

Saint Mary's High School

2021-2022

Guide to College



Congratulations! You will now be entering your Senior year of High School. You have all worked hard to get to this point. We know this will be a tough and stressful year, but we have confidence in you. You have spent the past 3 years dreaming about graduating, and the day is so close. The past three years went by so fast, and senior year will be no different. We can promise you that this year will be your “best year ever.”

SENIOR YEAR COLLEGE PLANNING TIMELINE

September

_____ Schedule an individual meeting with School Counselor

_____ Register for October or November SAT/ACT

_____ Update "Colleges I'm Thinking About" list on Naviance and begin to move schools to "Colleges I'm Applying To" section as soon as you are certain you will apply.

_____ Complete the FERPA section on Naviance if you will be applying to schools using the Common Application, as well as the Common App Account Match.

_____ Compile and fine tune your perspective college list. Use Naviance as a resource for college searches. Enter your list of colleges that you are considering under the Colleges Tab in Naviance. Specify colleges you are actually applying to under "Colleges I'm Applying to" and check the box to request that your transcript be sent. You must indicate application deadlines so teachers can prioritize their letter writing.

_____ For each college you plan to apply to, request official test scores from CollegeBoard (SAT) and/or ACT. Please note that high schools do not maintain or send official scores.

_____ Create a Common Application Account (www.commonapp.org). Check if colleges you are considering use the Common Application (if so, "CA" will appear in Naviance next to college name). Check with your counselor to match your Common Application to your Naviance account. Without matching these two accounts, we cannot submit your materials on your behalf.

_____ Research the required essays for each college, and begin working on these. Some colleges require additional essays. Please check the Supplemental essay section as well as the Questions section of the Common App for each college. Have a teacher or another trusted adult review your drafts.

_____ Schedule interviews at your colleges, if desired.

_____ Request letters of recommendations from your teachers on Naviance. Be sure that you also speak to each teacher in person and provide them with information on your extracurricular activities.

_____ Continue with college visits.

_____ Register for SAT/ACT in October and November

_____ Continue to work on college essay.

If planning to apply Early Decision or Early Action research deadlines. Most are between November 1st and January 1st so you will want to meet with you counselor as soon as possible. You will also want to submit recommendation requests to your teachers.

October

The FAFSA (Free Application for Federal Student Aid) can be filled out online, starting October 1. (New FAFSA Date). This application is free you should not have to pay any fees. If you are asked to pay you are at the wrong website. The FAFSA website is www.fafsa.ed.gov. You will need a PIN (Personal Identification Number) to proceed. Use Current Year Family Tax Information.

_____ Meet with college representatives at St. Mary's College Fair.

_____ Continue to communicate with School Counselor about your application process

_____ Take SAT/ACT

_____ Check to see if the colleges you are applying to require the CSS Profile (this is important for need-based financial aid and the information should be submitted in the fall)

_____ Ask for letters of recommendations (give teachers at least 3 weeks to write the letter).

November

_____ Continue to communicate with School Counselor about your application process.

_____ Take SAT/ACT or register for December Test (these tests scores may not be available for Early Decision or Early Action application deadlines)

_____ Submit final college list if available and request transcripts with first quarter grades to be sent out (you are not bound by your list, but you should have an idea as to which schools you are applying to).

_____ Begin to apply to the colleges of your choice (make note of their application deadlines)

_____ Keep your grades up. Colleges consider senior grades seriously.

_____ Finalize your supplemental essays.

December

_____ Try to have all application materials completed and submitted (if you do this by the holiday break you will have some time relax and enjoy your vacation)

_____ Take SAT/ACT (if necessary)

_____ Submit Financial Aid information and forms

_____ Begin to apply for scholarships

_____ Early Decision and Early Action admissions arrive; please notify your guidance counselor and update Naviance. If you are offered Early Decision you must withdraw all other submitted applications.

January

_____ Request on Naviance that mid-year transcripts be sent to the colleges that require them.

_____ Continue filling out admissions and scholarship applications

_____ Make sure financial aid applications for individual institutions are filled out and submitted by the application deadline

_____ When possible, set up interviews with admissions officers or alumni interviewers.

February/March/April

_____ Have School Counselor send out mid-year reports

_____ Consider visiting colleges you applied to during Winter Break

_____ You may want to schedule an overnight stay for some time in the Spring
March/April

_____ Most college decisions and financial aid packages will arrive between March 1 and April 1. Be sure to update Naviance and notify your Guidance Counselor.

_____ If you are accepted, make sure that all admissions offices are made aware that you want to extend your decision deadline to May 1st (they have to comply with this request)

_____ Many colleges will host open house visit programs for admitted students during the month of April.

_____ Register for AP or CLEP tests if applicable.

_____ Evaluate all acceptances and financial aid offers

_____ Begin researching and applying for scholarships, both national and local.

May/June

_____ Make your final college selection and notify school of intent.

_____ Send non-refundable deposits by May 1st

_____ Update your college admittance in Naviance so we know where to send your final high school transcript. Without this status, we cannot send your final transcript. Without the final transcript, the college could rescind their offer of admission.

_____ AP exams are administered. Be sure to keep your AP Grade Report if you're interested in earning college credit. Check with your college.

_____ If you plan to compete in DI or DII college sports, request that your final transcript be sent to NCAA Initial Eligibility Clearinghouse.

Getting Organized

There are many pieces to the college application process, and it can definitely seem overwhelming. Before getting too far into the “applying”, take some time to get organized. Visit each college’s undergraduate admissions website, and gather information about deadlines and application requirements.

Some things to look for:

- Deadlines- when are they, and what options are available? (Early Decision, Early Action, Rolling....)
- How can you apply? (Common App, Individual App)
- Is an official transcript required, or will you self-report your grade?
- Are official test scores required, or can they be self-reported? Which tests do you need to take?
- How many essays are required, and what are the topics?
- Is there anything else required for your intended major?
- What financial aid forms are required? (FAFSA, CSS...)

Admission Tests

SAT- www.Collegeboard.org

ACT- www.actstudent.org

- Test dates vary and are available on the individual websites.
- Registration: Code for St. Mary's is 222325
Enter the four colleges you are strongly interested in attending. The Testing company will automatically send your scores to them. If you Are a possible NCAA athlete, enter code 9999 as one of your Colleges.
- Register before the deadline to prevent late registration fees.
- Test Prep

ACT.org has online test prep.

Khan Academy has personalized test prep for the SAT.

College Admissions

Parents Role:

1. Check grades regularly by checking the portal in FACTS. Talk about college.

2. Be a source of comfort: the college admission process can be rewarding if you keep things in an adult perspective. This is very emotional time for both you and your child.
3. To help avoid power struggles, ask your student “what can I do to help?” But remember the difference between just helping and taking over. They need to be pursuing the process on their own with your assistance.

Undergraduate College Admission Applications:

- Some colleges will use their own applications, while others may use the Common APP. When applying online you will need a credit card to pay the application fee.
- You will create your Common Application account using the following website: www.commonapp.org.
 - Create the account with your email and password (write it down)
 - Complete each section (family, education, etc)
 - Select colleges which will receive your Common Application.
 - See Mrs. Gomes for your academic information (GPA & Class Rank)
 - It's a good idea to have Mrs. Gomes review your Common Application before you send it as it cannot be retrieved once it is sent.
- Naviance is used to send all school documents including school profile, transcripts, and letters of recommendation to the schools you apply to. Once you set up your Common App you will match that with your Naviance account.

Types of Admissions Decisions

1. Early Decision: A student who decides that a particular college is their first choice applies early in the fall of their senior year. Under Early Decision, the applicant signs a statement agreeing to attend that university upon acceptance, regardless of financial aid awarded. (If accepted, the student must withdraw their applications from all other colleges). Students applying Early Decision should receive notification of acceptance or denial by mid-December.
2. Early Action: Allows students to receive an admission decision earlier than most students.
3. Rolling Admissions: the practice of admitting or rejecting an applicant as soon as all admission materials have been submitted. The usual length of time for notification is about three weeks.
 - Most colleges give you the opportunity to check the status of your application online. This allows you to see if a decision has been made, and if your application is pending or in review.

4. Regular Decision: You are applying by the normal date set by colleges and will receive notification based on how the college processes applications.

Academic College Fit

- When applying, be aware of where you stand in terms of how likely it is that you will be admitted to a particular school.
- College Admissions look at the following:
 - Difficulty of course work selected relevant to what was offered (did you take the most challenging course load you could have at your school?)
 - Grades (GPA both weighted and unweighted)
 - Class rank
 - SAT and/or ACT scores
 - Extracurricular activities
 - Teacher and Counselor letters of recommendation
 - Interview (not required by all schools)
 - Essay (not required by all schools)

Social College Fit

The best way to know how you feel on campus is to visit, talk with faculty, students, seeing students interact, lecture halls, and living spaces.

- How do I set up a college visit?
 - Visit the college's Office of Admissions webpage and schedule your visit.
- What do I need to do at St. Mary's in order to visit during a school day?
 - Pick up a college visit form to have signed by your teachers before going on the visit and also a form to take with you to have a university official sign and date it.
- Questions to ask during your visit
 - What is the average SAT,ACT score for admissions
 - What types of academic assistance are there? Labs? Tutoring?
 - What is the average cost of books per semester?
 - Does my major have an internship experience?
 - What do I do if I want to change my major?
 - How accessible are professors?

- Is there an Honors/Advanced Placement program?
- Tell me about housing. Are some residence halls better than others? Do many students live off campus? Do you have housing for all four year?
- What technology is required and how do I access technology support services?

Teacher Letters of Recommendation

Tips:

- Try not to have too many teacher recommendations (2 at most)
- Try to have different subject areas represented unless a particular subject is requested.
- If appropriate include letters from outside the school (ie.clergy, coach, advisor, employer)
- Ask one of your Junior or Senior year teachers who has taught you at least 2 courses
- Provide your teacher with information they may reference when writing your recommendation

Financial College Fit

Financial Aid is an umbrella term used to discuss funds available to assist a student in paying for college expenses. Financial Aid is delivered to the student via the college/university they choose to attend.

- **FAFSA-** Free Application for Federal Student Aid available online and is the only way to apply for financial aid at your potential colleges.
 - Must be completed each year the student is in attendance at the college/university
 - Available as of October 1st each year
 - Prior years tax information from parents and students
 - Free
 - www.fafsa.ed.gov
- **CSS Profile-** A second form used by certain institutions of higher learning to obtain additional information about your family and financial situation.
- **EFC-** Expected Family Contribution is the family's share of the college costs. It is not normally something a family can cover out of pocket. Many families need to finance their share of the college costs. The EFC is determined by accounting for

information regarding the students dependency status, number of people in the household, age of eldest parent, savings, investments, self-owned business information, and number of students in college. The best way to calculate your EFC is to complete the FAFSA.

- **SAR-** Student Aid Report- this report will have all the information you submitted for FAFSA as well as the federal government's determination of your EFC.
- **Federal Aid-** Information is collected through FAFSA.
- **Institutional Aid-** Colleges receive information from the FAFSA and CSS profile. Each institution has funds that they determine how to use. Private colleges typically have more aid than public.
- **Merit Aid-** Monies awarded based on the students' grades and SAT/ACT scores. This is usually in the form of a scholarship and does NOT need to be repaid.
- **Need Based Aid-** Monies awarded based on financial need and includes grants and loans.
- **Grants-** Also known as "free money" and does NOT need to be repaid.
- **Pell Grant-** This is the government's largest need based student aid program. The size of a grant that a student receives is based on the families financial need; cost of attendance at the particular college; length of the program; and if the student will be enrolled full-time or part-time.
- **Scholarships-** Monies awarded to a student to support their education. Scholarships are awarded on the basis of academic or other achievement and may come from local or national foundations.
- **COA-** Cost of Attendance is the actual cost of attending an institution of higher learning. This includes but is not limited to tuition, room and board, books, lab fees, travel expenses, graduation fees, etc.

Loans

Federal Direct Loans- provided by and guaranteed by the federal government. The loan is awarded through your higher learning institution but is direct from the government. Money must be paid back with interest.

- **Subsidized-** Federal Government pays the interest while the student is enrolled at least half time. Repayment begins 6 months after graduation, withdrawal or the student drops below half-time. The student is permitted 10 years to pay back the loans.
- **Unsubsidized-** Federal Government provides the funds but the interest accrues at loan disbursement. Repayment begins 6 months after graduation, withdrawal or the student drops below half-time. The student is permitted 10 years to pay back the loans.

- **Perkins-** Loans that are campus based. They must go to a student with exceptional financial needs. Exceptions is at each colleges discretion to define.
- **PLUS Loan-** Loans made to parents of undergraduate students. Student must be enrolled at least half-time.
- **Private Loan-** Loans provided parents/students from private resources such as your bank, credit union, Sallie Mae.

Consolidation- the combination of several loans under several programs into one single loan for better better organization and payment

- A student cannot combine federal loans with private loans.
- Federal loans can only be combined with other federal loans.
- A borrower can consolidate Perkins loan into Direct loan for repayment purposes.

Principle- Actual amounts borrowed

- This is not the amount you pay back.
- Your repayment amount includes interest. Therefore, the repayment amount will likely be greater than the amount borrowed.
- When making payments, funds are applied to late fees first, then any other charges, then accrued interest and finally to principle.

Default- failure to make scheduled monthly payments according to the agreed-upon terms

Deferment- temporary postponement of payments that a borrower is entitled to if they qualify and have time available

Ending Repayment- 3 instances in which repayment ends

1. You fulfill your financial obligation by paying your loan back in full.
2. Death- if the borrower dies, the loans will be forgiven
3. Total and permanent disability- the disability must have occurred after the loan was disbursed. The condition must not be expected to improve or is expected to worsen.