discussion classes offer students the opportunity to talk about material being taught, ask questions, and discuss material with their classmates. Discussion classes are often taught by Masters or Doctoral students (TAs).

Letter Grades/Grade Point Averages (GPA) - Most colleges use both letter grades and GPAs in determining students' grades. Grades at most colleges are figured using the following method: A = 4 points, B = 3 points, C = 2 points, D = 1 point, and F = 0 points. To figure a GPA, simply multiply the number of hours a course is worth by the number of points for the letter grade, then add up the totals for each course and divide by the number of credit hours. The result is the grade point average.

Major/Minor - A major is a student's chosen field of study. It usually requires the successful completion of a specified number of credit hours. A minor is designated as a specific number of credit hours in a secondary field of study.

Massive Online Open Course (MOOC) or Sample Online Course - Free and self-paced courses that often include recorded lectures and online assignments.

Mid-Term Exams (Midterms) - During the middle of each semester, instructors may give mid-term exams that test students on the material covered during the first half of the semester. Some classes have only two tests, a midterm and a final.

Net Cost (or Net Price) - An estimate of the total cost of one year of a college education for a first-time, full-time undergraduate, minus any grant aid you might receive.

Net Price Calculator - An online calculator that estimate what need-based aid your family may be eligible for, sometimes requiring information from documents including income and tax statements, and then deduct that estimate of aid from the total cost for a full-time, first year student in a recent year.

Non-Credit Courses - These are classes or courses that do not meet the requirements for a certificate of a degree at a given institution. Non-credit courses may serve one of several purposes: to explore new fields of study, increase proficiency in a particular profession, develop potential or enrich life experiences through cultural and/or recreational studies.

Open-Door Institution - Open-door institutions are usually public two-year junior/community colleges. The term open-door refers to an admission policy that states that anyone who is 18 years of age or older, whether or not a high school graduate, can be admitted to that college.

Pass/Fail Courses - Pass/fail courses do not earn letter grades or grade points for students. If a student passes a pass/fail course, he/she receives a "P" (pass) or "S" (satisfactory) on the transcript and the credit hours. If the student does not pass the course, they will receive an "F" (fail) or a "U" (unsatisfactory) on the transcript and no credit hours. The evaluation for the pass/fail course is not figured into the student's GPA.

Petition - A petition is both the process and the form a student fills out to request consideration of special circumstances. For example, if a student is denied admission, they may petition for admission based on extenuating circumstances.

Prerequisite Courses - A prerequisite course is a course taken in preparation for another course. For example, Accounting 1 is a prerequisite for Accounting 2.

Private/Public Institutions - Private and public institutions differ primarily in terms of their source of financial support. Public institutions receive funding from the state or other governmental entities and are administered by public boards. Private institutions rely on income from private donations, or from religious or other organizations and student tuition. Private institutions are governed by a board of trustees.

Quack Shack – A slang term for campus health clinic. It provides medical services for eligible students.

Registrar - The registrar of an institution is responsible for the maintenance of all academic records and may include such duties as: maintenance of class enrollments, providing statistical information on student enrollment, certification of athletic eligibility and student eligibility for honor rolls, certification of the eligibility of veterans, administering probation and retention policies and verification of the completion of degree requirements for graduation.

Schedule of Classes - Colleges publish a Class Schedule book for each semester, during the previous semester. With the help of academic advisors and/or faculty members, students make up their own individual class schedules for each semester they are enrolled. Courses are designated in the Class Schedule by course department, course number, time and days the course meets, the room number and building name, and the instructor's name. A class schedule is also simply a list of classes a student is taking, which includes course name and number, time and location of the class, and possibly the instructor's name.

Student Identification Card (I.D.) - A student ID is usually required in college. It is similar to a driver's license and generally includes a photograph of the student, a student number (ID number), the student's name, the name of the college and possibly the semester enrolled. The card is often required for admittance to functions sponsored by the college or for identification when cashing checks or for other purposes, and to receive student discounts.

Syllabus - An outline of the important information about a course. Written by the professor or instructor, it usually includes important dates, assignments, expectations and policies specific to that course.

TAFSA (Texas Application for State Financial Aid) - The Texas Application for State Financial Aid (TASFA) is used to collect information to help determine eligibility for state financial aid programs that are administered by institutions of higher education in the state of Texas. Students that are classified as a Texas Resident who cannot apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA) are encouraged to complete the TASFA.

Textbooks - Books required of students enrolled in college classes. Professors notify students which books they must purchase (and sometimes additional, optional textbooks) at the beginning of each semester/class. Students can purchase new or used textbooks, or rent textbooks.

Transcript - The transcript is a permanent academic record of a student at high school and college. It may show courses taken, grades received, academic status and honors received. Transcripts are not released by the college if the student owes any money to the college.

Transfer of Credits - Some students attend more than one institution during their college career. When they move or transfer from one college to another, they also transfer accumulated credit hours from the former institution to the new one. The new institution determines which courses will apply toward graduation requirements.

Tuition - Tuition is the amount paid for each credit hour of enrollment. Tuition does not include the cost of books, fees, or room and board. Tuition charges vary from college to college and are dependent on such factors as resident or out-of-state status, level of classes enrolled in (lower, upper or graduate division), and whether the institution is publicly or privately financed.

Tutor - A tutor is a person, generally another student, who has completed and/or demonstrated proficiency in a course or subject, and is able to provide instruction to another student. Tutors usually help students better understand course material and make better grades. Tutoring service may come with a small fee.

U.S. News University Directory Resource Center - It is an annual report on university rankings and "Pay for School" section on financial advice.

Undergraduate - An undergraduate is a student who is pursuing either a one-, two-, or four-year degree.

University - A university is composed of undergraduate, graduate, and professional colleges and offers degrees in each.

Withdrawal (also known as Drop)- Students may withdraw from courses during a semester, but there are established procedures for doing so. The college catalog and/or class schedule generally specify the procedures. Written approval from a university official must be secured, and some fees must be paid.

COLLEGE EXPLORATION

ASSOCIATIONS/ORGANIZATIONS AND RESEARCH/POLICY

First in the Family: www.firstinthefamily.org

Hispanic Association of Colleges and Universities: www.hacu.net

National Association for College Admission Counseling: www.nacacnet.org

National Association for Equal Opportunity in Higher Education: www.nafeo.org

United Negro College Fund (UNCF): www.uncf.org

ATHLETICS

Athletic Aid: www.athleticaid.com

Campus Champs: www.campuschamps.org

NCAA Eligibility Center: www.ncaa.org

CAREERS

The Occupational Outlook Handbook: www.bls.gov/ooh

COLLEGE INFORMATION

College Board: www.collegeboard.org

College Prowler: <http://colleges.niche.com>

Colleges That Change Lives: www.ctcl.org

Common Application Online: www.commonapp.org

CSO –Center for Student Opportunity College Center: www.imfirst.org

Hobson's CollegeView: www.collegeview.com

KnowHow2Go: www.knowhow2go.org

Peterson's: www.petersons.com

Undocumented Students: <http://www.collegeforalltexas.com/index.cfm?objectid=D465D848-EA0F-C0EA-5209BC8C89262877>; <https://studentaid.ed.gov/sa/sites/default/files/financial-aid-and-undocumented-students.pdf>

Universal College Application: www.universalcollegeapp.com

FINANCIAL AID AND SCHOLARSHIP INFORMATION

CareerOneStop: <https://www.careeronestop.org/GetMyFuture/index.aspx>

College Board Scholarship: <https://bigfuture.collegeboard.org/scholarship-search#>

College Portraits: www.collegeportraits.org

Step into your future

CSS/PROFILE: <https://profileonline.collegeboard.org>

FAFSA4caster: www.fafsa4caster.ed.gov

FastWeb: www.fastWeb.com

Federal Student Aid: <http://studentaid.ed.gov>

FindTuition: www.findtuition.com

Free Application for Federal Student Aid (FAFSA): www.fafsa.ed.gov

MeritAid: <https://www.cappex.com/scholarships/byState/-s-s>

Sallie Mae: www.salliemae.com

Scholarship America: <https://scholarshipamerica.org/>

Smart Student Guide to Financial Aid: www.finaid.org

TAFSA: <http://www.thecb.state.tx.us/reports/PDF/8562.PDF?CFID=36532764&CFTOKEN=35332947>

STUDENTS WITH DISABILITIES

Career Development & Transition for Exceptional Individuals: <http://journals.sagepub.com/home/cde>

Going to College: <http://www.going-to-college.org/index.html>

Understood: <https://www.understood.org/en/school-learning/choosing-starting-school/leaving-high-school>

TESTING

ACT: www.act.org

ACT Fee Waiver Instructions: www.actstudent.org/faq/answers/feewaiver.html

Free Test Prep from Number2.com: www.number2.com

Kaplan's Test Prep: www.kaptest.com

KHAN Academy: <https://www.khanacademy.org/>

Preliminary SAT (PSAT): www.collegeboard.org/student/testing/psat/about.html

Princeton Review: www.princetonreview.com

SAT: The College Board: www.collegeboard.org

SAT Fee Waiver Instructions: www.collegeboard.org/student/testing/sat/calenfees/feewaivers.html

EDUCATION TAX BENEFITS

Do not forget your education when it comes to filing time. The federal government gives students a number of tax breaks, including the:

- **American Opportunity Tax Credit (a.k.a. Hope Scholarship Tax Credit):** Taxpayers who pay expenses for postsecondary tuition, fees and supplies may be able to claim a federal income tax credit of up to \$2,500 (40%) per student. This credit is limited to the first 4 years of postsecondary education.
- **Lifetime Learning Tax Credit:** If you are a graduate student or an adult student returning to school, you can claim a tuition tax credit equal to 20% of the first \$10,000 paid in tuition and fees (i.e. up to \$2,000). This credit can be received for an unlimited number of years.
- **Student Loan Interest Deduction:** For both federal and private education loans, you may be able to deduct up to \$2,500 in interest as an “above-the-line” exclusion from your income.
- **Tuition & Fees Deduction:** If you earn less than an adjusted gross income of \$80,000 (single filer) or \$160,000 (married filing jointly), you can deduct up to \$4,000 in tuition expenses as an exclusion from income. It cannot be used in the same year as the Lifetime Learning tax credit.

NOTE: Although we believe the information in previous pages was correct as of date of publication, the content is provided for informational purposes only. We suggest readers verify the current accuracy through the links provided or via official sources.

References:

College Focus **4 High School to College Transition Tips**

Department of Education **Beyond High School**

Jezebel **College 101: Making the Transition from High School to College**

Peterson's **Complete Guide to Colleges**

American Student Assistance's **Get Ready for College**

Teri's **Get Ready for College: A College Planning Guide and workbook for Students in Grades 9-12**

The McGraw Center for Teaching and Learning **Making the Transition to College**

College Board **Own the Turf for High School**

National Association for College Admission Counseling **Step by Step: College Awareness and Planning**