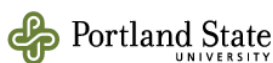
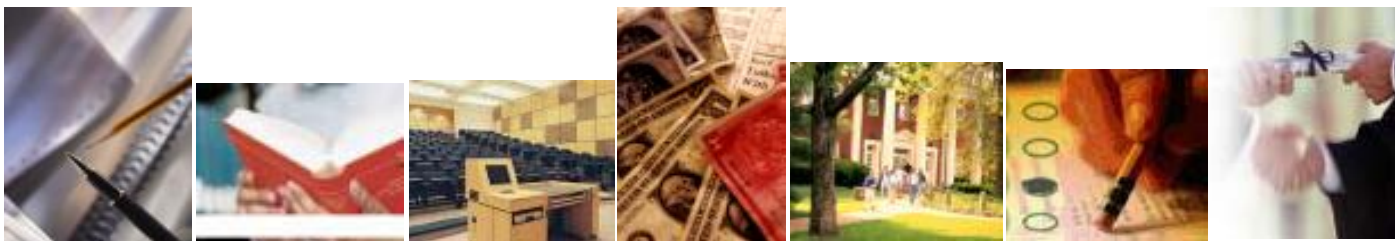


Upward Bound & ETS/Project P.L.U.S.
(Preparing & Learning for University Study)

Planning for
Post-Secondary Education

**College
Tool Book**

Created by Vicky López Sánchez, Hillsboro Educational Coordinator ♦ Updated 9/2/2008



Funded by the US Department of Education

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Many students believe that	In Truth
I can't afford college.	Most students receive some form of financial aid.
Meeting high school graduation requirements will prepare me for college.	Adequate preparation for college usually requires a more demanding curriculum than is reflected in minimum requirements for high school graduation, sometimes even if that curriculum is termed "college prep."
Getting into college is the hardest part.	For the majority of students, the hardest part is completing college.
Community colleges don't have academic standards.	Students usually must take placement tests at community colleges in order to qualify for college-level work.
It's better to take easier classes in high school and get better grades.	One of the best predictors of college success is taking rigorous high school classes. Getting good grades in lower-level classes will not prepare students for college-level work.
My senior year in high school doesn't matter.	The classes students take in their senior year will often determine the classes they are able to take in college and how well-prepared they are for those classes.
I don't have to worry about my grades or the kind of classes I take, until my sophomore year.	Many colleges look at sophomore year grades, and, in order to enroll in college-level courses, students need to prepare well for college. This means taking a well-thought out series of courses starting no later than 9 th or 10 th grade.
I can't start thinking about financial aid until I know where I'm going to college.	Students need to file a federal aid form prior to when most colleges send out their acceptance letters. This applies to students who attend community colleges too; even though they can apply and enroll in the fall of the year they wish to attend.
I can take whatever classes I want when I get to college.	Most colleges and universities require entering students to take placement exams in core subject areas. Those tests will determine the classes students can take.

Fall (Sept - Dec)

- Schedule a college conference with your Project PLUS advisor!!**
- Double check to be sure you are taking the college prep courses that meet your college choice requirements! Make the most of your senior year - stay involved and stay focused!
- Register to take or re-take the SAT or ACT – preferably the November test to have scores sent early. **If using a *College Board fee waiver*, you are eligible to request a *waiver of college application fees* (See *Project PLUS advisor for directory of participating colleges*. **REMEMBER** to provide them with a copy of SAT/ACT registration form/admission ticket!)**
- Narrow down your list of college choices, request admission applications and APPLY EARLY - Check to see if you have to meet “postmarked by” or “received by” deadlines. (*See Project PLUS Advisor for application & deferral forms!* **REMEMBER** to provide them with a copy of your adm. appl.)
- Be aware of important deadlines!** Make a list of test dates, fees, registration deadlines, and deadlines for housing, financial aid, and admissions.
- Attend college fairs and meet with college reps that visit your school. Sign up for Project PLUS college visitations or plan to visit colleges of your choice with your parents.
- Continue researching scholarships and other sources. Start application process for scholarships.
- Get involved in your community, if you're not already, by volunteering. You'll definitely need to show involvement outside of school for scholarships.
- Begin asking teachers/counselors/employers for letters of recommendation to include with your admission application (if needed) and scholarship applications.
- Pick up a Free Application for Federal Student Aid (FAFSA) and start application process. Apply for Personal Identification Number (PIN) for you & a parent. Attend financial aid nights and other activities to assist with the process. **Inform parents to get their income tax returns prepared (not filed) EARLY as you will need the information to complete the FAFSA!**

Winter (Jan - Mar)

- Submit your FAFSA as soon after Jan 1st as possible! (**REMEMBER** to provide a copy to your Project PLUS Advisor!)
- Be sure to meet all college application and scholarship deadlines!
- Request official copies of your transcript to be sent with admission applications.
- Watch for your Student Aid Report (SAR) in the mail from the federal processors. The SAR is the result of your FAFSA and is used to make corrections. Make updates/changes and re-submit immediately! **If you have not received your SAR four weeks after sending in your FAFSA, contact the Federal Student Aid Information Center at (1-800-433-3243).**

Spring (Mar - June)

- Decide what college you will be attending and begin thinking about housing possibilities.
- Watch the mail for college acceptance and financial aid award letters. (**REMEMBER** to provide copies to your Project PLUS Advisor.) Compare the financial aid awards you receive and accept offers by the deadline given and decline offers received from other schools in writing.
- Consult with the college to confirm that all necessary information has been submitted. Respond IMMEDIATELY to any requests for more information or additional documents!
- Request a copy of your final transcript to be sent to the college of your choice as soon as you have graduated!
- Don't slack off at this point, even if you've already been accepted to college. Many colleges make "continued successful performance" a condition of their offers of admission.

Summer (June - Aug)

- Attend freshman orientation and pre-register for Fall classes.
- Ensure that your housing arrangements are established.
- Read and stay ready for college.

The schools available to you are as varied as your interests. This will help you decide what type of school fits you best. In general, schools can be divided into two major categories: Vocational Training/Technical Schools and Colleges/Universities.

Vocational Training/Technical Schools

Vocational/Technical schools tend to be privately owned and operated. They offer a wide variety of training options in areas such as cosmetology, mechanical repair, court reporting, paralegal services, travel services, secretarial, and medical assistance. Vocational courses are short, lasting from five to 12 months. However, some training programs (such as court reporting) can take up to two to three years to complete. The main appeal of these schools is their concentrated curriculum, job-training focus, and short course length.

Examples: Apollo College, DeVry, ITT Technical Institute, Pioneer Pacific, Western Business & Culinary Institute

Colleges and Universities

Two-year community/junior colleges provide the opportunity to get your feet wet before jumping into the four-year college arena. Community colleges generally offer two-years of study to earn an associates degree. Should you decide to pursue your higher education, taking courses that are designed to transfer to four-year colleges is important. Also, like vocational schools, community colleges often offer specialized job training in certain areas. These studies are designed to prepare you for the work force as soon as you complete your training.

Examples: Blue Mountain CC, Chemeketa CC, Lane CC, Mt. Hood CC, Portland CC, Salem Bible College

Four-year colleges and universities offer bachelor's degrees and a much wider variety of studies and curriculum to choose from. Many also offer graduate studies (studies after a bachelor's degree is completed) with opportunities to earn a master's degree, doctorate, or professional degree (such as a medical doctor). The curriculum is much broader than a two-year school and is designed to accommodate a variety of interests (unless you are going to a college that specializes in a certain area of study, such as music).

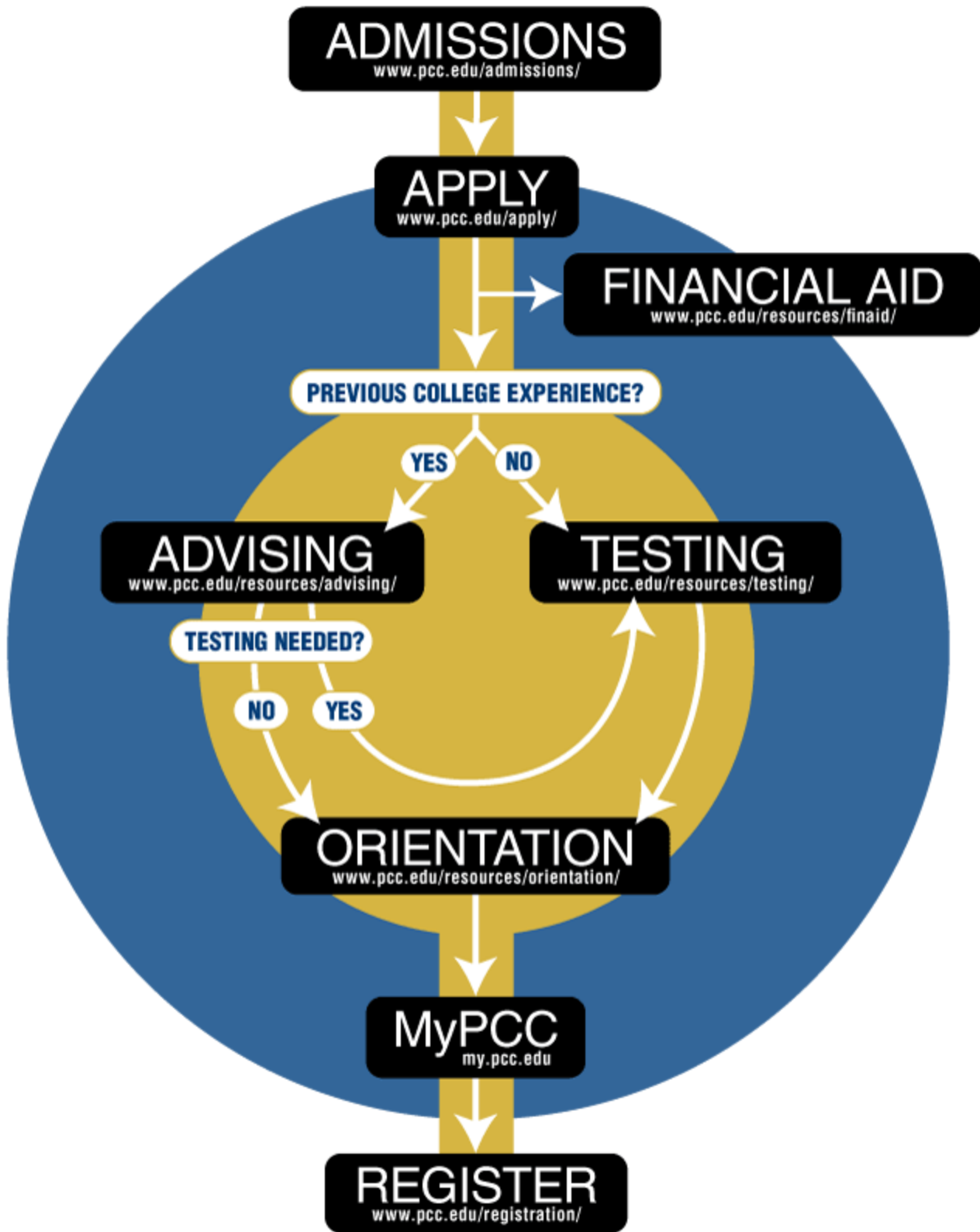
Public colleges and universities are funded by the states and are generally less expensive than private colleges. However, the cheapest rates go to residents of the state in which the college is located. Out-of-state applicants usually pay much higher fees. Class size often reflects institutional size.

Examples: Eastern Oregon Univ., Oregon State University, Portland State University, University of Oregon

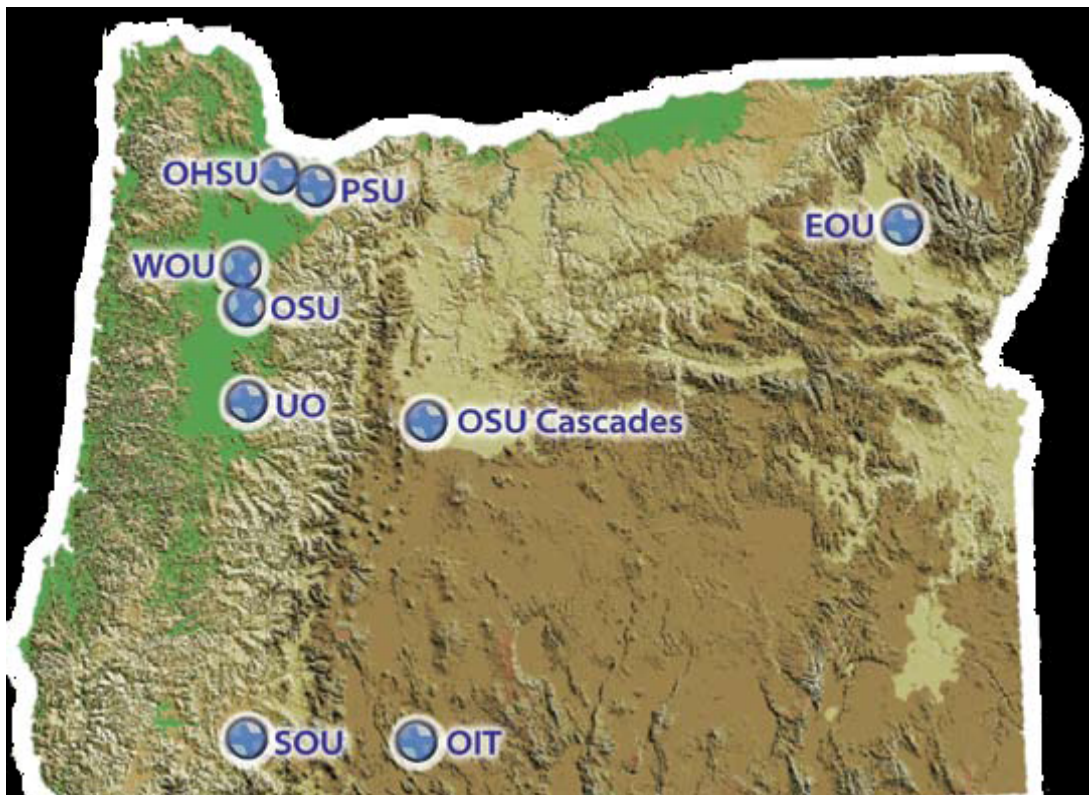
Private colleges, on the other hand, are funded through endowments, tuition, and donations. They usually cost more, *but don't rule them out!* Private colleges can often offer enough financial aid to make them financially feasible for your budget. These colleges can range in size from the very small to the very large. Classes tend to be smaller than in many of the public schools.

Examples: Concordia Univ., George Fox Univ., Lewis & Clark College, Linfield College, University of Portland

<p>Blue Mountain Comm. College 2411 NW Carden Ave. Pendleton, OR. 97801-1000 (541) 276-1260 Fax (541) 278-5886 http://www.bluecc.edu Financial Aid (541) 278-5753</p>	<p>Klamath Community College 7390 South Sixth St. Klamath Falls, OR 97603-7121 (541) 882-3521 Fax (541) 885-7758 http://www.kcc.cc.or.us Financial Aid (541) 880-2233</p>	<p>Rogue Community College 3345 Redwood Hwy. Grants Pass, OR 97527-9298 (541) 956-7500 Fax (541) 471-3591 http://www.roguecc.edu Financial Aid (541) 956-7326</p>
<p>Central Oregon Comm. College 2600 NW College Way Bend, OR. 97701-5998 (541) 383-7700 Fax (541) 383-7502 http://www.cocc.edu Financial Aid (541) 383-7758</p>	<p>Lane Community College 4000 East 30th Ave. Eugene, OR 97405-0640 (541) 463-3000 Fax (541) 463-5201 http://lanecc.edu Financial Aid (541) 463-5686</p>	<p>Southwestern Oregon Com Col. 1988 Newmark Ave. Coos Bay, OR 97420-2971 (541) 888-2525 Fax (541) 888-7285 http://www.socc.edu Financial Aid (541) 888-7411</p>
<p>Chemeketa Community College 4000 Lancaster Dr. NE Salem, OR 97309-7070 (503) 399-5000 Fax (503) 399-6992 http://www.chemeketa.edu Financial Aid (503) 399-5018</p>	<p>Linn-Benton Community College 6500 Pacific Blvd. SW Albany, OR 97321-3779 (541) 917-4999 Fax (541) 917-4445 http://www.linnbenton.edu Financial Aid (541) 917-4850</p>	<p>Tillamook Bay Comm. College 2510 First St. Tillamook, OR 97141-2599 (503) 842-8222 Fax (503) 842-2214 http://www.tillamookbay.cc Fin. Aid (503) 842-8222 x 156</p>
<p>Clackamas Community College 19600 S. Molalla Ave. Oregon City, OR 97045 (503) 657-6958 Fax (503) 655-5153 http://www.clackamas.edu Fin. Aid (503) 657-6958 x 2745</p>	<p>Mt. Hood Community College 26000 SE Stark St. Gresham, OR 97030-3300 (503) 491-6422 Fax (503) 491-7498 http://www.mhcc.edu Financial Aid (503) 491-7262</p>	<p>Treasure Valley Comm. College 650 College Blvd. Ontario, OR 97914-3498 (541) 881-8822 Fax (541) 881-2717 http://www.tvcc.cc.or.us Fin. Aid (541) 881-8822 x 286</p>
<p>Clatsop Community College 1653 Jerome Ave. Astoria, OR 97103-3698 (503) 325-0910 Fax (503) 325-5738 http://www.clatsopcc.edu Financial Aid (503) 338-2412</p>	<p>Oregon Coast Comm. College 332 SW Coast Hwy. Newport, OR 97365-4928 (541) 265-2283 Fax (541) 265-3820 http://www.pcc.edu Financial Aid (541) 574-7103</p>	<p>Umpqua Community College 1140 College Rd., PO Box 967 Roseburg, OR 97470 (541) 440-4600 Fax (541) 440-4637 http://www.umpqua.edu Financial Aid (541) 440-4620</p>
<p>Columbia Gorge Comm. College 400 E Scenic Drive The Dalles, OR 97058-3434 (541) 506-6000 Fax (541) 298-3104 http://www.cgcc.cc.or.us Financial Aid (541) 506-6021</p>	<p>Portland Community College 12000 SW 49th Ave. Portland, OR 97280-0990 (503) 244-6111 Fax (503) 977-4960 http://www.pcc.edu Financial Aid (503) 977-4490</p>	



The seven public universities in Oregon are designated the Oregon University System (OUS). For more information about your future at any of the seven colleges in OUS, you can access the website at: www.ous.edu. For more specific information about a particular college, contact a campus admission representative (*refer to pg 9 for contact information*).



2007-08 Estimated Costs of Oregon Public Universities — 9-month School Year (September-June)

<u>Resident Undergraduate (in-state)</u>	
Tuition and Fees	\$ 5,900
Room and Board**	\$ 7,350
Books and Supplies	\$ 1,200
Personal Expenses*	\$ 2,500
TOTAL (Average) Costs	\$16,950

**Personal costs for transportation, entertainment, clothing, and personal care vary greatly according to a student's lifestyle.*

***Room and board costs vary widely by single or multiple occupancy and by campus; see campus websites for specific rates.*

<p>Eastern Oregon University One University Boulevard La Grande, OR 97850 Toll-free: 1(800) 452-8639 Admissions: (541)962-3393 Financial Aid: (541) 962-3550 Housing: (541)962-3553 Email: admissions@eou.edu Web: www.eou.edu</p> <hr/> <p>Campus Preview Dates 2008-09 Friday, Sept. 26, 08 Tuesday, Nov. 10, 2008 Monday, Feb. 16, 2009 Friday, April 10, 2009</p>	<p>Oregon State University 104 Kerr Administration Bldg. Corvallis, OR 97331-2107 Toll-free: 1(800) 291-4192 Admissions: (541) 737-4411 Financial Aid: (541) 737-2241 Housing: (541) 737-4771 Email: osuadmit@oregonstate.edu Web: oregonstate.edu</p> <hr/> <p>Campus Preview Dates 2008-09 Preview: Oct 10, 2008 Open House: Nov. 8, 2008 Spring visit: Feb. 16, Mar. 27, April 3, April 10, 2009 Kaleidoscope: April 25-26, 2009</p>	<p>Southern Oregon University 1250 Siskiyou Boulevard Ashland, OR 97520-5032 Oregon Toll-free: 1(800) 482-7672 Admissions: (541) 552-6411 Financial Aid: (541) 552-6161 Housing: (541) 552-6371 Email: admissions@sou.edu Web: www.sou.edu</p> <hr/> <p>Campus Preview Dates 2008-09 Preview: Nov. 14, 2008; April 10, 2009 Preview Weekends: Jan. 16-17, Feb. 6-7, 2009</p>
<p>Portland State University P.O. Box 751 Portland, OR 97207-0751 Toll-free: 1(800) 547-8887 Admissions: (503) 725-3511 Financial Aid: (503) 725-3461 Housing: (503) 725-4333 Email: admissions@pdx.edu Web: www.pdx.edu</p> <hr/> <p>Campus Preview Dates 2008-09: Preview: Nov. 8, 2008 Bridges: Nov. 21, 2008 Viking Visits: Jan.16, Feb. 27, Mar. 23, May 8, 2009</p>	<p>Western Oregon University 345 N. Monmouth Avenue Monmouth, OR 97361-1394 Toll-Free: 1(877) 877-1593 Admissions: (503) 838-8211 Financial Aid: (503) 838-8475 Housing: (503) 838-8311 Email: wolfgram@wou.edu Website www.wou.edu</p> <hr/> <p>Campus Preview Dates 2008-09: Preview: Oct. 18, 2008, Nov. 8, 2008; Making College Happen: Oct. 31, 2008; Preview: Jan. 24, Feb. 14, Mar. 26, April 18, 2009; Criminal Justice Careers Day: Mar. 4, 2009</p>	<p>University of Oregon 1217 University of Oregon Eugene, OR 97403-1217 Toll-free: 1(800) 232-3825 Admissions: (541) 346-3201 Financial Aid: (541) 346-3221 Housing: (541) 346-4277 Email: uoadmit@uoregon.edu Web: www.uoregon.edu</p> <hr/> <p>Campus Preview Dates 2008-09 Duck Preview: Oct. 25, 2008 Duck Days: Mar. 6, Mar. 13, Mar. 20, April 10, April 17, April 24, 2009 Connections: Oct.16, 2008</p>
<p>Oregon Institute of Technology 3201 Campus Drive Klamath Falls, OR 97601-8801 Toll-free: 1(800) 422-2017 Admissions: (541) 885-1150 Financial Aid: (541) 885-1280 Housing: (541) 885-1080 Email: oit@oit.edu Web: www.oit.edu</p> <hr/> <p>Campus Preview Dates 2008-09 Preview: Oct. 28, 2008, April 18, 2009 Tech Trek: Feb. 16, 2009</p>	<p>OSU-Cascades 2600 NW College Way Bend, Oregon 97701 Student info: 541-322-3100 Email: CascadesAdmit@osucascades.edu Web: www.osucascades.edu</p> <hr/> <p>Campus Preview Dates 2008-09 Fall Preview: Nov.15, 2008 Spring Preview: April 18, 2009</p>	

What Is WUE?

WUE is the Western Undergraduate Exchange, a program coordinated by the Western Interstate Commission for Higher Education (WICHE). Through WUE, students in Western states may enroll in participating two-year and four-year public college programs outside of their home state at a reduced tuition level: up to 150 percent of the institution's regular resident tuition. In all cases, WUE tuition is considerably less than non-resident tuition.

Which States Participate?

For the academic year 2008-2009, the 20th year of WUE's operation, resident students from the following states may participate, if they meet eligibility requirements: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming.

Programs Available

Virtually all undergraduate fields are available to WUE students at one or more of the participating colleges and universities. Some institutions have opened their entire curriculum on a space-available or first-come, first-served basis. Others offer only designated programs at the discounted WUE rate.

WUE Online

To learn of the wide array of programs available, consult *WUE Online*, their new searchable database, located at www.wiche.edu/sep/wue. For additional details, follow the links to the receiving institutions' websites.

Eligibility

Many institutions require evidence of academic performance, such as ACT/SAT test scores or high school GPA, or place other conditions on WUE enrollment. Consult your high school counselor or *WUE Online* for details.

Application and Admission

Apply directly to the institution(s) of your choice for admissions and WUE tuition status.

Mark prominently on the institution's application form that you seek admission as a WUE student.

Further Information

Further information about specific programs in WUE may be obtained from the admissions office of participating institutions. Information about student eligibility and the operation of the program for the state of Oregon can be obtained at:

WICHE Student Exchange Program
Oregon University System
P.O. Box 751
Portland, OR 97027-0751
Tel: 503.725.5735

Elite Private Colleges Can be More Affordable for Low-Income Students than Public or Community Colleges

While elite private colleges have a very high, intimidating price tag, they are often much cheaper for low-income students to attend than less pricey public universities and community colleges. Elite private colleges, like Stanford, Harvard, Amherst, and Williams have large endowments and can commit to meeting all demonstrated financial need. Public and community colleges, and many lower-endowment private colleges, generally do not have the resources to cover all demonstrated need.

Below are the sample costs of a private college, a public university, and a community college: Add together the following to determine the total Cost of Attendance:

Approximate Annual Tuition Rates	
Private University:	\$30,000
Public University:	\$6,500
Community College:	\$1,000

Additional Annual Expenses

These costs will be essentially the same regardless of what school you attend unless you decide to live at home and eliminate the cost of room and board

Room & Board:	\$8,500
Books & Supplies:	\$1,200
Personal Expenses:	\$1,700
Transportation:	\$600
Total:	\$12,000

Thus the total cost of attending a Private University would be \$42,000, the cost of attending a Public University would be \$18,500, and the cost of attending a Community College would be \$13,000.

At every kind of school you would get the same federal aid. However, only the elite private college would be able to provide enough additional aid to meet the remaining need. When you have unmet need, the total cost you have to pay is the EFC plus the unmet need. See below for an example:

Private University		Public University	
Total Cost:	\$42,000	Total Cost:	\$18,500
Federal Aid:	- \$5,000	Federal Aid:	- \$5,000
EFC:	- \$1,500	EFC:	- \$1,500
University Aid:	- \$35,000	University Aid:	- \$5,000
Unmet Need:	\$0	Unmet Need:	\$7,000
Total Cost for you:	\$1,500	Total Cost to you:	\$8,500

As you can see, despite the overall price tag of a school, the private university for which you only have to pay the EFC will always be the cheaper option.

There are a number of top schools with financial aid policies that require no parental contribution under a set income level. Currently Stanford, Harvard, Princeton, Yale and University of Pennsylvania all have new financial aid policies for low-income students under which parents who make less than \$60,000, \$50,000 or \$45,000 depending on the university, are not expected to contribute to the costs of their child's education.

Source: www.QuestBridge.org

2009-2010 Admissions Requirements for Oregon's 4-year Public Universities

1. Graduate from High School or qualify for admission by taking the GED.
2. Take the Standardized Tests - SAT and/or ACT tests that include a standardized writing examination (be sure to request that official scores be sent to the institution of your choice when registering for the tests).

Generally, test scores are not a factor in the selection process for fully qualified applicants. Test scores are used for admissions purposes in the following situations:

- For students who are below the minimum GPA requirements for the university.
- For course placement once you are enrolled at the university.
- For entry into various programs of study: *Clark Honors College at the University of Oregon, School of Architecture at the University of Oregon, Oregon State University's Honors College, etc.*

3. Complete Subject Requirements, 14 units of college preparatory work with a C- or better.

English	4 units - The study of the English language; literature, speaking & listening, and writing.
Mathematics	3 units - First-year Algebra and two additional years of college prep math (<i>one unit is strongly recommended in the senior year</i>).
Science	2 units - One year each of two fields of college prep science such as Biology, Chemistry, Physics, or Earth & Physical Science (<i>one recommended as a laboratory science</i>).
Social Science	3 units - Shall include analysis of societal issues and events.
Second Language	2 units - Two years of the same language or a demonstrated proficiency.

4. Have the required High School Cumulative Grade Point Average (GPA).

EOU	OIT	OSU	PSU	SOU	U of O	WOU
3.00 ^A	3.00	3.00	3.00	2.75	3.00 ^B	2.75

^A In courses taken to satisfy the subject requirements.

^B UO automatically admits applicants who have a 3.25 high school GPA and 16 units of subject requirements including the 14 OUS subject requirements and 2 additional academic units. Applicants below the 3.25 high school GPA or 16 units of subject requirements will receive an additional campus review.

Note: All OUS institutions conduct a more comprehensive review of applicants who do not meet the minimum required GPA for admissions or do not meet subject area requirements. Reviews include additional factors such as standardized test results, rigor of courses taken, review of writing sample or personal essay, Proficiency-based Admissions Standards System (PASS) performance information, and other indicators that predict success in college may be used (refer to pg 15 for more information).

Every college and university has its own admissions standards and processes. One common thread, however, is that the college application is the first impression you make to a prospective institution. If you want your prospective institution to see you for the organized, intelligent, hard-working person you are, you need to make that clear on paper.

With the exception of the community colleges, the application process begins in the fall of your senior year. Admissions applications can be obtained from your Project PLUS advisor, at your school's counseling/career center, by contacting the colleges directly via telephone, e-mail or personal letter or on-line at their respective websites.

It is especially important to **pay attention to deadlines!** Some schools have what is known as rolling admissions, which means they will accept applications throughout the year, while others will have early and regular decision deadlines which vary from school to school. Regardless of the date, if you hope to be considered for college-specific scholarships, you **MUST** have your admissions application completed by the scholarship deadline! *Also, in order to receive a scholarship, you must be admitted to the college.*

<i>University:</i>	<i>EOU</i>	<i>OIT</i>	<i>OSU</i>	<i>PSU</i>	<i>SOU</i>	<i>UO</i>	<i>WOU</i>
<i>Early Deadline</i>	<i>Dec 1st</i>	<i>N/A</i>	<i>Nov 1st</i>	<i>N/A</i>	<i>N/A</i>	<i>Nov 1st</i>	<i>N/A</i>
<i>Regular Deadline</i>	<i>Sept 1st</i>	<i>Rolling</i>	<i>Feb 1st</i>	<i>Jun 1st</i>	<i>Rolling</i>	<i>Jan 15th</i>	<i>Rolling</i>
<i>Scholarship Deadline:</i>	<i>Feb 1st</i>	<i>Feb 1st</i>	<i>Feb 1st</i>	<i>Feb 1st</i>	<i>Feb 15th</i>	<i>Jan 15th</i>	<i>Feb 15th</i>

How to Apply

- 1. Complete the entire admissions application form neatly and legibly.** *Some colleges may require your counselor to complete a portion of the form to verify your GPA, test scores, and college preparatory courses. Be sure to give the counselor at least two weeks to complete their portion of the application.*
- 2. Each admissions application requires a non-refundable application fee or fee deferral form.** A fee deferral form **postpones payment** of the application fee to a later date. It does NOT waive your admissions fee. ***You are still required to pay the admissions fee whether you choose to attend that college or not!***
- 3. Official High School Transcript is required.** An official transcript is one that is in a sealed envelope from the school. Be sure to request an official transcript from the counseling center. Remember to request that your final official high school transcript be sent from your high school after graduation.
- 4. Submit SAT Reasoning and/or ACT test scores.** More and more schools are requiring scores to be directly electronically submitted to them. In order for that to occur, you must list the college/university of your choice when registering for the tests. ***If you fail to include the college to which you are applying, you will need to contact SAT/ACT to add the college for an additional charge.***
- 5. Some colleges may require an admissions essay.** When you write an essay, take time to make it thoughtful, original, and most important, on topic. Have someone reliable proofread it for logic, grammar, and spelling.
- 6. YOU are responsible for mailing your completed college admissions application form.** Be sure to include the following:
 - Completed application form
 - Copy of official transcript
 - Be sure that SAT/ACT scores are sent electronically
 - Check or money order for the application fee or fee deferral form ***(Remember, the fee deferral form is NOT intended for free admission.)***

Application Types

Regular Application

Each institution has its own application forms. These applications are available from your Project PLUS Advisor or in the counseling/career center of your school.

Common Application

The Common Application is the recommended admission form available online and in print that students can use for nearly 350 private colleges and universities. Many of these institutions use the form exclusively or give equal consideration to the Common Application and the colleges' own forms. You can find the common application online at www.commonapp.org

The concept is simple; students complete one Common Application; photocopy it and send the forms to any number of participating colleges. This simplifies the application process, saving you time and unnecessary stress. *Some colleges may require supplemental material. Be sure to check the common application index or with your prospective institution.*

A few local/regional institutions that use the Common App are: *George Fox University, Reed College, Lewis & Clark College, Linfield, Pacific University, University of Portland, Willamette University, Seattle University, Gonzaga University, Whitman College, University of Puget Sound, the Ivy League schools.* A complete list can be found on their website.

On-Line Application

Many colleges encourage or prefer applications to be completed online! Check out your chosen college's website for an online link. *Some colleges may waive application fees as an incentive to complete the application online, so look into your chosen college.*

How Many Colleges Should I Apply To?

The number of colleges you apply for depends on many factors, such as the strength of your academic record, the competitiveness of the college, the cost of application fees, among other things. Generally, you should narrow down your choices to three to six colleges. You should choose which colleges to apply for carefully. At the very least, each of the colleges on your list should have academic programs that interest you. You should not apply to a college *JUST* because your friends are going there or *just* because you think you can afford to attend. At the same time, do not disregard a college because you believe it is out of your price range.

If you have done your homework of researching colleges, participating in college visitations, and speaking to admissions counselors, you should have narrowed down your list of possible colleges and have a good idea about what your chances are for acceptance.

Remember that admissions decisions are made on several factors, so it's important to make a good first impression! When choosing a college, try to have colleges in each of the following three categories:

- 1) Your "dream" school. Those colleges that have the right academic programs and campus environment, but which there may be some doubt as to your qualifications for admission, affordability, or comfort level due to location (out-of-state), etc.
- 2) Your "attainable" school. Those colleges that have strong programs in your interest areas and to which you are most likely to be accepted.
- 3) Your "back-up" school. Those colleges that have strong programs in your interest areas and to which you are very likely to be accepted, and you would be comfortable and content in attending.

Each year, the universities admit 5% of their freshman class below the minimum GPA requirements. To qualify for special admissions, applicants are considered on a case-by-case basis. Please consult with your Project PLUS Advisor as soon as possible if you are planning to apply for admission to a college without meeting admissions requirements.

When applying to a college using the special admission process, you will need to include additional materials along with the regular admissions application, official transcript, and SAT/ACT test results. For more specific information on a specific college, you should contact a campus admissions representative. Although each school uses its own criteria, the comprehensive review may consider the following:

- Rigor of courses taken in high school;
- Grade trends throughout high school;
- Number of senior year academic courses;
- Quality of admissions essay; and
- SAT Reasoning or ACT scores and other documentation provided by the applicant.

The Essay

The essay may be the most important component. The following are essay content suggestions: *(Remember, each college has its own requirements; these are just suggestions.)*

- Specific information as to why your GPA is what it is.
- What happened for you to begin getting better grades?
- All the reasons why you are now motivated to succeed in college; specifically, why it is important for you to attend this university instead of a community college.

Letters of Recommendation

Colleges tend to require two to three letters from teachers you have or have had in the following core subject areas: English, math, science, social studies or foreign language. Give your recommender enough time to write you a strong letter! Ask that your recommender return the letter to you in an envelope with their signature written across the back seal.

For more specific information, you should contact a campus admissions representative!

DO...

- Take rigorous courses in high school starting in your freshman year
Don't shy away from advanced placement, international baccalaureate and honors courses: A "B" in a challenging course can help you more than an "A" in a routine class.
- Develop your passions and create an identity in the process
Do things you like to do—and tell the colleges what you enjoy doing and what makes you special.
- Practice for the SAT/ACT
Prep courses have some value, but (for the money) just taking practice tests is your best bet.
- Take the SAT/ACT at least twice, if possible
It's not unusual for your score to go up as you become more comfortable with the test's format.
- Fill out the application correctly
Make sure the information is complete and legible. Unless otherwise specified, complete the application in blue or black ink. Many colleges also offer applications that can be completed on computer (either on-line or downloadable.).
- Put some work into your essay
When you write an essay, take time to make it thoughtful and original. Have someone reliable proofread it for logic, grammar, and spelling. And make sure it connects to the topic on the application.
- Collect personal recommendations that reveal the real you
The best recommenders are usually teachers, counselors, and others that know you as a student and as a person. Make sure to give these people your activities list, a list of colleges to which you're applying, and plenty of time to write a letter before the application deadlines.

DON'T...

- Panic and give up before you start
The application process can be confusing, but each year thousands of students make it through the admissions process.
- Load up on activities or tough classes just to have a "busy schedule"
Colleges are more impressed with good grades and substantial activities than they are with students who struggle after taking on too much.
- Slack off your senior year
Senior year counts! Colleges will ask for your final transcript to make sure you completed high school on a positive note. If your grades drop badly during your senior year, some colleges may revoke your admission!

* Sources: "Do's and don'ts of college applications," *The Seattle Times*, March 10, 1996; "In or Out: Inside College Admissions," *Time*, January 28, 2001

COLLEGE CHARACTERISTICS

- *Where is the college located (city, suburb, small town, rural setting)?
- *What is the surrounding community like?
- *Is the college public, private, church affiliated?
- *What is the current student enrollment?
- *What special or unique programs are offered?
- *Does the college have general education or courses distribution requirements? What are they?
- *Does the college have special programs for transfer students?
- *What is the academic calendar (semesters, quarters)?

ADMISSION REQUIREMENTS

- What high school courses are required?
- Are entrance exams required? Which ones? What scores are acceptable?
- Is a certain GPA or class rank required?
- Is there an early decision or early action plan?
- On what basis are applicants accepted?
- Are personal interviews or letters of recommendation required?
- Do certain majors have special requirements?
- What percent of applicants are accepted?
- Can admissions denials be appealed?
- What are the application filing dates?

STUDENT POPULATION

- Where do the majority of students come from? What is the ethnic breakdown?
- Do most students live on campus or commute?
- What types of students activities are there? Are there sororities or fraternities?
- What athletic programs are available?
- Is the community supportive of the college?
- Is housing available/guaranteed for freshmen?

Cost & Financial Aid

- \$What percent of students receive financial aid?
- \$What percent of students receive scholarships based on academic ability?
- \$What is the typical financial aid package like?
- \$What percent of those who apply for financial aid receive any?
- \$Will my financial aid be adjusted if my need increases?
- \$What are financial aid applicants notified of their awards?
- \$How long do they have to respond? Is there a tuition payment plan?
- \$Are there campus jobs available? Are there off-campus jobs as well?
- \$What are tuition costs? Room & Board? Other fees?
- \$Did costs increase from last year to this year?
- \$Is there a difference in the costs for in-state and out-of-state students?
- \$Are accepted students required to place deposits for tuition & housing? Are they refundable?
- \$When must accepted students decide whether they will attend?
- \$Are deposits required each year for returning students?
- \$When do the bills have to be paid?

ACADEMICS

- ~What is the average class size? Largest? Smallest?
- ~How many students in last year's freshman class returned for their sophomore year?
- ~What was the average GPA for the freshman class?
- ~What is the procedure for student orientation, class placement and scheduling? Are classes guaranteed?
- ~How is a faculty advisor assigned to students?
- ~What services does the school offer for the student who is undecided about a major?
- ~Are there free services provided by the school, e.g. tutoring, career placement?
- ~How many students complete a degree?
- What are the most popular majors?
- ~Are students taught by full-time faculty, graduate assistants, or both?
- ~Is there an honors program? Qualifications?

Enhance your campus visit by asking plenty of questions of both the admissions staff and current students. Don't be shy about sharing your questions and concerns. Take a notebook with you to record your impressions. If you are taking a tour of the campus, try to position yourself toward the front of the group where it is easier to hear the tour guide and ask questions. Some areas to consider include:

Campus Environment: How do the students appear? Are they friendly? Is the campus aesthetically pleasing? What is the surrounding neighborhood like? How is campus security? Would it be safe for jogging, for example? Are there drug stores nearby for convenience items? Video stores? What is the town like? Large, small, urban, rural? What type of entertainment and activities are available?

Core Curriculum: If one exists, how rigid/flexible is it? Is there a foreign language requirement? Math requirement? Are credits easily transferable if you decide to go to another college?

Housing: What percentage of students live on campus? Is housing guaranteed for four years? Are single rooms available? Do you have to live in the dorms and for how long? Is there a lounge area with a TV? Are there other options besides the dorms? Is there a lot of partying in the dorms? Quiet dorms? How do you solve problems with students in the dorms? Is a dorm counselor on each floor? Are appliances allowed in the rooms? Food? Small kitchens for student use? Laundry facilities and what it costs? Bathroom sharing? Are there internet hook-ups in the rooms and what does it cost? Are computers available in the dorm? Is there room for a car or bike? Are the dorms locked at night?

Social Life: Are there fraternities and sororities? How important are they? Do students live in dorms or Greek houses? What options and social events/activities are available for weekends, assuming you aren't planning to come home on a regular basis? Are there intramural sports? What type of clubs are available?

Health Services: Is there a nurse/doctor on duty? Is health insurance available? Is there a health center? How is it staffed? Cost?

Campus Issues: Pick up a copy of the student newspaper to see what the current issues and concerns are. Be prepared for freedom of the press.

Academic Offerings: What are the strongest/most popular majors? If you have decided on an area of study, ask how strong the department is. Can you visit the department coordinator? Can you visit a class? How many credit hours does a typical freshman take? Are undergraduate classes taught by T.A.s (teaching assistants)? What is the average class size?

Sports/Athletic Facilities: Which NCAA, NAIA division does the school participate in? How are the indoor facilities (unless you are looking at sunny, warm locations)? Make an appointment to talk to a coach if you are interested in a particular sport. What scholarships are available?

Campus Diversity: If the school is affiliated with a particular religion, to what extent is that a pervasive influence on campus? If yes, are chapel services required or optional? Are religion courses required? Do they have ethnic or gender diversity groups? Study abroad programs?

Facilities: How up-to-date are the classrooms and laboratories? To what extent do underclassmen have access to the facilities? What are the library hours? Cafeteria hours? Admission hours? Computer labs? Is there a gym or a pool available for workouts?

Financial Aid: What percentage of students receive financial aid of those who apply for it? Work study? Are there any hidden costs? Have you spoken to the college financial aid office? Are scholarship upgrades available? Loan programs?

Career Center Services: How effective is the career center in terms of helping seniors with job placements? Are job placement interviews held on campus with major corporations, etc? Is there a job board with on and off campus job postings? Are student internships available? Summer employment opportunities?

Source: Author unknown (picked up at GHS Career Center)

There are four main standardized tests you should be familiar with and take if you are planning on attending college. Standardized tests measure a student's college readiness. So while High school grades are a useful indicator of how students perform in college, there is great variation in grading standards and course rigor within and across high schools. Therefore, the SAT/ACT tests are used as they are standardized across all students, schools, and states, providing a common and objective scale for comparison.

I would recommend taking both the SAT and the ACT tests in the spring of your Junior year as the tests are very distinct. This would then allow you to re-take the test your Senior year for only the test you performed your best at. You can also check with the colleges you are planning to attend to find out what test they prefer.

- **PLAN.** The PLAN is the pre-ACT test taken by tenth-graders to help students estimate how well they will do on the ACT. It is a comprehensive guidance resource that helps students measure their current academic development, explore career/training options, and make plans for the remaining years of high school and post-graduation years. Additional information can be obtained from their web site at <http://www.act.org>
- **ACT Assessment.** This standardized test used for admissions by colleges is designed to assess high school student's general educational development and their ability to complete college-level work. The *tests cover four skill areas: English, mathematics, reading and science reasoning*. Scores for each section are averaged to create a composite score. A perfect score on the ACT Assessment is 36. Additional information can be obtained from their web site at <http://www.act.org>
- **PSAT.** The PSAT (Preliminary Scholastic Assessment Test) is a two-part, exam that is very similar to the SAT (Scholastic Assessment Test). The PSAT consists of two 25-minute verbal sections, two 25-minute math sections, and one 30-minute writing skills section. Most people take the PSAT in the fall of their junior year in high school. Some students choose to take it during their sophomore year. *Scores on the PSAT are used to determine National Merit Scholars*, students who qualify for merit-based scholarships distributed throughout the United States. For additional information, talk to your high school counselor, call the PSAT information line at (609) 771-7070, or visit their web site at www.collegeboard.com.
- **SAT.** The SAT is one of two standardized tests used by colleges as part of their admissions criteria. The SAT Reasoning Test is a *three-hour forty-five minute exam that measures critical reading, math & writing*. Used for admission, scores on each section range from 200-800 points. The SAT Subject Test or SAT II consists of more than 20 subject-area or achievement tests designed to measure subject-area knowledge. Additional information can be obtained from their web site at www.collegeboard.com.

Don't know the difference between the ACT and the SAT? Not sure which one you should take?

In general, the SAT focuses more on problem solving and critical thinking skills, while the ACT is a content-based test.

First, look at the requirements of the schools you want to attend — some require one or the other. For those that allow scores from either test, you have a choice to make (or take both!). The following is a comparison of the two tests. Review this information and hopefully it will help you make a more educated decision as to the test that is right for you!

	SAT	ACT																														
Preferred by?	Public schools, middle, east coast schools	Private schools and west coast schools																														
How Questions Appear:	Order of difficulty	No order of difficulty																														
Score Choice?	No. Report will include all test scores.	Yes. Option to choose test scores sent.																														
Highest Math Level:	Algebra/Geometry; test provides formulas	Trigonometry (only 4 questions); test rarely provides formulas																														
Skills Heavily Tested:	Reasoning and critical thinking skills	Reasoning, analysis, problem solving, and application																														
Penalty for Wrong Answers?	Yes	No																														
Based on School Curriculum?	Less, however, the subject test is more.	More																														
Style of Test:	Multiple choice and written responses	Multiple choice; Optional writing test																														
Structure of Test:	Ten-section exam: Three Critical Reading, three Math, three Writing, and one Experimental. The Experimental section is masked to look like a regular section.	Four-section exam: English, Math, Reading, and Science Reasoning. An Experimental section is added to tests on certain dates only, and is clearly experimental.																														
Test Content:	Math: up to 9th grade basic geometry and Algebra II. Science: none. Reading: sentence completions, short and long critical reading passages, reading comprehension. Writing: an essay, and questions testing grammar, usage, and word choice.	Math: up to trigonometry. Science: charts, experiments. Reading: four passages, one each of Prose Fiction, Social Science, Humanities, and Natural Science. English: stresses grammar																														
When It's Offered/ Registration Deadlines:	2008-2009 Testing Schedule <table border="0"> <tr> <td><u>Test Date:</u></td> <td><u>Registration Deadline:</u></td> </tr> <tr> <td>October 4</td> <td>September 9</td> </tr> <tr> <td>November 1</td> <td>September 26</td> </tr> <tr> <td>December 6</td> <td>November 5</td> </tr> <tr> <td>January 24</td> <td>December 26</td> </tr> <tr> <td>March 14</td> <td>February 10</td> </tr> <tr> <td>May 2</td> <td>March 31</td> </tr> <tr> <td>June 6</td> <td>May 5</td> </tr> </table>	<u>Test Date:</u>	<u>Registration Deadline:</u>	October 4	September 9	November 1	September 26	December 6	November 5	January 24	December 26	March 14	February 10	May 2	March 31	June 6	May 5	2008-2009 Testing Schedule <table border="0"> <tr> <td><u>Test Date:</u></td> <td><u>Registration Deadline:</u></td> </tr> <tr> <td>September 13</td> <td>August 12</td> </tr> <tr> <td>October 25</td> <td>September 19</td> </tr> <tr> <td>December 13</td> <td>November 7</td> </tr> <tr> <td>February 7</td> <td>January 6</td> </tr> <tr> <td>April 4</td> <td>February 27</td> </tr> <tr> <td>June 13</td> <td>May 8</td> </tr> </table>	<u>Test Date:</u>	<u>Registration Deadline:</u>	September 13	August 12	October 25	September 19	December 13	November 7	February 7	January 6	April 4	February 27	June 13	May 8
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Scoring:	200-800 per section, added together for a combined score of 2400. The average combined score is about 1500.	1-36 for each subject, averaged together for a composite score; median about 21																														
For More Information:	The College Board (866) 756-7346 www.collegeboard.com	ACT (319) 337-1000 www.act.org																														

ACT Practice Sites:

1. <http://www.actstudent.org/testprep/index.html>

- **ACT Online Prep™** The ACT test prep program created by ACT test developers is now online!
- **The Real ACT Prep Guide** The *official* prep book from the makers of the ACT. The only guide to include three real tests—each with an optional Writing Test.
- **Preparing for the ACT (PDF; 80 pages, 1,075KB)–FREE** A booklet available through most high schools and colleges—includes test information, a complete practice test with scoring key, and a writing prompt with sample essays.
- **Practice test questions – FREE**
- **Test tips – FREE**
- **Test descriptions – FREE**

SAT Practice Sites:

1. www.collegeboard.com

The **SAT Preparation Center** allows you to review directions, approaches and provides you with official SAT practice questions on Critical Reading, Mathematics and Writing, as well as tips and strategies for test day. **FREE***

The Official SAT Question of the Day™

Practice with a daily question, hint, and explanation.

Official SAT Practice Test

Print and take a practice test, then get a score report and answer explanations.

My College QuickStart™

A free personalized SAT planning kit for PSAT/NMSQT takers.

**Collegeboard.com registration required to access SAT Prep Center. This registration also allows you to register on-line for the SAT Test!*

2. www.takesat.com

- **Easy access**-No registration required.
- Explore different types of **VERBAL** and **MATH** questions.
- Take **Practice Tests** in your area of weakness.
- Use a **10 week plan** to schedule your revision.
- Develop your vocabulary-**1000 Essential SAT words**.

Verbal Skills 100's of practice questions on: Sentence Completion; Analogies; Comprehension	Math Skills 100's of Math practice questions on: Problem Solving; Quantitative Comparisons; Grid-Ins
Vocabulary Development Essential Wordlists; 1000 words that you need to know for the SAT	Essential Information Dates and Deadlines; 10 week SAT prep plan; Register online

Myth: College tuition costs more than \$20,000 a year.

Reality: Of the 3,600 colleges and universities in America, 200 charged \$20,000 or more for tuition and fees in 2002-03. Nearly 80 percent of full-time undergraduates at 4 year institutions face tuition of less than \$8,000

Myth: Private colleges are always more expensive than public colleges.

Reality: On average, private colleges usually cost more than public institutions, even after aid is deducted; however, there are instances in which a private college is less expensive, after student aid, than a public institution. For example, the cost of a private institution, less student aid, often is less than a public institution outside one's home state.

Myth: Only the very rich can afford college.

Reality: Nearly 20 percent of traditional-aged undergraduates come from families with income below \$25,000 per year. The federal government, states, and institutions all offer financial aid to help low-income students afford college.

Myth: The middle class gets socked by college costs -- there's no help for them.

Reality: A wide variety of aid programs are available to help middle-income families, including many grants and scholarships as well as tax incentives and benefits related to higher education. At public 4 year colleges, about 40 percent of students with family income between \$40,000 and \$80,000 receive grants averaging \$2,900. At private institutions, almost 75 percent are awarded grants or scholarships that average \$9,300.

Myth: It actually hurts you to save for college because you get less financial aid.

Reality: Those who save will be expected to contribute more toward their children's education than those who don't save. However, the formulas for determining the expected family contribution count income far more heavily than savings, so the difference is usually not substantial. Furthermore, a family that saves will have the funds necessary to meet their expected contribution, while a family that does not save may have to borrow -- with interest charges more than making up for the smaller expected contribution.

Myth: You really don't need college to be a success -- look at Bill Gates.

Reality: Bill Gates' story is exceptional. Today, the average annual income of full-time workers with a bachelor's degree is almost 45 percent higher than for those with a high school diploma. Those with an associate degree earn 19 percent more than high school graduates. Today, some postsecondary education or training is necessary for almost every good job.

Myth: Only big-time athletes get scholarships.

Reality: In 1999-00, less than 1 percent of undergraduates received athletic scholarships. Most student aid is awarded on the basis of financial need -- not athletic talent.

Myth: Only minorities get extra help.

Reality: The majority of student aid is awarded on the basis of financial need. Very little aid is awarded solely on the basis of students' race or ethnicity. According to a recent survey of financial aid officers, less than 10 percent of institutions' budgets for non-need-based

scholarships go toward scholarships for members of specific minority groups. Generally, students from racial or ethnic minority groups are more likely to receive scholarships because they are more likely to have financial need.

Myth: Only white people know how to pull the strings to get to college.

Reality: Socio-economic status and previous experience with higher education are much more important in determining who goes to college than race or ethnicity. The admissions and financial aid process is daunting for many families, but especially for those with no previous college experience. Families can get help from a number of sources. This website is a great place to start. Libraries and high school guidance offices offer resources and assistance. In addition, many communities have a federally funded Educational Opportunity Center with trained counselors to help students and parents through the admissions and financial aid process.

Myth: It's not what you know when it comes to college and financial aid -- it's who you know.

Reality: It is most important to forge relationships with people who can provide solid information and advice, such as high school guidance counselors and college admissions or financial aid personnel.

Myth: Community colleges offer only vocational education.

Reality: Community colleges provide a wide range of educational options, all at a low cost to students. In addition to career and technical education, community colleges offer the first two years of academic course work to transfer to a four-year institution. They also help workers upgrade their skills and provide courses for lifelong learning and personal enrichment. Open admissions, nearby locations, a wide array of courses, flexible class schedules, and low tuition prices make community colleges readily accessible to everyone.

Myth: Colleges charge whatever they want -- they've got a monopoly.

Reality: Public and private colleges set their tuition in very different ways. Generally, state policy makers set tuition for public institutions. Tuition decisions are driven by the funding colleges receive from the state. When states cut their appropriations for colleges and universities, they have to raise tuition to make up at least part of the resulting budget shortfall. Private colleges set their own tuition, but they operate in a very competitive environment. They have to construct tuition and aid policies that allow them to fill their classes and offer the programs and facilities that will keep them competitive.

Myth: There is no basis for the soaring increase in college prices.

Reality: Many factors influence college cost increases - technology and facility costs, faculty salaries, student aid expenditures, and cuts in state appropriations to name just a few. Despite cutbacks in state appropriations and decreasing endowment values, colleges are trying to do even better, searching for new and innovative ways to cut costs and minimize tuition increases.

In recent years, financial aid for college students has not kept pace with the rising costs of a college education. Your family may need assistance meeting the annual cost of tuition and fees, books and supplies, room and board, and transportation. Be prepared to do a thorough search of all available resources.

Financial Aid The Federal Government assists students to pay for college through the Free Application for Federal Student Aid (**FAFSA**). Financial aid is intended to make up the difference between what your family can afford to pay and what college costs.

Four Types of Financial Aid:

Grants: Awarded based on need, grants don't have to be re-paid. Grants come from federal and state governments, colleges, and private organizations.

Scholarships: Awarded for a variety of reasons, scholarships don't have to be repaid.

Student Loans: Student loans are an integral part of financial aid and paying for college. They help you build your credit history. Many have federally subsidized low interest rates and some interest may be tax deductible. With student loans so affordable, they're a great alternative to using up retirement or family emergency funds.

Work-study: Work-study provides financial assistance in the form of part-time employment on-campus, or designated off-campus sites.

Over half of the students currently enrolled in college receive some sort of financial aid to help pay college costs. However, only 40% of all financial aid comes from scholarships and grants, while nearly 60% is loans. That is why it is so **IMPORTANT** to look for information on other non-federal assistance!!

Other sources: *private foundations, professional associations, civic organizations, religious groups and directly through colleges/universities as well as organizations related to your field of interest, such as the American Bar Association. Check with your employer or your parents' employer or union to see if they award scholarships or have tuition payment plans.*

Some helpful tips: search for scholarships based on select criteria such as major/career, gender, race/ethnicity, GPA, economic need, activities, etc. Useful sites: www.scholarshipexperts.com, www.fastweb.com, www.fastaid.com, www.scholarships.com, www.getcollegefunds.org

While every student wants free money in the form of scholarships and grants, not everyone can get enough free money to cover the entire cost of college. Hence the need for loans. Do not be afraid to make an investment in yourself and your future!!

Federal vs. Private Loans:

- *You don't have to start paying back your federal student loans until you graduate or drop out of school. If you get a private loan, you'll have to start making payments right away.*
- *The interest rate on a federal student loan is almost always lower than that on a private loan—and much lower than that on a credit card!*
- *Students with greater financial need might qualify to have the government pay their interest while they are in school.*
- *You don't need a credit record to get a federal student loan.*
- *You don't need a co-signer to get a federal student loan.*

Why fill out a FAFSA?

The FAFSA (Free Application for Federal Student Aid) is the first step in the financial aid process. You use it to apply for federal student financial aid, such as grants, loans and work-study. In addition, most states and colleges use information from the FAFSA to award non-federal aid.

Why all the questions?

Your responses to the FAFSA questions are entered into a formula from the Higher Education Act of 1965, as amended. The result is your Expected Family Contribution, or EFC. The EFC measures your family's financial strength. It is used to determine your eligibility for federal student aid. Your state and the colleges you list may also use some of your responses. They will determine if you may be eligible for school or state aid, in addition to federal aid.

How do I find out what my Expected Family Contribution (EFC) is?

You will be sent a report called a Student Aid Report, or SAR, through the mail or the Internet. The SAR lists the information you reported on your FAFSA and will tell you your EFC. It is important to review your SAR when you receive it. Make sure all of your information is correct. Make any necessary changes or provide additional information.

How much aid do I get?

Your EFC, along with the rest of your FAFSA information, is made available to all the colleges you list in Step Six of the FAFSA. The colleges use your EFC to prepare a financial aid package to help you meet your financial need. Financial need is the difference between your EFC and your college's cost of attendance (which can include living expenses), as determined by the college. If you or your family have special circumstances that should be taken into account, contact your college's financial aid office. Some examples of special circumstances are: unusual medical or dental expenses or a large change in income from last year to this year.

When do I get the aid?

Any financial aid you are eligible to receive will be paid to you through your college. Typically, your college will first use the aid to pay tuition, fees and room and board (if provided by the college). Any remaining aid is paid to you for your other educational expenses. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment.

Where can I get more information on student aid?

The best place for information about student financial aid is the financial aid office at the college you plan to attend. The financial aid administrator can tell you about student aid available from your state, the college itself and other sources.

You can also check out these resources:

- www.FederalStudentAid.ed.gov
- www.students.gov
- The Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) TTY users (for the hearing-impaired) may call 1-800-730-8913
- Your high school counselor's office
- Your state aid agency

Source: <http://studentaid.ed.gov/>

Free Application for Federal Student Aid (FAFSA)

The first step in applying for financial aid is to complete the [FAFSA](#) or [Free Application for Federal Student Aid](#). This four-page form is updated annually and is available from most high school counselors and financial aid offices. Completing the FAFSA is the beginning of the financial aid process. Its purpose is to determine your need for student financial aid.

You'll be asked on the form to provide information about you and your family's income, which will be used to determine your [Expected Family Contribution \(EFC\)](#). The EFC is an indicator of your family's financial strength to pay for education after high school. Your school will subtract your EFC from your total cost of attendance. This federal calculation is based on family earnings, assets, students in college and size of family. The difference between your Expected Family Contribution and the costs of attending school will be your financial "need."

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Financial Need} \end{array}$$

The official FAFSA is at www.FAFSA.ed.gov – not at a .com Web site. If you go to a .com site, you will probably be asked to pay to submit the FAFSA. Remember, the first F in "FAFSA" stands for "free" – so use the official government site to submit your application.

Am I Eligible for Federal Student Aid?

In general, to receive aid from the federal student aid programs, you must meet the following requirements:

- Be a U.S. citizen or eligible non-citizen.
- Have a high school diploma or General Educational Development (GED).
- Enroll in an eligible program as a regular student seeking a degree or certificate.
- Be registered with the Selective Service if required (in general, if you are a male age 18 through 25).
- Meet satisfactory academic progress standards set by your school.
- Certify that you are not in default on a federal loan or owe money on a federal grant.
- Certify that you will use federal student aid only for educational purposes.

How to Complete the Application

There are three ways to complete a FAFSA:

- Online (*FAFSA on the Web*) at www.fafsa.ed.gov (recommended)
- PDF FAFSA (download file) at www.FederalStudentAid.ed.gov
- Paper FAFSA (pick up a copy at counseling/career center)

Using a Federal Student Aid PIN to sign your Online Application

You and your parents are encouraged to apply for a Federal Student Aid PIN to sign your online application. For a dependent student, at least one parent whose information is provided on the application must sign. The PIN will serve as an identifier and as an electronic signature. It works much like the personal identification number you get from your bank. You can apply for a PIN at www.pin.ed.gov

When to Apply

You should complete and return the FAFSA **as soon as possible after January 1st** of your senior year. Although the FAFSA form says you have until March 1 for the processor to receive it, **DON'T PROCRASTINATE!** Mail in the FAFSA as soon after January 1 as possible of the year in which you want to attend school (not before then or it will not be accepted!)

Filling Out the FAFSA

Filling out the FAFSA, unfortunately, is a lot like filling out your income taxes. In fact, if possible, you should complete your income taxes, (or have your parents complete their income taxes) before you complete the FAFSA form. In any case, to complete the FAFSA, you'll need the following information:

- Income tax return or as close an estimate as possible
- W-2 forms and other records of money earned
- Records of untaxed income including Social Security, Temporary Assistance to Needy Families, welfare and veterans benefits
- Current bank statements
- Current mortgage information
- Business and farm records
- Records of stocks, bonds and other investments
- Student's driver's license and social security card

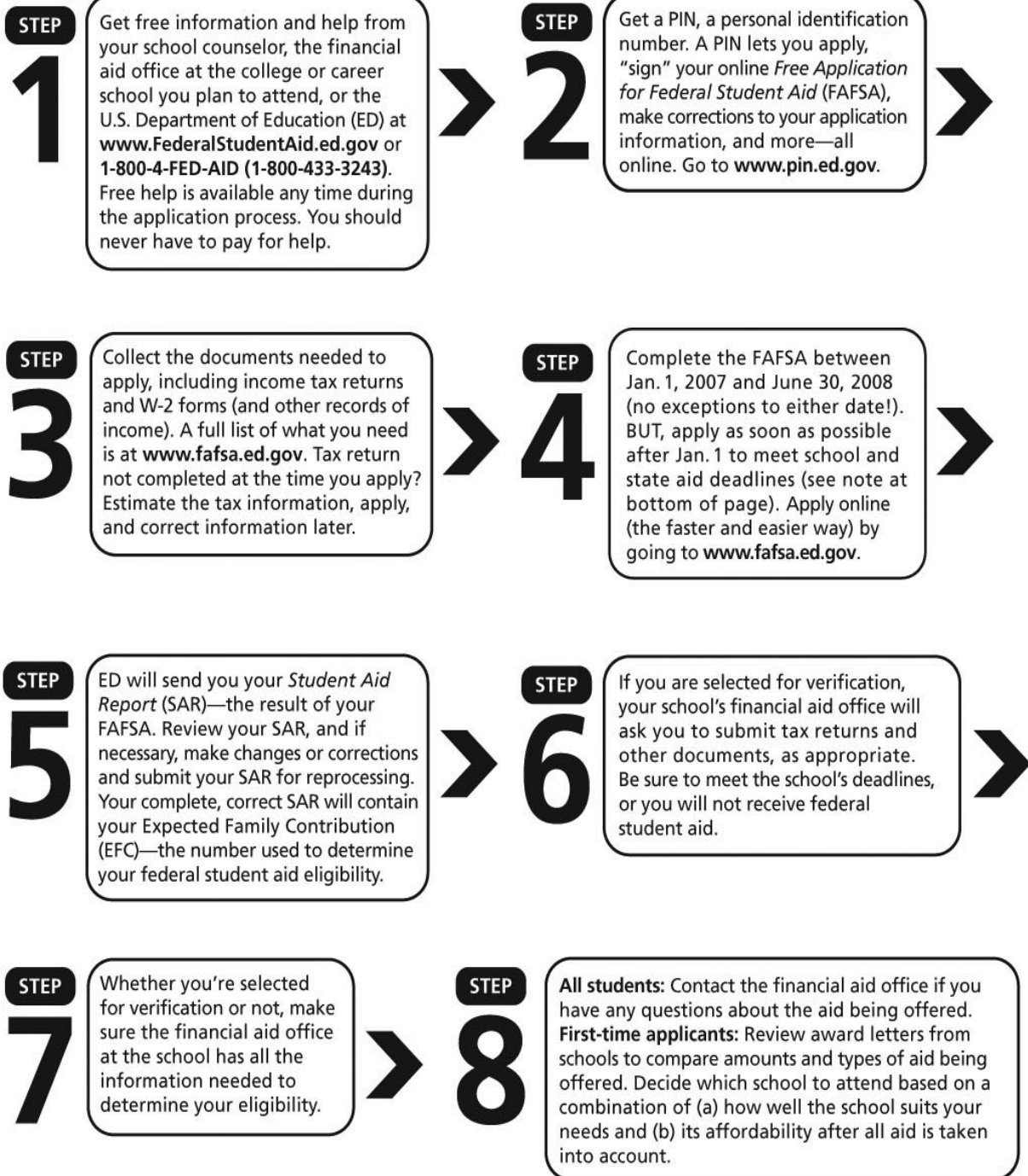
Remember to answer all questions, even if you have to estimate. You'll have an opportunity to correct your answers later. Also, make sure you list up to six colleges, universities, or schools you're interested in attending. The information you put on the FAFSA will be sent automatically to them. Most of all, **don't forget to sign it!**

What Happens Next

Your completed FAFSA will be processed. In about four to six weeks, you will receive what's called a **Student Aid Report (SAR)**. The report will state your **Expected Family Contribution**, restate what you put on the FAFSA, and give you the opportunity to correct any misinformation. This information also will be sent to the schools and colleges you listed on the FAFSA. The financial aid offices at those schools will use the information to put together a financial aid package for you, should you be accepted. The schools will notify you about what kind of financial aid you are eligible to receive through an **award letter**.

If six weeks have passed and you haven't heard anything about your financial aid application, you can check the status of your FAFSA by dialing the Federal student aid information number, 1-800-4-FED-AID (1-800-433-3243) or by accessing www.fafsa.ed.gov and clicking on "Check status of a submitted FAFSA or print Signature Page."

You are **REQUIRED** to complete a FAFSA every year that you are in college so save your forms for your records!



Note: You also might be able to get financial aid from your state government, your school or a private scholarship. Research nonfederal aid early (ideally, start in the spring of your junior year of high school). Be sure to meet all application deadlines!





FREE APPLICATION FOR FEDERAL STUDENT AID
July 1, 2008 — June 30, 2009



OMB # 1845-0001

Step One: For questions 1–30, leave blank any questions that do not apply to you (the student).

Your full name (exactly as it appears on your Social Security card)

1. Last name _____ 2. First name _____ 3. Middle initial

Your permanent mailing address

4. Number and street (include apt. number) _____
5. City (and country if not U.S.) _____ 6. State _____ 7. ZIP code _____

8. Your Social Security Number _____
9. Your date of birth MONTH DAY 19
10. Your permanent telephone number () - _____

11. Your driver's license number _____ 12. Your driver's license state _____

13. Your e-mail address. See Notes page 2. @

14. Are you a U.S. citizen? Mark one. See Notes page 2.
a. Yes, I am a U.S. citizen (U.S. national). Skip to question 16.
b. No, but I am an eligible noncitizen. Fill in question 15.
c. No, I am not a citizen or eligible noncitizen.
15. Alien Registration Number A

16. What is your marital status as of today? See Notes page 2.
I am single, divorced or widowed
I am married/remarried
I am separated
17. Month and year you were married, separated, divorced or widowed MONTH YEAR

18. What is your state of legal residence? STATE
19. Did you become a legal resident of this state before January 1, 2003? Yes No
20. If the answer to question 19 is "No," give month and year you became a legal resident. MONTH YEAR

21. Are you male or female? (Most male students must register with Selective Service to get federal aid.) Male Female
22. If you are male (age 18–25) and not registered, answer "Yes" and Selective Service will register you. Yes No

23. What degree or certificate will you be working on during the 2008–2009 school year? See Notes page 2 and enter the correct number in the box.
24. What will be your grade level when you begin the 2008–2009 school year? See Notes page 2 and enter the correct number in the box.

25. At the start of the 2008–2009 school year, what do you expect your enrollment status to be? See Notes page 2 and enter the correct number in the box.
26. What types of student aid interest you? See Notes page 2 and enter the correct number in the box.

27. If you will complete high school or its equivalent before you begin the 2008–2009 school year, enter the correct number in the box. See Notes page 2.

28. Will you have your first bachelor's degree before July 1, 2008? Yes No

29. Highest school your father completed: Middle School/Jr. High High School College or beyond Other/unknown

30. Highest school your mother completed: Middle School/Jr. High High School College or beyond Other/unknown

31. Do not leave this question blank. Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, loans, or work-study)? If you have, answer "Yes," complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid. If you are unsure how to answer this question, call 1-800-433-3243 for help. No Yes

Step Two: Answer questions 32–55 about yourself (the student). If you are married as of today, include information about your spouse (your husband or wife). If you are single, separated, divorced or widowed, answer only about yourself.

32. For 2007, have you (the student) completed your IRS income tax return or another tax return listed in question 33?
 a. I have already completed my return. ¹ b. I will file, but I have not yet completed my return. ² c. I'm not going to file. (Skip to question 38.) ³

33. What income tax return did you file or will you file for 2007?
 a. IRS 1040 ¹ c. A foreign tax return. See Notes page 2. ²
 b. IRS 1040A or 1040EZ..... ³ d. A tax return with Puerto Rico, another U.S. territory or freely associated state. See Notes page 2. ⁴

34. If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ? See Notes page 2. Yes ¹ No ² Don't Know ³

For questions 35–47, if the answer is zero or the question does not apply to you, enter 0.

35. What was your (and spouse's) adjusted gross income for 2007? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4. \$

36. Enter your (and spouse's) income tax for 2007. Income tax amount is on IRS Form 1040—line 57; 1040A—line 35; or 1040EZ—line 10. \$

37. Enter your (and spouse's) exemptions for 2007. Exemptions are on IRS Form 1040—line 6d or on Form 1040A—line 6d. For Form 1040EZ, see Notes page 3.

38. How much did you earn from working in 2007? See Notes page 3. You \$

39. How much did your spouse earn from working in 2007? See Notes page 3. Your Spouse \$

Student (and Spouse) Worksheets (40–42)

40–42. Go to Page 5 and complete the columns on the left of Worksheets A, B and C. Enter the student (and spouse) totals in questions 40, 41 and 42, respectively. Even though you may have few of the Worksheet items, check each line carefully.

Worksheet A (40) \$
 Worksheet B (41) \$
 Worksheet C (42) \$

43. As of today, what is your (and spouse's) total current balance of cash, savings and checking accounts? Do not include student financial aid. \$

44. As of today, what is the net worth of your (and spouse's) investments, including real estate (not your home)? Net worth means current value minus debt. See Notes page 3. \$

45. As of today, what is the net worth of your (and spouse's) current businesses and/or investment farms? For a family farm or family business, see Notes page 3. \$

46–47. If you receive veterans education benefits, for how many months from July 1, 2008, through June 30, 2009, will you receive these benefits, and what amount will you receive per month? Do not include your spouse's veterans education benefits. Months (46) Monthly Amount (47) \$

Step Three: Answer all eight questions (48–55) in this step.

48. Were you born before January 1, 1985? Yes ¹ No ²

49. At the beginning of the 2008–2009 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)? Yes ¹ No ²

50. As of today, are you married? (Answer "Yes" if you are separated but not divorced.) Yes ¹ No ²

51. Do you have children who receive more than half of their support from you? Yes ¹ No ²

52. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2009? Yes ¹ No ²

53. Are (a) both of your parents deceased, or (b) are you (or were you until age 18) a ward/dependent of the court? Yes ¹ No ²

54. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 3. Yes ¹ No ²

55. Are you a veteran of the U.S. Armed Forces? See Notes page 3. Yes ¹ No ²

If you (the student) answered "No" to every question in Step Three, go to Step Four.
 If you answered "Yes" to any question in Step Three, skip Step Four and go to Step Five on page 10.
 (Health Profession Students: Your college may require you to complete Step Four even if you answered "Yes" to any Step Three question.)

Step Four: Complete this step if you (the student) answered "No" to all questions in Step Three. Go to Notes page 3 to determine who is a parent for this step.

56. What is your parents' marital status as of today?		57. Month and year they were married, separated, divorced or widowed		MONTH	YEAR
Married/Remarried 1	Divorced/Separated 2				
Single 3	Widowed 4				

What are the Social Security Numbers, names and dates of birth of the parents reporting information on this form? If your parent does not have a Social Security Number, you must enter 000-00-0000. Enter two digits for each day and month (e.g., for May 31, enter 05 31).

58. FATHER'S/STEPFATHER'S SOCIAL SECURITY NUMBER	59. FATHER'S/STEPFATHER'S LAST NAME, AND	60. FIRST INITIAL	61. FATHER'S/STEPFATHER'S DATE OF BIRTH
- -		,	19
62. MOTHER'S/STEMOTHER'S SOCIAL SECURITY NUMBER	63. MOTHER'S/STEMOTHER'S LAST NAME, AND	64. FIRST INITIAL	65. MOTHER'S/STEMOTHER'S DATE OF BIRTH
- -		,	19

66. Go to Notes page 3 to determine how many people are in your parents' household. Enter that number here.	<input type="text"/>	67. Go to Notes page 4 to determine how many in question 66 (exclude your parents) will be college students between July 1, 2008, and June 30, 2009. Enter that number here.	<input type="text"/>
-------------------------------------------------------------------------------------------------------------	----------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------

68. What is your parents' state of legal residence?	STATE <input type="text"/>	69. Did your parents become legal residents of this state before January 1, 2003?	Yes 1 No 2	70. If the answer to question 69 is "No," give month and year legal residency began for the parent who has lived in the state the longest.	MONTH	YEAR
-----------------------------------------------------	----------------------------	-----------------------------------------------------------------------------------	---------------	--------------------------------------------------------------------------------------------------------------------------------------------	-------	------

In 2007, did you, your parents or anyone in your parents' household (from question 66) receive benefits from any of the federal benefit programs listed? Mark all the programs that apply. See Notes page 4.	71. Supplemental Security Income	72. Food Stamp	73. Free or Reduced Price Lunch	74. TANF	75. WIC
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76. For 2007, have your parents completed their IRS income tax return or another tax return listed in question 77?		
a. My parents have already completed their return. 1	b. My parents will file, but they have not yet completed their return. 2	c. My parents are not going to file. (Skip to question 82.) 3

77. What income tax return did your parents file or will they file for 2007?			
a. IRS 1040 1	b. IRS 1040A or 1040EZ 2	c. A foreign tax return. See Notes page 2. 3	d. A tax return with Puerto Rico, another U.S. territory or freely associated state. See Notes page 2. 4

78. If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? See Notes page 2.	Yes 1	No 2	Don't Know 3
---------------------------------------------------------------------------------------------------------------------	-------	------	--------------

For questions 79–89, if the answer is zero or the question does not apply, enter 0.

79. What was your parents' adjusted gross income for 2007? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.	\$
80. Enter your parents' income tax for 2007. Income tax amount is on IRS Form 1040—line 57; 1040A—line 35; or 1040EZ—line 10.	\$
81. Enter your parents' exemptions for 2007. Exemptions are on IRS Form 1040—line 6d or on Form 1040A—line 6d. For Form 1040EZ, see Notes page 3.	
82. How much did your father/stepfather earn from working in 2007? See Notes page 3.	Father / Stepfather \$
83. How much did your mother/stepmother earn from working in 2007? See Notes page 3.	Mother / Stepmother \$
Parent Worksheets (84–86)	
84-86. Go to page 5 and complete the columns on the right of Worksheets A, B and C. Enter the parents' totals in questions 84, 85 and 86, respectively. Even though your parents may have few of the Worksheet items, check each line carefully.	Worksheet A (84) \$
	Worksheet B (85) \$
	Worksheet C (86) \$

Step Four CONTINUED on page 10

Step Four CONTINUED from page 9

87. As of today, what is your parents' total current balance of cash, savings and checking accounts? \$

88. As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)? Net worth means current value minus debt. See Notes page 3. \$

89. As of today, what is the net worth of your parents' current businesses and/or investment farms? For a family farm or family business, see Notes page 3. \$

Step Five: Complete this step only if you (the student) answered "Yes" to any Step Three question.

90. Go to Notes page 4 to determine how many people are in your (and your spouse's) household. Enter that number here.

91. Go to Notes page 4 to determine how many people in question 90 will be college students, attending at least half-time between July 1, 2008, and June 30, 2009. Enter that number here.

In 2007, did you (or your spouse) or anyone in your household (from question 90) receive benefits from any of the federal benefit programs listed? Mark all that apply. See Notes page 4.

92. Supplemental Security Income

93. Food Stamps

94. Free or Reduced Price Lunch

95. TANF

96. WIC

Step Six: Indicate which colleges you want to receive your FAFSA information.

Enter the six-digit federal school code and your housing plans. Look for the federal school codes at www.fafsa.ed.gov, at your college financial aid office, at your public library or by asking your high school guidance counselor. If you cannot get the federal school code, write in the complete name, address, city and state of the college. For state aid, you may wish to list your preferred college first. To have more colleges receive your FAFSA information, read *What is the FAFSA?* on page 6.

1st FEDERAL SCHOOL CODE	NAME OF COLLEGE	STATE	HOUSING PLANS
97.a <input type="text"/>	OR ADDRESS AND CITY		97.b on campus 1 off campus 2 with parent 3
2nd FEDERAL SCHOOL CODE	NAME OF COLLEGE	STATE	97.d on campus 1 off campus 2 with parent 3
97.c <input type="text"/>	OR ADDRESS AND CITY		
3rd FEDERAL SCHOOL CODE	NAME OF COLLEGE	STATE	97.f on campus 1 off campus 2 with parent 3
97.e <input type="text"/>	OR ADDRESS AND CITY		
4th FEDERAL SCHOOL CODE	NAME OF COLLEGE	STATE	97.h on campus 1 off campus 2 with parent 3
97.g <input type="text"/>	OR ADDRESS AND CITY		

Step Seven: Read, sign and date.

If you are the student, by signing this application you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

If you are the parent or the student, by signing this application you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If you sign any document related to the federal student aid programs electronically using a Personal Identification Number (PIN), you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

98. Date this form was completed.

MONTH DAY 2008 or 2009

2008 or 2009

99. Student (Sign below)

1

Parent (A parent from Step Four sign below)

2

If this form was filed out by someone other than you, your spouse or your parents, that person must complete this part.

Preparer's name, firm and address.

100. Preparer's Social Security Number (or 101)

- -

101. Employer ID number (or 100)

-

102. Preparer's signature and date

1

COLLEGE USE ONLY:

D/O

FAA Signature

1

Federal School Code

DATA ENTRY USE ONLY: P * L E

You have just received your financial aid award letter. Now what? This is the time to do a detailed analysis of each college's offer to help you pay for your education. Who is going to have you pay the least out of your pocket by giving you the most *free* money?

Financial aid award letters tell you exactly how much financial support the school is able to provide for the upcoming year. First, financial aid offices refer to an aid award as a *financial aid package*. This means that a college will try to offer an aid applicant a combination of aid types, packaged in the form of grants and scholarships, work-study and loans.

The most common sources of financial support

Scholarships: Money that does not have to be repaid

- School specific scholarships
- Other scholarships you've notified the school about

Grants: Money that does not have to be repaid

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Institutional grants
- State-sponsored grants

Federal Work-Study: Money earned by working

- On-campus (for the school)
- Off-campus (for a private nonprofit organization or a public agency)

Loans: Borrowed money that must be repaid

- Federal Stafford Loan—subsidized (government pays your interest while you are in school)
- Federal Stafford Loan—unsubsidized
- Federal PLUS loans
- Federal Perkins Loan
- State loan, Private loan and other loan programs

Other things to consider

- Read the award letter carefully to be sure you understand all terms and conditions, so you can decide if you want to accept any, or all, of the aid offered.
- Look for instructions for the next steps. You may need to complete additional paperwork such as student loan applications.
- Determine if grants or scholarships are available for more than one year. If so, what conditions apply? If not, are any options listed for the following years?
- Remember, unless otherwise stated, this letter applies only to the upcoming school year.

Report changes

After filing the FAFSA, any changes in financial or family circumstances must be reported to the school. Additional outside sources of financial aid, parental unemployment or illness, or change in enrollment or family status could affect the award. Even name and address changes must be reported.

Accepting the award

Once you've chosen your school, you should inform the school in writing how much of the award you plan to accept. If you don't respond by the date indicated, your award could be in jeopardy.

Check your address

ABC UNIVERSITY Office of Student Financial Aid Financial Aid Award		
Joan A. Student 101 College Bound Way Reading, VA 20000	Student ID Number: 123-45-6789 Class Level: Undergraduate Residency: Resident	Award Year: 2007-2008 Dependency Status: Dependent Housing: On/Off Campus/w Parents

Review this section for accuracy. As a 1st time student, class level should be undergrad. Residency shows whether you are paying in state tuition.

Dear Student:
 After reviewing your FAFSA, we are pleased to provide you with the following financial aid offer. This award is contingent upon anticipated annual renewal of funding from federal, state, and private sources. You may accept or decline any of the awards offered.

Estimated Expenses	
Tuition & Fees	\$,\$\$\$
Food & Housing	\$,\$\$\$
Books & Supplies	\$\$\$
Personal Expenses	\$,\$\$\$
Projected cost of education	\$15,000
Resources	
Expected Family Contribution	- \$3,000
Total Financial Need	\$12,000

Review this section for accuracy. This should match your FAFSA

Your Financial Aid Award					
<u>Type of Aid</u>	<u>Fall</u>	<u>Spring</u>	<u>Total</u>	<u>Accept</u>	<u>Decline</u>
Pell Grant	\$600	\$600	\$1,200	()	()
FSEOG	\$800	\$800	\$1,600	()	()
SLM Grant	\$1,000	\$1,000	\$2,000	()	()
Work-Study	\$700	\$700	\$1,400	()	()
Perkins Loan	\$600	\$600	\$1,200	()	()
Stafford Loan	\$1,300	\$1,300	\$2,600	()	()
	\$5,000	\$5,000	\$10,000		

Please sign this letter and return it to the financial aid office within two weeks. Read the enclosed information on how to apply and receive the Federal Stafford Loan offered. If you need additional funding to supplement this offer, please refer to the attachment for information on additional funding options.

Pay attention to deadlines!

 Signature

Financial aid scams are a hot topic these days. You should be aware of the tactics companies use to convince students to buy their services. Here are some of the most common claims students are hearing:

“If you use our services, you’re guaranteed to get at least \$2,000 in student aid for college, or we’ll give you your money back.”

This claim doesn’t mean anything. Most students are eligible for at least \$3,500 in unsubsidized student loans anyway—and because a student loan is considered student aid, you won’t be able to ask for a refund if that’s all you’re offered. No one can guarantee to get you a grant or scholarship. Remember, too, that refund guarantees often have conditions or strings attached. Get refund policies in writing.

“Applying for aid is complicated. We’re the only ones who can help you through the process and find all the aid for which you’re eligible.”

Unlikely. There are many places to get free help applying for student aid. Check with your school counselor or college financial aid office for help filling out the *Free Application for Federal Student Aid* (FAFSA). Your school or college also can help you find scholarships. And be sure to try the free scholarship search at www.FederalStudentAid.ed.gov.

“I’d like to offer you a scholarship [or grant]. All I need is your bank account information so the money can be deposited and a processing fee charged.”

Watch out! It’s extremely rare for a legitimate organization to charge a processing fee for a scholarship. Some criminals imitate legitimate foundations, federal agencies, and corporations. They might even have official-sounding names to fool students. Don’t give anyone your bank account or credit card information or your Social Security number (SSN) unless you initiated the contact and trust the company. Such personal identification information could be used to commit identity theft. If you’ve been contacted by someone claiming to be from the U.S. Department of Education (ED) and asking for your SSN or bank account information, do not provide it. (ED does not make such calls.) Instead, immediately contact the agencies listed below.

To find out how to prevent or report a financial aid scam, visit or call:

Federal Trade Commission

www.ftc.gov/scholarshipscams
1-877-FTC-HELP (1-877-382-4357)
(TTY for the hearing impaired: 1-866-653-4261)

U.S. Department of Education Office of Inspector General Fraud Hotline

www.ed.gov/misused
1-800-MIS-USED (1-800-647-8733)
oig.hotline@ed.gov

For more ideas about where to find free information on student aid, visit *Looking for Student Aid* at www.FederalStudentAid.ed.gov/LSA.



A. Getting Ready

1. **Start gathering material about yourself.** Build a file and/or a resume. Things to include:
 - a. Grade Point Average (GPA), class rank, courses selected (know areas of emphasis)
 - b. Test scores SAT or ACT (these tests should be taken no later than December of your senior year)
 - c. Activities Chart detailing information about school and community services, honors and award, hobbies and interests, work and volunteer experience.
2. **Start thinking about your personal goals.** You may be asked to write essays on these types of topics:
 - a. What are your education and career goals?
 - b. Where do you see yourself five years from now?
 - c. How will this scholarship help you complete your education?
3. **Contact several individuals for letters of recommendations** to act as references. Scholarship applications may ask for academic and/or community (someone who knows you outside of school) recommendations. Check to see if they would be willing to write a letter of reference for you. Ask them early – a couple of weeks, at least – so they will not be rushed and so that you will have the letters in time for the application deadline. *Tip: create a resume or bio about yourself to provide to references along with activities chart that will aide them in writing your letter; Teacher's/Counselor's work with many students, so it will also serve as a reminder as to who you are.*

B. The Application Process – Start early

1. Most scholarship applications require an application form, a personal essay (usually 150-500 words), and letters of recommendation. **Allow yourself at least 2-4 weeks to complete the application.**
2. Finish the application form **COMPLETELY** and answer every question. If you skip a question, you may be disqualified.
3. Be aware of the **DEADLINE**. A late or incomplete application may automatically disqualify you.

C. The Essay – Before you start writing

1. You are writing for a purpose. Be persuasive in showing the reader that you are deserving of the award. **Remember your audience.**
2. Make certain that you understand the question or the topic. **Your essay should answer the question or speak directly to the given topic.**
 - a. Start with a rough draft or outline; list all of your ideas, any possibilities. Be creative; brainstorm without censoring.
 - b. Highlight your “best stuff”. Sort through these ideas and prioritize. You can’t tell the committee everything, be selective.
 - c. Do not repeat information that might be addressed somewhere else. Choose information and ideas which are not reflected in other parts of your application. This is your chance to supplement your application with information that you want the committee to know.
 - d. Remember, many times this is the only place to show the reader who you are, as many scholarship committees don’t interview candidates. Make sure you are portraying yourself as true as possible. *Tip: Your essay is also a very effective place to address deficiencies in your academic history. Don’t assume they won’t see it; they WILL. It’s better to address it up front!*

D. The Essay – Writing the draft – BE SURE TO FOLLOW DIRECTIONS!

1. Don’t expect your first draft to be perfect, but do **REMEMBER THE RULES TO EFFECTIVE WRITING!** Allow enough time to evaluate and rewrite. It is a good idea to compose your

essay on a separate sheet of paper and transfer the final draft to the scholarship application.

Tip: *If you find it difficult to write about yourself, try the following: ask 2-3 people, whose opinion you respect and who you trust to objectively evaluate you, to write a letter about you. Then use their voice to talk about yourself.*

2. Develop paragraphs one idea at a time. Include a topic sentence with examples of your point.
3. Make clear transitions between paragraphs.
4. Select action verbs and avoid the passive voice.
5. **Use concrete examples.** Often examples of behavior demonstrate an idea more effectively than an adjective. (Show how or why, don't just tell.) It adds more emphasis for example, to describe your family having to live day by day on food stamps and wondering where you were going to lay your head down for the night than to simply say, "I'm low income & homeless."
6. Develop exact, concrete language. Avoid vague references, wordiness, or clichés.

E. The Essay – Editing

1. Consider the following points:
 - a. Does your introduction capture the reader's attention?
 - b. Are you consistent in your verb tense?
 - c. Are you clear and coherent?
 - d. Are you concise enough to adhere to the limits in essay length?
 - e. Have you checked for grammatical and spelling errors?
 - f. Does the essay present you as you wish to be seen?
 - g. Would you remember your essay if you had to read 200 others?
 - h. Does your closing paragraph present you as you wish to be remembered?

Tip: *Read your essay out loud to yourself to check for any inconsistencies. If you stumble over a word/paragraph there may be something else going on.*

2. **Have essay proofread!** Ask a person or several whose writing abilities you respect to review your draft. *Sometimes a fresh pair of eyes will spot errors that tired ones miss.*

F. Completing Your Application

1. Should you type it? Some applications list a preference for typed or handwritten work. Regardless of the preference, the application should be neat and legible.
2. When you think that the application is complete, ask a friend to review it one last time. Make certain you provide everything that the application requires.
3. **Retain a copy for your records.** You've worked hard and you never know what can happen; it may get lost in the mail, or overlooked when processed. It's always a good idea to have a backup copy!

Tip: *Even if you don't receive the scholarship, it doesn't always mean you weren't "good enough." Most scholarships are very competitive and renewable which means you can always try again! Keeping a copy saves your hard work to re-evaluate and re-submit the following year!*

G. Follow-Up

1. Thank those who assisted you with the application or wrote letters of recommendation. A thank-you note is always appreciated.
2. If you are granted a scholarship, be certain to keep in touch with the donors. It is especially crucial to maintain contact if the scholarship is renewable.
3. If you are granted a renewable scholarship, find out if you must meet specific conditions to have your award renewed.

Letters of recommendation are needed to apply for **scholarships** and if you plan to apply to private universities.

Whom Should I Ask?

Contact several individuals to act as references. Scholarship applications may ask for academic and/or community recommendations (someone who knows you outside of school). English or math teachers usually make good academic candidates. Consider what you want to study. If you want to study architecture and are applying to art school it would make sense to have your art teacher write you a letter, but it wouldn't make much sense for your art teacher to write you a letter if you are pursuing mechanical engineering. Aim for someone who knows you well and can communicate your strengths.

When Should I Ask?

Make sure to give your references plenty of time (*at least one month*) before letters are due. If you apply under early decision or early action plans, you'll need to ask at the start of the school year.

How Can I Get the Best Possible Recommendations?

You must provide a brief resume/bio and activity chart to your reference. Talk to your reference in advance (one month)! It also helps to provide your reference with a copy of the scholarship application or overview of the scholarship purpose. If the purpose of the scholarship is community service, you want your reference to highlight your community involvement! Be sure to let them know when you will be back to personally pick up the letter of recommendation. Check back within two weeks before due date to see if they have completed the letter.

Helpful Tips:

- Don't be shy. Teachers and counselors are often happy to help you.
- It's okay to ask a recommendation writer if they can write a positive recommendation for you. Don't take a chance of having a bad letter sent without your knowledge.
- Follow up with writer after two weeks to make sure they're aware of the deadline. It's also a good idea to see if they have any questions you may help them out with.
- Write Thank-you notes to your references.
- Usually, you are going to want to use the letter over and over again. It will save time to request a general letter addressed, "To Whom It May Concern," and request multiple copies.

ETS/Project P.L.U.S.
Request for Letter of Recommendation
"Student Self-Assessment"

Please provide any and all information about yourself in order for your advisor to be able to write you a strong and more accurate letter of recommendation. Remember that you need to stand out from other applicants. Therefore be sure to include those special qualities that set you apart from others, the more detail you provide the easier it will be for your recommender.

STUDENT INFORMATION:

Name: _____ Phone: _____

Email: _____ School: _____

ADDRESSEE INFORMATION:

Recommendation for (*college admissions, scholarship, employment, etc.*): *Please be specific and include copy of application if you deem it helpful to the recommender.*

Address: _____ Due Date: _____

** Requests for letters must be made at least two (2) weeks prior to their completion deadline!*

Does this letter need to be returned in a sealed/signed envelope? Yes No

PERSONAL INFORMATION:

Did either of your parents attend college? Yes No If yes, what degree did they earn? _____

How many siblings are in your family? _____ How many of them are in college? _____

Are you on Free/Reduced lunch? Yes No Please Specify: _____

List three adjectives that best describe you.

Describe your college/career plans:

List school activities you have been involved in (*clubs, athletics, student government, etc.*). Then describe which one was the most meaningful activity you have participated in. Write about your role in the activity and how that activity made an impact on you, your school and/or your community.

Describe community service or volunteer experience you have had while in high school (*volunteer program, family responsibilities, outdoor school, church, etc.*)

What accomplishments are you most proud of?

Describe the most significant course you have taken. Explain why you chose this class and how the course impacted you.

Is there something special or unique about you that you would like to have mentioned in the letter, please explain.

OPTIONAL INFORMATION:

Continuing your education beyond high school can often be affected by family circumstances and financial need. Your advisor can write you a better recommendation if she/he understands your personal situation. Please describe any family circumstances, personal issues, or financial concerns you wish to discuss.

A **High School Activities and Awards Resume** can be used with both college and scholarship applications. Use of this summary sheet of data can save a great deal of time. Unless otherwise indicated, include with all applications.

The process of preparing a **High School Activities and Awards Resume** includes the following:

1. Brainstorm with family and friends. Write down randomly all the activities you have done and the awards you have won both in school and in the community starting in the 9th grade. Include all activities you intend to participate in throughout your senior year.
2. Organize them into the following categories: Academic Honors, Positions of Leadership, School Activities, Athletics, Community Activities, Work Experience, and Other Information. When listing them under a category, put the items in order of importance from most important to least important. **If you do not have any items in a particular category, eliminate that category.**
3. In the Other Information category, list any information that doesn't belong in any other category, such as IB/AP test scores, foreign exchange student, private music lessons, international travel, summer programs, etc.
4. Next to your activities indicate your grade level(s) while being involved in the activity and the usual number of hours per week or month you participate in the activity.
5. Compose a first draft of this material and have several people check it for spelling errors.
6. Compose a first draft in a typed format. Be sure to proofread it for errors.
7. Make several copies of your final resume for use all year (letters of recommendation, college applications, scholarship applications, etc.)

See a sample High School Activities and Awards Resume on the following page. The activities and awards listed are just to give you suggestions as to what is relevant.

Simone Somebody

Honors:

Who's Who Among American HS Students	2000-2003
National Honor Roll	2003
Silver President Student Service Award	2002

Positions and Leadership:

Multicultural Club Treasurer	2001-2002	2hrs. week
Russian Club President	2003-2004	3hrs. week
Church Youth Music Director	2001-2003	3hrs. Week

School Activities:

Multicultural Club	2001-2004	2hrs. week
Russian Club	2002-2004	1-2hrs. week
National Honor Society	2003-2004	2hrs. week
BEHOLD Christian Club	2002-2003	1hr. week
Key Club	2003-2004	2hrs. week

Sports:

J.V. Track and Field	2002-2003	8-10hrs. week
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Community Activities:

Volunteer at Cedar Mill Library	2000-2004	110hrs. total
Feed the Homeless	2000-2004	4hrs. month
Church Volunteer (Clean Up)	2000-2004	1hr. week
Church Choir	2000-2004	1hr. week
Church Orchestra	2000-2004	75hrs. year
Saturday School Teacher	2000-2001	3hrs. week
Church Youth Group	2000-2004	1hr. Week

Work Experience:

Biomedical Research at OHSU	2003, 2004	40hr/wk/summer
Courtesy Clerk at Thriftway	2002-2003	8hrs. week

Other Information:

Cumulative GPG: 3.97		
Class Rank: 17 out of 416		
Attended Music School	2000-2002	2hrs. Week
PSU Classes	2003-2004	
Writing 121		

Name: _____

SSN/ID #: _____

	Dates		Time Spent		Responsibility/Accomplishments
	<i>From</i>	<i>To</i>	<i>Hrs per Wk/Mo</i>	<i>Total Hours</i>	
1. School					
2. Volunteer Service					
3. Honors/Awards					
4. Work Experience					
Other Cumulative GPA: Class Rank:					

Scholarships	Due	Eligibility	Web Address
Coca-Cola Scholars	Oct-31	Awards based on character, personal merit & commitment. Merit is demonstrated through leadership in school, civic & extracurricular activities, academic achievement, & motivation to serve and succeed.	https://www.coca-colascholars.org/cokeWeb/index.jsp
Target All-Around Scholarship	Nov-1	Legal US residents planning on enrolling in a full-time two or four-year college.	www.Target.com
Intel Science Talent Search	Nov-17	Science contest where student is required to submit an original research project	http://www.sciserv.org/sts/students/
The Art Institute - Passion for Fashion Scholarship	Nov-21	Open to students interested in Fashion Design or Fashion Marketing & Merchandising or Retail Management	www.artinstitutes.edu/passionforfashion
First Freedom Student Competition	Nov-24	National essay contest examining religious freedom, its history, current importance, and relevance in their lives, open to 9th - 12th grade students	www.firstfreedom.org
AXA Achievement Scholarship	Dec-15	Demonstrated outstanding achievement in school, the community or the workplace.	www.axa-achievement.com
University of Oregon Diversity Building Scholarship	Jan-15	US Citizen or permanent resident, meet standard UO admission requirements, 3.00 GPA	http://financialaid.uoregon.edu/SCG-dbsinfo.htm
Gates Millennium Scholarship	Jan-16	Must be nominated for scholarship, ethnic minority, 3.30 GPA, demonstrated leadership abilities	http://www.gmsp.org/
Eastern Oregon University Scholar Program	Feb-1	US citizen or permanent resident, academic achievement, diverse background	http://www3.eou.edu/fao/schol2.htm
Oregon State University Scholarships - <i>Part of admissions application</i>	Feb-1	Meet standard OSU admission requirements	http://oregonstate.edu/admin/finaid/genScholarshipfreshman.htm
Portland State University - <i>Various Scholarships</i>	Feb-1	Various requirements depending on scholarship.	www.pdx.edu/finaid/scholarships.html
Portland State University Diversity Recognition Scholarship	Feb-1	US citizen or permanent resident, meet PSU admission requirements. Priority given to students with financial need, first-generation college	www.ess.pdx.edu/fao/scholarships.html
Pride Foundation Scholarship	Feb-3	Preference given to student who self-identify LGBT, members of LGBT families or allies strongly supportive of LGBT community. Emphasis on demonstrated commitment to human & civil rights for all people.	www.pridefoundation.org

Scholarships	Due	Eligibility	Web Address
Kohl's Kids Who Care Scholarship	Feb-1	recognizes and rewards young volunteers (ages 6-18) who help make their communities a better place.	http://www.kohlscorporation.com/CommunityRelations/scholarship/index.asp
Best Buy Scholarship	Feb-15	2.50 GPA, demonstrate commitment to and involvement in volunteer community service or work experience.	www.bestbuy.com/scholarships
Hispanic Scholarship Fund (HSF)	Feb-15	US citizen or permanent resident, Hispanic heritage, 3.00 GPA, planning to attend a 4 yr college	www.hsf.net
Portland Community College	Various	Various requirements depending on scholarship.	www.pcc.edu/scholarships
Burger King Scholars	Feb-15	Assist students who work part-time and excel academically.	www.bk.com/scholars
Access to Education Scholarships	Feb-15	Based on financial need, academics, leadership and participation in school and community activities.	www.usafunds.org
Western Oregon University Diversity Achievement Scholarship	Feb-15	US citizen or permanent resident, meet standard WOU admissions requirements	http://www.wou.edu/student/multicultural/mssp_scholarship_info.php
State of Oregon - Oregon Student Assistance Commission (OSAC)	Feb-15	Various requirements depending on scholarship	www.osac.state.or.us
Southern Oregon University Diversity Scholarship	Feb-16	US citizen or permanent resident, SOU admissions requirements, demonstrate community involvement and/or a range of interests through leadership, and extracurricular activities, contribute to SOU's diversity	http://www.sou.edu/enrollment/financial-aid/scholarships/sosa-scholarships.html
US Bank Scholarship	Feb-28	30 \$1000 scholarships are awarded in a random drawing.	www.usbank.com/studentbanking
Hispanic Metropolitan Chamber of Commerce	Feb-28	Hispanic ancestry, 2.75 GPA	http://www.hmccoregon.com/scholarships/
National Association of Hispanic Journalist	Feb-28	Latino descent, planning to major in print, photo or broadcast journalism	http://www.nahj.org/educationalprograms/nahjscholarships.shtml
Key Bank Scholarship		HS junior or senior, once a month drawing through August 2008	www.key.com/enter
Portland State University Kayo Uchida Sato Memorial	Mar-3	US citizen or permanent resident, meet standard PSU admission requirements, ethnic minority planning to pursue math or natural sciences	http://foundation.pdx.edu/scholarships.jsp
Portland State University Schwenn Family Scholarship	Mar-3	Meet PSU admissions requirements, financial need, first-generation college bound	http://foundation.pdx.edu/scholarships.jsp

Scholarships	Due	Eligibility	Web Address
Oregon PTA Education Scholarship	Mar	Oregon residents who want to teach in Oregon at an elementary or secondary school.	http://oregonpta.org/
Asian Reporter	Mar-12	Asian descent, attend OR or WA college, 2.75 GPA, financial need, community involvement	www.asianreporter.com
Western Oregon University David S. Brody Scholarship	Mar-15	Bilingual, first-generation college, financial need, strong academic achievement, community service	http://www.wou.edu/student/multicultural/mssp_scholarship_info.php
Hispanic College Fund Scholarships - <i>Various Scholarships</i>	Mar-15	Must be planning to pursue an associates or bachelor's degree as a full-time student, 3.00 GPA	www.hispanicfund.org
Oregon PTA Teacher Education Scholarships	Mar-21	Available to Oregon students studying for a teaching degree at an Oregon public university or college.	http://www.oregonpta.org/Resources/resources.htm
NAACP - <i>Various Scholarships</i>	Mar	See website for specific details.	www.naacp.org/work/education/eduscholarship.shtml
Incight Scholarship for Students with Disabilities	Apr-1	Student with disability, essay	www.incight.org/incightscholarship.html
Oregon Nurseries Scholarship	Apr-1	Students interested in studying horticulture or related field in college.	http://scholarship.oan.org
Oregon Association of Public Accountants Scholarship Foundation	Apr-1	For students interested in accounting careers who plan to attend an Oregon institution of higher education.	www.oaia.net/scholarship.html
Society of Hispanic Professional Engineers, Inc. (Ahetems Scholarship Program)	Apr-1	3.0+GPA, accepted into accredited 2- or 4-year college or university, major in science, technology, engineering, mathematics or related.	http://www.ahetems.org/
KATU Thomas R Dargan	Apr-1	Applicant of Native American, Black, Hispanic or Asian background. Broadcast or communications curriculum, 3.00 GPA	http://www.katu.com/about/scholarship
Flo Rhea Health Careers Scholarship	Apr-4	HS senior living in Washington County, 3.50 GPA, who is seeking to study a human health-related career.	www.tualityfoundation.org
Washington County Sheriff's Posse	Apr-5	US citizen or permanent resident, full time enrollment in two or four-year college, 2.5 GPA	Pick up at Counseling/Career Center
Oregon Health & Science University (OHSU) School of Medicine Student Senate	Apr-6	Career goal to become a medical doctor (MD degree), plan to attend a 4 yr college and/or university	www.ohsu.edu/academic/diversity
Asian-American Foundation of Oregon (AAFO)	Apr-15	Participation in Asian community and cultural events anywhere in Oregon.	www.aaforegon.com

Scholarships	Due	Eligibility	Web Address
The Sallie Mae Fund - American Dream Scholarship Program	Apr-15	Open to African Americans with financial need. U.S. citizens or permanent residents, minimum 2.50 GPA, and are admitted full time at approved, accredited, institutions.	http://www.thesalliemafund.org/smfnew/scholarship/american_dream.html
The Sallie Mae Fund - First in My Family Scholarship Program	Apr-15	Hispanic or of Hispanic descent, US citizen or permanent resident, 3.00 GPA, demonstrate financial need, must be first in family to attend college.	http://www.thesalliemafund.org/smfnew/scholarship/first_family.html
Congressional Hispanic Caucus Institute (CHCI)	Apr-15	US citizen or permanent resident, financial need, public service involvement, good writing skills	www.chci.org
Scholastic Scholarships	Apr-18	Essay Competition, open to students in grades 11 and 12 who are legal residents of the United States.	www.scholastic.com/collegesuccess
Jiffy Lube "Teen Driver" Scholarship	Apr-19	Students 15-18 years old enrolled in high school. Essay	www.yourturn2apply.com
Jiffy Lube "What Drives You?" Scholarship Program	Apr-19	For students attending driver education class during this school year.	www.yourturn2apply.com
Patrick Kerr Skateboarding Scholarship	Apr-20	Be a skateboarders with a 2.5 GPA.	http://www.skateboardscholarship.org/
Oregon Health Forum Scholarship	Apr-25	HS seniors, pursue health professional career, background in the community's health, activities, volunteer work, community service, job, research	http://www.healthforum.org/competitions/scholarships.html
Organization for Chinese American - <i>Various</i>	May-1	See website for specific details.	http://www.ocanational.org/
Chinese Consolidated Benevolent Association	May-16	US citizen or permanent resident, HS senior, 2.75+ GPA, attend college in US, community involvement, athletic involvement, must be one half Chinese ethnicity	http://www.ccbaoregon.org/Scholarship.asp
Sallie Mae Fund - Unmet Need Scholarship	May-31	For families with a combined income of \$30,000 or less. U.S. citizens. or permanent residents, accepted as full-time students at approved, accredited institutions. Minimum 2.50 GPA.	http://www.thesalliemafund.org/smfnew/scholarship/Unmet_need.html
The Goldman Sachs Foundation and Asia Society	Jun-12	Essay & Multimedia contest for students with an in-depth understanding of key issues in international affairs and the global economy.	http://www.askasia.org/students/gsfprizes.html
United Negro College Fund - <i>Various Scholarships</i>	Various	2.50 GPA, financial need (see specific scholarships for details)	http://www.uncf.org/forstudents/scholarship.htm
Tylenol Scholarship		Students pursuing careers in healthcare	www.tylenolscholarship.com

Survival Words!

About College

Admissions Office: The college office that provides information and help to students interested in applying to the college. This office also decides who will be accepted.

Advisor: A teacher or counselor who helps students choose their major and select their classes.

Associate's Degree (AA or AAS): A degree you can get when you finish a two-year program.

Bachelor's Degree (BA or BS): The degree given for successful completion of the undergraduate curriculum at a four-year college or a university; also called a baccalaureate degree.

Campus: A college's physical location; includes buildings and grounds.

Catalog: A book that describes a college's requirements, rules, and courses.

Certificate (C): Not a degree, but a formal acknowledgement that a student has completed specific training in a certain subject area; usually one year in length, generally granted at a community college.

College: School after high school, including public and private 4-year colleges or universities, 2-year community colleges, business schools, and vocational-technical schools.

Community College: School after high school that has programs leading to associate's degrees and certificates which can be completed in two years.

Commuter: A student who does not live on the college campus and must travel to and from college each day.

Credit: How much a class is worth towards the completion of a degree. Students need a certain number of credits to graduate. Colleges and universities also charge a certain amount of money per credit.

Degree: What you get when you finish a specific program of study. A degree that can be completed in two years is an associate's degree; a bachelor's degree can be completed in four years, etc.

Department: A group of instructors or professors who teach the same subject.

Doctorate: A terminal degree. (After the graduate degree)

Electives: Other courses that a college student takes that are not required for their Major or Minor.

Faculty: The teachers at a college (professors, associate and assistant professors, lecturers, and instructors.)

Fraternity: National membership organization for men, with different chapters at different colleges and universities.

Freshman: A student that is in their first year of college.

GPA: Grade Point Average- a summary of a student's grades for a period of time.

Graduate Student: A student who is continuing to study after earning a bachelor's degree.

Junior: A student who is in their third year of a four year college.

Lecture: A class setting where the instructor speaks in front of the students.

Major: The main subject that a college student chooses to study.

Master's Degree: an advanced degree following a bachelor's degree.

Minor: Another subject that a college student studies but that is not as important as the major.

Private college: an independent college set up by individuals or organizations, not by the government. This type of college tends to have much higher tuition costs.

Public College: a college set up by the government.

Quarter: A college term which lasts 11 weeks. There are three quarters in the academic year.

Registration: Signing up for classes.

Rolling Admission: Applicants are accepted for admission in the order their applications are received; there is no deadline.

Semester: A college term lasting between 16 to 18 weeks; there are two semesters in an academic year.

Senior: A student in the final year of a four-year college.

Sophomore: A student in the second year of a four-year college.

Sorority: National membership organization for women, with individual chapters at various colleges.

Syllabus: A class outline provided by the teacher.

Transcript: A list of all the courses a student has taken in high school or college and generally required as part of the application process; a summary of a student's academic record.

Transfer: The process of switching from one college to another.

Tuition: The portion of college costs that pays directly for classes.

Undergraduate student: A student who has not yet received a Bachelor's degree.

Upperclassmen: Juniors and seniors in college.

About Financial Aid

Expected Family Contribution (EFC): An amount of money that the federal government specifies as the responsibility of a family to contribute toward a student's college education. The EFC is calculated from information provided on the FAFSA.

FAFSA: The Free Application for Federal Student Aid must be filled out by all students wanting to be considered for any federal and most state aid. FAFSA information is used to determine the student's eligibility for most federal and state assistance. Forms are available in November and need to be submitted as soon as possible after January 1st of the student's senior year!

Financial Aid Package: The total amount of financial aid a student receives. Federal and non-federal financial aid such as grants, scholarships, loans, & work study are combined by the college into a "package" to help meet the student's need.

Financial Need: The difference between the total cost of the school (tuition, room & board and expenses) and the family's expected contribution (EFC). The lower the number of the EFC, the higher the family's need for financial help and the larger the aid package awarded.

Grant: Money given for college based on family's financial need that doesn't have to be paid back.

Loan: A type of financial aid available to students and their parents that must be repaid.

However, payments do not usually start until after graduation and sometimes the interest is paid by the federal government while the student is in school.

Merit-Based Aid: Financial assistance based on a student's talents.

Need-Based Aid: Financial Aid based on a student's ability to pay for college.

Scholarship: Money given by colleges, state, or federal governments or private individuals/organizations that does not have to be paid back. Tend to be given for student achievement (academic, merit, athletic), but there are varied awards.

Student Aid Report (SAR): The information you will receive approximately 4-6 weeks after your FAFSA has been processed. Your SAR will report your EFC. Any updates or corrections be reported on the SAR and returned.

Work-Study: Financial assistance program that provides students with jobs, usually on the college campus. The money is used to pay for tuition and other college related costs and does not have to be repaid.

Enrollment fees are tuition and fees that students must pay in the pursuit of their chosen degree. Fees may vary from one institution to the next but generally they include: instruction fees, health service fees, building fees, incidental fees, & a technology fees.

Estimating your Cost of Attendance

The cost of attendance that your award is based upon reflects average costs, and educational expenses from tuition to personal spending needs for a student in your category. However, it does not reflect the amount of money you owe the University. Each student will receive a billing that shows their actual University charges.

Estimated Costs

Portland State University

2007-2008 Tuition & Required Fees Per Term

Credit Hrs	Under-graduate		Fees						Total Fees & Tuition	
	Resident	Non-Resident	Technology	Building	Incidental	Health Service	Student Service	Total Fees	Total Fees & Tuition (Residents)	Total Fees & Tuition (Non-Residents)
1	98	364	7.25	23	44	0	7.50	81.75	179.75	445.75
2	196	728	14.50	25	58	0	7.50	105.00	301.00	833.00
3	294	1092	21.25	27	73	0	7.50	129.25	423.25	1221.25
4	392	1456	29.00	29	87	0	7.50	152.50	544.50	1608.50
5	490	1820	36.25	31	102	0	7.50	176.75	666.75	1996.75
6	588	2184	43.50	33	116	0	7.50	200.00	788.00	2384.00
7	686	2548	50.75	35	131	0	7.50	224.25	910.25	2772.25
8	784	2912	58.00	37	145	0	7.50	247.50	1031.50	3159.50
9	882	3276	65.25	39	159	142	7.50	412.75	1294.75	3688.75
10	980	3640	72.50	41	173	142	7.50	436.00	1416.00	4076.00
11	1078	4004	79.75	43	188	142	7.50	460.25	1538.25	4464.25
12	1176	4368	87.00	45	202	142	7.50	483.50	1659.50	4851.50

[Add amount shown if Health Service option is exercised. Health Service Fee includes Dental & Health Insurance.]

Oregon State University

2007-2008 Standard full-time, financial aid budget (Undergraduate Tuition & Fees)

Resident: \$5911.08 Nonresident: \$18,187.08

Books & Supplies: \$1500.00

This amount is an average of what you might spend on books and supplies. It will not appear on your tuition billing

Room & Board: \$8840.00

This is an average figure based on double occupancy for campus and off-campus living arrangements. Students living in university housing will be billed for their actual room and meal rates.

Estimated Miscellaneous & Personal: \$2200.00

This is an estimate of what you might spend during the school year on personal items, clothing, and recreation and travel.

Loan Fee Allowance: \$99.00

An average amount is built in for loan recipients to cover the 3% Federal Direct Ford Loan fees.

Estimated Undergraduate Totals: Resident: \$18,550 Non-resident: \$30,826

REF NO (Course Reference Number)

The five-digit number by which the computer identifies the course; students register into a course by entering the CRN into the web based information system or touch-tone telephone registration system.

SUBJECT

The subject identifies the department or academic unit in which the course is offered.

COURSE NO

The course numbering system of the University. Courses in the lower-division level are from 100-299; upper-division level are from 300-499.

SECTION NO

The section number distinguishes multiple classes of the same course number.

FOOTNOTES

This indicates that there is a specific department footnote; see the end of the subject course listing for footnote. In addition, be aware of course pre-requisites; refer to course descriptions in the Bulletin.

CREDITS

This is the number of quarter credits granted for the course. Credit hours earned for each course generally are based on the number of hours of instruction per week. For example, a course bearing 3 credit hours may meet Monday, Wednesday, and Friday from 9:00 a.m. to 9:50 a.m. There are however, certain courses that have zero (0) credit such as a laboratory.

DAY and TIME

Days are abbreviated M-Monday, T-Tuesday, W-Wednesday, R-Thursday, F-Friday, S-Saturday, U-Sunday. TBA is to be arranged. Times are designated in the 2400-hour clock (military time), wherein 0800 is 8:00 a.m., 1200 is noon, and 1830 is 6:30 p.m. Hint: If greater than 1200, subtract 1200, add PM.

BUILDING AND ROOM

Building Abbreviations are room numbers; room numbers typically correspond to floor level; see floor plans near most entrances near elevators.

If you are planning to transfer to a four-year institution, here are the recommended steps to make the transition easier for you. This planner reflects an approximate time frame for students who plan on transferring as a junior. It is to serve as a general guide for completing transfer tasks. Remember that planning ahead helps eliminate surprises and creates a successful transfer!

Freshman Standing (0-18 transferable credits completed)

- After taking a placement test, meet with an [advisor](#) to discuss your basic skills in writing, reading and math. Discuss your option of either completing a PCC associate's degree before transferring or transferring your credits without earning a PCC degree.
- Begin to research four-year colleges. Factors such as location, majors offered, reputation, public vs. private, cost and financial aid, should all be considered. The Transfer Centers and Career Centers have many resources to help you research colleges.
- If you have decided on a major, pick up transfer guides for your major at a PCC campus or view the [Transfer Guide](#) on the web site. The Transfer Guide will tell you which courses you may want to take at PCC before you transfer. Along with your major requirements, you will also need to fulfill general education and Bachelor of Arts, Bachelor of Science, or Bachelor of Music requirements; many of which can be completed at PCC. Please be aware that requirements vary among the different colleges and universities. If you do not find a [Transfer Guide](#) for your major, work with your PCC advisor to develop a transfer plan.

Freshman Standing (19-44 transferable credits completed)

- For those students who are still undecided, it is recommended that you contact staff in the [Counseling department](#) and Career Center who are trained to know which majors are best suited for the type of work you want to do. You may also consider taking a career guidance class.
- Develop a list of your potential universities.
- Attend the annual College Transfer Fair held at Rock Creek, Cascade, Southeast, and Sylvania Campuses during winter term.
- If you plan to transfer to PSU, OSU, OIT, Pacific University, Linfield College, or Concordia University discuss Dual Enrollment options with your advisor.
- Meet with four-year university representatives to discuss your future transfer plans. Many local universities visit the PCC campuses through the year and the schedule of visits can be found at the [Transfer Center](#) on your campus.
- Begin to visit four-year colleges and universities. Every college campus is different. Make sure you choose a school that feels right to you.

Sophomore Standing (45-74 transferable credits completed)

- If you are completing an associate degree at PCC, meet with an academic advisor to review the required classes you'll need to graduate on time.
- Get connected to the college or university to which you plan to transfer. Contact their advisors early, even before you apply for admission. You may want to contact your major department to address any questions you have that pertain specifically to the departmental requirements.
- Begin to complete applications to four-year schools. Make sure you have finished the minimum eligibility requirements to transfer. **Be aware of deadlines!**
- Research financial aid and scholarship opportunities. One of the best ways to receive scholarship and financial aid information is through the internet. See our [scholarship page](#) for information and links about several organizations that offer scholarships.
- Begin to apply for scholarships by February 1.
- If applying for financial aid, you can obtain your university's code from the [FAFSA website](#). Apply in January.
- Petition for [PCC graduation](#). Apply by mid April if you would like to participate in the ceremony.

Sophomore Standing (75-89 transferable credits completed)

- Continue to apply for scholarships. Again, be aware of deadlines!
- Complete applications if you have not already done so. Make sure you have finished the minimum eligibility requirements for transfer before the application deadlines.
- Order your [official PCC transcript](#) to be sent to the four-year colleges you may attend. It is a good idea to keep an official and unofficial copy on hand for possible future use. If you are dually enrolled, your transcript is sent electronically each term.

Which PCC courses transfer?

Because PCC is accredited by the Northwest Association of Schools and Colleges, the majority of our 100 & 200 level [general education](#) classes will transfer to a four-year institution. For a list of PCC transferable classes, refer to the [PCC catalog](#). We also recommend that you check with the college you plan to transfer to, as courses may not be exactly the same when you transfer from school to school.

How many credits does it take to transfer?

It takes approximately 36 [quarter](#) credits (or 24 semester credits) of 100 or 200 level courses to transfer to a university under Transfer Admission guidelines. Contact your university for their specific transfer [credit](#) requirement.

If you would like to transfer with [junior](#) status, transfer with 90 quarter credits (or 60 semester credits).

Is there a minimum grade point average to transfer?

The minimum [grade point average](#) required to be eligible for transfer to a four-year university varies. For example, the minimum grade point average (GPA) needed to be eligible for PSU is 2.00; the minimum grade point average needed to be eligible for OSU is 2.25.

If you are applying to a competitive major that requires a departmental application, e.g. business school, the GPA for admission to this major may be higher than the college admission GPA. Check with your transferring institution's department for specific requirements.

Where can I find out what classes to take for my major?

PCC has developed [Transfer Guides](#) for various [majors](#) at many of Oregon's four-year public and private universities. These [Guides](#) include a list of [lower division](#) requirements for your major, some of which you can take at PCC.

If your transfer university is not located in Oregon, or if PCC does not have information about your school, please refer to that college's website or contact the college directly for information.

How do I find out about transfer requirements for my school?

There are many resources available to assist you. You can:

1. Visit the university in which you are interested. Many universities have Preview Days and may also accommodate you on an individual basis.
2. For Oregon schools, refer to the [Admission Policy \[pdf\]](#) and [Residency Requirements \[pdf\]](#)
3. Refer to the [Transfer Guides](#) at your PCC campus.
4. Attend the Transfer College Fair that takes place on the PCC campuses each year during winter term. It provides students with a wonderful opportunity to meet with representatives from many Oregon universities.
5. Visit the Career Center at PCC's campuses.

How can I meet with a university representative?

Representatives from many four-year universities visit the PCC campuses on a regular basis each term. To meet with them, contact either the [Advising Center](#) or the Transfer Center at your campus.

College Information & Test Preparation

<http://www.ubets.pdx.edu/> - Project PLUS homepage

www.collegeboard.com - SAT registration, college search, online applications

www.act.org - ACT registration, college search, and financial aid info

www.princetonreview.com - search colleges, test preparation, school matchmaker

www.petersons.com - download test preparation, online applications

www.collegeview.com - help for college bound students

www.commonapp.org - download Common Application

www.ncaa.org - information on eligibility and NCAA clearinghouse

www.salliemae.com/ - planning and preparing for college

<http://mappingyourfuture.org/> - resource for career, college, financial aid, and money management information

www.myessay.com - packed with features to help with essay writing process

Financial Aid & Scholarship Websites

www.scholarshipexperts.com - database of scholarships

www.finaid.com - the SmartStudent™ Guide to Financial Aid

www.fastweb.com - scholarship search engine with over 1.3 million scholarships

www.scholarships.com - scholarship search engine

www.osac.state.or.us - State of Oregon Scholarships - Oregon Student Assistance Commission

www.fafsa.ed.gov - FAFSA online

www.questbridge.org - Full four-year scholarships for outstanding low-income students

www.fedmoney.org - resource on all US government grants and financial aid programs

www.edfund.org - financial aid and college planning tools

www.gmsp.org - Gates Millennium FULL RIDE scholarship

www.collegescholarships.com - scholarships

www.oregon529network.com/ - Oregon's 529 college savings plan

www.upromise.com - turn everyday spending into college savings

http://essayinfo.com/essays/scholarship_essay.php - writing a good scholarship essay