

Yorktown High School

GUIDANCE CENTER
2727 Crompond Road
Yorktown Heights, NY 10598

CEEB Code: 336-085

Teacher Coordinator/ Guidance Services:

Kay Buckley (914) 243-8067 kbuckley@yorktown.org

Counselors:

Cindy Cervini	(914) 243-8068	ccervini@yorktown.org
Eric Levine	(914) 243-8060	elevine@yorktown.org
Marissa Reed	(914) 243-8060	mreed@yorktown.org
Albert E. Reid	(914) 243-8067	areid@yorktown.org
Michelle Snyder	(914) 243-8060	msnyder@yorktown.org
Cathryn Quackenbush	(914) 243-8068	cquackenbush@yorktown.org
Timothy Sullivan	(914) 243-8068	tsullivan@yorktown.org

Secretaries:

Maria Manganeli	(914) 243-8067
Laurie Schumacher	(914) 243-8060
Deborah Santavicca	(914) 243-8068

This agenda belongs to:

Name: _____

Your personal Naviance code: _____

<http://tcci.naviance.com/yorktown>

Table of Contents

The College Search	1
The College Visit and College Interview	9
The Application Process	17
The Essay	21
Testing Information	25
Creating a Resume	29
Financial Aid and Scholarship Information	35
Internet Resources	45
Glossary of Terms	47
Junior Calendar	55

The College Search

Introduction

Congratulations! You are ready to embark on an exciting journey to the next phase of your educational life - **College**. In order to help you and your parents with this journey, the Yorktown High School Counseling Office has compiled the **YHS College Planning Guide**. The YHS Counseling Office believes this guide will be helpful to you with the college planning process and the many questions, worries, apprehensions, fears, anxieties, etc., that will arise as you travel through this process during the next year.

Approximately 2.5 million students enroll in college each year. There is a lot of competition so planning ahead is important. Below are some points to keep in mind during your college search.

The Search: Where do I start?

Guidance Office: The first place to turn when looking into colleges is your high school guidance office. Your counselor will help you explore your options and give you the skills necessary to further research colleges on your own. Speak with your counselor about your interests and goals for the future. The better your counselor knows you, the better he/she will be able to assist you with your college search.

<http://tcci.naviance.com/yorktown> - Education, career, Life - Naviance helps students identify their strengths, explore their interests, and set goals. It helps school counselors work with students more effectively, and it helps parents participate in the life planning process. Each student has already received their personal code for registration on Naviance. Students should see their counselor for specific instructions to access the program.

College directories, course catalogs, publications, videos and brochures are available in the guidance office. These offer valuable information including college size, population, location, admissions requirements, curriculum, living accommodations, sports, and student: professor ratio. *U.S. News and World Report*, available in the fall at newsstands, publishes an annual report on colleges and universities. It also provides updated information on the college application process, how to afford college, using the web, etc.

College fairs take place every year for students interested in exploring their options. Hundreds of colleges and universities set up information booths and speak with prospective students and their parents. Yorktown High School hosts an annual college conference in October. Additional fairs/workshops are held at the Westchester County Center and BOCES. Check your school calendar or ask your guidance counselor for the dates and times.

Websites are another avenue to use in the research of colleges and universities. The last page of this section will list several sites. One basic rule to follow is **NEVER** pay money for college search services and **DO NOT** give a credit card number to a site on line.

Finding The Right Match

Everyone has different likes and dislikes. Just like you have your own personality, so does a college. Size, population, location, religious affiliation, cost, major, and student: faculty ratio among other criteria plays a role in your decision of where you want to go to school.

Location

Do you want to attend a college/university that is near home or far away? Are you looking for an urban environment or a rural area? What type of climate do you prefer? These are important factors to consider when selecting a school.

A. What “State” am I in? Narrowing down your college selection by state is a good way to start. You might want to first consider how far a drive these schools will be from home. Some students may think they want to go to school in California or Florida because of the warm weather; but they forget that it costs money and takes time to travel from these locations. Ask yourself whether you are prepared to hop on a plane every time you want to visit home. Also, keep in mind that the further away you are from home, your home visits may be limited to a couple of times a year for the holidays. We recommend selecting a few states in which you would like to begin your college search. Remember: New York is a huge state. Some colleges located in New Jersey, Pennsylvania, and Massachusetts will be closer to home than some located in New York State!

B. Setting- Rural vs. Urban: Colleges and universities are located throughout the United States in a variety of locations. Ask yourself whether you want your school to be located in a city environment or have easy access to a metropolitan area? Would you prefer the college to be near a small town or rural area? How about a school located in a suburban area similar to that of Yorktown? Some campuses are in the “middle of nowhere,” but they offer a variety of programs and activities on campus so students have plenty to do with their “free” time.

C. Climate: Although climate should not be the first factor to consider when deciding on a college, it should be considered as part of the whole picture. If you love to ski and enjoy other winter sports, for example, then a college located in an area where winter and snow seem to stretch into the summer months may be a consideration. Students with allergies that are exacerbated by pollen and other warm weather allergens may also prefer colder climates. However, if you thrive best in warm weather and bright sun, then a warmer climate may be considered. If you like the different seasons, then you would probably prefer a climate similar to that of New York State.

School Size:

School size plays a major role for many students. It can make a difference in the number of people you meet, the attention you receive from your professors, class size, and how many clubs and activities are available.

Some students prefer a large university with over 20,000 students. They enjoy the anonymity, a huge campus, meeting new students everyday, and choosing from an array of clubs on campus. These students tend to be more outgoing and can advocate for themselves. Universities offer graduate study as well as opportunities to do research. However, graduate students instead of college professors teach some courses offered at universities. Many classes may be held in huge lecture halls with hundreds of students.

A smaller size college offers more individualized attention. Students tend to meet one another more quickly and may develop closer relationships with their professors.

A good way to determine your preference is to first visit some local college campuses such as Sarah Lawrence, Mercy College, Manhattanville College, and SUNY Purchase. This will enable you to experience how it feels to be on a campus and help you to narrow down your choice before visiting schools that are further away.

Population- Student Mix:

Think about your needs as an individual. Do you like being around a diverse population or would you prefer a college campus that caters to a specific religious and/or socioeconomic background? There are colleges that meet the needs of specific populations such as catholic colleges, all-women colleges, and schools that serve a predominantly African-American student body. Would you prefer a same gender or coed campus? Would you like to have religion play a larger role in your life? Is your ethnic and racial background an area you would like to further explore in a safe and welcoming atmosphere? Although many colleges and universities are diverse and will say that they admit students from all over the U.S. and around the world, some colleges are more diverse than others.

Academics and your major: What do you want to pursue as a career?

Determining a major is not an easy task for everyone. Some students decide on one major when they are freshmen in college and change their minds a few times before graduating. This is normal. Although selecting a major is not required (unless you are interested in attending a specialized school that focuses on one area such as music, art, or engineering), knowing your interests is important in helping you to significantly narrow down your college search.

If you are certain about your interests, look at schools that offer your major and contact their departments directly to receive additional information about their program. Ask the college admissions department to mail you a course directory that lists all of the majors as well as the required courses.

If you are uncertain about your major, it is best to select a school that offers several programs from which to choose. This way you won't have to transfer to another college if you change your mind and your school does not offer the program. Schools with strong liberal arts programs offer a variety of courses and will give you a well-rounded education.

Public vs. Private:

Public colleges such as the State University of New York (SUNY) and City University of New York (CUNY) receive funding through the federal and state governments and typically cost significantly less than privately run institutions. Private colleges have a larger endowment from its alumni and may offer more scholarships to prospective students.

Some students are under the false impression that low cost is equivalent to a poor quality of education. This is not the case for many of our public colleges and universities. In fact, it has become increasingly more difficult to be accepted into public schools because of their high selectivity rate.

Campus Life:

Do you want to be a member of a marching band or work in the student-run radio station while you attend college? You will be a part of your college community for the next four years, so it is important to find a campus that feels welcoming and offers programs that will keep you coming back. The extracurricular activities on a college campus cover a wide range of programs including choral groups, drama/theater, campus newspaper, fraternities and sororities. Although campus life should not be your first priority in a school, what the personality of the school has to offer outside of its academics should be factored into the whole picture.

Athletics:

For some students, athletics are an important part of their lives in high school and they want to incorporate athletics into their college lives as well. Colleges and universities that have Division I and II athletic programs offer athletic scholarships. Division III schools do not have athletic scholarships. Those interested in competing against other college teams can join *intercollegiate athletics*. Students who want to compete against one another only will participate in *intramural sports*. The NCAA Clearinghouse form can be found at www.ncaaclearinghouse.net. The transcript request form must be printed, signed and brought to the Guidance Center.

Any student who would like to participate in Division I or II schools is required to file the NCAA form with the *clearinghouse* at the end of their junior year of high school. The NCAA will check your high school transcript and SAT scores and will give the “okay” for college coaches to contact you.

If intercollegiate athletics will have a role in your college decision, it is important to speak with your coach and guidance counselor early on in the process so they can help plan your courses and locate the best college for you.

Honors program: Some schools offer an honors program at the college level. Although every honors program is unique to the college, the honors program is typically a school within a school. Students take specific courses at an honors level and must maintain a specified grade point average in order to remain in the program. Many times, full or partial scholarships are offered to students in this program. In order to be considered for the program, students must be in the top of their high school class and have high SAT scores.

Learning Disabilities: Services for the learning disabled are provided at many colleges but some schools have more extensive programs than others. Typically, the student must be admitted to the college through the regular admissions program. Once admitted, they may receive additional services including alternative test arrangements, remediation, diagnostic testing and counseling services, depending on their IEP.

Admissions Procedures- Will they accept me? SAT/ACT/GPA:

As you narrow down your selection it is important to investigate one more factor: will the college accept you? Not only is it important to consider what does the college have to offer, but what can you offer the college? Every college has its own admissions criteria. Your “dream” college may be one college but your grades and high school course selections may be sending you somewhere else. It is important to be realistic and honest with yourself in your college planning. Your high school guidance counselor can help you find colleges that match your high school record.

Below are several factors colleges consider in a candidate:

- **Academic record**- high school transcript
- **High school course selections**- many colleges focus on five solid academic areas: English, math, social studies, science and foreign language
- **Level of course** - (Advanced Placement, Honors, etc)
- **Grade Point Average** - (*GPA*)
- **Extracurricular Activities**
- **Volunteer experience**
- **Special talent**- music, art, dance, sports, voice, drama
- **Teacher recommendations** - ask teachers during your Junior year
- **College essay and interview**

While researching a college, check on their admissions criteria regarding grade point average, SAT I, SAT II, and ACT scores. This will give you an idea of whether your application will be looked at favorably.

Websites to explore during your college search:

<http://tcci.naviance.com/yorktown>

www.allaboutcollege.com

www.nces.ed.gov/ipeds/cool

www.getintocollege.com

www.collegeview.com

www.gocollege.com

www.collegenet.com

www.usnews.com (make side by side comparisons of up to four colleges at a time)

www.zdnet.com/yil/content (how do schools rank in “connectivity”?)

www.review.com/college

www.galilei.com.ar (a bilingual site)

www.collegeboard.com

The
College Visit
and
College
Interview

YOUR COLLEGE VISIT

The value of the campus visit is that it will provide a first-hand impression for you and your family about the people, programs, mission and facilities for living and learning. It will also afford you an opportunity to discuss your college plans with an admissions counselor.

Your presence on the campus and your readiness to talk about yourself and your college plans as well as to seek whether the college is the right “fit” for you are important indications of your serious interest in the college. Then, too, the exchange of information and the impressions gained on both sides – yours and the college’s – during the visit should be meaningful.

Keep in mind that you and your parents will be making an investment in your future. You should prepare for your campus visit by deciding in advance what factors are most important to you in the selection of a college. It is important that all of your questions be asked and that the responses satisfy your inquiry.

Preparation for the visit

- Write or telephone the Office of Admissions requesting an appointment to visit.
- Read materials on the college and do research prior to the visit.
- Take an unofficial transcript with you.
- Bring a copy of your high school resume.
- Prepare questions to ask the admissions counselor.
- Use a checklist for each college visit and complete it immediately after your visit.
- Ask for directions ahead of time and allow enough time so that you are prompt for your appointment.

A few things that will help to make things go more smoothly for you:

- Allow enough time to get a “feel” for the campus. Plan on a tour of the campus by a student as well as an information session/interview with an Admissions Counselor.
- Arrive on time; call if you will be late.
- Be sure to obtain additional materials about your program of study and any other materials available so that you can refer to them at a later date.
- Feel free to ask for some estimate of your chance for admissions.
- Do not hesitate to discuss finances, including scholarships, loans and work opportunities. Feel free to arrange an appointment with the Financial Aid Office.

- Try to arrange an opportunity to sit in on a class. If you are able to visit a class, observe the size of the class. Try to determine whether large lectures are later broken into discussion groups and whether teaching assistants or professors teach freshman classes.
- It is important to be able to interact with students during your visit. Spend some time in the dining hall. Ask your student tour guide about all aspects of college life. Ask students about their likes and dislikes regarding the college. Graduates from Yorktown High School, who may be attending the college could answer many of your questions. Find out prior to your visit if you could meet with them.
- Attempt to discover from students and admission counselors what the academic pressures are on campus.
- Take a camera with you. A few pictures from each college will help you remember the visit.
- Pick up a campus newspaper; it may offer information not normally shared with prospective students.
- Parents are encouraged to accompany you and colleges welcome them. However, the interview is for the student and the student should take the lead during the interview.
- Do not chew gum.
- Dress appropriately. Do not wear jeans, sweatshirts, t-shirts, or a hat.
- Shake the Admission Counselor's hand if extended to you.
- Complete all forms by yourself.
- Ask the Admissions Counselor for their business card.
Send a thank you note to the person who interviewed you.

THE COLLEGE INTERVIEW

The opportunity of talking to an admissions officer can be mutually helpful. You can ask questions that are not answered in the catalogue, and the admission officer will get to know you as an individual. In some colleges, group interviews are conducted; these too can be helpful, since opportunities are provided to ask questions. The interview personalizes the application process. While interviews may be required, recommended, or optional in many colleges, they may not be offered at others.

There will be time scheduled during your interview to ask and answer questions. This gives you, the prospective student, the opportunity to ask specific questions about the college that may not have been covered during the course of the interview.

Goals For The College Interview:

- Communicate your personal qualities effectively.
- Convey warmth, intelligence, and maturity.
- Show confidence and poise.
- Explain any weakness in your application in a straightforward manner without defensiveness or blame.
- Remove doubts or any deficits by emphasizing your ability to deal with and overcome these difficulties.

Communicate Effectively:

- Always pause and think before answering interview questions.
- Structure your answers to make the points you want the interviewer to remember.
- Take control of the direction of the interview by thinking before answering.
- Ask for clarification if you do not understand a question.
- Prepare questions in advance; remember you are interviewing the admission counselor as well.

SAMPLE INTERVIEW QUESTIONS

Some common interview questions are listed below. Practice these and others you think of until you are comfortable with the answers you have prepared.

- Describe yourself. Do you think others see you as different from the way you see yourself? Explain.
- If you could change something about yourself what would you change? Explain.
- What are your most important characteristics? Why? In other words, what makes you special? What do you want to highlight as your strength?
- Talk about a book, movie, television program, or experience that you have read about, seen, or experienced recently. What kind of impact did it have on you? Explain.
- Whom do you admire? What qualities make this person admirable? How has this person changed or impacted who you are?
- Talk about your family. Describe your relationship with some of your family members.
- Who was your favorite teacher in high school and why?
- If you could change one thing about your high school to make it better what would you change?
- Tell me how your interest in our college developed.
- Why are you considering this college?
- Tell me how your interest in football, pharmacy, etc., developed?
- What are you looking for in your college choice?
- What makes you think that this college is right for you?
- What can you contribute to this college?
- What have you done in your school or community that you are most proud of?

- What extracurricular activities at your school are most important to you?
- What activities outside of school interest you?
- If you had any extra time in your day, what would you most like to do?
- How have you been recognized for your accomplishments?
- What is the most interesting activity or job that you have done?
- When are you at your best? Your worst?
- If you could do high school over again what would you do differently? What would you do the same?
- Project ahead 10 years. What kind of life would you like to be leading?
- What ways do you have of earning college money?
- What abilities have you not used yet?
- How do you organize your time?
- What was your best job, vacation, year, etc. ever?
- What have you done in your life that required a great deal of patience and persistence? How did you handle that situation?
- What are your goals? How do we fit in?
- What do you think should give a person the most satisfaction in college?
- What have you done to investigate your chosen field?
- Have you talked to people in the field? What have you read?
- Who do you respect in your community? Why?
- Is there anything you would like to talk about that we have not discussed?

QUESTIONS YOU MAY WANT TO ASK DURING A COLLEGE ADMISSIONS INTERVIEW

Plan your questions ahead of time and avoid asking basic questions that are readily answered by the catalogue. Make sure you ask questions that pertain to your interests and will provide the information that is important to you in your college decision-making process.

Admissions

- What factors do you consider in the admissions process?
- How important are the SAT/ACT scores in the admissions process?
- What are my chances for admission?
- What is your policy on wait listed/or deferred students?

Financial Aid/Scholarship

- What percentage of students receive financial aid? What does the average financial aid package look like?
- Does the college offer scholarships? What financial aid forms are required?
- Please share with me all admissions and financial aid deadlines that I should be aware of.
- What was the average tuition increase over the past five years?
- Do you need to maintain a certain GPA each year in order to keep a scholarship?

Freshman Year

- What courses will I take during my freshman year?
- Do graduate assistants teach any of the freshmen courses?
- What is the average class size for courses in the freshman year?
- What percentage of freshmen return for their sophomore year?
- Are freshmen required to live on campus? Am I guaranteed housing for four years?
- How much academic pressure is there in the first year? What support is available?

General

- What makes this college different from other colleges?
- What percentage of students graduate in four years?
- Does the college have a strong and active alumni association?
- Are there any noted alumni who have graduated from this college?
- How accessible is the faculty for individual help or conferences?
- Please explain the internship experiences that are available to students.
- How many students reside on campus?
- Approximately how many students go home on the weekends?
- What is student housing like? Is it guaranteed? How many students to a room or suite?
- What are the food service options?
- What types of personal qualities do students as a whole have?
- How diverse is the student body?
- What type of student is generally the most successful/happy at this college?
- Is a senior thesis or major research project required for graduation?
- What are the strongest departments on campus?
- What is the largest class size that I may be in? If it is a large lecture hall, does the class break down into a recitation/discussion group?
- How safe is the campus? How does the university respond to security incidents? Ask for a security report.
- What support services are available to students? Post-graduate planning? Free health care? Tutoring if needed? Counseling? Help finding off-campus employment during the school year and during the summer? Study abroad programs?

Post-College Planning

- Does the college offer a career planning and placement program?
- What percentage of your students have been placed in a full-time or graduate school within six weeks of graduation?
- What percentage of students in my major are placed in full-time positions?
- What graduate schools do your graduates attend?

Extracurricular Opportunities

- What types of social and cultural programs does the college offer?
- What are the most active clubs or student organizations available on campus?
- How active is the Student Government Association?
- What student publications are available on campus?
- What religious services are available on campus and in the community?
- How is the social life on campus organized? Do students feel left out if they do not join sororities or fraternities?
- What kinds of cultural, literary activities are offered on campus?
- Are sports available for the average player?

WHEN YOUR VISIT OR INTERVIEW IS OVER

Try to write down your impressions of the college while they are still fresh in your mind. These impressions will help you assess your visit.

- Were the people friendly and did they answer your questions fully and candidly?
- Did you feel that the students were the type of people you'd like to know?
- Did you sense that the college was interested in having you as a student?
- Did you like the social atmosphere?
- Did the campus itself impress you in any way?
- What did you think about the quality of instruction?
- How do you feel about the academic demands and atmosphere?
- Would you like to spend more time there?

- If questions come up after the visit, do not hesitate to contact the people you met.

- Send thank you notes to those whom you met or interviewed.

COLLEGE REPRESENTATIVE VISITS IN GUIDANCE

During the Fall, college representatives will be visiting Yorktown High School and meeting with prospective students in the Guidance Office. Please check with your guidance counselor regarding the college representatives who will be visiting. Announcements will be made and a list of these visits will be posted outside of the guidance office.

Below is a list of questions that you might ask a visiting college representative. College representatives can tell you a lot about the particular college that they represent, so use the time available to meet with as many reps as you can and ask as many questions as possible. Don't be shy. Don't assume that you cannot get into a college. Make good use of the available time.

1. I am interested in (major). Do you have any programs in this area?
2. What kind of academic average and SAT scores do you look for?
3. What criteria other than grades are important in the admission process?
4. What are the most popular extracurricular activities on your campus?
5. Do most students stay on campus during weekends? What do those who stay on campus do on the weekends?
6. Are there some common characteristics of your students?
7. What are the most popular academic programs on your campus?
8. What percentage of your students receive financial aid?
9. I am uncertain regarding a possible major. How much opportunity would I have to explore different majors during my first year or two at your school?
10. Do you have a required core curriculum and will I have to take a language?
11. Tell me about some of your school's strengths and weaknesses.
12. What type of housing does your school offer?

The APPLICATION PROCESS

The College Application

The college application is one of the most important parts of your application package. A well written, thoughtful, and neat application can be very helpful in the college admissions decision. A messy, poorly written application may hinder your chances of admissions. Listed below are some tips to follow in completing your college applications.

- Obtain all the applications **early** while visiting or writing to or calling the admissions office.
- Photocopy the application and use the copy as a draft.
- If you use the college's Internet site print a copy of the application to use as a draft.
- Read through the entire application before filling it in.
- Print (black ink) or type neatly on the final copy for the college. Never "scratch out" or use white-out.
- Short essay and autobiographical statements should be planned, written, and then revised before you arrive at the final statement.
- Start writing a draft copy during the summer and no later than a few weeks before the application is due. Wait a few days, then revise and rewrite it.
- Be **Aware** of the application **deadline**, give yourself plenty of time in order to produce a "quality application".

How many applications you send is entirely your and your parent's decision. There are students who may send only one or two applications and there are students who may send ten to twelve applications. Remember each application has a fee, which can range from \$40 to \$90. Some students try to follow guidelines such as these in their decision as to the number of applications they will send:

"Reach" colleges (1-2). These are your dream schools. You have a less than a 50/50 chance of acceptance but you still want to hope that you will be accepted.

"Target" colleges (2-3). These are schools that you have a 50/50 chance of gaining acceptance according to your test scores, GPA, class rank, and course selections.

"Safety" colleges (2-3). There is a very high probability that you will gain acceptance (more than a 75/25 chance).

The College Application Process

The application process is the sole responsibility of the student. The student is responsible for submitting (mailing or on-line) the following to each college or university: The application, essay and/or personal statement, resume, teacher recommendations, all other necessary information required by the college and the application fee.

The student must complete a **“College Application Form”** for each college. This form is available on the Guidance website at www.yorktown.org, and also in the Guidance Center. Please see a copy of the form on the last page of the this booklet. This form must be submitted to your counselor in the Guidance Center. When received, the Guidance staff will send the following :

- Transcript
- counselor recommendation
- secondary school report
- school profile
- mid-year/final transcripts.

Teacher recommendations are an important part of the application. Most colleges will request two teacher recommendations. The teachers' point of view of you will give the college an idea of your strengths as a student and your potential for growth and development as well as provide observations of your personal qualities.

Teachers should be chosen carefully and should know you well. Ideally, they should be from your 11th and 12th grade and should be from an academic area (English, Math, Sciences, Social Studies, and Foreign Languages). If you are planning to apply to a specialized department such as Art, Dance, Music or Athletics a teacher's recommendation from these areas would be appropriate. Please be confident that if a teacher agrees to write a recommendation for you the letter will be helpful. If she/he cannot write a strong letter, the teacher will suggest that you ask someone else. *In summary, once you have asked your two teachers and they have accepted, you are ready to give them paperwork. You will give each teacher the following:*

- The teacher recommendation form provided by the college or a copy of that form. Complete the top of the form that asks for your name and social security number. Indicate if you waive or do not waive your right to read the recommendation. It is your constitutional right to retain the right to see the recommendation BUT, the dilemma is that you want the teacher to know that you trust her/him.
- A copy of your resume (listing of your school and community activities, honors, work experience, etc).

- Attach to each form a stamped, addressed (to the college) legal size envelope. Note your name on the bottom left hand corner of the envelope. Also, note the application deadline for the teacher.

Remember to plan ahead; request early and politely. Please give teachers plenty of time to complete their letters. Thank the teacher graciously. Inform your counselor of the teachers who are writing the recommendations. A thank you note should be given to the teacher after the recommendation letter is written.

Deadlines

The YHS Guidance Center will process over 2,000 applications during this year. As this is a tremendous amount of applications we must allow for at least two weeks to process the school portion of the application. The applications will be processed on a first come basis.

If the application forms are in the office by the first week in December, the school part will be mailed before the holiday vacation. Applications brought to Guidance after the first week of December will be processed in January.

THE ESSAY

Essays are as different as the writers themselves and don't conform to a specific formula like sonnets and lab reports. Essays should defend a writer's opinion or point of view. But colleges have other reasons for requiring an essay. Besides making sure that you can spell correctly and form sentences, they are eager to learn about you as a person- what makes you special, what experiences or achievements have the most meaning for you.

No matter what the topic-i.e. an essay on The Great Gatsby or an essay on "the great you"- all essays have five things in common:

- **Thesis**- the main idea or claim: "My experience working at the Special Olympics taught me new skills and a few new attitudes."
- **Specific evidence to support your thesis**: "Watching a boy with Down's Syndrome win his first race made my heart soar."
- **Organization**: a clear beginning, middle and end.
- **Coherence**: a clear and persuasive point.
- **Correctness**: no misspellings, typos or grammatical errors.

Here's the how to:

All writing is a process. Here are the stages and steps you should follow in order to achieve the ultimate essay:

- **Prewrite**: start brainstorming. Write anything that pops into your mind that is related to your topic. Review your notes, look for ideas that connect. Look for groups of ideas and try to state them as a theme. Organize a list of points that support your thesis.
- **Choose a thesis**: Start by looking inside first. Who are you? What do you value? What interesting qualities can you offer a college? Curiosity? Determination? A sense of humor? Choose a major personal characteristic- one that won't be apparent from the rest of your application. Make this your essay's driving force. Then choose an event (or a book, a day, or an activity) to illustrate this quality.
- **Write a draft**: Create an introduction that makes your thesis clear. Choose points that validate your thesis and work them into the body of your essay. Conclude with a summary. Keep it simple. Stress logical transitions from one idea to another.

Revise: do it yourself. Then, get a second opinion. Read your essay aloud, listen for coherence, logical development of ideas, and proper grammar. Proofread at least three times. Do not rely on spell check.

Polish: relax, think small and be specific! Because this is a personal essay you can relax a little on the rules. You can use “I”, you can write a minimal introduction and you can use a little humor. Think small, don’t try to tell everything. Undertake a manageable bit of narration or reflection. Avoid generalizations- “my mom is always there for me” is not as memorable as “even though we had the conference title sewn up, my mom stood on the sidelines, soaked to the skin, as we beat Ossining.”

ALWAYS, ALWAYS PROOFREAD

Here are some sample essay questions with some suggestions to help you:

Evaluate a significant experience or achievement that has special meaning to you.

Do concentrate on an aspect of yourself that will highlight your assets. Take the opportunity to show off.

Do write about something that you remember well – it should probably not be an event that occurred when you were five years old.

Don’t describe why your high school voted you the biggest flirt.

Describe a risk that you have taken, and discuss its impact on your life.

Do tell the truth. Your essay should reflect who you really are. If you aren’t genuine it will come across in your writing.

Don’t describe the party you threw the weekend your parents were away.

Indicate a person who has had significant influence on you, and describe the influence.

Do write about someone close to you. It’s much easier to be specific when you describe a loved one rather than a stranger.

Don’t use clichés “All I need to know I learned in kindergarten.” Hint: It’s been done already.

Testing Information

The Tests of College Admission

SAT® Official name: SAT I: Reasoning. While the initials no longer officially stand for anything, they are derived from its original name, the Scholastic Aptitude Test. Developed for the College Board by Educational Testing Service, the SAT (pronounced “S-A-T” not “sat”) is designed to help measure a student’s ability to handle college-level work. The test, comprised of a variety of verbal, an essay and math questions, gauge a student’s critical thinking and problem-solving skills. It’s typically taken in the junior and/or senior year but many students take the SAT more than once since most colleges consider only the highest scores. Duration: About four hours. For more information: www.collegeboard.com. Students enroll directly through the College Board.

PSAT: Official Name: Preliminary SAT/National Merit Scholarship Qualifying Test. Co-sponsored by the College Board and the National Merit Scholarship Corporation, the PSAT serves as valuable practice for the SAT. The PSAT is also used to select students for National Merit Scholarships. The PSAT is usually taken in the junior year. For more information: www.collegeboard.com or www.nationalmerit.org. Students enroll through our school.

ACT™: Formerly called the American College Testing Program, the test is now officially simply the ACT (pronounced “A-C-T” not “act”). Most colleges require either the ACT or the SAT; you can decide which one to take based on your particular strengths and weaknesses. The ACT is more of a content-based test than the SAT I: Reasoning. While still a test of problem-solving skills, the ACT more closely tests a student’s knowledge of the “core curriculum” taught in most classrooms. The format of the ACT consists of four subject tests in English, mathematics, reading, and science reasoning. The ACT has instituted an optional writing section. Duration: About three hours. For more information: www.act.org.

SAT II: Subject Tests: There are 22 subject tests, each designed to measure what a student has learned in specific subjects such as literature, American history; biology, and Spanish. The SAT I measures how well a student reads and thinks, while SAT II: Subject Tests measure the extent of a student’s knowledge in a specific discipline. Duration: One hour for each subject test (up to three may be taken on one test date). For more information: www.collegeboard.com. **Note:** Select “**Score Choice**” when you enroll for a subject test. This enables you to receive the scores only; you may then release them to schools if you choose. Some colleges require SAT II tests for admission; others recommend them. Check with each college to find out which subject tests to take.

AP® Exams: The AP Exams are part of the College Board’s Advanced Placement Program which gives students the opportunity to take college-level courses while still in high school. By doing well on the AP exam at the end of the course, high school students can earn credits toward their college graduation. Approximately 13,000 high schools offer one or more of the 33 AP courses available under the College Board’s program. Duration: Two to three hours. For more information: www.collegeboard.com.

College Board®, SAT®, AP®, and Advanced Placement Program® are registered trademarks of the College Entrance Examination Board. ACT™ is a trademark of ACT, Inc.

SPECIAL PREPARATION FOR THE SAT

If you are thinking about the value of special coaching for the SAT outside of your regular classroom activities, the following 6 points (written by the College Board) are worth considering.

1. The SAT measures developed verbal and mathematical reasoning abilities that are involved in successful academic work in college; it is not a test of some inborn and unchanging capacity.
2. Scores on the SAT are subject to improvement as educational experience, both in and out of school, enables these verbal and mathematical abilities to develop.
3. The development of the abilities measured by the SAT are related to educational experiences of the student; short-term drill and cramming are likely to have little effect. Longer-term preparation that develops skills and abilities can have greater impact.
4. While drill and practice on sample test questions generally results in little effect on test scores, preparation of this kind can familiarize you with different question types and may help to reduce anxiety about what to expect. You can help yourself to become familiar with the test by using the explanations and full sample test in **Taking the SAT**, a booklet available in the Guidance Center.
5. Whether longer preparation, apart from what is available to you within your regular high school course, is worth the time, effort and money is a decision you and your parents must make for yourselves. Results seem to vary considerably from program to program, and for each person within any one program. Studies of special preparation programs carried on in many high schools show results averaging about 10 points above the average increases that would otherwise be expected from intellectual growth and practice. In other programs, results have ranged from virtually no improvement in scores to average gains as high as 25-30 points for particular groups of students or particular programs. Recent studies of commercial coaching have shown a similar range of results. You should satisfy yourself that the results of a special program or courses are likely to make a difference in relation to your college admission plans.
6. Generally the soundest preparation for the SAT is to study widely with emphasis on academic courses and extensive outside reading. SAT score increases of 20-30 points correspond to about three additional questions answered correctly. Such a result might be obtained by independent study in addition to regular academic course work.

Creating A Resume

Why a resume?

In addition to your excellent grades, high achievement scores and superb SAT/SAT II results, colleges want to see what else you have to offer them as a student. When you apply to college, treat it as if you are applying for a job that you have always wanted. You want to put your best foot forward and show them all of the positive accomplishments you have achieved.

This will be your resume. Your resume will list various activities in which you have been involved since ninth grade including clubs and organizations, student government, art, music, dance, theater, athletics, awards, honors, community service and volunteer experience, scouts, full and part-time work, summer activities, travel, hobbies, interests and personal pursuits.

Colleges are not only interested in a well-rounded student, but a student who will make them a well-rounded academic institution. They are interested in learning more about you and your inner drive. They want to know that in addition to excelling in your academic programs, you will be a positive contributor to their college campus. The more involved you are in high school activities, the more likely you will continue this at the college level.

Admissions counselors are seeking students who are committed to a cause or an activity over a long period of time. They are looking for consistency, interest, leadership, and the ability to be responsible. After all, if you were able to stick with something over the course of four years, then you will most likely be committed to your work while attending four years of college.

Building your resume

Your resume should be clear, concise and easy to read. Admissions counselors read through thousands of applications and resumes; you will help yourself when you provide them with an easy to read list of activities. Always put your name, address, phone number and social security number on top of the page.

You do not have to join every club that exists in high school in order to impress colleges. Colleges will be more impressed with the fact that you stuck with a few activities over a long period of time rather than joined 20 different clubs to which you had no time to commit.

On the following pages, you will be provided with a resume worksheet as well as sample resumes. Use the worksheet to write down various activities in which you participated since freshmen year including:

- **School activities**
- **Athletics**
- **Community activities**
- **Volunteer service**
- **Full/part-time work**
- **Summer activities**
- **Hobbies and interests**

Take chances and be creative with the layout and design of your resume. Although we will provide you with samples, feel free to create a new design. Good Luck!

Please use this form to help organize the activities you have participated in during the 4 years you have been in high school. Once completed, you can use this form as an outline.

SCHOOL ACTIVITIES: clubs, organizations, student government, art, music, dance, stage, creative writing, newspaper, yearbook, debate, tutoring, office worker, rep. or delegate to meetings/conferences, awards, recognitions, honor roll, Honor Society, National Merit, etc.

Grade 9 _____
Grade 10 _____
Grade 11 _____
Grade 12 _____

SCHOOL AND/OR COMMUNITY ATHLETICS: interscholastic teams, letters earned, intramural, Varsity Club, etc. (include position played, height, weight, personal won-lost record, team honors, etc., as applicable).

Grade 9 _____
Grade 10 _____
Grade 11 _____
Grade 12 _____

COMMUNITY ACTIVITIES: clubs, organizations, political or election activities, religiously affiliated activities, youth groups, community fund- raising drives/marathons, etc.

Grade 9 _____
Grade 10 _____
Grade 11 _____
Grade 12 _____

SCHOOL YEAR PART-TIME WORK OR VOLUNTEER EXPERIENCES: part-time employment or volunteer service (include when, where, doing what, approx. hours per week, and for how long?).

Grade 9 _____
Grade 10 _____
Grade 11 _____
Grade 12 _____

SUMMER ACTIVITIES. WORK. OR TRAVEL: summer jobs, volunteer service, camp experiences, vacation, summer study, trips, foreign travel, etc. (include when, where, how long?).

Grade 9 _____
Grade 10 _____
Grade 11 _____
Grade 12 _____

HOBBIES. INTERESTS. AND PERSONAL PURSUITS: leisure time activities weekend activities, recreation activities, special projects, collections, private lessons and instructions and courses taken outside of school (include what, where, and how long?).

Grade 9 _____
Grade 10 _____
Grade 11 _____
Grade 12 _____

(Sample resume)

Name
Address
Phone #
SS#

Academic Honors:

National Honors Society (11-12)
Scholars' Pins in recognition for academic achievement (10-12)
High Honor Roll Status for academic achievement (9-12).
State University of New York at Albany Intermediate Spanish I (11)
State University of New York at Albany Intermediate Spanish II (12)
Honors Choir (10- 11)
NYSSMA-New York State School Music Association (10-11)
Area All State Chorus (10-11)

Academic Activities:

Big Buddies (12)
Student Senate (9-12)
Student Senate Executive (11)
Future Business Leaders of America (9-10, Co-President 11-12)
Dance Company (9-10, Choreography (11-12)
Key Club (10-12)
School Musicals (9-10)
Chorus (9)
Choir (10-12)

Extracurricular Honors:

Girl Scout Gold Award
Girl Scout Silver Award
Global Young Leaders Conference (Summer 2000)

Community Service:

Girl Scout (1989-present)
Volunteer Bible Camp teacher/teacher's assistant at Saint Patrick's Church (Summer 1993-present)
Midnight Runs (1996-present)
Worked at the Guiding Eyes for the Blind Walk-a-thon (1995-present)
Prepared and served dinner at the Jan Peek House -a homeless shelter (1996-present)
Yorktown Food Pantry (1997-present)
Participated in a Walk-a-thon for Breast and Ovarian Cancer (1997-2000)
Volunteer DARE Camp Counselor (Summer 1998-Summer 1999)
Organized and held a baby shower for Good Counsel Mothers (1999)
Worked at United Methodist Church Rummage Sale and Spaghetti Dinner (1994-1999) Westchester Putnam Special Olympics (1997-1998)
Volunteer Bible Camp Counselor at Presbyterian Church (Summer 1996-Summer 1998)

Work Experience:

Part time Associate at K-Mart (November 1999-November 2000)
Baby Sitting for various families (1993-present)
Part time Associate at Warshauer Mellusi Warshauer Architects (Summer 1997-Summer 1999)

(sample resume)

Name
Address
Phone #
SS#

12th Grade

- Big Buddy
- Choreographer of Dance Company
- Designed Dance Company Logo -Varsity Cheerleading
- Coached a youth cheerleading squad
- Horseback riding and care
- Hostess at Pasta Plus
- Cashier and server at Dino's Pizza
- Traveled to Oregon
- Played in Powder Puff football game
- Set of preparations for homecoming pep rally

11th Grade

- Member of Student Senate
- Choreographer of Dance Company
- Big Buddy
- Went on Sharp Reservation Trip for Student Senate
- Helped build float
- Varsity Cheerleading
- Treasurer of Cheerleading
- Hostess at Pasta Plus
- Cashier at Dino's Pizza
- Baby sitting/ Mother's helper
- Taught cheerleading after school activity at elementary school

10th Grade

- Choreographer of Dance Company -Baby sitting
- Varsity Cheerleading -Horseback riding
- Danced at Darcy's Academy of Dance
- Taught cheerleading after school activity at elementary school

9th Grade

- Member of Dance Company -Baby sitting
- Horseback riding and competing in shows
- Worked at Stable
- Danced at Darcy's Academy of Dance
- Darcy's Senior Dance Company, completions and charity shows

Financial
Aid
and
Scholarship
Information

PAYING FOR COLLEGE

There is a misconception that people who save for their child's education are unduly penalized in the financial aid process, but this is not true. The college's financial aid office will be looking at the family's long-term ability to finance education, not at the cash available. In fact, about 5% of parents' savings is what colleges will expect you to contribute annually. On the other hand, about 35% of the student's savings is expected to pay for college expenses, so beware of putting your money in the student's account.

College Choice 529 Plan – In New York State there is a college savings plan called the 529 plan. You receive a tax break over the years when you contribute to this plan. However, if you save this money under the parent or student's name, you must list these savings under "assets" on the FAFSA. FAFSA defines this as an investment. This money is factored into your loan/grant. CD's, money markets, and 529 Plans are all considered assets. Tip – Do not place the College Savings Plan 529 under the parents or siblings name, instead put it under the grandparent's name. For example, if you put it under the parent's name for tax purposes, make sure to switch it into grandparent's name by December 31 of the year prior to applying to colleges.

Some families are fortunate enough to be able to pay for college without financial assistance. Those families may want to consider pre-payment tuition plans offered by many colleges. Typically the college will allow parents to pre-pay all four years' tuition at the level it is upon the students' entry to college. Depending on the family's financial situation, this does have some advantages and avoids cost increases, which often average about 6% per year. In spite of prior planning and saving, most families are forced to borrow money to pay college expenses.

How about Financial Aid? - Financial aid is the term used to describe the assistance students receive in paying for their college education. Financial assistance is typically determined by the student's parental income, though extenuating circumstances might dictate otherwise (e.g. if the student has a child). Financial aid comes in two forms: grants, which are free monies; and loans, which are monies lent temporarily and must eventually be paid back with interest.

Financial Aid falls into two main categories: need based and merit. Over 85% of all financial aid is need-based and is distributed through the college's financial aid office. It is important to carefully follow the financial aid instructions of each college the student applies to because the procedures and required forms will vary.

There are two standard financial aid applications used nationwide, the **FAFSA** and the **CSS Profile**. Both attempt to use a uniform methodology to analyze a family's relative financial strength. Both provide the college's financial aid office with an estimate of the "expected family contribution" so that the financial aid officer can allocate grant money in the most equitable way possible.

Often colleges will supplement the information from the FAFSA or the CSS Profile with their own financial aid applications, the previous year's tax return, and/or a non-custodial parent supplement.

The Free Application for Federal Student Aid (FAFSA) - This is a form put out by the federal government to apply for financial aid. The cost to fill out this application is FREE. Students can apply for both grants (money given by the government that you do not need to pay back) and loans (money given out by the government, which must eventually be paid back with interest). Students can also indicate if they are interested in work-study. In this program, students are given jobs on campus and earn money that goes towards school expenses. The amount of money awarded to the student through the government varies depending upon the family's income. Some examples of federal financial aid are:

- Pell grant
- SEOG grant
- Work study
- Perkins loan
- Subsidized and unsubsidized Stafford loan
- Direct subsidized and unsubsidized Stafford loan

The FAFSA is available at Yorktown High School during the middle of December, and should be filed between January 1 and February 15. **The FAFSA cannot be sent until JANUARY 1** of the year in which your child is applying to college, (senior year). The FAFSA asks you to list a maximum of six schools to receive your financial data. After your FAFSA is processed, you will receive a Student Aid Report (SAR) which will tell you your Expected Family Contribution (EFC). Meanwhile, your six colleges will be using this information to determine their financial aid package. Additional schools can be added to the SAR to receive financial aid information.

FAFSA On-line - 60 % of the population is using the electronic FAFSA. The process is faster (i.e. you receive the SAR in 2 weeks vs. 4-6 weeks if you file by paper). In a few years there will no longer be a paper copy of the FAFSA. For the online version of FAFSA there is no longer a signature page. You receive a PIN # in place of a signature. This PIN number will be the method that students apply for all loans. At this time, whether you file the paper or the electronic FAFSA, you will receive a PIN number; this is your electronic signature. Please register for a PIN number at any time through www.pin.ed.gov. It is recommended that you register for your PIN number during the summer and fall prior to filing the FAFSA on-line. It takes approximately seven days to receive your PIN# in the mail.

Importance of filing the FAFSA - Many Yorktown families have heard that their circumstances will most likely preclude their receiving any need-based financial aid. Therefore, they see no point in completing the FAFSA. However, this is an uncertain world. Sudden loss of income, due to lay off, illness or death can literally change circumstances overnight. A FAFSA form already filed can be quickly amended, even after deadlines, but colleges will not accept a new FAFSA report past their deadline.

In addition, even though a family's application for aid in a previous year was refused, an additional student in college will halve their expected per pupil contribution, and may nudge them over the line of eligibility. Filing the FAFSA may not yield results, but the potential rewards far outweigh the relatively small amount of time spent. In addition there may be scholarships that he/she may be eligible for if the FAFSA has been filed.

The College Scholarship Service Profile (CSS Profile) - is used by specific private colleges and universities that want more detailed and customized information than the FAFSA provides. For instance, it takes home equity into consideration, while the FAFSA does not. From the students' point of view, the Profile has an advantage in that it can be filed in the fall of the senior year, so financial aid will be determined several months earlier. This is a special advantage to students who are applying to college under an early decision plan. CSS Profile applications are available in early fall on-line. There are two \$ charges to use this form: a basic charge and a charge specific to the school where it is being sent. This form should be filed by October of senior year.

The number one rule of Financial Aid: GET YOUR FORMS IN ON TIME!

During the admissions process, students are notified of the colleges' award of financial aid. Normally this aid is allocated in three ways:

- 1. Grant** - money applied directly to college expenses, which does not have to be repaid - in essence, a gift. Grant money comes from the federal government and from the college's private sources.
- 2. Loan** - as part of a "financial aid package", a loan may be offered to pay for part of the college expenses. Loan provisions vary in interest rates, repayment schedules and forgiveness clauses, depending on their sources.
- 3. Work Study** - often the financial aid package will involve a student job, usually on campus, to help defray expenses.

Some families choose not to accept loans or work study provisions of the financial aid package especially if they feel they can find better terms elsewhere. For example, interest on a home equity loan may be fully deductible from taxes, while other loans are not. Students may be able to find off-campus employment that provides more revenue than the campus job, especially in the heavily populated areas.

SCHOLARSHIPS AND OTHER FINANCIAL ASSISTANCE

Scholarships - Scholarships are monies available based upon a variety of factors. Students can get money based upon academic merit, athletic merit, artistic merit, need based, etc. Scholarships typically require some documentation either in the form of an application, essay, and/or a portfolio that accurately represents the student. Some scholarships are more competitive than others. Information about individual scholarships are available in the Guidance Center. There are books as well as computer programs that can provide additional information.

Other sources for scholarships include:

- The college
- Corporations
- Professional organizations for students interested in a specific profession
- Religious organizations
- Civic organizations
- Racial/ethnic affiliations
- Unions

Merit Scholarships (non-need based), are usually granted on one of the following bases:

- * Some outstanding performance such as high scores on the PSAT taken during the junior year, a high SAT 1 score, an essay or oratorical contest, or a superb talent. The sources for such scholarships may be campus-based, national, state or local based. Amounts and conditions vary widely.
- * The armed forces offer ROTC (Reserve Officers Training Corps) scholarships which pay for tuition, books, and fees for four years at participating institutions. Admission is very competitive and recipients must serve as military officers on active duty, then on reserve for several years, depending on the service chosen and policies in effect at the time.
- * Some colleges offer incentive scholarships to attract students of a higher caliber than they usually do. These are often called presidential scholarships. Remember, you may be choosing a school you otherwise might not attend.

Athletic Scholarships - are granted to outstanding athletes by Division I and Division II colleges of the NCAA. Recent stringent NCAA regulations require a relatively strong college preparatory course load in high school. Also, scholarships will not continue if the student becomes unable to compete due to scholastic deficiencies or injury. Please ask for the NCAA packet if needed.

Educational Opportunity Programs (EOP) - These go by different names in different schools but they have the same function. These programs are available to students who are financially and academically disadvantaged. There is a separate standard for admissions for those who qualify. Once accepted and enrolled in these programs, students are given a variety of support services. Such services include financial aid counseling, personal counseling, tutoring, etc.

Additional Information:

There is a large body of other scholarships, loans, and fellowship funds available to students willing to do a fair amount of research and applications. Some are tied to an intended major, others have to do with racial or ethnic origin, fraternal organizations, unions or employers of parents or students, veterans groups, religious affiliation, and handicaps or other unique applicant characteristics. Yorktown High School keeps a binder in the Guidance Office with all of the scholarship information we have received. Students are encouraged to review this binder regularly as it is updated throughout the school year.

FINANCING

Financing plans are generally directed at parents and designed to help paying college bills easier. Financing plans can include:

- Installment payment plans
- Tuition pre-payment plans (pay 2, 3, or 4 years at the beginning to lock in the current rate)
- Low interest loans to pay for current years cost
- Low interest loans to finance tuition prepayment plans

The Financial Aid Office

The best source for detailed information about financial aid and financing options is the college's Office of Financial Aid. You must apply for admission before you can apply for financial aid. Become familiar with the policies and the types of programs offered by the colleges you are considering.

Here are some questions you might want to have answered:

- Will applying for financial aid have any impact on my admission decision?
- Are some students admitted but denied access to institutional financial aid? If yes, can this status change later?
- What costs does the college budget cover? Are transportation and personal expenses included?
- How is financial aid awarded to students? Based on need? Based on merit?
- Is student need met completely?
- What happens after the first year? Does student reapply each year for financial aid? Will it be a similar package?
- What are the institution's policies regarding divorced/separated families?
- What percentage of students receive financial aid? Scholarships/grants?
- What forms must be submitted?
- What are the procedures for early decision applicants?
- When do students learn about their financial aid packages?
- Does the institution have an installment payment plan? What are other financing options?
- What are the types of student employment programs offered? On campus? Over the summer? During the academic school year?
- What hourly rate are students paid for on-campus work-study jobs?

Note: Once your child is accepted to a few schools, you may be able to negotiate with the Financial Aid Office. For example you can tell the Financial Aid Office that this is your child's first choice school but that based on the Financial Aid package they have given you, your child can not attend. This may encourage them to offer you more money. Also, if you receive a better package from one particular school, but your child would prefer another school whose package was not as enticing, you can present the financial aid officer with a copy of the package that gave you more money. You should let the Financial Aid Office know that based on the numbers you will have to send your child to the school with the better package. Once again this may inspire them to reconsider your package.

FINANCIAL AID TERMINOLOGY

Award Letter – The letter sent to a student from the college or university’s Office of Student Financial Assistance indicating how much financial aid and the types of financial aid the student qualifies for during an academic year.

Campus Based Financial Aid – Federal funds, which are controlled by the college or university and are distributed to those students who qualify for financial assistance. The campus-based programs include College Work-Study and the Educational Opportunity Program grant.

Cost of Education – The costs both directly and indirectly associated with attendance at a college or university. Valid costs include: tuition, fees, room, board, books, supplies, and a moderate amount for miscellaneous expenses (clothing, transportation, etc.)

Grant – A sum of money given to a student based on financial need rather than academic or other achievements. It does not need to be repaid.

Expected Family Contribution (EFC) – The amount of money that is expected from the family (via need analysis) to be contributed toward the cost of education. The family contribution consists of a contribution from the parent and a contribution from the student.

Federal Parent Plus Loan for Undergraduate Student (PLUS) – A loan for parents who have dependent students in school. Parents can borrow a sum of money equal to the cost of education less financial aid received. Parents begin making payments 30-60 days after they receive the loan and must make payments of at least \$50 per month. Parents may take up to 10 years to repay the loan.

Federal PELL Grant – This is a grant program from the Federal Government. The program dictates that if a student demonstrates financial need that student is entitled as a United States Citizen to some financial assistance in order to meet the cost of a college education (See also: Student Aid Report). \$4,000 is the maximum amount of money that one can receive.

Federal Perkins Loan – A low interest loan that students may borrow to assist in meeting the cost of a college education.

Federal Supplemental Educational Opportunity Grant (SEOG) – A grant for students who demonstrate a high financial need.

Financial Aid – The monies (either grant, scholarship, loan or work opportunity) made available from a variety of sources (federal, state, institutional or private), to supplement the family’s ability to meet the cost of education.

Financial Aid Formula – The formula that the Financial Assistance Office uses to determine a student’s financial need:

$$\begin{aligned} & \text{Cost of Education} \\ & - \text{Expected Family Contribution (includes student contribution)} \\ & = \text{Financial Need} \end{aligned}$$

Free Application for Federal Student Aid (FAFSA) – The application required to determine eligibility for Federal Student Aid, you can get it from your high school, college or university. A federal toll free number can provide you with more information 1 (800) 4-FED AID (800-433-3243). A FAFSA form needs to be completed each year the student is enrolled in college.

Loan – Money available for students to borrow. Typically, loans must be paid back with interest. Usually, student loans do not require repayment until the student graduates or has left school.

Need Analysis – The evaluation of a family’s financial strength. The result of need analysis is an indication of the amount the family can contribute toward a college education.

PELL Grant – See Federal PELL Grant.

Scholarship – A sum of money given to a student for some special skill, talent or academic achievement.

Self Help – What a student does personally to assist in meeting the cost of education such as working part time or borrowing money.

Student Aid Report – The paper students receive from the Department of Education indicating their Federal Expected Family Contribution and eligibility for Pell Grant.

Subsidized Stafford Loan – A Federally subsidized low interest loan made by a bank or credit union or savings and loan association, which has a maximum of \$2,625 first year. Borrowers must show need through the FAFSA and/or CSS Profile. Repayment starts six months after graduation or upon leaving college.

Tuition Assistance Program (TAP) – A state need-based grant program available to New York students attending a private or public college or university in New York State. \$5,000 is the maximum of money you can receive from TAP. Awards range from \$275 - \$5,000. Money received will pay for tuition only. Income limits are \$80,00 net income; single independent students with no dependents must earn under \$10,000. If you live in New York State and apply to a New York State school, FAFSA will automatically consider you for TAP.

Unsubsidized Stafford Loan – Unsubsidized loan available to all students regardless of need. Interest on loan payable while student is attending college. All other features of the program are the same as the subsidized Stafford Loan.

Financial Aid Websites

www.finaid.org – Federal Calculator to help parents determine how much money they may receive. Helps to determine the Estimated Family Contribution (EFC).

www.pin.ed.gov – Welcome to PIN registration. You can get your PIN ahead of time. File for PIN two weeks prior to filing FAFSA online.

www.fafsademo.test.ed.gov – Web application test system. This is a site that allows you to practice filling out the FAFSA form. Your information will not be reported.

www.students.gov – Federal Government information for students. Use website for students to file taxes (AmeriCorps, etc) search for jobs, armed forces, ROTC, merit-based scholarships, a new army program that pays up to \$65,000 in federal loans.

www.collegeispossible.org – This site provides an overview of different forms of financial aid (federal grants and loans, federal work-study, TRIO programs), as well as state sponsored and institutional aid, and how to take advantage of education tax benefits.

www.absolutelyscholarship.com – This site has more than 200,000 scholarships in its database. Based on your personal information, the site can match you with a number of scholarships.

www.scholarships.com – This site claims to have a database of more than 600,000 scholarships.

www.freescholarships.com – Another site with a variety of scholarship opportunities.

www.NYSFAA.org – Great site for information. Includes a Student and Family Resource Center providing information on financial aid, how to apply, planning calendar, college slide show, and minority and athletic scholarship searches. Great links to other sites such as:

www.careerprep.com

www.srnexpress.com

www.collegeedge.com

www.scholaraid.com

www.collegenet.com

www.fastweb.com

www.finaid.com

www.armedforces.com

www.suny.edu

INTERNET RESOURCES

Athletic Resources

www.ncaa.org official website (athletes must register early in senior year)

www.nsr-inc.com national scouting report

www.recruitzone.com

College Search

<http://tcci.naviance.com/yorktown>

www.braintrack.com links to 5,500 colleges worldwide. Helpful for those seeking admission to a college overseas.

www.campustour.com features web cams, virtual tours, maps, and college websites.

www.collegeboard.org includes a college search feature.

www.collegenet.com

www.collegeview.com

www.gocollege.com

www.petersons.com

College Essay

www.collegessayhelp.com

www.essayedge.com

www.personalessay.com

Financial Aid

www.fafsa.com official website gives parents the latest information as well as the ability to file online.

www.fastaid.com scholarship data base.

www.finaid.org sponsored by the National Association of Student Financial Aid. Administrators, this includes a calculator to help parents determine how much money they will receive.

www.scholarships.com

Test Preparation

www.collegeboard.org- the official website for SAT, SATII

www.freevocabulary.com- 5,000 SAT preparation words

www.kaplan.com- website for Stanley Kaplan test preparation co.

www.review.com- website for Princeton Review test preparation co.

GLOSSARY OF TERMS

Junior Calendar

JUNIOR CALENDAR

October

- * Register, prepare for, and take the PSAT/NMSQT exam. Students will be given the registration form in class. The test will be given at YHS on a Saturday in October. Please check the school calendar.
- * Attend “Admissions Game” – check YHS calendar for date.

December

- * Discuss your PSAT scores with your counselor.
- * Use your PSAT results to help you prepare a plan to study for the SAT’s. If needed, consider signing up for an SAT prep course.

January

- * Course selection for senior year. Be sure to choose the most challenging courses available.

March

During this month you should meet with your counselor to discuss post high school planning. Your counselor will contact your parents, via letter, in order to schedule an appointment with them and you.

- * Register for the April SAT and/or ACT. Please consult the school website, www.collegeboard.com and www.actstudent.org for registration deadlines.
- * Note administration dates of the April SAT I, II’s and ACT (consult school calendar and websites).

April

- * Note registration deadlines for the May and June SAT I and II’s. Consult the websites.
- * Note the administration dates of the April SAT I, II’s and ACT.

May

- * AP exams @ YHS during the first two weeks of May.
- * Note the administration dates of the May SAT and ACT.
- * Note registration deadlines for June SAT I, II’s and ACT. Consult school calendar or website).

June

- * Note the administration dates of June SAT I, II's and ACT. Consult school calendar or website.
- * Ask two teachers for college recommendation letters.

Summer

- * VISIT AS MANY CAMPUSES AS POSSIBLE.
- * Continue to gather information by requesting catalogs and applications, visit colleges, speak to friends, relatives and neighbors who have returned from college.
- * Work on college essays and resume.

August

- * Check your course schedule for accuracy and completeness. Remember to have a most challenging senior year schedule.

September

- * Ask two teachers to write a recommendation and give teachers your resume, envelopes and forms.
- * Register for the CSS Profile form (on-line) if your colleges require this form.
- * Note registration deadlines for the October SAT I, II's and ACT. Consult the websites of YHS, www.collegeboard.com and www.actstudent.org.

January

- * Financial Aid presentation @ YHS. Check school calendar.
- * Parents need to submit FAFSA form on-line.
- * Release SAT score reports to any college requiring a report.
- * Note the administration dates of the January SAT. Consult school calendar and website.
- * Note the registration deadlines for February ACT. Consult school calendar and website.

February

- * Note the administration dates of the February ACT. Consult school calendar and website.
- * Submit any remaining applications well in advance of their deadlines. Watch for information on scholarships.

March

- * Colleges will begin notifying candidates about admissions decisions. Please inform your counselor about admissions decisions. Also, the student can input these decisions using Naviance - <http://tcci.naviance.com/yorktown>.

April

- * By mid-April most college have informed candidates about admissions decisions.

Make your final decision after consulting with parents and send required deposit, housing request etc. Inform your counselor to process final transcript.

May

- * **May 1 - Deposits must be submitted to your college choice.**
- * Notify your counselor of all your acceptances, wait lists, rejections and final decisions.
- * Notify colleges that you have decided not to attend, if you have not notified them yet.

June

Happy Graduation and Congratulations!

