

# *Senior Handbook*

*for the*

*Class of 2019*

*BOLTON HIGH SCHOOL*

*7323 Brunswick Road, Arlington, TN 38002*

Shelby County Schools offers educational and employment opportunities without  
Regard to race, color, religion, sex, creed, age, disability, national origin, or  
genetic information.

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# Reminders

1. Know your **personal information** such as social security number, complete home address, PIN numbers/Usernames, GPA and ACT scores (and highest sub-scores).
2. Know the colleges' admissions requirements BEFORE applying.
3. Have a **photo ID** (State ID, driver's license).
4. Take the **ACT** early and often (and prep for it!). Dec. is last test for institutional scholarships!
5. Keep a calendar with important **deadlines** for ACT registration, admissions, scholarships, FAFSA, TN Promise.

<u>Name</u>	<u>Username</u>	<u>Password</u>	<u>Comments</u>
<b>TSAC-</b> Student Portal Information <a href="http://tn.gov/collegepays">http://tn.gov/collegepays</a> <u>Help Line-</u> 1-800-342-1663 Option 1			
<b>FSA-ID-Federal Student Aid Account</b> <a href="https://fsaid.ed.gov">https://fsaid.ed.gov</a> <u>Help Line-</u> 1-800-433-3243			
<b>ACT-Registration Info</b> <a href="http://www.actstudent.org">www.actstudent.org</a>  <u>Help Line</u> 1-319-337-1270			
<b><u>College Accounts</u></b>			

## FALL CHECKLIST 2018

- \_\_\_\_\_ Make sure Ms. Warren has your and your parents' e-mails ([warren@scsk12.org](mailto:warren@scsk12.org)).
- \_\_\_\_\_ READ The Senior Message newsletter every week. Check for scholarships, open houses, etc.
- \_\_\_\_\_ Visit colleges (3 college days for year). Attend FALL PREVIEW DAYS ☺ Follow procedures.
- \_\_\_\_\_ Take the ACT in Sept., Oct., Dec. (Early dates are used for scholarships, to improve score)
- \_\_\_\_\_ FREE State ACT is October 2, 2018. You DO NOT need to register online for this test.
- \_\_\_\_\_ Get ACT test prep if you need to improve score. See College Testing Info.
- \_\_\_\_\_ Complete a TN Promise Scholarship (2yr college/Career Technical school) application online **BY NOVEMBER 1, 2018** (deadline) [www.tnpromise.gov](http://www.tnpromise.gov) **Make TSAC student account first!**
- \_\_\_\_\_ Attend college fairs Fall 2018- Sept. 17<sup>th</sup>-College Night at the Agri-center from 6-8 pm  
Oct. 1<sup>st</sup> -Christian College Fair at Bellevue from 6:30-8:30pm  
Oct. 17<sup>th</sup> - Bolton College and Career Fair for parents and students-7:30am.  
Nov. 5-10<sup>th</sup>- HBCU college fairs- Locations To Be Announced
- \_\_\_\_\_ Get senior picture taken for the yearbook. Alford Studios will be on campus Oct. 22-26.  
Seniors will be given an appointment time.
- \_\_\_\_\_ Apply on-line to 3-7 colleges/universities/tech schools. Keep up with your Usernames and passwords (VERY IMPORTANT!) Choose a variety of public/private, in-state/out-of-state. Check out the Common Application and the Common Black College Application (HBCUs)!
- \_\_\_\_\_ Send 6<sup>th</sup> semester transcript (which has all ACT/SAT scores on it) AFTER you have submitted college application and paid application fee. See procedures on pgs 3-5.
- \_\_\_\_\_ Give senior resume' to everyone who is writing recommendation letter or completing a rec. form for you. Allow two weeks for recommendations to be written.
- \_\_\_\_\_ Note deadlines for housing, scholarships, financial aid appl. on your personal calendar, phone...
- \_\_\_\_\_ Bring Ms. Warren ALL college or military acceptance letters and scholarship award letters you receive (even if you will not attend that college or not accept scholarship).
- \_\_\_\_\_ Set up college student e-mail acct. using info on acceptance letter. VERY IMPORTANT! Your College will communicate with you through this e-mail system not through your personal one.
- \_\_\_\_\_ CSS Profile (additional financial aid document used by private, more competitive colleges, such as Rhodes, Vanderbilt) will be available Oct. 1<sup>st</sup> on-line. [www.collegeboard.org](http://www.collegeboard.org)
- \_\_\_\_\_ Complete college's separate scholarship online application/tab (if applicable). Ex.UTK, UTChatt
- \_\_\_\_\_ Complete a free, on-line scholarship search, research and apply by deadline.
- \_\_\_\_\_ Order optional graduation announce. & other supplies-Info. mtg on Oct. 31<sup>st</sup> -7:45am theatre
- \_\_\_\_\_ Register for your FSA ID ([www.fsaaid.ed.gov](http://www.fsaaid.ed.gov)) BEFORE Oct 1st. Do not complete FAFSA application until October 1<sup>st</sup> 2018 and BEFORE February 1, 2019.
- \_\_\_\_\_ Have ONE parent register for their FSA-ID BEFORE Oct. 1<sup>st</sup> (if they don't have one already).
- \_\_\_\_\_ Attend Parent Financial Aid Night-Tues., Sept. 25, 2018, 6-7:00pm in theatre.
- \_\_\_\_\_ Complete FAFSA with parents as soon as possible on Oct 1, 2018, NOT BEFORE (new beginning date for FAFSA ☺). Go online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). BEWARE of .com or .org websites-scams
- \_\_\_\_\_ Make an account at NCAA Eligibility Center (if playing Division I or II sports). Send in ACT/SAT scores directly from ACT, request transcript from Ms. Warren. Make sure you are registered in the correct classes this year to be used in your NCAA GPA.

## SPRING CHECKLIST 2019

- \_\_\_\_\_ Order senior cap and gown in late Feb-March 2019. See details in Senior Info.
- \_\_\_\_\_ Check on-line (in student account) to verify college has received transcript, housing deposit...
- \_\_\_\_\_ Finish bringing Ms. Warren ALL scholarship offers you receive (even if you don't accept offer).
- \_\_\_\_\_ Get SAR (Student Aid Report) from FAFSA website. Colleges that you list on FAFSA will get an electronic copy SAR, and will issue you a financial aid award letter in Mid.Mar.-Late April.
- \_\_\_\_\_ Make final choice of college by the deadline (May 1<sup>st</sup>-National Decision Day) and notify the other colleges via e-mail to admissions office that you will not attend.
- \_\_\_\_\_ Through your college student account register for college orientation and choose an early date for best Freshman class time choices. Send in housing deposit.
- \_\_\_\_\_ Keep up GPA because scholarships and final acceptance by college are based on your FINAL transcript. Order FINAL transcript in late April☺ (mailed in late May 2019)

## **ACT Testing 2018-2019 Dates & Deadlines**

Test Date	Registration Deadline	Late Regist. (+Late Fee)
Sept. 8	Aug. 10	Aug. 11-26
Oct. 27	Sept. 28	Sept. 29-Oct. 14
Dec. 8	Nov. 2	Nov. 3-19
Feb. 9	Jan. 11	Jan. 12-18
April 13	Mar. 8	Mar. 9-25
June 8	May 3	May 4-20
July 13	June 14	June 15-24

\*All national tests are given at Bolton except Sept., June and July. July 2019 is the final ACT to qualify for the HOPE Lottery (21 on ACT or 3.0 unweighted GPA). Photo upload deadlines are eight days before the test. Your registration will be voided if the photo is not uploaded by the deadline.

- ✓ To register, go to [www.actstudent.org](http://www.actstudent.org)  
ACT (No writing)      \$50.50      Late registration +\$30.00  
ACT Plus Writing      \$67.00
- ✓ Juniors and Seniors on fee waiver may receive two ACT fee waivers (based on income-see counselor for waiver).
- ✓ SAT Testing Dates and Deadlines may be found at [www.collegeboard.org](http://www.collegeboard.org)

### **ACT Test Prep**

1. Free online test prep at [www.actstudent.org](http://www.actstudent.org), [marching2success.com](http://marching2success.com), [www.sparknotes.com](http://www.sparknotes.com), [www.number2.com](http://www.number2.com), [www.4tests.com/act](http://www.4tests.com/act), [www.kaptest.com](http://www.kaptest.com), [www.princetonreview.com](http://www.princetonreview.com),
2. Purchase test prep materials such as The Real ACT Prep Guide.
3. Attend free or fee-based test prep tutoring (fee-based at Singleton Community Center, Jane Ross Tutoring, Kaplan)

# CLASS OF 2019 SENIOR INFORMATION

Bolton High School CEEB School Code: 430-040

## School Information

Bolton High School  
7323 Brunswick Road  
Arlington, TN 38002  
Phone (901) 416-1435

**WEBSITE:** [www.boltoncollegeandcareer.weebly.com](http://www.boltoncollegeandcareer.weebly.com)

Darla Warren, College and Career Counselor  
[warrendb@scsk12.org](mailto:warrendb@scsk12.org) (prefer e-mail)  
Senior Academic-Mrs. Becky Baker, [bakerbg@scsk12.org](mailto:bakerbg@scsk12.org)

## Graduation Requirements

In order for a student to receive a diploma AND participate in graduation, he/she must meet requirements as outlined in the Tennessee Diploma Project Plan. A copy of the requirements is included on the back of the Senior Checklist. Students who must finish in summer will not participate in the graduation ceremony.

## Transcripts. Your ACT/SAT scores are on your transcript!

1. To order an official transcript, students must complete their Transcript Request Card located (in small metal file) in the College and Career Center M212. Your name is already on a card so find it in the alphabetical file.
2. Students get their first transcript free and then must pay \$6 each when ordering. Cash or money order to Bolton HS. Please have exact change. Official transcripts are mailed directly to the college. Please have the correct address to your college's Admissions Office.
3. **Electronic** Transcripts- Students who request an electronic transcript as part of the application process will still be responsible for paying the \$6 (unless it is your first free one). Students may also use the Transcript Request Card in M212 to request electronic transcripts. E-mailed requests from students or parents will not be processed.
4. Official transcripts are not given to students (unless submitting a scholarship packet); they must be mailed from BHS to your college. Any transcript copy you receive in English class **may not** be sent to colleges.
5. Your Final Official Transcript (upon graduation) will be sent free of charge to ONE school, and you will request it when the counselors are in English classes in late April. All others \$6
6. Students will receive free transcripts for the following: Scholarships, NCAA, NAIA and military

## Senior Fees

The senior fees cover the cap, gown, stole, diploma and diploma cover. It covers all costs of the graduation ceremony, such as printing the graduation program. It also covers the yearbook, one senior t-shirt (senior picnic t-shirt) and the senior picnic lunch and activities. The senior fees DO NOT cover the prom, Balfour grad. announcements and other senior supplies such as the senior pic.

**AMOUNT:** \_\_\_\_\_ **Payments will be** \_\_\_\_\_ **and** \_\_\_\_\_ **Students who pay all fees by** \_\_\_\_\_ **will receive extra graduation tickets. More info to be given!**

## Hall Talk Session

The counselors will meet with each student during their senior English class period before Fall Break. Students should be prepared to discuss post high school plans with the counselor. The counselor will give each student a Next Step Checklist, which will help the student know what to do next!

## Walk-In Wednesdays in the College and Career Center

Every Wednesday, the College and Career Center M212 will be open for college/career research, completing applications, etc. Students must have a Walk-In Wed. hall pass (available in M212) signed by their teacher.

### **College Visit Days**

BHS allows seniors 3 College Visit Days during your senior year (juniors are allowed 2 days). These days count as an "excused-field trip" and do not count against your exam exemption if you follow the correct procedure. Go online on the college website and register for a visit day. At the end of your tour, get confirmation of your college visit from the admissions staff on college letterhead. Not acceptable—business cards of admissions rep., college booklets.

Faxes, parent notes and e-mails are also not accepted. Bring this confirmation letter to your first period teacher and the teacher will submit it to attendance.

**No college visits will be allowed the day before prom or in the month of May (unless approved by an administrator).**

### **Recommendation Letters (LOR-Letter of Recommendation)**

Please submit your **UPDATED** Senior Resume' to your English teacher by the teacher's **deadline or directly to M212**. It is a required document for a recommendation request. A counselor requires a senior resume' before writing an LOR. You should choose teachers (within the past two years) who know you best. You should provide a copy of your Senior Resume' to everyone who writes a recommendation letter for you. Please give as much notice as possible (2+weeks) when requesting a letter of recommendation. A quickly written letter of rec. is generally not one that you want to have sent on your behalf.

### **Scholarships/Financial Aid**

1. Read your weekly Senior Message and listen to morning announcements for scholarship info.
2. The Hope Lottery Scholarship is for use at TN colleges ONLY. Students must have a 3.0 unweighted G.P.A OR 21 ACT The amount varies: 4 year colleges: freshman and sophomore years (1,750 per semester) and junior and senior year (2,250 per semester). +\$1,000 per year if you have a 3.75 (can be weighted) AND a 29 ACT. MORE info at **www.collegepaystn.org** 2 year colleges- \$1,000 per semester for three semesters a year (incl. Summer)
3. Complete a free, on-line scholarship search and apply for national scholarships (more info listed)
4. Look for scholarships available through school, community/church, local organizations, parent's employer. Applying for scholarships begins in the fall through the spring.
5. Attend Financial Aid Night with parent on Tuesday, Sept. 25, 2018 from 6-7:00pm in theatre.

### **College Rep Visits at Bolton**

College recruiters and military recruiters will visit BHS throughout the school year. Seniors who meet the college's admissions requirements are encouraged to attend, but must make up missed work. Students may not attend if they are testing or failing a course. Students must come to guidance to sign up, at least two days prior to the session. Students may only attend 3 sessions per semester unless approved by Ms. Warren. Parents are also encouraged to attend (sign-in at main office).

### **ACT and SAT Testing**

Dates for the ACT and SAT are posted in Senior English classes, on the guidance bulletin boards and on-line. Students must register on-line at [www.actstudent.org](http://www.actstudent.org)

For SAT I and II tests, you must register on-line at [www.collegeboard.org](http://www.collegeboard.org) Colleges will use the highest ACT or SAT score posted on your transcript. \*Remember to put the **BHS CEEB school code on your registration form: 430-040**. Bolton administers the ACT on four national test dates (not Sept., June and July). Our ACT testing center code is 165790.

### **ASVAB Testing**

Students who are entering into the military (ROTC uses ACT) are required to take the ASVAB test. This free test will be given at Bolton twice a year in Sept. 2018 and Feb 2019. Be careful about

repeatedly taking this test for the most recent ASVAB score is the score that is used, not necessarily the highest score but the score on the **most recent** ASVAB. Sign up in M212 three wks before the test.

**NCAA Clearinghouse**

ANY senior that plans on participating in athletics at a Division I or II college or university MUST be eligible through the NCAA Clearinghouse. You must go to the website <https://web1.ncaa.org/eligibilitycenter/common/> Complete the application and request a transcript from guidance. A transcript will be sent then and after graduation. **\*NCAA Fee waivers are given to ACT fee waiver students, so see Ms. Warren if you qualify.** All ACT scores should be sent directly to NCAA (code #9999)-Add this code when your register online for the ACT.

**College Acceptance Letters, Scholarship Award Letters & FAFSA Confirmation Letters**

Please bring ALL letters to Ms. Warren in M212 or send them electronically via e-mail. We will make a copy and return the original to you. We need copies of all offers even if you do not plan to attend that specific college OR if you do not plan to accept a scholarship offering. This information is **VERY IMPORTANT** for several reasons: 1. We want to celebrate with you in your accomplishments! (Friday Senior Announcement and Senior Banner Board) 2. This is the **ONLY** way to make sure these accomplishments (scholarships) are recognized in the Graduation Program. 3. This information is needed for both district and state reports.

**Senior Yearbook Deadlines FALL 2018 Questions about yearbook: [Wildcatyearbook2019@gmail.com](mailto:Wildcatyearbook2019@gmail.com)**

\*Alford Senior Portrait Deadline Oct. 31st Senior will be given appointment time for picture to be taken the week of Oct. 22<sup>nd</sup> if student has not had picture taken.

\*Senior Ad \$\$ & Contract Deadline \_\_\_\_\_

\*Baby Picture Deadline \_\_\_\_\_ \*Senior Ad Picture + Message Deadline: \_\_\_\_\_

**Graduation Invitations Questions [balfourh@bellsouth.net](mailto:balfourh@bellsouth.net)**

Invitations and other graduation supplies may be purchased (optional) through Balfour. A deposit of approx. \$60 will be required when you place your order. An informational meeting will be at 7:45am on October 31, 2018 in the theatre.

**Caps and Gowns**

The cost of the cap and gown is included in the senior fees. No fee waivers are available for this optional event. The cap, gown and stole are kept by the student. All gowns are Bolton blue!

**Diplomas**

Diplomas will be printed using your legal name (middle initial only) printed on your birth certificate. If this name is incorrect, **CHANGE IT NOW!** After you legally change your name, bring a copy of your birth certificate to Mrs. HOLLIDAY, so the school can change your records.

**Graduation Activities: ALL events are at Bellevue Baptist Church.**

Guidelines for acceptable dress will be given to students prior to graduation.






<b><u>Baccalaureate</u></b>	<b><u>Graduation Rehearsal</u></b>	<b><u>Graduation</u></b>
Optional event	Required for grad. Ceremony	Optional event
DATE: Tues., May 7, 2019	Thurs., May 16, 2019	Sat., May 18, 2019
Time: 7pm	Time 7:15 am (morning)	Ceremony Time 10:00am
Wear cap and gown	Wear Bolton shirt (dress code)	Wear Cap and Gown



<b>Requirements for Students Beginning High School in Fall 2009</b>	
	<b>Total Credits Required: 22</b>
	<b>Math: 4 Credits</b> - Including Algebra I, II, Geometry and a fourth higher level math course
	<b>Science: 3 Credits</b> - Including Biology, Chemistry or Physics, and a third lab course
	<b>English: 4 Credits</b>
	<b>Social Studies: 3 Credits</b>
	<b>Physical Education And Wellness: 1.5 Credits</b>
	<b>Personal Finance: 0.5 Credits</b>
	<b>Foreign Language: 2 Credits</b> <b>Fine Arts: 1 Credit</b> - May be waived for students not going to a University to expand and enhance the elective focus
	<b>Elective Focus: 4 Credits</b> - Math and Science, Career and Technical Education, Fine Arts, Humanities, Advanced Placement (AP) or International Baccalaureate (IB)

**All seniors are required to have the following in order to graduate:**

- ✓ Take the ACT test.
- ✓ Complete CPR certification (usually completed during Lifetime Wellness)
- ✓ Pass the U.S. Civics test (given during U.S. Government class)

Diploma & Seal Options	Requirements
<p><b>Regular SCS Diploma</b> 22 units of specified credits Capstone recommended</p> 	<ul style="list-style-type: none"> <li>English 4 units (taken sequentially)</li> <li>Mathematics 4 units (one year of math in grades 9-12; must complete Alg1, Alg2, Geo and a higher level math)</li> <li>Science 3 units (Must complete Biology 1, Chemistry or Physics and a third level lab science in high school)</li> <li>Social Studies 3 units (to include U S History, Economics, U S Government, World History / Geography)</li> <li>Wellness 1 unit</li> <li>Physical Education 0.5 unit</li> <li>Personal Finance 0.5 unit</li> <li>Elective Focus - 3 units</li> <li>Foreign Language (2 units of the same language while in high school)</li> <li>Fine Arts 1 unit</li> <li>Take ACT, CPR certification &amp; pass the U.S. Civics test.</li> </ul>
<p><b>Special Education Diploma</b></p> 	<p>Awarded at the end of the fourth year of high school to students with disabilities who have:</p> <ul style="list-style-type: none"> <li>Not met the requirements for a regular SCS high school diploma</li> <li>Successfully completed an Individual Education Plan (IEP)</li> <li>Satisfactory records of attendance and conduct</li> </ul> <p><i>Note: Students who receive a Special Education Diploma may continue to work towards the high school diploma through the end of the school year in which they turn twenty-two years old.</i></p>
<p><b>Tennessee Graduate With Honors Special Seal</b></p> 	<p>In addition to regular SCS diploma requirements, student must score at or above all of the subject area readiness benchmarks on the ACT (or equivalent scores on SAT)</p> <ul style="list-style-type: none"> <li>English 18</li> <li>Reading 22</li> <li>Math 22</li> <li>Science 23</li> </ul> <p><a href="http://www.act.org/solutions/college-career-readiness/college-readiness-benchmarks/">http://www.act.org/solutions/college-career-readiness/college-readiness-benchmarks/</a></p>
<p><b>Tennessee Graduate With Distinction Special Seal</b></p> 	<p>In addition to regular SCS diploma requirements, student must have a B average and at least of the following:</p> <ul style="list-style-type: none"> <li>Earn a nationally recognized industry certification</li> <li>Participate in at least one of the Governor's Schools</li> <li>Participate in one of the state's All State musical organizations</li> <li>Be selected as a National Merit Finalist or Semi-Finalist</li> <li>Attain a composite score of 31 or higher on the ACT or 1360 on the SAT</li> <li>Attain a score of 3 or higher on at least two advanced placement exams</li> <li>Successfully complete the International Baccalaureate Diploma Programme</li> <li>Earn 12 or more semester hours of transcribed postsecondary credit</li> </ul>
<p><b>Tennessee Graduate With Honors and Distinction Special Seal</b></p> 	<p>In addition to regular SCS diploma requirements, student must meet requirements for both Tennessee Honors and Tennessee Distinction</p>
<p><b>Designation of Exemplary Recognition</b> (in addition to meeting regular SCS diploma requirements)</p> <p><b>* This special recognition will be printed on the diploma and the transcript for any student who qualifies. *</b></p> <ul style="list-style-type: none"> <li>Must have earned twelve (12) Honors, Dual or Advanced Placement credits (any combination) in Grades 9 -12 or a combination of such credits totaling twelve (12), with each Advanced Placement credit equal to 1.5 honors credits.</li> <li>A minimum of two (2) Honors, Dual or Advanced Placement courses is required during the senior year.</li> <li>Designation of Exemplary Recognition will be printed on the diploma and final high school transcript for qualified students</li> </ul>	

## Planning: Your Future

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**Once upon a time.....happily ever after.** The dots in the middle represent your life up to now. This year a new phase of your life begins and we hope it leads to “happily ever after.” What does happily ever after look like? That, of course, is different for each student and that is where your hard work will pay off. It is comforting to know that you can affect this outcome and in many cases it is directly tied to the work that you do now and the time you invest now in planning your future. We look forward to walking this path with you. The School Counseling Department including the Grade Level Counselor, the College and Career Counselor, the IB Counselor and the Administrative Staff is ready to help you carry out your plans and achieve your post high school goals. Let’s get started.

Be prepared for one of the busiest times of your life. This booklet will give you information on each of the steps listed below. Each one is needed as you develop your plan for your “ever after”.

1. Take a self-assessment and or interest inventory to help you set realistic goals.
2. Develop or update your resume.
3. Research 3-5 post high school opportunities including colleges, military, world or work, apprenticeship and training programs.
4. Have a realistic conversation with your parents about your financial needs and or capabilities. Do you need to work and go to school? Do you need scholarships? Do you qualify for need-based scholarships such as the Pell Grant? Can your parents provide all financial assistance needed to finance the next phase of your life?
5. Research scholarship databases to determine criteria and if you qualify.
6. Make copies of everything you do and set up an organized system to track applications and other materials required to accomplish your goal.
7. Be aware of deadlines for applications, college entrance tests, preview days, financial aid and job applications.
8. Begin asking teachers, employers, clergy, coaches, or other significant adults to write letters of recommendation you may need.
9. Complete and submit the FAFSA (Free Application for Federal Student Aid) as soon as possible on October 1, 2018. Priority Deadline: 2/1/2019

## Planning: Things to Consider

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Going to college is one of the options available to you as you pursue your career plans. A certain amount of planning is required. Part of that planning has already taken place in the courses you selected for high school and the grades you made in each. Choosing a college is a serious decision but you also want to enjoy the process and enjoy your senior year. It is just one of a series of decisions that will help you move toward your goals. Be calm and businesslike in your approach and avoid stress and a frantic approach. You are doing something positive and you should enjoy it. Here are a few hints to help you make this important decision:

1. Know yourself well- your strengths, weaknesses, likes, dislikes, hopes and dreams. We have included some questions below to help you develop a clear picture. You must also understand and accept the impact of your grades and test scores.
2. Research your options-there are several different paths that can lead to the same goal. If you do not have the academic record that allows you to pursue your first option, make another plan to reach your eventual goal. Do not let past decisions dictate your path.
3. Make sure you are communicating with all the people who are important to this decision making process. That includes parents, grandparents, counselors, teachers, friends, college reps and financial aid experts. Use all the resources available to you.
4. Choose where you will apply and attend college. Every school has both positive and negative factors. You must choose from the available possibilities that are best suited for you.

What do Colleges look for in a student?

1. Your academic record is your introduction to the college admissions staff. They will consider the difficulty and variety of the courses you took. Senior grades and courses are important.
2. Standardized test scores-ACT / SAT . As you research colleges make note of the test required by each school. Record the information on the spreadsheet and sign up for the correct tests for the colleges you are considering. You should have all testing done by December of your Senior year.
3. Counselor and teacher recommendations are also important factors. Provide each with a resume of your accomplishments.
4. Your non academic activities and accomplishments both in school and out
5. You application form-present the best picture of yourself. Be complete.
6. Who am I and what are my unique interests, aptitudes, and skills?

## PLANNING: The Self-Assessment

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This is an important first step in moving on to your ever after. The ..... that were previously mentioned are the skills, interests, aptitudes that you have developed over these first years of your life. It is time now to formalize and crystalize your picture....the picture that you will now offer to an employer, a college, a military recruiter, or a volunteer organization. It is the sum of all your parts. Start by answering the questions below and returning this to your grade level counselor.

List 3 to 5 adjectives that describe you and give an example of each.

\_\_\_\_\_ : \_\_\_\_\_

\_\_\_\_\_ : \_\_\_\_\_

\_\_\_\_\_ : \_\_\_\_\_

\_\_\_\_\_ : \_\_\_\_\_

\_\_\_\_\_ : \_\_\_\_\_

How do you rank yourself in terms of :

	Below Average	Average	Above Average	Top 10%
Energy	_____	_____	_____	_____
Originality	_____	_____	_____	_____
Independence	_____	_____	_____	_____
Leadership	_____	_____	_____	_____
Self Confidence	_____	_____	_____	_____
Perseverance	_____	_____	_____	_____
Work Habits	_____	_____	_____	_____

Explain an experience, positive or negative, that has had the greatest impact in making you who you are.

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What accomplishments are you most proud of from 9th grade until now?

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List activities in which you are involved and explain the 2 most important.

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Is there anything a college admissions director or employer should know about you that is not measured by your grades and test scores?

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To what colleges or post high school experience are you considering applying? Please rank them in order of preference first to last.

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- 5. \_\_\_\_\_

What are you considering as a major or an occupation and why?

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Who will you ask to write a letter of recommendation for you? List their names and addresses. Be prepared to give each your resume to help them in writing the reference.

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_

What else should we know to help us promote your application (activities or experiences not covered by the previous questions)? Think of home responsibilities, reactions to major life events, games you won or lost, honors that you have not mentioned. It is the kind of information that can be of great value in helping you stand out among numerous candidates for the same job or scholarship or college application.

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## **PLANNING: Knowing Yourself**

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In addition to the self-assessment it is a good practice to take Interest Inventories to see how your interests and aptitudes match up with the world around you. Some good inventories can be found at: **CollegeforTN.org**

- 1. Create an account-If you need help, call 1-800-468-6927 and speak to a counselor or service representative.**
  - a. Sign in using your username and password.**
  - b. Use save when it is offered, so the information will go to your portfolio. You can always edit your portfolio later.**
- 2. Begin by clicking “Guideways” which is in the bottom right corner of the home page. Tasks are organized by grade level.**

**CollegeforTN.org has five components: Career Planning, High School Planning, College Planning, Financial Aid Planning and Your Portfolio. In this section of the booklet you should take time to explore Career Planning. In this section you can:**

- 1. Learn About Yourself**
  - a. Interest Profiler-Figure out what interests you have and match them to careers**
  - b. Basic Skills Survey-Find out what careers fit your basic skills**
  - c. Work Values Sorter-Find out your work values and match them to career options**
  - d. Career Cluster Survey-Find out which career cluster is right for you with this quick survey**
  - e. Transferable Skills Checklist-See how skills you have learned can lead to new opportunities**
  - f. The Career Key-Discover your career interest**
- 2. Explore Careers**
  - a. Browse Career Clusters**
  - b. Search Careers (what they do, is this for you?, skills needed, money and outlook, interviews)**
  - c. Career Exploration Tools**
  - d. Careers with Video Clips -635 Careers available**
- 3. Job Skills**  
**Resume Builder, Job Interview Practice, Apprenticeships**

**Careers of Interest to Me \_\_\_\_\_**

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# Sample Resume for High School Students

Jane Doe  
12 Snelling Avenue  
St. Paul, Minnesota 55116  
(651) 555-1111  
jane.doe@spps.org

**Education** Highland Park Senior High, class of 2008 (3.8 GPA)

## Experience

- St. Paul Public Library—University Branch (June 2005-present)
- Maintained library database on checked-out materials.
  - Coordinated volunteer program for Story Time.
  - Organized card catalog to incorporate new materials.

## National Honor Society (2003-present)

Participated in several volunteer activities, including: building a house for Habitat for Humanity (50 hours), collecting food for the St. Paul Food Shelf (80 hours), and organizing the Honor Society Induction Ceremony.

## Activities

- National Honor Society (2003-present)
- French Club (2002-present)
- Cross Country (2002-present)
- Piano lessons (10 years)

## Awards

- A Honor Roll, 8 quarters
- Outstanding French Student, 2004
- Volunteer of the Year, 2005

## References

Available upon request.

**Contact Information:** should be at the top of your resume—include name, address, phone number, and e-mail (if you have it). Separate it out by centering it and making it bold. If you have a college address separate from a home address, use both.

**Education:** include graduation date and GPA if it is 3.0 or higher.

### Formatting Experiences: (2 options)

1. Heading line (include title and dates) followed by bulleted list—see Work Experience as example.
2. Heading line (include title and date) followed by narrative list—see Volunteer Experience as example.

### Writing About Experiences

Regardless of style, begin each phrase/sentence/ bullet with an active verb. See the examples to the left: maintained, coordinated, organized, participated... see back of page for more examples.

**Headings** The expected headings would be: education, experience (work or volunteer), but the others are up to you. Use the ones that work best. Other possibilities: skills, additional experience, related experience, leadership experience, research experience, writing experience, computer experience, objectives, leadership, related coursework, work experience, volunteer experience, anything that fits your particular qualities.

**General Formatting** You should have 1 inch margins, major headings (like 'Education') on the left, then indent with additional information below—for example, notice how National Honor Society is lined up below St. Paul Public Library. Use a traditional font (New York, Arial, just not cursive...) at 12 point size. It should all fit on one page. Remember, it needs to be easy to read—keep it simple and organized!

Other things to remember:

- proofread, proofread, proofread!
- Check for punctuation and spelling.
- Check for format and style consistency.
- Show your resume to a friend.
- Use resume weight paper (available in copy centers).
- Pick a light, neutral color, like white or ivory.
- Laser print it or have it done at the copy center.
- Get matching envelopes and paper for cover letters.

**Full Name** \_\_\_\_\_  
**Address** \_\_\_\_\_  
\_\_\_\_\_  
**Phone** \_\_\_\_\_  
**E-mail** \_\_\_\_\_

**Education/Career Goals** \_\_\_\_\_  
\_\_\_\_\_

**School-Related Activities**

Clubs \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Organizations \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Athletic Teams \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Volunteer Activities \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Non-School Related Activities** (church involvement, lessons, sports)

\_\_\_\_\_  
\_\_\_\_\_

**Work History**

\_\_\_\_\_  
\_\_\_\_\_

**Honors, Awards & Competitions**

\_\_\_\_\_  
\_\_\_\_\_

**Interests, Skills, Talents and Travel Experiences (optional)**

\_\_\_\_\_

**References (3): Name, position, e-mail address, mailing address, phone number**

# Planning: Information for Recommendation Letter

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Name \_\_\_\_\_

Email \_\_\_\_\_ Cell \_\_\_\_\_

List 3 adjectives that you think most accurately describe you:

1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

List the college and or universities that you are interested in:

1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

List any careers or vocational areas that you are interested in:

1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

Describe any special project you have initiated or organized:

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What is the one accomplishment, qualification or quality that sets you apart from your peers?

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Do you have a special talent such as artist, thespian, vocalist or musician and are you interested in pursuing that interest or talent in college? If yes, list the area.

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Have you attended any special conferences or camps such as HOBY, Boys or Girls State, Governor's School? If so, how did that experience make a difference in your life?

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How do you think you have impacted your classroom, your school, your community or even your family? Explain how your involvement has made a difference.

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## Processing: Selecting a College

Use [www.niche.com](http://www.niche.com) to help your college search!



### ACADEMIC PROGRAM-Types of Schools

- **University**-Usually has a liberal arts college as well as several other specialized colleges, such as business, engineering, education, agriculture, law, and medicine. Each of these individual colleges may have its own set of entrance requirements.
- **Four-year college**- An institution of higher learning that offers curriculum leading to a four-year Bachelor of Arts or Bachelor of Science.
- **Two-year college (community college, technical college)**-Offers associate degree programs that serve as the first two years of a bachelor's degree (4 yr. degree) and/or provide skills needed for entry into technical career fields.
- **Vocational/Trade School**- Offers career-oriented programs that may last from a few months to a couple of years. These schools are often proprietary (for-profit) institutions and generally do not offer transfer programs or programs parallel to those of four-year colleges.

### AFFILIATION

- Public (lower in-state TN tuition)
- Private independent (same cost for everyone)
- Private church affiliated (same cost for everyone)
- Proprietary (more expensive than public)

### ADMISSIONS

- Highly Selective-students rank in top 10 percent of class and have a very strong academic record.
- Selective-students rank in the top 25 percent of class and have a strong academic record.
- Traditional- Students rank in the top 50 percent of class and have a good academic record.
- Liberal- Many students are accepted from lower half of class.
- Open- All students are accepted to limit of school's capacity.

### ACADEMIC ENVIRONMENT

- Is your major offered (If not offered in TN, see Academic Common Market)
- Student-faculty ratio
- Faculty teaching reputation
- Instruction by professors versus teaching assistants
- Facilities (such as classrooms and labs)
- Libraries
- Independent study and International study available
- Internships available

### SIZE

- Very small (fewer than 1,000 students)
- Small (1,000-3,999)
- Medium (4,000-8,999)
- Large (9,000-19,000)
- Very large (more than 20,000)

One of the major distinctions between large and small schools is course offerings and student-faculty ratio. Most large schools have extensive course offerings; however, many classes (esp. freshman year) will be extremely big lecture classes, sometimes numbering hundreds of students. At smaller schools there will be more limited course offerings and fewer majors or departments, but most classes will be pretty small, often limited to 20 or fewer students. As you think about large and small schools, keep in mind that this is all relative. Even at larger schools, you'll have opportunities to take smaller classes and seminars, either at higher levels of in special programs. Many small schools are affiliated with other smaller schools that group together as part of a consortium, which greatly increases the opportunities and resources available to students.

### LOCATION

A school's climate and distance from home are important considerations for many students. Some students want to go to school relatively close to home, others want to get as far away as possible. Living at home or near home can save on travel expenses and other living expenses. For many, though, college marks the first opportunity to live on their own and develop a sense of independence and responsibility.

## **SETTING**

- Rural
- Small town
- Suburban
- Urban

If you attend school in a city, you'll have any number of cultural activities, not to mention cuisines, to choose from. But you'll also have pollution, crowds and noise, for which you will have to adjust. Colleges located in rural locations, on the other hand, are more like those scenic campuses you see in movies. You can live in beautiful, peaceful collegiate surroundings, which can make it easier to work and study. Also, at rural and suburban campuses, there is often a stronger sense of community and cultural activities are frequently brought to campus.

## **COST**

- Scholarships
- Grants
- Loans
- Work-study program
- Part-time or full-time jobs

How much you can afford to pay for your education is obviously a major factor in determining where you apply. Do not pass over an institution that appears too expensive. You may receive financial aid that makes your education affordable. You should investigate the many forms of financial aid that are available through the college's financial aid office. In addition to tuition and fees, you should consider such factors as the room and board expenses as well as the cost of traveling back and forth to school between college sessions.

## **STUDENT LIFE**

- Clubs, organizations
- Greek life
- Athletics and intramurals

You are going to spend a significant amount of time attending classes and studying, but you will still have time to become involved in some kind of extracurricular activity or organization. You will need to look at the range of activities that are available. It is important that you choose a school where you feel comfortable, both at work and play. The best way to judge the social atmosphere at a school might be by visiting and staying overnight with a student.

## **SUPPORT SERVICES**

- Academic counseling
- Career/placement counseling
- Personal counseling
- Student health facilities

## **ATHLETICS**

- Division I, II or III
- Sports offered
- Intramurals
- Scholarships available

## **SPECIALIZED PROGRAMS**

- Honors programs
- Study Abroad
- National student exchange programs
- Services for students with disabilities or special needs

## **FINAL HELPFUL HINTS WHEN CHOOSING A COLLEGE**

- **VISIT EVERY COLLEGE**
- **CONSIDER AN ACTUAL COST RATHER THAN "STICKER PRICE"**
- **CONTACT AN ENROLLED STUDENT**
- **GET ANSWERS TO KEY QUESTIONS**
- **TRUST YOUR INSTINCTS**
- **CHECK AND STICK TO DEADLINES**

**Quick Reference Admissions Guide  
for Selected Tennessee and Out of State Colleges**

(p)= Private College  
HB= Historical Black College

<b>SCHOOL NAME</b>	<b>LOCATION</b>	<b>GPA</b>	<b>ACT</b>	<b>SAT</b>	<b>FRESHMAN PROFILE</b>
Austin Peay State Univ.	Clarksville, TN	2.85	20	940	
Arkansas State Univ.	Jonesboro, AR	2.5	21		
Arkansas Tech Univ.	Russellville, AR				ACT 19-26;SAT 890;90% have 3.0+GPA
Auburn Univ.	Auburn, AL				ACT 22-27;SAT 1020+;90% 3.0+GPA
Belmont Univ. (p)	Nashville, TN				ACT=24-29 GPA avg. 3.5
Carson Newman (p)	Jefferson City, TN				ACT=23 GPA Avg 3.4
Christian Brothers Univ.	Memphis, TN	2.00	21		Rank in upper 2/3rds of class
Dyersburg State CC-2yr	Dyersburg, TN				Open admissions; ACT 19 English & Math
East TN State Univ.	Johnson, TN	2.3	19		
Emory Univ. (p)	Atlanta, GA				ACT 30-33;SAT 2020; 80% 3.5+;ACT writ.
Fisk Univ. (p) HB	Nashville, TN				ACT 21 + GPA 3.0
Freed Hardeman Univ. (p)	Henderson, TN				ACT Avg 23; 90% have 3.0 or better
Grambling Univ. HB	Grambling, LA				ACT Avg 18+ 2.0 GPA
Jackson State Univ. HB	Jackson, MS				2.5 GPA +16 ACT; 2.0GPA +18 ACT
Lambuth Univ. (p)	Jackson, TN				ACT 20-25; 60% have 3.0 or better
Lane College (p) HB	Jackson, TN				Avg ACT 17 + GPA 2.2
LeMoyné Owen (p) HB	Memphis, TN				ACT 14-17, GPA 2.0
Lincoln Memorial (p)	Harrogate, TN	3.2	19		
Lipscomb Univ. (p)	Nashville, TN				ACT 21-27; 85% have 3.0 or better
Louisiana State Univ.	Baton Rouge, LA	3.00	22		ACT 23-28; SAT 1030; 90% have 3.0+
Maryville College (p)	Maryville, TN				ACT 21-28;GPA 3.0+;SAT 950+
Memphis College of Art (p)	Memphis, TN				ACT 21-25;70% 3.0+;essay,portfolio,inter.
Middle TN State	Murfreesboro, TN				ACT 22 or 3.0 GPA or ACT 19 +2.7 GPA
Millsaps College(p)	Jackson, MS				ACT 23-29; 85% have 3.0+
Mississippi College (p)	Clinton, MS				ACT 20-26; 85% have 3.0+
Mississippi State	Starkville, MS				ACT 16 +2.5 or ACT18 +2.0 or 3.2 GPA
Murray State Univ.	Murray, KY	3.0	18		ACT 18-24;SAT 890; 75% have 3.0+GPA
Northeast MS CC- 2yr	Booneville, MS				Open admissions
Northwest MS CC-2 yr	Senatobia, MS				Open admissions
Oxford College (Emory)	Atlanta, GA				ACT 25-30 + GPA 3.55 or better
Rhodes College (p)	Memphis, TN				SAT 1180; 75% have 3.5+ACT 27+
Southeast Missouri State U	Cape Girardeau, MO				ACT 21 + GPA 2.0; ACT 18 + GPA 2.75
Southwest TN CC-2yr	Memphis, TN				Open admissions; ACT 19 English & Math

## Quick Reference Admissions Guide for Selected Tennessee and Out of State Colleges

(p)= Private College  
HB= Historical Black College

<b>SCHOOL NAME</b>	<b>LOCATION</b>	<b>GPA</b>	<b>ACT</b>	<b>SAT</b>	<b>FRESHMAN PROFILE</b>
Spelman College (p) HB	Atlanta, GA				ACT 24; Avg. GPA 3.7; women only
TN State Univ. HB	Nashville, TN				ACT 19 + GPA 2.25
TN Technological Univ.	Cookville, TN				ACT 19 +2.0 GPA or ACT 17 +2.5 GPA
Trevecca Nazarene Univ. (p)	Nashville, TN	2.5	18	860	
Tulane University	New Orleans, LA				ACT 29-32;SAT 1950-2150;80% top 20%
Tusculum College (p)	Greeneville, TN				ACT 19-24
Union Univ. (p)	Jackson, TN	2.5	22	1030	or top 50% of class
Univ. Ark. Pine Bluff HB	Pine Bluff, AR				ACT 14-18
Univ. Mississippi (Ole Miss)	Oxford, MS				ACT 16 +GPA 2.5; ACT 18+GPA 2.0
Univ. of Alabama	Tuscaloosa, AL	3.0	21	970	ACT writing req'd
Univ. of Arkansas	Fayetteville, AR	3.0	20		ACT 23-29; SAT 1030; 90% have 3.0+
Univ. of Central Arkansas	Conway, AR				ACT 20-27;70% have 3.0+GPA
Univ. of Georgia	Athens, GA				ACT 25-29;SAT 1140; 85% have 3.5+GPA
Univ. of Memphis	Memphis, TN				Composite 19; Eng/Reading 18, Math 19
Univ. of South (Sewanee p)	Sewanee, TN	3.5	26	1160	ACT 25-30;85% have 3.0+; ACT writing
UT Chattanooga	Chattanooga, TN				ACT 18 +2.85GPA or ACT 21 +2.5GPA
UT Knoxville	Knoxville, TN				ACT 23-28 supscore;SAT 1050;90% 3.0+
UT Martin	Martin, TN				ACT 21 +2.7GPA or ACT 19 +3.0GPA
Vanderbilt Univ. (p)	Nashville, TN				ACT 29-34;SAT 1030; 75% 3.5+GPA
Western Kentucky Univ.	Bowling Green, KY	2.5	20		ACT 18-24; SAT 890;75% 3.0+GPA
<b>LIST OTHERS BELOW</b>					

## ***Processing***

### ***2 Year Community Colleges and Technical Colleges***

Two year colleges generally have an open enrollment which means all applicants are accepted but still must meet ACT sub-score requirements in order to enroll in college level coursework. The required subscores are: Reading and English=18 and math=19. There is no current requirement for the science subcore. Students who do not meet these subscore requirements will take the COMPASS placement test at the college in order to be placed in remedial coursework prior to college coursework in that subject area.

Two year colleges are excellent ways to begin your post high school training. It makes good sense economically to start a two year school to take general education requirements, take remedial coursework and /or earn an Associate's degree. The TN Achieves/TN Promise program will allow students to earn an Associate's Degree tuition free. The credits earned at a two year school may be transferred to a 4 year college in order to complete a Bachelor's Degree. Two year schools also offer certificate programs shorter than two years in length that can lead to industry Certification.

Some students may not be interested in attending a four-year college and would rather attend a specific vocational training school, which would provide them with the necessary education in a shorter period of time. Specialized vocational or technical schools would be more beneficial than a two or four year college if the student is more interested in learning a skilled trade or the student possesses talent and interest in a technical career. Investigations of job opportunities reveal that thousands of occupations require training that may be obtained from career-related schools and are just as rewarding as those achieved through a two or four year program.

Students at TN Technology Centers are also eligible for the TN Achieves/TN Promise scholarship which will pay up to two years. The Wilder Naifeh Grant through the HOPE scholarship program may also be used. There are no academic or financial requirements for either of these scholarship programs.

Many trades such as electrical, steam fitters, pipe fitters and construction offer apprenticeship programs. These programs allow students to get work experience while being paid and attend classes in the evening. Contact the local representatives to discuss admissions criteria for each.

Please carefully research For-Profit Career Technical schools or "Colleges". Many of these school are not accredited enough to transfer classes to other schools. Tuition at For-Profit schools is typically much higher than an accredited state school. Be thorough in your investigation and research about the success of these schools.



## Associate of Applied Science (A.A.S.) Degrees

Accountancy  
Computer Concentration  
Architectural Engineering Technology  
Architectural Design Concentration  
Civil/Construction Concentration  
Automotive Service Technology  
General Motors ASEP · ASE/NATEF Certified  
Automotive Service Technology  
Biotechnology  
Biotechnology Technician  
Forensic Science Technician Concentration  
Business and Commerce  
Banking and Finance Concentration  
Electronic Business Management Concentration  
Human Resource Management Concentration  
Logistics/Transportation Management Concentration  
Management Concentration  
Quality and Productivity Concentration  
Computer Engineering Technology  
Criminal Justice Studies  
Corrections Concentration  
Law Enforcement Concentration  
Dietetic Technician  
Early Childhood Education  
Electrical Engineering Technology  
Electrical Design Concentration  
Electronic Technology  
Emergency Medical Services – Paramedic  
General Technology  
Emphasis in Business  
Emphasis in Technology  
Graphic Arts Technology  
Graphic Arts Production  
Interactive Multimedia Production Concentration  
Hospitality Management  
Culinary Arts Concentration  
Food and Beverage Management Concentration  
Hotel/Motel Management Concentration  
Information Technology  
Application Development Programming Concentration  
Computer Systems Support Concentration  
Emerging Technologies Concentration  
Networking Technologies Concentration  
UNIX/LINUX Concentration  
Web Technology Concentration  
Mechanical Engineering Technology  
Mechanical Design Concentration  
Manufacturing Concentration  
Medical Laboratory Technician  
Mid-Management  
Nursing  
Generic Track  
LPN Mobility Track  
Office Technology  
Court Reporting/Closed Captioning  
Financial Administration Assistant Concentration  
General Administrative Assistant Concentration  
Legal Administrative Assistant Concentration  
Medical Administration Assistant Concentration  
Paralegal Studies  
Corporate and Banking Concentration  
General Practice Concentration  
Litigation Concentration  
Real Estate Concentration  
Physical Therapist Assistant  
Radiologic Technology

## Associate of Science (A.S.) Degree

Associate of Applied Science in Professional Studies

Concentration: Information Technology  
Associate of Applied Science in Early Childhood Education  
Associate of Applied Science in Web Technology  
Associate of Arts in Criminal Justice  
Associate of Science in Criminal Justice  
Associate of Arts in General Studies (\*University Parallel)  
Associate of Science in General Studies (\*University Parallel)  
Associate of Science in General Studies: Elective Concentration  
for: Teacher Aides/ Paraprofessionals Preparation (\*University Parallel)

## University Parallel Associate of Arts (A.A.) Degree

Art  
Education  
English and Literature  
French or Spanish  
General Studies  
History  
Philosophy  
Political Science  
Pre-Law  
Psychology  
Public Administration  
Social Work  
Sociology  
Speech and Theater

## University Parallel Associate of Science (A.S.) Degree

Allied Health Science  
Business Administration  
Criminal Justice  
Early Childhood Education  
Engineering  
General Studies  
Health and Physical Education  
History  
Human Services  
Mathematics  
Music  
Natural Sciences  
Philosophy  
Political Science  
Pre-Law  
Psychology  
Public Administration  
Social Work  
Sociology

## Technical Certificates

Accountancy  
Architectural/Construction Fundamentals  
Basic Electronics Technician  
Computer Software Specialist  
Customs Brokerage  
Early Childhood Education  
Electrical/Electronic Fundamentals  
Emergency Medical Technician – Basic  
Food Preparation, Safety and Service  
Homeland Security Assessment  
Home Manager  
Industrial Computer Fundamentals  
Laboratory Phlebotomy Technician  
Logistics/Transportation Management  
Mechanical/Manufacturing CAD  
Paramedic  
Pharmacy Technician  
Quality Assurance  
Quality Assurance Supervision  
Substance Abuse Counseling

# **Tennessee College of Applied Technology**

550 Alabama Ave., Memphis, TN 38105

543-6100

[www.tcatmemphis.edu](http://www.tcatmemphis.edu)

## **Full-time Program Offerings (6-24 month programs)**

Administrative Office Technology

Aircraft Mechanics

Assistant Animal Laboratory Technology

Automotive Technology

Avionics Maintenance Technology

Barbering

Building Construction Technology

Collision Repair Technology

Computer Based Graphics Design

Computer Information Technology

Cosmetology

Dental Assisting

Dental Laboratory Technology

Diesel Powered Equipment Technology

Drafting & CAD Technology

Electronics Technology

Health Information Technology

Heating, Ventilation, Air Conditioning, and Refrigeration

Industrial/Machinery Maintenance Repair

Machine Tool Technology

Masonry

Pharmacy Technology

Practical Nursing

Truck Driving

Welding, Brazing & Soldering

Career technical programs are also available at 25 TCAT Centers across Tennessee. Graduates qualify for the Wilder-Naifeh Technical Skills Grant if FAFSA is completed before deadline. Students may also use the TN Achieves/Promise Scholarship at TCAT centers.

# Processing: Apprenticeship Programs- Earn while you learn

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**Building and Construction Trades Council Apprenticeship Programs**-All of the trades below offer an apprenticeship program at various locations in the Memphis area that provide a full-time job for students as well as in-depth training program in the related trade. These programs are tuition free although each program does have related training expenses such as fees, books, and supplies that the student must pay to be a part of the program.

All programs vary on length (3-5 years), wages paid while training (\$13.00 and up per hour), and requirements for enrollment. All students receive company paid health insurance, free training except for related expenses and a company paid pension plan (retirement).

**Asbestos Workers-Insulators**- Learn installation of all types of insulating materials.

More information: Asbestos Workers Local (901) 386-7045

**Boilermakers**- Learn to weld, erect steel beams, change crane booms, assemble scaffolding

More information: Boilermakers Local 263 (901) 360-0604

[www.boilermakers263.com](http://www.boilermakers263.com)

**Electricians**- Learn to install and repair all types of electrical equipment in residential, commercial and industrial areas.

More information: The Memphis Electrical JATC (901) 386-2301

[www.memphiselectricaljatc.org](http://www.memphiselectricaljatc.org)

**Elevator Constructors**- Learn all phases of elevator, escalator installation and repair

More information: Elevator Constructors Local 30 (901) 345-6233

**Ironworkers**-Learn to fabricate and erect structural steel, blueprint reading, welding

More information: Ironworkers Local 167 (901) 365-4144

**Laborers**- Learn concrete placement, pipe laying, masonry, trenching, carpentry

More information: Laborers Local 386 (901) 612-2386

**Lineman**- Learn to install and repair high voltage electrical systems, pole replacement, installing transformers. More information: (678) 423-1338

Southeastern Line Constructors Training [www.selcat.com](http://www.selcat.com)

**Operating Engineers**- Learn to operate heavy equipment on high-rise building, roads and Interstates, dams, waterways, airports, tunnels.

More information: Operating Engineers Local 369 (901) 754-7599

**Painters**- Learn residential and commercial painting, glazing, metal and glass work

More information: Painters/Glaziers District Council 80 (901) 386-0625

**Plumbers**- Learn the installation and repair of piping systems.

More information: Plumbers Local 17 (901) 368-0900

**Road Sprinkler Fitters**- Learn to install and repair all types of fire extinguishing systems

More information: Road Sprinkler Fitters Local 669 (865) 357-1485

**Sheet Metal Workers**- Learn welding, blueprint reading, duct work, heating and air

More info at Sheet Metal Local 4 (901) 278-7288 [www.smwlocal4.org](http://www.smwlocal4.org)

**Steamfitters**- Learn to install heat, air and refrigeration systems, pipe systems

More info at Steamfitters Local 614 JAC (901) 386-8166

[www.steamfitterslocal614.org](http://www.steamfitterslocal614.org)

# Military Service

## Types of Programs

Military Academy (most competitive-\$0 cost)

ROTC Scholarship (military will pay for tuition)

ROTC program in college

Enlistment after high school for 2-6 years- Take college courses while in military using the Tuition Assistance of \$4,500 a year.

## ASVAB TESTING

### *Armed Services Vocational Aptitude Battery*

- Must take the ASVAB (military entrance test)
- Most RECENT ASVAB score is used NOT highest score so make sure that you want to retake it because your score may decrease.
- ASVAB is free and offered at Bolton in Mid-September and Late February.
- ASVAB can be scheduled to take on a computer by a military recruiter.
- Free ASVAB test prep at <http://www.military.com/ASVAB>, [march2success.com](http://march2success.com), test prep books are at local bookstores.
- The Montgomery GI Bill offers over \$50,000 towards a college education.

<u>Branches</u>	<u>Required ASVAB Score</u>	<u>-Check with your recruiter</u>
Air Force	35	scores vary from year to year.
Army	31	
Coast Guard	40	
Marines	35	
Navy	31	
TN Air Guard	31	
TN National Guard	31	

# Processing: Visiting a Campus

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How many colleges should be on my final list? There is no standard answer but by the senior year you should have done enough research to have 3-5 serious contenders. They should fall into 3 categories:

- **Category I** includes your dream school. Even though it is a long shot it should be a school that you have the credentials to be admitted to if everything worked out.
  - **Category II** should be a reasonable and realistic school for you.
  - **Category III** is a school to which admission is highly likely. These are your safe schools.
1. Category I schools are not necessarily better schools for you than Category III. Selectivity can limit your chance for admission or if the college is smaller, it may not even have the major that you are interested in.
  2. A visit to the campus is very important and can be the final factor in your decision of what college is best for you. Many colleges have preview days and advertise those on the college web page. Make an appointment to ensure that you get to meet with a representative of the school and to make sure that you get to see the parts of campus that are most important to you (dorms, athletic facilities, college professors, and major specific buildings to name a few). You want to understand the criteria you are looking for in a school and know which school is a realistic option for you.
  3. Consider staying on campus overnight if that is an option. Eating in the cafeteria, sleeping in the dorms, and attending classes will give you a better sense of what it is like to be on campus. You will want to check out as many of the facilities as possible including the recreational facilities and even attending an athletic event if that is of interest to you.

## Definitions of Admission Options in Higher Education

### • Non-Restrictive Application Plans

#### Regular Decision

Definition: Students submit an application by a specified date and receive a decision in a clearly stated period of time. **Commitment: non-binding**

#### Rolling Admission

Definition: Institutions review applications as they are submitted and render admission decisions throughout the admission cycle. **Commitment: non-binding**

#### Early Action (EA)

Definition: Students apply early and receive a decision well in advance of the institution's regular response date. **Commitment: non-binding**

### • Restrictive Application Plans

#### Early Decision (ED)

Definition: Students make a commitment to a first-choice institution where, if admitted they definitely will enroll. The application deadline and decision deadline occur early.

**Commitment: binding**

#### Restrictive Early Action (REA)

Definition: Students apply to an institution of preference and receive a decision early. They may be restricted from applying ED or EA or REA to other institutions. If offered enrollment, they have until May 1 to confirm. **Commitment: non-binding**

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## **Processing: Questions to ask on a College Visit**

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When you complete your college visit you want to have the information you need to determine if this college meets the criteria of the college that is right for you. Be organized and talk to a variety of people. Make sure you leave the school with contact information for your college admissions rep.

1. What courses are included in a typical freshman program?
2. What is the yearly cost of attendance including books, tuition, fees, housing and meal plans
3. How do I apply for scholarships and financial aid? If I demonstrate need, will the school be able to prepare a financial aid package that will meet 100% of the demonstrated need?
4. What types of payment plans exist for paying my part of the bill?
5. How easy is it to find a job on campus? Are work study programs available?
6. How many students return after the freshman year?
7. Does your school offer opportunities to study abroad?
8. Do you accept AP / IB / Dual Enrollment classes for credit? What scores are needed for credit?
9. What are your application deadlines? Scholarship Deadlines? Admission Requirements? Average ACT/SAT scores?
10. Do you require SATII exams and if so, how many and which ones?
11. Do you require test scores to be sent directly to you from ACT or SAT or can they be shown on a transcript?
12. Is there a place of worship near by that matches my religious preference?
13. What percentage of students belong to a fraternity or sorority?
14. How do I meet with an advisor and how is that system organized?
15. What method of transportation is used to get around campus?
16. Can freshmen have a car on campus?
17. Do freshmen have to live in a dorm on campus? Are some dorms better than others? Can I live off campus? How much does housing cost?
18. How are roommates assigned and how many are assigned to a room?
19. Do students go home on weekends? What happens here on weekends?
20. When do I have to declare a major? What is the most popular major?
21. Do students typically graduate in 4 years?
22. What are the largest classes I can expect as a freshman?
23. Is there an Honors Program for talented students? How do I qualify?
24. Does the school help graduates find jobs?
25. What are the most popular extracurricular activities?
26. What intramural sports are on campus? Do have recreational facilities?
27. Where is the central gathering place for students?
28. Do you have a health facility on campus?
29. What tutoring, counseling, and support services are available on campus and how are they accessed?
30. What meal plans area available? What hours can students access food services?

## **Processing: Scheduling a College Visit**

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\*You may schedule a visit two ways:

1. Go online and register if you want to be a part of a tour and get a general tour of the campus.
2. Call for a more individual tour where you can request specific areas (such as Business College, Nursing program) to see when you are on tour. You should call at least 2 weeks prior to your visit. October is a busy month so phone well in advance. Phone numbers are available on the college website.

\*Let the college know what major(s) and special interests you would like to pursue. Ask them to set up a visit with a professor or sit in on a class.

\*If you need financial assistance to pay for college, you will want to meet with someone in the financial aid office.

\*If this is an institution that requires interviews, you will want to arrange for this to happen as well.

\*If this institution does not require an interview, you may want to still stop in the admissions office and introduce yourself to the director of admissions or the representative for your region. Remember you want them to associate a name with a face.

\*Many colleges assist families with overnight arrangements. If you need assistance, please ask. Friday and Saturday nights are usually not an option.

\*Be sure to ask them what time you need to be on campus, where you need to go when you arrive, and how to reach any destination you are unsure of finding. Many colleges will send you a map with a confirmation letter prior to your visit.

\*Arrange to meet with students and talk with them. They can give you the best perspective of a college.

\*Eat in the cafeteria. It gives you not just a taste of the food but the culture of the school.

### **Helpful hints:**

\*Be prompt.

\*Dress appropriately. You do not need to be in your Sunday best, but do not wear short shorts, torn jeans, skimpy tops, or t-shirts with suggestive logos or t-shirts from another college.

\*Have your list of questions ready and write things down. You will not remember everything.

\*Be prepared to talk about yourself and what is attracting you to the college.

\*Pay attention and see if you can envision yourself in this environment.

\*Be sure to get a verification (on college letterhead) of the visit from tour staff so that you can turn it in for an excused absence upon your return to school.

\*In addition to asking questions pick up a copy of the school newspaper

\*Speak to a professor in your college of interest.

\*Meet a coach if you are interested in a sport.

\*Meet the head of an activity/interest that you want to pursue in college.



# Campus Visit Checklist

Name of School \_\_\_\_\_

Date of Visit \_\_\_\_\_

Tour Guide Name \_\_\_\_\_

Below are some tips that both parents and students can use during a campus visit to learn more about any college campus:

- VISIT the career center
- ASK the tough questions until you get answers
- PLAN at least one half day at each school and stay overnight, if possible
- VISIT when the school is in session
- BRING a journal to jot down your impressions
- ARRANGE an interview with an admissions officer
- TAKE a campus tour
- TALK with students and faculty, preferably from a major that interests you
- PICK UP a student newspaper or activities calendar
- ATTEND an extracurricular activity (sports, theatre, etc.)
- CHECK out the dorms, libraries, student union, bookstore, etc.
- EAT a meal on campus
- GET names and business cards of people you meet for future contacts
- SAVE a map of the campus for future reference
- GO to a class or two
- TOUR the community surrounding the campus
- TALK to a student or counselor in the career center
- FIND out about campus activities
- IMAGINE attending this college for 2/4 years

NOTES:



## **Processing: College Applications-Where Do I Begin?**

1. Go to the college website to apply online. Your application will be designated for **Fall 2019**. You may be referred to as a first time freshman, undergraduate, bachelor's degree (4 yr. degree), or associate degree (2 yr school). Record the username and password for your online account. If you will be using a common application, please let Ms. Warren know via e-mail [warrendb@scsk12.org](mailto:warrendb@scsk12.org) or Mrs. Baker (including IB students) at [bakerbg@scsk12.org](mailto:bakerbg@scsk12.org).
2. Many college applications are simple and take less than 30 minutes to complete. Some applications will ask for a "personal statement" or a short essay. Some colleges will have a counselor page to be filled out by Ms. Warren or Mrs. Baker. Still others will ask for teacher recommendations. Follow the directions for each college. If the application says "optional" for the personal statement, LOR, interview, etc., it is advised to DO IT.
3. Do exactly what the application asks. Don't include teacher recommendations if they are not required. Don't include an essay if it is not part of an application. Colleges like students who follow directions and do not try to include documents not requested.
4. Each college application is unique to that school. Keep copies of everything sent to each college. Make note of other important dates (scholarship application deadlines, housing deadlines, etc.).
5. Allow four weeks for the university to record your application. You may go back on-line and check the status of your application and whether your transcript has been received.
6. Most colleges require an application fee. Students may pay with a credit card on-line or you may send a check with the transcript request. Some colleges waive the application fee if you apply on-line or if you apply by a certain date. You will find this information on the college website or you may contact the college's admissions office. Some colleges will accept a fee waiver letter from your counselor if you are on free or reduced lunch. Every college handles the fee waivers differently. See Ms. Warren about college application fee waivers.
7. AFTER submitting your application, you must come to guidance and request a transcript to be sent. See additional information about this procedure.  
Each transcript request includes:
  - List of classes in grades 9-11 (incl. any 8<sup>th</sup> gr. credits), GPA, and rank
  - Test card (all standardized tests such as ACT, SAT, PSAT)

Some colleges require the student to have the testing agency (ACT or SAT) send the scores directly to the college. You must go online at ACT=[www.actstudent.org](http://www.actstudent.org) or SAT=[www.collegeboard.com](http://www.collegeboard.com) to request your scores IF you have already taken test. For upcoming ACT/SAT, indicate your college codes when registering for test, so you don't pay later to do this.

All "official" transcripts are sent directly from BHS to the college. Official transcripts include the school seal. Parents/students may order an unofficial transcript for themselves and make as many copies as they like-some scholarship applications and athletic recruiters will accept an unofficial transcript. **College applications require an official transcript sent from BHS.**
8. Students using the common application must request an electronic copy of your official transcript to be sent with the online School Report . A PDF of your transcript must be sent to the counselor who is filling out the School Report form, so it may be uploaded with your form. NO PAPER TRANSCRIPT should be sent to a Common Application college.
9. **Applications are complete when the student has:**
  - a. Applied on-line (or with a paper application-not recommended).
  - b. Paid the application fee or submitted a fee waiver (if free/red. Lunch)
  - c. Submitted any other required documents such as recommendations
  - d. Ordered the transcript from M212
10. Colleges have different timelines of notifying students. Rolling admissions will usually notify students with 3-4 weeks of receiving the official transcript. Most public universities have rolling admissions. Other colleges post a notification date that they will notify applicants of their admission status.

<b>College Name</b>			
<b>College Rep. Contact</b> <ul style="list-style-type: none"> <li>Name, e-mail, cell</li> </ul>			
<b>Your Information</b> <ul style="list-style-type: none"> <li>Username &amp; Password</li> </ul>			
<b>Location &amp; Size</b> <ul style="list-style-type: none"> <li>Distance from home</li> <li>Size of campus &amp; # students.</li> </ul>			
<b>Environment</b> <ul style="list-style-type: none"> <li>Type of school (2yr-4yr)</li> <li>School setting (urban,rural)</li> <li>Location &amp; size of nearest city</li> <li>How many live on campus</li> <li>Diversity, male, female</li> <li>Religious affiliation</li> </ul>			
<b>Admission Requirements</b> <ul style="list-style-type: none"> <li>Application deadline</li> <li>G.P.A. &amp; ACT score requirement</li> <li>Average test score, GPA, rank</li> </ul>			
<b>Financial Aid</b> <ul style="list-style-type: none"> <li>Deadline</li> <li>Required forms</li> <li>Percentage receiving aid</li> <li>Scholarships</li> </ul>			
<b>Academics</b> <ul style="list-style-type: none"> <li>Your major offered</li> <li>Requirements for majors</li> <li>Accreditation</li> <li>Student-faculty ratio</li> <li>Typical class size</li> </ul>			
<b>College Expenses</b> <ul style="list-style-type: none"> <li>Tuition, room and board</li> <li>Estimated total cost</li> <li>Application fee, deposits</li> </ul>			
<b>Housing</b> <ul style="list-style-type: none"> <li>Freshman residence halls</li> <li>Costs of different housing</li> <li>Food plans</li> </ul>			
<b>Facilities</b> <ul style="list-style-type: none"> <li>Academic (library, labs)</li> <li>Recreational (gym, pool)</li> <li>Other</li> </ul>			
<b>Activities</b> <ul style="list-style-type: none"> <li>Clubs, organizations</li> <li>Greek life</li> <li>Athletics, intramurals</li> <li>Other</li> </ul>			
<b>Campus Visits</b> <ul style="list-style-type: none"> <li>Group visits (time/days)</li> <li>Contact for private visit</li> <li>Special events</li> </ul>			

## Quick Guide to Financial Aid

A few weeks after filing the Free Application for Federal Student Aid (FAFSA), you will receive a copy of your Student Aid Report (SAR) with your Expected Family Contribution (EFC). The prospective college(s) will receive your FAFSA information as well. Each school you applied to will send you a Financial Aid Award Letter, breaking down the college costs and summarizing your eligibility for each type of financial aid. The aid offered in the letter will be based on your demonstrated financial need, which is equal to the Cost of Attendance (COA) minus your EFC. To understand the financial aid process better, here are the key terms you need to know:

**Free Application for Federal Student Aid (FAFSA):** The FAFSA is a form used to apply for student financial aid from the federal and state government, as well as most colleges and universities. The government uses the information from your FAFSA to determine your expected family contribution (EFC). You can file the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**FSA ID.** The FSA ID is comprised of a username and password and can be used to login to certain Federal Student Aid websites, such as the Free Application for Federal Student Aid (FAFSA). Obtain your FSA ID at: <https://fsaid.ed.gov/npas/index.htm>.

**Student Aid Report (SAR):** The SAR is the official notification sent to you about a week after filing the FAFSA online. This document includes your Expected Family Contribution (EFC). The SAR also provides information about the colleges you are considering, such as the graduation rates.

**Expected Family Contribution (EFC):** The EFC is a measure of your family's financial strength. It is based on the information you submitted on the FAFSA, including income, assets, family size and the number of children in college. Your EFC represents the amount of money the federal government believes your family can contribute toward one academic year of college. It is a harsh assessment of ability to pay, since it does not consider many types of consumer debt, such as credit card debt, student loan debt and auto loans. The actual amount your family ends up paying could be higher or lower than the EFC figure, depending on the sources of aid available to you.

There are two main formulas for calculating an EFC, the federal methodology (FM) and the institutional methodology (IM). The two formulas differ in the types of assets that are included (e.g., family home, assets of siblings), the assumption of a minimum student contribution, the treatment of paper losses, regional differences in cost of living, allowances for educational savings and emergency funds, the treatment of children of divorced parents and adjustments for more than one child in college at the same time. The FM EFC is used for determining eligibility for federal and state aid and financial aid at most colleges. About 250 colleges use the IM EFC for awarding their own financial aid funds.

**Financial Aid Package:** The financial aid package is a combination of multiple types and sources of financial aid available to you to help pay for college costs. It may include money from the federal government, state government, the college itself and private sources. It can include scholarships, grants, work-study and loans. The financial aid offered by each college may vary and is summarized in financial aid award letters sent by the prospective colleges.

**Financial Aid Award Letter:** The financial aid award letter is the list of all the aid from multiple sources that you are eligible to receive through your prospective college, including terms and conditions. You are not required to accept every type of aid found in the letter. For example, you could turn down loans. Turning down loans, however, will not increase the amount of grants and/or scholarships you may receive.

**Cost of Attendance (COA):** The cost of attendance includes the total price of tuition, fees, room, board, textbooks, supplies, transportation and personal expenses for one year of college. This is also known at some colleges as the "Student Budget." There may be separate student budgets for students who live on campus, off campus or with their parents. Some colleges will adjust the cost of attendance to include the cost of a computer, student health insurance and dependent care.

**Net Price:** The net price or out-of-pocket cost is the bottom line cost of college. It is the difference between the cost of attendance and grants. It is the amount of money you must pay from savings, income and loans to cover college costs.

## Types of Aid

There are many different types of financial aid available from federal and state government, college and private sources. The major types of financial aid include:

**Grants** are awards typically based on financial need that do not need to be repaid. An example is the Federal Pell Grant. Eligibility often depends on your EFC and/or financial need. For example, the Federal Pell Grant is based on your EFC.

**Scholarships** are awards usually based on achievement or talent that also do not need to be paid back. You can search for scholarships for free at [www.fastweb.com](http://www.fastweb.com). Fastweb adds and updates scholarships every single day, and will send you email notification when there's a new scholarship that matches your personal background profile. Also, your prospective college(s) may offer scholarships based on academic merit and/or financial need. Call the financial aid office to find out which scholarships are available to you and how you can apply.

**Federal Work-Study (FWS)** provides part-time jobs for students with financial need. The jobs are usually available on or near campus. A list of available jobs can be found at the college's financial aid office or student employment office. Students who don't qualify for a work-study job may be able to find student employment to help pay for college bills or get a little spending money.

**Loans** are funds that must be paid back, usually with interest. There are federal student loans, federal parent loans, and private or alternative loans. The good news is that interest rates for education loans are currently at historic lows. However, you must demonstrate financial need for some loans, like the Federal Perkins Loan or the Federal subsidized Stafford Loan. Other loans, such as the Federal unsubsidized Stafford loan and the Federal Parent PLUS loan, do not depend on financial need. Private student loans may depend on your credit history. To find out more about loans, visit [www.finaid.org/loans](http://www.finaid.org/loans).

**Education Tax Benefits** are available to you and your parents when you file your federal income tax returns based on amounts you paid for college. The most popular education tax benefits are the Hope Scholarship tax credit, Lifetime Learning tax credit and the student loan interest deduction.

**American Opportunity Tax Credit** provides a federal income tax credit of up to \$2,500 (40% refundable) per student based on the first \$4,000 in postsecondary tuition, fees and course materials paid by the taxpayer during the tax year. The full \$2,500 credit is available to individuals with modified adjusted gross income of \$80,000 or less and to married couples filing a joint return with modified AGI of \$160,000 or less. For more information about the Hope Scholarship tax credit and other education tax benefits, visit [www.finaid.org/otheraid](http://www.finaid.org/otheraid).

**Public Service Loan Forgiveness (PSLF)**. Students who work full-time in a public service job for 10 years may qualify to have their remaining debt forgiven. Public service loan forgiveness works in conjunction with income-based repayment. Public service jobs include public school teachers, police, fire, EMT, members of the military, public defenders, prosecutors and others who work for the city, state and federal government, as well as people working for 501(c)(3) tax-exempt charitable organizations. Public service loan forgiveness is available only for federal student loans. Private student loans and Federal Parent PLUS loans are not eligible. To find out more about public service loan forgiveness, visit [www.finaid.org/publicservice](http://www.finaid.org/publicservice).

## Key Loan Terms

Federal education loans, including both student loans and parent loans, are available direct from the federal government and are administered by your college. Private student loans, sometimes called alternative loans, are available from a private lender (like a bank) and have interest rates and repayment terms set by the lender and not the government. Here are loan terms you need to know:

**Annual Percentage Rate (APR):** The APR is the overall cost of borrowing money, expressed as an annual percentage of the loan balance. The APR calculates the combined impact of the interest rate, loan fees, capitalization of interest (the addition of unpaid interest to the principal) and other repayment terms.

**Cancellation:** Some loan programs provide for cancellation (forgiveness) of the loan under certain circumstances, such as death or total and permanent disability of the borrower.

**Capitalization:** Capitalization is the practice of adding unpaid interest charges to the principal balance of an education loan, thereby increasing the size and cost of the loan. Interest is then charged on the new balance, including both the unpaid principal and the accrued interest. Interest can be capitalized monthly, quarterly, annually or when the loan enters repayment. Capitalization causes interest to be charged on top of interest.

**Consolidation:** A consolidation loan combines one or more eligible federal educational loans into a single new loan.

**Default:** Default is the failure to repay your loan according to the terms. It may lead to legal action to recover the money and can negatively affect your credit rating. Private student loans are considered to be in default after 120 days of nonpayment, while federal education loans are considered to be in default after 360 days of nonpayment.

**Deferment:** A deferment is a postponement of payment on a federal loan that is allowed under certain conditions and during which the government pays the interest on any subsidized loans. The borrower is responsible for the interest on any unsubsidized loans during a deferment. The economic hardship deferment has a three-year limit. Deferments during the in-school period are unlimited.

**Forbearance:** A forbearance is a period during which your monthly loan payments are temporarily suspended or reduced. Interest continues to accrue and will be capitalized if unpaid by the borrower. You may qualify for a forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. Federal loans have a five-year limit on forbearances. Private student loans typically have a one-year limit.

**Interest:** Interest is a periodic fee for borrowing money, expressed as a percentage of the loan balance. Interest rates are either variable (the rate can change) or fixed (the rate will not change). The interest rate on a variable rate loan can reset (change) annually, quarterly or monthly.

**Loan Fees:** Loan fees are one-time charges to originate or guarantee a loan, expressed as a percentage of the loan balance.

**Principal:** The principal is the full amount borrowed. During repayment, it refers to the portion of the original loan amount still owed (not including interest or fees).

**Promissory Note:** A promissory note is a binding legal document you sign when you get a student loan. It contains the loan terms and conditions under which you're borrowing and the terms under which you agree to pay back the loan. It may also mention deferment and cancellation provisions available to the borrower.

**Subsidized:** The government pays the interest on subsidized loans while the student is in school, during the six-month grace period and during any deferment periods. Subsidized loans are awarded based on demonstrated financial need. Note: The government will not pay interest on subsidized loans awarded in 2012-13 and 2013-14 during the six-month grace period. The government will continue to pay interest on these loans during the in-school and other deferment periods.

**Unsubsidized:** An unsubsidized loan is a loan for which the government does not pay the interest. The borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school. Students may avoid paying the interest while they are in school by capitalizing the interest, which adds the interest to the loan balance. Examples of unsubsidized loans include the unsubsidized Stafford loan and the Parent PLUS loans. These loans are not based on financial need or income and may be used to pay for the family share of college costs.

## Understanding Your Financial Aid Award Letter

Use this example as a guide to reading your financial aid award letter. Remember, you can choose to accept or decline any part of your financial aid package. If you decide to decline any type of aid, contact the Financial Aid Office. If you have any questions, make sure to contact your prospective college's aid office immediately.

Expenses (COA*)	
Tuition:	\$7,334
Room/Board	\$5,204
Health Fees	\$ 176
Books/Supplies	\$1,015
Personal	\$2,600
Transportation	\$ 900
<b>Total Expenses</b>	<b>\$17,239</b>

\*Cost of Attendance (COA): The total expenses (tuition, fees, etc.) of one year's education. Your college may also include indirect costs (books, room and board, transportation, personal expenses, etc.). Our example includes both direct and indirect expenses.

Resources (EFC*)	
Parent's Contribution	
From Earnings	\$2,500
From Assets	\$ 112
Student's Contribution	\$ 500
<b>Total Resources</b>	<b>\$3,112</b>

\*Expected Family Contribution: Amount your family is expected to contribute determined by the Free Application for Federal Student Aid (FAFSA).

The amount you end up actually paying for the academic year, could differ from the EFC, depending on what resources are available at the college you decide to attend.

### Sample Award Letter Explained

Dear Student:

The results of your Free Application for Federal Student Aid (FAFSA) indicate that you are eligible for financial assistance for the upcoming academic year. We are pleased to offer you the following financial aid award. Please review each type of award before accepting.

Award	Federal Pell Grant (free money)		Option to accept or decline each award		Total
	Fall	Spring	Accept	Decline	
Federal Pell Grant	\$ 625	\$ 625	€	€	\$1,250
Total Direct Loans					\$6,876
Direct Federal Stafford Loan (Subsidized)	\$1,500	\$1,500	€	€	
Direct Federal Stafford Loan (Unsubsidized)	\$1,938	\$1,938	€	€	
<b>Total Financial Aid Package</b>					<b>\$8,126</b>

**Federal Stafford Loan – Unsubsidized**  
 (Interest accrues immediately after loan is disbursed)

**Federal Stafford Loan – Subsidized**  
 (Interest-free until graduation when repayment of interest & principal begins)

### What does this mean to you?

Cost of Attendance (COA)	\$17,239
<u>Less Gift Aid (Pell Grant)</u>	<u>- \$1,250</u>
<b>Out-of-Pocket Cost (Net Price)</b>	<b>\$15,989</b>

The out-of-pocket cost (net price) is the difference between the cost of attendance and the gift aid, such as grants and scholarships. It is the amount of money you will have to pay from savings (past income), income and loans (future income). Scholarships and grants will always be the best way to meet the costs of a college education. Search for scholarships at free websites like [www.fastweb.com](http://www.fastweb.com)!

# Paying: Scholarship Search Information

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**\*Make sure you create an e-mail for college and scholarship info. ONLY! ☺**

## **Free Scholarship Searches**

- <https://colleges.niche.com>- Scholarship listing, college search and rankings.
- [www.fastweb.com](http://www.fastweb.com) - Create personal profile and get matched with scholarships.
- [www.cappex.com](http://www.cappex.com)- Free, personalized scholarship search.
- [www.scholarships.com](http://www.scholarships.com)- Scholarship listings and customized searches.
- [http://apps.collegeboard.org/cbsearch\\_ss/welcome.jsp](http://apps.collegeboard.org/cbsearch_ss/welcome.jsp) -Big Future's \$\$ search.
- <http://www.highscholarships.com/index.html> - Lists scholarships for grades 9-12.
- [www.4blackyouth.com](http://www.4blackyouth.com)- Lists sites for minority scholarships.
- [www.planningyourdreams.org](http://www.planningyourdreams.org) -Tennessee students College and Career Planning System.
- [http://apps.collegeboard.com/cbsearch\\_ss/welcome.jsp](http://apps.collegeboard.com/cbsearch_ss/welcome.jsp) This online tool to help you locate scholarships, internships, grants, and loans that match your education level, talents, and background.

## **Bolton Scholarships\***

- **Bolton Trust Fund Scholarship- Seven awards of \$3,000 per yr/4yrs. It is awarded to the highest ranking students who may only have the HOPE scholarship, Pell Grant and \$2,000 of other non-renewable scholarships. Students who exceed this amount are not eligible for the Bolton Trust Fund Award.**
- **National Honor Society Scholarship-Application available in spring.**
- **PTSA Scholarship-Must be member of PTSA and apply in spring.**

**\* Scholarships are offered only if funds are available.**

- **Community Foundation of Greater Memphis- <https://www.cfgm.org> Local agency that manages private scholarships. The Steven Lowe Scholarship is available to a Bolton student OR a student who attends Faith Baptist Church. Several others are applicable to Bolton students.**

## Scholarship Guide

### Master the Basics

#### Where to start

- **Go online** and take advantage of free scholarship matching services such as [www.fastweb.com](http://www.fastweb.com) for local, regional, state, national awards and college-specific scholarships.
- **Ask** your school guidance counselor about local, private and corporate sponsorships.
- **Search** your community. There are many philanthropic and non-profit organizations that may offer awards. Visit your school or local public library to research scholarships. Ask your parents' employers and unions if they sponsor scholarships for children of employees.

#### How to prepare

- **Get organized** and keep the scholarships you are working on separate from those you have not started. Use a calendar to keep track of dates and deadlines or the status tool available on [Fastweb](http://Fastweb).
- **Know your time frame to apply.** Complete and submit the easiest scholarships first. Then focus on the scholarships with earlier deadlines and ones that may require more time. Allow plenty of time when requesting letters of recommendation.

#### Submit your application

- **Remember** to check your spelling and grammar.
- **Proofread your materials** and have a teacher, parent or friend review your application and essay if submitting online or by mail. They can provide feedback and catch mistakes.
- **Keep a copy** of your application, if you submitted paper or electronic copy.

### The Scholarship Essay/Application

#### Before you begin:

- Develop a theme that fits the scholarship. Learn about the scholarship provider's mission and goals. Tailor your essay/application to complement the sponsor's expectations. For example, if the provider is interested in community service, highlight ways you impact your campus community and your community at large within your essay. Here are a few topic ideas:

#### Personal achievements

- Talk about specific interactions you had with others. Sponsors want to know the impact you had on others and what this says about "you". Do you still keep in touch with anyone you've helped? How did you influence their lives?
- How did your achievements reflect your values? Why are your achievements important to you? Did you do something that received high praise or recognition?
- Personalize your experience. For example, what makes the volunteer and community service you've performed unique? What made you stand out?

#### Academic plans and possible major

- Instead of saying, "Science is my favorite subject," discuss a *specific* assignment or project that you worked on that sparked your interest. Give examples.
- Avoid saying that you selected a major or career path to "help people." What specific actions can you take to improve the lives of others? Discuss how your values are relevant to what you will be studying in college.

#### Social issues and current events

- Think about current issues or events in the news that you feel strongly about.
- Do you know a lot about a controversial topic?
- Do you know of someone who is directly involved in an issue who might be able to provide insight?

#### Mentors, admirers and influences

- Think about your friends and family, community and the things you've learned outside of the classroom. Pick specific people, incidents and learning experiences to write about that will let your personality come through.
- Is there a person you aspire to be like within your chosen academic major or career path? Someone who encouraged you to succeed?
- Focus on specific qualities or actions that the person has inspired in you.

### What Do Judges or Evaluators Look For?

**Do you qualify?** Every year, students waste time by applying for awards they aren't eligible to win. If you don't meet the eligibility criteria, don't enter!

**Is your application presented well?** Type your essay and check for grammar and spelling errors. Place the application, essay and other contents in a large folder for mailing. Do not fold any of the materials.

**Did you include all required documents?** Make sure you include all required academic transcripts, references and letters of recommendation. When selecting individuals to provide you a letter of recommendation, be sure you know them very well and give them ample time to provide you a letter and provide them a self addressed stamped envelope, if it will be mailed.

**Did you answer all of the questions?** Double-check that you haven't forgotten any required information.



# Paying: FYI on INSTITUTIONAL SCHOLARSHIPS

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**Public College Cost-Approx. \$17,000-\$20,000 (incl. tuition, fees, books, room/board) per year. Cost is \$8,000-\$10,000 for tuition, fees and books only. Tuition rises 5-7% per yr.**

HOPE Lottery (21ACT OR 3.0 GPA) (HOPE GAM= 29ACT+3.75)	4 yr/approx..\$4,000 per yr+2,000 summer, 2yr/\$3,000 \$1,000 per year
Pell Grant (based on family income)	\$5,750 per year-amt. varies
TN Student asst. award (based on family income)	\$2,000 per year-amt. varies

All institutional academic scholarships are renewable for four years if yearly GPA requirements are met. Amounts listed are per year. Application deadlines are during first semester. December 1<sup>st</sup> is most common deadline, but check college websites.

## **Austin Peay (APSU)**

Presidential	3.0+ and ACT 29+	\$4,000-\$6,000
Dean's	3.5+ and ACT 25+	\$1,000-\$3,000

## **East TN (ETSU)**

Presidential	3.9 and ACT 30	\$5,000
Provost	3.5 and ACT 27	\$4,000
Dean's	3.5 and ACT 26	\$3,000
Academic Serv.	3.5 and ACT 25	\$2,000

## **Middle TN (MTSU)**

Chancellor	3.5 and ACT 32	\$5,000
Presidential	3.5 and ACT 29	\$4,000
Academic Serv.	3.5 and ACT 27	\$3,000
Provost	3.5 and ACT 26	\$2,000

## **Univ. of Memphis**

Presidential	3.5 and ACT 30	\$6,000
Provost	3.25 and ACT 28	\$4,000
Dean's	3.0 and ACT 25	\$3,000

## **UT Chattanooga**

Chancellor's	3.75 and ACT 30	\$4,000
Provost	3.5 and ACT 26	\$3,000
Mocs	3.4 and ACT 24	\$2,000

## **UT Knoxville (ACT superscore)**

Volunteer	3.65-4.0 and ACT 31-33	\$5,000-ACT 34-36=\$8,000
University	3.5-4.0 and ACT 29-30	\$3,000

## **UT Martin**

University (15 avail.)	3.5 and ACT 28	\$5,000
Chancellor's (limited)	3.5 and ACT 28	\$3,000
Dean's (limited)	3.5 and ACT 25	\$1,500

## Military Scholarships

### ROTC Scholarship Programs and Service Academies

Students interested in the Service Academies and or the ROTC Scholarship programs must begin the application process as soon as possible to insure that they receive full consideration. You will also want to take the ASVAB Test that will be offered at school in the Fall. If you miss that test you may schedule your own test at a local Recruitment Center or by calling 526-0455 to schedule a test. You can also call 1-800 323-0513 or visit [www.asvabprogram.com](http://www.asvabprogram.com) to get more information about Armed Services Vocational Aptitude Battery (ASVAB) and Career Exploration Program.

ROTC Scholarship Programs involve a competitive application process. In addition to the written application, transcript, and ACT or SAT scores, candidates must undergo a physical examination, formal interview and a physical abilities test. The first step in the process is to apply:

Air Force ROTC  
Apply online by 12/1  
[www.afrotc.com](http://www.afrotc.com)

Army ROTC  
Apply online by 12/15  
[www.armyrotc.com](http://www.armyrotc.com)

Navy ROTC  
Apply online by 12/15  
[www.nrotc.navy.com](http://www.nrotc.navy.com)

Service Academies—The first step in securing an appointment to one of the academies is to complete a Pre-Candidate Questionnaire/Preliminary application. Follow the online directions.

U.S. Military Academy  
West Point, New York  
[www.usma.edu/apply.cfm](http://www.usma.edu/apply.cfm)

U.S. Air Force Academy  
Colorado Springs, Colorado  
[www.usafa.af.mil](http://www.usafa.af.mil)

U.S. Naval Academy  
Annapolis, Maryland  
[www.usna.edu/Admissions/steps.htm](http://www.usna.edu/Admissions/steps.htm)

U.S. Merchant Marine Academy  
Kingsport, New York  
[www.usmma.edu/admissions/default.htm](http://www.usmma.edu/admissions/default.htm)

The second step is to communicate with each of your senators and your congressman and request that they consider you as one of their nominees. Each of them have a specific procedure for this request and you can locate this on their individual websites. Be sure to pay close attention to deadlines and procedures.

The U.S. Coast Guard Academy has an admissions procedure similar to other highly competitive colleges. There is no nomination process involved. Apply online at [www.cga.edu](http://www.cga.edu) and click on "Prospective Cadet".

Benefits for Veterans and their Dependents: Federal benefits remain in effect for disabled veterans under PL894 (war time) and PL 815 (peace time). Children of a veteran who dies in service, died as a result of a service-connected disability, or who has been declared 100% disabled may be eligible to receive benefits under PL634. Students desiring additional information should consult the Shelby County Veteran's Service Officer. You may also obtain information at <http://vabenefits.vba.va.gov>. We suggest you also google Department of Defense Scholarships at <http://www.militaryhomefront.dod.mil>.

# Tennessee Promise

Two years of tuition-free community or technical college to Tennessee high school graduates.

- Tennessee Promise is a last-dollar scholarship, meaning it will cover college costs not met from Pell, HOPE, or TSAA. Seniors must complete FAFSA (Federal Financial Aid form) by Feb. 1<sup>st</sup> 2019 deadline.
- All seniors must submit 8 hours of community service online at [www.tnachieves.org](http://www.tnachieves.org) by April 1<sup>st</sup> if going to TN College of Applied Technology or July 1<sup>st</sup> if attending Southwest or another public two year school in TN.
- College students must complete 8 hours of community service each semester (beginning Nov. 2, 2018) and maintain a 2.0 GPA each semester in college and submit hours online at [www.tnachieves.org](http://www.tnachieves.org)
- As part of the program, students will be paired with a partnering organization serving their home county and will be provided with a mentor who will support them during the college application process. More info at [www.tnachieves.org](http://www.tnachieves.org)
- **Mandatory TN Achieves/TN Promise Mentoring meetings:**
  - Wed., Oct. 3, 2018 , 10:00am in theatre
  - Mon., Mar. 25<sup>th</sup> , 5:30 in café and theatre\*

\* It is recommended that a parent attend with senior.

**High school seniors must apply for the Tennessee Promise scholarship by November 1, 2018 at**  
[www.tnpromise.gov](http://www.tnpromise.gov)

# ***Tennessee HOPE Lottery Scholarship Program***

Additional scholarships online at [www.collegepaystn.org](http://www.collegepaystn.org)

## ***REQUIREMENTS:***

Enroll in one of the Tennessee public colleges, universities, or private colleges listed on [www.collegepaystn.org](http://www.collegepaystn.org) website.

Entering freshmen must achieve a minimum of a 21 ACT (980 SAT), exclusive of the essay and optional subject area battery tests OR

Overall unweighted minimum 3.0 grade point average (GPA) after 8 semesters of high school.

## **AWARD AMOUNTS FOR THE TENNESSEE HOPE SCHOLARSHIP**

For entering freshmen beginning with fall 2015 and thereafter

**Four-Year Institutions and two-year institutions with on-campus housing:** Up to \$1,750 per full-time enrollment semester as a freshmen and sophomore; then up to \$2,250 per full-time enrollment semester as a junior and senior

**Two-Year Institutions:** Up to \$1,500 per full-time enrollment semester as a freshman and sophomore

**Additional Funds- General Assembly Merit-3.75 unweighted GPA + 29 ACT - \$1,000 per yr +\$500 summer school**

- *Award amounts are available for summer enrollment*
- *Class status is determined by the postsecondary institution*

## **TENNESSEE HOPE RENEWAL CRITERIA**

For students who first received the HOPE Scholarship in fall 2009 and thereafter

- The student must have a minimum 2.75 cumulative GPA at the end of the semester in which the student attempted 24 and 48 semester hours.
- The student must have a minimum 3.0 cumulative GPA at the end of the semester in which the student attempted 72 and 96 semester hours.



## **What to Bring to TN FAFSA Frenzy Bolton HS October 2018**

Take the next step to college and attend TN FAFSA Frenzy! What do you need to bring with you in order to file the FAFSA?

Students and their parents should bring (if available):

- ✓ 2017 Federal Tax Return or other income documentation
- ✓ Social Security number(s)
- ✓ Driver's license (if any)
- ✓ 2016 W-2 Forms or year-end pay stubs and other year-end records of money received
- ✓ 2017 untaxed income records, such as child support received and veterans noneducation benefits
- ✓ Current information on checking and savings account balances; stock, bond, and other investments; and business and farm assets
- ✓ Your alien registration card (if you are not a U.S. citizen)
- ✓ Student and parent FSA IDs to sign the FAFSA. (Apply for your FSA ID at [fsaid.ed.gov](http://fsaid.ed.gov).)

This information is helpful to complete the FAFSA, but not required to attend the TN FAFSA Frenzy event.

### **Fall 2018 TN FAFSA Frenzy Events at Bolton HS**

**Financial Aid Workshop (FAFSA overview) Sept. 25<sup>th</sup> 6-7 pm theatre**

**Register for FSA-ID- Sept. 13<sup>th</sup> 3-6PM -M212 C & C Center**

**FAFSA Help Days- October 1-5, 18-19, 22-26 -M212**

## FAFSA: Step-by-Step

**What is it?** FAFSA stands for Free Application for Federal Student Aid. The federal government uses this form to determine your eligibility for federal financial aid for college, which may include grants, scholarships, work-study and loans.

**Why fill it out?** The FAFSA is used to apply for financial aid from the federal and state government(s) and from most public and private colleges. Private colleges may have their own supplemental forms in addition to the FAFSA for awarding their own aid funds. For example, about 250 private colleges require an additional form called the CSS/Financial Aid PROFILE. The FAFSA is a prerequisite for the unsubsidized Stafford and Parent PLUS loans, which do not depend on financial need.

**EFC** stands for **Expected Family Contribution**. According to the government's calculation, you and your family should be able to contribute this amount in the coming academic year to your college costs. The EFC is a harsh assessment of you and your family's ability to pay for college. It does not consider the impact of consumer debt on a family's financial strength.

**How does it work?** The college you plan to attend will try to meet your demonstrated financial need with a package of different types of aid from multiple sources, including federal, state, school and private sources.

You can do the following on [www.fafsa.ed.gov](http://www.fafsa.ed.gov):

- Electronically sign your FAFSA
- Check the status
- Make corrections
- Add additional colleges and universities
- Fill out an online renewal FAFSA next year
- To obtain a FSA ID, eligible students should visit <https://fsaid.ed.gov/npas>.
- Fill out the form to create a FSA ID and follow all instructions.
- Keep your FSA ID confidential. It allows you to electronically sign federal student aid and loan documents and access your confidential FAFSA information.

### Step 1: Assemble forms needed to complete FAFSA

You and your parents (if you are dependent) need the following to fill out the form:

- Social Security Number
- Current bank and brokerage account statements
- Driver's license (if any)
- Current mortgage and investment records (if any)
- Alien registration card (if not a U.S. citizen)
- Current federal tax return (estimates are OK on tax questions, if you or your parents haven't filed yet)
- Current untaxed income records (if any)
- Current W2 and 1099 forms and other record of money earned
- Parents' current income tax return (if dependent)

### Step 2: Complete the FAFSA

- Download, print and complete the FAFSA on the Web worksheet.
- Complete FAFSA on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The online version is used by over 99% of the applicants since it includes skip logic to avoid asking you unnecessary and redundant questions. Processing is quicker and more efficient with built-in edit-checks to reduce errors on the form.
- In order to maximize the amount of aid, fill out the FAFSA as soon as possible after January 1.
- Once finished, print the FAFSA summary as well as the "Submission Confirmation" page (or write down your confirmation number and date). If you complete the paper version, make a copy for your records.

### Step 3: Review your Student Aid Report (SAR)

The SAR is proof that your FAFSA was received. You should receive your electronic SAR in 1-3 days if you filed electronically (paper filing: 2-3 weeks).

### What if I find errors on my Student Aid Report (SAR)?

- Report errors immediately to your financial aid office. You can also make corrections online using your FSA ID at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- If you don't receive your SAR in 3-4 weeks, call 1-800-433-3243 (1-800-4-FED-AID) or visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

**Quick Tip:** New in 2016, the FAFSA application will now be accepted as early as October 1<sup>st</sup>. Early submission maximizes your chances of receiving aid.

## Scholarship Scams Scam Warning Signs

You have to pay a fee

Money-back offers or guarantees

Credit card or bank account information required

Provides “exclusive” information

## Common Scams

### “Phishing”

Unsolicited emails that bear the logo of your bank or credit card

Appear legitimate but are traps to lure you into giving out your personal or account information

NEVER give out Social Security, credit card or bank account numbers to unsolicited emails or calls

### “Pharming”

Unsolicited emails that encourage you to visit a website or click on suspicious links

Make sure your inbox spam filters are up to date

BE CAREFUL about giving out your contact information or email address

## Reporting Scams

### National Fraud Information Center (NFIC)

File an online complaint at [www.fraud.org](http://www.fraud.org)

### Federal Trade Commission (FTC)

File an online complaint at [www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams), call 202-326-222, or write to: Federal Trade Commission Consumer Response Center  
600 Pennsylvania Ave., NW  
Washington, DC 20580

### State Attorney General’s Office

File your complaint with the Consumer Protection Division in your state. Visit [www.naag.org](http://www.naag.org) to find your state Attorney General’s Office

### US Postal Inspection Service (USPIS)

File an online complaint involving mail fraud at [postalinspectors.uspis.gov](http://postalinspectors.uspis.gov), call the Crime Hotline at 877-876-2455 or write to: Criminal Investigations Service Center  
222 S. Riverside Plaza, Ste. 1250  
Chicago, IL 60606-6100

### Better Business Bureau (BBB)

File an online complaint about a business at [www.bbb.org](http://www.bbb.org) or call 703-276-0100

**Have a question or  
comment?**

[memberservices@fastweb.com](mailto:memberservices@fastweb.com)

## 2018–2019 Calendar

### July 2018

27–SAT Registration Deadline for 8/25 Test

### August 2018

10–ACT Registration Deadline for 9/8 Test

15–SAT Late Registration Deadline for 8/25 Test

25–SAT & Subject Tests

26–ACT Late Registration Deadline for 9/8 Test

### September 2018

7–SAT Registration Deadline for 10/6 Test

8–ACT Test

26–SAT Late Registration Deadline for 10/6 Test

28–ACT Registration Deadline for 10/27 Test

### October 2018

FAFSA application period begins, submit ASAP to maximize chances for aid

5–SAT Registration Deadline for 11/3 Test

6–SAT & Subject Tests

10–PSAT/NMSQT (Primary)

13–PSAT/NMSQT (Saturday)

14–ACT Late Registration Deadline for 10/27 Test

24–SAT Late Registration Deadline for 11/3 Test

24–PSAT/NMSQT (Alternate)

27–ACT Test

### November 2018

2–SAT Registration Deadline for 12/1 Test

2–ACT Registration Deadline for 12/8 Test

3–SAT & Subject Tests

19–ACT Late Registration Deadline for 12/8 Test

20–SAT Late Registration Deadline for 12/1 Test

### December 2018

1–SAT & Subject Tests

8–ACT Test

### January 2019

Complete FAFSA and submit

11–ACT Registration Deadline for 2/9 Test

18–ACT Late Registration Deadline for 2/9 Test

### February 2019

8–SAT Registration Deadline for 3/9 Test

9–ACT Test (except in NY)

27–SAT Late Registration Deadline for 3/9 Test

### March 2019

8–ACT Registration Deadline for 4/13 Test

9–SAT Test (only)

25–ACT Late Registration Deadline for 4/13 Test

### April 2019

5–SAT Registration Deadline for 5/4 Test

13–ACT Test

24–SAT Late Registration Deadline for 5/4 Test

### May 2019

1–National Candidate’s Reply Date

3–SAT Registration Deadline for 6/1 Test

3–ACT Registration Deadline for 6/8 Test

4–SAT & Subject Tests

6–10–AP Exams – Week 1

13–17–AP Exams – Week 2

20–ACT Late Registration Deadline for 6/8 Test

22–SAT Late Registration Deadline for 6/1 Test

### June 2019

1–SAT & Subject Tests

8–ACT Test

30–Last day to submit 2018–19 FAFSA

## Web Resources

### Sources of Aid

**Scholarship Search**

[www.fastweb.com](http://www.fastweb.com)

**AmeriCorps**

[www.americorps.gov](http://www.americorps.gov)

**City Year**

[www.cityyear.org](http://www.cityyear.org)

**CSS PROFILE**

<https://cssprofile.collegeboard.com>

**FAFSA (Free Application for Federal Student Aid)**

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**FSA ID Management**

<https://fsaid.ed.gov/npas/index.htm>

**FAFSA 4Caster**

[www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)

**Student Loans**

[www.studentloans.gov](http://www.studentloans.gov)

## College Admissions

**College Search**

[www.fastweb.com/college-search](http://www.fastweb.com/college-search)

**Common Application**

[www.commonapp.org](http://www.commonapp.org)

**Educational Opportunity Centers Program**

[www2.ed.gov/programs/trioeoc](http://www2.ed.gov/programs/trioeoc)

**Job Corps**

[www.jobcorps.gov](http://www.jobcorps.gov)

**NACAC College Fairs**

[www.nacacfairs.org](http://www.nacacfairs.org)

## Choosing a Career

**Monster Career Advice**

[www.monster.com/career-advice/career-levels/entry-level](http://www.monster.com/career-advice/career-levels/entry-level)

**MonsterCollege**

[www.monstercollege.com](http://www.monstercollege.com)

**Career Planning**

[www.fastweb.com/career-planning](http://www.fastweb.com/career-planning)

**Bureau of Labor Statistics**

[www.bls.gov](http://www.bls.gov)

**Occupational Outlook Handbook**

[www.bls.gov/oco](http://www.bls.gov/oco)

## Higher Ed News & Views

**Chronicle of Higher Education**

[www.chronicle.com](http://www.chronicle.com)

**Higher Education Watch**

[www.higheredwatch.org](http://www.higheredwatch.org)

**Inside Higher Ed**

[www.insidehighered.com](http://www.insidehighered.com)

## Student Aid Report (SAR) and Expected Family Contribution (EFC)

### What is the Student Aid Report (SAR)?

The SAR is a summary of the information you entered on the Free Application for Federal Student Aid (FAFSA). It tells you how much federal student aid you might be eligible to receive, and how much the government thinks you can reasonably pay for your school expenses. The SAR also notifies you if you are eligible for a Federal Pell Grant. You will receive a SAR in 1-3 days after you filed an Electronic FAFSA or 2-3 weeks after you filed a paper version. Check immediately for your EFC and any mistakes or errors.

### What is the Expected Family Contribution (EFC)?

The EFC is the amount you and your family will be expected to pay for the coming academic year based on your financial situation. Some colleges do not satisfy the student's full demonstrated financial need, leaving the family with unmet need (a gap). Some need may be met with loans, which need to be repaid, usually with interest.

### How is the EFC calculated?

The U.S. Department of Education uses the Federal Methodology (FM) to calculate your aid eligibility. The FM takes into account your family's income, the number of family members, in college, net value of assets and your enrollment status, among other factors. To estimate your EFC, utilize the Expected Family Contribution Calculator: [www.finaid.org/efc](http://www.finaid.org/efc).

### What happens after I receive my SAR?

Look for mistakes or errors. Any colleges you listed on your FAFSA will also receive an electronic copy of your SAR. If you find an error notify your school's financial aid office immediately to let them know. Errors can also be corrected online using your FSA ID at [www.fasfa.gov](http://www.fasfa.gov).

### What if I find mistakes on my SAR?

Let your college know and go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Under "FAFSA Follow Up," click "Make Corrections to a Processed FAFSA." Check the items you want to change and make corrections. On paper, on the last pages of the SAR, find your original FAFSA info. Make changes and only fill in the areas that need to be changed and/or corrected. You and your parents must sign and mail the corrected FAFSA to the central processor or send to each school to which you are applying to for admission and financial aid.

### Highlights of each page in your SAR:

- Page 1 Intro: Tracks the aid process for you. If there is an asterisk next to your EFC, you have been selected for verification (see below)\*.
- Page 2 Confidentiality information; reminders.
- Page 3 EFC, other info: EFC is listed at the top, along with other information, such as any issues with aid eligibility.
- Page 4 Summary of loans: Refer to your records and make sure your totals are accurate.
- Pages 5-8 FAFSA summary: Review the summary. Make corrections or changes in the spaces provided. You can also make changes online at: [www.fafsa.gov](http://www.fafsa.gov).

SAR Information Acknowledgement: Correct any wrong information on pages 5 through 8 of the SAR or online.

### When do I receive my financial aid?

Once your college reviews your SAR and verifies your eligibility, it will create and notify you of your aid eligibility and send an award letter. You do not need to accept all of the aid that's offered to you; accept only the aid you want. Rejecting one form of aid, however, will not result in increases in the other forms of aid. Federal aid will first be applied to certain school charges, such as tuition, fees, room and board. Excess may then be disbursed to the student or credited to his or her student account.

### \*Why is there an asterisk next to my EFC?

An asterisk (\*) means you have been selected for verification and you must provide documents to your college to verify that information submitted on the FAFSA is correct. If your college asks verification documents, send as soon as possible to avoid a delay in the aid process. The US Department of Education has switched to a targeted verification process. About a third to half of all FAFSAs will be selected for verification. Some colleges verify 100% of their aid applicants, they find that this increases the accuracy of the information used to award financial aid. This helps ensure that the most deserving/neediest students receive financial aid.



## Glossary of Key Terms

**Award Letter:** The financial aid award letter is a notification telling you about the financial aid offered to you by your college (including estimated costs, financing information, types of aid, amounts offered, specific program information, etc.). You may choose to accept some or all of what is offered. Unfortunately, colleges do not increase the grants in the financial aid package if you turn down student employment and/or loans.

**Credit/Unit (or Credit Hour):** A credit hour is a unit of measurement for fulfilling course requirements. Most colleges require that you complete a certain number of credits/units in order to graduate.

**Cost of Attendance:** The cost of attendance includes all costs associated with attending college: tuition & fees, room/board, books, supplies, transportation, personal expenses and a personal computer. Ask the school about increasing your cost of attendance if you have dependent care or disability-related expenses.

**CSS/Financial Aid PROFILE:** The PROFILE form is used to apply for financial aid at about 250 colleges. It calculates the student's expected family contribution (EFC) under the Institutional Methodology (IM). It is used to apply for the college's own financial aid funds and does not affect eligibility for government aid. It is filed online at [profileonline.collegeboard.com](http://profileonline.collegeboard.com).

**Demonstrated Financial Need:** Demonstrated financial need is the difference between the cost of attendance and the expected family contribution.  
(Financial Need = COA – EFC)

**Enrollment Status:** Indicates you attend school full-time or part-time. In general, you must attend at least half-time to qualify for financial aid.

**Expected Family Contribution (EFC):** Amount toward the cost of attendance each year a student; and his or her family are expected to contribute from their own financial resources.

**Financial Aid Package:** A financial aid package is a combination of multiple types and sources of financial aid. It may include money from the federal government, state government, the college itself and private sources.

**Free Application for Federal Student Aid (FAFSA):**

The Free Application for Federal Student Aid or FAFSA is a national form used to collect demographic and financial information from applicants for Federal, state, and some institutional financial aid programs. The form collects information from the student (and family, if applicable) such as prior year income, current net value of assets, family size and the number of children who will be enrolled in college on at least a half-time basis in the coming academic year.

**Net Cost:** The net cost is the difference between the cost of attendance and the need-based financial aid package. (Net Cost = COA – Financial Aid)

**Net Price:** The net price is the same as the out-of-pocket cost, the difference between the cost of attendance and just grants. The net price is the amount the family pays, earns or borrows to cover college costs.  
(Net Price = COA – Grants)

**Open Admissions:** Students are admitted regardless of their academic qualifications. Most community colleges and for-profit colleges have an open admissions policy.

**Out-of-State Students:** Generally applies to students attending a public university outside of their home state. Out of-state students usually pay a higher tuition rate unless they establish legal residency for the state where they attend school or a reciprocity agreement is in place between the student's state and the state of the school.

**Rolling Admissions:** There is no set admissions deadline date; qualified students are accepted until classes are filled.

**Student Aid Report (SAR):** The Student Aid Report lists the data elements submitted on the FAFSA, some intermediate calculations, the student's expected family contribution along with other information such as the graduation rates of the colleges being considered.

**Unmet Need:** The unmet need, sometimes called a gap, is the difference between the full demonstrated financial need and the student's need-based financial aid package. (Unmet Need = Financial Need – Financial Aid)

