College Counseling Handbook

Class of 2019

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I. Introduction

Welcome! The College Counseling Department has prepared this handbook to guide you through the complex and exciting process of college selection and application. Our goals are to help you find a college that meets both your academic, social, and financial needs.

Why College?

Before you can decide where you want to attend college, what you want to study, or when you will apply, you have to answer the question:

WHY are you going to college in the first place?

Here are three very solid reasons to attend college after high school:

1. **To learn.** The college experience strengthens critical thinking skills and allows students to gain extensive knowledge in one or more particular subject areas (i.e. their major). Higher education is an opportunity to deepen your intellectual ability.

2. **To break away from home & learn responsibility.** In our society, the rite of passage to adulthood often centers around leaving home. In college, you will accept responsibility for every decision you make – from choosing courses, to managing money, to doing (or not doing!) laundry, to choosing friends, to embracing new perspectives. Going to college makes the process of becoming an adult more organized and complete.

3. **To get a better job.** Studies have shown that the average college graduate earns $1,500,000 more than a high school graduate over the course of a lifetime. On average, with a Bachelor’s degree you can make $21,000 a year more than your friends with just a high school diploma.

### 2010 U.S. Median Weekly Earnings by Education (Dollars)

<table>
<thead>
<tr>
<th>Education</th>
<th>Median Weekly Earnings</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>No High School</td>
<td>$444</td>
<td>14.9%</td>
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<tr>
<td>High School or GED</td>
<td>$626</td>
<td>10.3%</td>
</tr>
<tr>
<td>Some College</td>
<td>$712</td>
<td>9.2%</td>
</tr>
<tr>
<td>Associate’s Degree</td>
<td>$767</td>
<td>7.0%</td>
</tr>
<tr>
<td>Bachelor’s Degree</td>
<td>$1,038</td>
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<tr>
<td>Master’s Degree</td>
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<td>4.0%</td>
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<tr>
<td>Professional Degree</td>
<td>$1,610</td>
<td>2.4%</td>
</tr>
<tr>
<td>Doctorate</td>
<td>$1,550</td>
<td>1.9%</td>
</tr>
</tbody>
</table>

In addition to the financial benefits of pursuing higher education, college graduates experience many other everyday life benefits, ranging from greater health insurance coverage and better housing to longer life expectancy and greater participation in leisure activities. From almost any perspective, college is one of the best investments you can make in your future.
II. Planning For College

College planning is a family affair. It is important that you and your parent(s)/guardian(s) discuss your college choices and plan for the application process.

In the end, college planning is your responsibility. You should make the most of the help and resources offered through the College Counseling Office by taking initiative to ask questions and checking in with your college counselor.

During the college research process, keep colleges' entrance requirements in mind (i.e. required standardized tests). This step can save a great deal of disappointment.

In the pages that follow, you’ll find a timeline of the college admissions process, including the process of applying for financial aid.

Responsibilities of the Student in the College Admission Process

1. Engage in honest, thoughtful reflection and analysis of your strengths, weaknesses, ideas, goals, and dreams and apply this knowledge thoughtfully in the college search and application process. **Believe in yourself.**

2. Complete your academic work to the best of your ability all throughout your time in high school (including second semester senior year!)

3. Take control of and responsibility for the process rather than be dragged through it. You are the one who must bear the consequences for your final decision, so be thoughtful about it.

4. Conduct the necessary research to find and apply to a variety of colleges you would be happy to attend.

5. Be considerate of the concerns and opinions of your family members, your college counselor, and others who must contribute to the process, while remaining true to yourself.

6. Register for and complete required standardized tests in a timely fashion.

7. Communicate with your college counselor as your interests and priorities change.

8. Meet all deadlines, including those of the College Counseling Office and college admissions offices.

9. Complete your applications and essays with care and attention.

10. Maintain a sense of humor – believe it or not, this can be a joyful experience!
College Planning Calendar

For you and your parent(s)/guardian(s), the college selection process can be exciting, puzzling, and exhausting! It is further complicated by various deadlines, testing requirements, application procedures, and expectations of family, friends, teachers, and others.

The following timeline has been developed to help you keep all of these factors in perspective and stay organized during the college application process. The calendar on the following pages lists the activities, deadlines, and responsibilities you will have to take care of as you prepare for college. Sticking to this calendar will increase your chances of getting accepted to the college of your choice and receiving sufficient financial aid.

**Junior Year**

It is imperative that you take your academic performance seriously. If you have not worked up to your potential during the first two years in high school, it is crucial that you exhibit solid academic performance during junior year.

**September:**
- Attend the Charter School College Fair (send follow-up emails to college reps)

**October-December:**
- **Early October:** Complete PSATs. Students who earn high scores may qualify for National Merit awards and scholarships.
- Alumni panel(s) with PHA graduates and young professionals
- Begin preparing for the SATs (in and out of class)

**January:**
- **End of January:** Complete the Full-Length Mock SAT (**ALL** juniors must complete this practice exam. Results will be discussed in College Prep class)
- First semester of junior year ends in January with midterms. Commit to doing well on those exams and in your classes overall. The first thing a college will ALWAYS look at is a student’s transcript!

**February:**
- Continue preparing for the SATs
- **Friday, February 8:** Deadline for registering for the March 9 SAT (**ALL** juniors must register for this test.)
- **February break:** Tour colleges during your week off school. Take one or more official tours of colleges in or outside of Boston. Be sure to give admissions offices your contact information so they have a record of your visit.

**March:**
- **Saturday, March 9:** Complete the SATs. Students will take the exam at a school near their home that is NOT Prospect Hill Academy. Students should arrive at the
testing site no later than 7:30am. (ALL juniors are required to take the SATs on this date)
- Continue to work hard in your classes. Your high school courses and grades are the most important credentials that you will present to colleges.
- Juniors complete the Strengths Explorer and Junior College Counseling Questionnaire.
- Juniors begin having individual appointments with their College Counselor. Once you have met with your College Counselor, your parent(s)/guardian(s) may also meet with your College Counselor.
- Register to take AP exams, if applicable.
- Begin applying for summer internships, academic enrichment programs, and/or jobs. Resources for summer opportunities will be made available in College Prep class and through the College Counseling Office.

April:
- **Friday, April 5:** Deadline for registering for the May 4 SAT or SAT subject tests without a late fee. ALL juniors must take the SAT a second time in either May, June, August or October. Many will also choose to take SAT subject tests because they are required by selective colleges. SAT subject tests can be taken in May, June, October, or November. However, they CANNOT be taken on the same day that a student decides to take the regular SAT.
- **April break:** Tour colleges during your week off school. Take 1 or more official tours of colleges in or outside of Boston. Be sure to give admissions offices your contact information so they have a record of your visit.

May:
- **Friday, May 3:** Deadline for registering for the June 1 SAT or SAT subject tests without a late fee. ALL juniors must take the SAT a second time in either May, June, or the following October. Many will also choose to take SAT subject tests because they are required by selective colleges. SAT subject tests can be taken in May, June, October, or November. However, they CANNOT be taken on the same day that a student decides to take the regular SAT.
- **Saturday, May 4:** Complete the SAT or SAT subject tests if you signed up for this date. Students will take the exam at a school near their home that is NOT Prospect Hill Academy. Students should arrive at the testing site no later than 7:30am.
- **“Kick-Off to College” Night at PHA.** This program provides juniors and their parent(s)/guardian(s) with an introduction to the college process.
- **Early-End of May:** TWO IMPORTANT ASSIGNMENTS DISTRIBUTED TO JUNIORS IN COLLEGE PREP CLASS:

  1. **Teacher Recommendation Form:** Colleges require that students submit teacher recommendations with their applications. It is VERY important to give teachers advance notice when asking them to write on your behalf.
You must take your official recommendation form to the teachers, who will then sign the form to agree to write you a letter.

2. **College Essay 1st Draft:** Students will spend extensive time working on this in College Prep class. The college essay is another requirement for college applications. In it, students describe one or more meaningful events, memories, relationships, and/or interests that have shaped who they are as a person.

**June:**
- **June 1** - Complete the SAT or SAT subject tests if you signed up for this date. Students will take the exam at a school near their home that is NOT Prospect Hill Academy. Students should arrive at the testing site no later than 7:30am.
- Junior Journey takes place
- Outdoor Leadership Experience takes place
- Junior Internship Program takes place
- Begin applying to summer and fall fly-outs at selective colleges
- Finalize summer options, including internships, academic enrichment programs and/or jobs

**Summer:**
- Visit colleges, take official tours, and leave your contact information with admissions offices. Keep in mind that summer visits to colleges will feel different from school-year visits because students will not be on campus.
- **Note:** If you visit a college and decide you want to apply there Early Decision, talk to your College Counselor as soon as possible.
- **Note:** Interview slots at most selective colleges fill up quickly. If you want to be interviewed on campus (not usually required) call and make your interview appointments by the end of the summer.
- **Finish second draft of college essay. This will be due the first week of senior year.**
- Research the schools on your college list (the one you created with your college counselor during the spring). Email any colleges from which you still need information.
- Begin work on the Common Application. ([www.commonapp.org](http://www.commonapp.org))
- Explore Financial Aid and Scholarship opportunities. PHA’s College Counseling website has a list of great scholarship opportunities!
- Take August SAT if registered for that exam.

**Important SAT Summary:**
- **ALL** juniors must take the SAT w/essay (SAT I) on March 9, 2019. They will complete several months of SAT prep leading up to the March exam.
- **ALL** juniors must then take the SAT w/essay (SAT I) a **second time** in either May, June, August, or October.
- Some will also choose to take SAT subject tests because they are required by selective colleges. SAT subject tests (SAT II) can be taken in May, June, August, October, or November. However, they CANNOT be taken on the same day that a student decides to take the regular SAT.
- Registration deadlines for the SAT and SAT subject tests are one month prior to the date of the exam. Students can register for these exams at www.collegeboard.org (they will make an account during College Prep).

Senior Year (Class of 2019)

It is important that your senior year grades reflect a sincere and sustained effort throughout the whole year. This includes continuing to take rigorous courses consistent with your academic profile. Colleges often turn down requests for admission from good students who show evidence of “slacking off” during senior year. Colleges may withdraw your acceptance or place you on academic probation if you demonstrate a marked drop in performance.

September 2018
- Welcome to Senior Year! Work hard and plan ahead. Throughout September, review this handbook, note deadlines, and begin to fine-tune your list of colleges. Make college visit plans for the upcoming weekends.
- Work on essay drafts. Use the Common Application or individual college’s applications to determine what essays are required.
- To receive help with financial aid forms, attend PHA’s Financial Aid Assistance program(s).
- Make plans to visit colleges! Some colleges will even cover the costs of transportation for your visit. Information on such programs is available from your College Counselor.
- September 7, 2018 - Deadline for registering for the October 6 SAT I/II (see pg. 28 for test descriptions/differences).
- Second Week of School - Turn in second draft of college essay (first draft was due last year in Junior College Prep.) Senior Questionnaire Update due.
- Register to take SAT I and/or SAT II tests in October, November, or December, if needed. Double-check the SAT II requirements of each college on your list.
- Continue to work on supplements! Depending on where you apply, you may have several additional writing requirements. As deadlines loom closer and your academic workload gets heavier, you will save yourself much stress if you start this process early.

October 2018
- Saturday, October 5- Deadline for registering for the November 3 SAT I/II.
- Continue to work hard in your courses. This semester is VERY important!
- Check in with your counselor about your testing plan. If you have not taken the SAT I twice, take it on the October date.
- OCTOBER 12: If you are applying to a college with a Nov. 1 Early Decision or Early Action deadline, you MUST notify the College Counseling Office IN WRITING by FRIDAY, OCTOBER 12 so your recommendation writers will have sufficient time to write your letters.
- Check your list of colleges for BALANCE! See p. 20 of this handbook for details.
- **Financial Aid:** Gather 2017 W-2 forms and 2017 tax returns for the FAFSA & CSS Profile as early as October 1st. Select private colleges require the CSS Profile, refer to [https://student.collegeboard.org/css](https://student.collegeboard.org/css).
- **OCTOBER 26:** If you are applying to a college with a Nov. 15 Early Decision or Early Action deadline, you MUST notify the College Counseling Office IN WRITING by FRIDAY, OCTOBER 26 so your recommendation writers will have sufficient time to write your letters.
- Throughout October and November continue working on essays and completing your Common App. Students should also begin application for state colleges not on Common App.

**November 2018**
- **November 1 and November 15** - Many Early Action/Early Decision deadlines!
- **Take the SAT II in November if necessary.**
- Review your final list of colleges with your college counselor.
- **Week of November 12** - Complete and share your “College Application Organizer” via Google Docs.
- Use Thanksgiving break to complete essays.

**December 2018**
- Take the SAT II in December if necessary. (Please note this will not be necessary for most seniors.)
- Early Decision/Early Action admissions decisions sent out to November applicants.
- **All remaining applications should be completed now!** It is a Senior College Prep requirement that students apply to at least one school before winter break. **January 1 and 15** are common deadline dates for MANY colleges and universities.
- If you are applying for financial aid and your colleges require the CSS Profile form, submit the [CSS Profile](https://student.collegeboard.org/css) if you haven’t done so already. If your biological parents are not married, you will also need to submit the [Non-Custodial Profile](https://student.collegeboard.org/css).

**January/February 2019**
- **January 1 - 15:** Deadlines for many selective colleges.
- Once you have completed all of your Financial Aid applications, begin applying for other scholarships, if appropriate. Refer to database on College Counseling website.

**March/April 2019**
- Many admissions decision letters are mailed mid through late March; all decisions should be received by April 15th.
  - Please notify the College Counseling Office of all of the decisions you receive which can range from Admit to Waitlist to Deny.
- Make arrangements to visit any colleges you want/need to see before making your final decision.
- Meet with your College Counselor about any waitlist decisions.
- Some colleges may require you to submit additional financial docs and information as a form of verification. You may be asked to provide Official Tax Return Transcripts, proof of citizenship, W-2 forms, etc. Private colleges may require that you submit the above financial documents on the Institutional Documentation Service (IDOC).
- Send thank you notes to the teachers who wrote recommendations for you. They work hard on your behalf and are interested in what happens. Let them know where you were admitted and where you plan to enroll.

May 2019
- May 1 is the National Candidate’s Reply Date. **You must submit your deposit to one college or university.**
- Write emails/send return cards to all colleges you will not attend, letting them know your final decision. You may open up a spot for someone on the waitlist.
- **Advanced Placement Exams** - take any appropriate tests and send the scores to the college you plan to attend.

June 2019  **Happy Graduation!**

**The Voice of Experience: Advice to Juniors from Seniors**

- It is harder to raise your GPA in the junior year than you think it will be.
- Start looking at colleges in your junior spring; start your essays over the summer.
- Ask about the negatives when you visit colleges.
- Campus visits can help you narrow your list down.
- Like your “safe” schools – you may need them.
- Don’t just pick a school because your friends like it.
- Don’t get hooked on one school – you might not get in there.
- Your ideas about what you want will change over time.
- Don’t just focus on school – find an activity that you love.
- Don’t let the college process dictate what activities you do.
- Start forming good relationships with teachers now so you have people you can ask to write recommendations for you.
- Plan carefully to take your standardized tests so you can fit them all in.
- Send an essay, even if it’s not required.
- Save a hard copy of a graded writing sample from junior year (an analytic assignment from English or history).
III. Beginning the College Search

It is time to begin actively thinking about college and career. You should review and discuss your interests, goals, strengths and weaknesses in your initial meeting with your College Counselor. Check out college websites, talk with friends and family who are now in college, and attend the informational sessions with college admissions officers who come to Prospect Hill Academy. **Remember, the more information that you gather, the better your chances of making a realistic and suitable decision about college.**

Be sure that your high school course selection supports your college and career plans. As Prospect Hill Academy is a college preparatory school, its courses are designed to prepare students to meet admissions requirements. However, you should make sure that elective courses will strengthen your record and prepare you more fully for a particular major field and program of interest.

You do not need to know, at this time, precisely what you want to study. The vast majority of students enter college as “undecided” in their major choice.

**Types of Colleges/Types of Majors/Types of College Degrees**

Before beginning your search, familiarize yourself with the different types of colleges out there and the types of majors and degrees they offer. Because you are applying as a freshman for college, right out of high school, you will be seeking an undergraduate degree.

**NOTE:** Most PHA students (90%+) pursue a Four-Year Undergraduate Bachelor's Degree in either a Liberal Arts or Pre-Professional major.

**Types of Colleges**

**Private:** Private colleges and universities are funded through tuition, fees, private gifts, corporate contributions and endowments. Private schools are typically more expensive than publicly funded institutions but they often provide better financial aid. (Examples: Northeastern University, Boston University, Simmons College).

**Public:** Public colleges and universities are partially funded by tax dollars; typically they cost quite less than private schools. This is especially true for students living in that state. However, they may not provide as much financial aid. (Examples: UMass Amherst, Bunker Hill Community College, Salem State College.)

**College Living Options**

**Commuter:** A commuter is a student who generally lives locally and drives or takes public transportation to campus every day. Commuter students are usually local residents, although any student who lives off campus may be considered a commuter. While commuting may seem like a
less expensive option for college, keep in mind that colleges take on-campus living expenses into account in determining financial aid.

**Residential:** A residential student is one who lives on campus, in a dormitory, college-run apartment building or other setting. By living on campus with other students, you will be part of a living/learning environment. **NOTE:** Students who live on campus statistically have higher GPAs and complete more college credits each semester than their off-campus counterparts; students who live on campus are more likely to graduate on time and get involved in campus activities, both extracurricular and academic.

**Types of Majors**

**Liberal Arts:** A liberal arts education refers to studies in a college or university intended to provide a **broad base of knowledge** and develop **intellectual capacities**. A liberal arts education prepares students to work in a **variety of jobs**. Liberal arts majors are often described as majors that “Teach you how to think” (i.e. language, philosophy, mathematics, history, literature, psychology). **If you are undecided about what you want to study, it is best to pursue a liberal arts degree.**

**Pre-Professional:** Pre-Professional majors are majors that prepare students for **one specific field**. Because they are focused majors, there is typically **less flexibility** in picking courses. But for students who know what they want to study, a Pre-Professional major will provide them with the skills and training necessary to enter a particular career. Some Pre-Professional majors include: engineering, business, and nursing.

**Types of College Degrees**

**Two-year (Associate’s Degree):** Community or junior colleges give these degrees for two years of full-time college study.

**Four-year (Bachelor’s Degree):** Colleges and universities give these for four years of full-time college study. This degree is also known as a baccalaureate degree. Some students pursue their Bachelor’s degree after completing their Associate’s Degree. Most PHA graduates pursue a Bachelor’s degree right after graduation.

**Graduate:** A professional degree that a student obtains after completing a Bachelor’s degree. Graduate degrees typically prepare students to enter a **specific field with very specialized training**. For example, students intending to go to Medical School or Law School will need to first complete a four year undergraduate degree, then they will go to graduate school. Medical School generally takes four years (for an MD degree); Law School takes three years (for a JD degree). Some other kinds of graduate degrees include Master’s Degrees and PhDs (Doctoral Degrees).
First-generation College Students: Important Things to Consider
As You Determine What Kind of College You Want to Attend:

Research indicates that most first-generation college students (students whose parents did not complete a college degree) meet roadblocks to graduation once entering the world of college graduation. Fewer than half of the students who attend community college or a non-selective four-year institution ever graduate—nearly 80% of the nation’s post-secondary student body (National Center for Education Statistics, 2005). The findings show significantly higher success and graduation rates for first-generation students that start their college education at four-year institutions. According to the Center for Student Opportunity, “the best college environment for first-generation students is at four-year, residential institutions typically characterized by the personalized educations, close-knit campus communities, and established support networks found there. Studies clearly demonstrate how campus climate and community directly affect student success, and at community colleges or large state universities, students are presented with too many barriers to achievement. Large campus and class sizes, complex and bureaucratic systems, and poor academic advising are only some of the obstacles students navigate in such postsecondary institutions.”

Note that many four-year colleges and universities, both private and public, have a distinct desire to serve first-generation and underserved populations as these students enhance campus diversity in makeup and experience. A substantial number of these institutions offer the necessary resources—namely financial aid and scholarship opportunities, accessible academic and personal counseling, and other support and outreach programs—to welcome and embrace first-generation and underserved students.

How Do Colleges Evaluate Candidates?

In embarking on the college process, you and your family may wonder: how do colleges make the decision to admit or deny students?

Then, you may be curious about what the MOST important parts of a college application are. Here is the breakdown, IN ORDER OF IMPORTANCE:

1. **Academic Record**: The first thing a college will ALWAYS look at is your academic record. When admissions officers evaluate a transcript, they look for two things:
   - How difficult is your course load? Colleges want to see that you challenged yourself appropriately. Typically, colleges would much rather see a B in an AP Course over an A in a regular level course.
   - What grades did you earn in your classes? Colleges know that the best indication of your college success is how well you did in high school. Thus, your grades are CRITICAL!
2. **SAT Scores**: In many cases, but not all, a college will then look at your standardized test scores, such as SAT I. Many colleges rely on this data to be able to have a single point of comparison for students coming from very different high schools all over the country.

3. **Recommendations**: Because your primary job in college is to be a student, colleges want to know what your counselor and teachers have to say about your academic progress. While the counselor letter is an overview of your high school career, the teachers’ letters focus more on how you did in a particular class.

   **AND**

   **Essay**: Because you will do a lot of writing in college, colleges want to see how you present yourself in your personal statement. Colleges are interested in getting to know you, as a person, better. Good writing gives a sense of personality that other parts of the application can’t provide. Thus, you should expect to spend a long time crafting your college essay(s), including many revisions.

   **NOTE**: In addition to your personal essay, some colleges require a graded writing sample. This sample should be an analytical essay from either an English or history class that includes your teacher’s comments.

4. **Extracurricular**: Colleges want to know that they are admitting students who will contribute positively to the community of the school. Thus, colleges will view your extracurricular activities in high school as a good indication of just how involved you will be in college.

5. **Interview**: Many colleges do not offer interviews, so this factor depends on the school itself. While an interview can make your application come alive, it cannot make up for poor grades and test scores.

6. **Other**: Depending on what the “other” is, it can have a great amount of influence on the admissions decision or very little. For example, recruited Division I athletes are highly sought after; their athletic talents can give them a big boost in the college process. Please note that if students fall into this category, THEY WOULD ALREADY KNOW IT by junior year. Diversity may also be a compelling factor for admissions officers. Colleges don’t want a student body that is all the same. Thus, diversity may mean different things at different schools (could be geographic, racial, ethnic, religious, economic, etc).
Building Your College List

Things to consider in deciding where to apply: In creating the list of colleges to which you will apply, it is important that you consider the selectivity of the schools that interest you.

Selectivity: This term means essentially how “picky” a school is. The more applicants a school gets, the pickier, or more selective, it becomes. Some very highly selective schools include Harvard and Boston College, because they get many more applicants than they have spots for. You can also look at a college’s average GPA and SAT statistics (on the Naviance Family Connection Website) to get a better sense of how you would stack up against their typical admitted student.

A typical college list will range from 6-10 schools and should contain different categories of schools, in terms of selectivity. Schools generally fall into three categories, based on your grades, scores, etc:

- “Safe” School – A college that you can expect that, based upon grades and other parts of your application, you will likely be offered admission. (THINK: 80+% chance that you will be admitted.)

- “Target” School – A college where you will be a competitive applicant, but it is unclear whether you will be admitted. (THINK 50+% chance that you will be admitted).

- “Reach” School – Typically a more selective college; a “dream school.” In this category, your criteria falls below that of the typical admitted student. (THINK 20% or less chance that you will be admitted).

Where Have PHA Students Been Accepted?

In the following pages, there is a list of colleges to which PHA students have been admitted. This might be a good place to begin. You can ask current seniors and PHA alumni about what they liked and disliked about the colleges to which they applied and were admitted.

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Prospect Hill Academy Charter School will prepare each student for success in college, inspire a lifelong love of learning, and foster responsible citizenship. Collegiate Institute: 50 Essex Street, Cambridge, MA 02139 Tel: 617.284.7920 Fax: 617.284.7940 www.prospecthillacademy.org
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IV. The College Visit and Interview

You should begin visiting colleges to determine what you are looking for in a living/learning environment. Some colleges may also allow you to schedule interviews when you visit.

Timetable for College Visits

- Begin visiting colleges during your junior year. Take advantage of school vacations to attend on campus Open Houses, information sessions, and tours.
  - Visit as many colleges as possible during the summer before your senior year.
- You should return in the fall to those schools you are most interested in for a day of visiting classes, talking with students, staying overnight, etc.
- In order for you to have the best options, a good rule of thumb is to call 4-6 weeks ahead of time. College interviews and tour spots can fill up remarkably quickly.
- It is always nice to visit when a college is in session but the demands of the senior fall term do not always make that practical or possible. A summer visit is generally more relaxed. Not only do you have more time, but the Admissions staff often does also. Save the return, comprehensive, overnight visit for your very favorite few. Do not assume that this option is available.

Suggestions for College Visits

College visits and interviews will help you clarify the features you want in the college you eventually will attend. Some colleges require an interview as part of the admission process, but most do not.

First, determine whether your college offers interviews; many larger colleges (i.e. Boston University) and public universities do not. Though many colleges will state that their interviews are non-evaluative (i.e. the interview will not be considered as part of the application portfolio), admissions officers will remember an engaging and stimulating conversation with a potential applicant. When it comes time to deliberate on different students' applications, admissions officers can better advocate for students if they can put a face and a personality with the written materials before them.

When making an appointment for a college visit, keep the following suggestions in mind:

- It is recommended that you visit while the college is in session so that you will be able to talk with the admissions officers and the students who attend the college.
  - If it is at all possible, you should make arrangements to stay overnight in the dormitory. You can get a good sense of the student body by eating in the cafeteria or visiting the dorms. It is also a good idea to visit classes. Be sure to make these arrangements in advance.
- It is a good idea to request a definite date and time in your inquiry (phone call or email) to the Admissions Office.
- You should request an alternate time if the original time is inconvenient for the Admissions Office.
- The Admissions Office should be notified as soon as possible if you will be late or will miss a scheduled appointment.
- Try to avoid a nonscheduled "drop in" to an admissions office. However, if an opportunity to visit a college at the last minute presents itself, you should be courteous and understanding about what the Admissions staff is able to accommodate. Sometimes you may join a tour; rarely, you may find that an interview time is available due to a cancellation.
- If you would like to see a coach or a faculty member in an area of interest, you should mention that when you call. Colleges will do their best to accommodate you.

Some Questions to Ask at the College Visit or to an Interviewer:

- What are the strongest departments in the college? What are the most popular majors?
- What is the average class size?
- What percentage of the freshman class returns for sophomore year? (This will give you an idea of how many people feel positively about their freshman experience.)
- What do students do after they graduate? Do they go on to postgraduate studies? What percentage is employed upon graduation?
- What kinds of cultural, religious, sports, and literary events are offered on campus?
- Will I have to join specific organizations (such as fraternities or sororities) to be a part of campus life or is there room to be included in other ways?
- What percentage of students remains on campus during the weekends?
- What kinds of living options are available? Dorms? Foreign language houses? Private apartments? What percentage of students lives in each type of housing? Is on-campus housing required? Can freshmen select their own roommates?
- Are sports available for the average player? Ask about specific activities of interest.
- What kind of student is generally the most successful/happy at the college?
- What percentage of students receives financial aid? Are admissions need-blind? (This means that they do not take financial ability into account in their admissions decisions.)
- How safe is the campus? What sort of safety measures/precautions does the college take?
- What support services are available to students? General counseling? Post-graduation planning? Health care? Tutoring if needed? Help finding off-campus employment during the school year and during the summer? Junior year abroad or at another U.S. institution?
- What is the institutional policy and commitment to ethnic and cultural diversity? What percentage of the student body are students of color? What percent are international?
- What are the "hot" issues on campus lately?

See next page for College Visit Summary Sheet.
College Visit Summary Sheet

After your visit, take a moment to write down your responses to each category listed below. Do this for each college visited and then compare your summaries for each. Photocopy this sheet as needed in order to have one for each college you visit.

College Name___________________________________________

QUESTIONS

STUDENT BODY: Impressions of student body in terms of appearance, style, degree of interest, enthusiasm, diversity of their social, religious, ethnic background.

ACADEMIC FACTORS: How serious about learning are staff members and students; how big are the classes; how good are the facilities; how varied is the curriculum; how strict are the requirements?

CAMPUS & SOCIAL LIFE: How appealing are dorms, dining rooms, student center, cultural center, athletic facilities; how active is the social life; is it a “suitcase school” where most students return home on weekends?

OVERALL IMPRESSIONS: What did you like least and most; what seemed different or special about it; would you fit in here?

RATING: On a scale of 1 to 5 (with 1 being top grade) rate the college on the basis of your interest in it.

ADDITIONAL COMMENTS:
Outline of the Interview Process

Preparation
- You should learn as much as possible about the college before your visit.
- You should be prepared both to answer and ask questions.
- You should give some advance thought to the things you want to look for and ask about.
- You should know your background and experience and be prepared to present it in an organized manner (an opening question is likely to be: "Tell me about yourself."). It is acceptable to bring a list of questions to the interview.
- You should dress neatly and professionally. Never wear clothing that is low-cut or too tight. Above all, be comfortable.
- You should arrive on time or be a few minutes early.

Logistics/Preparation
- Parent(s)/guardian(s) may go along for the tour but they do not participate in the admissions interview. Parent(s)/guardian(s) sometimes are invited to speak with the admissions counselor following the interview.
- You should be prepared to answer questions about SAT scores, recent grades, and courses you have taken. You should be prepared to talk about the weaker points of your record (a poor term or grade, etc.).
- You should be prepared to state why you have chosen this particular college and what you expect to get out of four years there.
  ○ Hint: Read about the college in advance. Read the literature published by the college, and read the summary in a college guide like the College Board’s or Fiske’s.

Etiquette and Question Answering
- You should be yourself at all times: honest, sincere, and interested
  ○ Smile! Speak distinctly. Look at the interviewer when speaking. Try to have a good time.
- You should state and defend opinions only if asked. You should not be argumentative. If you don't know something, you should admit it and not try to bluff.
- Interviews are meant to be informative for both parties. You should relax and try to get as much out of the interview as you put into it.
- Thank the interviewer for his or her time and consideration. Also, you should send a thank you note when you return home (see sample on p. 28).

Typical College Interview Questions

Below is a list of typical college interview questions that you may be asked. You should be prepared to discuss the weak points in your academic record. A good strategy is to talk about weaknesses in terms of a lesson learned (Although the grade was disappointing, it taught you to...).
College-Specific Questions:
- How did you first hear about this college?
- How familiar are you with this college and its programs?
- Why do you want to attend this college?
- Where else are you applying? (Certainly mention other colleges, but be sure to emphasize what you like about the particular college where you are interviewing. Also, don’t EVER tell a college that it is your “safety” school.)

College-General Questions:
- What are your priorities in selecting a college? What are you interested in majoring in?
- Have you ever thought of not going to college? What would you do?

Academics/Achievement Questions:
- What are your academic strengths and weaknesses?
- What accomplishments have you achieved or activities have you participated in that have had a particular effect on you and your life?
- What is the most significant contribution you have made to your school and/or community? What will you contribute to this community?
- Which one of your activities has given you the most satisfaction?
- Discuss your most stimulating intellectual experience.

Extracurricular/ Hobbies Questions:
- What kinds of activities do you do outside of school?
- What books, magazines, and newspapers do you read outside of school? (Be prepared to talk at length about something you read or saw recently.)

Personal/ Relationship/ Community Questions:
- What is your relationship like with your family? (Be honest, but remember that you are not obligated to "tell all.")
- What do you like about your high school? What would you change?
- If you had high school to do over again, would you do anything differently?
- Tell me about something you really have wanted which you had to go after on your own.

Interview Follow-Up

You should take notes on the interview and the college as soon as possible after the appointment.

○ a. Likes
○ b. Dislikes
○ c. Important points to remember
○ d. Name and title of interviewer

You should write a thank-you note to the interviewer that:

○ a. Shows thoughtfulness, courtesy, and maturity.
b. Reinforces the interviewer's memory of you as an individual.
c. Refers to one or two specifics from your conversation. This document will become part of your application file. Such details in a letter will help the interviewer remember you when it comes time to make admissions decisions.

A sample letter follows:

Your Address
City, State 00000

Date

Name of Interviewer
Office of Admissions
Name of College
City, State 00000

Dear __________:

Thank you once again for meeting with me on [Interview Date]. It was a pleasure to make your acquaintance and learn more about life at [name of college].

After our conversation, I am even more interested in attending [name of college]. The school's [feature] coupled with [feature] make it seem like an ideal place to pursue my studies.

I also wanted to add that I have been thinking a lot about our discussion about [topic]. I had never thought about that perspective before and it has made me look at [topic] in an entirely new way.

Overall, I really enjoyed our meeting and now have a better idea of the opportunities available at [name of school]. Thank you again for your time and consideration.

Sincerely,

Your Signature
[Your Name (typed in full with middle initial)]
V. Responsibilities in the Application Process

Course Recommendations for Senior Year: Make Smart Choices

Through the first three years of high school, you are busy taking courses that meet PHA's graduation requirements. At the end of your junior year, be sure to check your transcript and make sure that you are on track to graduate. If you have failed a course earlier in high school, you may need to go to summer school or take courses as a senior to be on track to graduate.

By your senior year, you will likely have the freedom to choose among elective courses in various fields—these electives round out your credit requirements for graduation. Many students are tempted to take it easy during their senior year, but that does nothing for your application to college. A recent article in *The New York Times* noted:

"Admissions officers are becoming increasingly conservative in the way they look at an applicant's high school transcript. 'Meat and potato' courses are the order of the day. English, math, science, foreign language, and history in a five-course curriculum will bring a smile to any officer's face."

You should understand these important reasons for continuing to take a challenging course load in your senior year. Also, if you are planning to pursue a particular field of study in college, you should take the most challenging high school courses related to it. For example, if you intend to become a doctor, you should be taking the most advanced science courses offered as a senior; if you intend to become an engineer, you should take AP Calculus as a senior.

Even so, in some cases there may be a compelling reason for you not to take a fourth year of science or history. When it is clear that you are not avoiding such courses, but actively pursuing other courses that are pertinent to a possible college major, there is no stigma attached to this choice. **Be sure to communicate this information to your individual counselor so that she can add this information to your letter of recommendation.**

Items that the Student is Responsible for Sending to Colleges:

- Completed Common App/school-specific applications with essays.
- The application fee.
  - **NOTE:** If you receive fee waivers for application fees, the college counseling office will mail them with the transcripts.
- Any additional information that a school requires, such as supplements, an activities resume or a portfolio.
- Official test scores via College Board.

**Items that the College Counseling Office Sends to Each College You Apply to:**

- Your **Official Transcript**
- **Counselor’s Recommendation Letter**: Your College Counselor writes an individualized letter of advocacy for each member of the senior class.

- **Teacher Recommendation Letters**: You request these letters in the spring of junior year. Teachers then submit them to the College Counseling Office, which ensures that they go to each school you apply to.

- **Secondary School Report**: The College Counseling Office uses a universal Secondary School Report Form which your counselor fills out for you and submits along with all of the school materials to each school that you apply to. This form is similar to the one used on the Common Application.

- **School Profile**: This four-page document is produced by the College Counseling Office. It provides information on Prospect Hill Academy, including statistics on the past six graduating classes, curricular details and graduation requirements, as well as a section providing details on how to read a Prospect Hill Academy Transcript.

- Any additional information that is on file, such as transcripts from other institutions, supplementary letters of recommendation, etc.

- **Application Fee Waivers**, if you qualify for them.

- A **mid-year grade report** after first semester has ended (typically mailed in late January).

- A **final grade report** to the college where you choose to attend (typically mailed in June).

**Students with Special Circumstances:**

**For Students Pursuing NCAA Division I or II Athletics:**
You should first discuss with your coach whether you would be competitive on the Division I or II level. You should then contact your College Counselor who will set up a special meeting to review the procedure for athletic recruitment. Note that all students who wish to compete on this level must register with the NCAA Clearinghouse. To find out more, go to [www.ncaaclearinghouse.net](http://www.ncaaclearinghouse.net). The College Counseling website also has a resource guide.

**For Students with Learning Disabilities:**
If you are a student with a learning disability, you must decide with your parent(s)/guardian(s) and adviser or Special Education teacher whether to self-disclose your disability to admissions committees. **By law, admissions committees may take learning disabilities into consideration only if you, the applicant, have notified the college.** To do so, you must have undergone psychological testing with a qualified professional, and the testing results must be included with your application materials. The Special Education Department can assist you with the documentation.

You should determine in advance of applying whether a college offers special services for students with disabilities, and whether students who are self-disclosing disabilities must complete any additional materials. **Prospect Hill Academy strongly recommends as well that if you choose this route, you write an additional letter that addresses your disabilities directly, and considers how these disabilities have influenced your academic record, and what**
strategies you have employed to overcome these challenges. Finally, you must notify your College Counselor if you are self-disclosing any disabilities.

**Integrity in the College Admission Process**

**Credibility** and **integrity** are critical in the *communication between Prospect Hill Academy and college admissions offices*. We have **strong relationships** based on **honesty and respect** with many admissions professionals. These relationships between Prospect Hill Academy and many colleges are a **benefit to Prospect Hill Academy applicants**. It is important for students and parents to understand Prospect Hill Academy Charter School's policy on students' accurate and honest reporting of suspensions or other disciplinary actions to college admissions officers.

Many college applications (including the Common Application) now ask whether the applicant has been **involved in disciplinary action by the school**. Some questions specifically ask if a student has been **suspended or placed on disciplinary probation** and ask for an **explanation** if the answer is "yes." In either case, we expect students will **answer the question truthfully**. **Many of these schools ask both the student and the College Counselor to respond**. When such a question is asked specifically, we too must give a **complete and truthful response**. In such a case, it is important for the **student and College Counselor to meet to discuss how the information will be presented**.

School recommendation forms often ask for **information about a student's behavior and/or character**. An honest response to such questions may **necessitate disclosure** of a student’s **suspension and/or other disciplinary action** that would constitute a **breach of integrity** (lying, cheating, plagiarism, theft) or any other **dishonest behavior**. Otherwise, Prospect Hill Academy will **not voluntarily inform colleges about individual disciplinary actions** occurring during the freshman through junior years unless they reflect a trend which, if withheld, **would betray a student's intellectual and emotional preparedness for college**.

**The College Essay**

Most college-bound students approach the task of **writing a personal essay** for college admissions with some fear and a few questions: How important is the essay? What do colleges look for? How is it used? Who reads it?

First of all, the essay is **important**—to both you and to the college. According to one admissions director, "It makes the facts in the student's folder come alive for us. Because it is the student's personal statement, no single piece of admissions evidence gets as much attention and provokes as much discussion."

The essay is your **opportunity to take charge** of the information the college receives about you and to **provide information that does not appear in grades, test scores, and other materials**. It allows you to reveal your **intelligence, talent, sense of humor, enthusiasm, maturity, creativity, expressiveness, sincerity, and writing ability**—traits that count heavily in the admissions evaluation.
What do colleges look for in the College Essay?

- Whatever your topic, it should reflect your true concerns and perspective. As you consider topics with whatever mix of seriousness, humor, confidence, or confusion, remember that the search for material to write about is an extension of the normal process of thoughtful reflection. Simply sorting out your thoughts, thinking, talking with friends, or daydreaming often leads to useful topics.

- Be ready to surprise yourself; your best writing and thinking may come from unexpected sources. A short passage in a long essay you carefully planned may include material far stronger than the rest and/or a whole new, productive direction. Be flexible; don't carry out your plan while overlooking unexpected ideas or writing with greater freshness or potential.

- Your prose style should be as impressive as the content of your essay. Write clearly; don't inflate your style. Use a thesaurus only to search for a more exact or accurate word; avoid language you wouldn't normally use.

- Some applicants underestimate the quality of their ideas. In fact, some of the best application essays stem from common events or experiences; what is remarkable is the writer's treatment of the topic. An idea may only seem "bad" because you haven't yet begun the draft that brings it to life. If several topics seem at all promising, pick one and begin writing. Even an unsuccessful draft may eventually lead you to your final product.

- Having a good idea for an essay is not the same as having finished the essay. Great topics will not excuse technical faults, uneven development, stylistic awkwardness, or other problems. Sometimes ideas that seem great in the abstract may really be gimmicks. Be objective about your topic; for example, does your draft stand up to multiple readings? Does it reveal a substantial insight about yourself or your world view? Is it witty, or touching? If so, your essay's foundation is probably strong.¹

Standardized Tests

Remember that one of the most crucial responsibilities of a college applicant is scheduling, taking and sending colleges the scores of standardized test. The most current information is summarized below concerning the major tests used for college admissions:

**PSAT/NMSQT**
This test is given in October to PHA students in grades 9-11. The purpose of the test is to acquaint you with College Board exams and to obtain an estimate of how you will perform on the required admissions tests. This same test is also used as the qualifying test to determine which juniors will become semi-finalists in the National Merit Scholarship competition.

¹ This section has been excerpted from College Bound, a publication of the Center for Talented Youth at The Johns Hopkins University, p. 36.
SAT I
Most colleges require that you take the SAT. The SAT is a three-hour and 50 minute test that covers three areas: Critical Reading, Mathematics, and Writing. The scores in Critical Reading and Mathematics range from 200-800, with a total possible score of 1600. The writing section is scored separately and weighed differently by each college.

SAT II Subject Tests
In addition to requiring the SAT or ACT examination, some colleges also want you to take one or more SAT IIs. They are one hour in length and are designed to show how much you have learned in a specific subject: Chemistry, Spanish, U.S. History, etc. You should always check with specific colleges to determine if particular SAT II tests are required. For example, selective engineering programs often ask for math and science SAT II tests.

ACT
Another "brand" of college entrance examination, the ACT is similar to the SAT. The ACT is a three-hour test that covers four areas: English, Mathematics, Reading, and Science Reasoning. It yields four subject scores, and one composite score ranging from 1-36 (average score is 18). According to recent studies, approximately one third of students who take both the SAT I and the ACT score better on the ACT, one third of students score in the same range, and one third of students score worse. The ACT also offers an additional 30-minute writing section that is mandatory at most selective colleges for students who plan on submitting the ACT instead of the SAT.

TOEFL (Test of English as a Foreign Language)
If your first language is not English, you may have to take this test which determines how strong your English language skills are. The TOEFL is used by English-speaking universities to assess whether a student will be able to understand standard college level English.

How to Arrange to Take SAT I and II Tests
College Board Examinations (SATs) are given in October, November, December, January, March or April, May, June, and August. You may either take the SAT I or up to three SAT II tests on all but one of the testing dates, but you must indicate your choice on the application form.

SAT fee waivers are available from the College Counseling Office to those students who qualify for them. Students should check in with their counselor if they think they may need a waiver.

Registering Online
You can register to take the SAT I/II online. Go to the College Board website to register. Juniors will begin the registration process in College Prep Class.

Sunday Testing
If you must test on Sundays for religious reasons, you are required to register for the SAT using the paper form. In addition, you must include a letter from a religious official indicating that you are a Saturday Sabbath observer and will need to test on Sunday. Please see your College Counselor if you are a Sunday test taker, in order to fill out the form properly and get it in on time to avoid late fees.

**Important Information to Include when Registering to take SAT Tests:**

- PHA’s **CEEB Code** is **221947**. Make sure to fill this out as it is the only way that your score will appear on the school roster. (CEEB = College Entrance Examination Board)
- Your **Test Center Code** is the six digit code for the high school where it is most convenient for you to test. Because of PHA’s small size, we are **NOT an SAT testing site**. When you register, you will need to also indicate a second choice testing center.
  - **Note:** Not all schools offer all SAT testing dates.
- Always use the exact same name/address/social security number so that the Educational Testing Service does not create multiple records (which makes things very complicated).

If registering online, you should print out your testing ticket and bring it with you on test day. You should report for testing 30 minutes early and should bring with you a photo ID, a few #2 pencils and erasers, and a working calculator.

The results of the College Board examinations can be accessed via your College Board account and will also be made accessible to your college counselors.

**Advanced Placement (AP) Program**

The Advanced Placement Program is a cooperative enterprise between the College Entrance Examination Board (CEEB), high schools, and colleges to provide an extra challenge to high school and college students with special interests and abilities. AP Exams in May are available in a variety of areas at Prospect Hill Academy. The examinations receive grades between 1-5; typically a 3, 4, or 5 is considered a passing grade. Every college has a different policy about Advanced Placement credits, and may award course credit for certain scores. You can decide whether or not to submit your results to a college.

**Miscellaneous Testing Information**

**SAT Score Reporting**

- Students are often required to send their SAT I scores and SAT II scores to colleges
- If you do not indicate otherwise with the score choice option all scores will be sent

**Eligibility for Non-Standard Testing (Extended-Time Testing)**

The College Board does make provisions for extended time testing of students with documented learning disabilities, both for SAT I and SAT II exams. Documentation via the PHA Special
Education Department is required. It is therefore important that parent(s)/guardian(s) contact the Prospect Hill Special Education Department well in advance if your child needs to take extended time tests. Also be aware that the College Board has issued strict rules for extended time testing. Only those students for whom there is a current (within the last three years) signed document from a physician, psychologist, child study team and/or learning disability specialist on file at the school and for whom special provisions for testing are regularly made in school are eligible for these extended time tests.

**SAT Preparation Courses**

There are a number of ways to prepare for the SAT. The average effects of SAT prep or coaching vary; however, **research indicates that students who participate in some type of SAT preparation do better than those who do nothing.** To this end, Prospect Hill Academy incorporates a SAT prep curriculum into the Junior College Prep Class using Khan Academy—a free online resource. It is extremely important that students begin preparing for the SATs as early as possible (the more you practice, the better you’ll do; only practicing a few weeks before the tests will likely not improve your scores significantly).
VI. Getting a Decision from Colleges

When Will A College Let You Know If You Have Been Admitted?

After you have filed an application and have arranged to have your school credentials (transcript, recommendations, etc.) sent to your colleges, there is little to do but wait until the college admissions offices make their final decisions. When and how quickly you will hear from an admissions office depends on the admissions plan it uses to notify its applicants. The majority of institutions use one or more of the following:

Early Decision/Early Action

This option is offered for applicants who are sure of the college they want to attend and are likely to be accepted or deferred by that college. Early plans are those in which you submit an application before the regular deadline, and receive an admissions decision early.

**Early Decision (ED):** When you apply under an Early Decision program, you have entered a binding agreement with the college that you will attend that college or university if admitted. Under Early Decision, you agree that if admitted, you will withdraw your applications from all other colleges.

**Early Action (EA):** Early Action programs offer you the option of applying early and receiving a decision usually by the middle of December; however, if you are admitted under an Early Action plan, you are not required to attend that institution.

If you apply EA or ED, you will receive one of three admission decisions: Admit, Deny, or Defer. Those who are deferred are then reconsidered in the pool of regular admission applicants later in the winter in order to factor fall semester grades, or another set of SAT’s before making a final decision. However, the acceptance rate for applicants who are deferred is fairly low.

**NOTE:** Be forewarned that more and more colleges are denying outright Early Action/Early Decision applicants if they do not feel that the applicant will be competitive in the regular admissions pool.

Regular Decision

Most students apply to most colleges using Regular Decision. In this plan, you apply by a specific date (typically in January or February), and are then notified in April of one of three admissions decisions: Admit, Deny, or Waitlist.

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2 These are generally accepted definitions for Early Action and Early Decision. You should read each college's definition for its individual policies.
Rolling Admission

If a school does **not** have Regular Decision, it will typically have Rolling Admission. In this plan, the college follows the procedure of **considering your application as soon as it is complete**. The college will **notify you of its decision without delay**. Colleges that follow this practice may **make and announce their admissions decisions continuously over several months**, in contrast to the practice of other colleges which accumulate applications until the deadline and announce all their decisions at the same time. **With Rolling Admissions, it is best to apply as early as possible.**

Candidates’ Reply Date Agreement

A college subscribing to this agreement will not require you, if admitted, **to make a commitment to attend that college before May 1**. The purpose of the agreement is to give you time to hear from all the colleges you have applied to before you have to make a commitment to any one of them. Typically, when you notify a college that you will attend, **you must also send in a non-refundable deposit of $300-$800.**
VII. Paying for College

College Financial Aid Information

The PHA College Counseling Office will help guide you through the complexities of the Financial Aid process. This next section will help those of you who are going through the process for the first time get a better sense of what it entails, and indicate the new wrinkles that arise each year for those parents who have been through it all before with older children.

The Basics

There are two major types of Financial Aid: need-based and merit-based.

The most financial aid is awarded based on need (a family’s ability to pay for college). In order to figure out what a family can pay, you need to provide information about your family’s finances.

Financial aid is awarded using:

1. **FAFSA** (Free Application for Federal Student Aid) form - All colleges require this form.

2. **CSS Profile** (College Scholarship Service) form - Only select colleges require this form. You can check a college’s financial aid website for this information.

3. **Institutional Financial Aid Form(s)** - Select colleges may require additional financial aid forms, such as the **IDOC** (Institutional Documentation Service). Check the college’s financial aid website for requirements.

Financial Aid Timeline

Here are some important dates regarding the financial aid process. Specific dates are TBA.

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 1st, 2018</td>
<td>FAFSA (Free Application for Federal Student Aid) is available online <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a></td>
</tr>
<tr>
<td>October 1st, 2018</td>
<td>CSS Profile is available online for select private colleges <a href="https://student.collegeboard.org/css">https://student.collegeboard.org/css</a></td>
</tr>
<tr>
<td>October 10th, 2018</td>
<td>Attend College Counseling Welcome and Financial Aid Night</td>
</tr>
<tr>
<td>February 2019</td>
<td>Priority Deadline for submitting FAFSA and CSS PROFILE to most schools.</td>
</tr>
<tr>
<td>Winter-Spring 2019</td>
<td>Award letters are sent out to students up to 4 weeks after receiving college acceptance letters</td>
</tr>
</tbody>
</table>
May 1st, 2019  Deadline for students to make college decision and submit deposit

June 2019  Prepare for 1st semester bill; set up tuition payment plan if needed.

July 2019  Fill out Entrance Loan Counseling and Master Promissory Note (MPN) online. [https://studentloans.gov](https://studentloans.gov)

August 2019  1st semester bill due

**Free Application for Federal Student Aid (FAFSA):**

**Every College Requires this Form for Federal Student Aid.**
Fill out the FAFSA as soon after **October 1st, 2018** as possible.

**FAFSA Changes**
- The FAFSA is now available as early as Oct. 1st, 2018.
  - Check college websites for individual financial deadlines.
- As of Oct. 2017, students will submit their FAFSA using tax information from two years ago and will not be required to update. Refer to table:

<table>
<thead>
<tr>
<th>College Academic Year</th>
<th>Taxes Required</th>
<th>FAFSA Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019-2020 (Class of 2019)</td>
<td>2017</td>
<td>Oct. 1st, 2018</td>
</tr>
<tr>
<td>2020-2021 (Class of 2020)</td>
<td>2018</td>
<td>Oct. 1st, 2019</td>
</tr>
</tbody>
</table>

**Before submitting the FAFSA:**
- Both **student** and **parent** will need to create a separate [FSA ID](http://www.fafsa.ed.gov/) (username & password) in order to electronically sign and submit the application.
  - Link: [www.fssaid.ed.gov](http://www.fafsa.ed.gov)
- **Documents needed:**
  - Most recent tax return and W-2(s)
  - Checking/savings total estimates (don’t overestimate)
  - Net worth of investments including rental portions of owned home
  - Amount of other untaxed income, ie: Child support, disability, worker’s comp, etc
  - Tax Transcript (many colleges will request this document during verification)
    - Request return transcript for free on the IRS website
  - Refer to the uAspire [FAFSA Checklist](#)

**FAFSA Submission & Next Steps**

**IRS Data Retrieval Tool:** Allows families to automatically transfer 2017 tax information from the IRS website to the FAFSA application. Decreases the need for additional financial documentation.
**Student Aid Report:** Within 1-3 weeks of the date the student submits the FAFSA, they will receive their Student Aid Report (SAR) -- a summary of the information on their FAFSA. If necessary, the student must make corrections and add/remove colleges. This report will include the Expected Family Contribution (EFC), which is the estimated amount that the student’s family is expected to contribute toward college expenses (calculated by the federal government).

**Verification:** Colleges will require some students to submit copies of Official Tax Transcripts to verify the information provided on the FAFSA. After verification, award letters may be changed. The verification process MUST be completed in a timely fashion!

**Institutional Financial Aid Forms:** Some colleges will require you to fill out their own financial aid forms which will either be sent to the student or found online and they are to be sent directly back to the colleges. If a student is unsure whether their college(s) requires additional forms, they should contact the school and make sure they have submitted all required financial aid forms. Examples of common forms/tools requested:

- **CSS Profile:** Additional financial aid application required by select private colleges.
- **Non-Custodial Profile/Waiver:** If student’s biological parents are separated, an additional application may be required for the non-custodial parent to submit. This can be waived if there is no contact.
- **IDOC:** Institutional verification through CollegeBoard that collects documents from applicant on behalf of the college.
  - Docs collected: Tax Transcripts/Returns, Non Tax Filer Statements, Verification worksheets

**Financial Aid Award Letter:** Once a student has been accepted to a college, and has completed all the steps above, the college will then send the student a financial aid award letter. The award letter informs the student of the amount of financial aid they will receive if they choose to attend that college.

**Appeal Process:** Students should consider writing an appeal letter to the college’s financial aid office if they believe they have a strong case. Things to consider:

- Is there something blatantly missing? (i.e. a Pell grant for a Zero EFC).
- Has the student’s/family’s financial situation changed drastically?
- Has the student received a better package from a similar college?
- Unmet need between $500-$5,000 is absolutely worth an appeal if you think there is something that can be added to the award letter.

**Financial Aid Award Package Components**

**Work Study:** The first part of the package is almost always made up of a work-study job, which will allow you to earn a portion of your college costs at a job supplied by the college. (It is in your interest to take a Work Study job rather than one you find on your own. Work Study wages are considered part of the financial aid package and are not "taxed" by the college when deciding on the next year's financial aid award. A good part of other earnings are expected to go to next year's college tuition).
**Loans:** The second piece is usually loan money. There are—as will be explained in the next section—several *basic loans which colleges routinely include in their packages.* It is very important, when considering a financial aid package, to have a thorough understanding of the *amount* and *types* of loans that are included.

**Need-Based Grants and Scholarships:** The final piece is aid in the form of *grants.* Grants come from either the *federal government* or from the *college's own funds.* Most of the money available from the federal government goes only to students who demonstrate considerable financial need. The largest piece of this federal money is distributed in the form of the Pell Grant, for which one has applied simply by completing the FAFSA and checking off the proper boxes. Also available from the colleges to those even more in need is the Supplementary Educational Opportunity Grant (SEOG).

Grants that come from the college’s own funds are often given to students with *demonstrated financial need,* as defined above, *even if their family's financial status makes them ineligible for federal money.*

**Student Loans - Borrowing Money for College**

Colleges may expect that a part of a financial aid package come in the form of loans. These loans are considered to be financial aid because they are *subsidized by the government* both in that they are *relatively low-interest loans* and in that, in some cases, *the government pays the interest* for you until after you have completed your education.

- Refer to PHA’s [Student Loans 101 Presentation](#)

**Loans that may appear in a financial aid package:**

1. **Federal Perkins Loan**
   - $5,500 maximum for undergrad; *need-based*
   - The *college* is your *lender;* check financial aid office for requirements; *low interest rates*

2. **Federal Subsidized Student Loan**
   - $3,500/year maximum for *freshmen*
   - Government *pays interest* while student is enrolled at least half-time; *need-based*

3. **Federal Unsubsidized Student Loan**
   - $500/year maximum for *freshmen*
   - Interest *starts to accrue after first disbursement* (gov’t does not pay interest); *no income requirement*

4. **Mass No Interest Loan (NIL)**
   - $1,000-$4000/year for *Massachusetts residents attending college in Massachusetts*
   - *Zero interest* loans; submit borrower paperwork [here](#)
5. **Parent Loan for Undergraduate Students (PLUS)**
   - For parents of dependent students
   - Parent borrower must be **credit-worthy** (if parent gets denied, student could be eligible for additional aid)
   - Payment begins and **interest starts to accrue directly after first disbursement**

**Scholarships**

**Merit-Based Aid:** This form of financial aid is made up of **scholarships** that consider things **other than financial need** to determine the recipient. The recipient may be determined by students’ **athletic, academic, artistic or other abilities**. The actual monetary value of the scholarship may vary. Merit-based aid is awarded by **colleges**, and also by **companies, organizations, clubs, civic associations**, etc. **Deadlines and requirements may vary.**

One example of a Merit-Based Scholarship is:

- **John and Abigail Adams Scholarship**
  Based upon strong MCAS performance, you may be offered an Adams Scholarship in the fall of your senior year. The scholarship is good for 8 semesters of tuition at a state college in Massachusetts. Note that in order to use the Adams scholarship, you must still submit the FAFSA, and must begin college in the academic year following graduation.

It is a good idea for you to apply for Merit-Based Scholarships **in addition** to Need-Based Aid. For more merit-based aid options, you should do **scholarship searches online**. A listing of many free scholarship search engines with web links can be found at:

**To find local scholarships, check out these websites:**
- **PHA’s Scholarships Database**
- **Fast Web:**
  [http://www.fastweb.com/college-scholarships](http://www.fastweb.com/college-scholarships)

**Additional Financial Aid Resources**

**uAspire:**
- Free individualized counseling on paying for educational costs
- Assistance with completing financial aid applications
- Contact: (617) 778-7195
- [https://www.uaspire.org/students](https://www.uaspire.org/students)

**Massachusetts Educational Financing Authority (MEFA):**
- Counseling on paying for educational costs
- Assistance with completion of financial aid applications
- Unique College Savings programs including the U Plan and the U Fund
Massachusetts Dept. of Higher Education’s Office of Student Financial Assistance (OSFA):
- Provides variety of merit- and need-based grant, scholarship, no-interest loan and tuition waiver programs available for use at Massachusetts Public Higher Education Institutions
- Contact: (617) 391-6070
- http://www.mass.edu/osfa/home/home.asp

VIII. Glossary

Standardized Testing Terms

Achievement Tests - See SAT II: Subject Tests

ACT - This is a standardized college admission test that is widely used by a number of colleges. The test measures a student’s abilities in English, mathematics, science reasoning and reading. Students receive a score in each of the four areas that ranges from 0-36, with a Composite Score that is the average of each of the four sub-scores. Like the SAT, the ACT is approximately three hours long. In February 2005, a 30-minute Writing Test was added as an optional component to the ACT. (www.act.org)

Advanced Placement (AP) Exams - Tests sponsored by the College Board for students who have taken advanced, college-level courses here at PHA. Some colleges may allow students to receive college credit for high scores on these exams; still others will place students out of introductory-level courses into higher levels.

College Entrance Examination Board (CEEB) - Another name for the College Board. When filling out applications and other college forms, students are frequently asked for their high school’s CEEB number; PHA’s CEEB code is 221947.

College Board - For-profit organization which sponsors such educational testing as the SAT I, SAT II, AP and CLEP as well as the CSS Profile form. They also produce much other college-related information.

Educational Testing Services (ETS) - The actual company that produces standardized tests for the College Board.

PSAT/NMSQT - A two-hour and ten-minute exam. It contains verbal sections, math sections and a writing skills section. This is many students’ first chance to see how their skills compare with those of college-bound students across the country in their age group. Students also compete for national scholarships (Merit Scholarships, Achievement Scholarships, National Hispanic Scholar Recognition Program) and are placed on college mailing lists. (www.collegeboard.org/psat/student/html/index001.html)

SAT I: Reasoning Test - The College Board’s test of developed verbal and mathematical reasoning abilities. The test also includes an essay section.
SAT II: Subject Tests - College Board tests in specific secondary school subjects. Used by colleges not only to help with decisions about admissions but also in course placement and exemption of enrolled freshmen. Formerly called Achievement Tests.

TOEFL (Test of English as a Foreign Language) - This test is made for students whose first language is not English. It is used to determine whether a student will be able to understand standard college level English.

College Admissions Terminology

Admissions Committee - The group of college admissions counselors and some combination of college faculty members and administrators who review each candidate’s application and make decisions regarding admissions.

Candidate’s Reply Date - Colleges subscribing to this agreement will not require any applicants offered admission to notify the institution of their decision to attend (or to accept an offer of financial aid or a scholarship) prior to May 1 of the year the applicant applies. The purpose of the agreement is to give applicants time to hear from all the colleges to which they applied before having to make a commitment to any of them.

College/University - These two words both refer to the same thing: a place where you can continue your education beyond high school.

    College typically refers to a small (50-2,500 students usually) school awarding undergraduate degrees; different fields of study are separated by departments.

    University typically refers to a larger (2,000+ students) school awarding both graduate (beyond the Bachelor’s degree) and undergraduate degrees; different fields of study are separated by a college structure. (For example, the University of Massachusetts Amherst has several different colleges: Liberal Arts and Sciences, Business, and Engineering, to name a few.)

Common Application - Allows a student to complete one online application form which can be submitted electronically to more than one college. Some colleges do not use the Common Application, however. ([www.commonapp.org](http://www.commonapp.org))

Deferred Admission/Gap Year - This option, initiated at the student’s request, allows the student to postpone enrollment for one year in a college where he or she has been admitted. The student then may take a year for travel, work or other projects before attending college.

Double Deposit - Accepting two colleges’ offers of admission by submitting a binding deposit to secure a spot in the freshman class at both. This practice is prohibited by the regulations of the National Association of College Admissions Counselors (NACAC), and is vehemently discouraged by the College Counseling Office.

Early Action - A program offered primarily by the nation’s most selective colleges and universities under which students may apply well before the normal application deadline (as in Early Decision) to get an early answer from the institution regarding their admission decision. If admitted under this program, students are under no obligation to enroll at the institution. Typically, students who are not
offered admission under early action are deferred; however, it is possible for an applicant to be denied outright and not automatically deferred for later consideration.

**Early Admission** - A program that allows a student to apply for admission during the junior year. The Early Admission program is reserved for the truly exceptional student whose academic preparation and achievement level are sufficient for early entrance to college. In reviewing an applicant’s file under this program, the admission committee seeks to determine the student’s level of social and emotional maturity as well as his/her attempts to exhaust the academic offerings available at his/her high school.

**Early Decision** - A plan under which a student applies to the first-choice college early in the fall (usually by November 1) of the senior year and agrees by contract to enter that college if offered admission. Students may still submit multiple applications but may only apply to one college under an early decision plan. If offered admission under early decision the student is required to withdraw, in writing, all other college applications. Typically, students who are not offered admission under early decision are deferred; however, it is possible for an applicant to be denied outright and not automatically deferred for later consideration.

**Note:** There are several variations of Early Decision and Early Action at different institutions. Read the literature of each college carefully and ask questions if you do not understand the program entirely.

**Early Evaluation** - A non-binding admission process where a student is tentatively notified of their admission decision in January or February, receives their official offer in late March, yet does not need to respond to the college until May 1. While the Early Evaluation college does not need to be a student’s first-choice school, most applicants use the program for their first or near first choice college.

**Honors Programs** - Special college courses within an informal or structured program offering greater intellectual challenge for highly-qualified, motivated students. Some programs are open by invitation only; others require a supplemental application, different from the application for admission. Many honors programs offer scholarships or special prerogatives, such as preferential registration or housing.

**Matriculate** - Academic term meaning to “enroll at” or “attend” a college or university.

**Open Admission** - An institutional policy which allows all students who apply to be admitted. Open admission institutions usually have extensive programs designed to provide remedial or development support to students who enroll with academic deficiencies.

**Regular Admission** - A term used to describe the application process in which an institution reviews most of its applicants prior to notifying the majority of its candidates. Under regular decision, an institution’s deadlines are stated for completion of applications and notification of decisions.

**Residency Requirements** -

- 1. A requirement by most colleges and universities that a student spend a minimum number of terms taking courses on campus (as opposed to independent study or transfer credits from other colleges) to be eligible for graduation.
- 2. Residency requirements can also refer to the amount of time a student is required to have lived in a state in order to be eligible for in-state residency at a public (state-controlled) college or university.

**Rolling Admission** - Some schools use Rolling Admissions. This term is used to describe the application process in which an institution reviews applications as they are received and offers
decisions to students as applications are reviewed; the student typically receives a reply four to six weeks after an application is submitted.

**Secondary School Report (SSR)** - A form requesting a copy of the applicant’s high school transcript and, frequently, a college counselor letter of recommendation. The College Counseling Office automatically generates this form and mails it to the schools to which a student is applying.

**Transcript** - Official school record of grades and courses. Your signature on your Final Application Plan form gives us permission to release academic information to the schools you indicate. You must submit this form.

**Wait-list** - Often, selective schools have more qualified students than they have places in their admitting pool, so they create a wait-list. Typically, students are admitted from a wait-list by the end of June. Students who are wait-listed should contact their counselor to determine actions to be taken.

## Financial Aid Terms

**CSS PROFILE** - A type of Financial Aid form required by some private colleges, universities and scholarship agencies to award their own private scholarship and financial aid funds. NOTE: Using the CSS PROFILE form does not eliminate the need to complete the FAFSA. The CSS Profile Form must be filed online. ([www.collegeboard.org](http://www.collegeboard.org))

**College Work-Study Program** - A federally-sponsored program which allows students to pay for part of their educational expenses through part-time work on campus. A portion of the work-study salary comes from the college employer; most is through federal subsidies. Only students with demonstrated financial need are eligible for work-study jobs.

**Cooperative Education (Co-op)** - College-sponsored programs designed to help undergraduates meet college expenses and gain work experience, alternating periods of study with periods of work in a field related to a student’s academic or professional interests. Traditionally, but not exclusively, used by students in such Pre-Professional programs as engineering, computer science and business.

**Cost of Attendance (COA)** - The overall amount that it costs to attend one year at a college/university. This amount is a complete figure includes tuition, room, board, books, transportation, and fees.

**Demonstrated Financial Need** - Amount, as determined through federal, private and/or institutional financial aid forms, which is the difference between the total cost of attendance and the estimated family contribution.

**Enrollment Status** - For financial aid purposes, the amount of time a student is enrolled in courses per semester – “full-time” for a full course load generally consisting of four or more classes and “part-time” for less than that amount.

**Estimated Family Contribution (EFC)** - The amount of money determined through needs analysis, from federal and institutional financial aid forms, that a family can afford to spend for college. This figure will appear on your Student Aid Report (SAR), which you will receive after completing the FAFSA.

**FAFSA** - The Free Application for Federal Student Aid. This is the form that all students seeking financial aid MUST complete.
Federal Methodology (FM) - The method created by the U.S. government and calculated from the income and asset information supplied by the family. It is used to determine a student’s estimated family contribution.

Fee Waivers - Forms which document a student’s inability to pay for college admission-related fees such as SAT I and II and college applications. Students must meet the guidelines for eligibility as determined by the College Board. Fee waivers are available through the College Counseling Office.

Free Application for Federal Student Aid (FAFSA) - The federally-sponsored financial aid form required by all U.S. colleges and universities to apply for federal loans and grants, used to determine a student’s financial need-based upon Federal Methodology. Can be filed electronically (www.fafsa.ed.gov)

Gapping - Administrative policy where the college’s financial aid award does not fully meet a family’s demonstrated financial need. Such a “gap” can range from a few hundred to several thousand dollars.

Grants - Financial aid money from the federal/state government or matriculating college, which does not require repayment the way a loan does.

Institutional Methodology (IM) - The method used by individual colleges from the information supplied by the Profile form to determine a student’s EFC. Where Federal Methodology is universally standard, the individual components of Institutional Methodology can vary from school to school.

Loans - Financial assistance which must be repaid over an extended period of time, generally after a student completes an undergraduate degree, but occasionally beginning during undergraduate enrollment.

Need Blind - Refers to the practice of admitting students purely on the strength of their academic records without taking into account ability to pay.

Need-Based Financial Aid - This term refers to financial assistance given to a student that is based on a family’s ability to pay. The amount of need-based financial aid that a student receives is determined by the information submitted on the FAFSA, and, if required, the CSS Profile and institutional financial aid forms. Typically, the less income and assets a family has, the more need-based financial aid the student will receive.

- Note: Not all colleges meet 100% of demonstrated financial need.

Needs Analysis - The standard, uniform process by which a college financial aid office determines how much a family can afford pay, using two systems: Federal Methodology and Institutional Methodology.

Package - A student’s financial aid award, “packaged” together with such components as loans, grants, work-study and scholarships.

Parent Contribution (PC) - Another name for the EFC, usually not including any of the student’s summer-employment savings.

Payment Plans - College-sponsored programs which allow families to spread the yearly cost of attendance out over monthly installments.

Pell Grant - Named in honor of Sen. Claiborne Pell (RI), federally-funded grants designed to help students with the lowest EFC. Eligibility is determined through the information provided through the FAFSA. The yearly maximum amount of a Pell Grant is about $5,500.
Perkins Loans - Federally-funded college loan with traditionally lowest interest rate of educational loans, with repayment deferred until nine months after a student leaves school. Students may borrow up to a total of $27,500 for an undergraduate degree (approximately $5,500 annually), and eligibility is determined through the information provided through the FAFSA.

PLUS Loans - Federally-sponsored college loans administered through individual banks and loan lenders available to parents who are U.S. citizens of an undergraduate student enrolled at least part-time. Parents must pass a credit check to qualify for PLUS loans and are legally responsible for repayment. Available without regard to financial need, PLUS loans may cover the full cost of education minus other forms of aid.

Profile - Financial aid form sponsored by CSS and utilized by approximately 320 participating colleges. Similar to the FAFSA, but is customized by colleges to supply additional information as required by the colleges to which the student is applying for aid.

Self-Help - The amount of money, in addition to receiving non-repayable grants, which colleges ask students to help finance their education through college work-study or loans.

Stafford Loan - These low-interest loans are sponsored by the federal government for students enrolled at least half-time. Loans can be both subsidized (for students with demonstrated financial need) and unsubsidized (for students who do not qualify for need-based financial aid). On the subsidized Stafford loans, the U.S. government will pay the interest on the loan until six months after a student’s final full-time semester in college.

Student Aid Report (SAR) - The form returned to a student following the completion of the evaluating process of the FAFSA by the U.S. government’s Central Processing Agency. Copies of this form are frequently required by colleges, and are necessary for sending additional copies of the FAFSA information to colleges. The form is green.

Supplemental Educational Opportunity Grant (SEOG) - Federally-funded grants, with priority funding going to students receiving Pell Grants. The maximum annual SEOG is $4,000.

1040/1040A/1040EZ Form - Federal income tax form frequently required by colleges to verify accuracy of financial information submitted on FAFSA and Profile forms.

Work Study Program - A work study program allows students to earn money to cover part of their college expenses; students usually work 8-12 hours per week on campus. This is a federal- or state-subsidized financial aid program.

Other Terms

Academic Discipline - A college departmental or subject area, such as English literature, history or business.

Accelerated Programs - Exceptionally selective admission programs which offer graduate school admission, generally for medical school, to freshman applicants. Program length can vary from seven to eight years, often including summer coursework.
Bachelor of Arts (B.A. or A.B.) - Traditional four year degree awarded by a liberal arts college or university following successful completion of a course of study. These degrees may be granted in any number of fields in the humanities, social sciences, natural sciences or fine/performing arts.

Bachelor of Business Administration (B.B.A.) - Degree offered by undergraduate business and management programs, which are accredited by such national agencies as the American Assembly of Collegiate Schools of Business, by meeting a required set of certification and course requirements. Accredited business programs can differ significantly from B.A. liberal arts degrees.

Bachelor of Fine Arts (B.F.A.) - Degree offered by fine arts, design, theater, dance and other visual and performing arts programs. Admission to B.F.A. programs can be based to a large extent upon artistic talent, determined through an audition or portfolio review, and to a lesser extent upon standardized testing and academic performance in traditional curriculums.

Bachelor of Science (B.S.) - Degree usually awarded for successful completion of requirements in the natural and physical sciences, or for more professionally-oriented programs, such as education, engineering or business. Note that many colleges award B.A.s for similar degrees. Some universities may offer both degrees in a particular academic discipline.

Class Rank - A student’s standing based on his or her academic record as compared with that of the other members of the class. Like most small schools, Prospect Hill Academy does not report a class rank.

College - Generally a four-year undergraduate institution with programs leading to the Bachelor’s degree.

College Catalogue - The thick but very important guides that schools publish every year or two. Catalogues are great ways to find out about specific departments or program requirements.

College Fair or College Night - A program organized to allow high school students and parents to meet and speak with representatives from different colleges and universities.

Community (or Junior) College - A two-year school offering the first two years of a regular college program and two-year vocational programs. Awards an Associate’s degree.

Consortium - Several colleges and universities in an area often join together in a consortium, or cooperative association, which gives students the opportunity to use the libraries or take courses at all member institutions. Consortium members often present joint lecture programs or unusual courses.

Core Curriculum - Required college courses necessary for graduation, consisting of a comprehensive selection from such fields as the humanities, social sciences, natural and physical sciences and quantitative fields, and requiring English and foreign language proficiency. Core curriculums can range from a handful of courses to well over half the required courses necessary for graduation.

Credit Hour - The degree of difficulty of courses, proportionate to the number of hours of weekly classroom instruction. For example, a four-credit-hour course will generally require more work and be more demanding than a three-hour course. Most schools require 120 to 128 hours for graduation. Most classes meet three hours per week (three credit hours) and most students take five classes. 5 classes x 3 hours = 15 hours of credit would be awarded each semester. (You should know that for every hour of class time, you are generally expected to spend from one to two hours of outside preparation).
**Division** - Academic unit of a college or university; can also be a school (“School of Business”) or college (“College of Arts & Sciences”) within a university.

**Extracurriculars** - Activities in which students participate outside of the classroom, such as athletics, student organizations and clubs, volunteer work and community service, music lessons or groups, or part-time jobs.

**4-1-4 Plan** - An academic calendar usually including a fall term with four courses, a shortened winter term with one course and a spring term with four courses.

**4-4-1 Plan** - An academic calendar usually consisting of a fall term with four courses, a spring term with four courses, followed by a shortened late spring term with one course.

**GED (General Educational Development Examination)** - A series of tests which can be taken to qualify for a high school equivalency certificate or diploma. Many colleges will accept satisfactory GED test results in place of a high school diploma.

**Grade Point Average (GPA)** - Numerical conversion of grades into a cumulative average, by term, year or academic career. In college, generally GPAs are computed using a 4.0 scale (4.0 = A, 3.0 = B, etc.) There are two types of GPAs; a **weighted** GPA factors in additional credit for more rigorous courses; an **unweighted** GPA does not.

**Hook** - A subjective factor in the admissions decision-making process which can influence, to varying degrees, a student’s admission decision, such as legacy status, athletic recruitment, exceptional artistic talent or membership in an underrepresented multicultural population.

**Humanities** - Fields of study including English, literature, languages, philosophy, classics, history, music, fine arts, theater and religion.

**Internship** - A part-time paid, volunteer and/or for-college-credit position offering hands-on experience in a student’s academic or professional field of interest. Internships are undertaken either while enrolled during the academic year or in the summer.

**Ivy League** - While its eight members (Brown, Columbia, Cornell, Dartmouth, Harvard, UPenn, Princeton and Yale) are highly selective colleges for admission, the designation “Ivy League” only refers to their membership in a common athletic conference.

**Joint Degree** - Also may be known as a “dual degree” program. Academic program of study which allows student to either major in two separate undergraduate fields in completely distinct disciplines (such as engineering and business, or business and foreign language), or to pursue a joint undergraduate-graduate degree program (such as joint BA/MBA, BA/JD or BA/MD programs).

**Language Proficiency Examination** - An examination in a foreign language used to determine whether a student has satisfied a college’s foreign language requirement and, if not, which level of foreign language course is appropriate for the student.

**Legacy** - Having an immediate family member, generally a parent and occasionally a grandparent or a sibling, as an alumna/us of a college to which the student is making application.

**Liberal Arts** - A broad-based introduction to a wide variety of subjects, including the social sciences, humanities and natural sciences. Generally does not include professional programs, such as business, engineering or nursing, although these programs may contain some coursework in the liberal arts.
Major - Concentrated field of collegiate study in one academic discipline, requiring a set number of required courses for completion beyond any required core curriculum requirements. Students concentrate in two academic fields by “double-majoring.”

Minor - A secondary field of concentrated study during the final two years of college, similar to a major yet with fewer requirements.

National Collegiate Athletic Association (NCAA) - National organization which regulates most intercollegiate athletic programs. These programs are divided into Division I, II and III. The first two Divisions generally award athletic scholarships; Division III athletic programs do not.

National Merit Commended Student - A designation given to students by the National Merit Corporation for students who score high on the PSAT/NMSQT examination, but do not pass the state-specific threshold score to become a Semifinalist.

National Merit Finalist - A National Merit Semifinalist who becomes eligible for merit-based academic scholarship, based upon the student’s strong PSAT/NMSQT scores, high school record and counselor recommendation.

National Merit Scholar - A National Merit Finalist who receives a merit-based academic scholarship, sponsored by a member organization or college, or the National Merit Corporation.

National Merit Semifinalist - The initial designation by the National Merit Corporation for students who pass a state-specific threshold score on the PSAT/NMSQT examination.

Pre-Law/Pre-Med - Not necessarily a major or academic discipline, but an intended direction for graduate school allowing a student to concentrate in many different fields of study. Law and medical schools generally offer basic guidelines on undergraduate courses for students interested in gaining admission to these graduate programs. However, students can generally integrate these basic requirements into many divergent majors.

Quarters - Academic calendar consisting of four terms, approximately ten weeks in length; some quarter-system schools have courses in the summer.

Rate of Attrition - Percentage of students who do not return, due to academic, financial or personal reasons, usually given at the end of the freshman year.

“Reach School” - Typically a more selective college; a “dream school.” In this category, the student’s criteria fall below that of the typical admitted student. (THINK: 20% chance that the student will be admitted.)

Reserve Officer Training Corps (ROTC) - U.S. military program offering one-, two- and four-year scholarships at select colleges and universities, covering tuition, books and fees in addition to a living stipend, in exchange for a set number of years of service in a branch of the military.

“Safe School” - A college that a student can expect that, based upon grades and other parts of the application, he/she will likely be accepted. (THINK: 80+% chance that the student will be admitted.)

Selective Service - U.S. Department of Defense bureau which requires registration by all 18-year old male U.S. citizens. Confirmation of registration with the Selective Service is required for eligibility for federally-funded financial aid money.

Semester - The most common academic calendar, dividing the year into two equal terms.
Social Sciences - Academic fields of study which focus on human behavior and societal interactions, such as psychology, sociology, political science, anthropology and economics.

“Target School” - A college where a student will be a competitive applicant, but it is unclear whether the student will be offered admission. (THINK: 50+ % chance that the student will be admitted.)

Resources in the College Process

You and your parent(s)/guardian(s) are welcome to make appointments with your College Counselor. In addition, the following resources are recommended:

uAspire
- Free individualized counseling on paying for educational costs
- Assistance with completing financial aid applications
- https://www.uaspire.org/

Web Sites:
There are many terrific internet resources that offer information on different stages of the college search process. For starters, try the College Search function on the Naviance Family Connection Website (all members of the class of 2019 have usernames and passwords):
http://connection.naviance.com/prospecthill

Exploring College Options:
http://connection.naviance.com/prospecthill
http://www.collegeboard.org

Exploring Financial Aid:
https://studentaid.ed.gov/sa/
http://www.finaid.org/

Resources for First Generation Students (students whose parent(s)/guardian(s) did not attend college):
http://www.imfirst.org/

Student Athletes:
http://www.ncaa.org/