



GETTING READY FOR COLLEGE: A GUIDE

What's inside:

- Checklist for each year of high school to prepare for the application process
- Information for completing the FAFSA and other financial support
- Tips for selecting the right college that meets your academic, financial, and social needs
- Parent information to support their applicant





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Federal Student Aid

What Is Federal Student Aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for education expenses at a college, career school, or graduate school. Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation. Aid also can help pay for a computer and for dependent care. There are three main categories of federal student aid:


- ❑ **Grant**—Grant money usually doesn't have to be repaid. Most U.S. Department of Education grants are based on the student's financial need.
- ❑ **Work-study**—Work-study money is earned by a student through a job on or near campus while attending school and does not have to be repaid.
- ❑ **Loan**—Loan money must be repaid with interest.

Did you know? There is no income cut-off to qualify for federal student aid. Many factors—such as the size of your family and your year in school—are taken into account.

Visit www.studentaid.gov for more financial aid information

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Checklist for Freshman Year

- Talk to your guidance counselor or teachers about Advanced Placement courses. Find out what courses are available, whether you are eligible, and how to enroll in them.
- Use the U.S. Department of Labor's career search tool at www.mynextmove.org to research career options.
- Use Schem Public Library's Peterson's Test and Career Prep database to explore career options. This can be found at <http://www.schemlibrary.org/services-resources/research-databases/>.
-  Login from home by clicking the "house" icon and using your library barcode and password.
- Make a list of your awards, honors, paid and volunteer work, and extracurricular activities. Consider participating in academic enrichment programs, summer workshops, and camps with specialty focuses such as music, arts, and science.
- Talk to your guidance counselor about colleges that offer Pre-College course offerings for college credit.
- Utilize the U.S. Department of Education [FAFSA Estimator](#) to estimate your cost of college

Parents: During your student's Freshman year make sure you are fully aware of the provisions of any college savings accounts you have opened for your child.

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Checklist for Sophomore Year

- Meet with your school counselor or mentor to discuss colleges and their requirements.
- Consider taking a practice Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT).
- Plan to use your summer wisely: Work, volunteer, or take a summer course (away or at a local college).
- Go to career information events.
- Research majors that might be a good fit with your interests and goals based on your results from the U.S. Department of Labor's career search at www.mynextmove.org

Parents:

- Find out whether your child's school has college nights or financial aid nights. Plan to attend those events with your child.
- Help your child develop independence by encouraging him or her to take responsibility for balancing homework with any other activities or a part-time job.
- Learn about the standardized tests your child will be taking during 10th through 12th grades: the PSAT/NMSQT, SAT (see www.collegeboard.com), and ACT (see www.act.org).

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Checklist for Junior Year

- Explore careers and their earning potential in the Occupational Outlook Handbook at www.bls.gov/ooh.
- Find the right college for you by exploring the [College Board College Search](#) and scheduling campus tours.
- Go to college fairs and college-preparation presentations by college representatives.
- Take the PSAT/NMSQT.
- Register for and take SAT or ACT exams for college admission. Check with the colleges you are interested in to see what tests they require.
- Visit your school's Guidance Department to review their scholarship bulletin.
- Use the [CareerOneStop Toolkit Scholarship Finder](#) to locate scholarships for which you might want to apply.

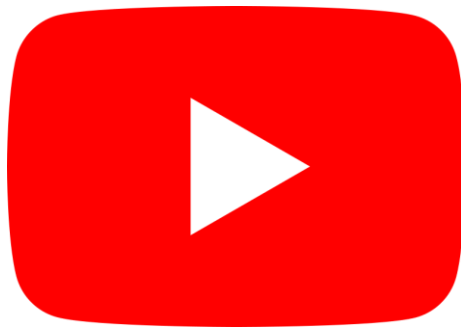
Parents:

- Take another look at your financial situation, and be sure you're on the right track to pay for college.
- Talk to your child about the schools he or she is considering. Ask why those schools appeal to your child, and help him or her clarify goals and priorities.
- Attend college fairs with your child, but don't take over the conversation with the college representatives. Just listen, and let your child do the talking.
- Take your child to visit college campuses, preferably when classes are in session.

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Checklist for Summer before Senior Year

- Create a FSA ID
- Narrow down the list of colleges you are considering attending. If you can, visit the schools that interest you.
- Contact colleges to request information and applications for admission. Ask about financial aid, admission requirements, and deadlines.
- Decide whether you are going to apply under a particular college's early decision or early action program. Be sure to learn about the program deadlines and requirements.
- Register to retake any entrance exams (SAT, ACT).



Visit The Federal Student Aid YouTube Channel at:

www.YouTube.com/FederalStudentAid for video tutorials on the types of aid, how to apply, and other helpful tips.

Visiting a college campus is an important step in selecting where you want to attend. A campus visit is your opportunity to get a feel for the school to determine if it is a right fit for you. To help make the most of your college visit, come prepared with a list of questions. This information along with your own impressions of the campus can help you narrow down your college choices.

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Checklist for Senior Year

- Work hard all year—second-semester grades can affect scholarship eligibility.
- Stay involved in after-school activities, and seek leadership roles if possible.
- Meet with your school counselor to make sure you are on track to graduate and fulfill college admission requirements.
- Apply on time to the colleges you have chosen. Prepare your applications carefully. Follow the instructions.
- New York State now offers SUNY, CUNY and some private college application fee waivers. A list of when waivers are offered can be found on the [New York State Higher Education](#) webpage.
- Before your application deadlines, ask your counselor and teachers to submit required documents (e.g., transcript, letters of recommendation) to the colleges to which you're applying. Send thank you notes to anyone who writes you a letter of recommendation.
- Complete and submit your Free Application for Federal Student Aid (FAFSA) by the required deadlines.
- Complete any last scholarship applications. New York State scholarships can be found at [NYS Grants & Scholarships](#).
- Visit colleges that have invited you to enroll.
- Review your college acceptances and compare the colleges' financial aid offers.
- Contact a school's financial aid office if you have questions about the aid that school has offered you.
- When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require this notification and deposit by May.

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Parent Checklist for Senior Year

Parents:

- Review your financial situation and make sure your child is looking into or already has applied for scholarships.
- Ask your employer whether scholarships are available for employees' children.
- Find out whether your child has added any schools to his or her college wish list since the last time you visited colleges, and visit additional campuses if possible.
- Look at communications from schools to which your child sent FAFSA information. If a school has offered Direct Loans, check out [Direct PLUS Loans for Parents](#) on the [Federal Student Aid](#) website.
- File taxes to accurately fill out the FAFSA form. It's okay to estimate your financial information on the FAFSA; you just need to finalize it later.
- The New York State deadline for filing the online FAFSA form is June 30.
- Examine the bill from the school your child chooses and make sure you understand all the fees and how they will be paid (e.g., through scholarships, student loans, etc.).

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Checklist for Filing the FAFSA

- ❑ Collect the documents needed to apply. If you've already filed your taxes, you may be able to have the FAFSA automatically retrieve information from your tax return. Tax return not completed at the time you apply? Estimate the tax information, apply, and finalize information later. Here are some items you might need:
 - ❑ Your Social Security number and your parents' Social Security numbers if you are providing parent information.
 - ❑ Your Alien Registration Number if you are not a U.S. citizen.
 - ❑ Information on savings, investments, and business assets for yourself (and for your parents if you are providing parent information.)
- ❑ Your school might request additional information from you. Be sure to respond by any deadlines, or you might not receive federal student aid.
- ❑ First-time applicants: Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of:
 - ❑ How well the school suits your needs.
 - ❑ Its affordability after all aid is taken into account.
- ❑ Keep in touch with the school you've chosen to find out when tuition and fees are due, whether your financial aid will cover those expenses completely, and how much (if any) extra financial aid will come directly to you once your tuition and fees are paid.

Ask your high school Guidance Counselor for help completing the FAFSA or visit [StudentAid.gov](https://studentaid.gov) for help!

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Finding Scholarships

Everyone wants free money to help them attend college. There are many types of scholarships (they don't all require that you have outstanding grades!), and they are provided by many different organizations. Each scholarship provider has its own application and its own rules to decide who can get its scholarship. Your job is to find scholarships for which you think you might qualify and to apply by the deadlines. And remember: There is no "secret" scholarship money out there. You don't need to pay a consultant or join a society just because they say they can help you find scholarships. You can find them yourself and save some money. Here are some free sources of information:

- ❑ The [U.S. Department of Labor's FREE online scholarship search](#), [College Board BigFuture Scholarships](#), [Scholarship America](#), and state scholarships or grants.
- ❑ Ask your high school Guidance Counselor
- ❑ Sachem Public Library has a collection of print materials to help locate scholarships
- ❑ Foundations, religious or community groups
- ❑ Organizations, local businesses, or civic groups
- ❑ Organizations (including professional associations) related to your field of interest
- ❑ Ethnicity-based organizations
- ❑ Your employer or your parents' (parent's) employers (employer)

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Choosing the Right College For You

In choosing a college, the first things you'll probably consider will be the **type of academic program** and the **availability of the major—or majors—you are most interested in**. Here are some other things to think about as you compare colleges. How you rank these other factors will depend largely on your personal preferences and needs.

Location

Distance from home

Environment

Type of school (2-year or 4-year)

School setting (urban, rural)

Location and size of nearest city

Co-ed, male, female

Religious affiliation

Size

Enrollment

Physical size of campus

Admission requirements

Deadlines

Required tests

Average test scores, GPA, rank

Special requirements

Academics

Majors offered

Special requirements

Accreditation—recognized by regional or national accrediting bodies as meeting its objectives

Student-faculty ratio

Typical class size

College expenses

Tuition, room and board

Estimated total budget

Application fee, deposits

Financial aid

Deadlines

Required forms

% of student population receiving aid

Scholarships

Part-time employment opportunities

Housing

Residence hall requirements

Availability

Types and sizes

Food plans

Facilities

Academic

Recreational

Activities

Clubs, organizations

Sororities/fraternities

Athletics, intramurals

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The Questions to Ask

College Visit Questions

- ❑ What are the most important qualities that you look for in potential students?
- ❑ What type of career services are offered on campus?
- ❑ What types of honors courses, learning communities, and other distinctive programs are offered?
- ❑ Typically, how many students are in the freshman class?
- ❑ How many courses are taught by a professor versus a teaching assistant?
- ❑ How many freshman students return the second year? How many graduate?
- ❑ What types of work-study opportunities are available?
- ❑ What is the average amount of student loan debt for students who graduate in four years?
- ❑ What percentage of students participate in campus clubs or groups?
- ❑ What is the average amount of the financial aid package you offer to students?

Admission Questions

- ❑ What are the ranges of SAT and ACT scores and grade point average of entering freshmen? What are the average SAT, ACT and GPA scores?
- ❑ What are the deadlines for admission? Do you offer alternatives to regular admission such as early decision, early action, rolling admission? How many applications did you receive last year? What percentage were admitted?
- ❑ What academic preparation do you expect in order to be admitted - which qualities and experiences are you looking for in a student?
- ❑ What kind of student is most successful at your university?
- ❑ What sort of student would not be happy at your institution?
- ❑ Do you have any pointers on writing the College admissions essays that your school requires?
- ❑ Tell me about your graduation rate. How long does it usually take for full-time students to complete a degree in (specific major) at your college?
- ❑ What is the college's retention rate? What percent of freshmen return for sophomore year? What percentage of students who start at the college actually finish and get their degree?

Helpful Resources

[The Princeton Review: 60 Questions to Ask at your College Tour](#)

[U.S. News and World Report: 32 Questions to Ask on a College Visit](#)

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Library Resources

Print Collection

Complete Guide to College Application Essays: Essential Tips for Making Your Writing Stand Out

TEEN 378.1616 COMPLETE

Costaras, Anna

The College Bound Organizer: The Ultimate Guide to Successful College Applications

TEEN 378.198 COSTARAS

Essays That Kicked Apps: 55+ Unforgettable College Application Essays That Got Students Accepted

TEEN 378.1616 ESSAYS

Franek, Robert

College Admission 101: Expert Advice for the New Challenges in Admissions, Testing, Financial Aide and More

TEEN 378.161 FRANEK

Franklin, Cory

A Guide to Writing College Admissions Essays: Practical Advice for Students and Parents

TEEN 378.1616 Franklin

Muchnick, Justin Ross

Peterson's Teens' Guide to College & Career Planning

TEEN 378.161 MUCHNICK

Paying for College

TEEN 378.3097 PAY

Sawyer, Ethan

College Admission Essentials: A Step-by-Step Guide to Showing Colleges Who You Are and What Matters To You

TEEN 378.1 SAWYER

Stress-free SAT: A Step-by-Step Beginner's Guide to SAT Preparation

STUDY SAT 2021

Tanabe, Gen & Kelly

Accepted! 50 Successful College Admissions Essays

TEEN 378.1616 TANABE 2023

Tanabe, Gen & Kelly

Get Into Any College: The Insider's Guide to Getting Into a Top College

TEEN 378.161 TANABE

Tanabe, Gen & Kelly

How to Write a Winning Scholarship Essay

TEEN 378.34 HOW 2020

Digital Resources

[**BrainFuse CollegeNow**](#)

With an active library card access live tutoring, test prep materials, and skills building. Tutors will also proofread your college essay.



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