

P.R.E.P. 101

Lowering Barriers to Access Through Understanding
the College Application Process

READY & PREPARED

WELCOME!



SESSION TEAM



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THE PLAN FOR TODAY

Prepare. Review. Evaluate. Present.

Are you the first in your family applying for college? This session will provide you with the steps to applying for college and how to identify and overcome barriers to reach your goals.





ENTRANCE EXAMS

WHAT IS IT?

A college entrance exam is a standardized aptitude test that measures your aptitude in various areas such as verbal, math, analytical and writing skills. These tests are not designed to measure what you have learned in school; rather, they measure your potential to perform well in the future.



TYPES OF COLLEGE ENTRANCE EXAMS



PSAT (Preliminary Scholastic Aptitude Test)

The PSAT is a test taken by sophomores or juniors in high school looking to gain test-taking experience in preparation for the ACT and SAT.



SAT (Scholastic Assessment Test)

The SAT is a standardized aptitude test that measures a student's readiness for college. It is made up of three sections: reading, writing and language, math and an optional essay.



ACT (American College Test)

The ACT is another standardized aptitude test designed to measure a student's readiness for college. The test consists of four subject areas: English, mathematics, reading and science.

SAT WAIVERS

SAT fee waivers are available to low-income 11th and 12th grade students in the U.S. or U.S. territories. U.S. citizens living outside the country may be able to have test fees waived. SAT Subject Test fee waivers are available for students in grades 9–12.

You're eligible for fee waivers if you say "yes" to any of the following:

- You're enrolled in or eligible to participate in the National School Lunch Program (NSLP)
- Your annual family income falls within the Income Eligibility Guidelines set by the USDA Food and Nutrition Service
- You're enrolled in a federal, state, or local program that aids students from low-income families (e.g., Federal TRIO programs such as Upward Bound)
- Your family receives public assistance
- You live in federally subsidized public housing or a foster home, or are homeless
- You are a ward of the state or an orphan

Free Tests and Feedback:

- 2 free SATs, with or without the essay
- 6 free SAT Subject Tests
- 2 free Question-and-Answer Service (QAS) or Student Answer Service (SAS) reports

Free College Benefits

- Unlimited score reports to send to colleges
- Waived application fees at participating colleges
- Search for participating colleges

Additional Details

- You can take your free SATs in grades 11–12
- You can take Subject Tests in grades 9–12

[HTTP://BIT.LY/SATFEewaiver](http://bit.ly/satfeewaiver)

ACT WAIVERS

Each student who receives an ACT Fee Waiver must meet ALL eligibility requirements:

- Be currently enrolled in high school in the 11th or 12th grade
- Be testing in the United States, US territories, or Puerto Rico
- Meet one or more of the indicators of economic need listed below:

Enrolled in a federal free or reduced-price lunch program at school, based on US Department of Agriculture (USDA) income levels (see table)

Enrolled in a program for the economically disadvantaged (for example, a federally funded program such as GEAR UP or Upward Bound)

What the ACT Fee Waiver Covers

- An ACT fee waiver covers the registration and late fees for either the full ACT with writing or no writing, or section retesting (up to three subjects)
- The waiver covers one report to a student's high school and up to six college choices (at the time he or she registers). After registration, the student can request unlimited regular score reports for free. Waivers may NOT be used to pay for any additional fees, products, or services

[HTTP://BIT.LY/ACTFEewaiver](http://bit.ly/actfeewaiver)

FAIR TEST

The National Center for Fair & Open Testing (<https://www.fairtest.org>)

The National Center for Fair & Open Testing (FairTest) advances quality education and equal opportunity by promoting fair, open, valid and educationally beneficial evaluations of students, teachers and schools.



COMPLETE COLLEGE APPLICATIONS

THINGS TO CONSIDER



Choose colleges that meet your needs.
Consider things such as: cost, program offerings, size and location

Gather information to complete the application including your high school code, a copy of your high school transcript and your score report from college admission tests



Some applications, such as the Common App, and Common Black College Application, allow you to apply to multiple schools with one application



Some colleges, including community college, are open enrollment. This means that everybody who has a high school diploma or GED can attend

THINGS TO CONSIDER CONT'D



Colleges have varying deadlines including regular decision, rolling, early decision and early action admissions

Regular decision college application deadlines are typically around the beginning of January. Acceptances are sent out around March



Rolling the deadline is the same as the regular decision deadline. The only difference is that colleges that offer rolling admissions do not wait till after the deadline to send out acceptance letters



Early decision deadlines allow students to apply early, usually between November 1 -15, for the one school they'd most like to attend and it is binding.

Early action deadlines allows students to apply early, between the November 1 -15; but unlike early decision deadlines, it is not binding

THINGS TO CONSIDER

ESSAY + INTERVIEW



Your essay reveals something important about you that your grades and test scores can't—your personality. It can give admissions officers a sense of who you are, as well as showcasing your writing ability. Here are some things that admissions officers look for in an essay.



A college interview provides a college with an opportunity to give you more information about the school and answer any questions. In addition, the interview gives the college a chance to learn more about you, your interests, and how you'll be able to contribute to the school.



FINANCIAL AID





THE FAFSA

Use the Free Application for Federal Student Aid (FAFSA®) form at www.fafsa.ed.gov to apply for financial aid for both two and four year colleges. Basic eligibility includes:

- Be a U.S. citizen or an eligible noncitizen
- Have a valid Social Security number
- Be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25)
- Have a high school diploma or a recognized equivalent



APPLYING



When to apply:

FAFSA opens on October 1st of each year. Apply online the October before you plan to enter college



How it is used:

Your college uses your FAFSA data to determine your federal aid eligibility for federal grants, loans or work-study



After you apply:

Add all of the schools you applied (or will apply) to on your FAFSA

After submission, you'll receive your Student Aid Report (SAR)

REVIEW YOUR STUDENT AID REPORT (SAR)

- After your FAFSA is submitted and processed, you'll receive your Student Aid Report (SAR)
- The SAR is a synopsis of the information the you put on the FAFSA. This synopsis also includes the student's Expected Family Contribution (EFC)
- The EFC is a measure of your family's financial strength and is the number the federal government (and colleges) expect your family to be able to reasonably contribute per year towards your college expenses
- The federal government uses the EFC to determine your eligibility for federal aid
- Many need-based scholarship granting organizations will use the SAR to determine your eligibility



REVIEW YOUR STUDENT AID REPORT (SAR)

Example Student Aid Report



Processed Information

Federal Student Aid FAFSA™ 

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2012

2012-2013 Electronic Student Aid Report (SAR)

The SAR summarizes the information you submitted on your 2012-2013 Free Application for Federal Student Aid (FAFSA).

Application Receipt Date:	01/11/2012	XXX-XX-1234 JO 01
Processed Date:	01/11/2012	EFC: 7256 DRN: 4557

Comments About Your Information

Based on the information we have on record for you, your EFC is 7256. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your school will use your EFC to determine your financial aid eligibility for federal grants, loans, and work study, and possible funding from your state and school.

WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)

If you have now completed your 2011 tax return, you should correct your information to reflect the income and tax information reported on your tax return. Click 'Make FAFSA Corrections' on the 'My FAFSA' page to make the correction. You may be able to retrieve your tax return information directly from the IRS. If you have not yet completed your tax return, you must correct this SAR to reflect the income and tax information reported on your tax return once it is filed.

If you need to make corrections to your information, click 'Make FAFSA Corrections' on the 'My FAFSA' page. You must use your Federal Student Aid PIN to access your record online. If you need additional help with your SAR, contact your school's financial aid office or the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). If your mailing address or e-mail address changes, you can make the correction online or call 1-800-4-FED-AID and ask a customer service representative to make the change for you.

FAFSA Data

Assumed fields, based on the data you entered, are marked with an "*" (asterisk) sign.

1. Student's Last Name:	JOHNSON
2. Student's First Name:	ANNA
3. Student's Middle Initial:	M
4. Student's Permanent Mailing Address:	123 HOMETOWN STREET
5. Student's Permanent City:	ANYTOWN
6. Student's Permanent State:	MA
7. Student's Permanent ZIP Code:	02115
8. Student's Social Security Number:	XXX-XX-6789
9. Student's Date of Birth:	03/04/1994

REVIEW AND COMPARE FINANCIAL AID

AWARD LETTERS

- A financial aid award letter is meant to provide you with your cost of attendance (COA) for one year, and the specifics of your financial aid package
- COA includes tuition (seat time), fees, room (housing), board (meal plan), transportation, books, personal expenses and other supplies
- After you submit a FAFSA and are approved for financial aid, each school that accepts you will send you a financial aid award letter – sometimes referred to as a “financial aid offer,” a “financial aid package,” or simply an “award letter:
- Award letters include the COA, money you do not have to repay (e.g., grants or scholarships), money you need to repay (e.g., federal loans), work-study programs and your EFC
- Review and compare award letters to determine the best financial option for you/your family



REVIEW & COMPLETE FEDERAL LOAN DOCUMENTS

- Federal loans are low interest rate loans to help cover the cost of attendance
- Federal loans are available for students (and parents) who are eligible to complete the FAFSA
- For student loans, credit history is not considered. For parent loans, credit history is considered
- Loans must be paid back based on the outlined repayment schedule

*If you are considering private non-federal loans, please consult your colleges' financial aid office





TYPES OF STUDENT LOANS

First Year Undergraduate	Annual loan limit	Interest Rate (First Disbursed after July 1, 2020 and before June 30, 2020)	Repayment	Additional Info
Federal Stafford/ Direct Loan Undergraduate	Dependent students: \$5,500—No more than \$3,500 of this amount may be in subsidized loans.	4.53%	6 months after school	Subsidized: no interest charged while in school Unsubsidized: interest accrues while in school
Federal Direct PLUS Loan (Parents)	Varies, based on cost of attendance and need	7.08%	May be deferred until 6 months student drop ½ time or 60 days after loan is fully disbursed	Interest accrues while student is in school

ENROLLMENT FEES

- Most new entrants are required to pay a one-time enrollment fee that guarantees enrollment
- Some schools require you to electronically return a separate acceptance letter; for others, the enrollment fee serves as your official acceptance
- This one-time fee is charged to all newly admitted, degree seeking students to cover the costs associated with admissions, web, and other services associated with the enrollment of freshmen and transfer students
- Enrollment fees are usually non-refundable and cannot be paid with money awarded on the financial aid award letter/package



HOUSING PROCESS

- If you will be staying on campus (room), you must complete a housing application and pay the housing fee
- Housing fees are usually non-refundable
- The larger the institution, the more housing options there are
- Most freshman will also need to consider the cost of a meal plan (board), often referred together as room and board
- Contact your college to determine how to select a specific roommate unless you want it to be random



PLACEMENT TEST



You may need to take placement tests after you've been accepted by a college

Colleges use placement tests in subjects like math, English and writing to check the academic skill levels of entering students so that each student is placed in classes at the right level.



Test results may mean that you can skip some introductory courses, which can save time and/or money

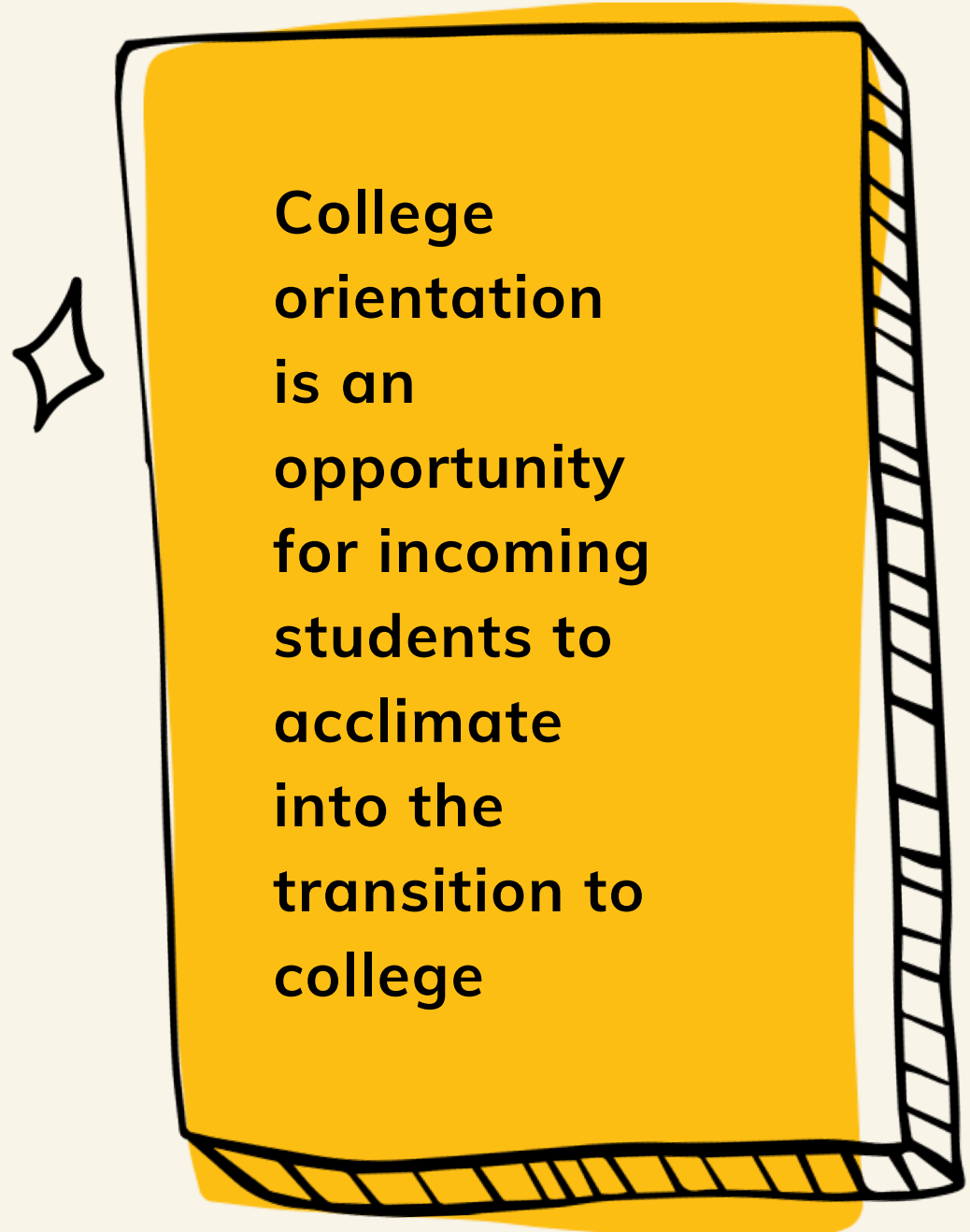
Test results may mean that you need more preparation before taking on college-level work. You would be placed in developmental or remedial courses.



Developmental or remedial courses are mandatory but are not college-level or credit-bearing

In some cases, placement tests may take place during orientation


SCHEDULE AND ATTEND ORIENTATION



College orientation is an opportunity for incoming students to acclimate into the transition to college



Orientation gives students the opportunity to meet other students, get acquainted with campus services and roommates, register for fall classes, purchase textbooks, and sometimes take placement tests



Some schools have added parent orientation to the traditional student orientation

USEFUL WEBSITES



College Board
www.collegeboard.com

ACT
www.act.org

KnowHow2Go
www.knowhow2go.org

CSO College Center
www.csocollegecenter.org

Prep for College Calendar
www.nacac.com

Choosing the Right College
www.collegeispossible.org

Campus Compare
www.campuscompare.com

College Grazing
www.collegegrazing.com

Education Planner
www.educationplanner.org

UNCF
www.uncf.org

Hispanic Scholarship Fund
www.hsf.net

Asian and Pacific Islander Americans Scholars
<https://apiascholars.org>

American Indian College Fund
<https://collegefund.org>

Campus Compare
www.campuscompare.com

College Goal Sunday
www.collegegoalsundayusa.org

The Student Guide
www.studentaid.ed.gov

U.S. Department of Education FAFSA
www.fafsa.ed.gov

Black Common App
www.commonblackcollegeapp.com

Common App
www.commonapp.org

QUESTIONS?