

Junior College Bound Planner



**“Learning is a treasure
which accompanies its owner everywhere”**

--- Chinese Proverb

**Provided By:
The Colerain High School Guidance Department
For the Class of 2022**

Dear Junior Student:

The materials presented in this handbook are designed to provide general information and guidelines about college selection, college admission procedures, and financial aid. Specific information pertaining to your individual situation should be discussed with your counselor or a college advisor. We hope that this booklet will be a valuable tool to you, and we strongly suggest that you share it with your parents. Please keep it as a reference tool to use for the remainder of your high school career.

Sincerely,

The Guidance Counselors

COLERAIN HIGH SCHOOL

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I. Sources of College Information

Naviance – Access through your Clever Account (clever.com)

Naviance is a comprehensive college and career readiness tool that helps students align their strengths and interests to postsecondary goals. Students will use the Naviance platform to learn more about personal interests explore career options, research and apply to college, request transcripts, request teacher recommendations, and research scholarship opportunities.

BIG FUTURE - Bigfuture.collegeboard.org

Big Future by the College Board provides an interactive on-line tool that allows students to:

- Explore their interests
- Explore career choices based on their interests
- Search for colleges and universities that meet their needs
- Explore options to help pay for college
- Provide tips and tools to help navigate the application process

College Representatives

College representatives from both private and public institutions throughout the United States visit Colerain High School during the school year. *Many in-person visits have been adjusted to virtual visits for the 2020-2021 school year.

1. Junior seminar – In the spring during an extended advisory, college representatives present in a small group setting about the opportunities available at their post-secondary institution. All juniors will select 2 college presentations to attend.
2. CHS College Fair – During the fall conference time, CHS hosts a college fair featuring local and national college representatives. This is a great opportunity to gather information, meet with admissions

- representatives, and ask questions you may have regarding the college admissions process.
3. Small Group Informational Sessions – During the school year, college and university representatives visit CHS to provide small group informational sessions. This is a great time to speak to an admissions representative to ask specific questions about their college. Students can sign up for these sessions through Naviance, under the “What’s New” box on your Naviance home page.
 4. Lunchroom visits - colleges/universities set up a table at lunch time to provide students with information and college updates. . See your Naviance home page for a schedule of up-coming visits.

College Fairs

College fairs provide students and families with an opportunity to gain information about many options for college. These events have representatives from colleges, universities, and technical schools who are there to help students find the right fit when it comes to higher education. College fairs are a great way to get more information about schools you may already be considering as well as learning about options you have not considered.

- NACAC hosts the National College Fair every fall and spring. The fall fair is held at the Duke Energy Center in Cincinnati, while the spring fair is held at the Greater Columbus Convention Center in Columbus. These events are being held virtually for the 2020-2021 school year. Visit the NACAC website for more details on these virtual offerings:
 - <https://www.nacacfairs.org/attend/attend-virtual-college-fairs/students/> for more information.
- The Miami University College Fair is held every September. This fair usually has at least 100 colleges, universities, and technical schools represented.
- The CHS College fair is held during fall conferences. This fair hosts representatives many local and national colleges, universities and local businesses.

TIPS for attending College Fairs:

1. Find out which institutions will be represented at the event.
This will help you determine who you want to talk to and how much time you can spend at each table.
2. If you have time, check out one or two schools you have not considered, to find out if they may be a good option for you.
3. Take notes and collect pamphlets and contact information of the representatives of schools you are interested in attending.
4. Make a list of questions you want to ask each of the representatives.

College Visits

Students are allowed to take two college visit days per year in their junior and senior year years of high school. Students are encouraged to make these visits when college is in session so you get a true feel for the campus and have an opportunity to see campus life in action.

****Due to COVID restrictions, many colleges and universities offer very limited in-person visits, and instead provide virtual tours. Virtual visits allow the student to visit virtually through a guided on-line tour of the campus. Be sure to check with each specific college and university before planning your visit.**

Guidelines for Visitation

1. Contact the college/university and make an appointment with the Office of Admissions. Many visits are scheduled on-line through the college website.
2. **Bring a signed parent note to your counselor indicating the date and college you are planning to visit several days prior to your visit. You will then receive a “College Visitation Form”.** (See “College Visit Form” in the APPENDIX).

3. Have the “College Visitation Form” signed by a college official and return it to your counselor the day after your visit. A sample of this sheet is included in this booklet. *Failure to return documentation will result in an unexcused absence.*

Additional Sources of Information

1) Career Searches:

- Occupational Outlook Handbook - <https://www.bls.gov/ooh/>
- Dictionary of Occupational Titles - <https://occupationalinfo.org/>

2) College and Career Searches:

- Peterson’s College Search - <https://www.petersons.com/>
- Ohio Department of Education - <https://www.ohiohighered.org/>
- Interactive virtual tours - <https://campustours.com/>
- Online college advisory service - <https://www.collegedata.com/>
- College Raptor - <https://www.collegeraptor.com/>
- The Princeton Review - <https://www.princetonreview.com/>

*CHS Guidance Department Webpage is another great resource to help you navigate the college search process:

<https://www.nwlsd.org/GuidanceDepartment.aspx>

II. COLLEGE ADMISSION TESTING

ACT: American College Test

The ACT consists of a multiple-choice test in English, mathematics, reading, and science reasoning, as well as a writing test. **Students should take the ACT plus Writing at least once.** These tests yield scores in each area and one composite score. Scores range from 0 to 36.

*The state of Ohio provides all high school students with one administration of the ACT test (without writing) in the spring of their junior year.

www.ACT.org

SAT: Scholastic Aptitude Test

The SAT test, introduced in March of 2016, measures math and evidenced based reading and writing skills. Scores range from 400-1600 with no penalty for guessing.

<https://collegereadiness.collegeboard.org/sat/register>

Registration for Tests

Students can register for tests either online or by mail.

ACT www.actstudent.org

SAT www.collegeboard.com

Colerain High School code: **360960**

The registration process is **YOUR** responsibility. It is recommended that you plan ahead and schedule early to give yourself plenty of time to prepare and avoid late fees. When registering for tests, be sure to select three colleges to receive your scores. After the test date, ACT and SAT charge an extra fee for sending scores. Most colleges will accept the highest scores earned on the exams taken more than once.

Many students take the test(s) more than once in order to get their best score. Therefore, you should plan to take your first test by spring or summer of your junior year.

ACT TEST DATE

February 6, 2021
April 17, 2021
June 12, 2021
July 17, 2021

REGISTRATION DEADLINE

January 8, 2021
March 12, 2021
May 7, 2021
June 18, 2021

SAT TEST DATE

March 13, 2021
May 8, 2021
June 5, 2021

REGISTRATION DEADLINE

February 12, 2021
April 8, 2021
May 6, 2021

Preparation for Tests

Colerain High School teachers work throughout the school year to help students acquire the knowledge necessary to be successful in their post-secondary pursuits. During student's Junior year of high school, bootcamps are typically offered to provide targeted study practice before taking the State ACT in the Spring.

Test Preparation Resources Outside of School:

- Torchprep – www.torchprep.com – offers boot camps and individual 1:1 preparation based on student need. Fee based.
- Huntington Learning Center – www.huntingtonhelps.com – offers 3 test prep programs based on student need. Fee based.
- Leap – www.leaprogram.com – offers practice tests and tutoring options based on student need. Fee based.
- Sylvan Learning Center – www.sylvanlearning.com – offers prep tutoring based on student need. Fee based

Testing Services for Students with Disabilities

If you are a student with a diagnosed disability, you could be eligible to receive accommodations (i.e. Extended Time, Test Read Aloud, etc.) on the SAT and ACT. To receive accommodations, you *must* have documentation on file at school that supports the need for accommodations and use those accommodations on school-based tests. It is recommended that you fill out the appropriate paperwork at least eight weeks before the registration deadline, as it takes this long for requests to be reviewed by the testing agencies. ACT and SAT are private companies that do not always grant the requested student accommodations. Please contact your guidance counselor for additional information.

III. ADVANCED PLACEMENT & COLLEGE CREDIT PLUS

ADVANCED PLACEMENT (AP)

Advanced placement courses offer students the opportunity to receive college credit for work completed in high school. AP courses are some of the most demanding courses offered through high school. Colerain High School offers advanced placement courses in:

French	Calculus
Psychology	Biology
Spanish	Statistics
American History	European History
English (Junior/Senior Year)	Chemistry
American Government	Physics
Drawing	Human Geography

The fee for each examination is currently \$95.00 and will be added to student fees in the beginning of the school year. These fees cover the cost of AP exams, which are given in early May. Examinations are usually three and a half hours in length and are scored on a scale of one to five. Many colleges require a score of 3 or better on an AP exam to receive college credit. However, colleges have individual policies, and a student must contact each college of interest for its particular AP policy.

COLLEGE CREDIT PLUS

College Credit Plus provides students in grades 7-12 with an opportunity to take college level courses for which they earn both high school and transcribed college credit upon successful completion of coursework. This is a program offered through public colleges and universities in the state of Ohio. Students must apply and meet all college requirements to be admitted into the College Credit Plus program. Additional Information can be found on the CHS website:
<https://www.nwlsd.org/GuidanceDepartment.aspx>

Students are responsible for completing all application materials!!

IV. MILITARY

Military Academies

AIR FORCE - Colorado
ARMY - WEST POINT- New York
COAST GUARD - Connecticut
NAVY - Maryland
MARINES – New York

All of the academies with the exception of the Coast Guard require a nomination before a student may be considered for an appointment. All Academies require the SAT or ACT.

ROTC - GUIDELINES FOR ENTRANCE

The Reserve Officer Training Corps is a college program offered at over 1700 colleges and universities across the United States that prepares young adults to become officers in the US Military. In exchange for a paid college education and a guaranteed post college career, participants commit to serve in the military after graduation. Each service branch has its own ROTC. If you are interested in this option, contact your school early to find out specific contacts and programs offered because not every university offers every ROTC branch. There is an advantage in the selection process for those who apply early for scholarships, so start applying the junior year. Be sure to see your Counselor.

AIR FORCE

Please work with our local Air Force Recruiter:

Sergeant Sharif Delarge
9369 Colerain Ave
Cincinnati, OH 45251

Office: 513-741-1044
email: sharif.delarge@us.af.mil

ARMY

Please work with our local US Army recruiter:

Staff Sergeant Robert Elliott
9369 Colerain Ave
Cincinnati, OH 45251

Office: 513-522-5914
email: Robert.e.elliott2.mil@mail.mil
txt: 513-525-2386

NAVY

Please work with our local US Navy recruiter:

Lead Petty Officer
Manny Maldonado
9369 Colerain Ave
Cincinnati, OH 45251

Office: 513-931-7740
email: manuel.maldonado@navy.mil

MARINES

Please work with our local US marine's recruiter:

Sergeant Kevin Gildersleeve
9369 Colerain Ave
Cincinnati, OH 45251

Office: 513-245-9600
email: kevin.gildersleeve@marines.usmc.mil

OHIO NATIONAL GUARD

Please work with our local US National Guard Recruiter:

Sergeant Andrew Bischoff
10050 Woodlawn Blvd.
Cincinnati, OH 45125

Cell: 513-288-5479
email: Andrew.bischoff.mil@mail.mil

V. ADMISSION GUIDELINES FOR COLLEGE

Counselors are available to assist students in their college searches. Adequate planning and research allows students to prepare themselves academically for the college of their choice and apply at the beginning of their senior year.

Many colleges have established minimum admission requirements:

English.....	4 units
Mathematics.....	4 units
Laboratory Science.....	3 units
Social Science.....	3 units
Foreign Language.....	2 units
Fine Arts.....	1 unit

If you intend to apply for college admission, keep these requirements in mind as you plan your high school program. Some schools demand a more rigorous academic program. Be sure to contact individual colleges and programs for specific academic requirements.

Most colleges today have incorporated a multiple-factor approach into their admission procedures. That is, colleges are examining many aspects of the applicant's profile before a final decision is made about a student's status for admission. These areas of interest include:

- Quality and rigor of Course Work
- Academic Performance / GPA
- College Entrance Test Scores / ACT or SAT
- Class Rank
- Extracurricular Activities
- Community Service
- Essays
- Letters of Recommendation
- Demonstrated Interest
- First Generation Students
- Work Experience

VI. SELECTION OF A COLLEGE

Each of you should examine your own needs and expectations of your college experience. Through this reflection, you will be better able to establish criteria, which you can use to select a school. It is often helpful to rank these criteria to better help you in the selection process. Your counselor is available to help you gather information so that you and your parents are better able to choose a school, which meets your needs.

The following is a list of commonly used characteristics:

1. Size of school
2. Location of school
3. Cost
4. Academic programs available
5. Housing facilities available
6. Activities available
7. Admission requirements
8. Public vs. private
9. Application requirements/process

VII. SELECTING COLLEGES TO APPLY TO

1. Narrow down your list of likely colleges to the five or six which you feel are good colleges for you.
2. *Make plans to visit these colleges so that you will be better able to make a wise final choice.* The fall and spring of your junior year are usually good times to make at least some of your college visits.
3. Check with a college website and then with your counselor to see that you are meeting specific admissions requirements of all the colleges which are of interest to you.
4. Consult with your counselor early in the year if you have an interest in applying to colleges which have an "Early Acceptance" Plan.

5. Discuss with your counselor any other tests you should take this year to assist you in being admitted to college.
6. Check with your parents to see what financial help, if any, you will need from sources outside of the family. If such assistance is needed, consult your counselor regarding the many kinds of financial assistance that are available.

Make a list of at least 5-7 schools that you plan to apply for admission. Include schools that you should be able to get into through meeting all admissions requirements, as well as a couple reach schools. These are schools that you may want to consider, but you may not meet all admissions requirements. Be sure to note **IMPORTANT DEADLINES** for each school and all materials needed to complete your application process.

*Please note that some schools may have multiple deadlines. Be sure you are meeting the deadline for the particular program or type of admission that you are applying for.

VIII. THE COLLEGE APPLICATION

There are a couple of different platforms that colleges use to submit your application. Almost all of them are now on-line; however, some schools have on-line applications from their own website, whereas others rely exclusively on The Common Application (commonapp.org). Regardless of the platform used, all applications include the following sections to be submitted before your application is considered complete.

1. Student Section

The college is viewing you through this form. It is important to be neat and to include thoughtful, complete answers to questions. It is important to remember this is the first impression a college admission counselor has of you! The student section usually includes information about you, your education, extra-curricular activities, community service, and your college essay.

2. Recommendations

Carefully select the person who knows you and your capabilities (e.g. employer, coach, teacher, counselor, or community activities sponsor). You have to make sure you form these relationships before you need the recommendation.

Tips for Asking for a Recommendation:

- Allow your recommender at least 2 weeks to get your letter of recommendation complete.
- Provide your recommender with an activities list which includes academics, extracurricular activities, honors and awards, and community service activities completed throughout high school.
- Provide a stamped and addressed envelope if it is to be sent by mail or get their email address to send them an invitation through Naviance. Please remember that you should *always* personally ask a teacher to write a recommendation before sending the request through Naviance.

*Not all colleges and universities require a recommendation; however, having a recommendation may increase your odds of getting into the college of your choice.

3. Transcript Request

*Requesting transcripts is a 2 step process!!

- 1) ALL transcript requests should be made through NAVIANCE.
 - Go to “Colleges I am Applying to”
 - Select Manage Transcripts
 - Select Transcript Request – the RED Plus sign
 - Select College Application Transcript
 - Select Initial, then Unofficial ACT scores, and then the colleges you wish to include.
 - Request & Finish
- 2) The Undergraduate Transcript Request Form can be obtained from the Guidance Office. It must be signed by a parent (or you, if

you're 18) in order for your counselor to send your transcript to a college. Your counselor will not send your transcript without a completed Undergraduate Transcript Request Form on file. (See; CHS Undergraduate Request for Transcript in APPENDIX).

4. Secondary School Report

The Secondary School Report is completed by your guidance counselor. This section contains 3 items:

1. A transcript of high school courses, grades, test scores, and attendance (student MUST request transcript through NAVIANCE).
2. Your counselor's recommendation
3. A school profile, which is a summary of background information about the community, size of the high school, curriculum offered, and median ACT and SAT test score of students at Colerain High School

5. Mid-Year Report

A copy of your first semester report card, often referred to as a seventh semester report card, will be sent to any college to which you have applied if it is requested by the college.

6. College Admission Test Scores

If you did not have your scores sent to the institution at the time of registration or testing, you must log into your ACT or College Board account to request your test scores be sent directly. There is a fee for each score report you request. Please be mindful of college admissions deadlines! You will need to request your score reports well in advance of your application deadline. Most colleges will *not* accept ACT or SAT scores sent from your high school guidance department.

IX. COLLEGE ADMISSION POLICIES

Early Decision

This is a procedure for outstanding students to submit application and materials to colleges by a certain deadline. (Deadline is approximately October 15 - December 1.) The student makes the college his first choice and usually has from two to four weeks to accept admission after notification. If a candidate is rejected, he or she will still be considered for regular admission.

***NOTE:** Early Decision is a binding agreement with the college. If the college accepts you, you must commit to that college.

Early Action

This process is for students who are sure about which college they want to attend. Students can apply to the college early (usually October 15 – December 1) and get a decision early. If you are accepted, you can say yes right away or wait until spring to decide. You can also decline the offer.

Rolling Admissions

This is 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 three to four weeks.

Open Admissions

This means that every student who applies will be admitted into the college.

BE SURE TO SELECT THE CORRECT APPLICATION TYPE!!

Many college scholarship deadlines are in line with Early Action Application Deadlines. Be sure you know which deadline you need to meet.

X. FINANCIAL AID OVERVIEW

Financial aid is money that is given, earned, or lent to help students pay for their education. Most financial aid is provided by the government and by the colleges themselves.

Need-Based and Merit-Based Financial Aid

A. Need-Based Financial Aid – Need-based financial aid is awarded to students whose families do not have sufficient financial resources to pay for college. In other words, need-based financial aid goes to students who need help paying for college. When determining eligibility for need-based aid, the family's financial situation is the only thing that's considered; the student's academic record is not a factor. Loans, grants, and work-study are all examples of need-based financial aid.

B. Merit-Based Financial Aid – Merit-based financial aid is given to students who have outstanding abilities, talents, and/or achievements. When awarding merit-based aid (scholarships), the family's financial situation is not taken into consideration. The award is based entirely on the student's merit. Colleges and universities give merit-based awards in order to encourage outstanding students to attend their school. Organizations and corporations award merit-based aid as a way to recognize and reward outstanding students.

C. Need and Merit-Based Financial Aid – Some financial aid awards take both need and merit into consideration. For example, a scholarship may require that an applicant have both financial need and a certain grade point average. To what extent an award is need-based or merit-based is entirely up to the organization or college offering the award.

The FAFSA (Free Application for Federal Student Aid)

Students and parents must complete the FAFSA in order to be eligible to receive any financial aid provided by the federal government. States and colleges also use the FAFSA to determine eligibility for state and institutional aid.

Need-based financial aid is awarded to students whose families cannot afford to pay for college. Having fair and objective ways to determine how much a family can afford is therefore very important. The FAFSA is the federal form that determines the amount a family can afford to pay for college.

Parents should complete the FAFSA, even if they think they're not eligible for need-based aid. They may find that they are indeed eligible, and also, some programs want documentation showing that a student is ineligible for need-based aid before they award their merit-based aid.

Students and parents are encouraged to complete the FAFSA online at www.fafsa.ed.gov or through the MyStudentAid mobile app. The app is available from the Apple and Google Play store. The **FAFSA should be submitted as soon as possible after October 1 of a student's senior year**. However, each institution has a "priority filing deadline"- check the dates of individual school.

One to six weeks after the FAFSA is submitted, the student will receive his/her **Student Aid Report (SAR)**. (The colleges that were listed on the FAFSA will also receive a copy.) The Student Aid Report (SAR) will inform the student of his/her **Expected Family Contribution (EFC)**. This is the amount the student's family will be expected to pay for college the following year. Colleges, lending institutions, federal and state aid programs all use this EFC figure to help them determine a family's eligibility for financial aid.

****Students need a College application for admission on file with the school to be packaged with the institution's financial aid.**

The Four Forms of Financial Aid

Financial aid comes in one of the following four forms: grants, scholarships, work-study, and loans. Grants and scholarships are considered “gift help” because they represent money that is given to students. Work-study and loans are considered “self-help” because they provide money that must either be earned or repaid.

1. **Grant**- money that is given to a student, usually because of financial need
2. **Scholarship** – money that is awarded because of exceptional academic achievement, an outstanding talent, and/or financial need.
3. **Work-Study** – money a student earns by working at a job, usually 10-15 hours a week
4. **Loan** – borrowed money that must be repaid

1.) Grants

A grant is money from the Federal Government that is given to a student to help him/her pay for college. This money does not have to be repaid. Grants are most often awarded to students who have financial need.

Grants are available from a variety of sources. State governments offer grants to students who live and go to college in their home state. The federal government provides Pell Grants and Supplemental Educational Opportunity Grants (SEOG) to students with need on a national basis. Colleges offer institutional grants, and organizations, clubs, and corporations offer grants to the students who meet their specific eligibility requirements.

Grants to look for (through the FAFSA):

- a. Pell Grant
- b. Supplemental Educational Opportunity Grant (SEOG)
- c. State Grants
- d. Institutional Grants

2.) Scholarships

Scholarships are the most publicized and talked about form of financial aid. While there are a great number of scholarships available, scholarships can be difficult to get.

Most scholarships fall into one of the following categories:

1. academic
2. athletic
3. talent
4. minority
5. local
6. military

A number of scholarship services claim that they can “get you money for college.” With the availability of information on the Internet, there is little reason to use these services. Never pay for scholarship information! For information on scholarship scams go to www.ftc.gov/scholarshipscam.

3.) Work-Study

Work-study programs give students the opportunity to earn money while they are attending college.

Students apply for work-study by completing the FAFSA. If a student has financial need, the college financial aid administrator may include work-study as part of the student’s financial aid package.

4.) Loans

When grants, scholarships, and work-study do not provide enough money to cover a family’s financial need, the student and/or parent can take out a loan to cover the remaining costs. A variety of loan programs are available for students and parents. Some loans are awarded by the colleges; others are obtained through banks and lending institutions. Some loans require financial need; others do not. Loans also have varying interest rates and repayment schedules.

The federal government sponsors three loans:

1. Direct Subsidized Loans – For Undergraduate students with financial need. Students are not usually charged interest in the loan during certain periods (such as when you are in school at least half-time). Up to \$5,500 depending on grade level and dependency status.
2. Direct Unsubsidized Loans – For Undergraduate, Graduate, and Professional degree students. Financial need NOT required. You are responsible for paying the interest during all periods. Up to \$20,500 depending on grade level and dependency status.
3. Direct PLUS Loans – For parents who are borrowing money to pay for their dependent undergraduate child's education, and for graduate or professional degree students. Financial need is NOT required. You must not have any adverse credit history. Maximum amount is the cost of attendance (minus any other financial aid the student receives).

On-line Resources for Scholarships

Please check our Colerain High School Guidance Department website and your Naviance account for updated information on scholarships. You can also surf the Internet at home, in the guidance office, or in the library. Check out these additional resources:

- **NAVIANCE** – College, Career, and Scholarship Search
- **www.bigfuture.collegeboard.org** – College, Career, and Scholarship Search
- **www.scholarships.com** – Scholarship search
- **www.fastweb.com** – Scholarship search
- **www.fafsa.ed.gov** – Financial Aid application and Information on options for financing your education

XI. HOW SHOULD YOU CHOOSE YOUR COLLEGE?

The choice of your college is one of the most important decisions you will make in life.

As much as \$5,000 to \$50,000 will be spent per year to get a college education; it is quite obvious that this represents a sizable "investment" for you and your family. Therefore, a realistic choice of college is essential if you are to get the most from your investment.

Your choice of college is a highly individual matter; therefore, start with yourself - not with the colleges.

Study yourself first. Are you a good academic student? Which subject areas are your strongest? What interests do you have? Why do you want to go to college? Do you wish to attend a small or large college? Will it be a men's, women's, or co-educational college? Will you go far away, near home, or live at home? A private school or public school?

After you have analyzed your needs, the next most important consideration before you choose would be a study of the colleges. This necessitates a visit to the colleges which interest you. Please refer to the section on "Visiting Colleges". Just because a college is good for one student does not necessarily mean it will be a good college for you.

A student should find several colleges which are best suited for them. From these you will make your final choices. No college will be better for you in ALL respects. However, find several colleges that will meet your needs as far as possible.

The serious business of choosing a college should involve a partnership of you, your family, and your counselor. In the final analysis, the CHOICE SHOULD BE YOURS as you are the one who must "live with" the decision.

The eleventh grade marks the beginning of a specific planning phase in preparing students for college. By now you should have a realistic and relatively complete picture of your abilities and achievements. What are the chances of college success? You may have decided that by now you

are interested in fine arts, a career in business, in a specific professional field such as medicine, law, or engineering. You may want a broad liberal arts education before specializing. You should be familiar with the academic, cultural, and social life of a college.

Be sure to familiarize yourself with curricular offerings of colleges before you choose - be sure the school offers training in the particular vocation you wish to follow. Does the college have good academic standing? Is it accredited? Be an individual. GO YOUR OWN WAY!

XII. HOW DO COLLEGES ACCEPT YOU?

Before a college finally accepts you for admission, there is much a college wants to know. Your relative standing in your class is a very important guide to college admission officers. This is determined at the beginning of your senior year and is based upon quarter grades earned in the 9th, 10th, and 11th school years. Some colleges will admit candidates who rank in the highest fifty percent or the highest twenty-five percent of their graduating classes.

Highly selective colleges will accept only candidates who rank in the top ten percent of their class. Consult your college catalog to determine admissions standards of those in which you are interested.

Colleges request all test scores (mental ability, PSAT/NMSQT, SAT, ACT) that are available from your high school record. Most require entrance tests such as the College Entrance Examination Board Scholastic Aptitude Test (SAT) or the American College Test (ACT).

Finally, personality and character ratings, extracurricular record, and a personal interview by a college officer are also required by many colleges.

XIII. VISITING A COLLEGE FOR AN INTERVIEW

Not all schools require or offer an interview. However, if you are offered an interview, use this one-on-one time to evaluate the college in detail and to sell yourself to the admissions officer. Chances are that whatever you communicate about yourself and how you do so during the course of that half hour or forty-minute interview will be evaluated by those who are making the ultimate decision on your application for admission or, in some cases, for any merit-based grant or scholarship.

Relax and be yourself during your visit. You are making this visitation to see what life will be like on a particular campus, to see what opportunities there are for getting what you want out of college, and to give the Admission Officer a chance to see what you are like and to take your measure. It is only natural that you might be nervous, but relax.

A campus visit requires a great deal of thought, a lot of questions, and a lot of study. Be careful not to ask questions that are answered in the booklets. Practice before you go with a parent or counselor to have answers to general questions already formulated.

XIV. COLLEGE ATHLETICS

Do you plan to participate in intercollegiate athletics? If the answer is yes, you will need to make sure of the following...

- Are the colleges that you are interested in members of the National Collegiate Athletic Association (NCAA) or the National Association of Intercollegiate Athletics (NAIA)?
- Are you taking courses that are NCAA approved?
- Will you be eligible to play in college?
- Do you know how to register your senior year?
- Did you know you need to get your ACT or SAT scores sent directly to NCAA via the "9999" code?

Sign up to see your counselor if you plan to play collegiate athletics!

XV. JUNIOR AND SENIOR CHECKLIST

JUNIOR YEAR

- Select challenging college preparatory courses for senior year.
- Register for the ACT and/or SAT tests in the Spring or Summer
- Meet with your counselor to discuss your current interests and plans
- Research colleges and universities of interest.
- Meet with college representatives when they visit the school.
- Review college admissions requirements.
- Visit college campuses during your junior year; talk to graduates and students at the school being considered.
- Examine the educational opportunities available through summer programs.
- Examine financial resources and review plans for financial aid.
- If you are an athlete, register with the NCAA Clearinghouse; please apply online at www.eligibilitycenter.org. (See “NCAA Information” in the APPENDIX). If you are looking at an NAIA school, please research requirements needed for eligibility.

SENIOR YEAR

- Visit college campuses; talk to graduates and students at the schools being considered (July - October).
- Maintain or IMPROVE academic grades during the senior year. Take a challenging curriculum- don't slack off!
- Contact colleges to request informational catalogs and financial aid information. **Check application deadlines!!!** (September)
- Retake ACT or SAT tests to increase your score (Aug – Dec.)
- Complete College application through Common App or college website. Check your application forms carefully before submitting.
- Match your Common App count to your Naviance account.
- Request your transcript through Naviance and complete a transcript request form (found in the Guidance Office).
- Request Teacher Recommendations through Naviance.
- Complete FAFSA for financial aid (Opens October 1st). Don't wait on this step!
- Counselors will send the first semester grades to the colleges if the college has requested them (February).
- Keep track of ALL offers and awards of financial aid. Please turn this information into your guidance counselor by April 1st.
- Reply promptly to colleges asking you to notify them of a decision.

DEADLINES can make or break you! Know when everything is due.

APPENDIX

Create a Solid Academic Portfolio

Your course schedule may seem like a random selection of classes to you, but college admission officers see it as the blueprint of your high school education. They're looking for a solid foundation of learning that you can build on in college.

Take at least five solid academic classes every semester. The following subjects and classes are standard fare for success in high school and beyond, whether you plan to attend a four-year, two-year or technical school.

English (Language Arts)

Take English every year. Traditional courses such as American and English literature help you improve your writing skills, reading comprehension and vocabulary.

- Literature
- Writing/composition and/or speech

Math

In college math classes and in most careers, you need algebra and geometry. Take them early on, and you'll be able to enroll in advanced science and math in high school — and you'll show colleges you're ready for higher-level work.

- Algebra I
- Geometry
- Algebra II
- Trigonometry and/or calculus

Science

Science teaches you to think analytically and apply theories to observations of the natural world. Laboratory classes let you test what you've learned through hands-on work. Six semesters are recommended.

- Biology
- Chemistry and/or physics
- Earth/space sciences, advanced biology, advanced chemistry or physics

Social Studies

Understand local and world events that are happening now by studying the culture and history that have shaped them. Social sciences round out your core curriculum.

- Two semesters of U.S. history
- One semester of U.S. government
- One semester of economics
- One semester of world history or geography
- One additional semester of these or other areas

Foreign Languages

Solid foreign language study shows colleges you're willing to stretch beyond the basics. Many colleges require at least two years of foreign language study, and some prefer more.

The Arts

Research indicates that students who participate in the arts often do better in school and on standardized tests. The arts help you recognize patterns, discern differences and similarities, and exercise your mind in unique ways, often outside of a traditional classroom setting.

Computer Courses

More and more college courses and jobs require at least a basic knowledge of computers. Computer skills also can help you do research and schoolwork better and faster.

For more college planning tools and guidance, visit BigFuture.org.

Source: The College Board.

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How to Build a College List

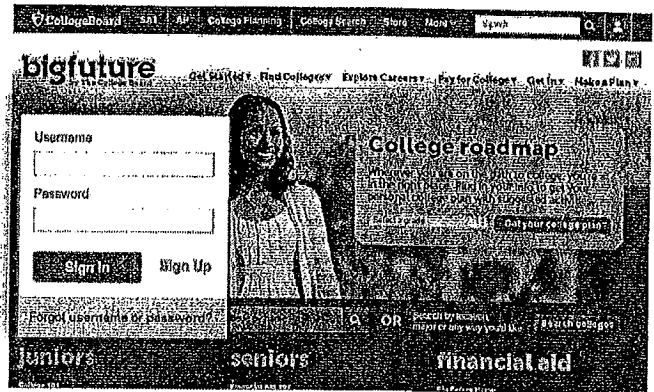
CollegeBoard

FOR JUNIORS

The next step in your academic career is deciding where to apply to and attend college. By applying to a range of colleges, you can expand your opportunities and increase your likelihood of success. We can help.

1 CREATE A FREE COLLEGE BOARD ACCOUNT

Visit bigfuture.org and sign up for an account. You can register for exams, get test scores, find colleges, and learn about financial aid and more with this account.



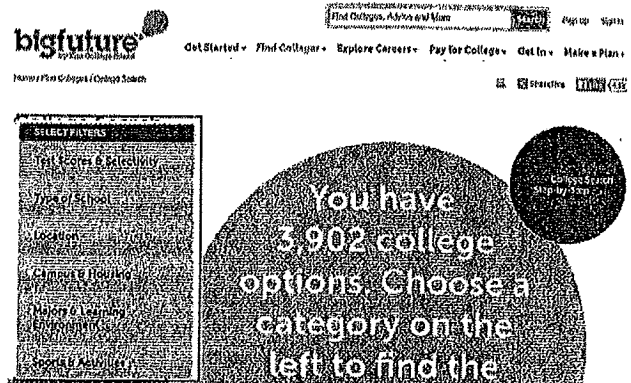
2 CLICK ON SEARCH COLLEGES

There's no magic formula for choosing a college. Use this tool to find the right colleges for you. Search by type, size, location, majors, cost, and more.



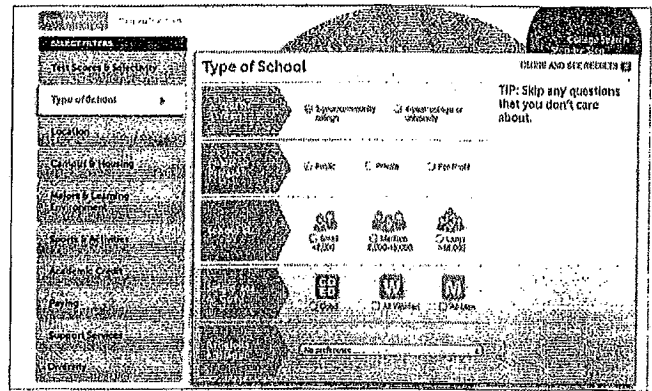
3 CHOOSE A FILTER TO GET STARTED

Start with one that's important to you — from type of school, test scores, location, majors, cost/financial aid, sports, or any other popular category.



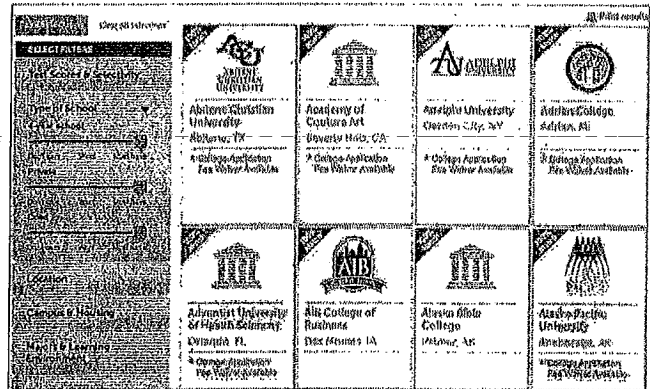
4 SELECT YOUR PREFERENCES AND GET GUIDANCE EVERY STEP OF THE WAY

Review your options and answer the questions. You'll get tips and advice as well as videos from college planning experts and college students to help you understand your choices.



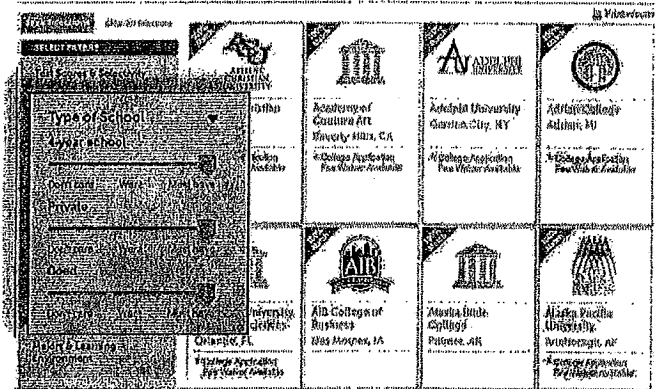
5 GET INSTANT COLLEGE MATCHES

As you make your selections, the number of matches is updated. The more options you select, the more refined your list of matches, which appears behind the question window, becomes. Your preferences are summarized to the left of your list, so you always know what you're searching.



6 PRIORITIZE YOUR PREFERENCES

Start with the preferences that are important to you — from type of school, test scores, location, majors, cost/financial aid, sports, or any other popular category.



7 CHOOSE A COLLEGE TO EXPLORE

Click on a college to learn more about the school. On the "At a Glance" page, you'll get an overview of the school and a map showing its location. The box to the right shows you whether the college matches your college preferences. If there's a check mark, the college matches.



Be sure to apply to at least four colleges.

Why Apply to 4 or More™?

1

It can save you money

Every college offers different scholarships and financial aid packages that can help you pay for college. Apply to at least four colleges so that you can compare and determine which is the best option for you.

2

It increases your odds of getting in

If you apply to only one or two colleges, you risk not getting into either school. If you apply to at least four, you have a much better chance of being admitted.

3

A good fit makes a difference

Students who apply to at least four colleges increase their chances of finding a good academic, social, and financial fit. And a good fit matters because it will influence your overall college experience.

Don't forget that the FAFSA opens Oct. 1.

You'll need to complete this form to apply for financial aid.

Visit bigfuture.collegeboard.org for more information.

 MyBigFuture  @MyBigFuture  @CollegeBoard

COLLEGE VISIT

COLERAIN HIGH SCHOOL
8801 Cheviot Road
Cincinnati, OH 45251

Guidance Department
(513) 741-5023

_____ has been excused
from school on _____ at _____ (AM) (PM)
to visit _____

We suggest that the student's visit the following aspects of college life, if convenient
with school officials:

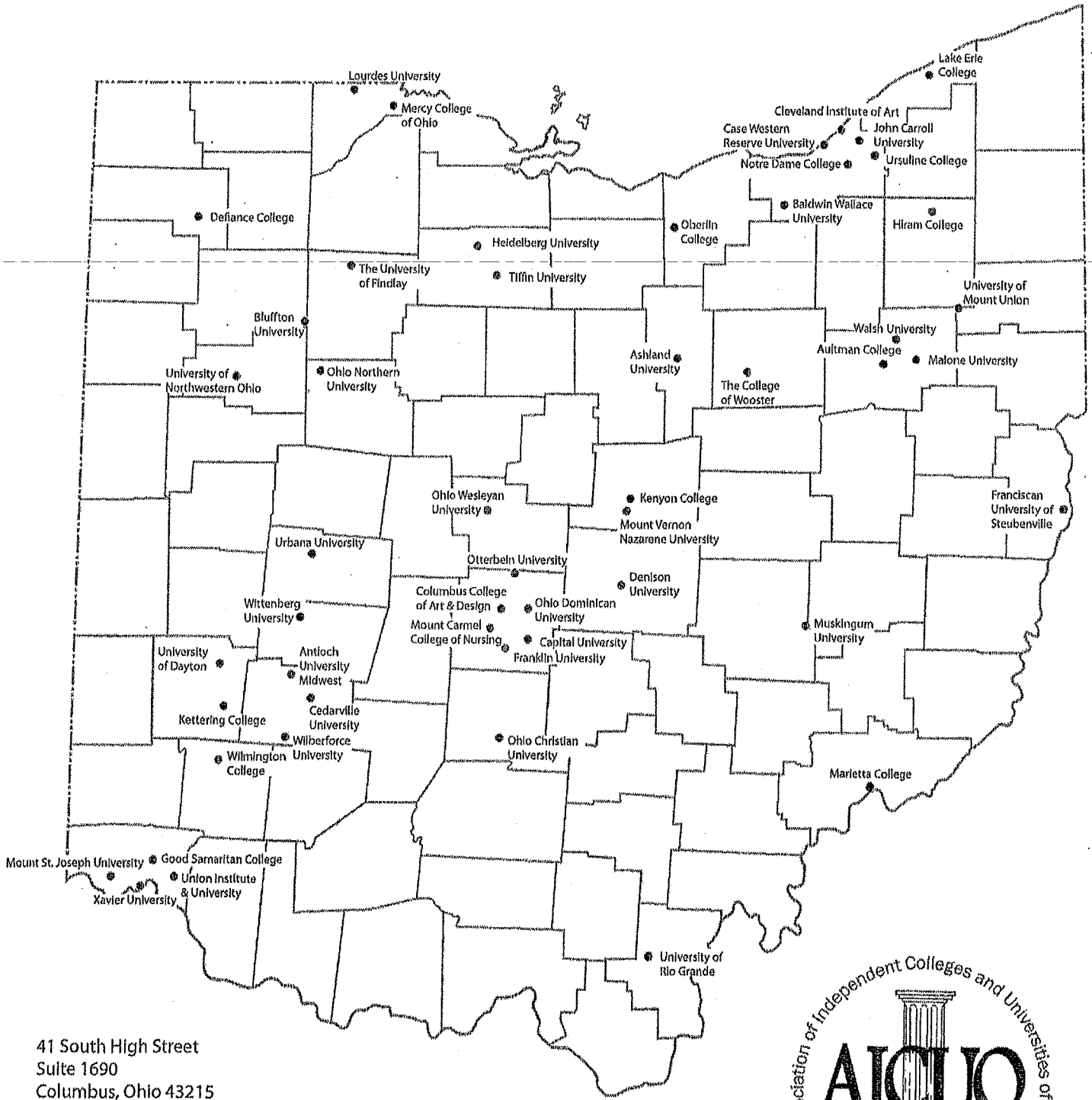
- 1) a visit to the admissions office
- 2) a visit to the financial aid office
- 3) a visit to the particular college or department in which the student is most interested
- 4) a visit to a classroom
- 5) a visit to the library facilities
- 6) a visit to a student housing facility
- 7) a visit to the student activities center
- 8) a visit with upperclassmen
- 9) a visit to health, counseling and placement facilities
- 10) a visit to athletic facilities and other extracurricular areas of student's choice

High School Counselor _____

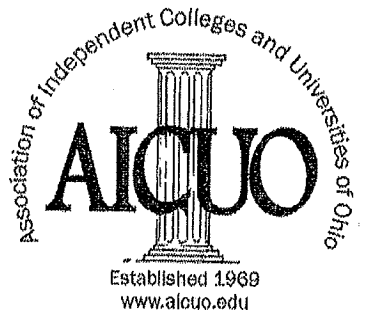
College Official _____

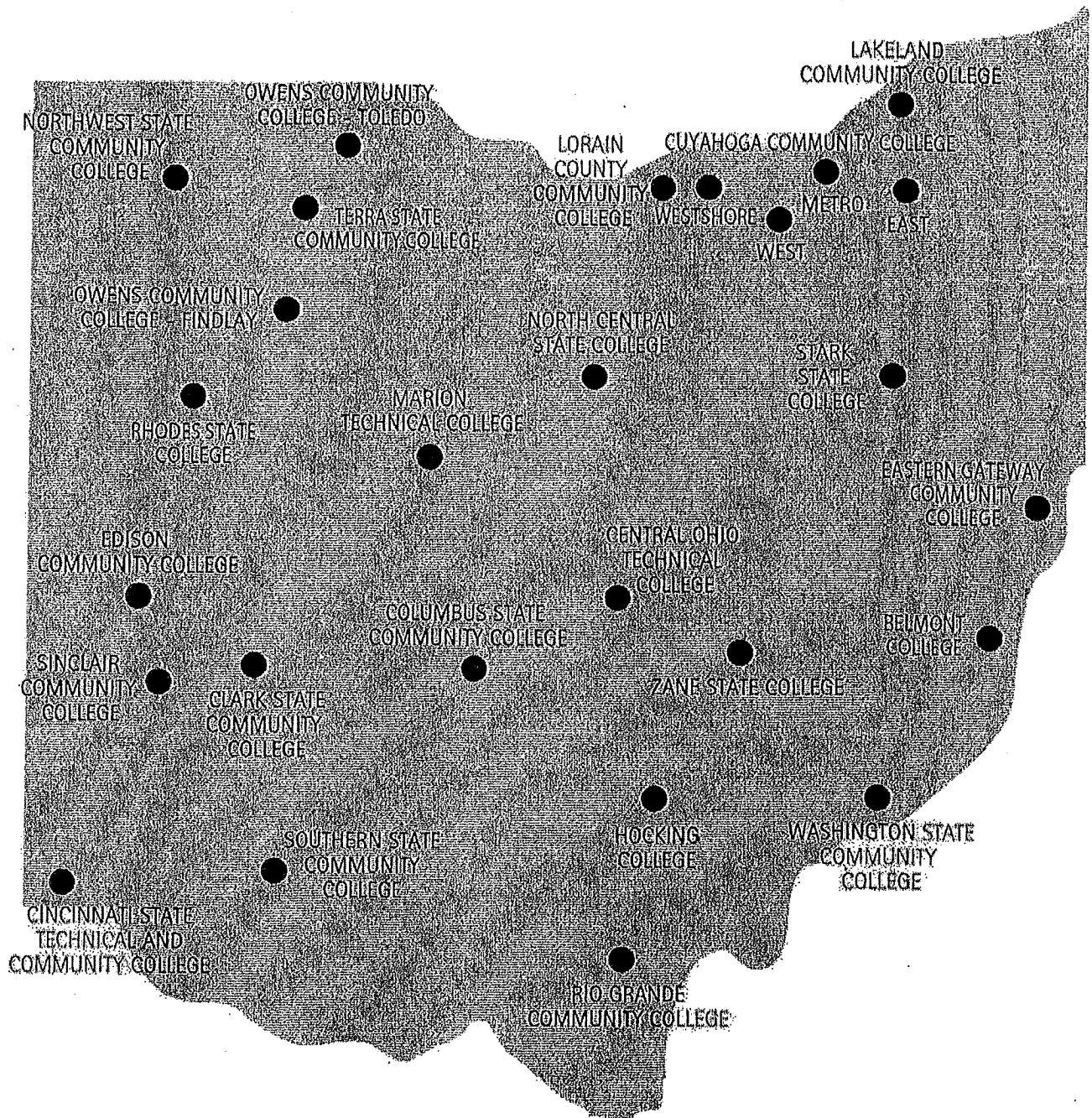
RETURN THIS FORM TO YOUR COUNSELOR ASAP AFTER YOUR VISIT.

Ohio's Independent Colleges and Universities



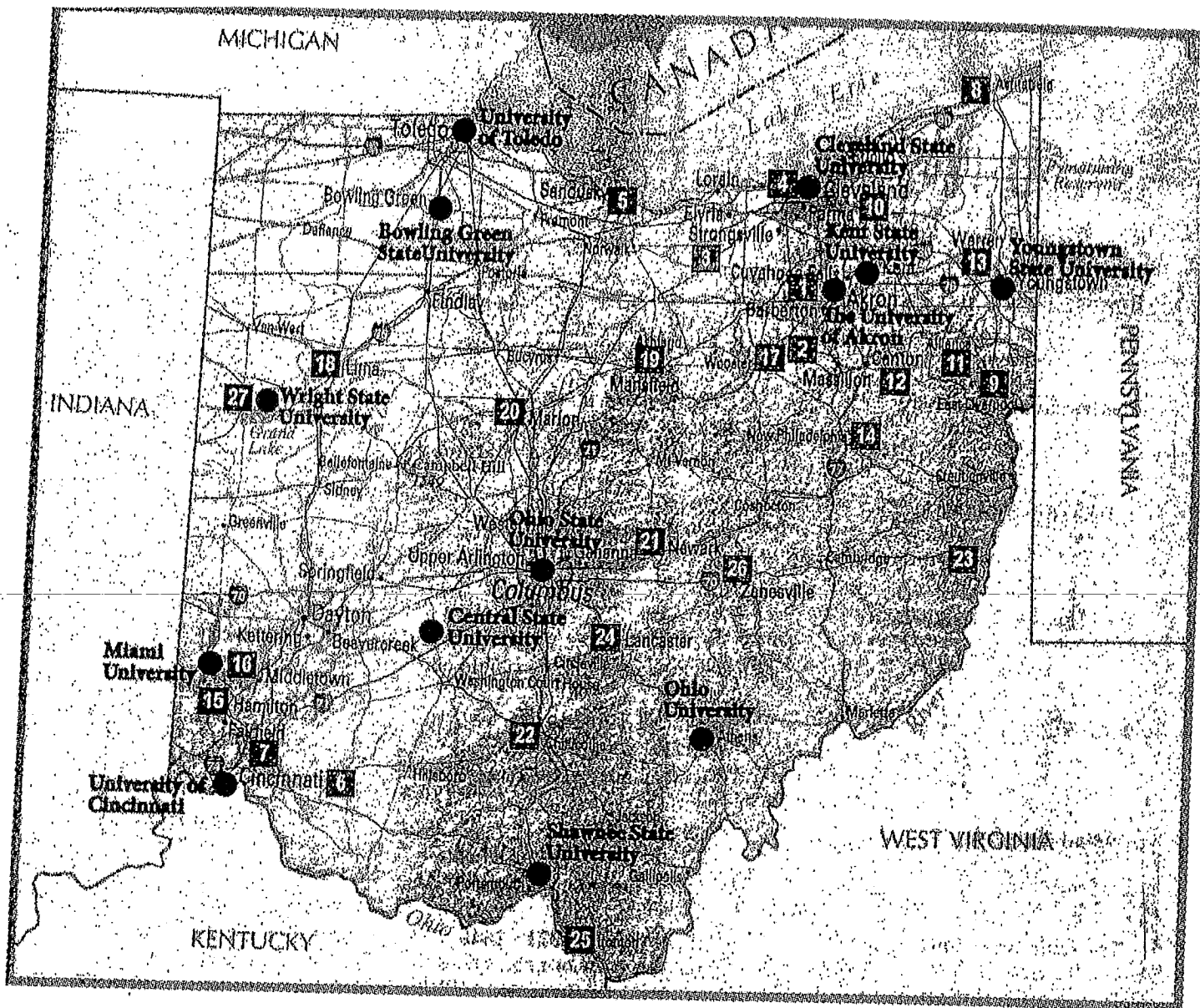
41 South High Street
 Suite 1690
 Columbus, Ohio 43215
 Phone 614.228.2196
 Fax 614.228.8406
www.aicuo.edu
www.ohioprivatecolleges.org





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● Ohio Public Universities

■ Regional Campuses of Ohio Public Universities

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. The University of Akron-Summit College (Akron) 2. The University of Akron-Wayne College (Orrville) 3. Medina County University Center (Medina) 4. The University of Akron-UA Lakewood (Lakewood) 5. Bowling Green State University-Firelands College (Huron) 6. University of Cincinnati-Clermont College (Batavia) 7. University of Cincinnati-Blue Ash College (Blue Ash) 8. Kent State University-Ashtabula (Ashtabula) 9. Kent State University-East Liverpool (East Liverpool) 10. Kent State University-Geauga (Burton and Twinsburg) 11. Kent State University-Salem (Salem) 12. Kent State University-Stark (Canton) 13. Kent State University-Trumbull (Warren) 14. Kent State University-Tuscarawas (New Philadelphia) | <ol style="list-style-type: none"> 15. Miami University-Hamilton (Hamilton) 16. Miami University-Middletown (Middletown) 17. Ohio State University-Agricultural Tech. Inst. (Wooster) 18. Ohio State University-Lima Campus (Lima) 19. Ohio State University-Mansfield Campus (Mansfield) 20. Ohio State University-Marion Campus (Marion) 21. Ohio State University-Newark Campus (Newark) 22. Ohio University-Chillicothe (Chillicothe) 23. Ohio University-Eastern (St. Clairsville) 24. Ohio University-Lancaster (Lancaster) 25. Ohio University-Southern Campus (Ironton) 26. Ohio University-Zanesville (Zanesville) 27. Wright State University-Lake Campus (Celina) |
|--|---|

Directory of Ohio Colleges and Universities

Code	Institution Name	Admissions	Website
4-Year Public Universities and Regional Campuses			
3240	Bowling Green State University	419.572.6551	www.bgsu.edu
3241	BGSU-Fremonts	419.433.5560	www.fremonts.bgsu.edu
3242	Central State University	937.578.6248	www.centralstate.edu
3243	Cleveland State University	216.597.5411	www.clevelandstate.edu
3244	Kent State at Ashland	330.572.2444	www.kent.edu/both
3245	Kent State at East Liverpool	440.964.4217	www.kent.edu/both
3246	Kent State at Findlay	330.335.3805	www.kent.edu/both
3247	Kent State at Gallia	440.834.4187	www.kent.edu/both
3248	Kent State at Salem	330.332.0361	www.kent.edu/both
3249	Kent State at Stark	330.469.6800	www.kent.edu/both
3250	Kent State at Tuscarawas	330.339.3391	www.kent.edu/both
3251	Miami University	513.529.2551	www.miamioh.edu
3252	Miami University Middletown	513.727.3216	www.miamioh.edu
3253	Northwest Ohio Medical University - NEOMED	513.727.3216	www.regionalnwmuohio.edu
3254	Ohio State University	614.292.3860	www.osu.edu
3255	Ohio State at Athens	330.297.1927	www.at.osu.edu
3256	Ohio State at Lima	419.965.8391	www.lima.osu.edu
3257	Ohio State at Mansfield	419.752.4317	http://ima.osu.edu
3258	Ohio State at Marion	740.725.6242	www.mansfield.osu.edu
3259	Ohio State at Newark	740.565.9533	www.newark.osu.edu
3260	Ohio State at Wooster	740.565.4100	www.wooster.osu.edu
3261	Ohio University	740.593.4531	www.ohio.edu
3262	Ohio University Eastern Campus	800.655.4984	www.ohio.edu/eastern
3263	Ohio University Chillicothe Campus	740.774.2740	www.chillicothe.ohio.edu
3264	Ohio University Lancaster Campus	740.565.4511	www.ohio.edu/lancaster
3265	Ohio University Southern Campus	740.565.4511	www.southern.ohio.edu
3266	Ohio University Zanesville Campus	740.568.1630	www.zanesville.ohio.edu
3267	Shawnee State University	800.655.4984	www.shawnee.edu
3268	The University of Akron	330.959.2778	www.uakron.edu
3269	University of Akron-Wayne College	800.655.4984	www.uakron.edu
3270	University of Cincinnati	800.221.8368	www.uc.edu
3271	Unit of Cincinnati-Clermont	513.556.1100	www.education.uc.edu
3272	Unit of Cincinnati-Raymond Walters	513.732.6309	www.pccu.edu
3273	University of Toledo	419.745.5700	www.utoledo.edu
3274	Wright State University	800.247.1770	www.wright.edu
3275	Wright State University-Lake Campus	419.595.0300	www.wright.edu/lake
3276	Youngstown State University	877.468.6978	www.ystate.edu
2-Year Public Institutions - Community Colleges			
3277	Cincinnati State Tech & Comm College	513.951.7700	www.cincinnati-state.edu
3278	Clear Creek Community College	937.828.6028	www.ccc.edu
3279	Columbus State Community College	600.821.6407	www.clerksstate.edu
3280	Cuyahoga Community College-East	937.854.8742	www.ccs.edu
3281	Cuyahoga Community College-West	216.937.4200	www.ccc.edu
3282	Cuyahoga Community College-North	216.937.4200	www.ccc.edu
3283	Eastern Gateway Community College	740.254.5591	www.egcc.edu
3284	Edison Community College	419.778.7850	www.edisonohio.edu
3285	Lakeland Community College	419.778.7850	www.lakelandcc.edu
3286	Lorain County Community College	800.935.6266	www.loraincc.edu
3287	Northwest State Community College	419.237.8236	www.norweststate.edu
3288	Owens Community College	800.650.OWENS x 7777	www.owens.edu
3289	Owens Community College-Friday Campus	800.650.OWENS x 3359	www.owens.edu
3290	Sandusky Community College	800.315.3000	www.sanduskycc.edu
3291	Southern State Community College	866.611.ETERRA	www.scc.edu
3292	Terra Community College	866.611.ETERRA	www.tcc.edu
3293	Washington State Community College	740.374.8718	www.wssc.edu
Private Colleges and Universities			
3294	Antioch College	937.319.6062	www.antiochcollege.org
3295	Art Academy of Cincinnati	800.223.5692	www.artacademy.edu
3296	Ashland University	800.882.1548	www.ashland.edu
3297	Babwin-Wallace College	877.BW.APPLY	www.bw.edu/admin

Code	Institution Name	Admissions	Website
3298	Bluffton University	800.468.3257	www.bluffton.edu
3299	Capital University	608.594.6175	www.capital.edu
3300	Cass Western Reserve University	18.000.7450	www.case.edu
3301	Cedarville University	800.253.4511	www.cedarville.edu
3302	Cincinnati Christian University	800.949.0511	www.ccu.edu
3303	Cleveland Institute of Art	216.423.7416	www.cia.edu
3304	Cleveland Institute of Music	216.765.3107	www.cim.edu
3305	College of Mount St. Joseph	800.854.9314	www.mstj.edu
3306	College of Wooster	800.877.5935	www.wooster.edu
3307	Columbus Col. of Art & Design	877.987.CCAD	www.cad.edu
3308	Dalhousie University	419.783.2939	www.dalhousie.edu
3309	Danison University	800.338.4766	www.danison.edu
3310	Franciscan Univ. of Steubenville	800.783.6220	www.franciscan.edu
3311	Franklin University	877.341.6300	www.franklin.edu
3312	Heidelberg University	800.424.3552	www.heidelberg.edu
3313	Hiram College	800.382.5250	www.hiram.edu
3314	John Carroll University	216.397.4294	www.jcu.edu
3315	Kent State University	800.848.2458	www.kent.edu
3316	Kent State University - Medical Arts	800.433.KCMA	www.kc.edu
3317	Kent State University - Western	800.918.0904	www.kc.edu
3318	Lakeland University	800.878.3210	www.lakeland.edu
3319	Marion University	800.521.1145	www.marion.edu
3320	Marion University	800.331.7895	www.marion.edu
3321	Mercy College of Ohio	419.251.1313	www.mercycollege.edu
3322	Mount Carmel Col. of Nursing	800.556.6542	www.mccn.edu
3323	Mount Vernon Nazarene University	800.462.8888	www.mvnu.com
3324	Muskingum College	800.732.5092	www.muskingum.edu
3325	Nebraska Wesleyan University	800.678.5933	www.nwvu.edu
3326	Ohio Christian University	877.7001.NCW	www.ohiochristian.edu
3327	Ohio Dominican University	800.955.6445	www.ohiodominican.edu
3328	Ohio Northern University	888.408.4568	www.onu.edu
3329	Ohio Wesleyan University	800.922.8953	http://owu.edu
3330	Oberlin University	800.488.8144	www.oberlin.edu
3331	The University of Findlay	800.548.0932	www.findlay.edu
3332	Tiffin University	800.968.6446	www.tiffin.edu
3333	University of Dayton	800.837.7493	http://admission.udayton.edu
3334	University of Mount Union	800.334.6682	www.muoh.edu
3335	University of Northwestern Ohio	419.998.3120	www.northern.edu
3336	University of Rio Grande	800.282.7231	www.rio.edu
3337	Ursula University	800.7.URSUNA	www.ursula.edu
3338	Ursula University	800.352.9846	www.admission.ursula.edu
3339	Walden University	888.357.8588	www.walden.edu
3340	Wilkeson College	800.341.9318	www.wilkeson.edu
3341	Wittenberg University	877.295.0332	www.wittenberg.edu
3342	Xavier University	877.XUADMIT	www.xavier.edu
2-Year Public Institutions - Technical Colleges			
3343	Belmont College	740.695.9500	www.belmontcollege.edu
3344	Central Ohio Technical College	740.355.9222	www.cotc.edu
3345	Hocking College	877.HOCKING	www.hocking.edu
3346	Marion Technical College	740.398.4636	www.marion.edu
3347	North Central State College	888.755.4959	www.ncc.edu
3348	Rhodes State College	419.955.8320	www.rhodesstate.edu
3349	Shark State College	330.464.6170	www.sharkstate.edu
3350	Zane State College	740.588.1226	www.zane.edu

College Comparison Worksheet

COLLEGE NAME			
Location —distance from home			
Size —enrollment —physical size of campus			
Environment —type of school (2- or 4-year) —school setting (urban, rural) —location & size of nearest city —co-ed, male, female —religious affiliation			
Admission Requirements —deadline —tests required —average test scores, GPA, rank —notification			
Academics —your major offered —special requirements —accreditation —student-faculty ratio —typical class size			
College Expenses —tuition, room and board —estimated total budget —application fee, deposits			
Financial Aid —deadline —required forms —percentage receiving aid —scholarships			
Housing —residence hall requirement —food plan			
Facilities —academic —recreational —other			
Activities —clubs, organizations —Greek life —athletics, intramurals —other			
Campus Visits —when —special opportunities			

Tips for undertaking the application process

Getting started

- Set up a folder for each application. Keep all material relevant to each college in its own folder.
- Request letters of recommendations at least two weeks (a month is better) before the deadlines.
- Review all application requirements. Set up a schedule for completing them. You might want to put off this task as long as you can, but procrastination is risky. There is a lot to do, especially if you have several essays to write. You may not do the application (and yourself) justice if you leave it until the last minute. Remember: Leave enough time for correcting and revising.

Completing the application process

- Review each page of the application and its directions completely before you start to work on it.
- Be accurate, honest and neat. Spell correctly and use correct grammar.
- Don't type your essay directly into the application. Draft it separately, then upload the final, proof-read version.
- Request the testing organization to send your official test scores directly to the colleges. Do not send a photocopy of your own test score report unless requested to do so. Sometimes, a college accepts a photocopy as a means of obtaining preliminary information, but it will need the official report to make an offer of admission.
- When you have completed your application, ask someone to review it and check it for errors.
- Print and save to your hard drive the completed application before you send it.
- If you file an online application, be sure to tell your counselor when you have submitted the application and which materials the school needs to send to the college (such as recommendations or the transcript).

Handout 4B

Permission granted to copy this for educational purposes.

Tips for undertaking the application process (page 2)

Tips for online applicants

- Make sure a person whose opinion you trust reviews the application for errors before you send it.
- Use standard spelling and grammar — not email-ese: Treat this like a paper application.
- Spell your name the same way on the online application and on other components that are sent via mail; this will help the colleges match the components of your application in a timely way.
- Have your test scores sent to the colleges to which you are applying, if you haven't already.
- Print out a paper copy for your records.
- Do not apply electronically and send a paper copy in the mail: Wait for confirmation that the electronic copy was received (you should get that within three or four days, if not sooner).
- Tell your counselor of every online application you send, so he or she can send transcripts and letters of recommendation.

College Application Checklist



FOR JUNIORS
AND SENIORS

Having a list of important tasks to complete for each college application will make the application process go smoothly and help you meet deadlines.

PLAN

To fill in all the blanks on the application form itself, you may have to dig up documents or get answers from your parents or guardians. Most students use online applications, but paper applications are usually available too. There are also services that let you complete one application online and submit it to several colleges like the Coalition Application, Common Application, and Universal College Application.

	<i>College 1</i>	<i>College 2</i>	<i>College 3</i>	<i>College 4</i>
Get information/application forms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a note about regular application deadline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a note about early application deadline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

GRADES

The record of the classes you've taken and your grades are important parts of your application. Your high school should send your transcript, along with a school profile, directly to the colleges to which you are applying. Ask your school counselor or principal how to arrange for this. And be sure to check the transcript for errors before it's sent.

	<i>College 1</i>	<i>College 2</i>	<i>College 3</i>	<i>College 4</i>
Request high school transcript sent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Request midyear grade reports sent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

TEST SCORES

Most colleges require or recommend that you send scores from tests such as the SAT®. Colleges accept scores only from the testing organizations themselves. Visit bigfuture.collegeboard.org for more information and to learn more about the role of testing in college admission.

	College 1	College 2	College 3	College 4
Send SAT scores	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Send SAT Subject Test scores	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Send AP® scores	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

RECOMMENDATION LETTERS

Many colleges require letters of recommendation from teachers or other adults who know you well. Ask your references well in advance of the deadlines to write you a recommendation. You may want to give them a short written summary of your achievements to help them write about you.

	College 1	College 2	College 3	College 4
Request recommendation letters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Send thank-you notes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

ESSAYS

Your essays are a chance for you to give admission officers a better idea of your character and strengths. Remember to proofread your essays carefully before you send them in.

	College 1	College 2	College 3	College 4
Draft initial essay(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proofread essay(s) for spelling and grammar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have two people read essay(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Revise your essay(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proofread your revision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

APPLICATIONS

Applying to college is a big job, but you can make it easier by breaking it down into a series of small steps.

	College 1	College 2	College 3	College 4
Complete college applications	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use exact same name on all of your forms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carefully review entire application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have a family member or teacher review application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

INTERVIEWS

It's a good idea to ask for an interview, even if it's not required. It shows you're serious and gives you a chance to connect with someone in the admission office. Even if a college is far away, you may be able to interview with a local alumnus. Read *What to Do Before and After Your College Interview* to prepare.

	College 1	College 2	College 3	College 4
Interview at college	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Look into an alumnus interview	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Send thank-you note(s) to interviewer(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

SEND AND TRACK YOUR APPLICATION

Once you've completed your application, follow these tips to make sure all the parts get where they're going.

	College 1	College 2	College 3	College 4
Make copies of all application materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Apply online	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Include application fee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sign application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Confirm receipt of application materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Send supplemental material, if needed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mail your institutional aid form, if needed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mail state aid form, if needed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

FINANCIAL AID

College is usually more affordable than many families think, thanks to financial aid. Below are key steps to navigating the financial aid process:

	College 1	College 2	College 3	College 4
Make a note of priority financial aid deadline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a note of regular financial aid deadline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Submit FAFSA (Opens Oct. 1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Submit CSS/Financial Aid PROFILE [®] , if needed (Opens Oct. 1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Submit college aid form, if needed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

DECISION

You've received several college admission offers. Now comes the hard part: Which one do you choose? Find out how to make the best decision for you.

	College 1	College 2	College 3	College 4
Receive admission letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Receive financial aid award letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Get more information about each college	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ask questions about student resources and services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compare college features and things you want	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compare financial aid awards side by side	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make a decision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Respond to college you are attending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Respond to colleges whose offers you're declining	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Send deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Send final high school transcript	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

Visit bigfuture.collegeboard.org for more information.

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  @collegeboard

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Today's Date: _____

Colerain High School

Undergraduate

REQUEST FOR TRANSCRIPT

Please check the process for which your transcript will be sent:

_____electronically (you provided counselor's email address on application)

_____mail (transcript will be mailed to the colleges admissions office)

Name: _____ Student ID: _____

Parent's Name _____

Address: _____

Zip Code: _____

Date Transcript Needed to be Sent by Counselor: _____

PLEASE ALLOW 5 DAYS FOR YOUR REQUEST TO BE PROCESSED

Send Transcripts to:

Person or Department _____

College or Company _____

Street Address _____

City _____ State _____ Zip Code _____

I hereby authorize the officials of Colerain High School to release a transcript of grades and other information contained in School Records necessary for application to college, employment, and/or security clearance.

SIGNATURE OF PARENT(If student is under 18) _____

SIGNATURE OF STUDENT(If student is over 18) _____

Tips for Letters of Recommendation

Whether it is required for a college application or a scholarship opportunity, a letter of recommendation plays a crucial role in painting the complete picture of YOU. While grades, entrance exam results, and extracurricular activities all describe the type of student you are, the letter showcases your accomplishments, personal attributes, and skills.

WHEN TO ASK

- The earlier you ask, the better!
- One month before your earliest application deadline, especially when asking a teacher or counselor who might be writing many letters of recommendation.
- Early decision applications might require a recommendation at the start of your senior year.

WHOM TO ASK

- Often colleges request letters of recommendation from a teacher, your school counselor, or both. If you're considering a specific major, you might consider getting a recommendation from a teacher of a related subject.
- A counselor's recommendation broadly showcases the student's potential, while a teacher's recommendation provides a more specific focus on academic performance.
- If it can be any teacher, core subject teachers, such as your English, math, science, or social studies teachers, make good candidates.
- In some cases additional recommendations may come from a coach, work supervisor, or community member, but be sure to follow the specific guidelines provided by the college regarding letters of recommendation.
- It is recommended to ask a teacher from your junior year or a current teacher if they have known you long enough to form an opinion.
- It is best not to go back too far, as colleges want current perspectives on their potential candidates.
- A teacher who can speak to your potential outside the classroom as well is a great bonus!

HOW TO ASK

- Ask in a way that allows a teacher to decline comfortably if he or she does not have time to do a good job.
- For example: "Do you feel you know me well enough, and have enough time, to write a letter of recommendation for me?"
- On the application form, waive your right to view recommendation letters. This gives more credibility to the recommendations in the eyes of the college.

HOW TO HELP

- Advise teachers and counselors of appropriate deadlines, especially noting any early deadline dates.
- Take some time to speak with them, even if they know you well.
- Make it easy for them to give positive, detailed information about your achievements and your potential by providing them with a résumé or a “brag sheet” to reference.
- Follow up with your recommendation writers a week or so prior to your first deadline to see if they need more information before they mail their letters.
- Answer some of the questions below to provide your recommenders with the information they need to write the best letters for you.

Helpful Questions to Answer for Recommendation Writers:

- 1** What two adjectives best describe you? Give one example of why one of those words came to mind.
- 2** Are there any special circumstances, living situations, or relevant family aspects that have had a significant impact on your personal or academic life?
- 3** What do you consider some of your greatest strengths and how did you come to realize them?
- 4** What extracurricular activities have you been involved in? What achievements have you accomplished? Describe the ones that are most meaningful to you.
- 5** Why is a college education important to you? What are some of your long-term academic goals and what do you intend to study?
- 6** Have you had any experience in a leadership position? If so, what did you learn from the experience?
- 7** Have you served your community or had any volunteer experience? If so, which of these was the most memorable or meaningful and why?
- 8** Are there any challenges you have faced and overcome that you would want someone to know? Be sure to include what you learned from the experience.

Tips for Letters of Recommendation

In order for a college to understand how a student is likely to perform academically, it relies on that student's high school teachers to provide recommendations on academic performance and potential. A strong teacher recommendation can bring a student's application to life for the admission committee and may be the decisive factor for some students.

EFFECTIVE LETTERS OF RECOMMENDATION

Provide context. The beginning of the letter explains how the person knows the student and is an opportunity for teachers to provide information on the courses taken with them.

Are specific and storied. The use of adjectives to describe the student should be accompanied with anecdotal detail.

"David is an extremely kind and sensitive boy. He frequently works with other students who are falling behind and tutors students during his off-campus period."

Cite examples of academic performance. Sharing descriptions of a student's piece of work strengthens statements about a student's academic abilities.

"Although not a requirement for my class, Mary entered the science fair and her project demonstrated a high level of understanding of multiple complex varieties of plant and animal life. Her clear and succinct explanation impressed the judges."

Highlight other noteworthy characteristics.

Examples of a student's personal qualities will provide insight about her or his additional attributes that will lead to success in college.

"David always takes the initiative to look for answers before asking for help," and "Susan processes constructive criticism well; she is always willing to go the extra mile in order to take her work to the highest level of formal and conceptual refinement."

Note unusual situations or circumstances. The letter can help explain a student's personal situation that contributed to class performance.

"Chris provides emotional support to his mother through her battle with cancer without allowing the situation to undermine his own stability and accomplishments."

HELPFUL PREPARATION

Requesting information: Ask the student to provide a résumé or "brag sheet," reflections on the class, specific class accomplishments, and details of all deadlines for the forms.

Talking to the student: A conversation about the student's class experiences, colleges of interest, future plans, etc., can help frame the letter more clearly.

Tips for Letters of Recommendation

A strong letter of recommendation from a counselor can be—and often is—the differentiator that will get a student a closer look in the admission process. Both the students and the admission teams truly appreciate it.

SUGGESTIONS

Gather information: Develop a way of obtaining information from your students through questionnaires, one-on-one meetings, or other techniques.

Personalize: Use the information to write an individualized and accurate letter. It should provide a picture of the student that cannot be found in any other part of the application.

Contextualize: Place the student in the context of their class or the school. Help the college understand your caseload and how well you know the student. Explain any unusual circumstances that may have affected the student's performance (within your rights given confidentiality constraints).

Share key attributes: Address attitude/character as well as academic ability. Relate observed characteristics such as leadership, passion, interests, and special talents.

Provide examples: Support your points with stories and details that highlight the student. Address growth if you have known the student over a significant period of time.

Stay honest: Be candid and comprehensive and include negatives if you are comfortable doing so.

Contribute to campus: Describe why you feel the student is a good fit for the campus and how the student can add to the community based on what you know about the college and its students.

Stick to one page: A specific, short letter is preferable to a general, long one.

Send it in: Share your letter with the college along with other forms like the counselor evaluation form. If you're sending a copy of a letter, be sure it is a clear photocopy. Keep a copy for yourself and don't hesitate to call the college if there is additional information you'd prefer to relay via phone.

THINGS TO AVOID

- Listing information that's available on the application
- Paraphrasing others who are writing recommendations
- Using the same language for multiple student recommendations
- Commenting on the student's appearance
- Having typos and grammatical mistakes
- Assuming that high grades are sufficient for selective colleges to admit a student
- Underestimating the impact a compelling letter can have on a student's application

The College Essay

The college essay is your chance to use your voice to add to your college application. Many colleges require the essay as a way to hear from the student directly and to get a sense of who you are in your own words. It's a great opportunity to personalize your application beyond the grades, scores, and other information you've provided and can make a difference at decision time.

8 KEY POINTS THAT ADMISSION OFFICERS LOOK FOR:

- A command of the basics of good writing
- A direct answer to the essay question
- A strong opening paragraph that captures the reader's interest
- A comprehensive argument or narrative—make your point and stick to it
- A style that is comfortable for you and that is appropriate for the subject matter
- Correct grammar, punctuation, and spelling
- Correct data—check your facts, dates, and names
- Succinctness—pay attention to the recommended length

WHAT THE ESSAY CAN DO FOR YOUR APPLICATION:

- Demonstrate your writing ability, a key component of success in college.
- Show that you have thought carefully about where you are applying and why you are a good match for the college, in your own words.
- Explain your commitment to learning and that you are willing and able to be a contributing member to the college community.
- Draw distinctions between you and other applicants, something that selective colleges especially rely on.

An essay will rarely take an applicant out of consideration at a college, but it certainly can elevate an applicant in an admission committee's eyes.

MAKE IT PERSONAL:

- Often you will be asked to write about a personal experience, an achievement, or a person who has been significant to you. Go beyond the what or the who and dig into the how and the why.
- If you write about a trip or event, describe how this experience affected you and is meaningful to you.
- If you are writing about a person in your life, be personal and specific, not just sentimental. Explain how or what this person did for you that is important to you.

THINGS TO KEEP IN MIND

Revise, revise, revise. Take the time to reread and revise. This process will help you develop a strong opening and a solid direction, and refine what you are trying to express.

Show, don't tell. Give readers such convincing evidence that they will come to the conclusion that you want. Provide detailed examples instead of providing a list of things.

Be authentic. Don't stress trying to write what you think they are looking for—just showcase who you are!

Just get started! Writing something meaningful can be a long process, so get started right away to allow for time to draft and revise. Be sure to write your essay long before the deadline.

Financial Aid 101

FOR JUNIORS
AND SENIORS

What is financial aid? Financial aid is money that can help you pay for college. Some aid needs to be paid back or earned, and some aid is a gift. This money is available to all kinds of people. Here are the most important things you should know about financial aid.

4 QUICK FACTS ON FINANCIAL AID

1 MORE THAN \$185 BILLION IN AID IS AVAILABLE

There are four main sources:

- Federal government (largest source)
- State governments
- Colleges and universities
- Private organizations

2 THE FAFSA IS THE PLACE TO START — AND IT'S FREE

To qualify for many types of aid, you'll need to complete the Free Application for Federal Student Aid (FAFSA). This application gives you access to these types of aid:

- Grants and scholarships: money you don't have to pay back
- Work-study jobs: paid, part-time work that's generally on campus
- Loans: money you need to pay back, usually after you graduate

3 THE FAFSA IS CONVENIENT

Complete the form online at fafsa.gov or download paper forms there. You can even import your family's tax information directly from the IRS website.

- You can begin filling out your FAFSA on Oct. 1.

4 MORE AID IS OUT THERE

Once you have completed the FAFSA, you should apply for these types of aid:

- Financial aid at the colleges to which you are applying
- Private scholarships for which you are eligible

Once you identify a college that is a good fit for you, you should investigate your financial aid options. Each college has its own financial aid policies — guidelines for deciding who qualifies for aid, what type of aid is available, and similar questions.

To be sure you understand what is available, check to see if the answers to these questions appear on the college's website or in their print materials. If not, schedule a phone meeting or an interview with a member of the financial aid staff if you're going to be visiting the college.

Questions for Financial Aid Officers:

- What's the average total cost — including tuition and fees, books and supplies, room and board, travel, and other personal expenses — for the first year?
- How much have your costs increased over the last three years?
- Does financial need have an effect on admission decisions?
- What is the priority deadline to apply for financial aid, and when am I notified about financial aid award decisions?
- How is financial aid affected if I apply under an **early decision** or **early action** program?
- Does the college offer need-based and merit-based financial aid?
- Are there scholarships available that aren't based on financial need, and do I need to complete a separate application for them?
- Does the college require me to fill out the CSS/Financial Aid PROFILE®?
- If the financial aid package the college offers isn't enough, are there any conditions under which it can be reconsidered, such as changes in my family's financial situation or my enrollment status (or that of a family member)?
- How does the aid package change from year to year?
- What are the terms of the programs included in the aid package?
- What are the academic requirements or other conditions for the renewal of financial aid, including scholarships?
- When can I expect to receive bills from the college, and is there an option to spread the yearly payment over equal monthly installments?

What to Do When Your Financial Aid Award Isn't Enough

Colleges want to provide financial aid to their students, but they don't always have enough funds to meet the full need of every student. That means a school may not award you enough financial aid to cover all your college expenses. Or maybe your family's financial situation has changed, and you now need more aid than the college awarded you. If you are in either of these situations, follow these steps.

1

Contact the Financial Aid Office

Call or email the financial aid office. If someone there can't answer your question in a phone call or email, make an appointment to meet with a financial aid officer, if possible.

Talking with a financial aid officer can help you learn how you can make up the difference between what you need and what the college awarded you. Financial aid officers want to help you attend their college, so they will work with you to find the right solution.

You can start by asking questions like the following:

- What are my options for receiving more aid?
- How can I find scholarships to help pay for college?
- Can I talk to someone at the college about finding part-time work?
- Do you have any advice about getting a private loan?

2

File an Appeal

If there is a significant change in your family's finances — such as a drop in income or unexpected medical expenses — you can submit an appeal asking the financial aid office to review your award. Call the office to find out what the college's standard appeals process is so you can follow it. Be ready to provide proof of the change in your circumstances, such as bank statements, pay stubs, or medical bills. But remember, it will take you time to prepare the appeal, and it will take the college time to act on it.

If your appeal is not successful, you may want to consider applying for a private loan or explore other ways to pay for college.

3

Don't Be Shy About Asking for Help

No matter what your situation, don't be shy about contacting the financial aid office. Financial aid officers are there to answer your questions.

Visit bigfuture.collegeboard.org for more information.

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State Grants & Scholarships



When paying for college, students at Ohio public institutions of higher education have a number of ways to lower the cost of sticker price tuition. One way is to secure a financial aid package offered by the State of Ohio. Grants and scholarships are awards that directly lower students' out-of-pocket education costs, and generally do not have to be repaid. The State of Ohio invests significant resources in a wide array of these programs so that immediate cost-savings are available to students at Ohio public institutions. Many types of grants and scholarships are available and awarded based on a number of factors including: areas of study (such as teaching, science, engineering, technology, math and medicine), academic merit, financial need, military status, and more. Learn more by exploring the state programs listed below:

- Choose Ohio First
- Opportunities For Veterans
- John R. Justice Student Loan Repayment Program
- Nurse Education Assistance Loan Program
- Ohio College Opportunity Grant
- Ohio War Orphans & Severely Disabled Veterans' Scholarship
- Ohio Safety Officers College Memorial Fund
- Forever Buckeyes
- Scholarship Search Tool (OhioMeansJobs)
- Geological Survey Grant Program (ODNR)

College/University Grants & Scholarships

Individual colleges and universities provide students with institutional grants and scholarships, which lower tuition sticker price. Similar to grants from the State of Ohio, these can be based on areas of study, academic merit, financial need, and more. They vary by institution, with some requiring different obligations from grant recipients. For information on institutional grants and scholarships available at Ohio public campuses, **contact the individual institution's financial aid office.**

Federal Student Aid Programs

In addition to grants and scholarships provided by the State of Ohio and individual public colleges and universities in the state, students are eligible for federal grants that directly lower the tuition sticker price for students. Like grants from the State of Ohio, these generally do not need to be repaid by students. Several types of grants are offered, as are other financial aid programs including work-study and student loans. Loans differ from grants and work study programs insofar as repayment is required.

Learn More About Federal Grants, Loans and Work Study Programs

Additional Grants & Scholarships/Financial Aid Hotline

There are hundreds of additional grants and scholarship programs that exist in the U.S. today which don't fall under a state of Ohio, federal, or institutional umbrella. Call the OhioHigherEd College Access Information Hotline to learn more about these scholarship opportunities: **1-800-AFFORD-IT (233-6734).**

Federal Student Grant Programs

The federal government provides grant funds for students attending colleges, career schools, and universities. Grants, unlike loans, are sources of free money and do not have to be repaid.* The major federal student grant programs are briefly described below.

Federal Grant Program	Program Details	Annual Award (subject to change)
Federal Pell Grant	<ul style="list-style-type: none"> Awarded to undergraduate students who have exceptional financial need and who have not earned a bachelor's, graduate, or professional degree; in some cases, students enrolled in a postbaccalaureate teacher certification program may receive a Federal Pell Grant A student who meets certain requirements might be eligible for a larger Pell Grant if his or her parent died as result of military service in Iraq or Afghanistan or in the line of duty as a public safety officer Pell Grant lifetime eligibility is limited to 12 semesters or the equivalent 	Up to \$6,195 for the 2019–20 award year
Federal Supplemental Educational Opportunity Grant (FSEOG)	<ul style="list-style-type: none"> Awarded to undergraduate students who have exceptional financial need and who have not earned a bachelor's or graduate degree Federal Pell Grant recipients receive priority Not all schools participate in this program Funds depend on availability at the school; check for the school's deadline 	Up to \$4,000 a year
Teacher Education Assistance for College and Higher Education (TEACH) Grant	<ul style="list-style-type: none"> For undergraduate, postbaccalaureate, or graduate students who are enrolled in programs designed to prepare them to teach in a high-need field at the elementary or secondary school level Must agree to serve for a minimum of four years (within eight years of completing or ceasing enrollment in the program for which the student received the grant funds) as a full-time teacher in a high-need field in a school or educational service agency that serves low-income students Must attend a participating school and meet certain academic achievement requirements Failure to complete the teaching service commitment will result in the grant being converted to a Direct Unsubsidized Loan that must be repaid 	Up to \$3,764 for grants first disbursed on or after Oct. 1, 2019, and before Oct. 1, 2020
Iraq and Afghanistan Service Grant	<ul style="list-style-type: none"> For students whose parent or guardian was a member of the U.S. armed forces and died as a result of performing military service in Iraq or Afghanistan after the events of 9/11 Must be ineligible for a Pell Grant due to having less financial need than is required to receive Federal Pell Grant funds Must have been younger than 24 years old or enrolled at least part-time at a college or career school at the time of the parent's or guardian's death 	Up to \$5,829.50 for grants first disbursed on or after Oct. 1, 2019, and before Oct. 1, 2020

*Occasionally a student may have to pay back part or all of a grant if, for example, he or she withdraws from school early or doesn't fulfill the requirements of the TEACH Grant service obligation.

Looking for more sources of free money? Try [StudentAid.gov/scholarships](https://studentaid.gov/scholarships) for tips on where to look and for a link to a free scholarship search tool. For more information on grants, visit [StudentAid.gov/grants](https://studentaid.gov/grants). Find this fact sheet at [StudentAid.gov/resources#grant-programs](https://studentaid.gov/resources#grant-programs).

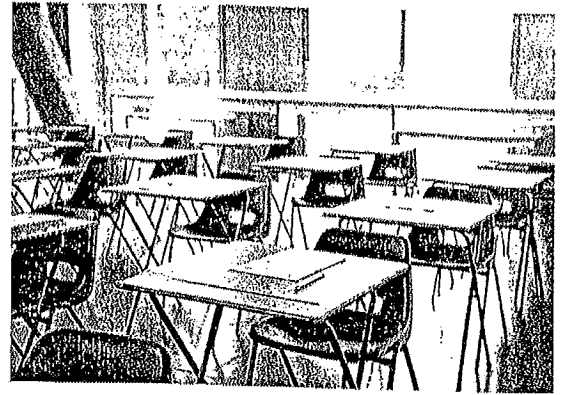
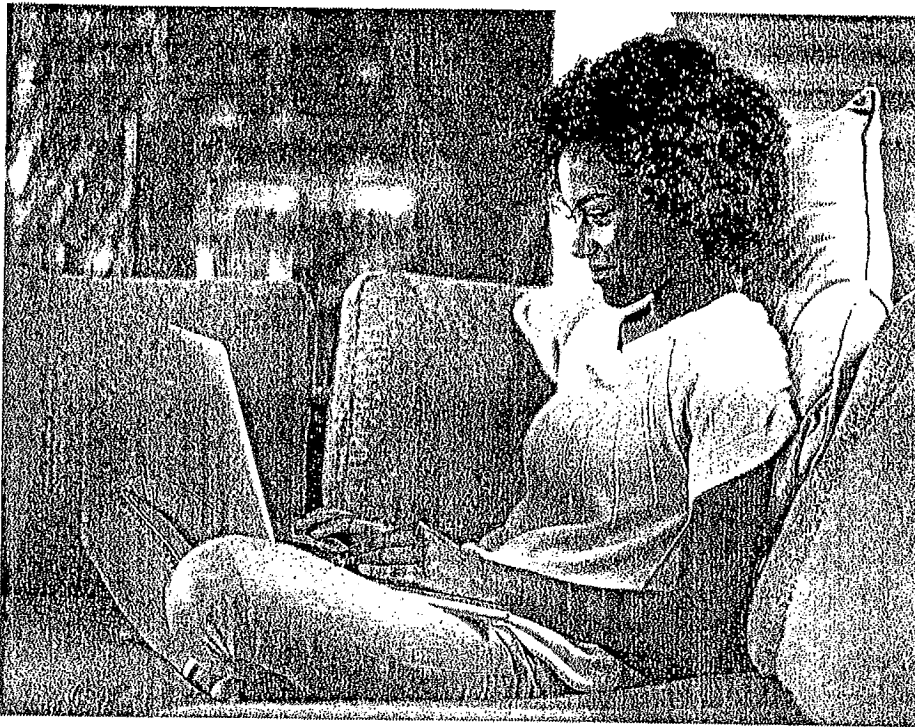
Have questions? Contact or visit the following:

- [StudentAid.gov](https://studentaid.gov)
- a school's financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243)
- TTY for the deaf or hard of hearing: 1-800-730-8913

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

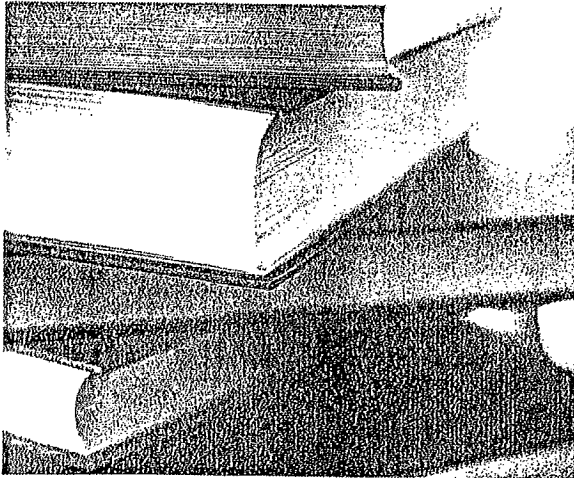
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September 2019



FEDERAL STUDENT LOANS

BASICS FOR STUDENTS



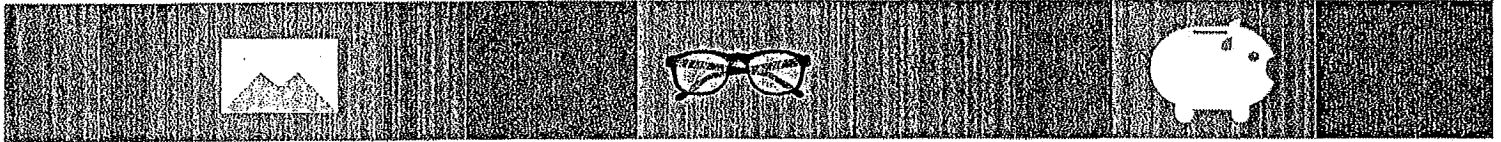
Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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Whether you're an adult returning to school or a recent high school graduate, there's a lot to consider when you're thinking about college, or career, technical, or trade school. One of those considerations should be how you plan to fund your education.

Chances are, you'll need to rely on student loans (money that you borrow and pay back with **interest***) to help pay for at least part of your education.

Federal student loans (loans made by the federal government) are available to help you cover your education expenses. This brochure will help guide you through the basics of responsible borrowing.



BASICS OF STUDENT LOANS

With careful planning and an understanding of the basics of student loans, you can help ensure that you achieve your academic goals and graduate with a manageable amount of debt.

Know the Types of Federal Student Loans

The U.S. Department of Education (ED) offers federal student loans through the William D. Ford Federal Direct Loan (Direct Loan) Program.¹ There are three types of Direct Loans.

LOAN TYPE	AVAILABLE TO	DETAILS AND UPDATES
Direct Subsidized Loans*	Undergraduate students	StudentAid.gov/sub-unsub
Direct Unsubsidized Loans*	Undergraduate, graduate, and professional degree students	StudentAid.gov/sub-unsunb
Direct PLUS Loans	Graduate and professional degree students, and parents of dependent undergraduate students (you must not have an adverse credit history*)	StudentAid.gov/plus

¹As of publication time, participating schools also offered federal student loans through the Federal Perkins Loan Program. For more information, visit StudentAid.gov/perkins.

For information on current interest rates, visit StudentAid.gov/interest.

Consider Federal Student Loans First

Student loans can also come from private sources, such as banks or financial institutions. These are often called private student loans. Federal student loans have many benefits that private loans don't typically offer, such as

- low fixed interest rates,
- the option to consolidate multiple loans (learn more at StudentAid.gov/consolidation),
- flexible repayment plans based on income,
- cancellation, discharge, and forgiveness of loans under certain circumstances (learn more at StudentAid.gov/forgiveness), and
- postponement options, including **deferment*** and **forbearance*** of loan payments if you return to school or experience an economic hardship.

To learn more about the differences between federal student loans and private loans, visit StudentAid.gov/federal-vs-private.

*Please refer to the glossary on the back page

STEPS TO RECEIVE DIRECT LOANS

Determine Your Eligibility

To qualify for a Direct Loan, you must be enrolled (or planning to enroll) at least half-time at a school that participates in the Direct Loan Program. You must also meet general eligibility requirements for the federal student aid programs. You can learn more about these requirements at StudentAid.gov/eligibility.

Fill Out the FAFSA® Form

To apply for federal student loans, you need to complete the *Free Application for Federal Student Aid* (FAFSA®) form every year you're in school. Completing and submitting the FAFSA form is **free**, and the fastest and easiest way to do so is online at fafsa.gov.

Visit StudentAid.gov/fafsa for details about the application process.

Review Aid Offers

The schools that you identified on your FAFSA form (and that have offered you admission) will send you financial aid offers that include the types and amounts of financial aid you may receive. You'll be asked to indicate which financial aid you want to accept.

A good rule of thumb is to accept free money first (**scholarships*** and **grants***), then earned money (**work-study***), and then borrowed money (federal student loans). You don't have to repay grants, scholarships, or work-study earnings (as long as you complete the term for which you were paid). Once you have exhausted those options, then you should look to federal student loans. **Remember, loans are borrowed money that must be repaid with interest, so you should borrow only what you need.**

Visit StudentAid.gov/types to learn more about the different types of aid.

Complete a Master Promissory Note and Entrance Counseling

After accepting a Direct Loan, you'll have to sign a loan agreement called a *Master Promissory Note* (MPN)* and also go through **entrance counseling**.* Both requirements can be completed on StudentLoans.gov, but you should check with your school's financial aid office to find out how they expect you to complete them.

*Please refer to the glossary on the back page



THINGS TO CONSIDER BEFORE RECEIVING A LOAN

Federal student loans can help you pay your education expenses, but you need to borrow responsibly. It's important that you do the following before you borrow.

Determine How Much You Should Borrow

Figure out how much money you will need to borrow to cover your education expenses for each year you're in school. Any school that participates in the federal student aid programs is required to provide information on its cost of attendance and to offer a **net price*** calculator on its website.

The following factors will also affect how much you need to borrow:

- Where you plan to attend school (the cost of living is different depending on the city your school is in)
- The price of the school you plan to attend (the more expensive the school, the more likely it is you will have to borrow)
- The amount of financial aid your school can offer from its funds (some schools offer significant scholarships and grants to make the net price affordable even if the cost of attendance is high)
- Your expected graduation date and your future borrowing needs to get you through to graduation (you can get a rough estimate of your total borrowing needs by multiplying the amount you're borrowing for one year by the length of your program)

For suggestions on reducing your college costs, visit StudentAid.gov/collegecost.

Estimate What You Might Earn After Graduation

Check with the career center at your school for starting salaries of recent graduates in your prospective field(s) of study to get an idea of how much you might earn after you graduate. Different programs will have different expected employment outcomes that will influence your earning potential.

Add up your estimated total net income (your monthly salary minus taxes) and any other sources of income you expect to have.

Understand What Repayment Might Look Like

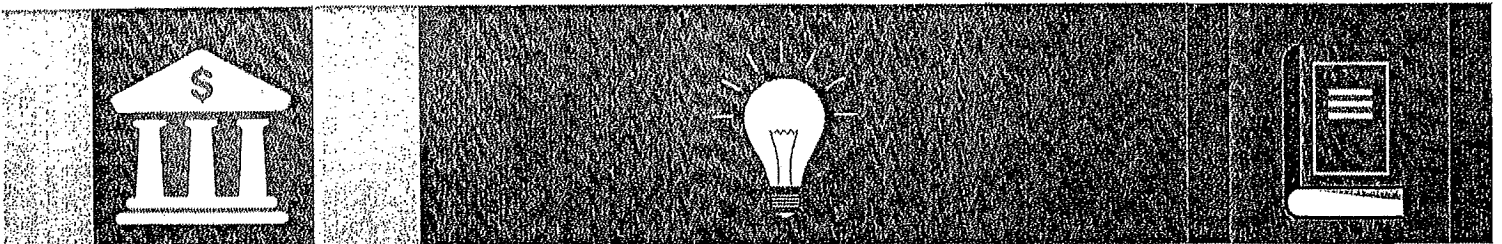
Once you have a realistic idea of your potential income after you graduate, and the amount you need to borrow to meet your education expenses, you'll want to determine your estimated monthly loan payment amount and the amount you'll pay in total for your loan. To get an idea of what your monthly student loan payment will be under available repayment plans, use the Repayment Estimator at StudentAid.gov/repayment-estimator.

You'll need to repeat this process each time you receive a student loan to ensure that you are calculating your payments based on your accumulated total loan debt.

You'll want to make sure that you are able to live comfortably after meeting your monthly student loan payment. You should try to keep your monthly payments to 8 percent of your monthly pay.

After you leave school or drop below half-time enrollment, your **loan servicer*** will contact you and provide you with loan repayment information. Generally, you will be expected to start making payments six months after you leave school or drop below half-time enrollment. Learn more at StudentAid.gov/repay.

***Please refer to the glossary on the back page**



TIPS FOR MANAGING YOUR LOANS

Don't wait until you leave school to review your student loan debt. If you wait, you may find you have borrowed more than you can afford to repay.

Track Your Borrowing

You can view your federal student aid history at StudentAid.gov/login. If you have private loans, they will not be listed there.

Pay Interest as It Accumulates

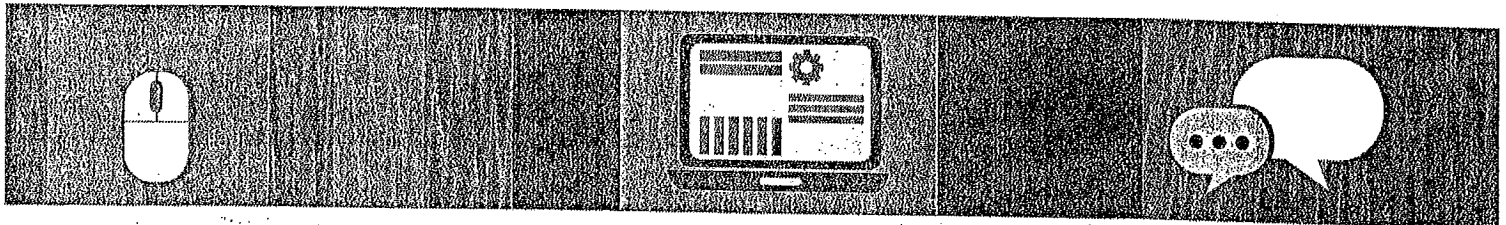
Whenever possible, pay interest on your federal student loans while you're in school, and during **grace**,* deferment, and forbearance periods. This will allow you to avoid **capitalization*** of any unpaid interest.

Stay in Touch With Your Loan Servicer

At any time after you receive a federal student loan, you must notify your loan servicer if you

- change your address or telephone number;
- change your name (for example, maiden name to married name);
- enroll less than half-time for the loan period certified by the school;
- fail to enroll at the school that determined you were eligible to receive the loan;
- stop attending school or drop below half-time enrollment;
- transfer from one school to another school; or
- graduate.

*Please refer to the glossary on the back page



CONTACT US

U.S. Department of Education

Federal Student Aid Information Center (FSAIC)

P.O. Box 84

Washington, DC 20044-0084

1-800-4-FED-AID (1-800-433-3243)

TTY users can call 1-800-730-8913.

Callers in locations without access to 1-800 numbers may call 1-334-523-2691 (this is not a toll-free number).

Photos – Front Cover: woman on laptop, PeopleImages/Getty Images; classroom, Calaimage/Sam Edwards/Getty Images; group of students, David Schaffer/Getty Images; man writing, FatCamera/Getty Images; books, Rakop Tanyakam/EyeEm/Getty Images; man on tablet, HerolImages/Getty Images. Page 3: female student, Jamie Grill/JGI/Getty Images; male student, PeopleImages/Getty Images. These photos are protected by copyright. Permission to use or otherwise reproduce these photos must be obtained directly from Getty Images.

Stay Connected

Access your federal student loan information at StudentAid.gov/login

Information for U.S. armed forces StudentAid.gov/military



/FederalStudentAid



/FAFSA



/FederalStudentAid

The information in this guide was compiled in summer 2017. For changes to federal student aid programs since then, visit StudentAid.gov.

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GLOSSARY

Terminology	What does it mean?
Adverse Credit History	A credit history is a summary of your financial strength, including your history of paying bills and your ability to repay future loans. Your credit history may be considered adverse if you have experienced bankruptcy discharge or foreclosure within the past five years, or if you have any accounts that are 90 days or more delinquent.
Capitalization	The addition of unpaid interest to the principal balance of a loan. When the interest on your federal student loan is not paid as it accrues (accumulates), ED will capitalize the interest under certain circumstances. This increases the outstanding principal* amount due on the loan and may cause your monthly payment amount to increase. Interest is then charged on that higher principal balance, increasing the overall cost of the loan.
Deferment	A postponement of payment on a loan. Deferment is allowed under certain conditions. During deferment, interest does not generally accrue (accumulate) on Direct Subsidized Loans, Subsidized Federal Stafford Loans, and Federal Perkins Loans. All other federal student loans that are deferred will continue to accrue interest. Any unpaid interest that accrued during the deferment period may be capitalized (added to the principal balance of the loans).
Entrance Counseling	A mandatory information session, which takes place before you receive your first federal student loan; entrance counseling explains your responsibilities and rights as a student borrower.
Forbearance	A period during which your monthly loan payments are temporarily suspended or reduced. ED may grant you forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. During forbearance, principal payments are postponed but interest continues to accrue (accumulate). Unpaid interest that accrues during the forbearance will be capitalized (added to the principal balance of your loans), increasing the total amount you owe.
Grace Period	A period of time (generally six months) after a borrower graduates, leaves school, or drops below half-time enrollment during which the borrower is not required to make payments on certain federal student loans. Some federal student loans will accrue interest during the grace period, and if the interest is unpaid, it will be added to the principal balance of the loan when the repayment period begins.
Grant	Financial aid, often based on financial need, that does not have to be repaid (unless, for example, you withdraw from school and owe a refund).
Interest	A loan expense charged for the use of borrowed money. Interest is paid by the borrower to ED. The expense is calculated as a percentage of the unpaid principal amount of the loan.
Loan Servicer	A company that collects payments, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a federal student loan on behalf of ED. If you're unsure of who your federal student loan servicer is, you can look it up in "My Federal Student Aid" at StudentAid.gov/login .
Master Promissory Note (MPN)	A binding legal document that you must sign when you get a federal student loan. The MPN can be used to make one or more loans for one or more academic years (up to 10 years) at one or more schools. It lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It's important to read and save your MPN because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about loan provisions, such as deferments or forbearances.
Net Price	An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.
Principal	Loan principal can refer either to the original amount borrowed (original principal), or to the remaining amount of principal to be repaid (current principal). The current principal balance may include interest that has been capitalized (for example, interest that was capitalized at the end of a period of deferment or forbearance).
Scholarship	Money awarded to a student based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.
Subsidized Loan	A loan based on financial need for which the federal government generally pays the interest that accrues while the borrower is in an in-school, grace, or deferment status. A borrower is eligible to receive subsidized loans for up to 150 percent of his or her program length.
Unsubsidized Loan	A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan. This type of loan is not based on financial need.
Work-study	A federal student aid program that provides part-time employment while a student is enrolled in school. Work-study earnings help pay the student's education expenses.

ONE OPPORTUNITY. LIMITLESS POSSIBILITIES.

If you want to play sports at an NCAA Division I or II school, start by registering for a Certification Account with the NCAA Eligibility Center at eligibilitycenter.org. If you want to play Division III sports or you aren't sure where you want to compete, start by creating a Profile Page at eligibilitycenter.org.

ACADEMIC REQUIREMENTS

To play sports at a Division I or II school, you must graduate from high school, complete 16 NCAA-approved core courses, earn a minimum GPA and earn an ACT or SAT score that matches your core-course GPA.

CORE COURSES

Visit eligibilitycenter.org/courselist for a full list of your high school's approved core courses. Complete 16 core courses in the following areas:

DIVISION I

Complete 10 NCAA core courses, including seven in English, math or natural/physical science, before your seventh semester.

ENGLISH	MATH (Algebra I or higher)	NATURAL/ PHYSICAL SCIENCE (Including one year of lab, if offered)	ADDITIONAL (English, math or natural/physical science)	SOCIAL SCIENCE	ADDITIONAL COURSES (Any area listed to the left: foreign language or comparative religion/philosophy)
4 years	3 years	2 years	1 year	2 years	4 years

DIVISION II

ENGLISH	MATH (Algebra I or higher)	NATURAL/ PHYSICAL SCIENCE (Including one year of lab, if offered)	ADDITIONAL (English, math or natural/physical science)	SOCIAL SCIENCE	ADDITIONAL COURSES (Any area listed to the left: foreign language or comparative religion/philosophy)
3 years	2 years	2 years	3 years	2 years	4 years

GRADE-POINT AVERAGE

The NCAA Eligibility Center calculates your grade-point average (GPA) based on the grades you earn in NCAA-approved core courses.

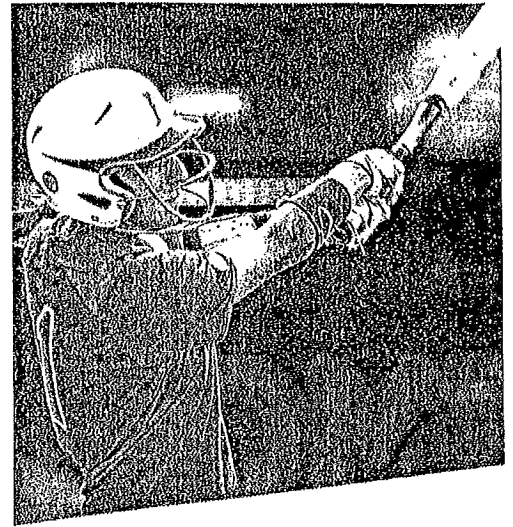
- DI requires a minimum 2.3 GPA.
- DII requires a minimum 2.2 GPA.

SLIDING SCALE

Divisions I and II use sliding scales to match test scores and GPAs to determine eligibility. The sliding scale balances your test score with your GPA. If you have a low test score, you need a higher GPA to be eligible. Find more information about sliding scales at ncaa.org/student-athletes/future/test-scores.

TEST SCORES

Take the ACT or SAT as many times as you want before you enroll full time in college, but remember to list the NCAA Eligibility Center (code 9999) as a score recipient whenever you register to take a test. If you take a test more than once, send us all your scores and we will use the best scores from each test section to create your sum score. We accept official scores only from the ACT or SAT, and won't use scores shown on your high school transcript.



HIGH SCHOOL TIMELINE

GRADE 9

Plan

- Start planning now! Take the right courses and earn the best grades you can.
- Ask your counselor for a list of your high school's NCAA core courses to make sure you take the right classes. Or, find your high school's list of NCAA core courses at eligibilitycenter.org/courselist.

GRADE 10

Register

- Register for a Certification Account or Profile Page with the NCAA Eligibility Center at eligibilitycenter.org.
- If you fall behind on courses, don't take shortcuts to catch up. Ask your counselor for help with finding approved courses or programs you can take.

GRADE 11

Study

- Check with your counselor to make sure you are on track to graduate on time.
- Take the ACT or SAT, and make sure we get your scores by using code 9999.
- At the end of the year, ask your counselor to upload your official transcript.

GRADE 12

Graduate

- Take the ACT or SAT again, if necessary, and make sure we get your scores by using code 9999.
- Request your final amateurism certification after April 1.
- After you graduate, ask your counselor to upload your final official transcript with proof of graduation.

Core Courses

This simple formula will help you meet Divisions I and II core-course requirements.

$$4 \times 4 = 16$$

- + 4 English courses (one per year)
- + 4 math courses (one per year)
- + 4 science courses (one per year)
- + 4 social science courses (one per year)
- = 16 NCAA CORE COURSES

For more information:

ncaa.org/playcollegesports
eligibilitycenter.org

Search Frequently Asked Questions

ncaa.org/studentfaq

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