

COLLEGE AND CAREER HANDBOOK



**JAMES CLEMENS HIGH
SCHOOL
2018-2019**

Dear Parents & Students,

The time has come to begin the college application process! This guide is designed to provide important information regarding planning for your future. The process can be very rewarding – a time of great discovery and opportunity. It can also be frustrating and overwhelming. However, if you understand the process and plan carefully, you can avoid much of the confusion and anxiety. Students are encouraged to invest in the opportunities and resources available. Selecting options for your future is very personal. Begin with self-reflection – examination of goals and interests, strengths and weaknesses, likes and dislikes.

Please take the time to read through the handbook in its entirety and save it for reference. The College and Career Counselor is available to all students and parents; please do not hesitate to call or email with questions or to schedule an appointment.

QUICK REFERENCE

James Clemens High School CEEB (School Code): **011701**
James Clemens High School website: <http://jchs.madisoncity.k12.al.us>

COUNSELORS

Mrs. Lana Meskunas, College and Career, 256-216-5313 llmeskunas@madisoncity.k12.al.us
Mr. George Cruz, Junior Counselor and Freshmen A-F, 256-216-5313, gmcruz@madisoncity.k12.al.us
Mrs. Rosalyn Smith, Sophomore Counselor and Freshmen G-O, 256-216-5313, rsmith@madisoncity.k12.al.us
Mrs. Heather Porter, Senior Counselor and Freshmen P-Z, 256-216-5313, hporter@madisoncity.k12.al.us

INTERACTIVE COUNSELORS

Mrs. Verilynn Ferrell, 256-216-5313 vferrell@madisoncity.k12.al.us
Mrs. Kara Lingerfelt, 256-216-5313 kdlingerfelt@madisoncity.k12.al.us

FREQUENTLY USED WEB SITES AND PHONE NUMBERS

ACT	www.actstudent.org	(319) 337-1270
College Board (SAT Tests)	www.collegeboard.org	(212) 713-8000
NCAA Athletic Eligibility	www.eligibilitycenter.org	1-800-638-3731
Financial Aid – FAFSA	www.fafsa.ed.gov	1-800-433-3243

All juniors should have taken the ACT by June prior to their senior year. All students should also register for the optional writing portion of the ACT at least once. If your college requires the writing score, send the test score with the writing along with the highest composite score.

Transcript request cards are available in the Guidance Office. Once a form is complete, allow 5 business days for processing.

Make plans EARLY; the earlier, the better!

Most colleges and universities will begin accepting applications from high school seniors during the summer following your junior year. Please remember that your final transcript will not be ready for mailing until mid-June.

Table of Contents

Alabama College and Career Planning System.....	4
College and Career Grade Level Checklists.....	5-13
Standardized Testing.....	14-15
Types of Higher Education.....	16
Choosing a College.....	17-18
Visiting Colleges and the Interview.....	19-21
The Application Process.....	22-24
Early Action vs. Early Decision.....	25
Resume Writing.....	26-27
Interview Tips.....	28
Financial Aid.....	29-31
Financial Aid Terms.....	32-33
Military Career Options	34
Key Terms and Definitions.....	35-37

KUDER

Alabama College and Career Planning System

Gateway to valuable career exploration activities and college financial aid information.

KUDER is a resource provided by the state of Alabama to all students in a public high school. The system is web based so students can use whenever and wherever they have internet access. Students will be given a code (changed yearly) in order to access their account. They will receive the code in Career Prep courses or from their counselor. There is a lot of helpful information – interest and skills assessments that can generate a list of potential careers, information on education level necessary for the career, job placement statistics, salary expectations, and descriptions of what each career would involve day to day. There is also information to use for searching colleges, finding scholarships, and explaining the financial aid process. Step by step instructions for students to access their accounts are included below. **NOTE – the students do not need to create a new account even if they have never logged into the system; the JCHS Career Prep teachers will establish an account for every freshman and sophomore student.**

1. Visit <http://alcareerinfo.org>.
2. Select ACPS Kuder from the top menu.
3. Select LOGIN NOW.
4. Enter your JCHS student login name and password.
5. Click on **Learn About Myself** from the top navigation menu.
6. Choose **Take an Assessment** and click on one of the assessment titles. To get started, you will select the desired education level/degree that you plan to attain.
7. Once you complete the assessments, use your results and the other available tools from the top navigation menu to support your ongoing education and career exploration and planning.

CHECKLISTS

FRESHMAN YEAR

Freshman year is an exciting and challenging time for you! Even though you have a lot going on, it's important that you and your parents/guardians start to plan for the future. It is never too early to begin preparing for college. College preparation involves much more than just college visits and applications, and it starts earlier than the junior year. Review your college options now. Learn what resources the high school has to offer and take advantage of them.

FALL

- Find out what courses the school offers, what the graduation requirements are, and how the grading system works, AND THE ATTENDANCE POLICY.
- Make sure you're enrolled in strong college preparatory classes.
- Learn what extracurricular activities are available and take advantage of them.
- Select meaningful electives and other academics in which you are interested.
- Plan a four-year extracurricular and athletic activity schedule and be sure to stick with commitments.
- Keep your parents/guardians informed about the courses you are taking and extracurricular activities.
- Attend the JCHS College Fair in the fall.

WINTER

- Review how you're doing in each of your courses. Keep up the good work, and set goals for improvement in weaker subjects. Learn how you can help yourself develop good homework skills by asking your teachers, checking on the internet, or by asking your guidance counselor.
- Seek tutorial services at school if extra help in classes is needed.
- Find out what community service options are available for your freshman year.
- Begin keeping a high school resume. The resume includes your extra-curricular activities, achievements (athletic and academic), any sports you play, goals, possible career and colleges, and community service. The resume should be updated each year and helps when completing college applications!

SPRING

- Discuss with your parents/guardians and guidance counselor which courses you plan on registering for in your sophomore year.
- Create a four-year plan of recommended classes that meet the basic requirements for high school graduation and college admission. Colleges prefer additional math, science, and a foreign language classes.
- Start looking for a summer job, internship or volunteer opportunities.
- Create a professional email address. You will use this when conversing with college admissions representatives and teachers.

SOPHOMORE YEAR

AUGUST

- Make sure this fall's classes are as rigorous as you can handle. Take Advanced Placement (AP), and/or PreAP (Honors) classes. The level of difficulty of student coursework is one of the most important factors college admissions officers analyze when deciding on accepting applicants for admission.
- Plan to compete in contests, matches, and challenges. Earn honors and awards to build your student resume (brag sheet). Consider participating in Academic Teams at JCHS.
- Earn the best grades this year to have the highest possible GPA and class rank.
- Look for leadership roles in campus activities. Plan to be a leader in a few extracurricular activities this school year.
- Attend the JCHS College Fair in the fall.

SEPTEMBER

- Check on your four year plan for high school graduation and college admission. Take AP and PreAP courses. Check with your counselor on your progress and revise your plan as needed.
- Join groups and organizations that recognize high-achieving students. Joining organizations that require student members to earn excellent grades will look good on your college applications. See your club advisor for instructions on membership. Begin looking at National Honor Society criteria.
- Take on leadership roles in some of your extracurricular activities. Leadership is one of the most valuable student qualifications sought by college admission officers.
- Prepare for the PSAT in October. Consider taking support classes to prepare for the PSAT. All JCHS sophomores will take the PSAT.

OCTOBER

- Take the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT). National Merit Qualifiers increase their odds greatly on getting into colleges with strict admission standards. All JCHS sophomores will take the PSAT.
- Keep thinking about your interests and possible college majors.
- Develop teacher and upperclassmen relationships. Plan to use teachers and older high school students as mentors.

NOVEMBER

- Research the types of colleges and universities you may wish to attend and discuss college costs with your parent(s).
- Learn about financial aid. Many scholarships are awarded based on your GPA/ACT/SAT, so do well in your coursework.

DECEMBER

- Review your PSAT results. Identify areas of academic weakness. Work with your teachers, counselors, and parents to register for courses that will help improve your weak areas so you earn the highest scores possible on ACT and SAT tests you will take next year.
- Investigate summer programs for high school students. Start filling out application materials for programs you wish to attend.
- Do well on your final exams this semester. Earn the impressive grades needed for admission to college and to receive scholarships.
- Visit with college friends who are home on winter break about what to expect from college life.

JANUARY

- Begin a student resume (brag sheet). Include all accomplishments and activities from fall semester.
- Study hard this spring semester to earn top grades so you can have the highest possible GPA and class rank.
- Continue to develop respectful, hard-working relationships with your teachers. Good relationships result in superior letters of recommendations when you apply for college admission and scholarships.
- Continue participating in extracurricular activities both inside and outside of school. Dedicate yourself to a few extracurricular activities and work toward leadership positions.

FEBRUARY

- Prepare to register for next year's junior level courses. Make sure to follow your four-year plan for high school graduation and college preparation. Sign up for the most AP and Dual Credit courses that you can handle. See your counselor for registration instructions and deadlines.
- Prepare to take AP tests in May. All JCHS students in AP classes will take AP tests.
- Visit with college representatives who come to your high school this spring. Read information and ask questions to see if their school may be a good fit for you.

MARCH

- Register for the SAT's. You should take Subject Tests as soon as possible after completing the relevant course in that subject.
- Begin thinking seriously about your career goals and interests. Researching career options may help you decide on a college major or post-secondary plans.
- Think about job shadowing. Contact professionals in your home town that will permit you to accompany them for a day to observe what they do. Professionals can offer valuable insights about careers and what it takes to get a job in that field.
- Consider asking your family to visit campuses of colleges you would like to attend. Begin with local two year and four year universities.
- Prepare to add to your student resume (brag sheet) with summer jobs / intern experiences.

APRIL

- High GPA's open college admission doors.
- Become a candidate and run for office in your elective and extracurricular classes. Look at student council and other prominent organizations to become a part of.
- Continue to research career options and consider possible college majors.
- If you're interested in attending a military academy after high school graduation, request information to learn about that academy and their admission requirements. Visit with JCHS JROTC instructors to find out more information without obligations.

MAY

All AP tests are this month.

- Prepare to take SATs next month.
- Do well on your final exams.
- Take action to insure you will receive excellent recommendations from teachers, counselors, and coaches. Say goodbye before you leave school for the summer and demonstrate some of the personal qualities college admission officers are seeking - be engaged and caring.
- Update your brag sheet to include sophomore year activities and accomplishments.
- If you want to play collegiate sports, take the steps necessary to increase your eligibility. Begin looking at the NCAA Clearinghouse website.

- Parents should plan to help your student with the college preparation and admission process over the next two years. Get informed and help with the important decisions ahead.

JUNE-JULY

- Update your resume (brag sheet) with all sophomore activities, awards, honors etc.
- Continue looking for a summer job, internship or volunteer opportunities.

JUNIOR YEAR

AUGUST

- Make sure this fall's classes are as rigorous as you can handle. Take Advanced Placement (AP), and/or PreAP (Honors) classes. The level of difficulty of student coursework is one of the most important factors college admissions officers analyze when deciding on accepting applicants for admission.
- Continue to compete in contests, matches, and challenges. Earn honors and awards to build your student resume (brag sheet).
- Earn the best grades this year to have the highest possible GPA and class rank.
- Look for leadership roles in campus activities. Plan to be a leader in a few extracurricular activities this school year.
- Regularly check the JCHS Counseling website (calendar tab) for upcoming events such as college visits, testing dates, and career seminars.
- Attend the JCHS College Fair in the fall.

SEPTEMBER

- Check on your graduation plan for high school graduation and college admission. Take AP and PreAP courses. Check with your counselor on your progress and revise your plan as needed.
- Join groups and organizations that recognize high-achieving students. Joining organizations that require student members to earn excellent grades will look good on your college applications. See your club advisor for instructions on membership. Beginning looking at National Honor Society criteria.
- Take on leadership roles in some of your extracurricular activities. Leadership is one of the most valuable student qualifications sought by college admission officers.
- Register for the PSAT given in October. Scores will determine National Merit Semifinalists!
- Prepare for the PSAT in October. Consider taking support classes to prepare for the PSAT.
- Know the CEEB code for James Clemens High School (also known as the high school code). It is 011701. This code will be used wherever either the CEEB code or the high school code is needed. Again, for JCHS it is

011701.

- If you are considering a military career, take the ASVAB.

OCTOBER

- Take the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT). National Merit Qualifiers increase their odds greatly on getting into colleges with strict admission standards. All JCHS Juniors will take the PSAT in October.
- Check the calendar for ACT / SAT dates. You may want to take these tests a couple of times this year.
- Keep thinking about your interests and possible college majors.
- Develop teacher and upperclassmen relationships. Plan to use them as mentors.

NOVEMBER

- Research types of colleges and universities you may wish to attend. Discuss college costs with your parent(s).
- Learn about financial aid. Many scholarships are awarded based on your GPA/ACT/SAT, so do well in your coursework.

DECEMBER

- Review your PSAT results. Identify areas of academic weakness. Work with your teachers, counselors, and parents to register for courses that will help improve your weak areas so you earn the highest scores possible on ACT and SAT tests.
- Investigate summer programs for high school students. Start filling out application materials for programs you wish to attend.
- Do well on your final exams this semester. Earn the impressive grades needed for admission to college and to receive scholarships.
- Visit with high school friends who are home from college on winter break. Try to get an overall picture of what to expect from college life.

JANUARY

- Update your student resume (brag sheet). Include all accomplishments and activities from fall semester. Begin looking for teachers, employers, mentors and community members that you may ask to prepare a letter of recommendation for you. Prepare copies of your brag sheet for those that you ask for a letter of recommendation.
- Study hard this spring semester to earn top grades so you can have the highest possible GPA and class rank.
- Continue to develop respectful, hard-working relationships with your teachers. Good relationships result in superior letters of recommendations when you apply for college admission and scholarships.
- Continue participating in extracurricular activities both inside and outside of school. Dedicate yourself to a few extracurricular activities and work toward leadership positions.

FEBRUARY

- Prepare to register for next year's senior level courses. Make sure to follow your four-year plan for high school graduation and college preparation. Sign up for the most AP and Dual Credit courses that you can handle. See your counselor for registration instructions and deadlines.
- Prepare to take AP tests in May. All JCHS students in AP classes will take AP tests.
- Look and listen for announcements for times and locations of sessions at JCHS with college representatives. Visit with college representatives who come to JCHS. Read information and ask questions to see if their school may be a good fit for you.
- BE PROFESSIONAL when visiting with all college representatives. If applying to a highly selective college, start getting in contact with those representatives.

MARCH

- All juniors will take the ACT in April.
- Consider asking your family to visit campuses of colleges you would like to attend. Begin with local two year and four year universities.
- Begin the process now if you are interested in attending a United States Military Academy. (Army, Navy, Air Force, Coast Guard)

APRIL

- High GPA's open college admission doors.
- Become a candidate and run for office in your elective and extracurricular classes. Look at student council and other prominent organizations to become a part of.
- Continue to research career options and consider possible college majors.
- Continue to research colleges of your choice. Do not narrow or limit yourself to just a few. Find at least eight colleges to begin looking at admissions.

MAY

All AP tests are this month.

- Prepare to take SATs next month.
- Do well on your final exams.
- Pick up a recommendation packet from Mrs. Meskunas if interested in applying to a selective college.
- Take action to insure you will receive excellent recommendations from teachers, counselors and coaches. Say goodbye before you leave school for the summer and demonstrate some of the personal qualities college admission officers are seeking - be engaged and caring.
- Update your resume (brag sheet) to include junior year activities and accomplishments.
- If you want to play collegiate sports, take the steps necessary to increase your eligibility. Begin looking at the [NCAA Eligibility Center](#).
- Parents should plan to help your student with the college preparation and admission process over the next two years. Get informed and help with the important decisions ahead.
- Campaign for a leadership position in organizations or clubs you will be involved with next year (become a club president, run for class office, create and lead a new club, be the student leader in a community organization, etc.).

JUNE-JULY

- Take the SATs and/or the [ACT](#) during the summer.
- Update your brag sheet with all junior activities, awards, honors etc.
- Visit at least two college campuses you are interested in.

SENIOR YEAR

AUGUST

- Make sure this fall's classes are as rigorous as you can handle. Take [Advanced Placement \(AP\)](#), and/or PreAP (Honors) classes. The level of difficulty of student coursework is one of the most important factors college admissions officers analyze when deciding on accepting applicants for admission.
- Continue to compete in contests, matches, and challenges. Earn honors and awards to build your student resume (brag sheet). Consider participating in Academic Teams at JCHS.
- Earn the best grades this year to have the highest possible GPA and class rank.
- Look for leadership roles in campus activities. Mentor underclassmen.
- It is the law: register for [selective service](#) when you turn 18 (males).
- Research college admission forms. Begin printing forms now and compiling needed information for applications.
- Register for the October SAT test if you want to improve your scores.
- Update your student resume (brag sheet). Include all accomplishments and activities from fall semester. Begin looking for teachers, employers, mentors and community members that you may ask to prepare a letter

of recommendation for you. Prepare copies of your brag sheet for those that you ask for a letter of recommendation.

- Know the JCHS CEEB (high school code) number. **011701**

SEPTEMBER

- Check on your four year plan for high school graduation and college admission.
- Take on leadership roles in some of your extracurricular activities. Leadership is one of the most valuable student qualifications sought by college admission officers.
- Know the CEEB code for James Clemens High School (also known as the high school code). It is 011701. This code will be used wherever either the CEEB code or the high school code is needed. Again, for JCHS it is **011701**. You will use this for college applications and SAT/ACT registration.
- Find out if the colleges you want to attend require interviews. Schedule interviews now if they do.
- Begin now working on application essays for colleges.
- If you are applying Early Decision, begin filling out the application. Deadlines are usually in October/November.
- Look and listen for announcements for times and locations of sessions at JCHS with college representatives. Visit with college representatives who come to JCHS. Read information and ask questions to see if their school may be a good fit for you.
- Research local scholarships. These can be found on the JCHS website, screens within the school, and on twitter @JCHSJetAdvisory.
- Finalize the process now if you are interested in attending a United States Military Academy.
 - [Army](#)
 - [Navy](#)
 - [Air Force](#)
 - [Coast Guard](#)

OCTOBER

- Check the calendar for ACT/SAT dates. You may want to take these tests again to increase your scores.
- NOW-Ask teachers, mentors, community members and coaches for letters of recommendations. Give them a copy of your brag sheet. Give them plenty of time to complete the letter. Ask for recommendations from those that you have developed a relationship that know you the best. Take time to write them a thank you note afterwards.
- Prepare paperwork you will need for the FAFSA. Find out more about FAFSA (Free Application for Federal Student Aid). For assistance at JCHS, contact your college and career counselor, Mrs. Meskunas.
- ROTC Scholarship deadlines are approaching. JCHS has the JROTC through the Army. Find out more about these scholarships from the JCHS JROTC instructors.
- Send your ACT and SAT scores to colleges of interest.
- If your college major is in the fine arts, you may have to schedule auditions/interviews. Now is the time to schedule these.
- Continue to watch and listen for local scholarships.
- Request a FAFSA ID in order to complete the Free Application for Federal Student Aid (FAFSA) online. Worksheets are available online and paper copies should be available in the Guidance Office this month. FAFSA may not be filed until October 1 or after, of your senior year. However, you should begin organizing the information you will need to complete the form.

NOVEMBER

- Narrow down the types of colleges and universities you may wish to attend and discuss college costs with your parent(s).
- Request a FAFSA ID in order to complete the Free Application for Federal Student Aid (FAFSA) online. Worksheets are available online and paper copies should be available in the Guidance Office this month. FAFSA may not be filed until October 1 or after, of your senior year. However, you should begin organizing the information you will need to complete the form.
- File CSS Profile if required.
- Take the SATs again this month if you want to improve your scores.
- If you want to play collegiate sports, take the steps necessary to increase your eligibility. Begin looking at the [NCAA Eligibility Center](#).
- Teacher and counselor recommendations should be submitted (most are sent electronically).
- Make a photocopy of all paper admission materials and keep for your files (transcripts, letters, etc.).
- Mail all college applications and paperwork, including transcripts, letters of recommendations and your brag sheets (in resume form). A recommended practice is to send these using US Certified Mail or electronically.
- Review your social media profiles and pages. Have a trusted adult review these pages. Colleges have been known to review materials online in determining acceptance.
- Continue to watch and listen for local scholarships.
- All applications should be completed by Thanksgiving break.

DECEMBER

- Do well on your final exams this semester. Earn the impressive grades needed for admission to college and to receive scholarships.
- Visit with college friends who are home from college on winter break. Try to get an overall picture of what to expect from college life.
- Complete the FAFSA beginning in October.
- Check with universities to confirm they received your applications if you did not get a confirmation email or letter. You may have to call admissions offices directly if you did not receive confirmation.
- Continue to watch and listen for local scholarships.

JANUARY

- Continue to work hard this semester. Colleges may deny acceptance or put students on academic probation based on spring grades.
- Continue participating in extracurricular activities both inside and outside of school. Dedicate yourself to a few extracurricular activities and work toward leadership positions. Look to pass on leadership skills to underclassmen.
- Continue to watch and listen for local scholarships.

FEBRUARY

- BE PROFESSIONAL when visiting with all college representatives.
- Review your social media profiles and pages. Have a trusted adult review these pages. Colleges have been known to review materials online in determining acceptance.
- Prepare to take AP tests in May. All JCHS students in AP classes will take AP tests.
- It may be helpful if your parents do not wait until April to complete tax forms. These forms are used for many reasons by scholarship and financial aid committees.

- Continue to watch and listen for local scholarships.

MARCH

- Colleges will begin sending acceptance/rejection letters for regular decision applicants.
- Begin turning in all acceptance/scholarship letters to your college and career counselor, Mrs. Meskunas.
- Make sure you are aware of your schools' housing deposit deadlines.
- Good grades and good behavior are very important until the last day of high school. Colleges have the right to revoke their offer of admission if your academic performance drops or if you demonstrate behavior problems during the months prior to enrollment.
- Finish the process now if you are interested in attending a United States Military Academy.
 - Army
 - Navy
 - Air Force
 - Coast Guard
- Continue to watch and listen for local scholarships.

APRIL

- Continue turning in college acceptance/scholarship letters to your college and career counselor, Mrs. Meskunas.
- High GPA's and high test scores open college admission doors.
- If you are planning to attend a community college in the fall or summer, it is recommended that you apply now in order to have the best chance of getting the courses you want.
- Continue to research career options and consider possible college majors.

MAY

All AP tests are this month.

- Attend the Senior Meeting for Senior Checkout.
 - As soon as you have decided which college you will attend, notify the college and pay any necessary deposits. May 1 is enrollment deadline for most colleges. Inform other colleges that you will not attend and withdraw your application/scholarship offer.
 - If you are "wait-listed" at a college that you are eager to attend, contact the Admissions Office and ask how to strengthen your application. Inform the College and Career Counselor so that assistance can be provided.
 - If you are awarded financial aid, be sure to formally accept the offer from the college you wish to attend. Let the other colleges know you will not be accepting their offers. This will allow opportunities for other students to be awarded that money.
 - College acceptance/scholarship letters are due to the College and Career Counselor, Mrs. Meskunas.
 - Complete the request form for your final transcript to be sent after graduation.
 - Do well on your final exams. One low grade could endanger credits.
 - If you take any AP exams, make sure your AP score report is sent to your college.
 - Thank your teachers that wrote letters of recommendation or assisted with the college application process; it's always nice to know what offers students have received and which college you plan to attend.
- A college with rolling admissions will accept and reply to applications as they receive them. It is best to apply for a college with rolling admissions as soon as possible as most spots and financial aid are awarded on a first come, first serve basis.

STANDARDIZED COLLEGE ENTRANCE TESTS

ACT – www.act.org

SAT – www.collegeboard.org

*Resources for test preparation are available in the Guidance Office.

***If a student participates in the free/reduced lunch program at JCHS, a fee waiver for both tests is available. See the College and Career Counselor to receive waiver information.**

WHAT IS THE DIFFERENCE BETWEEN THE ACT AND SAT?

For more information, visit <http://www.princetonreview.com/sat-act.aspx>.

The ACT is an achievement test, measuring what a student has learned in school. The SAT is more of an aptitude test, testing reasoning and verbal abilities.

The ACT has up to 5 components: English, Mathematics, Reading, Science, and an optional Writing Test. The SAT has only 2 components: Evidence-Based Reading and Writing and Mathematics.

The College Board introduced a new version of the SAT in 2016, with a **mandatory** writing test. ACT continues to offer its well-established test, plus an **optional** writing test. You take the ACT Writing Test only if required by the college(s) you're applying to.

The ACT has an Interest Inventory that allows students to evaluate their interests in various career options.

- Juniors are encouraged to take the ACT and/or SAT in the spring so they will have ample time to re-test in the fall of the senior year if need be. Most colleges, both in state and out of state, will accept either test. Students are encouraged to take the writing portion of the ACT because most colleges now require it.
- It is recommended that SAT Subject Tests, required by some selective colleges and universities, are taken in May or June of junior year – this is the most advantageous as it is around the time students are completing courses and studying for exams. If these dates are not an option, be sure to take the SAT Subject tests in October, November, or December of senior year. Up to three subject tests may be taken on the same day. Students can register online through the College Board website. **NOTE:** The SAT Reasoning Test and SAT Subject Tests cannot be taken on the same day. Students must register for two separate test dates.
- Always request the standardized test scores are sent to JCHS. Our high school code (CEEB Code) is #011701.
- Many colleges and universities now require that student standardized test scores are sent directly from the ACT or SAT testing agencies. Score reports can be requested when registering for a test date or after the test has been taken through the student web account (at an additional cost). Allow four to six weeks for a college to receive the test scores.

- Typically, the ACT is given each year in September, October, December, February, April, and June. The SAT is usually given in October, November, December, January, May and June. Registration deadlines are usually five to six weeks before the test date.

COMPARISON OF THE MAJOR FEATURES: OF THE CURRENT SAT AND REDESIGNED SAT-

Category	Current SAT	Redesigned SAT
Total Testing Time (Subject to research)	3 hours and 45 minutes	3 hours (plus 50 minutes for the Essay [optional])
● Components	<ul style="list-style-type: none"> • Critical Reading • Writing • Mathematics • Essay 	<ul style="list-style-type: none"> • Evidence-Based Reading and Writing Section • Reading Test • Writing and Language Test • Math Section • Math Test • Essay (optional)
● Important Features	<ul style="list-style-type: none"> • Emphasis on general reasoning skills • Emphasis on vocabulary, often in limited contexts • Complex scoring (a point for a correct answer and a deduction for an incorrect answer; blank responses have no impact on scores) 	<ul style="list-style-type: none"> • Continued emphasis on reasoning, alongside a clearer, stronger focus on the knowledge, skills, and understandings most important for college and career readiness and success • Greater emphasis on the meaning of words in extended contexts and on how word choice shapes meaning, tone, and impact • Rights-only scoring (a point for a correct answer but no deduction for an incorrect answer; blank responses have no impact on scores)
● Essay	<ul style="list-style-type: none"> • Required and given at the beginning of the SAT • 25 minutes to write the essay • Tests writing skill; students take a position on a presented issue 	<ul style="list-style-type: none"> • Optional and given at the end of the SAT; postsecondary institutions determine whether they will require the essay for admission • 50 minutes to write the essay • Tests reading, analysis, and writing skills; students produce a written analysis of a provided source text

DIFFERENT TYPES OF HIGHER EDUCATION

COLLEGE: An educational institution, which offers instructional programs which may vary from one to four years in length.

UNIVERSITY: Usually a larger educational institution composed of two or more colleges. Often has graduate programs offering advanced degrees.

BUSINESS COLLEGE: Offers programs of instruction in business related fields. May vary from an independent one year school to a comprehensive four year college within a university.

COMMUNITY COLLEGE: Usually offers a two-year program. These programs might be either an end in themselves or they may be preparatory for a transfer to a four program. Generally do not provide on-campus housing, although some do.

MILITARY COLLEGE: Usually refers to one of the federal military academies which provide a free four year college program followed by a military commitment. Admission procedures are quite involved, and they need to begin early in the spring of junior year.

NURSING SCHOOL: Offers programs to prepare students for certification in a variety of health-related fields. Programs may last from one to more than four years. Often affiliated with a large hospital.

TECHNICAL COLLEGE: Offers programs of instruction lasting fewer than four years in areas of science, technology, or any specific job-related areas. “Hands-on” training and “on-the-job” experience are often a large part of the program.

VOCATIONAL TRAINING CENTERS: Provides training and certification for careers that require specific skills such as: transportation, cosmetology, etc. Programs are usually no longer than a year and on-campus housing is usually not provided.

POST GRADUATE: Many private secondary schools provide “fifth year” programs to further prepare high school graduated for success in college.



HOW TO CHOOSE A SCHOOL???

Have you ever spent \$50,000 on anything? Would you buy a car without finding out if it had all the features you wanted? Or would you buy jeans without first trying them on? Of course not! The same thinking applies to selecting a college. College is a big investment – other than purchasing a house, it will probably be one of your life’s biggest expenses. First you need to identify what your priorities are and then it’s important to learn as much as you can about each school you are considering.

With over 4,000 post-secondary institutions in the U.S., how does a student figure out which is best for him/her? Think about the topics listed below as you develop your preliminary list of colleges. Usually this list will have 10-15 colleges on it. Most students will end up actually applying to 4-6.

MAJOR: What do you want to study? If it’s too hard to decide, make sure that the college has everything you are interested in.

TIME COMMITMENT: How many years are you willing to put in? Associate degrees are usually 2 years and bachelor degrees are usually 4 years.

COST: One year of school can vary from \$2,000 to \$50,000.

POPULATION: What size school fits you best – small, medium or large?

LOCATION: How far away/close to home do you want to be? Are you ok with only coming home on major holidays or do you want to be close enough where you can come home easily on weekends?

SETTING: Large city vs. quiet suburbs vs. rural town?

SPECIAL PROGRAMS: Do you want to study abroad (think Australia, France!), do you want to participate in a co-op or internship, or do you want a college that offers extra assistance for students with learning disabilities?

ADMISSION: The level of difficulty varies greatly among colleges – what’s best for you?

HOUSING: Do you want to live on campus or commute?

CAMPUS LIFE: What activities are important to you – sports, dance, theater, Greek life, TV station, etc?

SO NOW THAT (I THINK) I KNOW WHAT I WANT...HOW DO I FIND IT?

There are many ways to find colleges that meet your criteria. Try some of these resources:

WEBSITES:

www.collegeboard.org – click on “find your match”

www.petersons.com

www.princetonreview.com

www.campustours.com

BOOKS: *(available in guidance)*

Rugg’s Recommendations on Colleges – Frederick Rugg

College Handbook – CollegeBoard

Book of Majors - CollegeBoard

OTHER SUGGESTIONS:

- Talk with your parents.
- Talk to your college and career counselor.
- Browse through the dozens of college catalogs and college view books available in the college and career center (upstairs in the guidance suite).
- If you have a particular college in mind, go directly to their website.

TO REQUEST INFORMATION FROM A COLLEGE:

Remember, every interaction you have with a college (meeting, email, phone call) is often recorded to document your interest in the college. You always want to act professionally and make a good impression. Here’s a sample email:

Dear Admissions,

I am currently a senior at James Clemens High School in Madison, Alabama, and will be graduating in *(insert date)*. I am interested in your *(insert major)* program and would like more information. Please send information to the address listed below *(be sure to insert your address!)*. Thank you.

Sincerely,

(Your name)

(Your address)



VISITING COLLEGES AND THE INTERVIEW

One of the MOST IMPORTANT pieces of your college search is the visit! This is your opportunity to learn first-hand what makes each college unique. Websites, books, college reviews are all based on someone else's opinion! The visit is your chance to really check out a college to see if it might be right for you – visit the freshmen dorms (not the fancy apartments where upperclassmen live), eat in the dining hall, check out classrooms, and after your “official” tour just wander around the campus yourself. Here are some tips to make the most of your visit:

BEFORE GOING ON THE VISIT:

- Check the college's website – often, tour schedules are posted online and sometimes you can even sign up online, too. If not, call the admissions office to schedule your tour.
- Request a “college visit form” from the attendance office and have it signed by an official at the college while you are there. Parents should also sign it. Seniors are granted 3 days for visits. Juniors are granted 2 days.
- If it is possible, consider staying overnight on campus. If you can't, at least think about sitting in on a class to get a better understanding of what the academic environment is really like.
- Athletes – be sure to set up a meeting with the coach. The admissions office can help you do this.
- Do your homework – learn more about the college by looking at their website, checking out their view books and reading their course catalog.
- Take a copy of your unofficial transcript and your resume with you. Be sure to ask guidance for your transcript in advance of your trip.
- Dress appropriately! Remember, you are making an impression – you want to make sure it is a good one!

WHILE VISITING:

- Talk to as many people as possible: teachers, students, admissions counselors!
- Arrive on time!
- Notice things and people around you – do other students seem friendly? Do the buildings look well maintained? Does the environment seem welcoming?

QUESTIONS TO CONSIDER WHEN CHOOSING AND/OR VISITING A COLLEGE

WHEN YOU TALK TO STUDENTS, ASK.....

- How many hours a week do you study? Is that typical of students here?
- Are campus jobs readily available?
- Are faculty members interested in students and accessible outside of class?
- Do many students go home on weekends?
- Is it possible to study in your dorm room?
- What's the library like as a place to study? To do research?
- How easy is it to get the classes you want at registration?

IF YOU ATTEND A CLASS, ASK YOURSELF.....

- Are students interested in the material? Do students participate in class?
- Am I intellectually challenged by what is taking place in class?
- Is there good rapport between professors and students?
- Would I feel comfortable as a student in this setting?

AS YOU TOUR THE CAMPUS, ASK YOURSELF.....

- Are the older buildings in good repair? Are there new buildings as well as older ones?
- Are rooms in the residence halls pleasant? Quiet enough to study?
- Are the common areas in the residence hall attractive? Are there laundry facilities?
- What is the surrounding town or city like? Would I feel comfortable here?
- Can I be successful here?

IN YOUR INTERVIEW OR CONVERSATION WITH AN ADMISSIONS REP, YOU COULD ASK.....

- What is distinctive about your college?
- What is the composition of the student body? (Male/female ratio, out of state vs. in state, undergraduate/graduates, etc.)
- What percentage of students live on campus?
- What is the academic advising system like?
- Does your college have academic programs that fit my interests?
- Will I have easy access to computers?
- What kind of campus jobs can I get if I qualify for work study?
- Is it likely I will be admitted? Is it likely I will be competitive for scholarships?
- What percentage of the faculty holds the highest degree in their field?
- Do graduate or teaching assistants teach classes – what percentage?

WHEN YOUR VISIT IS OVER, CONSIDER.....

- Were the people you met friendly and did they answer your questions fully and candidly?
- Did you feel that the students were the kind of people you would like to get to know?
- Did you sense that the college was interested in having you as a student?
- Did you like the social atmosphere?
- What do you think about the academic demands and atmosphere?
- Would you like to spend more time there?

If you plan to email a request to a college, set up an APPROPRIATE EMAIL ADDRESS! Remember, everything that a college sees influences their impression of you! Now is a good time to establish a separate email account (with an appropriate email address) that you'll just use for your college related correspondence.

**FINALLY YOU'RE READY TO
APPLY!!!**



THE COLLEGE APPLICATION

WHAT'S MOST IMPORTANT TO ADMISSIONS OFFICERS?

The 2017 State of College Admission study – a project of the National Association for College Admission Counseling (NACAC) – found that factors influencing the admission decision have remained relatively steady for the past 20 years. NACAC's findings include:

- The top factors in the admissions process are (in order):
 1. Grades in college preparatory courses / Grades in all courses
 2. Strength of curriculum
 3. Standardized admission tests
 4. Essay or writing sample
 5. Counselor recommendation
 6. Student's demonstrated interest
 7. Teacher recommendations
 8. Class rank
 9. Subject Test Scores (AP, IB)
 10. Portfolio
 11. Extracurricular Activities
 12. SAT II Scores
 13. Interview
 14. Work

A student's demonstrated interest in attending an institution can be a key "tip" factor in the admission process (all other factors being essentially equal). Colleges consider a campus visit, correspondence with the admissions representative, contact with an admission office, and contact with a faculty member to be indicators of a student's interest.

HOW TO APPLY:

- Students should look at college applications early in the summer leading up to senior year to know what will be expected of them. Applications vary from college to college -some colleges require an essay and/or letters of recommendation. Others only require the application, transcript, and test scores.
- Schools that accept the Common Application – and many other schools too – allow students to write the application essay on a topic of the student's choice. Or, they will provide several prompts and allow the student to choose. Summer is a good time to begin such essays. Getting a head start during the summer can allow extra time in the fall to concentrate on other important aspects of the application. The Common Application does not open for seniors until August 1st.
- While most colleges offer an online application, paper applications may be downloaded or requested from the college's website. Most applications are available by early August. If using a paper application, make sure to proofread it and make a copy for your files. Bring the completed application to the Guidance Office. If necessary, teacher recommendations that were requested, an official transcript (including test scores and GPA), and a school profile can be added to complete the application packet.

- If applying to a college online, please let the College and Career Counselor know for the purpose of keeping accurate records and sending supporting materials. Also, students will need to bring a completed Senior Recommendation Packet (if one is needed) to the College and Career Counselor. The senior recommendation packet can be picked up in the College and Career Counselor's office or can be found under "Counseling News" – "Files", on the JCHS website. Remember to keep track of your passwords for using online application systems.

TRANSCRIPTS:

- Each student can request two free transcripts. A fee of \$4.00 will be assessed for requests thereafter. Students will need to complete a Transcript Request Form before any transcripts can be sent to a college. Forms are located at the main desk in the Guidance Office. We must have a signed copy of this form on file before a transcript can be sent to a college.

RECOMMENDATION LETTERS:

- Some colleges or universities require letters of recommendation. The person who writes your letter of recommendation is considered your reference. Recommendations from teachers may be requested early in the senior year. Allow plenty of time for your reference to write recommendations before application is due.
- In order for the College and Career Counselor to complete a counselor recommendation, there are a couple of items that are needed. Use the Senior Recommendation Packet available in Guidance and on the Guidance website. There are two brag sheets, one for parents and one for students, two teacher recommendation sheets, and a resume. Please complete the forms and return them to the College and Career Counselor.

ESSAYS:

- Essentially, the essay gives the student the opportunity to display character and uniqueness. Students are encouraged to write with thoughtfulness, self-knowledge, and sincerity. Consider the information the college has access to and use the essay to give more about you. Show enthusiasm about self and life; show originality; make sure the essay is a true reflection of who you are.
- Visit www.collegeboard.org or www.princetonreview.com for helpful information about how to write college essays. Getting a head start can allow extra time in the fall to concentrate on other important aspects of the application. It is best to stay away from controversial issues, slang and offensive language.
- Try to avoid overused essay topics like: winning (or losing) the "big game" or your grandparents. Instead, try to think of a unique topic, or at least a unique perspective on a traditional essay topic. Admissions counselors can read between 50-100 essays in a day – try to make yours interesting and memorable!
- The College and Career Counselor can offer guidance and read for content; it is recommended to have an English teacher proof for basic rules of grammar.

DEADLINES:

- When students wait until the last minute to turn in an application, a disservice is done to the student, the counselor, and the college. It creates undue stress on the student; the counselor does not have adequate time to prepare a polished package, and the college will be receiving your application along with mountains of other procrastinators. Applying early sends the college a more positive message. This applies to both in state and out of state colleges.
- Should any questions or problems about the application arise, please let the College and Career Counselor know. JCHS has contacts in the admissions offices at most colleges and universities to whom we can call for assistance if necessary.

AFTER YOU APPLY:

- Please inform the College and Career Counselor when you receive admission decisions. It is not common practice for the colleges to notify anyone other than the student.
- College admission officers stress to students that they not let up during the senior year (especially second semester) in course selection or grades. Some students who have relaxed too much during their senior year and let grades drop, have actually had college acceptances rescinded.

Critical things to remember:

1. Search for schools that are right for you.
2. Keep an open mind.
3. Visit as many colleges as possible, as early as possible.
4. Stay organized – keep track of college related materials, log-in information, scholarship deadlines, etc.
5. Submit the Senior Recommendation Packet (if a letter of recommendation is necessary) to the College and Career Counselor and the transcript request form to the registrar.
6. If you are asking for teacher recommendations, plan accordingly; give as much time as possible.
7. Give time and attention to applications.
8. Follow directions.
9. Proofread everything.
10. Meet deadlines. Some deadlines are “postmark deadlines” and some are “received by deadlines”. Be careful to note the difference.

EARLY ACTION VS. EARLY DECISION vs. SINGLE CHOICE EARLY ACTION

EARLY ACTION: Deadline set by colleges that allows you to submit your application early (usually in November or early December) and then receive an acceptance decision early. If you are accepted, you are NOT obligated to attend. You may apply to multiple colleges Early Action (**EA**).

EARLY DECISION: Deadline set by colleges that allows you to submit your application early (usually in November or early December) and then receive an acceptance decision early. If you are accepted, you ARE OBLIGATED to attend that college. You may apply to only ONE college Early Decision. By applying Early Decision you are entering into a binding agreement with a college. This is a serious decision and should not be taken lightly. Be sure to talk with your parents and your counselor before signing any Early Decision Agreement (**ED**).

SINGLE CHOICE EARLY ACTION (SCEA): Program in which you apply Early Action but to only one college, however you are not obligated to attend – just like with regular Early Action.

Why even bother with Early Action & Early Decision? Some colleges, especially highly selective, private colleges, often accept a significant portion of their incoming class from the Early Action and/or Early Decision applicant pools. They do this to increase the number of students who actually attend after their acceptance. This makes colleges look better in the eyes of national ranking systems. Therefore, some people feel students are more likely to be accepted if they apply EA or ED. Others feel that EA and especially ED create an unfair advantage to students whose families can make a financial commitment to attend a particular school even before going through the financial aid process. This also takes away any opportunity you might have to compare financial aid packages from different schools.

** Not every college offers EA, ED or SCEA. Be sure to learn the admissions policies for each college where you'd like to apply.*



Some colleges (and even employers) are using Twitter and Facebook as a way to gather information on prospective students – even sending friend requests to applicants. Just be aware that any public information can be accessed. Remember, the admissions counselors are the ones deciding your fate – don't give them a reason NOT to accept you!

Resume Writing

Your resume will be a valuable source of information for you, your teachers, and your counselors when you begin planning for the future. A resume usually includes information that will not be included on official transcripts, such as community service activities, work experience, and extracurricular activities. Athletes may want to include their sports statistics.

From the summer before 9th grade all the way through graduation, students should keep a file listing all of their activities and awards, as well as copies of their report cards and news articles. This information may be used to prepare a resume as well as in completing scholarship applications.

High school student resumes should usually be completed on one or two pages and should include the following sections:

- **Name, address, phone, email address, date of birth**
- **Education – school, GPA, ACT/SAT scores, class rank, relevant/advanced coursework**
- **Activities**
- **Leadership Roles**
- **Volunteer Experience**
- **Honors/Service Organizations/Awards**
- **Work Experience**

Not all of the above sections may apply to you. Use only those which are appropriate to your personal achievements. Athletes, artists, musicians, theater students, and students with many activities/awards may have special sections indicating their honors and awards in this specific area (and thus may end up with a two-page resume).

Selective colleges usually require you to submit your senior schedule, which may be included in the Education section.

There are many ways to prepare a resume. Yours should be neat, easy to read, and concise. This is another way for you to present yourself to others. A good example of a basic resume follows on the next page.

It is **your** responsibility to update your resume and to keep the latest version on file. Resumes are used to write recommendation letters as well as scholarship/award nominations.

JONATHAN A STUDENT

1123 EDUCATION LANE, MADISON, ALABAMA 35756 * 256.772.9999 *JASTUDENT@GMAIL.COM

EDUCATION

James Clemens High School 2015 to Present

Relevant courses: AP Art History (5); AP World History (4); AP Physics M (5); AP US History (5); AP English Lang (5)

ACTIVITIES AND LEADERSHIP ROLES

GRADE

Swimming—*Competitive Team Member, Assistant Coach* 12, 11, 10, 9

- Coach athletes ranging in ages from 6 to 15
- Practice 16+ hours a week

Yearbook—*Sports Editor* 12

- Manage staff
- Write and edit pages, conduct interviews, lead meetings, and procure sponsors

English National Honor Society—*President, Vice President, Secretary* 12, 11, 10

- Organize speaking engagements with leading researchers, student body, and community
- Coordinate an English tutoring program for fellow students
- Promote poetry contest

Spanish Club—*President, Vice President, Treasurer* 12, 11, 10

- Collaborate with other foreign language club student leaders
- Organize and lead school-wide festival to showcase world cultures
- Link members with teaching opportunities with AL Hispanic Association and elementary schools
- Kept accurate books for fund raisers

Student Government Association—*Treasurer Councilman* 12

- Help manage the \$16,000 senior class fund
- Oversee fundraisers, allocate funds, and keep a budget for SGA sponsored activities

Young Republicans—*Vice President, Cofounder* 12, 11

- Network with administration and faculty to approve constitution and secure sponsorship
- Organize debates with other student political organizations

Alabama Boys State—*Senator, Newspaper Editor-in-Chief* 11

- Wrote, proposed, and debated legislation in appropriate parliamentary procedure
- Wrote and edited articles, created format, and oversaw the production of the daily publication

People to People International—*Student Ambassador* 11, 10

- Promoted cultural awareness and understanding by establishing relations with citizens
- Toured England, France, Belgium, the Netherlands, Switzerland, Germany and Australia

VOLUNTEER EXPERIENCE

Alabama Boys State—*Volunteer* 11

- Repaired an elementary school building in Tuscaloosa

James Clemens Spanish Department—*Student Instructor* 11

- Taught to more than twenty 2nd Grade students Spanish language and Latino culture

OTHER HONORS, SERVICE ORGANIZATIONS, AND AWARDS

GRADE

Alabama Boys State Award for Excellence in Journalism 11

Alabama Federation of Spanish Clubs Verbs Champion of 2010, 2009 11, 10

AP Scholar with Distinction 12

Mu Alpha Theta Math Honor Society 12, 11, 10

National English Honor Society 12, 11, 10

National Honor Society 12, 11

TIPS FOR COLLEGE INTERVIEWS

HELP THE INTERVIEWER FIND OUT WHO YOU ARE

- Relax.
- Consider in advance the positive points about yourself.
- Use silence to collect your thoughts; talk about yourself honestly.
- Answer questions with more than a “yes” or “no.”
- Don’t try to bluff or charm the interviewer.

FIRST IMPRESSIONS ARE IMPORTANT

- Be prompt (arrive about 15 minutes early).
- Appearance; wear neatly pressed yet comfortable clothes.
- Attitude; sit erectly, do not slouch; firm handshake; make eye contact.
- Bring a resume and unofficial copy of transcript.
- Language (avoid slang and using the word “LIKE”).
- Discuss your interests with enthusiasm.
- Travel—include only unusual trips, re: archeological digs.
- Do not use cell phones during the interview, do not tell how hard your high school is, do not say negative things about your high school, or talk about other colleges you are applying to.
- Do not point out bad grades on your transcript or blame teachers for your grades.

BEFORE THE INTERVIEW THINK ABOUT THE FOLLOWING QUESTIONS:

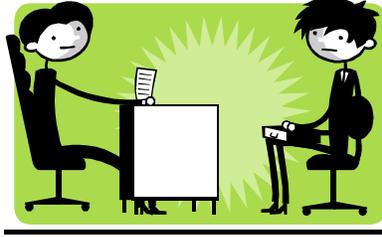
- What are your goals? What are you passionate about?
- How does this college fit in with your interests and talents?
- Why do you want to attend college? What majors are you interested in, and why?
- What extracurricular activities are important to you?
- What academic or intellectual topics interest you? What types of books do you enjoy?
- What do you expect to be doing in 5-10 years?
- What might you change about your high school?
- What are your strengths and how are you using them?
- How do you feel about competition?
- What are you doing when you lose track of time?
- What do you want to get out of college besides a degree?

WHEN YOU HAVE YOUR INTERVIEW:

- Know facts about the college and why it’s a good match for you.
- Do not ask questions whose answers could have been read in catalogs, brochures, or the school’s website.
- Be ready to volunteer information: know your scores, rank-in-class, latest grades, and what courses you carry.

AFTER THE INTERVIEW:

- Thank the interviewer. Ask for a business card. Follow up with an email or write a note as a thank you



\$\$ FINANCIAL AID \$\$

WHAT IS FINANCIAL AID?

Money in the form of loans, scholarships, grants and work study that will be used to pay the cost of your education.

HOW DO YOU GET IT?

Up to 3 forms need to be completed.....

- FAFSA (**F**ree **A**pplication for **F**ederal **S**tudent **A**id)
- CSS/Profile
- Institutional Forms

FAFSA (www.fafsa.ed.gov)

- Everyone should complete it, regardless of your family's financial situation.
- Complete online (preferred method) or paper version soon after Oct 1st.
- After you complete the FAFSA, you'll get a SAR (Student Aid Report) which will outline your family's EFC (Expected Family Contribution).
- EFC = what the government thinks you and your family can pay towards the cost of your education, NOT what you and your family might think you can pay.
- Your EFC info is sent to the colleges where you applied.
- Colleges will put together a financial aid package which may include loans, grants, scholarships, and / or work study.
- Compare all of your financial aid packages to determine what your final cost would be at each school.

Each college will look at your need to try to meet it as best they can. Some colleges pledge to meet 100% of your need. Sometimes private colleges have more money to give so they can better meet your need. Therefore, ***it is extremely important that you do not rule out a college just because of its price tag!*** You need to complete the financial aid process first to find out what your actual cost may be.

CSS/PROFILE (www.collegeboard.com)

- Only some private, competitive colleges require this form.
- There is a cost to complete it. If you qualify for a fee waiver, you will be notified at the end of the form.
- Usually available in October – complete as soon as possible. Watch out for deadlines – each college may have a different deadline.

INSTITUTIONAL FORMS

- Some colleges have their own financial aid forms that you might need to complete. Be sure to check the school's website for any extra forms.

THE FORMS YOU'LL NEED TO FILL OUT THE FORMS:

The paperwork involved in completing the FAFSA and PROFILE forms can be staggering, especially if your family has a complicated financial life. Start gathering the information you will need now. This will make filling out the financial aid forms easier.

- Completed federal tax returns with all schedules (from that year and the previous year)
- W-2 forms and any 1099s
- Records of untaxed income
- Bank statements
- Brokerage statements or investment statements
- Mortgage statements
- For the self-employed: record of income received and records of IRS-deductible business expenses.

FINANCIAL AID HELP

Here are some resources to help you navigate the financial aid process:

- www.fafsa.ed.gov
- www.studentaid.ed.gov
- www.fastweb.com (scholarship search website)
- www.collegegoalalabama.org – Free help completing the FAFSA form. Always in January.
- www.nacee.net – North Alabama Center for Educational Excellence
- Financial Aid Night – workshop held each fall at JCHS. Check guidance website for details.

OTHER WAYS TO AFFORD COLLEGE

MILITARY: Investigate various ROTC (Reserve Officer's Training Corps) program available at many colleges. Talk with recruiters about the armed services. Think about part-time military options like the National Guard. Service academies (West Point, Naval, Air Force, and Coast Guard Academies) are free but extremely selective.

SCHOLARSHIPS: Check the guidance website regularly for scholarships that you might qualify for. Apply for as many as possible. Also be sure to register on www.fastweb.com.

A WORD OF CAUTION....

Some companies take advantage of families struggling through the financial aid process and they promise to do all the work for you and they promise to find you money, but it often costs hundreds or even thousands of dollars! There are plenty of FREE resources to help you and your family manage the financial aid process. Start by seeing your counselor.

SIGNS OF A SCHOLARSHIP/FINANCIAL AID SCAM

- It sounds too good to be true
- Promises that they will do the work for you
- Billions of dollars went unclaimed last year
- Money Back Guarantee – or that they charge a fee in the first place
- “100% Success Rate”



GLOSSARY – FINANCIAL AID TERMS

The cost of a year of higher education can vary from as little at \$2,000 to over \$50,000. Private colleges, which offer small classes, are usually the most expensive. Public colleges in Alabama may cost between \$7,000 and \$38,000 a year for students living on campus. Community colleges may cost as little as \$2,100 for students who live at home.

Regardless, of these frightening figures, *it is important that you do not eliminate a promising school from your list of prospects simply because it appears to be too expensive.* If you qualify for financial aid, the more expensive program may have the same final cost as the less expensive one (because of financial aid packages).

While a great deal of financial aid may seem to be available to students who want to go on to higher education, much of it has very restrictive qualifications. If you expect to need financial assistance, your challenge is to seek out the most promising possibilities from the long lists of funding sources.

CSS/PROFILE FORM: This is a needs-analysis document written and administered by the College Scholarship Service (CSS). The PROFILE form is used in conjunction with the FAFSA by some colleges to determine aid eligibility. www.collegeboard.com.

DEADLINE: A deadline is a line that you don't want to cross! Don't be late!! Your various financial aid forms may not all be due at the same time, and they may be due at different times than your general application. Even more important, your chances of receiving an attractive aid offer, or any offer at all, can depend on how early you submit your forms. Institutions start putting together packages in the early spring [March] and the funds are limited.

DEFAULT: This is what happens when you fail to repay a loan according to the terms on the promissory notes. Don't default.

DEPENDENT STUDENT: A student who is considered to be dependent on his/her parents for financial support. Most entering first year students are dependent, unless they are legally emancipated.

DIRECT LOANS: A loan that is available directly through the school, thus eliminating lenders.

EXPECTED FAMILY CONTRIBUTION (EFC): The amount of money that your family is expected to contribute toward the cost of higher education. The EFC is subtracted from the cost of attendance to determine your aid eligibility. The EFC is determined by the federal government using the FAFSA (see below) forms.

FEDERAL METHODOLOGY: The method used by the government to calculate the EFC when determining eligibility for federal aid. The federal methodology may also be used to determine eligibility for state aid and money under the institutions' control.

FINANCIAL AID OFFICER: An administrator at a school who determines whether a student is eligible for aid and if so, the types of aid that will be awarded. This person is usually also classified as a *financial aid counselor*, who works with the student and family to explain and assist in the financial aid process.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA): This is the **very important** needs analysis document from the U.S. Department of Education. This form is required for virtually all students who seek financial aid. It is suggested that you complete this online at www.fafsa.ed.gov however a few paper forms will be available in the guidance office if needed. It should be completed as soon after January 1 as possible.

INSTITUTIONAL METHODOLOGY: This is an alternative to the federal methodology used by some schools to calculate a family's EFC.

LOAN: A loan is money that is borrowed and must be repaid. Interest rates and repayment rules vary greatly by lenders.

MERIT-BASED GRANT: This is a scholarship (not necessarily full) given to a student because of some special talent or attribute. Artists, athletes, community leaders, and academically talented students are typical recipients.

NEED-BASED GRANT: This is a scholarship (not necessarily full) given to a student based on their financial need because he/she would otherwise be unable to afford higher education.

GRANT/SCHOLARSHIP: A scholarship is an outright grant of money, usually given to a student with a particular need and/or merit. Does not need to be repaid.

STUDENT AID REPORT (SAR): This is the multi-page report that is issued to students who complete and send in the FAFSA. This same information is also sent to the colleges chosen by the student for financial aid packaging.

SUBSIDIZED LOAN: When considering federal and state loans, you will often see the distinctions "subsidized" and "unsubsidized." A subsidized loan is one where the government pays the interest on while you are in school. With an unsubsidized loan, you pay the interest either while in school, by letting the interest accrue, or having it added to the principle (this is called capitalization). Subsidized loans are obviously preferred, however, unsubsidized loans are easier to get (financial aid is often not a condition for eligibility).

VOCATIONAL REHABILITATION GRANTS: Grants are awarded to physically or emotionally handicapped individuals through the State Department of Vocational Rehabilitation Services to attend any qualified college, trade, or technical school. See your counselor to contact the DVR counselor serving your school.

WORK-STUDY: This is a federal program and is often seen in the financial aid package. A student can be awarded a certain amount (which can increase each year) to then be "worked off" with a campus job.

MILITARY CAREER OPTIONS

SHOULD I GO INTO THE ARMED FORCES?

The Armed Services are one of the major employers in the nation. It is also a major source of educational training and preparation for entry-level jobs. There are numerous job-training opportunities in the military for both men and women. If you would like to travel or earn good wages immediately, the military service may be for you. Representatives from all the services are available to give you information about career training and/or educational opportunities. If you are concerned about the information that you are receiving or contacts that are being made by your recruiter, see the College and Career Counselor. You must take the ASVAB test before being accepted into any branch of the military. See the College and Career Counselor for information regarding ASVAB testing opportunities.

Recruiting officers of all branches of the armed services visit the high schools regularly. If you are interested, speak with your counselor to set up an appointment. You can also seek additional information from the recruiting offices in your area.

SERVICE ACADEMIES AND ROTC (RESERVE OFFICER TRAINING CORPS) SCHOLARSHIP PROGRAMS:

While all juniors should begin exploring post-graduation educational programs, those interested in the Service Academies and the ROTC scholarship programs must begin as soon as possible to insure that they receive full consideration. Students interested in academies are also **strongly** encouraged to apply to and attend a summer program which the academies sponsor for prospective students between their junior and senior years. You should also attend Academy Night, organized each fall.

The first step in securing an appointment to one of the academies is to visit the military academies' websites and complete the admissions paperwork that each requires. The spring of your junior year is the time to begin the process: Contact information is listed below:

Admission Office
US Military Academy
West Point, NY 10996
www.usma.edu

Admission Office
US Air Force Academy
USAF Academy, CO 80840
www.usafa.af.mil

Admission Office
US Coast Guard Academy
New London, CT 96320
www.cga.edu

Admission Office
US Naval Academy
Annapolis, MD 21402
www.usna.edu

Admission Office
US Merchant Marine Academy
Kings Point, NY 10024
www.usmma.edu

The second step is to contact each of your senators and your congressmen, asking to be considered as one of their nominees. Visit this website for more information - <http://www.sessions.senate.gov/public/index.cfm/service-academies>.

ROTC scholarship programs involve a competitive application process as well. In addition to the written application, candidates must undergo a physical examination, formal interview, and a physical abilities test. The first step in the process is to request an application. This should be done during the spring of your junior year using the following contact numbers.

US Army 877-313-5178
US Air Force 205-823-4027
US Coast Guard 800-438-8724

US Navy 205-978-0887
US Marines 205-823-8450

Key Terms & Definitions

ACT: American College Test (www.act.org) The ACT is similar to the SAT but it tests higher level math and also has a science section.

ALUMNI INTERVIEW: An admission interview conducted by a graduate of that college. Often done locally when a student is unable to travel to a distant college for an interview.

AP: Advanced Placement. This is a national program of approved course and exams offered through high schools. A high enough score on these tests grants an individual college credit for that subject and allows an incoming first year student to take higher level courses in that subject immediately.

ASSOCIATE'S DEGREE: Generally thought of as a 2 year degree, an associate's degree usually requires 60 credit hours.

B.A.: Bachelor of Arts Degree; demonstrating a concentration of study in areas such as the arts, social sciences, literature, or language.

BACHELOR'S DEGREE: Generally thought of as a 4 year degree, a bachelor's or baccalaureate degree usually requires 120 - 130 credit hours.

BLUE SHEET: Also known as the Senior Information Sheet. Complete this form in May and submit to the college and career counselor to let us know what your plans are after high school.

B.S.: Bachelor of Science Degree; demonstrating a concentration of study in areas such as the natural sciences, engineering, math, or technology.

CEEB: College Entrance Examination Board (James Clemens High School's CEEB Code # 011701). This is the number used on many forms, such as applications, FAFSA (Free Application for Federal Student Aid – see section on Financial Aid), etc.

CLASS RANK: Rating based upon all grades received in grades 9-12.

COLLEGE FAIR: A gathering of college representatives at a central location. Students can walk from booth to booth gathering information. Often accompanied by presentations on admissions, financial aid, etc.

COLLEGE REPRESENTATIVE: A college official or graduate coming to JCHS to meet with students and provide information about that college.

COMMON APPLICATION: One application that over 300 colleges & universities nationwide have agreed to use. Some colleges also require supplements – specific forms for their college.

www.commonapp.org

CREDIT: The unit of measurement some institutions give for fulfilling course requirements (most college classes are worth 3 credits)

DEADLINE: Just what it says – INFLEXIBLE!

DEFERRED ADMISSION: An accepted student may postpone entrance in order to travel, work, or study elsewhere for a specified time period.

EARLY ACTION: (Same as Early Notification) – different from Early Decision in that a student is notified early of an admissions decision but, if accepted, is not committed to attend that institution.

EARLY ADMISSION: Acceptance of a highly qualified student at the end of his/her junior year of high school. This student usually does the last year of high school and first year of college at the same time and is ineligible for federal financial aid. This is not to be confused with Early Decision.

EARLY DECISION: When a student has made the decision that **one** school is his/her first choice, s/he applies for Early Decision to that school **ONLY**. Application deadline is usually in early November, and the student learns of the admission decision by the middle of December. If a student is accepted to a school under the Early Decision program, the student is committed to attend that school.

EARLY NOTIFICATION: (Same as Early Action)

OFFICIAL TRANSCRIPT: Most colleges will only accept a transcript that bears the high school seal and is mailed directly from the high school to the college (see Transcript).

OPEN ADMISSION: Virtually all applicants are accepted without regard to standardized test scores, grade average, or class rank. A college may indicate that open admission is limited to a certain category of applicants, such as state residents, or does not apply to certain selective programs, such as those in allied health professions.

PSAT/NMSQT: Preliminary Scholastic Aptitude Test, also the National Merit Scholarship Qualifying Test

PERCENTILE: The top 10, 20, 30, 40, 50% of the class instead of exact rank order.

PRIVATE COLLEGE: Owned privately but often receives grants from public sources. Admission is open to the public.

PUBLIC COLLEGE: Owned by a public entity (such as the state) and funded by a combination of public funds and tuition fees.

REMEDICATION: Students who are not fully prepared for college-level work are often asked to take remedial classes in order to raise their skill level in a particular subject(s). These courses usually do not count towards graduation requirements.

ROLLING ADMISSION: Colleges generally will accept applications throughout the year and get decisions back to you within 4 – 6 weeks. Most of these schools have suggested deadlines.

ROTC: Reserve Officer Training Corps – college scholarships with a military commitment.

SAT: Scholastic Aptitude Test - a reasoning test. All Juniors are required by the State of Alabama to take the SATs in the spring of their junior year and it is recommended that Seniors retake in the fall. www.collegeboard.org

SAT SUBJECT TEST: Tests offered in a variety of subjects like Math, Literature or US History. Students choose which ones they wish to take based on the requirements of the colleges where they are applying. www.collegeboard.org

SUPPLEMENT: A form that is required in addition to the Common Application.

TRANSCRIPT: A chronological listing of all subjects taken and grades received. Also may include standardized test results and other objective information (see Official Transcript).

VIEWBOOK: A short, colorful booklet published by a college to highlight its best points. They tend to be interesting, but strictly an advertising tool. College catalogues are much more complete and more objective, but not as exciting to look at.

WAITING LIST: Students not accepted for admission may be put on a list for future consideration. See your College and Career Counselor if you wish to continue to be considered for admission.

