

**How To Go To College in Seven EASY
Steps!!!**

By:

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INTRODUCTION

Dear Reader,

How to go to College in Seven Easy Steps is written as a guidebook to help prospective students through all the confusion and pitfalls that seem to loom when considering how to go to college in the most effective manner.

How to use this book. Take it with you through all the steps. Use it to refer to, check off the check boxes as you complete each of the steps or their sub-steps. Keep it with you through your various searches, on your visits to campuses, as you prepare to apply for financial aid, as you submit your applications and as you prepare to write tests, attend interviews or get ready to leave for the school of your successful choice. Let us accompany and assist you every step of your Seven EASY Step way! We wish you an enjoyable application process and the best of luck!

Respectfully yours,

Renaldo J Hemphill Ph.D.

STEP 1: DECIDE WHAT YOU WANT TO DO AS A PROFESSIONAL

Step 1: Decide what you want to do as a professional.

It takes valuable time and resources to complete college education. You do not want to spend years and lots of money pursuing an education in a line of occupation you find yourself ultimately unhappy doing all your life. It is therefore extremely important to do your homework before deciding what career to pursue and to get a clear picture of your planned destination. Here are some pointers on how to go about this.

A great start is to ask:

1.1. *What do I like to do?*

The profession you find yourself in after many years of studying, at great cost, needs to be something you find fulfilling and rewarding. Doing the things that you like to do not only improves your livelihood, but it also improves your chances for success. Thus, understanding what you like to do is critical as it provides clues to the type of activities and professions that you may naturally enjoy. It is important at this stage to be honest with you in answering this question.

Remember, it is your life, it is your career, and it is your education. Investing a small amount of time in understanding your natural likes and dislikes, strengths and weaknesses at the beginning of your journey is perhaps the smartest thing you can do. In order to fulfill your goals in life we suggest you begin by:

- Make a list of things you like to do.**

We suggest that you start by making a list of things you generally like to do. List all of your hobbies that you have stuck with for more than a month, all of your extracurricular activities at school, even think about those dream jobs that you have always wanted but did not have a chance or an opportunity to explore yet.

Narrow down your list to the top five.

After compiling your 'like' list, the next phase of the search comes into play and you get to eliminate most of the choices leaving behind only the top five preferred and enjoyed options. These options qualify to move into the next stage where they are tested if appropriate.

Check your top five by taking assessment tests.

Talk to your high school counselor about taking assessment tests. There are many assessments tests available and they do a decent job of telling you what you are good at and what your future college or career focus can be. Assessment tests can also be looked up online, but not all of them are as trustworthy as you may expect so make sure you do only the certified ones.

Take a Myers-Briggs Personality test.

The **Myers-Briggs Type Indicator (MBTI)** assessment is a psychometric questionnaire designed to measure psychological preferences in how people perceive the world and make decisions.¹

You can ask a school counselor to administer it for you or even go online to take it. At <http://www.humanmetrics.com>. If your top choices are based on realistic interests and career expectations, you can plan your next steps more easily and accurately.

1.2 "What am I good at?"

Now that you are aware of all the great things you like or would like to do, the next thing is to find out what you are *good* at doing. Here are some tips to help you find out.

¹Myers, Isabel Briggs with Peter B. Myers (1980, 1995). *Gifts Differing: Understanding Personality Type*. Mountain View, CA: Davies-Black Publishing. ISBN 0-89106-074-X.

Awards and Recognition: If you have ever received any particular awards or recognitions in one of your fields of interest, this will give you a good hint what to keep on the final list.

Friends and Peers: Talk to your peers, the ones whose honesty you can count on. They should be able to point out your comparative advantages to others in certain fields and you should keep those on the list as well.

Family: Talk to your family and get them involved. They have known you your entire life and they are the ones who will primarily have your best interest in mind. It will be very important for you later on that your family supports your decision 100% and believes in your college and career success.

Teachers: Do not hesitate to approach your teachers with the same question. They will be more than happy to tell you how well you are doing in their class (your current grade may not always be the ultimate indicator), or if they feel that you are particularly talented and that there may be a great future for you out there within the scope of their subject.

Finally yet importantly, do not be surprised if you end up finding more than one thing that you are good at performing. We are all talented in our unique ways and it is quite normal to be good at more than one thing. You will have plenty of time to make your final college major or career choice later on.

1.3. Ask *“What would I like to be good at?”*

Strongly related to the first two questions above, ask yourself what you would like to excel at – even if it means learning how to do it first, using your strengths and interests as the basis for developing your new skills. With a clear vision before you of what you are learning to be good at, you will stay motivated while studying further and enjoy having a goal to work towards. Growth towards excellence will greatly depend on what you do to achieve the success. Remember, Success is focusing the full power of all you are on what you have a burning desire to achieve. Practices that will motivate you to success are:

Get books on the topic for in-depth learning. Browse the web and find out all you can about the areas you are interested in.

- Join organizations** that have professionals in that area. Even if you join as a “junior member”

- Try job shadowing:** If you are considering a future college major or a career choice mainly based on your idea of a dream job, we strongly recommend you to take some time and do job shadowing for at least a week. There are two reasons for that. One is that your dream may be based on watching too many movies and that this job turns out to be not so appealing to you after all, even if you prove to be good at it. Moreover, the other is that you may not be good at it at all. Therefore, make sure that you find a person employed in that particular field who is able and willing to let you shadow him or her for a week; ask them to let you get your hands dirty on the job as much as possible so you can see for yourself what the job is all about. At the end of the week ask them to give you as much feedback as possible, and that should be your final clue.

1.4. *Can I make money doing it?*

It is understood, that the profession you choose is also what is going to provide for you and possibly your family as you progress through life. Do your research into the earning capacity of the professions that appeal to you, as well as the potential for advancement in the profession as your career. Try to settle on a choice that meets all the above criteria. A thorough check reduces the possibility of regrets. Consider the following:

- Check out the Bureau of Labor statistics for that profession.**

Several excellent resources can be found on the Bureau of Labor Statistics website when comparing different professions. The Bureau of Labor Statistics makes it easy to compare occupations side by side. You will find things on their website such as different industry careers, detailed job descriptions, wage differences by states, how long it takes to get your certification or license, and the benefits of working in particular fields. It is like a dictionary of career options.

Take the trouble to read *the career guide to industries* as well as the *occupational outlook handbook*. Both of these resources available on the BLS website will give you food for thought and give you an idea of how one needs to go about studying for various careers. These guides open your mind to the realities of your desires and they are briefly explained below.

Check out the Career Guide to Industries.

You should use this guide along with the occupational outlook handbook. If you search a particular industry in the first section, the guide will indicate the various areas that industry is found, the types of products involved and what the newest trends are in that industry.

The next section discusses the hours that you normally work in that field, and if you will be on call or work part time. The work environment is also briefly covered. (This is important because you may find that while you love the industry and your career, you may hate the working environment.) You will also find information on the type of training required in each industry, how far you can advance in the industry careers and further information about the related occupations.

This guide will also provide you with information regarding remuneration you can expect in a particular career as well as a projected salary for ten years from now. It also indicates what the job market is like in each state for each career.

Compensation and Working Conditions

The compensation and working conditions page on the BLS website is divided into three sub-sections: compensation, safety and health, and collective bargaining.

Here you can find news, articles, charts and tables, along with statistics about what different occupations pay, how much an employee costs to hire, some of the benefits made available to employees, and a variety of industry injuries and illnesses.

Take the time to read and research about the industry that interests you. As this page has different articles and sub sections, you will have to dig through the information to find specific information pertaining to your career.

Check out the Occupational Outlook Handbook

Similar to the Career Guide to Industries, this handy resource also provides job descriptions, the training and education required in order to perform each job, how saturated the work place is with qualified people in that field and how saturation is projected to be in ten years' time.

Check out the Louisiana Workforce Commission at www.laworks.net to see what is in demand.

Do not only dwell in wide researching, narrow down and research within the state paying attention to minor details. Remember the statistics that you find at these sources are average salaries and not necessarily starting salaries.

Thereafter, think of the opportunities available and the costs these may entail, what extra education is required to follow the profession you are looking at and the costs involved in achieving such extra education. Remember, money is not everything. Managing your time and resources is just as important.

How many hours will you have to devote to the profession? Can you reconcile your lifestyle and personal needs with the rigors of such a profession?

Lagniappe: A helpful website

- www.louisianaconnect.org

STEP 2: FIND A SCHOOL THAT PROVIDES TRAINING IN THAT PROFESSION

Step 2: Find a school that provides training in that profession.

There are many esteemed institutions of higher education in Louisiana. Other states also have their individual commissions and many institutions offering higher education. To make an informed choice, you need to research what your options are, very carefully. Having an open mind about what you are looking for is crucial in your research. Take in as many ideas as possible and this will help hone your decision-making; in addition, it is then that the matching up of your choices and likes begins. Using the guide below as your fundamental search tool, everything will be made easy and, in the end, you will have a better idea as to what you actually desire.

A great start is to:

2.1. Do plenty of research - visit websites, use Computer programs and read guidance books.

Go to www.regents.state.la.us for a listing of Louisiana schools.

The Louisiana Board of Regents has a listing of all public colleges/universities in the state. Have a good look at them carefully. While some schools are more popular than the others, you have to examine which ones offer specific courses you are interested in following. This website is a start to investigating what different schools offer, what their various and differing strengths and weaknesses are, what their tuition fees are, how each school performs in terms of graduation rates, emphasis on sports and other similarly important factors.

Use Computer Programs and Guidebooks available

A computer is an excellent tool when researching which schools best meets your requirements. The College Board's College Explorer, Peterson's College Selection Service for Four-Year Colleges, and Peterson's Selection Service for Two-Year Colleges are computer programs that can help you find colleges that offer the features you want. The programs provide a comprehensive summary of results, which can be viewed on screen or printed for later access. Many high school guidance offices and public libraries now offer these programs.

If you cannot find access to the above services, with a little more work you can find the same information from the following commercial guidebooks:

LOVEJOY'S COLLEGE GUIDE

Publisher: ARCO; 24th edition ISBN-10:0028616898;
ISBN-13: 978-0028616896

THE COLLEGE HANDBOOK

Publisher: College Board; 49th edition ISBN-10: 0874479673;
ISBN-13: 978-0874479676

PETERSON'S ANNUAL GUIDE

Publisher: Peterson's; 1st edition ISBN-10: 0768924995

U.S. NEWS ULTIMATE COLLEGE GUIDE

Publisher: Sourcebooks; 8th edition ISBN-10: 1402243065;
ISBN-13: 978-1402243066

PROFILES OF AMERICAN COLLEGES

(Includes FREE ACCESS to Barron's Web-based college search engine) Publisher: Barron's Educational Series; 29th edition
ISBN-10: 0764197681;
ISBN-13: 978-0764197680

AMERICAN UNIVERSITIES AND COLLEGES

Publisher: Praeger; 18th edition ISBN-10: 0275994376;
ISBN-13: 978-0275994372

THE COLLEGE BLUE BOOK

Publisher: Macmillan Reference USA; 37th edition ISBN-10: 002866101X;
ISBN-13: 978-0028661018

FISKE GUIDE TO COLLEGES 2011

Publisher: Sourcebooks; 27th edition ISBN-10: 1402209614;
ISBN-13: 978-1402209611

2.2. Contact the Admissions/Recruitment Offices of the colleges/universities.

Most of these guides are annually updated and revised. They are all slightly different in style and type of content and some are more comprehensive than others are which offer 'inside info' from students and alumni as well as the standard data.

- Use College Matchmaker:** A very useful site is “**College MatchMaker**” – you can search a database of more than 3,800 schools by location, majors, cost and various other criteria. <http://collegesearch.collegeboard.com>

You have narrowed your list down to a number of institutions, what next? See what they have to offer by reaching out. This is a crucial step, which you have to take very early on in your search for a college/university. Do this while you are still in high school... (You don't have to limit yourself to only one either. At this stage, it is helpful to be in regular contact with a number of them.) Admissions/Recruitment offices can keep you informed about scholarships, developments in pricing structures, what you need to do to apply, what resources their school offers, how to access those resources to apply for funding and secure the best packages for your requirements, and other related information. Be sure to get complete information – find out what the alternatives are too. This will go a long way to assist you when you get down to physically approaching the administrators of colleges/universities you've chosen.

2.3 Visit the College/University's Campus

It's always wise to ask for their brochures, magazines or even their curriculum. These materials will be very helpful when comparing the places under consideration and services offered. The pictures and literature in them will guide you effectively as you narrow down your list to what will be your best fit. However, you wouldn't buy a car without seeing it, or without test driving it would you? Similarly, it makes sense to pay a visit, in person to the campuses you are considering. While glossy brochures look good, you need to visit the campus to get a feel if you will be happy there. It helps, too, to familiarize

yourself with where things are and what is available. This allows you to “hit the ground running” when you start your first semester, not having to first find your feet. Most colleges/universities offer some form of guided tour and while these are helpful to start with, it is never a bad idea to visit on your own and observe business as usual. Make an appointment with a lecturer or professor in the field you have decided to pursue, as that also provides greater insight into what you are getting into. Students on campus can also tell you more about what to expect once you join them. It’s always wise to ask for their brochures, magazines or even their curriculum. This material will be very helpful when comparing the places visited and services offered. The pictures and literature in them will always guide you when narrowing down your list of what you desire.

2.4 Attend the local College and Financial Aid Fairs

Sessions with college representatives are offered to most high school guidance offices. These sessions present an excellent opportunity to ask questions, especially if you are not able to visit their campuses. If you don’t see your school in attendance, ask the organizers about inviting them and inform the college about the program where they can meet students like yourself. In addition, the Louisiana Office of Student Financial Aid (LOSFA) coordinates a variety of efforts such as the Trailblazer Program, College Goal Sunday, and College Knowledge designed to give you valuable insight into the admissions and financial aid process (www.osfa.la.gov). These programs offer the student a chance to interact with skilled professionals who can help in making the right college choice. This interaction can be a great way for you to clarify any doubts that you may have. You can inquire about your choices of career, as well as to set goals that are more specific.

2.5 Talk with recent graduates in the profession. Organize your contacts, stay in touch and build your professional network.

Talking with people who have already gone through the program you have chosen will give you a clearer picture of what to expect from the institution at various stages of the college career. It also provides a good measure of how well that particular institution prepares its graduates for their professional lives. This also indicates the pitfalls in the system. If you don’t have friends or family, who are graduates of the school you are looking at, most schools keep record of the contact details of past graduates and can help you find them at their alumni offices. In addition to being able to provide you with contact info for people in the profession, they can give you information about the local Alumni Chapter’s activities and scholarships for prospective students in a particular major. In the end, you will be creating connections

with the people in your line of career.

This process is also a wonderful time **to build your professional network**. While it is good to meet professionals and alumni, this is not the same thing as networking. It is just as important to keep track of your contacts and maintain meaningful interaction. Fortunately, this can be achieved easily with the use of various digital options. These options include the use of Microsoft Outlook, Social Media, Instant Messaging and a cell phone. A brief description of each as well as the pros and cons are as follows:

The following are the Wikipedia descriptions for Microsoft Outlook:

“Microsoft Outlook is a personal information manager from Microsoft, available both as a separate application as well as a part of the Microsoft Office suite. The current version is Microsoft Outlook 2010 for Windows and 2011 for Mac. Although often used mainly as an e-mail application, it also includes a calendar, task manager, contact manager, note taking, a journal and web browsing.^[2]”

Know the pros and cons of using contact management databases (e.g. Microsoft Outlook).

Pros:

- ✓ In addition to being able to put down basic contact information, you can add notes on how you met; shared interests and plans for the future.
- ✓ You can flag contacts to remind you to contact them later.
- ✓ You can group contacts together for easy use in mail merges, updating newsletters, etc.
- ✓ You can synchronize information with your email.

Cons:

- ❖ Outlook is relatively proprietary, which reduces the portability of the contact information
 - ❖ Costs, for those with limited computer access, outlook and the office package may be out of reach.
 - ❖ Synchronization with non-Microsoft programs and devices is problematic.
- The following are the Wikipedia descriptions for popular social networking sites:

“Social media is media for social interaction, using highly accessible and scalable communication techniques. Social media is the use of web-based and mobile technologies to turn communication into interactive dialogue.”

“Facebook is a social networking service and website launched in February 2004, operated and privately owned by Facebook, Inc. As of January 2011, Facebook has more than 600 million active users. Users may create a personal profile, add other users as friends, and exchange messages, including automatic notifications when they update their profile. Facebook users must register before using the site. Additionally, users may join common-interest user groups, organized by workplace, school or college, or other characteristics.”

“Twitter is a website, owned and operated by Twitter Inc., which offers a social networking and micro blogging service, enabling its users to send and read messages called tweets. Tweets are text-based posts of up to 140 characters displayed on the user's profile page.”

“LinkedIn (pronounced /lɪŋktɪn/) (NYSE: LNKD) is a business-related social networking site. Founded in December 2002 and launched in May 2003, it is mainly used for professional networking. As of 22 March 2011, LinkedIn reports more than 100 million registered users, spanning more than 200 countries and territories worldwide. The site is available in English, French, German, Italian, Portuguese and Spanish. Quantcast reports LinkedIn has 21.4 million monthly unique U.S. visitors and 47.6 million globally.^[6]”

Know the pros and cons of using Social Media Programs to build your network. (Facebook, Twitter, LinkedIn)

Pros:

- ✓ When internet is easily available, social media is highly convenient and provides information in near real time. If used smartly, social media can be used to create a network of professionals within the field that can grow exponentially.

This not only allows you to learn about that profession, and their educational background, but it also allows you to develop a diverse, strong team of mentors with real world experience in relatively remote places geographically.

- ✓ Posts can provide general information about your progress in your college and career search thereby allowing for feedback and marketability for hidden opportunities.

Cons:

While it is called “social media”, in reality it is more media, than social. Treat social media as a branding tool.

- ❖ Be selective about what information you divulge. A good rule of thumb is to treat social media as if you are publishing a newspaper in a small town. Thus, updates need to be congruent to the professional that you seek to become.
- ❖ The convenience of access means that it is easy to post too often. Remember that contacts have their own lives, which means that while it may be easy to contact them, resist the urge to do so indiscriminately.
- ❖ Lastly, make sure that what you post is factual and remember to keep it respectable and professional.
- ❖ A good strategy is to divide your social media usages and network by platform:
 - LinkedIn is a great professional platform.
 - Facebook is excellent for social interactions.
 - Twitter is a great platform for announcements.

Remember: *Social media can become addictive and it's easy to lose your focus.*

Know the pros and cons of using Instant Messaging to build your network. (MSN, Yahoo, Gmail, Skype and AOL).

Pros:

- ✓ Messengers are great for developing your core group and teleconferencing at no or low cost.
- ✓ Tools like video conferencing and file transfer allow for workgroup setups. Great to work with mentors for application review, editing and advice.
- ✓ Transcripts of conversations is like built-in note taking and allows for review and study of critical advice.

- ✓ Most of the basic services are free.
- ✓ It is easy to use different networks for different purposes. Choose an IM platform for social contacts and another for business. Develop more than one account for different purposes.

Cons:

- ❖ It is easy to communicate simply because the person is online, resist that urge.
- ❖ The tone of an IM message can be misunderstood. Since there are virtually no audible cues, the emotion behind the words can be misunderstood. Use emoticons to clarify the tones.
- ❖ IM conversations are often thought of as somehow not real, and thus etiquette rules do not apply. Remember the IM is with another *person*. Treat IM chat-mates as real people and respect them likewise.

Still on networking, and how it is influenced by technology, most students have cell phones nowadays, which can be a powerful tool. Learn how to use the contacts and calendar functions on your phone. Even the most basic phones have memory slots for at least 250 contacts. Save contacts onto the SIM card or removable media device for ease in transferability. When buying a phone ask how easy it is for it to synchronize with a computer program like outlook.

Know the pros and cons of using a cell phone in building your network.

Pros:

- ✓ Most cell phones have a built in address book. The high availability of the address book makes it a wonderful tool for the collection of contact information on the spot and retrieval of the information nearly instantaneous,
- ✓ The availability of free handsets means that the cell phone is a low cost option address book for students who do not have internet access or a personal computer.
- ✓ In addition, by having key contacts on your phone, you have the

option of Caller ID for contacts who may call you thereby avoiding the awkward “who is this?” when an important mentor calls you.

Cons:

- ❖ Often when you lose your phone, you lose the contacts in that phone if the contacts are not backed up elsewhere.
- ❖ Data plans can become an expensive way to use email, social networking or IM. So be sensible!
- ❖ It may prove hard to resist the urge to call mentors too frequently. Be considerate - these people are professionals and thus have to use their time wisely.

2.5 Sign up for the Student Search Service® (SSS®)

The SSS makes it easy to connect you to colleges as per your career choice and to sponsors who offer financial support. The benefits of staying connected are explained below:

- The Student Search Service (SSS) is free information service for students who take the PSAT/NMSQT®, SAT®, Advanced Placement® (AP®), SAT Subject Tests™ or a Preliminary SAT Scoring Service (PSSS) exam.
- You will find a Student Search Service question on your answer sheet each time a PSAT/NMSQT, AP exam or a PSSS exam. Similarly, on the registration form for SAT or SAT Subject Test exams, there is a field, which allows you to become a participant in SSS. In all cases, indicate “yes”. This informs colleges, scholarship organizations and nonprofit educational enrichment and opportunity organizations that you would like them to send you admissions and financial aid information.

➤ This is beneficial both ways – the colleges and organizations can find students well suited to them and you get the ideal opportunity to learn which of them are a good fit for you as you plan for a college career. This is a great way to learn about different schools (and their application processes, financial aid packages and campus life) and scholarship organizations without having commercial entities solicit you. It's also a great way to learn about colleges/universities you've never heard of before and it is especially useful to students from a first-generation college family as well as students under-represented in higher education.

➤ There is no charge for participation, it is on voluntary basis and you can opt out at any time simply by contacting SSS.

➤ Governmental and non-profit organizations sponsor colleges/universities and scholarships programs which then use SSS to select students to contact, based on, for example, a specific grade average, selected majors or based on your geographical area. (While a score range may be used for selection, individual exam scores are not shared with the colleges, universities or organizations. Your name, address, gender, age, high school code, year of graduation are shared and, if you provide the information regarding your ethnicity, email address and choice of college majors. Your social security number and phone number are not shared and all users of SSS are carefully monitored to check strict confidentiality is observed. Please note; SSS does NOT provide test preparation companies with your information. If any try contacting you to solicit your buying their products, don't fall for it!)

➤ Your information is shared in the December following when you take your exams (whether you finish high school that year or have already finished and have taken the exam later).

You can contact the **College Board's Student Search Service** at any time on SearchCustomerService@collegeboard.com or call (800) 626-9795

Lagniappe: Some helpful websites www.collegestats.org

- www.campusexplorer.com

STEP 3: DETERMINE WHICH SCHOOLS MEET YOUR NEEDS

Step 3: Determine which schools meet *your needs*.

Having decided on a career, you should have a fairly good idea about what course/s to follow to earn a certificate, associate degree, or bachelor's degree (whichever is most suited to the profession you have chosen to go into). Now you need to decide where to take the requisite course/s. Choosing a school based on merely superficial reasons (such as 'Mom or Dad went there', or 'I like their football team') can backfire. You need to choose an institution that offers, primarily, the exact courses you need for your chosen qualification, for your chosen profession. You also need to be practical and choose according to your financial means as well as any other practical considerations that may apply to you (For example, is it in a geographical area that suits you? Does it offer sufficient resources if you have any special needs?) Your choice must also meet the requirements of your lifestyle – from the time you have, available to the amount of emphasis you would like them to have on academics and/or athletics.

A great start is to:

3.1 Focus on the qualification: Go to a school that fits your education goals. Avoid the need to transfer.

At this point, you should have a clear idea of your career goal and occupation. You also should have an idea of the type of qualification that is going to best suit your needs. It is imperative that you go to a school that offers degrees that meets the educational requirements of the profession.

It can be costly to have to transfer to another school to acquire all the requisite courses to make up your final qualification, so it is best to choose right the first time.

Research the type of degree necessary. Speak to professionals in your field of interest, speak to educational institutions, and search the internet. For example, if you are interested in practicing law, you could decide to earn the bachelor's degree, followed by a juris doctorate. Alternatively, you may choose to get an associate degree and practice as a paralegal. If your interest lies in

business, you can follow a bachelor's degree in business and after that, a Master's in Business Administration.

Decide how long you want to remain in school and how you plan to finance your studies over a particular period. Most degree programs can take you between two and four years, while degrees required practicing law or medicine, for example, can take up to seven years.

Use one of these helpful online resources to research which schools offer which courses:

- <http://www.usadegreeprograms.com>
- <http://degreedirectory.org>

Obtain the school's Catalog of Studies!

Good sources are the schools' websites or registrar offices. Look in the catalogs for degree programs and requirements. Take note of the high school courses, levels and scores that are required for admission to specific courses. How do yours match up? Perhaps you still have time to tweak them with a little extra studying before your finals at high school!

3.2 Focus on financials: Go to the school that fits your budget. Avoid debt as much as possible.

Always keep in mind what financial means and plans you have at your disposal and choose your school accordingly. If two schools offer the same requisite courses for the qualification you are after but one offers a scholarship you stand more chance of getting, (even if the school is second on your list of preferences) then rather go that route than choose a school that will necessitate taking out a loan. More details can be found in Chapter Five.

How much does it cost per year?

Tuition and fees represent only a fraction of the costs to attend a school. Accommodation and living expenses, which may also be required, books and stationery, transport and extra-curricular expenses all add up to the grand total. Obtain a *cost of attendance form* for the colleges/universities you are looking at. This provides a clearer picture of the true cost of attendance at an institution.

What financial aid is available and how do you qualify?

You can go the route of a scholarship, a grant, or various types of loans (e.g. Government, institutional or bank loan) or a combination of any of them. The rule of thumb, however, is *go first for a scholarship* (even though the paperwork is more and it takes more effort – it is worth it). If unsuccessful, go for a grant. If you cannot get a grant, go for a loan. This makes a whole lot of sense... dollars and cents! More details on financial aid are found in Chapter Five.

3.3 Focus on Lifestyle: Go to the school that fits your lifestyle.

Also important in selecting a school is selecting one that fits your lifestyle. When evaluating schools it is important to consider:

What are the time commitments?

As mentioned above, how long are you prepared to spend getting your qualifications? Choose the school that practically and financially meets this criterion as well. You may prefer to work part time while studying. Choose a school that offers courses that fit that type of time schedule (in terms of classes, extra-curricular requirements, holidays and examination periods). You may even investigate schools that offer online courses so that you can study at home after hours.

What accommodations are there for special needs?

Do you have any sort of special needs? (For example, are you in a wheelchair, blind or hearing impaired? Choose a school that is sufficiently geared to assist you accordingly.) Does athletics or sport play a very large role in your life and interests? Include this when investigating which school is appropriate.

Do I prefer a public or private school?

Colleges are typically categorized as private or public, meaning they are privately funded or funded by state and local government, respectively. While both offer financial aid in various ways, the latter are usually less expensive and therefore more affordable.

What location do I prefer?

What appeals to you (or your pocket) more to be able to go home often or to experience a new part of the country? Do you prefer an urban/city environment with lots of museums, theatres, or ballparks? On the other hand, do you prefer a quieter small-town setting and plenty outdoor activities?

What kind of campus life do I want?

Judge carefully what your college experience outside the classroom will be like. Look for a healthy balance between academics, sport and other activities and social life.

What sports and activities would I like to participate?

Whatever your extra-mural activities are that interest you (sport / radio / television /theater), check whether your interests can be catered for at the school you are considering.

What kind of housing is available?

Do you want to live on campus, join a fraternity/sorority or live at home/separately? What are the most practical options available to you (especially financially?)

What special interest programs are available?

Some schools have special academic programs (for example, work-study programs or study abroad). If this interests you, use this also as a consideration when choosing your school.

Do I prefer an ethnic, racial or religious diversity, co-ed or single-sex school?

Some schools have a wide range of diverse ethnic, racial and religious student bodies. Others are single-sex colleges or of a specific religious persuasion. Keep your preferences in mind when investigating various schools.

What is the campus population?

The size of schools varies widely and impacts various aspects of your college experience, from the amount of personal attention teachers can afford to spend on you, to the amount and variety of facilities both academic and athletic, to the range of majors the school offers and the range of extra-curricular opportunities available.

What are the average sizes of freshman core courses?

This is especially important. Class sizes below 25 tend to have more time for one-on-one questions and answers. While a college may have an average class size below 25, this average size may include senior level and graduate class sizes, which typically have mature learners. Finding out the average size of freshman core courses will help avoid the surprise of having courses with class sizes within the 100s. This can ensure you register for courses in which you can easily interact with your lecturer, you can pay attention without distractions and you are not sitting 20 meters away from the lecturer.

STEP 4: CONTACT THE SCHOOL, FIND OUT ALL ADMISSION REQUIREMENTS AND APPLY

Step 4: Contact the school, find out all admission and financial requirements and apply.

In this step, it is important to contact the school of interest and learn of all the financial and admission requirements. The goal of this step is to find information to understand how you need to prepare to avoid the pitfalls during enrollment and plan the best overall collegiate package.

It is vital to know well ahead of time what the entry requirements are. You also need to know what scores (and which admissions test/s) are required to qualify for scholarships/financial aid – and achieve them. The actual procedures may vary from school to school but the first thing they will want is a completed application form (see point below). You should do this as early as possible – definitely early in your senior year, possibly even at the end of your junior year if you are sure of what you are headed for.

The following are the three A's typically required for admission: 1. Application Fee, Academic Records and Admission Test scores. Thus, a great start is to ask:

4.1 What is the application fee?

Most schools ask for an application fee. This is typically not refundable even if your application is rejected. Fortunately there are ways to get the application fee waived. Common fee waivers are as follows:

- **SAT exam:** If you appear in a SAT exam, and you are granted a fee waiver, you may be eligible for application fee waivers from some colleges. Be sure to check with the admissions office to see if it applies to you.
- **Low income:** You can also check with your counselor to see if he/she can help you to find out if any schools will consider waiving an admission fee if, for example, you qualify for free or reduced-fee lunches or if your family's income is below a certain amount.

4.2 What Academic Records are required for admission?

Records from previous schools are a must-have. These form the basis on which you will gain admission. This usually entails a transcript from your high school and/or a college transcript (when transferring credits).

What GPA/ACT/SAT score is needed?

The scores needed to qualify for specific schools, courses and scholarships can be found by enquiring directly from the schools, or by going to one of various sites on the internet that provide up to date information.

A good site to go to is *www.collegeboard.com* (although, be warned, you have to do some in depth digging!)

4.3 What is the admission test scores required for admission?

Courses and grading standards differ from high school to high school across the country. The B that you earn may be equivalent to a C or even an A elsewhere. This is why admissions tests are necessary. Admissions officers have to have a way to compare the thousands of applicant students who are from differing educational backgrounds. The Scholastic Aptitude Test (SAT) and the American College Testing Program Test (ACT) are the most common admission tests used. Your preparation for these tests is therefore very important, as they will be playing a large role in whether or not you are accepted to the school of your choice.

How do I prepare for the SAT or ACT?

Depending on your natural strengths and weaknesses, you may perform better on one test than the other. Take a close look at the following table and answer the questions that follow. [7]

Basic Test Information	
SAT I	ACT
<p>Tests critical reading, writing, and math skills in 9 sections (plus one experimental section that does not count against your score)</p> <ul style="list-style-type: none"> • Critical reading including both short and long reading passages and sentence completions • Math including numbers and operations, algebra and functions, geometry and measurement, and data analysis, statistics, and probability • Writing; including identifying sentence errors, improving sentences and paragraphs, and a student essay. 	<p>Tests: English, math, reading and science reasoning, in four subtests. There is also an optional essay</p> <ul style="list-style-type: none"> • Usage, mechanics, rhetorical skills • Algebra, geometry, trigonometry • Critical reading • Reading passages from the social sciences, natural sciences, prose fiction, humanities • Data representation, research summaries, conflicting viewpoints (science)

<p style="text-align: center;">Measures</p> <ul style="list-style-type: none"> • Ability to identify genre, relationships among parts of a text, cause and effect, rhetorical devices, and comparative arguments • Reading fluency • Understanding of the meaning of words and the basic logic in sentences • Knowledge of math course work • Ability to reason mathematically • Ability to identify grammatical errors and recognize how to improve sentences and paragraphs • Knowledge of standard written English <p>3 hours and 45 minutes in length</p> <p>Multiple choice plus student produced responses. A 25-minute long essay</p> <p>Guessing penalty of a quarter-point</p> <p>Offered 7 times a year</p> <p>Can be taken multiple times; the last 6 Scores are reported to colleges</p>	<p style="text-align: center;">Measures</p> <ul style="list-style-type: none"> • Knowledge and understanding of standard written English and rhetorical skills • Knowledge and understanding of ninth through eleventh grade course work in math • Reading comprehension across subject areas • Reasoning and problem solving in biology, chemistry, physical, and earth and space science (some general-level science background is helpful to understand the concepts) <p>2 hours and 55 minutes in length</p> <p>All multiple choices for required sections. The essay section is optional</p> <p>No guessing penalty; only correct answers count</p> <p>Offered 6 times a year</p> <p>Can be taken multiple times; only the scores from the selected test date are reported to colleges</p>

Point: There is no substitute for studying the topics and learning the material.

Proper planning and preparation prevents poor performance. In addition to learning the material, it is imperative to practice taking the admission tests. Here are some basic tips for preparing for admission exams.

- **Take practice exams.** It will help to be familiar with the type of questions that are going to be asked, what instructions to expect and what the different sections are about. Time yourself to get an idea of what pace you need to work at. Look online for practice tests, and for tips and advice about studying for the tests.
- **Read the instructions completely.** Before you give your reply to any questions always read the instructions *first*. They always guide you as to *what* to answer. People frequently make the mistake of rushing to answer all the questions, only to realize later that some were optional or only a certain number of questions were to be selected from the paper. A lot of time will have been wasted and not much concentration will have been given to the right questions, which could be disastrous.
- **Note the kind of questions that give you trouble or take you a long time to answer.** This will give you an indication as to where you need to focus your preparation and study. How was your timing on the whole test? If you finished quickly but got many questions wrong perhaps you need to take more time reading the questions carefully first. If you think you will not be able to finish on time, you need to work on completing questions faster, perhaps spending less time re-reading your answers.
- **Learn how to quickly judge if a question is easy to answer or will take longer.** In the SAT II test, you can move around, answering the questions, you know the answers to first to save time. Just make a check mark against the ones you need to come back to (on the question sheet – not the answer sheet – stray marks on your answer sheet can be misread as answers!) Remember, every correct answer earns a point – you may as well get the easy ones out of the way first!
- **Mark your answer sheet very carefully and thoroughly.** If you erase an answer, erase it thoroughly. Remember you can use your test booklet as “scratch paper” if you need to (you are not permitted to bring scratch paper in to the exam with you). Make notes and work out answers in the rough on your test booklet.

- **Make “educated guesses”.** You can make “educated guesses” if you need to – remember that one incorrect answer deducts a quarter point; therefore you have to get four answers wrong to lose a full point. Get one right and you earn a full point!

Three little known facts that will allow you to get ahead in college during the admission process:

Fact 1: The SAT and ACT test is open to anyone.

Both the SAT and the ACT are open to anyone, but there are set dates. You can take the SAT as many times as you feel you would like to but it is not wise to take it too many times – some schools will frown upon more than 2 - 3 attempts. Go to <http://sat.collegeboard.com/register/> to sign up online. You can choose from a list of local high schools for a test center.

The ACT can be taken 12 times in total (only once per national test date). ACT allows you to choose your best score to be submitted to schools *if you pay a minimal amount for this choice* – note that you are advised *not* to use the 3 free score reports ACT sends to colleges if possible because you want your prospective school to only see your strongest points.

Fact 2: Advance Placement Test allows high school students to earn college credit.

An Advanced Placement Program test allows high school students to experience – and test on – college level work while still at high school. Should they test well, many post-secondary schools will give them credit or even advanced placement. They also stand a stronger chance at getting scholarships (the College Board estimates that 31% of colleges and universities look for AP experience when deciding which students to award scholarships to.^[8])

Furthermore, students who are successful in AP exams while at high school are more likely to graduate from college in four years. The longer you take at college/university, the more it costs you so this makes a lot of sense (dollars and cents!)

You can speak with your guidance counselor to see if AP courses are a good idea for you. The courses themselves are not necessary in order to take an AP exam however – you can take the exam as long as you have studied the material.

Fact 3: The CLEP Test can reward you with college credit for what you already know no matter where you learned it.

The CLEP program is a credit-by-examination program and the most widely accepted in the United States. Students of any age can take CLEP exams to demonstrate their college-level knowledge and thereby earn anything from 3 - 12 credits per CLEP toward their degree. Again, this can minimize the time taken to complete a degree and thereby save money. Be sure, however, to find out from your college of choice if it will allow you to transfer these credits to your degree, as credit policies differ from school to school.

4.3 Complete the admissions application.

Remember that applications cost time, effort and money – do not be too carried away and apply for too many. It is a good idea to submit to around five, if not more, schools. Prioritize your list as follows:

1. Have one or two you feel especially “safe” with – they are affordable, they offer all the things you are looking for and you’re 90% - 100% sure of getting accepted.
2. The next two to four are your “probable” – you are about 75% sure of getting them and they are also affordable and meet the other criteria you are looking for.
3. The last two are not that much of a sure thing, you are about 50% sure of getting in. These are a challenge to apply for but nothing ventured, nothing gained, you never know!

Organize your basic information such as transcripts, letters of recommendations, etc. Be sure to have at least 10 copies of each on hand. Completing the application thoroughly and carefully is very important. Although you may make use of your counselor’s assistance, it is the individual student’s responsibility to file the completed application on time, meet deadline dates for submitting test scores, and file scholarship/financial aid applications. Check which elements of the application your school sends directly to the colleges/universities you apply for and what you are personally responsible for sending.

Check with each school, whether they prefer an online application form or if you need to get a hard copy package from them. The form itself is likely to ask for various details such as personal, academic, address and estimated financial details, your proposed course of study, faculty/departmental sign-offs, your statement of purpose and signed Terms and Conditions. **The full applications required by different schools vary sometimes from school to school but generally, it is important that the following elements are included:**

Make sure you include the application fee.

Rarely is an application fee above \$100, more likely it will be \$50 or less but they vary from school to school. This fee is usually non-refundable but many colleges offer fee waivers under certain circumstances (see Step 3 about getting a waiver)

Make sure you include your High School Transcript.

Your high school provides this record of all the scores you have earned starting with 9th or 10th grade and sends it directly to the college/university on your behalf. It should also include a school profile, which assists the college/university to interpret the transcript, so they can assess the courses and levels available to you. At the end of your senior year, your high school will send your final transcript to that college/university. This is a requirement, which allows them to observe that you have managed to maintain your grades, or improved upon them. Be sure to do so! This could affect your admission!

Other information:

Some schools require letters of recommendation from your teacher, counselor, minister/priest, alumnus, or an adult member of your community. Any other certificates of award in performance, sports or presentation in high school would be a plus, so don't forget them. They will also require you to write an essay.

Make sure you include your Admission Test Scores.

Depending on the college/university you are applying to, you will be required to have taken an admission test, after which the testing organization will send your scores directly to the schools you are applying. When you take the admissions test you indicate which colleges should receive your scores and which scores to send. Your test fee includes the costs of sending scores to a number of colleges.

Make sure you include your letters of recommendation

Two or three recommendations from people who know you both in and outside the classroom are generally required. The onus is on you to find appropriate people to provide you with these letters. Ask early on in the process (at least a month before they have to be in) to allow them time to write a considered and thorough letter. Many teachers like to have the summer to write recommendations so ask them in the spring.

Whom should you ask for a recommendation?

You can discuss this with your family, friends and counselor as to individual choices. Check what the college application asks for – usually it requires a recommendation from your teacher or counselor or both (your English or Math teacher is usually a good idea if they don't specify which subject teacher to ask). Then invariably you'll need a recommendation from someone who knows you well and who can provide a general perspective on you as a person.

How can you get the best possible recommendations?

Don't be afraid to have a chat with your recommendation writers. Talk to them about highlights you remember from your school experience, make sure they know to focus on your academic talents and achievements. Remind them of specific assignments or projects and contributions you may have made. Provide *them* with the information they need to be specific in their recommendations.

It's also important to spend the time chatting about your plans, goals and pursuits. You could provide them with a short resume, which provides a good overview of your high school involvement, contributions and achievements.

Chatting can also serve to explain your transcript anomalies – it's helpful to the writers to understand what challenges you were faced with and what you did to change and improve.

How do you get the best recommendation on time?

Step 1: Provide deadlines so your writers know when to have the letters ready.

Step 2: Supply them with stamped and addressed envelopes for each college/university you are applying to.

Step 3: When necessary, waive your right to view the letters of recommendation (there is a field on your application form for this). This enhances the credibility of the recommendations.

Step 4: Follow up with your writers around a week before your first deadline to make sure the letters have been mailed or to check whether they perhaps still need any additional information from you.

Step 5: Write thank you notes to each writer and let them know which college you have decided to attend. Don't wait, do it before you finally leave high school if possible.

Make sure you write a polished essay.

Your essay is a very important element of your application. This is your opportunity to express yourself as an individual and allows admissions officers to get a feel for who you really are. You can choose to write an autobiographical essay or something on a specific theme. Nevertheless, whatever you choose, write clearly and expressively and do not be vague. For example, if you're going to write about your family, write about a specific family event or holiday. Most importantly do your best to eliminate any grammatical errors and typos.

Make sure you prepare for the interview.

Some colleges offer and even require a personal interview. If this is the requirement of a college you are applying for, schedule your appointment yourself, this shows you are genuinely interested in attending that school and counts in your favor.

An interview can take anywhere from 30 minutes to an hour. This will probably be conducted by an admissions officer, alumnus or a student.

Even if an interview is not required, it is a good idea to arrange for one anyway as this gives you the opportunity to make personal contact with someone who plays a role in deciding whether you are admitted or not. If the college is very far away, you can always arrange to meet with one of the alumni of the school who resides closer to you.

An interview is also a great opportunity for *you* to ask questions about anything not covered in the catalog or on their website and to get a better idea about the school you are applying to. Remember, your application form, your essay, your transcripts, are all just words on paper.

An interview is your opportunity to demonstrate who you are, to be your own best advocate. Speak positively about your interests, your ambitions and hopes for your college career. Be natural and conversational (don't memorize a speech). Show your personality and enthusiasm for the college you are applying.

An interview is also a good opportunity to explain anything unusual in your transcript (a dip in grades for example). It may not be possible to explain such things in an application in writing but chatting with a sympathetic interviewer can be a lot easier and even more effective.

A few tips:

- Be on time.
- Be polite to everyone and use appropriate language (not slang).
- Dress smartly and neatly.
- Go into the interview alone, not with your parents or friend.
- Be confident but not arrogant.
- Avoid eating or drinking during the interview and switch off your cell phone!
- (For Auditions and Portfolios) If you intend applying for an arts program (dance, theater, music, art or similar) you may be required to also provide a portfolio or attend an audition on campus. Schedule this early if possible and prepare accordingly.

A few more tips for a successful application process.

Tip 1: You do not have to “go it alone”... ask for help.

Your school counselor is trained to assist you, he/she knows you and your academic record, strengths and weaknesses well and can recommend which colleges/universities to focus on, as well as assist you in the application process.

Your counselor can also advise you as to when to take your admission test/s and which ones to take, as well as whether to apply early and/or what timetable to observe. He/she will also help you to obtain all the various elements for your applications, such as the transcripts, letters of recommendation and so on.

About your counselor ... What to remember

Your counselor deals with many other students too and not only will *you* benefit, he/she will appreciate it if you make his/her job easier by:

- **Being prepared** – go to your counselor *with all* the necessary paperwork and information you can manage to get together on your own (having done thorough research and made notes of the majors, schools, scholarships, etc. you have found)
- **Being organized** – keep everything filed in an orderly fashion, keep a record of your searches, what you have found; who your contacts are, etc. Complete whatever steps you can early (such as writing your essays) and become familiar with the deadlines you need to meet as well as your own school's deadlines that relate to the application process. It is useful to make a chart of the colleges you have found, what their requirements and deadlines are and to have a calendar marked with the target dates for all the different steps.
- **Being early** – invariably your counselor will deal with students on a first-come, first-served basis. Don't leave it until the last moment. Work towards getting your essay, your transcripts, and letters of recommendation ready well before (two weeks or more) the application due date and take into consideration the time it will take to get through the mail service you are using as well as the internal postal service of the various schools. Even online applications should be completed early – at the last minute websites can get overloaded and data can get lost.

Tip 2: Organize! Organize! Organize! Keep an application folder.

Write down names and contact information. Keep notes. Use a calendar and follow a checklist.

Tip 3: Follow up with *people*, not organizations.

Tip 4: Send your applications in on time – or better yet, early.

Tip 5: Don't send the same information in a lot of different ways.

If you've submitted information online, wait for the receipt confirmation and don't mail it or fax it as well. This will only confuse matters. If you don't receive a receipt confirmation, contact the admissions office first.

Tip 6: Use the same name consistently.

If you include your middle name on one document, include it on all of them as well. Don't change what you initially choose to be called. The chances of misfiling and mix-ups are not worth taking. It is also strongly recommended that you rethink your email address. A more professional email is far more effective than, for example, imoplayerforyou@ or 1phunkychic@. Use your first name and surname for an address. Keep it simple and straightforward. While you are at it, clean up your Facebook or Myspace accounts too. Be careful of what your profiles say about you.

Tip 7: Send self-addressed stamped postcards with your package if you are submitting information yourself.

(High schools generally include receive-receipt notes with application material they submit to ensure their submissions are received – you can do it too). Remember however, it takes a while for them to return to you – don't panic if you don't receive them immediately!

Tip 8: Keep copies of everything.

Save all correspondence or emails, you receive from the admissions offices securely (from notes to passwords to cancelled checks). You never know if you may have to refer back to them if any problems occur.

Tip 9: If the unthinkable happens and something goes missing, don't panic.

You will have copies. Just call the admissions office and take the necessary steps to resubmit.

4.4 What happens after you have applied and before acceptance?

Some schools' websites allow you to log in and track the status of your application (inquire from the schools you apply to if this is possible). If you haven't done so as part of your application, you need to apply for housing / accommodation if you are going to be living on campus. Also, keep track of your application for any scholarships or financial aid. Invariably, you still have

to complete your senior year without dropping grades - preferably improving on them for the final transcript, therefore, you need to focus well at school. You can email the admissions office (or the admissions officer who may have visited your high school prior to you applying) if you haven't heard anything after several weeks.

STEP 5: FIND OUT THE COST OF ATTENDANCE AND APPLY FOR FINANCIAL AID

Step 5: Find out the cost of attendance and apply for financial aid.

What are the financial implications (not only for tuition but all the other peripheral expenses, such as books, accommodation if applicable, transport and so on) and what scholarships are available should you be seeking one? If you are going to be seeking financial aid, you will have to apply for this early as well. The process of applying to attend an institution and for scholarships or funding can be complicated, drawn out and painstaking. From doing sufficient homework first, to completing all the steps to following up on your applications, all these aspects also need to be carefully documented and you have to keep your wits about you.

5.1 Get a Cost of Attendance Form from the school you wish to attend.

Tuition and fees represent only a fraction of the costs to attend a school. Accommodation and living expenses, which may also be required, books and stationery, transport and extra-curricular expenses all add up to the grand total. Obtain a *cost of attendance form* for the colleges/universities you are looking at. This provides a clearer picture of the true cost of attendance at an institution.

5.2 Find out what financial aid is available and how do you qualify.

You can go the route of a scholarship, a grant, or various types of loans (e.g. Government, institutional or bank loan) or a combination of any of them. The rule of thumb, however, is *go first for a scholarship* (even though the paperwork is more and it takes more effort – it is worth it). If unsuccessful, go for a grant. If you cannot get a grant, go for a loan. This makes a whole lot of sense... dollars and cents!

5.3 Research and apply for scholarship opportunities.

Scholarships should be the first and primary goal of students for funding their college educations. A considerable amount in scholarships is available each year nationwide, and what makes this ideal as a funding option is that students need not repay their scholarships.

When one considers that a scholarship can be worth thousands or tens of thousands, it makes sense –dollars and cents- to spend the time and effort needed to research and apply for scholarship opportunities. **Freshly graduated high school students are not the only source of high performers seeking to go to college and qualifying for scholarships!** Students who want to go back to college can obtain academic scholarships as well. Scholarships belong to the “merit-based aid” category. This is to say that they are awarded entirely based on merit. They are not necessarily awarded based on academic performance only excellences in sports, community service and extra-curricular activities, as well as need, are considered. Here are ways to find scholarship aid:

Read Books on College Aid

There are several books dedicated to the topic of financial aid ranging from how to books to catalogs of scholarships and grant opportunities. Many of these books are available at your local bookstore or online retailer. However, a cheaper way is check your local library for these books. In the case that the books are not in the current catalog a request to the librarian that these books will be added will help the library keep it's collections relevant when it's time to purchase new books. In the meantime, most libraries have an interlibrary loan system, which means that if it is not in their immediate catalog, they can request it for you from another library that has the book. Knowing how to request books is not only a helpful skill in your college search, it is also a great skill to have while in college and through the rest of your life.

Here are a few suggestions of books that have information pertaining to financial aid.

How to Go to College on a Shoe String: The Insider's Guide to Grants, Scholarships, Cheap Books, Fellowships, and Other Financial Aid Secrets by **Ann Marie O'Phelan**

How to Go to College Almost for Free by **Ben Kaplan**

The Scholarship Scouting Report: An Insider's Guide to America's Best Scholarships by Ben Kaplan

Debt-Free U: How I Paid for an Outstanding College Education Without Loans, Scholarships, or Mooching off My Parents by **Zac Bissonette**

The Ultimate Scholarship Book 2011: Billions of Dollars in Scholarships, Grants and Prizes (Ultimate Scholarship Book: Billions of Dollars in Scholarships) by **Gen Tanabe and Kelly Tanabe**

Visit websites on College Aid

Do not limit yourself to books alone, there are several websites dedicated to finding funding for college. The best place to find out what scholarships are available in the USA is the World Wide Web - most particularly Fundmyfuture.org. This website now has a special scholarship search engine to help you to find the scholarships that are best suited to you and provides full information about each scholarship.

While there are several sites that provide this information for a fee, several sites provide this information free. The wonderful thing about websites is that they are searchable and sometimes provide databases based on user criteria. In addition, many have electronic contact information in case you need further information. Free websites for financial aid include:

- www.kaarme.com
- <http://www.scholarshiphunter.com>
- <http://www.careerinfonet.org>

Check the school catalog, alumni office and major department.

In addition, school catalogs and the alumni office are a source of scholarship information (you can find most of these online as well). In addition, the chair of the department of your selected major will know of funding opportunities as well. Start with the schools you are interested in first. Check them all thoroughly and compare them all with each other.

Other sources of scholarships

Various private organizations and businesses offer scholarships, which vary in amounts, periods and criteria of applicants. It does not hurt to investigate possible scholarship sources in your area (or that of the school of your choice) or that are nationally well known (here are some suggestions).

- Foundations (Bill & Melinda Gates Foundation, etc.)
- Advocacy & political organizations
- Scholarship-focused nonprofits
- Large corporations
- Service organizations
- Professional associations
- Religious organizations
- Social/community clubs & organizations
- Your employer or parent's employer (employee-based awards)
- Unions
- Pageants

Remember, there is a very wide range of scholarship criteria – you are bound to qualify for some.

Where do your strengths or circumstances lie? Apply for those scholarships that look for those criteria, such as:

- Economic need
- If you have any sort of disability (learning or physical)
- If you are from an underrepresented ethnic minority group
- Your geographical location (some awards and scholarships go to students in specific areas)
- Your commitment to going after a good career, research or other academic interest

- A proven commitment to the fine arts or performing arts
- Proven athletic talent and achievements
- Proven commitment to volunteer or community work
- If you are in the minority in your area of interest (for example you are a male interested in nursing or child care)
- If you are the first in your family to pursue post-secondary school education
- If you are a single parent, or you are going back to school
- If you are a winner of a specific contest or essay contest
- If you have done very well academically or on your SAT/ACT

Apply for grants.

A student's financial background is not a point of consideration when grants are awarded. Thus, *even if you receive a scholarship, you can still apply for a grant.*

- To apply for a grant, you have to complete a FAFSA (Free Application for Federal Student Aid) and prepare the Student Aid Report as is required by the federal government, in particular the Department of Education. The Department then assesses the financial ability of the student or his/her parents to pay for their college fees through the details submitted in the FAFSA. The rest of the expenses can be borne through other federal, state or college grants, wholly or partly. While the first two are granted by the federal and state government (respectively), the college financial aid depends on the discretion of the college. Financial aid offices of the colleges determine the grants awarded based on the Expected Family Contribution report (part of the FAFSA) and other influencing factors.
- Like scholarships, grants do not have to be Prepaid.

Important notes about the Pell Grant:

Note 1: This is a federal grant given to students to attend undergraduate college. In some cases, it is also extended to post graduation students, with certain terms and conditions implied. It was introduced in the year 1965 and was originally referred to as the Basic Educational Opportunity Grant.

Note 2: Applications for Pell grants are also made by submitting a FAFSA (Free Application for Federal Student Aid) form. Information provided in the FAFSA form, such as, family income, number of dependent members, number of children starting college, etc. is then considered by the Department of Education to determine the Expected Family Contribution for a candidate. The amount left after the cost of attending college has been subtracted then represents the financial need of the student.

Note 3: It is based on the financial need that the Pell grant to be awarded is decided. For the academic year 2010-2011, the maximum grant that can be rewarded to a single applicant is \$5,550.

Note 4: Once awarded to a student, the Pell grant is administered to the student either directly by the Department of Education or through the financial aid office of the college where he/she takes up study. While the full grant is given at the beginning of the first semester and goes towards covering the entire college tuition fee, it may be evenly distributed over multiple semesters. Should the entire amount sanctioned under a Pell grant not be entirely to pay the tuition fees, the student may then use what remains for books, stationery and other requirements. Students are not liable to account for how they spend the remaining grant.

Apply for loans.

This is the least favorable option, simply because a loan will need to be paid back, along with interest. Loans easily account for 47 percent of all the financial aid at universities.

Education loans can be obtained from the federal government, state government, colleges (mostly private) and all the major banks in the country. In 90% of cases, interest on a loan begins to accrue straight away and the liability to repay arises only after the student has finished college.

The amounts in Federal loans that are awarded are also need-based, meaning that it depends on the financial background of the applicant (or the ability of the parents to pay the college tuition fee).

Government Student Loans:

- **The Stafford loan:** This is the most common type of federal loan and can be either subsidized or unsubsidized. No interest is charged on subsidized loans until the student leaves school and repayment begins. This type of Stafford loan is awarded to students with financial need. The interest that accrues while the

student is still studying is paid by the government. A student must pay monthly interest while they are still in school if they have an unsubsidized loan. In some cases, this interest can be deferred. The interest rates are considered quite low in both cases, which make this the more favorable type of loan.

- **The Perkins loan** is for students with financial need. Such students often get the Stafford loan, and then get the Perkins loan to pay more of their education costs. In the case of a Perkins loan, the government gives the funds to the school and school then awards the loans to the students based on need and in the order of receipt of applications. If you think you may qualify for the Perkins loan, it is important to *apply with your school* as early as possible before funding runs out.

- **A federal consolidation loan** is granted when government student loans have been consolidated. This can happen only once however. Many students choose to consolidate their loans after graduation make one payment on one loan than multiple payments each month. Monthly payment costs can therefore also be reduced because the consolidated loan can be stretched out. Be sure to do sufficient research and thorough calculations before going this route, as this option is only available once.

Lagniappe: Some helpful websites

- www.fafsa.ed.gov/
- www.osfa.la.gov/
- www.collegegrant.net/louisiana/

STEP 6: RECEIVE ACCEPTANCE AND REWARD LETTERS

Step 6: Receive acceptance and reward letters.

Not all enrollments are equal - some may require remediation; different enrollments include different benefits and packages. It is important to *be fully aware what your acceptance letter and/or scholarship award letter states*, in detail. Forewarned is forearmed! In most cases, acceptance and financial aid letters will come in separately, usually the acceptance first and scholarship later. So let us focus on acceptance first.

A great start is to:

6.1. Read college acceptance letters carefully: Understand the terms of enrollment.

Read each college letter you receive calmly and carefully. You will receive one of two types of acceptance letters - unconditional acceptance, or conditional acceptance.

Look for good news in the very first sentence. Colleges are usually very straightforward in the way they address applicants and they never give ambiguous information as to whether you are accepted or not. If you are being granted a scholarship, it may be briefly mentioned within the acceptance letter, but more information that is detailed will be provided to you separately.

6.1.1. If you are *unconditionally accepted*...

Congratulations! You will now be asked to either *confirm or decline* what is being offered to you. Confirmation can be handled through a form provided in the package that you fill out and send back. This form is also referred to as an *enrollment form* or even *enrollment contract* in some cases. You may also be given a link and instructions as to how to do it online. Besides filling out the enrollment form, some schools require an *enrollment deposit* as well. This is their way of ensuring that you are 100% committed to your decision. The deposit will count towards your tuition, or other college expenses such as on-campus

residence or meal plan. (In most cases the deposit is *non-refundable* should you opt out at a later stage.)

If you are accepted at more than one college, (good for you!), you will eventually have to choose one and decline the others. The initial acceptance packages may contain a *decline form*, but if there is none provided, a simple respectable letter or email to the Admissions Office will suffice.

Whatever you decide, *pay close attention to given deadlines* and send your response in a timely manner to secure your place at the school of your choice.

College acceptance packages will most likely include additional forms that you need to take into consideration, *also by set deadlines*:

- **Housing application for on-campus residence**

If you are moving away from home to go to graduate school and are a first year student, applying for on-campus residence is most likely your safest choice. It will give you an opportunity to make new friends right from the beginning, learn how to share space with a roommate or two and it will keep you close to your class buildings, library and dining hall. Housing application will ask you to fill in some general information about your living habits and preferences as well as some financial information in case the college offers variously priced residential options.

- **Meal plan application**

Having a pre-paid meal plan usually allows you more time to concentrate on more important stuff than cooking and doing the dishes. Depending on your particular college of choice, there may be a few options as to how the meal plan works. For example, you can choose to have a certain number of meals pre-paid per semester, or deposit a certain amount to your student ID card and spend it gradually. Either way, think carefully about your eating habits before you make your choice. Again, pay attention to given application deadlines.

- **Class schedule and registration form**

A class schedule and class registration form will be provided to you initially for information purposes only. However, if you feel confident and capable to put together a schedule yourself, go right ahead. If not, do not worry, because once you arrive at your school you will be provided with some on-campus counseling and guidance when choosing first semester classes. That is why there is no early deadline for this important step.

- **Orientation information**

Your acceptance package will include information about orientation programs (weeks/days) held prior to the start of the first semester. Make a note of the dates and if they require you to indicate your attendance. Invariably you will have to book a specific date.

If you are *not* unconditionally accepted....

... It can mean one of three things:

1. That you will be fully accepted pending your final high school transcript. In that case, you need to make sure to mail it in as soon as you have it at the end of your senior year. Talk to your high school counselor and get him or her involved in helping you meet the deadline and being fully accepted. If you complete your high school courses successfully and provide the transcript on time, you will receive the acceptance package shortly.
2. That you received a deferral letter, which means that the college has not been able to make a decision yet (the decision-making has therefore been deferred) and possibly requires additional paperwork from your side. You may be asked to provide additional grades, or to retake tests such as SAT, ACT, or TOEFL (in the case of the latter, you are a non-native English speaker).
3. That you have been placed on a waiting list for admission. It means that your first college of choice has received many exceptional students' applications and, while they are still considering you, they want to see how many of their own first choices will confirm attendance and how many spaces they will have left to offer to their waitlisted students. Therefore, you still have a considerable chance of being accepted. You should be sure to show interest, send updated grade reports or test results and hope for the best. In the meantime, you should consider your other admission offers, just in case.

6.1.3. What to do if you are wait-listed?

Firstly, you need to decide if you really want to stay on the waiting list – it would make sense to do so if it is a school you are particularly interested in attending.

Secondly, find out if there are any conditions that apply to you if you are on

a waiting list – for example, your accommodation or financial aid options may be lessened as you are notified later than other applicants are.

Don't leave it entirely up to fate – even if you decide to remain on the waiting list, send in your deposit to a school that has accepted you, just in case. Unfortunately, you will lose the deposit if you end up not attending but at least you will be sure of being in a freshman class when the time comes.

Meanwhile, find out what your status is on the waiting list. Some schools rank wait-listed students according to various criteria. Most schools will not mind telling you where you stand on the list. Obviously, the higher your name appears on the list, the better your chances of being accepted.

Strengthen your case in a letter to the admission office: The school already has your academic credentials – submit, in a letter, any additional achievements or non-academic information you think may help tip the scales in your favor. Use this as an opportunity to emphasize how much you would like to attend the school and be persuasive as to why you think the school is suited to you and you to it. If you are quite sure this school is your first choice, assure them that you will enroll if you are admitted. You can also ask for another (or first) interview.

Keep your grades up or improve on them. You may be reevaluated based on your 3rd and 4th quarter grades.

If you decide to go to a school that has already accepted you, pay your deposit and let the school that has wait-listed you know to remove your name from the waiting list so as to give someone else a chance.

6.2 Read the scholarship letter carefully: Understand the terms of the scholarship.

Points that you need to consider include:

- Depending on the scholarship, invariably the letter that tells you that you have been awarded with it will also provide the terms and conditions (which you will have to accept, either in your letter of acceptance or in a form, which they will provide along with the notification of, award letter).
- Take note of any deadlines you need to observe.
- The letter will also tell you the monetary value of the scholarship, how and when it will be paid out to you (or the school you will be attending).

- Be sure to check if the scholarship is renewable for the full term of your degree.
- Take careful note of the grades you will be required to achieve in order to keep the scholarship.
- If at some point you transfer to another degree program, please make sure whether your scholarship can be transferred as well. Not all scholarships are transferable from one program to another.
- Apart from formally accepting the scholarship, you should write a professional letter of thanks to the body/organization, which has awarded it to you, stating your commitment to doing well and putting it to the best possible use and expressing your gratitude for the generosity being shown to you. Be sure to make this a typewritten, formal letter of thanks, which shows that their faith in your academic prowess is warranted. There are many examples of such a letter to be found online.

6.3 *Assess which combination of financial aid and school best fits your needs.*

A school (or a number of them if you have applied to various schools and have had the majority accept you) will offer you various financial aid options. You now have to do a careful analysis of which one (or combination of them) is going to work out the most cost effectively. The rule of thumb is simple – the ones that offer the most *free money* (i.e. money you do not have to pay back) are the best! Second to these are those that charge the least amount of interest. It is important to consider:

- Financial aid offices offer what they call “financial aid packages” – a combination of aid types including grants and scholarships, loans and some may offer a work-study job.
- Your acceptance letter should clearly tell you what the school’s academic year Cost of Attendance (COA) is going to be. Check that all the costs are reflected – tuition, extra fees, accommodation, books, transport and personal expenses. Remember, this is of utmost importance to know because for the next 9 months this is what you have to budget for.

- Next, check to see if the Expected Family Contribution (EFC) is stated in the letter. This is the amount that the school is expecting you (or your family) to contribute. Some schools' EFC will be higher than other schools. Be aware, as well, that this amount will probably vary from one year to the next.
- Does the letter clearly state the percentage of need it can meet? Is there a portion that is unmet and that you will have to meet yourself? Note that even when the school states it can meet 100% of your needs, it does not mean it is completely free – it probably takes the form of a loan (which must be paid back with interest – take note of the interest rates) and/or a job requiring a certain amount of hours of your time per week.
- Have some schools offered you more than one loan? Some do, as well as a job. Take very careful note of the terms of the loans (remember this is not free money!).
- What are the implications if you have been awarded a non-institutional scholarship as well? (*Remember, the total amount of financial aid cannot exceed your COA.*) In some cases, the institutional grants/scholarships offered by a school will be reduced if you also have outside scholarships. They may also reduce loan amounts and/or number of hours you are required to work a job.
- Check whether the aid package remains the same each year or if funds are reduced after the freshman year. Some schools may increase the percentage of aid but not the “free money”.
- Inquire as to the job options too – you may want to find out if it is possible to exchange your awarded job funds to a loan or vice versa. Check how many hours per week you will be required to work to earn the amount they are awarding you.

Whatever you do, do not sign an award letter until you are sure that you understand *all* the obligations, terms and conditions and are happy with them. Remember that you can always get back to the school/s and ask that the terms of the award be reconsidered if you feel that not all of your needs are being met or you would prefer other terms. (Remember to use the word “reconsider” rather than “negotiate”!)

6.4. What if you don't receive any acceptance letters?

Do not despair! This is not the end of your plans for a higher education. There are so very many colleges and universities in the United States, you can revisit those that didn't make your final list, which you did not apply to – there is still time to try with those whose deadlines have not passed. Here is how:

- Ask your counselor for advice and ask the admissions offices, which have turned you down for an explanation. Perhaps it was your high school transcript or your essay. Use this information to brush up on your next applications.
- You may also be able to appeal a decision, based on the fact your circumstances have changed (perhaps your grades have improved) or perhaps a vital piece of your application was not considered.
- You can also retake the SAT or the ACT and reapply if your grades are better. Ask the admissions office if this is an option for you.
- You can always transfer to the school of your choice after going first to a community college and getting good grades there. This demonstrates your commitment to pursuing a higher education and your commitment to working hard, which will stand you in good stead when you apply a second time round.

6.5. *Inform the schools you will NOT be attending that you are declining their offer of admission.*

You may well open a spot for someone who has been wait-listed.

STEP 7: REGISTER FOR CLASSES

Step 7: Register for classes

By now you have accepted the offer of admission and submitted your intent to enroll at the school of your choice, you have paid your enrollment deposit and you are finishing off your high school year and hopefully you have worked hard to keep your final grades up or improve on them. You may also have already taken your SAT/ACT exams. The last few steps remain...

A great start is to:

7.1 Attend orientation.

You will have indicated in your response to the offer of admission the date on which you would like to attend orientation. Be sure to arrive on campus early for the program and don't be afraid to ask questions. At this time, you may or may not be ready for registration right away.

Use this opportunity to familiarize yourself with the town you will be spending your next few years in - public transport, the closest grocery store, movie theaters, hospitals/doctors/dentists, etc.

7.2 Send in your final transcripts.

Check that your high school will be doing this at the end of your final exams - ensure that this is done as soon as they are available. This is key to ensure that the processing of your documents and files at the campus is done early, before you move in.

7.3 Make a checklist of items you need to take with you.

A handy checklist, which can serve as a basis for your own list, can be found at <http://www.collegeboard.com>.

Some colleges require you to bring/have a computer. If you are lucky, your school may even subsidize your purchase if you need to buy one (contact the admission office to find out if this is the case). Be sure to include the relevant software and peripherals you may need too.

7.4. Visit your doctor for a thorough physical checkup.

Most schools will require you to provide results of a recent physical as well as your vaccination history. You will typically need to provide proof of immunization against or immunity to measles (rubeola), (German Measles (rubella) and hepatitis B. Check with your particular school that their specific requirements are. (Some schools may even specify which clinic/hospital or doctor to attend.) Be sure to have these ready before you register. (Again, keep copies!)

7.5. Take the placement exams (if needed).

Most schools will want you to take placement exams to determine your fluency levels in math, English and at some schools, also writing. Check what placement exams you will have to take and prepare for them well.

You may be exempt from taking a math exam if:

- You score 550 or higher on the mathematics section of the SAT Reasoning test or SAT subject tests - mathematics tests level I, IC, II, or IIC (Calculus); or
- You score 23 or higher on the mathematics section of the ACT; or
- You score 3 or higher on the Calculus AB or BC examination or on the statistics examination of the Advanced Placement test; or
- You pass, with a grade of C or higher, a transferable college math course that satisfies the General Education.

You may be exempt from taking the English Placement Test if:

- You score 500 or higher on the critical reading section of the College Board SAT Reasoning test; or
- You receive a score of 680 or above on the College Board SAT Writing section; or
- You score 22 or higher on the English section of the ACT; or
- You score 3 or higher on the Language and Composition or the Composition and Literature examination of the College Board Advanced Placement program; or

- You pass, with a C or higher, a transferable college English composition course that satisfies the General Education composition or critical thinking requirement by the end of the spring term.

7.6. Register for classes.

Before you can start your first semester at your new school, you have to register well in advance for the classes you need to take. Choosing these classes needs to be done with care.

- Obtain a catalog of courses, and with the guidance of an advisor, review what the graduation requirements are for your chosen major.
- Register either on campus or online if your school offers this option.
- Be careful to do so by the deadline stated in your admissions letter. Better yet, *pre-register early*. Doing so in a timely fashion ensures you get into the classes you have chosen and that you can meet all the entry requirements. Most classes tend to have a limit on the number of students who can register per semester and when the number is reached, the latecomers are locked out until the next semester. So, be early!
- Again, *keeping careful records is important*.

7.7. Say “thank you.”

Many and various people will have provided you with assistance and support through the long complicated process of applying to go to college/university. Do not forget to send thank you notes to your parents, teachers, counselors, coaches, mentors and scholarship sponsors!

For More Information

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A Final Note...

Congratulations! You have figured out what direction your career will take. You have found out what qualification to go for and which subjects to follow. Did you do a thorough search for the school that is the best fit for you? Perhaps you considered quite a few. Did you complete all the steps to apply to them all and send in your applications in a timely fashion?

How were your SAT/ACT scores? Remember that you can retake them to improve your scores if need be.

If you have completed all the above, then you will have received one or more acceptance letters and weighed them up according to the criteria we suggested which best apply to you. I hope that you also took the time to find one or more good scholarships and/or grants to apply for and have made the grade in a few cases. Most importantly, you know how you are going to finance your studies with as little - or no - debt incurred. Remember you can continue to seek out and apply for further scholarships throughout your college/university career - just be careful to do your sums carefully.

We trust that this guide has been useful and accompanied you through each step of the way. Now it is all done. The packing, travelling and an exciting future lies ahead! You will now join the ranks of thousands of determined enterprising people improving their futures.

We wish you the very best of luck in your future endeavors and encourage you to get as involved as possible. Make the next few years the years you will remember fondly and appreciatively.

Respectfully yours,

Renaldo J. Hemphill, Ph.D.