

planning for college: a guide for parents

Parents are the most important and influential people in their children's lives. Children need their parents to be interested and involved in their activities, their academic progress, and their planning for the future. There are many things you can do to ensure that your children are prepared for life after high school.

This guide provides the basic information that you need to help your children succeed in middle school, high school, and beyond. It includes checklists and worksheets that you can easily remove and photocopy, along with titles of reference materials that you may borrow at the VSAC Resource Center library or through interlibrary loan at local libraries throughout Vermont.

Helpful information can never replace personal contact. We encourage you to meet individually with your daughter's or son's school counselor. And VSAC is just a toll-free call away at 800-642-3177.

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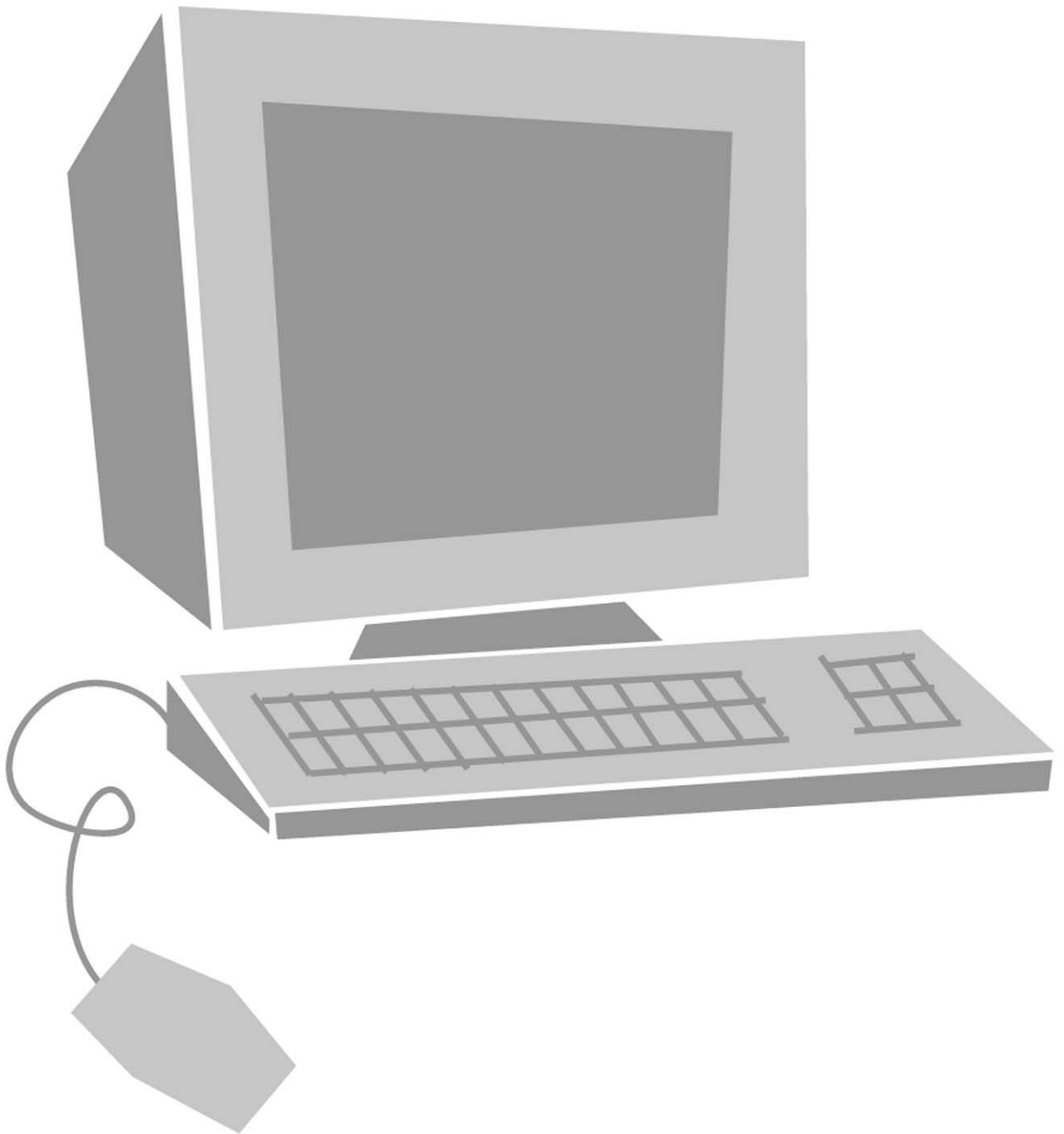
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part 1

planning and paying for college: basics and definitions



Definitions

According to the U.S. Department of Labor, job growth between 2000 and 2010 will overwhelmingly be in fields that require a college education. The word “college” describes a variety of educational institutions that offer different types of degrees.

Types of degrees

Certificate or diploma: awarded when a student has completed a specific short-term course of study.

Associate: abbreviated as AAS, AOS, AS, AE, etc., depending on the program of study. This degree is awarded upon completion of prescribed coursework that usually encompasses two years of full-time study or about 60 credit hours.

Bachelor: abbreviated as BA (bachelor of arts) or BS (bachelor of science). This degree is awarded upon completion of prescribed coursework that usually encompasses four years of full-time study or about 120 credit hours.

Master: an advanced degree that can be pursued after having received a bachelor’s degree. It is awarded following completion of a prescribed course of study in a specific field. Length of time depends on full- or part-time status and the number of credit hours required. It can vary from 36 to 60 credits. Common abbreviations: MA, MS, MBA, MSW, MEd.

Doctorate: awarded for advanced and intensive study in a specific field. Common abbreviations: JD, MD, PhD, DDS.

NOTE: It is not necessary to get an associate’s degree before enrolling in a bachelor-degree program. A student can start in a four-year degree program as a first-year student or transfer credit hours from another school. However, a student who wishes to transfer to a four-year college to complete his or her degree after having spent two years at a community or junior college may be required to have an associate’s degree.

Types of higher education institutions

Proprietary: trade or vocational in nature, and in business to make money. They are privately owned and often have recruiters who work on commission.

Private: usually self-supporting and nonprofit, meaning profits are put back into running the school.

Public: supported financially by the states in which they are located.

Trade/vocational: one- to two-year programs focused on a specific field, such as cosmetology, refrigeration, or culinary arts. Trade schools are often in session year-round, with sessions mirroring a typical work-day. Although shorter-term, they can be as expensive as a year at a two- or four-year college.

Community or junior college: two-year institutions that provide increased access to higher education by offering less stringent admissions criteria, flexible schedules, and/or lower fees. They often cut costs by having smaller campuses and no dormitories. Students sometimes begin their studies here and transfer to a four-year college to complete their degrees. Called “two-plus-two,” this plan often allows students to enter a four-year college as a junior, as long as coursework requirements have been met.

Technical college: two- or four-year colleges that prepare students for technical or hands-on careers. They follow traditional college schedules and often require courses outside a student’s major, such as English or social studies.

College/university: schools that offer associate-, bachelor-, or advanced-degree programs and require students to take liberal arts courses, in addition to courses in their chosen area of interest.

Planning for Higher Education

Types of admission

- **Open:** Anyone with a high school diploma or equivalent is accepted.
- **Liberal:** Some students ranked in the lower half of the high school graduating class are accepted.
- **Traditional:** Students primarily ranked in the top 50 percent of the graduating class are accepted.
- **Selective/competitive:** Students primarily ranked in the top 25 percent of the class are accepted.

College admissions criteria

Meeting the basic requirements for high school graduation may not be enough to enter the college or career of one's choice. Colleges consider some, if not all, of the factors below to determine whether a student will be accepted:

- **Grades and courses:** Grades in specific courses are the single most important factor schools consider in the admissions process. Colleges look at courses taken, and grades received, in all four years of high school. It is less important to have straight A's than to take the most challenging courses a student can handle. The more challenging the courses, and the higher the grades, the more college and scholarship options will be available to the student.
- **Standardized tests:** Few schools put as much weight on standardized test scores as students and parents are led to believe. Standardized tests are covered in more depth elsewhere in this booklet. The most common are:

SAT reasoning test — an aptitude and achievement test designed to assess a student's ability to handle college-level verbal and mathematical reasoning, reading comprehension, and writing requirements.

SAT subject tests — one-hour-long achievement tests designed to measure a student's knowledge in specific subjects.

ACT — an achievement test made up of several sub-tests designed to measure a student's broad knowledge of English, reading, math, and science.

- **Class rank:** This shows where a student stands academically in his or her graduating class.
- **Recommendations:** These describe what school counselors or teachers think about the student's potential to handle college-level learning.
- **Essay:** This is a writing sample that reflects the student's ability to think and write. It also gives students the opportunity to express something about themselves as individuals.
- **Interview:** Although not always required, an interview provides the college and the student an opportunity to ask questions of each other. It can be conducted in person, on the telephone, or on paper, with college personnel or with alumni.
- **Extracurricular activities/leadership roles/honors:** These reveal a student's personality by showing what he or she has accomplished outside the classroom.
- **Official transcript:** Contents of the high school transcript can vary, but it always includes the student's cumulative school record and a signature, stamp, or seal to verify authenticity.

Resources

- *Roadmap for College Admissions: Step-by-Step Directions for Success* by Bina, Vinay, and Sheila Chandrasekhara
- *Panicked Parents' Guide to College Admissions* by Sally Rubenstone and Sidonia Dalby
- www.collegeboard.com
- www.vsac.org for online tools, including:
 - self assessments for students
 - interactive career planning
 - diagnostic test preparation for PSATs, SATs, and ACTs
 - college searches
 - financial aid information, calculators, applications, Web links, and more

The Four-Year Plan

Students entering their first year of high school should develop a tentative course schedule for each year of high school. It needs to be reviewed and revised each year. This schedule should consider high school graduation requirements, college admissions requirements, and career plans.

High school graduation requirements

Through 2005, coursework requirements are:

4 years	English
3 years	history and the social sciences
3 years	math
3 years	science
1 year	fine arts
1½ years	physical education
	any local graduation requirements

NOTE: *The basic requirements for high school graduation in Vermont may change from year to year. For up-to-date information on required credits and coursework, check with your child's school counselor or consult the Vermont Department of Education Web site at www.state.vt.us/educ/new/html/board/rules_fulltoc.html.*

Students can be admitted to college without some of this coursework. However, they may be required to take additional or remedial courses in college. Students who take as much college preparatory English, math, science, social studies, and foreign language as they can handle have the most options.

Students should ask their schools about opportunities for applied academics, work-based learning, service learning, and job shadowing. Participation in these activities can enhance admission to post-secondary education. For more information about available programs, visit www.state.vt.us/stw.

College admissions requirements

These depend on the school and the student's major. Typically, four-year colleges look for a minimum of:

4 years	English
3 years	math (Algebra I, Algebra II, geometry)
3 years	science (biology, chemistry, physics)
2 years	foreign language (same language)
3 years	social studies
1 year	fine arts

National Collegiate Athletic Association (NCAA) requirements

Students wishing to play a sport or receive an athletic scholarship, especially at a Division I or II college, must meet certain academic requirements that involve specific high school coursework, grades, and standardized test scores. Potential Division I or II athletes must also register during their junior year in high school with the NCAA Clearinghouse.

Because NCAA regulations are specific and can be confusing, students who want to play sports in college should contact the school counseling office early in their high school careers for detailed information.

Resources

- *Athletic Recruiting & College Scholarship Guide* by Robert L. Scott
- *A Parent's & Student Athlete's Guide to Athletic Scholarships* by Dion Wheeler
- *Peterson's Sports Scholarships and College Athletic Programs*; Joe Krasowski, ed.
- www.mapping-your-future.org

Paying for Higher Education

How families finance education

Planning for college means helping your child succeed academically and taking steps to prepare for the cost of college. To pay for higher education, families usually rely on several options, including their own resources and financial aid that may be available from various sources.

The least expensive way to pay for college is to use savings and investments. Remember that saving for college does not have to be restricted to parents. Contributions to college savings plans make great birthday and holiday gifts from relatives or friends. Students also should be encouraged to save part of their earnings toward higher education expenses.

The sooner a family begins saving, the more it will gain. For example, saving \$100 per month at 8-percent interest from the time a child is born will net \$48,329 by the time the child is 18 years old. Starting a savings plan when your child is in first grade will net \$23,847 at the same interest rate.

Saving for college not only sends the message that you value your child's future, but also helps your child develop healthy money-management skills. Teaching your child how to create a budget, stay within a budget, and not spend more than allowed by the budget will pay off in a variety of ways.

Information on saving for college is available on the VSAC Web site at www.vsac.org. Information about the Vermont Higher Education Investment Plan, administered by VSAC in partnership with TIAA-CREF Tuition Financing, Inc., is also available on the Web site or by calling 800-637-5860.

Some families choose to meet college expenses using current income, which may include taking advantage of tuition payment plans. These plans, offered by many colleges, allow families to spread payments out over the school year rather than having to pay a lump sum in the fall and again in the spring. This option encourages families to treat college payments in the same way that they handled expenses such as child care when their children were younger. Families that were able to pay \$100 per week in child care 15 years earlier may elect to pay \$100 per week toward education costs in a tuition payment plan. While family members may have to live a different lifestyle to free up current income, this approach can

dramatically reduce the amount required in education loans and will save the family money in the long run.

Many families receive some combination of financial aid to help offset the cost of college. Need-based financial aid takes into consideration the family's financial situation. Availability varies greatly from family to family and school to school. Need-based aid includes:

- grants (do not have to be repaid)
- work-study (employment)
- subsidized student loans (borrowed money that must be repaid with interest; government pays interest during school and certain other periods)

Aid that is not necessarily based on need includes:

- merit-based scholarships (do not have to be repaid)
- unsubsidized student loans or parent loans (borrowed money that must be repaid with interest; no interest subsidy)

Loans are almost always a part of the college financial aid package, as a way of covering the difference between the total cost of education on the one hand, and the combined resources of the family contribution plus grant and scholarship awards on the other. Since education loans are repaid with interest (like car or home loans), borrowing is the most expensive way to pay for college and should be done wisely (see Planning for Education Debt later in this section).

Resources

- *College Savings Rx* by David G. Speck
- *Paying for College Without Going Broke* by Kalman Chany
- *Meeting College Costs: What You Need to Know Before Your Child and Your Money Leave Home* by Deb Thyng Schmidt
- *Taming the Tuition Tiger* by Kathy Kristof
- www.vsac.org
- Vermont Higher Education Investment Plan, 800-637-5860

Financial planning

Many families wonder whether it's best to manage their own finances or seek professional advice in planning for the cost of college. That is a personal decision that each family must make. When making that decision, it can be helpful to understand the goals of financial planning and how different planners are paid for their services. The following information is excerpted from materials provided by the Certified Financial Planners Board of Standards.

What is financial planning?

Financial planning consists of steps that help you take a “big-picture” look at where you are now and how to reach your goals financially:

- Gather all of your individual financial information.
- Set measurable and realistic financial goals (such as saving a specific amount of money in 10 years for education).
- Examine your current financial status.
- Come up with a plan to meet your goals (such as putting a specific amount of money each month into an education savings plan or other investment).
- Implement your plan (for example, set up automatic monthly transfers from your bank account or paycheck to an education savings plan or other investment).
- Monitor progress toward your goals.

Who are professional financial planners?

Professional financial planners follow the steps above to make financial recommendations for individual customers. A planner considers each family's needs and current resources, including budget and savings, taxes, investments, insurance, and retirement planning.

Financial planning services are not regulated by the federal government. However, financial planners may voluntarily go through a certification process with the Certified Financial Planners Board of Standards. This certification is based on

meeting education and experience requirements, passing a comprehensive skills exam, continually updating abilities, and abiding by a strict code of ethics.

How are financial planners paid?

- Some financial planners are stockbrokers (also called registered representatives) or insurance agents who provide free financial planning sessions. These planners earn income through commissions on investment and insurance products.
- Some financial planners charge fixed fees, an hourly rate, or a percentage of your assets.
- Some financial planners earn income by combining the fees they charge for developing planning recommendations and the commissions they receive for any investments/insurance products you buy.

Plan now!

You can plan for your family's financial future yourself, or you can seek the assistance of a professional financial planner. In either case, preparing early and realistically for the cost of higher education is important.

Resources

- Certified Financial Planners Board of Standards
www.CFP-Board.org
Toll-free: 888-237-6275
- www.finaid.org
- www.tiaa-cref.org

Planning for education debt

As noted, education loans are a part of most students' aid packages and are also available for parents to help pay the family contribution or unmet need. Planning now can help you and your student better manage education debt later.

Types of education loans

- federal Perkins loans
- federal Stafford loans for students
- federal PLUS loans for parents from lenders such as VSAC
- private education loans from banks or lenders such as VSAC
- institutional education loans from colleges

Tips for successful debt management

Borrow as little as possible.

- Save now. Every dollar you save for education is a dollar you won't have to borrow later.
- Use current income. Check to see if the school has a tuition payment plan, which allows you to pay part or all of the tuition in monthly installments over the school year. These plans are usually less expensive than loans, as most charge a small administrative fee but no interest.
- Borrow only what you need, when you need it. You can apply for additional loans mid-semester or next semester if needed.

Use the lowest-cost loans available.

- If your student is awarded a Perkins loan, use it! A Perkins loan has a low five-percent fixed interest rate and forgiveness provisions for some careers.
- Use VSAC's federal Stafford loans for students, federal PLUS loans for parents, and private loans. VSAC offers *Vermont Value* borrower benefits that make its loans among the lowest-cost federal education loans in the nation. VSAC also provides exceptional personal service from application through repayment.
- In some cases, you can consider options to a PLUS loan, such as a home equity loan. Compare their cancellation benefits, repayment options, tax

provisions, origination fees, and interest costs to determine which is best for you.

Prepare for repayment before borrowing.

- Create a budget. Understand your personal priorities and expectations as a parent. How much will you be able to pay each month for the next 10 years or more? What are you willing to give up in order to make these payments?
- Create two budgets with your student, one for the college years and one for beyond. What does your student expect to earn? What is he or she willing to give up to make monthly payments for the next 10 years or more? What is he or she willing to give up while in school to reduce the amount borrowed now, and thus reduce monthly payment amounts later?
- Find out what the monthly payments will be each time you borrow. Does this fit within your budget?

Communicate!

- Tell VSAC and any other lender if your address or phone number changes.
- Ask for assistance if you have difficulty making payments.

What you need to know about the federal PLUS loan (for parents of undergraduate students):

- This is your loan, not your student's. You are legally responsible for repayment of the loan; there is no provision for the transfer of the loan to your student's name.
- The status of the loan is reported every month to your credit bureau reports, not your student's reports.
- Your application for a PLUS loan will be denied if you have a poor credit history, so it's important to keep other payments current. If you are denied, you may be able to resolve the adverse credit issues and still be eligible for a PLUS loan.

Although there is a credit review prior to approval of a PLUS loan application, the review is NOT based on ability to pay; it is based solely on a good credit history. It is up to you to make sure you can afford to repay the amount you borrow.

Quick Reference Monthly Payment Chart — 10-Year Repayment

Interest rate:	5%		7.5%		8.25%		9%	
Amount borrowed	Monthly payment	Total interest	Monthly payment	Total interest	Monthly payment	Total interest	Monthly payment	Total interest
\$ 1,000	\$ 11	\$ 273	\$ 12	\$ 424	\$ 12	\$ 472	\$ 13	\$ 520
\$ 5,000	\$ 53	\$ 1,364	\$ 59	\$ 2,122	\$ 61	\$ 2,359	\$ 63	\$ 2,601
\$10,000	\$106	\$ 2,728	\$118	\$ 4,244	\$123	\$ 4,718	\$127	\$ 5,201
\$17,000	\$180	\$ 4,637	\$202	\$ 7,215	\$209	\$ 8,021	\$215	\$ 8,842
\$23,000	\$244	\$ 6,274	\$273	\$ 9,762	\$282	\$10,852	\$291	\$11,963
\$35,000	\$371	\$ 9,548	\$415	\$14,855	\$429	\$16,514	\$443	\$18,204
\$50,000	\$530	\$13,639	\$593	\$21,221	\$613	\$23,592	\$633	\$26,005

Amount borrowed + total interest = total you pay over 10 years. This chart shows estimated terms.

Credit bureau reporting

- Lenders report the existence and status of your loans to national credit bureaus each month.
- Credit bureaus store a history that prospective lenders review when they consider lending you money through a mortgage, car loan, credit card, education loan, etc. Some employers and landlords also check your credit history when hiring or deciding to rent to you.
- Late payments affect the interest rate you may be offered on future mortgages, car loans, and credit cards. They may also result in the denial of any future credit applications you submit.
- New provisions in the Fair and Accurate Credit Transaction Act require that the three major credit reporting agencies provide consumers with a free copy of their own credit reports every twelve months. The reports enable consumers to discover and correct errors in their credit records and to ensure that accounts have not been fraudulently opened in their names.

Credit bureau addresses

Experian
PO Box 2002
Allen, TX 75013
Toll-free 888-397-3742

Trans Union
Credit Bureau Services
PO Box 2000
Buffalo, NY 14231-1370
Toll-free 800-632-1765

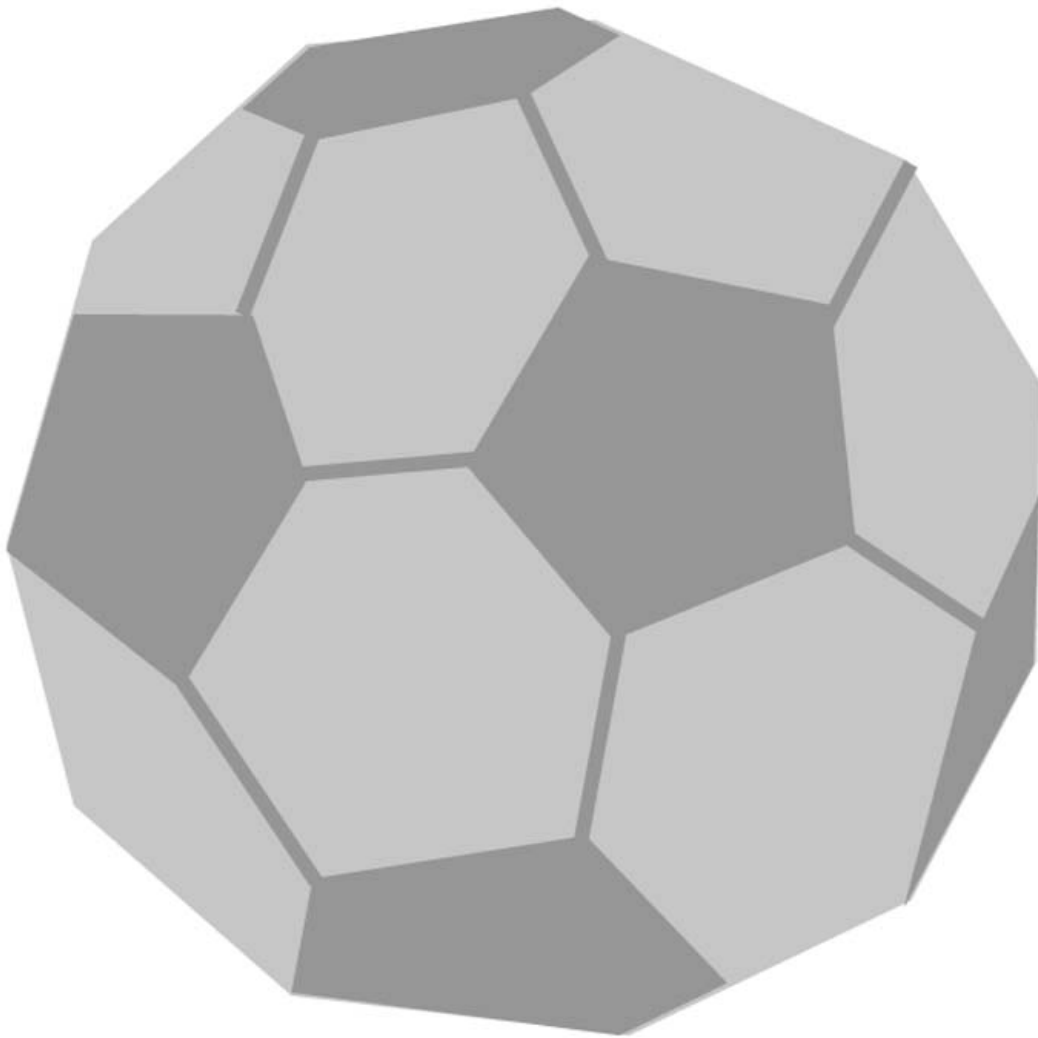
Equifax
PO Box 740243
Atlanta, GA 30374
Toll-free 800-685-1111

Resources

- VSAC: www.vsac.org for loan information and calculators; 800-798-8722 for loan counselors
- Consumer Credit Counseling Service: www.cccsintl.org or 800-327-6778
- Federal Trade Commission for the Consumer: www.ftc.gov
- www.studentdebthelp.org

part 2

**a step-by-step approach:
grades 7–11**



Grades 7 and 8

Many parents think about college long before their children do, and the goals they develop for their children are the most important influence on their children's plans. Students are more likely to aspire to college if their parents let them know that it's important. Many children who go on to college made the decision to do so by the time they were in seventh or eighth grade.

Although middle school grades do not count in the college admissions process, a student's performance in middle school does provide the foundation for success in high school and college.

As a middle school parent, you can:

- ✓ monitor your child's academic progress.
- ✓ make sure that your child has a good place to study and that homework gets done.
- ✓ take an active role in helping your child choose classes and activities for ninth grade.
- ✓ start discussing and exploring career and college options (see checklists in Part 4).
- ✓ plan for the cost of college; learn about financial aid.
- ✓ encourage and hug your child often.

Words to the wise

- Students who develop good study skills are better prepared for high school.
- Eighth graders need to select ninth-grade courses wisely. Identify prerequisites that might be necessary for certain college-prep classes in eleventh and twelfth grades.
- A student's grades, performance, and attitude in middle school will influence teachers' recommendations for ninth-grade classes. An "A" in eighth-grade math can make the difference in being recommended for high school algebra.
- Studies show that students who are involved in extracurricular activities do better academically.
- Free tutoring is available in many middle schools and high schools. Students should seek help when needed.

Choosing high school classes

What students take and how they perform as ninth-graders affect what they can take as sophomores, and, as a result, what they take as juniors and seniors. It is difficult to fit in three years of college-prep math if a student starts with basic or general math in ninth grade. Some classes also have prerequisites, which means a student must have successfully completed certain classes in a specific sequence.

Beware! Not all high school math, English, or social studies classes are college prep. Many high schools offer different levels of classes for different students' abilities. Students should take the most challenging class or level they can handle. A "C" in a rigorous class can pull just as much weight in the college admissions process as an "A" in an easy class.

Levels

- basic/applied = remedial (not college prep)
- general/business = average or below average ability (not usually college prep)
- standard/college prep/level 2 = average ability (college prep)
- accelerated/honors/level 1 = above-average ability
- Advanced Placement (AP) = college-level

(Students in AP classes can opt to take national examinations and apply for college credit.)

Resources

- *Too Old for This, Too Young for That! Your Survival Guide for the Middle-School Years* by Harriet S. Mosatche and Karen Unger
- *Raising a Thinking Preteen: The "I Can Problem Solve" Program for 8- to 12-Year Olds* by Myrna B. Shure
- *The Resilient Child: Preparing Today's Youth For Tomorrow's World* by Joanne Joseph
- *Neale S. Godfrey's Ultimate Kids' Money Book* by Neale S. Godfrey
- www.learnmoreindiana.org

Grade 9

Ninth grade, a time of transition, is scary for many students. Courses, grades, credits, test scores, and attendance all become part of a student's permanent record. This first year of high school is just as important as junior and senior years, since the courses from all years are included on a student's transcript and all grades are included in the cumulative grade point average, or GPA. Ninth grade serves as a foundation for the remainder of high school. Students have more homework and less time, while facing higher expectations and increasing peer pressure.

As the parent of a ninth-grader, you can:

- ✓ provide encouragement and support.
- ✓ monitor academic progress. Make sure homework gets done and your child has a good place to study. Don't assume that someone will contact you if there is a problem. Progress reports and report cards don't always make it home.
- ✓ attend open houses and teacher conferences.
- ✓ help your child become involved in a wide variety of activities in and outside of school. Encourage him or her to assume leadership roles.
- ✓ start a scrapbook or list of activities and achievements. When it comes time in the college application process to list accomplishments, you'll have a complete and accurate list.
- ✓ guide your child in selecting the most appropriate courses for sophomore year. Every year in high school is important.
- ✓ assist your child in finding meaningful summer activities. Options include summer programs on college campuses, summer camps, paid work, and volunteer opportunities.

Help your child develop good study habits

- **Organize paperwork.** Provide a binder for each class. Have your child arrange binders into sections: notes, handouts, tests/quizzes, homework, and long-term assignments.
- **Remind your child** to date and keep all handouts and add relevant notes. Make sure your child has corrected answers on all tests/quizzes. Review class notes with your child and add missing details.
- **Organize time.** Provide a monthly calendar so your child can record due dates for papers, tests, and projects.
- **Provide assignment book.** Have your child enter daily assignments and cross off as completed. Make sure he or she uses the monthly calendar to record due dates for long-term assignments. Help break long-term assignments into manageable steps and help manage time to complete each step.
- **Study for tests.** Read notes and handouts. Have your child use old tests and quizzes as a basis for self-tests, and create flash cards for different topics.
- **Encourage your child to ask for help** from the teacher or you.

Resources

- *Getting Real: Helping Teens Find Their Future* by Kenneth C. Gray
- *Get Off My Brain: A Survival Guide for Lazy Students* by Randall McCutcheon
- Peterson's *The Ultimate High School Survival Guide* by Julianne Dueber
- *School Power: Study Skill Strategies for Succeeding in School* by Jeanne Shay Schumm
- *What Kids Need To Succeed: Proven, Practical Ways To Raise Good Kids* by Peter Benson
- www.mapping-your-future.org

Grade 10

Sophomore year is a year of personal growth. In addition to working hard in school, students should start to identify their own abilities, interests, and values.

As the parent of a sophomore, you can:

- ✓ continue to monitor academic progress.
- ✓ encourage your child to get involved in a variety of activities and to develop leadership skills.
- ✓ check to see if your school offers standardized tests or other tools for the future:

PLAN — a preliminary ACT that estimates a potential score on the ACT and assesses interests and study skills

PSAT — a preliminary SAT that estimates a potential score on the new SAT (most often recommended for October of junior year)

DAT — a general aptitude test designed to show a student's abilities in several areas

ASVAB — the Armed Services Vocational Aptitude Battery, administered in many schools by the military. It is a good tool for assessing abilities, but taking the test does not obligate the student to talk to a recruiter or enlist.

- ✓ see if the school has tools to help students assess their strengths and interests, and explore career and college options.
- ✓ start to learn about the financial aid process. VSAC offers free “Paying for College” information sessions throughout the fall at high schools around the state. Log on to www.vsac.org for information about a session in your community.

- ✓ start to explore and discuss college options. Attend a college fair, visit a college campus, and find out about financial aid.
- ✓ keep the activity scrapbook up-to-date.
- ✓ assist your child in choosing the most appropriate classes for junior year. He or she may want to consider taking vocational/technical courses, if the schedule allows and if your child can manage a course load that still meets college admissions requirements.
- ✓ help your child find meaningful activities for the summer months. Many colleges look for work experience or volunteer activities related to a student's interests.
- ✓ attend open houses and teacher conferences at your child's school.

Resources

- *I Am Somebody: College Knowledge for the First-Generation Campus Bound* by Anna Leider
- *Becoming a Master Student* by Dave Ellis
- *Always Accept Me for Who I Am: Instructions from Teenagers on Raising the Perfect Parent* by J.S. Salt
- *Understanding Your Teen Ages 13–19, Parenting Strategies That Work* by Christine Langlois
- *Getting Started: Talking with Your Child About Career Choices* by Paula Kosin
- *Don't Miss Out: The Ambitious Student's Guide to Financial Aid* by Anna J. and Robert Leider
- www.mapping-your-future.org

Grade 11

This is the year for test anxiety, intensified college and scholarship searches, and mail. Students who take standardized tests often agree to release that information to colleges and then are inundated with unsolicited letters, viewbooks, catalogs, and telephone calls. The following ideas and tips can help you cope with what can be an overwhelming year.

As the parent of a junior, you can:

- ✓ continue to monitor academic progress. For many students, the junior year is the most academically challenging. Be prepared to offer support and encouragement.
- ✓ register in the fall for the PSAT/NMSQT and in the spring for the SAT. Students can register online at www.collegeboard.com or by mail, using the College Board *Registration Bulletin* available through the guidance office at school.
- ✓ start discussing and exploring college options.
- ✓ get to know your child's school counselor and the types of resources offered by the guidance office.
- ✓ attend a college fair (see Questions to Ask at a College Fair in Part 4).
- ✓ visit colleges.
- ✓ learn about financial aid and scholarship options; attend the VSAC "Paying for College" financial aid night nearest you (log on to www.vsac.org or check with the school's guidance office for the date).
- ✓ find out what standardized tests are required for college admission and register before the appropriate deadlines.
- ✓ make sure your child takes college preparatory classes senior year. It is not the time to slack off!
- ✓ send for college information and applications.
- ✓ attend open houses and teacher conferences at your child's school.

- ✓ attend VSAC's College Pathways annual event in the spring.

NOTE: *Some college majors (physical therapy and nursing, for example) are highly competitive and may require related volunteer or work experience, specialized admissions tests, and early application. As you attend college fairs or visit campuses, ask if your child's prospective major has special requirements.*

Unsolicited information

It can be overwhelming and confusing! The phone may ring; the mailbox might overflow. Education is big business, and colleges and related programs spend a lot of money competing to attract students.

Some basic rules

- Read information or listen carefully.
- Recycle it if it doesn't have what you want.
- If it costs money, check with your high school counselor before you commit.

Resources

- *College Majors Handbook with Real Career Paths and Payoffs: The Actual Jobs, Earnings, and Trends for Graduates of 60 College Majors* by Neeta P. Fogg
- *Yes, Your Teen Is Crazy! Loving Your Kid Without Losing Your Mind* by Michael J. Bradley
- *Uncommon Sense for Parents with Teenagers* by Michael Riera
- *Campus Visits & College Interviews: A Complete Guide for College-Bound Students and Their Families* by Zola Dincin Schneider
- www.mapping-your-future.org
- www.petersons.com

Standardized Tests

Many colleges require standardized tests as part of the application process because they indicate where a student stands compared to other students nationwide. Often, the scores are used simply to place the student in appropriate college classes.

Remember that:

- a standardized test is not an intelligence test.
- you cannot fail a standardized test.
- in the application process, most colleges place the most weight on a student's coursework and grades in high school — not on test scores.
- tests have registration deadlines.
- registration fees can be waived for students with financial need. See your school counselor to see if you qualify.
- students should check college catalogs to see what tests, if any, the colleges they are considering require or prefer.

NOTE: Be aware of the difference between the ACT and the SAT. Some colleges accept the ACT in place of both the SAT reasoning test and SAT subject tests. Taking one test instead of two can save time and money.

Preparing

Registration, preparation, and study guides for the PSAT, SAT reasoning test, and SAT subject tests are available through guidance offices and on the College Board Web site at www.collegeboard.com.

The free study guides include helpful hints, sample questions, and a practice test. Your child should take the time to read the guide; it can make a difference in his or her score.

PSAT/NMSQT

Administered in October at each high school, this test serves as both a practice SAT and as the National Merit Scholarship Qualifying Test. It is not a part of the college admissions process, and most students should not worry about the NMSQT. Only the top one half of one percent of all PSAT test-takers go on to become National Merit scholars.

- The test is designed for high school juniors, but it is available to younger students.

- It takes two to three hours and is divided into three sections: verbal, math, and writing.
- Results arrive in December with an answer key and the original test booklet that students can use to prepare for the SAT.

HINT: On both the PSAT and the SAT, more points are deducted for a wrong answer than for an omission. Skip the question if you have no idea what the answer is. Answer it if you can make an educated guess.

ACT

The ACT is a viable alternative to the SAT, but is not well-known in New England. As a result, some guidance offices might not announce or display registration information and materials.

NOTE: High school students who do not do well with the SAT's reasoning format tend to do better on the more concrete ACT. Many schools accept the ACT in lieu of the SATs, making it a less expensive option.

The ACT is a multiple-choice achievement test designed to assess a student's knowledge in English, math, reading, and science.

- The four-hour-long test is given on selected Saturday mornings at a limited number of New England sites.
- Registration packets and study guides are available upon request in guidance offices.
- Students are given a score ranging from 1 to 36 for each sub-test, and the scores are averaged to arrive at a composite. In this way, a high score in one area can mask a low score in another.
- Nationally, the average composite score is 20.

HINT: There is no penalty for guessing. Students should attempt to answer every question.

SAT reasoning test

Given about every six weeks on Saturdays at selected high schools, the SAT reasoning test is an aptitude and achievement test designed to assess a student's ability to handle college-level reasoning and writing.

- The test is recommended for spring of the junior year and/or fall of the senior year.
- Registration deadlines are four to six weeks prior to each test date.
- Registration and free preparation materials are available in high schools and on the Internet.
- Students who register by the deadline are mailed an admission ticket and further instructions.
- Scores arrive four to six weeks after taking the test, and include a raw score, a range, and percentiles that compare the test-taker with other students across the state and nation.
- The lowest possible score on each section (verbal, writing, and math) is 200; the highest, 800. The highest possible total score is 2400.

SAT subject tests

Required by some of the more competitive schools for general admission or placement in a specific major or program, these are one-hour-long tests designed to assess a student's knowledge in a specific subject area (English, math, science, history, foreign language). Students should check to see if the colleges they are considering require SAT subject tests, and *which* of the 20 possible SAT subject tests students should consider taking.

- Registration materials are the same as for the SAT reasoning test, but students must register separately.
- Students cannot take SAT subject tests on the same day they take the SAT reasoning test.
- A student can take one, two, or three subject tests in a single morning. There is a fee for each test.
- Students indicate on the registration form which subject tests they plan to take, but can change their minds on the day of the test.
- Scoring is uniquely based on the scores of the pool of individuals who took that specific subject test on that specific day.

HINT: If you must take a particular SAT subject test, try to take it as soon as possible after having studied the subject in school so the material is fresh in your mind.

Study guides and review courses

Before spending money, check to see what is available free of charge. Many vendors prey on students' fears and make a profit marketing either programs that are unnecessary or programs that can be found for free in schools and libraries, or on the Internet.

Resources

- *Fiske New SAT: Insider's Guide* by Edward B. Fiske
- Princeton Review's *Crash Course for the New SAT: The Last-Minute Guide to Scoring High on the New Test* by Jeff Rubenstein
- Peterson's *Ultimate New SAT Tool Kit* by Drew Johnson
- *Master the ACT Assessment* (Peterson's/Arco)
- *ACT* by Kaplan
- www.collegeboard.com
- www.act.org

The College Search

Searching for a college does not obligate a student to apply. Applying does not obligate a student to attend. Therefore, start the search early, take one step at a time, and enjoy the discovery process.

Step 1: Determine what your student and you are looking for

Students should make a “wish list” based on their goals, reasons for going to college, and other criteria:

- **location:** distance from home, geography (near mountains, the ocean), and setting (urban, rural)
- **size:** small, medium, or large. All offer unique advantages and disadvantages. A small school might offer more personal attention, while a large school might offer more options.
- **type:** two-year, four-year, single-gender, religious affiliation
- **available programs:** majors, tutoring, internships, study abroad
- **facilities:** classrooms, library, computers, housing, recreation, and facilities that relate to an intended major (laboratories, theater, music rooms, etc.)
- **student life:** clubs, organizations, cultural events, athletics
- **competitiveness:** chances of acceptance, chances of being successful once accepted
- **affordability:** the cost of the school once financial aid is considered

Don't search for colleges on the basis of cost alone. Some seemingly expensive colleges offer enough financial aid to make them affordable. Make certain you have a clear idea of what you are willing and/or able to contribute toward the cost of college, and discuss this with your child.

Step 2: Search for options

- **Talk to people,** including the school counselor, friends, current college students, and recent graduates of schools your child is considering.
- **Use guidance resources:** Reference books and computerized search programs are available in guidance offices, on the Web, through VSAC's Resource Center library, and in public libraries.

- **Visit with college representatives:** Throughout the year, colleges send representatives to high schools to meet with students. Check with the counseling office to see who is coming and when.
- **Attend a college fair:** Colleges send personnel to set up booths and answer questions. Check with your school counselor for the fair nearest you.
- **Send for information:** Call (many colleges have toll-free phone numbers) or send a letter, postcard, or e-mail.

Step 3: Narrow the list

- **Read the college viewbook and catalog:** *The viewbook* is a glossy publication with general information about a school. *The catalog* provides details about the school's philosophy, facilities, requirements, and course selections. These publications are the best means of determining what a school has to offer. Students can request them from colleges or borrow them from school counseling offices.
- **Read guidance resources:** General information is available about every college in the United States. Some are written from an insider's point of view.
- **Surf the Web:** Numerous Web sites are devoted to helping students evaluate and narrow their choices. You can also find information on college Web sites, some of which offer “virtual tours.”
- **Visit the campus:** This is the single best way to find out if a college is right for your child. Many high schools will excuse absences for college visits. Check with your school on its policy.

Resources

- *Colleges That Change Lives: 40 Schools You Should Know About Even If You're Not a Straight-A Student* by Loren Pope
- *Harvard, Schmarvard: Getting Beyond the Ivy League to the College That Is Best for You* by Jay Mathews
- *Cool Colleges for the Hyper-Intelligent, Self-Directed, Late Blooming, and Just Plain Different* by Donald Asher

The College Visit

It is never too early to start visiting colleges. Since the best time to visit is while classes are in session, the fall and spring of sophomore or junior year are ideal. If you can visit only during the summer, that's fine, but be aware that the campus will feel like a ghost town. You might want to revisit colleges at the top of your list at another time.

- Call the admissions office ahead of time to explain that you would like to visit the campus. Some colleges offer open houses for prospective students, or you may choose to schedule an individual appointment on another day in order to see more of what you want to see. Some colleges also offer the opportunity to stay overnight.
- Do your homework to learn as much as you can about the college before you visit, and come prepared with specific questions (see checklists and worksheets in Part 4).
- Take a tour and note the school's layout, size, facilities, cleanliness, and atmosphere.
- Attend a class or talk to a professor in the department that your child is considering as a major.
- Eat on campus to try the food; check out the meal options and payment plans.
- Visit a dorm and check out other facilities, especially those that are important to your child, such as labs, library, sports facilities, etc.
- Talk to students and ask about campus life, safety, class size, and what they do on weekends.
- Make an appointment with the financial aid office to find out how and when to apply for aid. Find out how the school determines eligibility for aid.
- Pick up a campus calendar and newspaper; read bulletin boards too. There are no better ways to find out what's really happening on campus.
- Take notes to keep track of your impressions, unique programs, important facts and figures, and the names of people you meet.

After the visit, students should:

- compare their impressions to their "wish list."
- write a thank-you note if they stayed overnight or had a personal interview.
- cross it off their list if they cannot see themselves enrolling at that particular school.

Alternatives to a visit

If you are unable to visit a campus:

- see if the school has a video.
- talk to alumni or current students in your area.
- call or e-mail the admissions office, students, or professors with your specific questions.
- visit the school's Web site.

Resources

- *Campus Visits and College Interviews* by Zola Dincin Schneider
- *Visiting College Campuses* by Janet Spencer and Sandra Maleson
- *Campus Pursuit: Making the Most of Your Visit and Interview* by G. Gary Ripple
- *The Truth About Getting In: A Top College Advisor Tells You Everything You Need to Know* by Katherine Cohen
- www.collegenet.com
- www.petersons.com
- www.campustours.com

part 3

**a step-by-step approach:
grade 12**



Grade 12

For many, this is the year that panic sets in. Students are both excited and terrified by the thought of applying to college and the prospect of high school graduation. Not only do college applications involve a lot of work, but they also bear the possibility of rejection. To cope with the overwhelming pressure, many seniors go into avoidance mode. They either wait until the last possible minute to work on applications, or they decide, sometimes for the wrong reasons, not to apply at all.

As the parent of a senior, you can:

- ✓ continue to monitor academic progress. Senior year is as important as any other. Colleges often request a mid-year and end-of-year grade report before finalizing an offer of admission. Admission can be denied if grades are not maintained.
- ✓ have your child register for standardized tests, if necessary.
- ✓ help your child to obtain college application materials and follow through on completing them.
- ✓ be aware of financial aid and scholarship application procedures, paperwork, and deadlines.
- ✓ attend the VSAC “Paying for College” financial aid night nearest you.
- ✓ watch deadlines, but resist the temptation to do the work that is your child’s responsibility.
- ✓ keep copies of everything!
- ✓ help your child conduct an online search for scholarships.
- ✓ check to see that your family has the resources to pay application fees and make tuition deposits. Ask for help from your school counselor if you do not.
- ✓ help with summer employment plans.
- ✓ attend open houses and teacher conferences.
- ✓ prepare yourself for your child’s leaving home.
- ✓ check out the monthly planning tips on the VSAC Web site at www.vvac.org.

Words to the wise

- Simply applying to a college does not obligate students to go. However, if they don’t apply, they won’t go anywhere.
- Missing a deadline can mean missing the boat.
- Make copies of everything, including college applications, financial aid applications, and tax returns.

Resources

- *College Cost and Financial Aid Handbook* by The College Board
- *Paying for College Without Going Broke* by Kalman Chany
- *The Launching Years: Strategies for Parenting from Senior Year to College Life* by Laura S. Kaster and Jennifer Wyatt
- *Goof-Proof College Admissions Essays* by Lauren Starkey
- *Finding the College That’s Right for You!* by John Palladino
- www.collegeboard.com
- www.ed.gov
- www.finaid.org
- www.mapping-your-future.org

Applying for Admission

Students should apply to three schools, at the very least:

- the top choice
- a second choice
- a safe choice

Most education professionals recommend applying to five or six schools all together — among them, one or two “safe” colleges, affordable schools that will accept your child. They may be state colleges or universities, or they could be local community colleges, which may mean living at home and commuting to school.

Start applications in the fall

High school counseling offices often have applications on file, or students may call or write to colleges to request application forms. Be certain that the information your child provides is complete and up-to-date. Request financial aid and scholarship information at the same time.

Many colleges have computerized application options, and some accept the Common Application, which can save time, energy, and paper. Check to see if these choices work for your child.

Neatness and completeness count

Keep the application neat, clean, and crisp.

TIP: Photocopy the blank application, and let your child use the copy as a draft. Check for spelling and grammar.

Determine what supporting information and documents are necessary to complete the application process, and be sure to provide this information by required deadlines. Possibilities include:

- transcript
- teacher or counselor recommendation(s)
- standardized test scores
- essay(s)
- interview
- audition
- portfolio

Check the school’s application policy

Many high schools want to see the completed application before it is mailed. Some prefer to package and mail it for you. Some have forms for teachers or counselors to use in preparing recommendations.

Be aware of time constraints

- Consider getting applications done early.
- See that the complete and accurate application gets to the high school counseling office at least two to three weeks before the deadline!
- Teachers and counselors are inundated with requests for recommendations and need time to do them. Counseling offices need time to process applications and get them in the mail.

Remember the fee

Most colleges charge from \$10 to \$100 to process applications. The fee must be included with the application. Fee waivers are available for students in financial need. Check with your school counselor if you need help with fees.

NOTE: If you are applying to a Canadian school, the application fee must be paid in Canadian dollars.

Recommendations

- Check to see how many the college requires and from whom (more than three is usually overkill).
- Choose someone who will write a positive recommendation and do it well. Allow them plenty of time and advance notice.
- Provide teachers and/or counselors with a deadline and check in with them periodically to keep them on track.
- Use appropriate forms if they are provided.
- Inform teachers and counselors of the necessary process: Do they bring the recommendation to the counseling office or mail it directly to the college? If it goes in the mail, provide a stamped envelope addressed to the college.
- Say thank-you!

The interview, audition, or portfolio

- It is the student's responsibility to determine if these are required or recommended, and, if so, to follow through. Call the college admissions office to be clear about the process.
- Remind your child: "Be prepared, be yourself, and be remembered."

IMPORTANT: *The student should get the interviewer's name and send a thank-you note!*

The essay

This is where many students get stuck. They may hate it. They may be reluctant to write, and may especially be reluctant to write about themselves.

Some hints:

- The college has seen the student's grades and test scores; now it's time to show the school the human being.
- The student should write from the heart.
- Most schools simply want to know what makes this student different from other applicants; they want honest insights into the real person.
- Essays should be creative, interesting, and upbeat; encourage your child to relax and be natural when writing.
- Students should avoid big words and big sentences, but take care with spelling and grammar.
- Essays should not be too brief, nor too long.
- Make sure your child reads the directions and understands the question he or she must answer.
- Encourage your child to write, rewrite, and proof-read; have an English teacher or another skilled person review the draft.

Admissions Categories

Deferred admission: After reviewing an application, many colleges will accept a student, but allow the student to postpone enrollment until the following term or academic year. This is a reasonable option for any student who needs to take a year off before continuing his or her education.

Early notification/early action: A student can apply and receive notification earlier than regular applicants. This does not obligate the student to attend the particular school or to withdraw applications submitted to other schools.

Early decision: Students apply by an early deadline, clearly stating that the school is their first choice. If accepted, they commit to attend and withdraw applications submitted to other schools.

Warning: Early decision is binding and can adversely affect the student if the school does not provide enough financial aid.

Rolling admission: Applications are reviewed as soon as all parts of the application have been received by the admissions office. Decisions are made soon after. Those who apply early stand a better chance of getting in because openings are filled on a first-come, first-served basis to qualified students.

"Precipice" admission: There is a single deadline for all applications. Applications are then pooled and reviewed, with admission offered to the most competitive candidates.

Beware! If you miss this deadline, your application is not considered. There is, however, no penalty for being early!

Financing College

Financial aid

Financial aid is available from most postsecondary institutions to help families pay the cost of a college education. Financial aid comes from a variety of sources (the federal government, the state, the institution, scholarship sponsors), and each source of aid determines who receives funds and how much they receive.

Need-based financial aid is awarded based on the cost of attendance (tuition, fees, room, and board; and allowances for books, transportation, and personal expenses) and the expected family contribution (EFC). The EFC is a measure of the family's financial strength. It is calculated through a formula that uses information — including income, assets, family size, and the number of children in college — that you provide on your financial aid applications.

Financial aid applications

Free Application for Federal Student Aid (FAFSA)

- This application must be completed by all students applying for financial aid.
- It is available in paper and electronic versions. An electronic version can be printed from the “Financial Aid Applications” section of the VSAC Web site at www.vsac.org.
- Apply as soon as possible after January 1 of the year in which the student plans to attend school.

Vermont state grant application

- Vermont residents who have not yet received a bachelor's degree must complete this application if they are interested in applying for a grant.
- It is available in paper and electronic versions. An electronic version can be printed from the “Financial Aid Applications” section of the VSAC Web site at www.vsac.org.
- Apply as soon as possible after January 1 of the year in which the student plans to attend school.

Scholarship applications

- The VSAC Unified Scholarship Application, which must be completed by applicants for VSAC-assisted scholarships, is available in the VSAC *Scholarships* booklet.
- Check with the high school counseling office for application forms for high school and local scholarships.

Other aid application forms

- Some colleges require that additional financial aid forms be submitted in order to apply for institutional aid (CSS Profile or institutional aid forms, for example). Check the college catalog, viewbook, or Web site to determine which, if any, additional forms are required.

Hot tips for applying for financial aid

- Colleges and scholarship sponsors have firm deadlines for receiving forms. Do not be late!
- Missed deadlines result in lost financial aid.
- To meet deadlines, financial aid forms can be completed with estimated income information.
- Students who work hard to excel in high school have broader college opportunities and, regardless of need, sometimes receive better aid.
- Use the VSAC *Financial Aid Workbook* or the calculator at www.vsac.org to estimate your expected family contribution.
- Many families paying for college are eligible for tax incentives when they file their federal tax returns. More information about tax incentives is available in the VSAC *Financial Aid Workbook*, at www.vsac.org, or by contacting the IRS.

It is the student's responsibility to:

- verify deadlines
- find out if a college requires additional forms
- get the necessary forms
- complete and mail forms on time

Financial aid award

A school determines a student's need-based financial aid award based on the cost of attendance, the expected family contribution, and any other resources or aid available to the student from other sources (for example, state grant, veterans' education benefits, etc.). A school may also award financial aid to a student based on factors such as merit.

Financial aid awards include one or more of the following:

- **grants:** aid awards with no obligation to repay ("gift aid")
- **scholarships:** aid awarded on a competitive basis ("gift aid")
- **loans:** borrowed money that must be paid back with interest
- **work-study:** the opportunity to earn money through employment, usually on-campus

Compare awards

Financial aid varies from school to school. Pay attention to what types of financial aid (grants, scholarships, loans, and work) comprise the award and not just the total amount of aid. Compare the award to the school's cost of attendance and know how much your family will have to pay. A worksheet in the "Comparing award notifications" section of the *VSAC Financial Aid Workbook* will help you compare financial aid awards from different schools.

Scholarships

A scholarship, like a grant, is a form of "gift aid," meaning that funds need not be repaid. While grants are generally awarded based on financial need, scholarships are based on factors unique to each scholarship. Criteria may include degree program or field of study, demonstrated leadership, residency, outstanding academic achievement, extracurricular activities, community service, and/or financial need.

VSAC provides a scholarship booklet with information on when and where to look for scholarships. This publication also provides information about specific scholarships available to Vermont residents.

The VSAC Resource Center also maintains an extensive library containing books, tapes, and computer software that can be used to locate national scholarships. Resources are available at the center or through interlibrary loan at your local library. Reliable scholarship information is also available through local high schools or town officials, and on the Web.

Beware of scholarship scams! According to the Federal Trade Commission (FTC), legitimate companies never guarantee or promise a scholarship or grant in exchange for a fee. As a precaution, VSAC encourages families to make use of our free scholarship services and to heed the FTC advice before paying for such services. That advice includes being aware of "money-back guarantees," promises that the information is "not available anywhere else," requests for credit card or bank account numbers, and claims that a student is a "finalist" in a contest he or she never entered.

Things to remember

- **Start early:** Application deadlines for scholarships are often six to nine months prior to the beginning of the school year.
- **Be diligent and persistent:** Scholarships are competitive, and the application process may be time-consuming.
- **Be organized and efficient:** Submit all information that is required on or before the deadline.

Resources

- VSAC financial aid presentations
- VSAC *Financial Aid Workbook*
- VSAC *Scholarships* booklet
- VSAC Resource Center
- www.vsac.org
- *Conquer the Cost of College* by Elizabeth Coté
- *Getting Through College Without Going Broke* by Theresa Fives
- Peterson's *College Money Handbook*

Selecting a School

The choice of institution may depend on the family's finances, and could result in a student not being able to attend his or her first pick (see Paying for Higher Education in Part 2, as well as the *VSAC Financial Aid Workbook*). If finances are a problem, bear in mind that a less expensive education is better than no education, and that a student may be able to transfer to another institution later, particularly if he or she is successful academically.

- Colleges want a deposit, usually by May 1. Deposits vary from \$100 to \$500 and are used to hold a student's place on campus. If it is a hardship for your family to make a deposit, talk with your school counselor.
- Deposits are never waived, but sometimes they can be deferred. Students are encouraged to have saved enough money to be able to pay the deposit when it is due.
- Students should notify schools that have accepted them, but that they will not be attending. This can be done through a letter, postcard, or telephone call. It can be as simple as saying: "Thank you very much for your offer of admission, but I have decided to attend another school this fall."
- Students are expected to work during the summer after high school graduation to help meet their college expenses. Ask about VSAC's Student Employment Program for students with need. Talk with your school counselor for other job leads. Apply for summer employment early.
- Loan applications and bills often arrive after high school graduation. VSAC staff counselors are always available to answer questions.

part 4

checklists and worksheets



Career Exploration: Questions to Ask in an Interview

An interview is a good way for a student to find out more about a specific career and the education needed to prepare for that career. The following are questions that can be asked at a career fair, during a job shadow experience, or in other interview settings:

- ✓ What do you actually do in your job? Would you please describe a typical day?
- ✓ Do you have a boss? Do you work alone, with a partner, or with a team? Do you spend most of your time working with people, machines, or paper (data, records)?
- ✓ What are the working conditions like? How many hours a day or week do you work? Where do you work? With what types of people do you work?
- ✓ What do you like best about your work? What do you like least?
- ✓ What is the range for starting salaries in your career? Do jobs in your career generally provide benefits (sick leave, health insurance, paid vacations)?
- ✓ What kind of training or education does a person need for this job? Are there specific skills that a person needs to learn?
- ✓ What did you learn in school that helps you in this work? Is there anything you wish you had studied more in school?
- ✓ How much responsibility do you have? Do you make many decisions? Do you have much freedom?
- ✓ How does your job affect the rest of your life?
- ✓ What personal qualities (emotional, physical, and mental) does a person need in order to do well and be happy in this sort of job?
- ✓ What are the current and future chances of employment in your occupation? Do opportunities exist for advancement and higher income?
- ✓ What might guarantee a person success in this career?
- ✓ What are some of the satisfactions and rewards in this job? What particular needs, interests, or values does this work satisfy?
- ✓ Is there a prevalent lifestyle among people who work at this job? If so, what is it?
- ✓ If I wanted to choose an occupation similar to yours, what advice would you give me?
- ✓ Where can I get more information about this career?

Questions to Ask at a College Fair

When you accompany your child to a college fair, encourage him or her to ask the following questions:

- ✓ When should I apply for admission?
- ✓ Do you offer any special programs during the school year to better acquaint high school seniors with your college?
- ✓ What are the admissions requirements for my intended major?
- ✓ What sort of housing options are available?
- ✓ What sort of tutoring or academic support services does your school provide?
- ✓ What is the job placement rate for students graduating in my prospective major?
- ✓ Is career counseling available?
- ✓ Does your college have its own financial aid application? When should I apply for financial aid at your school?
- ✓ What's the best way to schedule an interview at your school, and when would be the best time to do it?
- ✓ If I have two possible majors and am really not sure which to choose, how long do I have before I must choose? Is it easy to transfer or switch majors?
- ✓ What percentage of your total student body is pursuing a degree in my intended major?
- ✓ What percentage of first-year students eventually graduate?

How About Visiting a College?

Why visit?

- Colleges welcome visitors.
- It's the best way to get a feel for the college atmosphere.
- It provides first-hand information about programs, students, facilities, financing, etc.
- A visit provides an opportunity for a personal interview with admissions and financial aid personnel.

How to arrange a visit

- Call the admissions office to make arrangements for a tour and a personal interview. Ask if the college will provide a meal, overnight accommodations, or a chance to sit in on classes.
- Call the financial aid office to set up an appointment.

What to do before visiting

- Review the college catalog, especially sections on admissions, cost, financial aid, and campus life. This will help you avoid asking unnecessary questions.
- Make a list of questions you would like to have answered during your visit (see sample questions for admissions and financial aid offices later in Part 4).

NOTE: VSAC's Resource Center library has many books and videos available to help you learn about the admissions and college selection process. These materials may be borrowed in person or through interlibrary loan at your school or local library.

What to do on campus?

- Be sure to visit a dormitory, the student center, the library, classrooms, and sports or other extracurricular facilities.
- Talk to students and faculty members. Find out how they feel about the college.
- Read bulletin boards and the campus newspaper. Check into the availability of tutoring and other support services.

What about the interview?

- Students should dress in good taste.
- It is important to be on time.
- Students should be ready to answer questions about themselves.
- Students should expect that their parents may be asked to participate.
- Don't hesitate to discuss college costs.

Along with your child's answers, the interviewer will be interested in his or her:

- appearance and dress
- special interests
- manner of speech
- enthusiasm
- tact and courtesy
- degree of maturity
- clarity of thought
- social attitudes
- frankness and honesty

Preparing a Great College Application: Dos and Don'ts

Students should:

- ✓ plan ahead. They should leave time to write and rewrite their essays, with time in between. This will allow for fresh reviews and possible revisions of the original work.
- ✓ tell the truth about who they are and, equally important, who they are not.
- ✓ tie themselves to the college by describing why they are interested in attending, what the institution can do for them, and what they can offer the institution. They should be specific, going beyond, “XYZ College will best allow me to realize my academic potential.”
- ✓ read the directions carefully and follow them to the letter.
- ✓ consider the unique features of the institution. (A liberal arts college will be impressed with the variety of academic and personal interests students might have, while an art institute will be most interested in their creative abilities.)
- ✓ be positive and upbeat, avoiding negatives such as, “I am applying to your school because I won't be required to take physical education or a foreign language.”
- ✓ emphasize what they have learned (provide more than a narration when recounting an experience).
- ✓ write about something they know, something only they could write.
- ✓ make copies of everything, just in case.

Students should not:

- ✓ force their responses, or be too funny, too sad, too cute, too silly. (“I enjoy playing the piano and guitar, but not simultaneously.”)
- ✓ be redundant. Essays should not be a rehash of information already provided on other parts of the application or on their high school transcripts.
- ✓ let modesty cover up their greatest assets and achievements.
- ✓ worry about trick questions. Their readers are genuinely interested in their answers to the questions.
- ✓ be afraid to confess their anxieties or indecisiveness. Admissions officers enjoy helping people and can be quite moved by the knowledge that students may need them.
- ✓ use any of these ideas (or similar ones) as the basis for their application essays:
Webster's Seventh New Collegiate Dictionary defines courage as “mental or moral strength to venture, persevere, or withstand danger ...”
The following list gives a pretty good idea of the person I really am:
I think you have no right to ask all these questions because you don't care about the answer — you just look at SAT scores.

Source: *Do It Write, How to Prepare a Great College Application* by G. Gary Ripple, Ph.D., 1991.

Questions to Consider When Thinking About Financing College

- ✓ What do you know already about financing a college education? What do you think it will cost?
- ✓ How have you handled big expenses in the past?
- ✓ What provisions have you already made for college?
- ✓ How much money do you think you can afford to pay each year? What is your own economic outlook?
- ✓ What do you think you will be expected to pay?
- ✓ What sources of financing do you already have access to?
- ✓ What financial information are you willing to share with your child? Have you discussed student responsibility within the family?
- ✓ How much debt are you willing to accumulate through the college years? How much debt in student loans do you think your child can/should accumulate?
- ✓ On what factors is the family basing the college choice? What are your biases? Your child's biases?
- ✓ What is the role of cost? Reputation? Proximity to home? Student preference?
- ✓ How much funding will you be able to contribute from current income?
- ✓ To what extent are you willing to sacrifice family wealth? Family lifestyle?
- ✓ What alternative funding sources have you considered for coverage of college costs?
- ✓ Where do college expenses fit in the picture of family expenses for current and future needs?
- ✓ What are your plans for financing your retirement?

- ✓ What issues have you been wondering about?

- ✓ What are your current sources of information?

Consider these information resources:

- VSAC's Resource Center library (books, videos, computer software)
- high school counseling offices, college admissions and financial aid offices
- your bank or financial adviser
- VSAC "Paying for College" financial aid nights and financial aid forms workshops at your local high school
- VSAC brochures and the VSAC Web site for scholarship options and ways to explore your expected family contribution

Questions You May Wish to Ask the Financial Aid Office

(Keep in mind that financial aid administrators will be most available before Christmas and very busy after January 1.)

- ✓ What are your financial aid application procedures and deadlines?
- ✓ How much does it cost for one year at your school? Be sure to include:

tuition	\$ _____
fees	\$ _____
room	\$ _____
board	\$ _____
books	\$ _____
supplies	\$ _____
transportation	\$ _____
personal	\$ _____

- ✓ What factors do you use in determining the family contribution?
- ✓ What percentage of students with need receive college financial aid? What percent of aid is offered in grants? What percent is loans?

TIP: Parents, fill out the expected family contribution worksheet in VSAC's Financial Aid Workbook or online at www.vsaac.org. Present this information and ask financial aid directors, "What would our financial aid look like in the current school year?"

- ✓ Do we meet the "full need," not including the PLUS loan?
- ✓ What is the policy regarding divorced/separated parents (or other special circumstances)?
- ✓ What employment and work-study options are available?

- ✓ What are your college work-study policies?
- ✓ Who gets that money and how?
- ✓ How many hours per week are students expected to work?
- ✓ How much of my child's need will be met with student loans? Parent loans?
- ✓ What is the average anticipated debt for graduates in my child's class?
- ✓ What are the repayment policies?
- ✓ Does your school plan to give Stafford loans at the allowable limit for each college year? Does it plan to package PLUS loans also? Can I choose my lender?
- ✓ How do outside scholarships affect a financial aid award? Will they reduce the amount my child might receive in a college grant?
- ✓ Will my child's eligibility for aid be affected by his or her grades?
- ✓ What happens if our family circumstances change after my child applies for financial aid?
- ✓ Is my child's admission to your college affected by his or her need for financial aid?
- ✓ Can my child expect a comparable aid award each year?

Additional questions to ask:

Parent Survival Tips

Parents often find they need to lead the way through the maze of the college search, admissions, and financial aid processes. Here are some tips from parents who've been there:

- Don't wait until your child is a senior to attend a VSAC presentation at an area high school. VSAC offers "Paying for College" financial aid nights between October and January each year, and they are open to all.
- Visit college campuses in the junior year, even if your child isn't sure where he or she wants to apply. Your child can find out what to expect and get some experience interviewing.
- If your child applies to competitive colleges, he or she will need to take SAT subject tests in addition to the standard SAT reasoning test. Don't wait until senior year! Taking the SAT subject tests before senior year provides a student with an indication of his or her strengths, a chance to practice, and the time to retake tests. Students can have scores withheld and then have the best ones released to schools at application time.
- Your child will likely choose to apply to a "reach" school and a "safety" school. Even so, each of the schools your child applies to should be a good fit. You'll have more options, especially if you are applying for financial aid, if your child has several top choices.
- When your child asks for a recommendation from a guidance counselor or teacher, provide an overview with a few of your child's best personal characteristics, and activities related to those characteristics.
- Don't assume your child's school will complete and mail recommendations or other forms by required deadlines. Call to double-check as deadlines approach.
- You are not alone if you find that tensions run high in your household as you try to successfully guide your child!
- Think you have a dumb question? Call a VSAC customer relations counselor. They've heard every question before, and they can help your child and you successfully navigate the process.
- Use the Internet! Completing and submitting forms — especially financial aid forms — over the Web can save time and aggravation. Make sure you print a copy of everything before you click the "submit" button!
- Other parents can be the best resource of all. Talk to others who have recently guided their children through the college exploration, selection, and application process. They know what's new, what works, and what doesn't. They can share their frustrations, pitfalls to avoid, and coping strategies that their children and they used successfully.

Deadlines!

- Keep copies of everything! If you submit forms on the Web, print a copy first!
- Don't miss deadlines. Be early!
- Double-check that other people submitting forms (transcripts, recommendations) do so by the deadline!

Financial aid applications — Submit as soon as possible after January 1

- | | |
|---|-----------------------|
| <input type="checkbox"/> Free Application for Federal Student Aid (FAFSA) | Date submitted: _____ |
| <input type="checkbox"/> Vermont state grant application to VSAC | Date submitted: _____ |
| <input type="checkbox"/> Do any of the colleges require the CSS Profile? | Date submitted: _____ |

College name:

Address:

Contact name:

E-mail address:

Phone number:

- Admissions application
- High school transcript
- Supplemental admissions information needed? What?
- Supplemental financial aid form needed? What?

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| Deadline: _____ | Date submitted: _____ |
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Recommendations:

Deadline: _____

- _____
- _____
- _____

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| Requested: _____ | Date submitted: _____ |
| Requested: _____ | Date submitted: _____ |
| Requested: _____ | Date submitted: _____ |

College name:

Address:

Contact name:

E-mail address:

Phone number:

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