

FAFSA Completion



**2015**  
**2016**

26<sup>th</sup> Edition

Application Essay

BUMP

"Fit" Research



CAUTION

College Visits

# Step Up to College

Philadelphia's Guide to the College  
Preparation, Application, Admissions  
& Financial Aid Processes

## The Path to College Starts Here

AP Classes



*“Philadelphia Futures is committed to providing students with the resources necessary to be admitted to and succeed in college. I urge you to embrace all that the Step Up to College Guide has to offer. Your path to college starts here.”*



*Joan C. Mazzotti*

Joan C. Mazzotti  
Executive Director  
Philadelphia Futures



*Step Up to College* is published by Philadelphia Futures and is distributed to high schools, libraries and community-based organizations in Philadelphia.

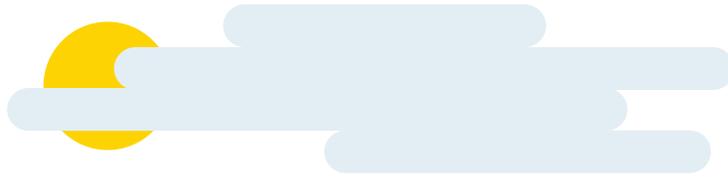
Copies may be obtained by contacting Philadelphia Futures at 215-790-1666, ext. 425 or [stepuptocollege@philadelphiafutures.org](mailto:stepuptocollege@philadelphiafutures.org).

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**2015**  
**2016**

**26<sup>th</sup> Edition**

# Step Up to College

**Philadelphia's Guide to the College  
Preparation, Application, Admissions  
& Financial Aid Processes**



*“Access to information can open the doors to opportunity. The Step Up to College Guide provides essential information for students and families. We are grateful to Philadelphia Futures for publishing the Guide and for its range of college access services, which have helped thousands of young people in Philadelphia pursue their educational goals. I encourage you to take full advantage of this Guide in pursuing your bright future.”*

William R. Hite, Jr., Ed.D.  
Superintendent  
The School District of Philadelphia

THE SCHOOL DISTRICT OF  
PHILADELPHIA



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### Stop Signs

“Stop sign” icons throughout the *Guide* will alert you to important actions you need to take as you move through the college admissions and financial aid processes.

## Chapter 1

# Step Up to College: Your Personal Guide to College

**Why It Matters:** The path to college can be a daunting ride, with its share of bumps, curves and forks in the road. Having the tools, resources and information that will help you navigate each step of the college-going process will keep you on track to achieve your goals.

## Step 1: Become Familiar With All the *Guide* Has to Offer

*Step Up to College* is designed to accompany Philadelphia high school students and their families on each step on the path to college from making the most of your high school experience to conquering the SAT, from finding the college that is the right “fit” for you to completing the FAFSA.

We encourage students to become familiar with all that *Step Up to College* has to offer including (i) the *Guide*’s “step-by-step” approach to becoming college ready as well as college bound; (ii) the interactive worksheets found in each chapter; and (iii) the Checklists located in Chapter 8 geared to students in every grade in high school.



### 9th and 10th Graders: **READY** ...

Now is the time to start thinking seriously about college. The effort you put in now will make you a competitive applicant in a few short years.

- Immerse yourself in Chapter 2 “Charting Your Pathway to Success” and Chapter 3 “Preparing For College.”
- Learn how to set short-term and long-term goals for yourself (page 9); build your resumé (pages 12–13); and become a well-rounded student (page 8).
- Identify your College Prep Team (page 11).
- Tie your skills and interests to possible careers by completing the Career Self-Assessment (pages 5–6).
- Visit colleges (page 21) and begin to understand college “fit” (pages 16–20).
- Share the 9th and 10th Grade Checklist (page 51) with your College Prep Team and be sure to follow it carefully.



**11th Graders: **SET** ...** Your junior year is the time to start focusing on the college admissions process and putting things into “high gear.”

- Concentrate on conquering the SAT or ACT (pages 23–26).
- Understand your academic, social and financial preferences for college and begin your “fit” research (pages 16–20).
- Become familiar with the cost of attending college and types of financial aid (pages 35–41).
- Begin to research scholarships for which you may be eligible (pages 38–40).
- Follow every step in the 11th Grade Checklist (page 52).



**12th Graders: **GO!** ...** You are in your final lap in the college admissions process. You need to stay on track with your college-related tasks and deadlines.

- Continue to research colleges (pages 14–15) and complete your “fit” research (pages 18–20).
- Read and re-read Chapter 5 “Applying to College.”
- Do your best work on your college application and personal statement (pages 28–34).
- Maximize the benefit of college visits (page 21).
- Understand the world of financial aid by reading Chapter 6 “Paying for College.”
- Apply for all scholarships for which you are eligible (pages 38–40).
- Carefully follow the 12th Grade College Admissions Checklist (page 53) and 12th Grade Financial Aid Checklist (page 54) as the year unfolds.
- Refer back to the *Guide* in the spring of your senior year to analyze your offers of admission and financial aid packages (pages 44–45).

### WARNING SIGNS

Take special note of the road signs throughout the *Guide*. These icons will help you avoid the curves, roadblocks and obstacles that may arise on your path to college.



## Step 2: Meet Your *Step Up to College* Ambassadors

Facebook, Twitter, Instagram and text messages are most likely how you communicate with friends and stay updated on matters important to you. Our *Step Up to College* Ambassadors are no different. Like you, these five Philadelphia high school students are on the path to college and can often be found using social media and digital resources to find and share information. Look for their posts, tweets and texts throughout the *Guide* for critical tips about the college admissions process.



**Thamar**

Northeast High School '18

Find me on Facebook posting exciting updates, links and photos about the college admissions process. A great way to keep my friends and family informed about my dream of going to college.



**stepupjacob**

Northeast High School '19

I'm just starting to think seriously about college and it's fun to document the beginning of my journey on Instagram. Can't wait to join extracurricular clubs and visit colleges this year!



**Tarzan**

Academy at Palumbo '16



**Julius**

Roman Catholic High School '16

We're in the "homestretch." We are finalizing our college lists, completing our applications and researching financial aid. Texting with friends who share our common goal of going to college keeps us both on track and relieves some of our "senior stress."



**Najdallah** @najdallahb

Philadelphia High School for Girls '17

During my all-important junior year of high school, I've discovered that Twitter is a great way to gather information about going to college and share important tips with my friends.



## Chapter 2:

# Charting Your Pathway to Success

## Step 1: Discover Why a College Education Is Important

Going to college will give you opportunities for learning and personal growth that you cannot obtain in high school. By earning your college degree, you are paving the way for a personally and professionally rewarding life. College is a gateway to:

### Establishing Financial Independence

Jobs that pay well and that offer advancement opportunities require more than a high school diploma; they require employees who know how to think and solve problems — skills that you gain when you go to college. Earning a college degree can help you to:

- **Find and keep a job** that you enjoy and find fulfilling;
- **Earn more money** than people who do not continue their education after high school; and
- **Secure a job that offers benefits** such as healthcare, paid vacations and retirement plans.

### Finding Your Future Career

Going to college will help you discover job opportunities based on your interests and skills. You will have the chance to:

- **Explore different careers** through the courses you take, the people you meet and the activities you join;
- **Seek out internships** that can give you practical (and often paid) work experience in a particular field; and
- **Find a job** by using the career services center and by making connections with alumni and with companies that may recruit on campus.

### Learning New Things

Being a college student will expand your knowledge of different subjects and give you new skills. As a college student, you will be able to:

- **Explore new and different academic subjects**;
- **Individualize your education** by choosing a speciality (your major) in a subject area that interests you; and
- **Exchange ideas** by interacting with students and professors who are experts in their field.

## Growing as an Individual

Going to college will help you grow not just as a student, but as a person. In college, you can expect to:

- **Make friends from different backgrounds**, preparing you for diverse work environments and life experiences;
- **Discover new interests and learn new skills** by participating in the many activities that a college campus offers;
- **Develop your leadership potential** by becoming more knowledgeable and self-confident through your coursework, extracurricular activities and internships; and
- **Help to strengthen your community** by learning how to solve problems and to work with others.

## Step 2: Connect Your Interests to College and Careers

Identifying your talents and interests in high school can lead you to a particular college or field of study and, eventually, to your future career. Try the following:

- **Participate in extracurricular activities** to explore and build on your interests. For example, if you enjoy music, join your school band or church choir.
- **Volunteer for causes that interest you** to gain exposure to career options. For example, if you are considering a healthcare career, volunteer at a local hospital.
- **Find a part-time job or summer internship** to gain practical experience in the workplace and to make contacts for the future. For example, if you are interested in practicing law, look for work in a law firm.
- **Seek job-shadowing opportunities** in the workplace. For example, if you want a career working with animals, ask a veterinarian in your area if you can visit for a day.



### Assess Your Interests and Strengths

To help you think about future career options, complete the self-assessment activities on pages 5 and 6. Your responses will help you think about ways to connect your skills and interests with your future career.

# Career Self-Assessment

Use this worksheet to begin discovering and learning about your skills, interests and strengths.

**A. First, list your high school academic courses in the first column. In the next column, write what you enjoy about your courses (what is interesting about the material or assignments). Then, note the areas in which you excel.**

COURSE	WHAT DO I ENJOY?	AT WHAT DO I EXCEL?
Example: Biology	Dissecting and learning about the body; like science	Working with others in a lab, note-taking

Which two or three academic courses do you enjoy the most?

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What are your strongest academic skills?

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**B. Second, list your extracurricular activities (clubs, sports, volunteer activities, groups both in school and in your community). Next, indicate what you enjoy about each activity and ways you excel.**

EXTRACURRICULAR ACTIVITY	WHAT DO I ENJOY?	AT WHAT DO I EXCEL?
Example: Acting in school plays	Expressing myself, performing for an audience	Public speaking, memorization, improvisation, time management

Which two extracurricular activities do you enjoy the most and why?

---



---

What are your strongest non-academic skills (*e.g.*, leadership, organization, teamwork, creativity)?

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**C. Next, answer these questions to further identity your skills and interests.**

If you work (after school or in the summer), what do you like best about your job?

---



---

What skills have you developed through your work (*e.g.*, time management, organization, communication)?

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What is the one activity you would do for the rest of your life, even if you were not paid to do it?

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## Career Self-Assessment *(Continued)*

**D. Now, review your answers and use them to help determine the categories that fit you. The following exercise is a starting point for thinking about your future.** Keep in mind that jobs, like people, do not fit neatly into a box and often blend skills and personality types.

PERSONALITY TYPES*	WHAT THEY ENJOY AND EXCEL AT	EXAMPLES OF CAREERS THAT MAY BE OF INTEREST
<b>HELPERS:</b> outgoing, caring, friendly, possess strong listening abilities, enjoy working with others	Assisting others; social causes; teaching; teamwork; relationship building; socializing	Coach, counselor, hotel and resort manager, nurse, physician's assistant, physical therapist, police officer, social worker, therapist
<b>PERSUADERS:</b> adventurous, ambitious, confident, assertive, like leading people	Influencing people; debating; public speaking; being in charge; taking risks	Advertising executive, broadcast journalist, financial manager, lawyer, principal, real estate agent, salesperson
<b>CREATORS:</b> creative, sensitive, expressive, open-minded, comfortable with unstructured environments	Less structure and fewer rules; expressing themselves through art, music, acting, writing and dancing; relying on feelings and imagination	Architect, dancer, graphic designer, interior decorator, music teacher, museum curator, photographer, video game developer, writer
<b>ORGANIZERS:</b> logical, efficient, orderly, detail-oriented, value precision and accuracy	Rules and regulations; math and numerical activities; organization; self-control; following procedures	Accountant, bank teller, bookkeeper, computer programmer, data analyst, office manager, paralegal
<b>DOERS:</b> down-to-earth, no-nonsense, derive satisfaction from doing things, practical, hands-on	Physical work; getting results; fixing, building and repairing things; working outside or working with their hands	Engineer, environmental scientist, landscape architect, mechanic, quality control inspector, veterinarian
<b>THINKERS:</b> curious, methodical, analytical, intellectual, enjoy problem solving	Gathering and interpreting information; solving problems; performing experiments; conducting research	Biochemist, college professor, economist, journalist, marine biologist, pharmacist, surgeon, web programmer

\* Based on Holland Occupational Themes (RIASEC)

I am (personality types) \_\_\_\_\_

because I enjoy and excel at \_\_\_\_\_.

Therefore, careers that might interest me include:

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What have you learned about majors and careers? What did these activities confirm for you about your future studies and possible career interests? How can you apply what you learned to your future plans?

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Chapter 3:

# Preparing for College

**Why It Matters:** To prepare themselves to be successful college applicants there are steps that all high school students — starting in ninth grade — can take.

## Step 1: Become a Successful Student

Colleges look for applicants who are not only motivated, but who also will contribute to campus life. Learning to balance academics with activities in your high school and community is one way of demonstrating that you will be a successful college student.

### Academics: Challenge Yourself

Colleges want to see that students are willing and able to challenge themselves in the kinds of courses they take. To demonstrate your readiness for college-level work, you should choose the most demanding classes your high school offers and seek out enrichment programs:

- **Advanced Placement (AP) Courses** are college-level classes that are offered in high school. Upon completing an AP course, you can take an AP exam. Qualifying scores can earn college credits.
- **Dual Enrollment Programs** allow high school students to take classes at local colleges to earn high school *and* college credit. Ask your guidance counselor if your school offers such programs and how the credits might transfer to college.
- **Pre-College Summer Enrichment Programs** take place on campuses during the summer and offer courses that allow high school students to gain subject matter expertise and experience college life. Many programs offer scholarship assistance.

### Minimum Academic Requirements

While academic requirements differ among colleges, most four-year colleges require applicants to have:

- 4 years of English
- 3 years of math
- 2–3 years of science
- 2–3 years of a foreign language
- 2–3 years of social studies

Many colleges require more courses in certain subjects, such as math and science. Talk to your guidance counselor to make sure your course load aligns with your future plans.

**Thamar** 1 hour ago

Just met with my guidance counselor to plan out the courses I should be taking to be ready for college. Glad we talked, because I now understand how many years of math I need. — 😊 feeling determined.

10 Likes 2 Comments



Villanova University



### ACADEMIC DIFFICULTIES? BE PROACTIVE AND STAY POSITIVE

Even if you experience academic problems in high school, you can still go to college. College admissions representatives look for improvement throughout high school, especially in your junior and senior years. If you begin to struggle with a class, seek help.

- Talk to your teachers about how to improve your grades.
- Explore tutoring options.
- Take summer classes to complete coursework or to improve low grades.

## Extracurricular Activities: Participate, Be a Leader

Colleges want to enroll students who are engaged not just in their studies, but in the larger world. Participating and taking a leadership role in extracurricular activities while maintaining good grades demonstrate that you can manage your time well and that you understand the importance of contributing to your community.

- **Long-term involvement in organized activities**, such as sports, clubs and/or visual and performing arts highlights your interests and also shows your commitment and perseverance.
- **Meaningful community service** shows that you see yourself as part of a community. Volunteer for a worthy organization whose mission inspires you.
- **Part-time jobs and internships** give insight into career options and show that you are responsible and can organize your time wisely.



### SEEK BALANCE BETWEEN YOUR SCHOOLWORK AND ACTIVITIES.

Too many activities can take away from important study time. Your extracurricular activities should not take precedence over academics.



## Step 2: Set Goals

Accomplishing your ultimate objective — to be successful in college and a future career — takes time and self-discipline. Learning to set specific, clearly defined goals will help you make progress toward your dreams.

- Break down your goals into short-term, mid-term and long-term objectives.
  - **Short-term** goals are those that can be accomplished in the near term.
  - **Mid-term** goals take more time, sometimes weeks or even months.
  - **Long-term** goals take months or years to achieve. Identifying a series of short- and mid-term goals will help you reach your long-term goals.
- Identify achievable steps that you will take toward each goal. Be sure to include specific details that relate to what, when, where and how you will achieve each step. This will become your action plan.
- Refer back to your action plan often so you can track your progress and make adjustments as you go along.



### Create Your Action Plan

Identify your goals and the steps that you will take to achieve them.

**A. Write down two **short-term** goals that relate to your readiness for college** (*e.g.*, do better on Monday's math test):

Goal 1: \_\_\_\_\_

Goal 2: \_\_\_\_\_

**Write down specific steps (what, when, where, how) you will take to achieve each goal** (*e.g.*, prepare flash cards tonight after dinner, study one hour each on Saturday and Sunday afternoons):

Steps for Goal 1: \_\_\_\_\_ Steps for Goal 2: \_\_\_\_\_

**B. Write down two **mid-term** goals that relate to your college preparation** (*e.g.*, raise my social studies grade from a B to an A):

Goal 1: \_\_\_\_\_

Goal 2: \_\_\_\_\_

**Write down specific steps (what, when, where, how) you will take to achieve each goal** (*e.g.*, create a study group for social studies, set aside two hours each weekend to review my textbook and notes):

Steps for Goal 1: \_\_\_\_\_ Steps for Goal 2: \_\_\_\_\_

**C. Write down two **long-term** goals that relate to your readiness for college and your future career** (*e.g.*, go to law school):

Goal 1: \_\_\_\_\_

Goal 2: \_\_\_\_\_

**Write down specific steps (what, when, where, how) you will take to achieve each goal** (*e.g.*, research the requirements for entry into law school, find an internship in a law office):

Steps for Goal 1: \_\_\_\_\_ Steps for Goal 2: \_\_\_\_\_

## Step 3: Develop Good Study Habits

High school is the time to develop study habits that will serve you well in college. Start now so that when you get to college, you will have effective tools under your belt.

- **Stay organized** by making a “To Do” list.
- **Learn to prioritize.** A test tomorrow is more important than an assignment due next week.
- **Take careful notes**, and then be sure to review them later — and then review them again.
- **Read, read, read!** To develop a strong vocabulary and prepare for college-level material, read each day.
- **Figure out where and when you work best.** Do you work well alone or in a group? Should your space be quiet or do you enjoy music? Experiment, and when you find something that works, stick with it.

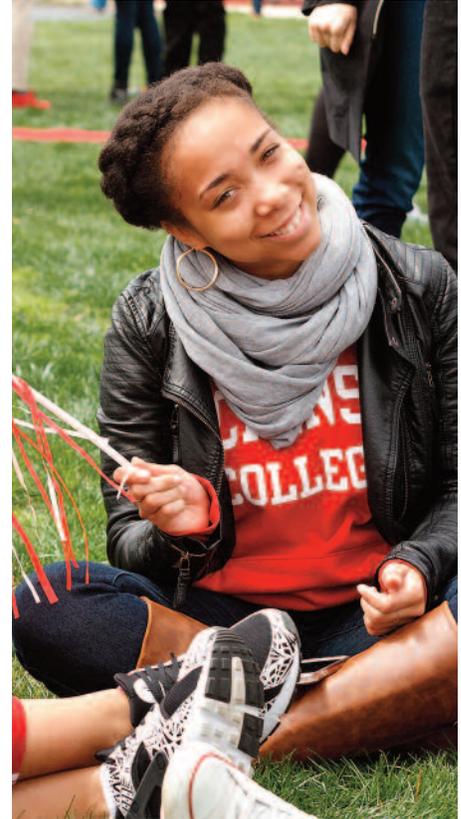
## Step 4: Manage Your Time

To be successful in school, effective time management is critical. You must balance academic, home and work responsibilities with the time that you spend with friends and family. Strategies that can help you learn to manage your time wisely include:

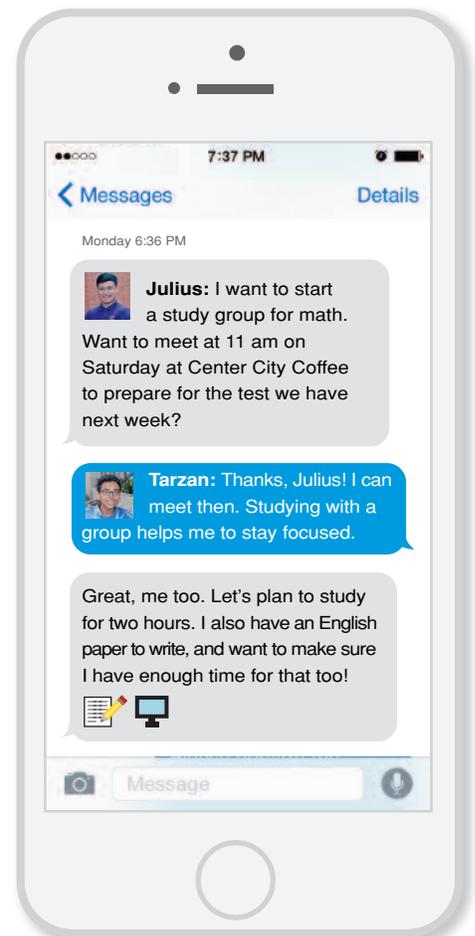
- **Use a planner** to keep track of assignments, college application deadlines and extracurricular activities.
- **Make a daily “To Do” list.** Prioritize your tasks, and do the most important ones first.
- **Establish a daily routine for doing homework.** Begin with the most challenging tasks while you are most alert.
- On the weekend, **plan your week ahead** so that you are prepared.
- **Break long-term assignments into smaller chunks**, so they are easier to accomplish.
- **Plan your breaks.** Listen to music, connect with friends or exercise — whatever you enjoy most.
- **Get enough sleep and eat well** to stay healthy.
- **Develop the discipline to avoid digital distractions.** If your phone or social media are distracting you, turn them off, log out or block an app until you complete your task.



Pennsylvania State University



Dickinson College



## Step 5: Assemble Your College Prep Team

Getting to and graduating from college requires a team of trusted people who can support and guide you. Start building your team as early as ninth grade.

### Who should be on your team?

- **Parents or guardians** are your best resources for personal support.
- **Mentors** also can keep you on track and offer encouragement.
- **Teachers** will guide your coursework, help you with college application essays and write recommendations on your behalf.
- **Family members and friends** who have gone through the college admissions process can share valuable insights.
- **Guidance counselors** play a critical role in the college selection and application processes. They will help you choose college prep classes, focus your college search and meet application deadlines.



### Build Your Team

List names and contact information for potential members of your team.

Name: \_\_\_\_\_

Contact Information: \_\_\_\_\_

Name: \_\_\_\_\_

Contact Information: \_\_\_\_\_

Name: \_\_\_\_\_

Contact Information: \_\_\_\_\_

Talk to the members of your team and tell them about your goal of attending college. Ask for their help and their support.

twitter



**Najdallah** @najdallahb

22 hours ago

Feeling more prepared to be successful in #college after watching the @StepUptoCollege video "Preparing for College." Watch it at [www.stepuptocollege.org](http://www.stepuptocollege.org).



Reply Retweet Favorite More

### A SPECIAL NOTE FOR PARENTS AND GUARDIANS

Whether or not you attended college, you have valuable life experiences to contribute to your child's college journey, and you play an integral role in the college application, admissions and financial aid processes. The following can help:

- **Form a support system of your own.**
  - Talk to those in your family and community who have attended college. Ask them about the process, the schools they attended and their courses of study.
  - Reach out to your child's teachers often. Ask about classes, homework and any learning needs your child may have.
- **Connect with your child's guidance counselor.**
  - Discuss required courses, extracurricular activities and pre-college enrichment programs.
  - Ask about college admissions tests (SAT or ACT) and test prep courses.
  - Discuss which colleges or universities would best suit your child and ask about scholarships.
- **Visit colleges.**
  - During each high school year, try to visit at least two schools to expose your college-bound child to various campuses and academic offerings. There are many schools in Philadelphia and the surrounding area, so you do not need to travel far.
- **Use the *Step Up to College Guide*.**
  - This publication will help you to lead your child through the college preparation, application and financial aid processes. A new edition will be available each year while your child is in high school. Use the Family Checklist on page 55 to stay organized.

### Helpful Online Resources for Parents

- From the School District of Philadelphia:
  - FamilyNet can help you track your child's academic progress, test scores and attendance: <https://phila.schoolnet.com/outreach/philadelphia/parents>.
  - The Office of Family and Community Engagement offers guidance that may help your child prepare for college, as well as information about workshops for parents: <http://webgui.phila.k12.pa.us/offices/p/publicengagement>.
- The College Board offers tools and webinars on topics such as financial aid, college savings and tuition tax credits: <https://bigfuture.collegeboard.org/get-started/for-parents>.

## Step 6: Create a Resumé

A resumé is a one-page document that outlines your educational background and your academic and non-academic achievements. It is an important tool you will use in high school, college and throughout your career.

Your resumé should highlight:

- your educational background, especially any honors or awards you have earned;
- your involvement in extracurricular and volunteer activities;
- leadership positions you have held; and
- paid employment and internship experience.

Keep your resumé updated as you participate in new activities, develop new skills and have new work experiences.

### Resumé Do's and Don'ts

#### Do:

- Use your formal name and contact information.
- Use the complete, proper names of any programs you have participated in and awards you have won.
- Use action verbs and short phrases in descriptions. Participated in, organized, created, led and received are all strong action words for a resumé.
- List your most recent experiences first and include dates.
- Proofread and edit carefully.

#### Don't:

- Include anything that is untrue or inaccurate.
- Use a cute, funny or inappropriate email address.
- Exceed more than one page.
- Include your references.



## Build Your Resumé

To create your resumé, begin by completing the information below. Use additional sheets of paper as necessary.

**Contact Information:** Include your name, home address, phone number and email address.

---

**Education:** List the name and location of your high school and the date you expect to graduate.  
(*E.g.*, Philadelphia High School, Philadelphia, PA, Class of 2017)

---

**Academic Enrichment:** List the names of any enrichment programs (in school, after-school or summer programs) that you have completed. Include the sponsoring organization and the dates you participated. (*E.g.*, Philadelphia Environmental Initiative, August 2015)

---

**Extracurricular and Volunteer Activities:** List the clubs, sports teams, arts programs, community service experiences, etc., in which you are involved. Include your positions and dates involved and highlight special accomplishments. (*E.g.*, Varsity Basketball Team, Co-Captain, 2015 • Neighborhood Community Garden, Volunteer, 2014–2015 • School Newspaper, Sports Editor, 2014–present)

---

**Honors and Awards:** List any honors you have received during high school. Include the sponsoring organization, award title and the date received. (*E.g.*, Honor Roll, each semester, 2013–present • Young Scientists of Philadelphia, Award for Excellence, 2014)

---

**Work Experience:** List any jobs you have held either during the school year or during the summer. Include the company's name, your title and dates of employment and key responsibilities. (*E.g.*, Joe's Coffee Shop, Waiter, June–August 2015)

---

**Skills:** Include additional skills or training that might be useful in a job or interesting to a college, such as languages spoken computer skills or specialized training. (*E.g.*, Fluent in Mandarin • Proficient in desktop publishing programs • Certified in first aid)

---

**Now you are ready to create your resumé by using the format and tips offered on the following page.**



# Writing and Formatting Your Resumé

**Mia T. Charles**  
 405 Fitzwilliam Street, Apt. 2  
 Philadelphia, PA 19155  
 215-555-4752  
 mtcharles405@gmail.com

Your name should appear in a larger font so that it stands out.

Use an email address that is professional and that identifies you. Gmail and Yahoo! offer free accounts.

## EDUCATION

Expected Graduation **Philadelphia High School, Philadelphia, PA**  
 June 2016

Vary the font size to emphasize section headings.

## ACADEMIC ENRICHMENT

September 2013–Present **Philadelphia Futures — Sponsor-A-Scholar Program**

- Attend academic enrichment classes from September through June
- Communicate weekly and meet monthly with mentor who supports college readiness
- Participate in summer academic programming
- Attend monthly Science Club and Film Series meetings
- Participate in monthly Young Women Rising events

June 2015 **University of Pennsylvania Summer VETS Program**

- Participated in rotations at Ryan Veterinary Hospital
- Assisted in small animal clinical investigations
- Participated in data collection for Public Health & Toxicology study

Use bullet points and a phrase with action verbs (attended, participated, built, etc.) for each listing.

## EXTRACURRICULAR AND VOLUNTEER ACTIVITIES

2015 **Ad Libs**, President of Philadelphia High School improvisational comedy troupe

2014–Present **Humane Society**, Volunteered for 10 Adoption Days per year as dog handler

2014–Present **Student Government**, Chairperson, Community Service Committee

2012–Present **Fairmount Running Club**, Member

2012–2014 **Humane Society**, Volunteer Dog Walker

Be consistent with your format and spacing. Use a standard font, such as Arial or Times New Roman.

## HONORS AND AWARDS

September 2015 **Mayor's Award for Youth Community Service**, Recipient

May 2014 **Humane Society Rising Star Award** for developing Teen Animal Shelter Essential Training

2012–2015 **Honor Roll**, Philadelphia High School

List all awards with full, proper names.

## WORK EXPERIENCE

July–August 2015 **City Summer Camp**, Philadelphia, PA

- Assistant Nature Counselor for students in grades K–5
- Created and led urban nature hikes
- Assisted science teacher by tutoring students individually during and after camp

## OTHER SKILLS

Certified Canine Good Citizen Instructor

Intermediate-level knowledge of Spanish

Proficient in Microsoft Office: Word, PowerPoint, Excel

Limit your resumé to one page.

## Chapter 4:

# Starting Your College Search

**Why It Matters:** Selecting the college that is the best fit for you — academically, socially and financially — is crucial to your success in college and in your future career.

## Step 1: Learn About Different Types of Colleges

Colleges and universities fall into several major categories and some may fit into more than one category. The path that is right for you will depend on your interests, abilities and financial and family circumstances.

### FOUR-YEAR OPTIONS

Four-year colleges and universities offer a range of academic, athletic, extracurricular, study abroad and internship programs. Students will graduate with a bachelor's degree.

**Universities** are comprehensive institutions that award degrees at many levels: undergraduate bachelor's degrees, graduate degrees and professional degrees in subjects such as law and medicine. They frequently are made up of smaller colleges, such as colleges of business, arts and sciences, nursing and engineering. Many universities consider research to be one of their primary purposes.

Universities may be either public (state or state-related) or private.

- **Public universities** are supported primarily by state funds. Tuition for in-state residents at public universities usually is lower than at private colleges or universities.

Pennsylvania has 14 state universities, including Bloomsburg University, Kutztown University and West Chester University and four state-related universities: Lincoln University, Penn State University, Temple University and the University of Pittsburgh.

For a full list of state universities, visit [www.passhe.edu](http://www.passhe.edu).

- **Private universities** are supported primarily by tuition and private contributions. While they are more expensive than state universities, private universities often have the resources to offer significant aid to students with financial need. Arcadia University, Drexel University, Lehigh University, the University of Pennsylvania, the University of the Sciences and Villanova University are examples of private universities.

**Liberal arts colleges** are private institutions with relatively small student enrollments that expose students to many different subject areas in the arts, humanities and the sciences. They are characterized by small class sizes and access to professors. Liberal arts colleges are more expensive than state universities, but they often have the means to provide significant financial aid for students. Examples of liberal arts colleges include Dickinson College, Gettysburg College, Haverford College and Lafayette College.

**Specialized four-year colleges** are tailored to specific student populations.

- **Historically Black Colleges and Universities (HBCUs)** are institutions of higher education that were established specifically to educate black Americans, although they now enroll students of all races. Examples include Howard University and Lincoln University.
- **Women's colleges** are single-sex institutions whose populations are exclusively, or almost exclusively, women. Most are liberal arts colleges that have small enrollments, which allow them to offer individualized attention. Women's colleges in Pennsylvania include Bryn Mawr College and Cedar Crest College.
- **Arts colleges** prepare students for careers in the visual and performing arts. They award degrees in such wide-ranging areas as acting, animation, art history, fashion design, film, music and photography. Examples include Moore College of Art and Design and The University of the Arts.

## TWO-YEAR OPTIONS

Two-year colleges offer coursework similar to that at four-year schools, but they may also offer technical or vocational courses that train students for a particular career (for example, as a nurse, paralegal or business administrator). Program options include:

- A **certificate program** which offers specialized training in a specific field such as medical insurance billing, veterinary technology or automotive service.
- A **two-year degree program** which results in an associate degree in a particular area, such as English, accounting or communications studies.

**Community colleges** — which are public institutions and serve students in the local community — are the most common type of two-year institutions. Students can earn an associate degree or certificate before starting a career or transferring to a four-year college or university. Community colleges usually do not provide housing. Examples include Community College of Philadelphia and Montgomery County Community College.

**Two-year private colleges** prepare students for a particular vocation or for transfer to a four-year institution. Some are residential, offering on-campus housing. Two-year colleges include Harcum College and Manor College.

**Factors to consider in attending a community or two-year college include:**

- **Cost:** By starting at a community college and transferring to a four-year school, your total cost of completing a bachelor's degree can be reduced substantially.

- **Time to complete your degree:** Pursuing a two-year associate degree allows you to enter the job market in less time than if you earn a bachelor's degree at a four-year institution. In addition, community and two-year colleges offer the flexibility of attending school part-time. Classes often are held in the evenings and on weekends to accommodate students' schedules.

- **Ease of transfer:**
  - Many community and two-year colleges have transfer agreements with four-year institutions. The credits you earn at a two-year institution can be applied toward your bachelor's degree.
  - Dual admission is a partnership between a community college (e.g., Community College of Philadelphia) and a four-year institution (e.g., Temple University). Students apply to and are admitted to both schools simultaneously. After completing a two-year program, credits automatically transfer to the four-year institution. Policies vary by college.



University of Pennsylvania



### BE CAUTIOUS ABOUT FOR-PROFIT INSTITUTIONS

Most colleges are not-for-profit institutions. This means that any surplus money they earn is reinvested into the school's facilities and its programs. For-profit institutions, on the other hand, are operated by private, profit-seeking businesses. They exist, at least in part, to earn money for their owners. Carefully research a college's accreditation on its website or a state's department of education website. For-profit institutions may leave students with large amounts of debt, which can outweigh earning potential. Be certain you understand your financial commitment.



Lehigh University



### UNDOCUMENTED STUDENTS

Undocumented students are guaranteed an education in public schools through 12th grade, but they often face financial barriers when applying to college. To qualify for federal financial aid, you must be a U.S.

citizen or eligible non-citizen. For more information on eligibility for financial aid, see the Federal Student Aid website, <https://studentaid.ed.gov/eligibility/non-us-citizens>.

If you are undocumented, you and your College Prep Team should consider the following:

- Some colleges consider undocumented students to be ‘international students’ and may offer grants and scholarships which do not include federal or state financial aid. Research colleges that interest you and their guidelines for undocumented students.
- Search “Undocumented Students” on the College Board website at [www.collegeboard.org](http://www.collegeboard.org) for updates on laws and resources on finding a college and paying for school.

## Step 2: Understand College “Fit”

Choosing the college or university that is the best fit for you is critically important. You want to find a school that is the best match for you academically, socially and financially. To begin the process of selecting the college that is best for you, understand what “fit” is.

- **Academic Fit:** A good academic fit means that the college meets your academic needs by offering the majors and courses of study that match your interests and your career goals, and, that you meet its admissions profile (*i.e.*, your SAT scores and GPA are comparable to those of accepted students).
- **Social Fit:** Social fit refers to identifying the college that is a good match for your personality and preferences based on its campus characteristics and culture, such as location, size, diversity of the student body, extracurricular options, athletics and school spirit.
- **Financial Fit:** Financial fit means that you can afford the total cost of earning your degree from a college. Tuition costs vary widely from college to college, so it is important to thoroughly research a range of schools.



### Identify the “Fit” for You

Complete the worksheet on the following page to identify the factors that are important to you in selecting a college.

## Find Your College “Fit”

Use this worksheet to identify the characteristics you are looking for in a college. You may select all of the characteristics of a school that appeal to you. Keep in mind that this checklist is a starting point. Your preferences may change as you learn more about the range of college options and visit campuses.

### ACADEMIC

**What do you want to obtain?**

- A bachelor's degree (4 years)
- An associate degree (2 years)
- A certificate in a specific subject area or skill (2 years)

**What academic offerings do you want?**

- A variety of majors and courses OR a specific major \_\_\_\_\_
- Specialized programs that prepare you for graduate study (e.g., pre-law, pre-medicine)
- Study abroad opportunities
- Research opportunities
- Academic support programs (e.g., tutoring services, support for students with learning differences, writing center)
- Internships or co-op opportunities (paid employment in jobs related to your major)
- Other \_\_\_\_\_

### SOCIAL

**In which setting do you want your college to be located?**

- Urban
- Suburban
- Small town/rural
- In or near Philadelphia
- Within \_\_\_\_\_ hour(s) drive of Philadelphia

**Which housing do you prefer?**

- Live on campus
- Live at home and commute to class

**Which size student body do you prefer?**

- Small (less than 3,000 students)
- Medium (3,000–10,000 students)
- Large (10,000–25,000 students)
- Extra large (25,000+ students)

**Which of the following describes the student body of your ideal college?**

- Similar to me in background
- Comes from diverse ethnic or socioeconomic backgrounds
- All male or all female
- Identifies with a particular religion
- Other \_\_\_\_\_

**Which of the following describes what you are looking for in terms of student life?**

- School spirit and sports teams
- Fitness and wellness activities
- Active campus life on weekends
- Sororities/fraternities
- Many different types of clubs
- A particular club or activity \_\_\_\_\_
- Other \_\_\_\_\_

**What personal support programs, centers and/or resources do you want on campus?**

- Multicultural center
- Women's center
- Counseling services
- Writing center
- Learning disability resource center
- Other \_\_\_\_\_

### FINANCIAL

**With respect to paying for college, which of the following would you like your school to offer?**

- Need-based aid (aid based on your financial need)
- Merit-based aid (aid based on your academic achievements, special talents, etc.)
- Work-Study or other employment options
- The option to attend part-time

**Time to Prioritize**

Looking at your answers to the questions above, which characteristics of a school are essential to you?

(List all that apply.) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Which are not essential but would be preferable?

(List all that apply.) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## Step 3: Narrow Your College Search

Now that you have identified the characteristics that are important to you in a college, use these strategies and resources to help you find the colleges that will fit you the best.

### Do Online Research

- **College Navigator** helps you search for two- and four-year colleges based on criteria such as majors offered, campus setting and acceptance rate.  
<https://nces.ed.gov/collegenavigator>
- **The College Board’s “Big Future”** site offers interactive search tools and college profiles.  
[www.bigfuture.collegeboard.org](http://www.bigfuture.collegeboard.org)
- **I’m First** is designed for students who are the first in their families to attend college. You can view school profiles and search colleges by major, location and programs offered in order to find services that support first-generation-to-college students.  
[www.imfirst.org/colleges](http://www.imfirst.org/colleges)
- **College Greenlight** offers college search tools, as well as local and national scholarship resources, to first-generation-to-college and underrepresented students.  
[www.collegegreenlight.com](http://www.collegegreenlight.com)
- **CampusTours** provides free, interactive virtual tours, campus maps and other information for thousands of colleges across the United States.  
[www.campustours.com](http://www.campustours.com)
- **Visit college websites.** College websites provide specific details on all aspects of fit: academic, social and financial. Most colleges have social media pages that you can follow. Many offer student blogs that can help you learn about campus life and programs.



Saint Joseph’s University

## Attend College Fairs

College fairs give you the chance to meet admissions representatives from many different schools and learn about their programs, costs and financial aid, and admissions processes.

- **Philadelphia National College Fair:** This fair — attended by hundreds of colleges and universities across the United States — is free to high school students and parents, and will be held on Sunday, November 8, 2015, at the Pennsylvania Convention Center. Register on [www.nacacnet.org](http://www.nacacnet.org).
- **Pennsylvania Association for College Admission Counseling (PACAC):** To learn about free college fairs in 2015–2016, check the PACAC website at [www.pacac.org/college-fairs](http://www.pacac.org/college-fairs) for locations, dates and a list of schools that will attend.



**Thamar**

2 hour ago



KEYSPOT was clutch today! When I had some downtime between school and my part-time job, I used [www.phillykeyspot.com](http://www.phillykeyspot.com) to find a location where I could use a free computer and the internet to finish some of my college research. Feels good to check one more thing off the list!

16 Likes 6 Comments

## Step 4: Do “Fit” Research

Once you have a list of colleges that interest you, it’s time to research individual colleges in more depth. “Fit” research is defined as a thorough, investigative exploration that uncovers the academic, social and financial characteristics of the colleges in which you are interested.



### Complete The “Fit” Form

Complete a Philadelphia Futures “Fit” Form, found on pages 19 and 20, for each college to which you are considering applying. Your answers will help you determine if the academic, social and financial aspects of a college make it a good fit for you.

# Philadelphia Futures “Fit” Form



College/University: \_\_\_\_\_

Location: \_\_\_\_\_ City/State \_\_\_\_\_ Acceptance Rate: \_\_\_\_\_ %

Test Scores (25th percentile):  
 SAT – Math \_\_\_\_\_ SAT – Critical Reading \_\_\_\_\_ SAT – Writing \_\_\_\_\_ SAT – Math + Critical Reading \_\_\_\_\_ ACT Composite \_\_\_\_\_

## EXPLORING ACADEMIC FIT

- Which majors offered at the college appeal to you? \_\_\_\_\_  
\_\_\_\_\_
- What academic programs (study abroad, research opportunities, Honors Program, etc.) offered at the college appeal to you?  
\_\_\_\_\_  
\_\_\_\_\_
- Does the college have any notable rankings that are important to you? \_\_\_\_\_  
\_\_\_\_\_
- What courses offered within your intended major interest you? Why? \_\_\_\_\_  
\_\_\_\_\_
- What academic supports (writing center, tutoring, etc.) offered on campus appeal to you?  
\_\_\_\_\_  
\_\_\_\_\_
- What is the student/teacher ratio at the college? \_\_\_\_\_ What is the college's average class size? \_\_\_\_\_
- Compare your SAT scores against the average SAT scores (25th percentile) for admitted students:  
 My Scores: SAT – Math \_\_\_\_\_ SAT – Critical Reading \_\_\_\_\_ SAT – Writing \_\_\_\_\_  
 Average Scores of Admitted Students: SAT – Math \_\_\_\_\_ SAT – Critical Reading \_\_\_\_\_ SAT – Writing \_\_\_\_\_
- Compare your GPA to the average GPA for admitted students: My GPA: \_\_\_\_\_  
 Average GPA of Admitted Students: \_\_\_\_\_
- Keeping the answers to Questions 7 and 8 above in mind, how do your standardized test scores and GPA compare to those of admitted students?  
 Well above the average     Above the average     Match the average  
 Below the average     Well below the average
- What is the college's graduation rate? \_\_\_\_\_ %

## EXPLORING SOCIAL FIT

- What is the college's setting?  Urban  Suburban  Rural
- What is the college's size?  Extra large  Large  Medium  Small
- What type of college is it (note all that apply)?  State  State-Related  Private  Liberal Arts  HBCU  Community College
- What clubs, events and activities offered at the college interest you? Why? \_\_\_\_\_  
\_\_\_\_\_
- What is the college's surrounding area like? What does it offer you and other students? \_\_\_\_\_  
\_\_\_\_\_

6. What is diversity like on campus? Consider all of the following areas:

Racial/Ethnic: \_\_\_\_\_ Gender: \_\_\_\_\_

Socioeconomic: \_\_\_\_\_ Geographic: \_\_\_\_\_

7. What personal support programs/centers/resources are available to support you on campus (*e.g.*, multicultural center, counseling services, women's center, etc.)? \_\_\_\_\_

8. Try to identify the college's culture by analyzing its mission statement and website. How would you describe the school's culture? \_\_\_\_\_

### EXPLORING FINANCIAL FIT

1. What is the cost of attendance at this college?

Tuition: \$ \_\_\_\_\_

Room & Board: \_\_\_\_\_

Fees: \_\_\_\_\_

Books: \_\_\_\_\_

Personal Expenses: \_\_\_\_\_

Transportation: \_\_\_\_\_

**TOTAL COST OF ATTENDANCE:** \$ \_\_\_\_\_

2. What types of financial aid are offered by the college? \_\_\_\_\_

3. What institutional scholarships are offered by the college? \_\_\_\_\_

4. What is the average financial aid package offered by the college? \$ \_\_\_\_\_

5. Look at your answers to Questions 1–4 above. How does the average financial aid package compare to the total cost of attendance? \_\_\_\_\_

6. What percentage of students receive need-based financial aid? \_\_\_\_\_ %

7. What options are available on campus for work-study or employment? \_\_\_\_\_

8. What types of financial aid services are available on campus (*e.g.*, payment plan options, loan counseling, etc.)? \_\_\_\_\_

### FINAL "FIT" RATING

After assessing each element of fit explored on this form, please determine this college's final "fit" rating for you.

	4 POINTS	3 POINTS	2 POINTS	1 POINT	NO POINTS
<b>ACADEMIC</b>	<input type="checkbox"/> Perfect	<input type="checkbox"/> Strong	<input type="checkbox"/> Fine	<input type="checkbox"/> Poor	<input type="checkbox"/> Not a Fit for Me
<b>SOCIAL</b>	<input type="checkbox"/> Perfect	<input type="checkbox"/> Strong	<input type="checkbox"/> Fine	<input type="checkbox"/> Poor	<input type="checkbox"/> Not a Fit for Me
<b>FINANCIAL</b>	<input type="checkbox"/> Perfect	<input type="checkbox"/> Strong	<input type="checkbox"/> Fine	<input type="checkbox"/> Poor	<input type="checkbox"/> Not a Fit for Me

Add your scores for Academic, Social and Financial fit to calculate the overall "fit" rating of this college:

"Fit" Rating\*: \_\_\_\_\_ + \_\_\_\_\_ + \_\_\_\_\_ = FINAL "FIT" \_\_\_\_\_  
Academic Social Financial TOTAL

\*On a scale of 1-12 (0 = Not a Fit to 12 = Perfect Fit).

With this "fit" rating now in focus, how do you feel about applying to — and potentially attending — this college? \_\_\_\_\_

## Step 5: Visit Colleges

Visiting colleges will help you identify the schools which fit you best. Try to visit two colleges per year during high school. When possible, schedule visits when colleges are in session — not during summer vacation or winter holidays — so that you can meet students and get a feel for campus life.

### Plan Ahead to Make the Most of Your Visit!

Preparation for a campus visit will help you get the most from the experience.

#### Several weeks before your visit ...

- Go online to research the college’s admissions process.
- Register for college tours and open houses. Ask if you can sit in on classes or stay overnight in a dorm.
- Read the college’s social media pages and online newspapers to learn student and faculty perspectives.
- Decide how you will get to campus. Allow extra time. Tours and open houses will start without you.

#### The week before your visit ...

- Print the schedule for your visit along with a campus map.
- Plan what you will wear. Remember, you want to make a good impression on college officials and admissions representatives. Wear comfortable shoes, as you are likely to do a lot of walking and standing.
- Make a copy of the “Questions to Ask on College Tours” on page 22, and bring it with you, along with a notebook and pen.

#### During your visit ...

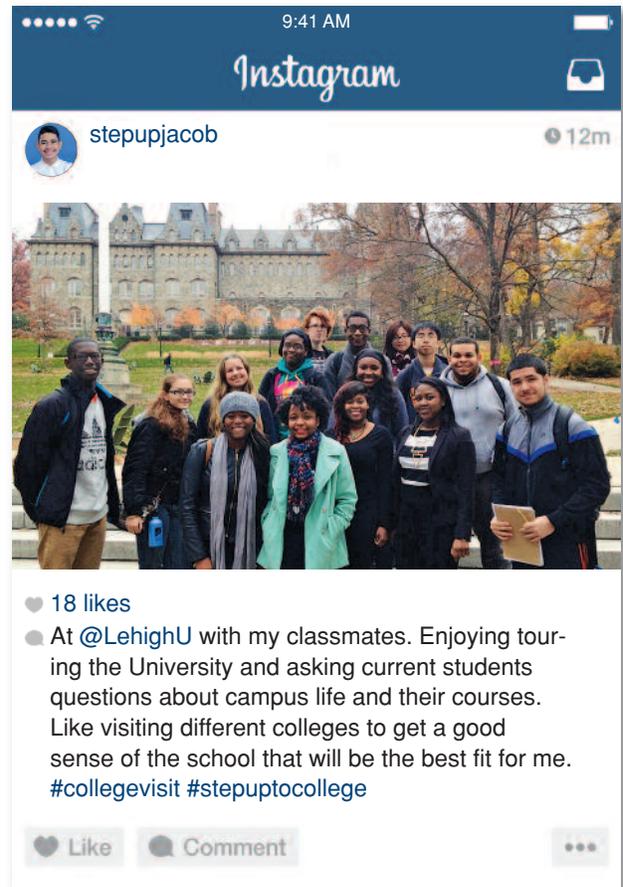
- Take the entire tour and ask questions.
- When you have free time, try to get a genuine sense of the campus and its community. Eat in the dining hall or student center and walk around the campus and the surrounding community. Attend a campus sporting event or performance, if possible.
- Talk to current students. Ask questions about campus life and classes.

#### After your visit ...

- Take a few minutes after touring each school to write down your impressions. Keep a log of your notes for later reference.

## Diversity Visitation Programs and Fly-In Programs

Some colleges host visitation programs for applicants to experience campus life. Many are specifically for students from diverse backgrounds and may be low-cost or free. Since many of these programs take place in the fall, start looking ahead for opportunities in 2016. To view a sampling of fly-in programs, see this list from College Greenlight: <http://blog.collegegreenlight.com/blog/2015-college-fly-in-programs>.



Drexel University



## Questions to Ask on College Tours

During your campus visits and college fairs you will meet both college admissions representatives and students. Asking specific questions will help you decide whether or not the college is a good fit for you.

**Make a copy of this page for each college visit to have your questions ready and to take notes.**

**College Name** \_\_\_\_\_

**Date** \_\_\_\_\_

**I Spoke With (Name of Admissions Representative and/or Students)** \_\_\_\_\_

\_\_\_\_\_

### General Questions for College Admissions Representatives

- How diverse is the student body? (*e.g.*, race/ethnicity? gender? geography?)
- What resources are available if students need academic assistance?
- What kind of academic advising is available to help students choose classes and a major?
- What kinds of internships are available for students?
- What kinds of career services and employment resources are available?
- What is the on-time graduation rate? (In other words, how many students graduate on time?)
- What is the academic profile of the average admitted student? SAT score? GPA/class rank?

**Notes:** \_\_\_\_\_

\_\_\_\_\_

### General Questions for Students

- Do most students know what they want to study when they arrive on campus?
- Is tutoring readily available?
- Has your advisor been helpful?
- Do you feel that the student body is diverse? What is the climate for students of color?
- Have you found the career center helpful? What events and resources are offered there?
- What do you like best about the school, and what do you think could be improved?

**Notes:** \_\_\_\_\_

\_\_\_\_\_

### Student Life Questions for College Admissions Representatives

- What measures are taken for student safety? Is there a safety escort for students who take night classes and/or attend evening meetings?
- Is traveling to school by public transportation an option? Can students have cars on campus?
- Are stores and restaurants within walking distance or close to public transportation?
- Is student housing guaranteed for all students? What options are available?
- Do fraternities, sororities or sports teams play a major role in campus life?
- What clubs and student activities are available on campus? Is it possible to start a new club?

**Notes:** \_\_\_\_\_

\_\_\_\_\_

### Student Life Questions for Students

- Do you feel safe on campus?
- How do you get to school? Is public transit easily accessible? Can students park on campus?
- Do you feel comfortable in the neighborhood or community off campus?
- Do most students live in dorms? Do many students commute?
- What is it like on campus on the weekends? What are the most popular weekend activities for students? Do most students leave on weekends?
- What do students do with their free time (*e.g.*, study, explore the town, participate in clubs, socialize with friends)?
- How is the food on campus? Are there many different options?

**Notes:** \_\_\_\_\_

\_\_\_\_\_

### Financial Aid Questions for College Admissions Representatives

- What percentage of students receive financial aid? What is the size of the average aid package?
- How can students find information about scholarships and other forms of financial aid offered by the college?
- What kinds of jobs or work-study opportunities do students have on campus? How do students learn about these?

**Notes:** \_\_\_\_\_

\_\_\_\_\_



## Chapter 5:

# Applying to College

**Why It Matters:** Applying to college takes time and hard work. By breaking down the application process into specific steps, you will gain a better understanding of the different components of a college application and be able to complete tasks fully and on time.

## Step 1: Prepare for Standardized Tests

Scores from standardized college admissions tests will likely be one of the key components of your college application. Keep in mind that your scores will be viewed in the context of your grades, extracurricular activities and other application materials.

### Test Options: the SAT and the ACT

Most colleges require that you take either the SAT or the ACT, usually during your junior and/or senior years of high school. Some students take these tests once; others take them multiple times to try to improve their scores. Ask your English or math teachers or your guidance counselor which exam is better suited to your academic strengths. You also can take practice tests for the SAT and the ACT to see which is a better fit for you.

### The SAT

#### What is the SAT?

The SAT is a reasoning test that measures your critical reading and mathematical skills as well as your writing ability. The majority of two-year and four-year colleges use the SAT in making admission decisions, although some colleges have decided to eliminate the SAT from their admissions requirements.

#### When to Take the SAT

Most students take the SAT for the first time during the spring of their junior year in high school. If they want to improve their scores, they take it a second time, often during the fall of their senior year. The SAT is administered seven times per year.



#### THE SAT IS CHANGING IN 2016!

The College Board will release a redesigned SAT in March 2016. The SAT in its current format will be administered through January 2016. If you are in 12th grade, you will take the current version of the SAT this fall and again in January. If you are in 9th, 10th or 11th grade, you will take the redesigned version of the SAT starting with the March 2016 exam.

### 2015–2016 SAT Test Dates

You can register for the SAT online or via phone or mail. The registration deadline is at midnight, Eastern Standard Time, on the dates indicated in the following chart.

DATE	REGISTRATION DEADLINE	LATE REGISTRATION DEADLINE (ADDITIONAL FEE REQUIRED)	
		MAIL (POSTMARK DEADLINE)	ONLINE OR PHONE
<b>CURRENT SAT</b>			
October 3, 2015	September 3, 2015	September 18, 2015	September 22, 2015
November 7, 2015	October 9, 2015	October 23, 2015	October 27, 2015
December 5, 2015	November 5, 2015	November 20, 2015	November 23, 2015
January 23, 2016	December 28, 2015	January 8, 2016	January 12, 2016
<b>REDESIGNED SAT</b>			
March 5, 2016	February 5, 2016	February 19, 2016	February 23, 2016
May 7, 2016	April 8, 2016	April 22, 2016	April 26, 2016
June 4, 2016	May 5, 2016	May 20, 2016	May 25, 2016

## Changes in SAT Format, Scoring and Length

TEST	THE CURRENT SAT	THE REDESIGNED SAT STARTING MARCH 2016
<b>FORMAT</b>	<p>The current SAT has three sections:</p> <ul style="list-style-type: none"> <li>• <b>Critical reading</b>, which includes reading passages and sentence completions.</li> <li>• <b>Math</b>, which includes questions on arithmetic, algebra, geometry, and statistics and probability.</li> <li>• <b>Writing</b>, which includes a timed essay and multiple-choice questions on sentence structure and grammar.</li> </ul>	<p>The redesigned SAT will have four sections:</p> <ul style="list-style-type: none"> <li>• <b>Reading</b>, in which you will read passages and answer multiple choice questions about what you've just read.</li> <li>• <b>Writing &amp; Language</b>, in which you will improve passages written especially for the SAT that contain deliberate errors.</li> <li>• <b>Math</b>, which will include problem solving and data analysis; algebra; and a "passport to advanced math," focusing on complex equations.</li> <li>• An <b>optional essay</b>.</li> </ul>
<b>SCORING</b>	<p>Each section of the current SAT is scored on a scale of 200–800, for a potential "perfect" score of 2400.</p> <p>The test is scored by adding up the total number of correct answers and subtracting <math>\frac{1}{4}</math> of a point for each wrong answer. For a detailed explanation of how the current SAT test is scored, check the FAQ section of the College Board's website: <a href="https://sat.collegeboard.org/about-tests/sat/faq">https://sat.collegeboard.org/about-tests/sat/faq</a>.</p>	<p>The total score of the redesigned SAT will be the sum of two section scores:</p> <ul style="list-style-type: none"> <li>• Evidence-based Reading (Reading and Writing &amp; Language) (200–800);</li> <li>• Math (200–800).</li> </ul> <p>A total SAT score will be reported on a scale of 400–1600, with 1600 being a "perfect" score. The optional essay will be scored separately. In addition, there will no longer be a penalty for wrong answers.</p>
<b>LENGTH</b>	<p>The current SAT takes three hours and 45 minutes to complete and is made up of 10 sections.</p>	<p>The redesigned SAT will take three hours to complete, with an additional 50 minutes for the optional essay.</p>

### Other SAT Assessments

The College Board, which develops and administers the SAT exam, offers several other standardized tests.

#### The PSAT/National Merit Scholarship Qualifying Test (NMSQT)

The PSAT/NMSQT assesses reading, math and writing skills, and provides practice for the SAT. A redesigned version of this test, aligned with the new version of the SAT, will be available in fall 2015.

- **Why take it:** Your PSAT/NMSQT score reports give you personalized feedback based on your test results, along with customized SAT study plans. Additionally, the PSAT/NMSQT is the official route of entry into the National Merit Scholarship Program and other scholarship programs.
- **When to take it:** In the fall of 10th or 11th grade. Note that not all schools choose to administer the PSAT.

For more information on the PSAT/NMSQT visit the College Board website: <https://www.collegeboard.org/psat-nmsqt>.

### SAT Subject Tests

SAT Subject Tests are one-hour multiple choice tests that measure your knowledge of specific subjects. There are presently 20 SAT Subject Tests, focusing on subjects such as English literature, U.S. history and Spanish.

- **Why take them:** Most selective colleges require that you take at least two SAT Subject Tests. For the majority of colleges, however, these tests are optional.
- **When to take them:** Subject Tests should be taken as soon as possible after completing high school coursework in that subject area. If you are considering applying Early Decision to college (see page 27), you should aim to take SAT Subject Tests before December of your senior year.

For more information on SAT Subject Tests, visit the College Board website: <https://sat.collegeboard.org/about-tests/sat-subject-tests>.

## The ACT

### What is the ACT?

While the SAT is a reasoning test, the ACT is an achievement test. That is, it tests your knowledge of subject matter learned in high school English, mathematics and science classes. Results from the ACT are accepted by all four-year colleges and universities in the United States.

### When to take the ACT

Similar to the SAT, most students take the ACT during their junior and/or senior years of high school. Many students choose to take the ACT more than one time to try to improve their score.

THE ACT	
<b>FORMAT</b>	The ACT consists of four multiple-choice tests: English, mathematics, reading and science. The ACT with writing includes these four subjects, plus a 40-minute writing test. Note that some highly selective colleges require the writing test; check with the specific schools to which you will apply. Sample writing prompts and essays are available at <a href="http://www.actstudent.org/writing">www.actstudent.org/writing</a> .
<b>SCORING</b>	The ACT is scored on a scale of 1 to 36, which is an average of the four required sections. A 36 is a “perfect” score. For more on ACT scoring, visit <a href="http://www.actstudent.org/scores/understand">www.actstudent.org/scores/understand</a> .
<b>LENGTH</b>	The ACT takes two hours and 55 minutes to complete, plus an additional 30 minutes for the ACT with writing.

## 2015–2016 ACT Test Dates

You can register for the ACT online or via mail. The registration deadline is at midnight, Eastern Standard Time, on the dates indicated in the following chart.

DATE	REGISTRATION DEADLINE	LATE REGISTRATION DEADLINE (ADDITIONAL FEE REQUIRED)
<b>ACT TEST</b>		
September 12, 2015	August 7, 2015	August 8–21, 2015
October 24, 2015	September 18, 2015	September 19–October 2, 2015
December 12, 2015	November 6, 2015	November 7–20, 2015
February 6, 2016	January 8, 2016	January 9–15, 2016
April 9, 2016	March 4, 2016	March 5–18, 2016
June 11, 2016	May 6, 2016	May 7–20, 2016

## Reporting SAT and ACT Scores to Colleges

Both the SAT and the ACT give you a choice of which scores you want to send to your colleges. If you take the ACT more than once, you can choose which set of scores you wish to report. Similarly, if you take the SAT more than once, SAT Score Choice allows you to choose which scores (by test date for the SAT and by individual test for SAT Subject Tests) you want to send to colleges — keeping in mind that some colleges ask you to report all scores from all test dates.

You must report your scores to colleges officially through the testing agency (the College Board or the ACT). You receive four free score reports every time you register for either test. Additional score reports cost \$11.25 per college for the SAT and \$12 per college for the ACT.

**For more information on your score reporting options, visit:**

- SAT: <https://sat.collegeboard.org/register/sat-score-choice>
- ACT: <http://www.actstudent.org/scores/send>.



### ACCOMMODATIONS FOR STUDENTS WITH DISABILITIES

Students with documented disabilities are eligible for accommodations on both the SAT and the ACT, as well as the PSAT and SAT Subject Tests. Learn more about eligibility requirements and how to request accommodations at [www.collegeboard.org/students-with-disabilities](http://www.collegeboard.org/students-with-disabilities) or at [www.actstudent.org/regist/disab](http://www.actstudent.org/regist/disab).

## Test Preparation

You should spend several months preparing to take the SAT or the ACT. This will help you familiarize yourself with the test format and build your self-confidence.

The following resources and strategies can help:

- **Use a test prep book.** Test prep books explain the different sections of each test, review important topics in different subject areas, offer helpful test-taking strategies and include practice tests. There are many options, including official study guides published by The College Board and the ACT. You can borrow a test prep book from the library, or purchase one in a bookstore or online.
- **Explore test prep classes.** Ask your guidance counselor or search online for a suitable course. The costs of these programs vary significantly, so research carefully. Two examples include The Princeton Review, [www.princetonreview.com](http://www.princetonreview.com), and Kaplan Test Prep, [www.kaptest.com](http://www.kaptest.com).
- **Check out online test prep services.** The College Board and ACT both offer online courses, which may cost less than classroom courses. Other options that offer personalized test prep that you can purchase include:
  - Peterson's: [www.petersons.com/college-search/sat-course](http://www.petersons.com/college-search/sat-course)
  - Grockit: [www.grockit.com](http://www.grockit.com).
- **Use free test prep resources**, which are available to students.
  - The College Board has partnered with Khan Academy to offer free SAT preparation, including video tutorials and practice tests, for the redesigned SAT. Learn more at [www.khanacademy.org/sat](http://www.khanacademy.org/sat).
  - [www.grockit.com](http://www.grockit.com) offers personalized tutoring and customized prep courses for free for both the SAT and the ACT.
- **Build your vocabulary by learning five new words daily.** Use websites with word lists, such as [www.major-tests.com/word-lists](http://www.major-tests.com/word-lists) or flashcards.
- **Organize a study group with friends.** Meet weekly to stay motivated.

- **Practice, practice, practice.** To replicate the test-taking process, time yourself and use practice tests. Review instructions and question types. Learn from correct answers and mistakes. Free SAT and ACT practice tests are readily available:

- SAT: <https://sat.collegeboard.org/practice> or [www.major-tests.com](http://www.major-tests.com)
- ACT: [www.actstudent.org/testprep](http://www.actstudent.org/testprep) or [www.mhpracticeplus.com/act.php](http://www.mhpracticeplus.com/act.php).

## Test Costs and Fee Waivers

You will pay \$54.50 to take the current version of the SAT, or \$56.50 to take the ACT with writing. Students in 11th and 12th grade who meet income-eligibility requirements can apply to take these exams at no cost. Fee waivers also assist with paying the costs of reporting scores to colleges. Contact your guidance counselor to see if you qualify and to receive the waiver. For more on fee waivers, visit:

- SAT: <https://sat.collegeboard.org/register/sat-fee-waivers>
- ACT: [www.actstudent.org/faq/feewaiver.html](http://www.actstudent.org/faq/feewaiver.html).

## Be Ready for Test Day

- Do not cram the night before. Get a full night's sleep and eat breakfast.
- Have directions to the test center ready. If necessary, take a practice-run so you know exactly where the test center is located. Arrive at least 20 minutes early on the day of the test.
- Remember to bring your admission ticket, three sharpened No. 2 pencils with erasers, your photo ID and an approved calculator with extra batteries. Note that computers, tablets, cell phones and other electronics are not permitted during the test. For more on what to take on test day and what qualifies as an acceptable calculator, visit:
  - SAT: <https://sat.collegeboard.org/register/sat-test-day-checklist>
  - ACT: [www.actstudent.org/testprep/taking](http://www.actstudent.org/testprep/taking).
- Stay positive and relaxed. Just do your best!



## Step 2: Understand Admissions Options

Colleges have different admission options for submitting applications. Since these differ from school to school, you will need to pay careful attention to requirements and deadlines at each college to which you apply.

### Regular Decision

Regular Decision is the admissions option used by most students. Regular Decision allows you to apply to as many schools as you would like, with application deadlines typically falling between January to mid-February.

**Admissions decisions are sent out in late March or early April.** Regular Decision gives you the ability to compare financial aid packages from multiple colleges before making a final decision on where to enroll.

### Rolling Admission

Rolling Admission means that colleges make admissions decisions as applications are received. Since spots in the freshman class are filled on a first-come, first-served basis, it is best to apply early in the Rolling Admission application process. **You will typically receive an admissions decision within four to eight weeks after submitting your application.** As with Regular Decision, Rolling Admission gives you the opportunity to compare financial aid packages from multiple schools before you must make a final decision. Most universities in the Pennsylvania State System of Higher Education use Rolling Admission.

### Early Admission Options

There are approximately 450 colleges that offer some form of early admission plan. The most popular options are Early Decision and Early Action. **These plans allow you to apply early in the admissions cycle and receive an admissions decision any time from four to eight weeks later.** Under both plans, students may be admitted, denied admission or “deferred” to the Regular Decision pool of applicants.

#### Early Decision

Early Decision is a *binding* early admission plan. This means that **students promise to attend the college to which they apply Early Decision if their application is accepted.** They also agree to withdraw all of their other college applications. Typically, Early Decision deadlines fall on November 1 or November 15. A handful of colleges also offer an Early Decision II plan, which is virtually identical to Early Decision but with later deadlines (usually in January).



#### EARLY DECISION AND FINANCIAL AID

Applying Early Decision does not give you the opportunity to compare financial aid packages among schools. And while you will receive your *estimated* financial aid award when you receive your Early Decision acceptance, it may not fully meet your needs. If the aid award offered by your Early Decision school is not enough to make the cost affordable, you may forfeit your admission and apply to other colleges.

#### Early Action

Early Action is *non-binding*. Students who apply Early Action and who are admitted to a college have until May 1 to decide whether or not to enroll. They also have the opportunity to apply to other colleges. As with Early Decision, Early Action deadlines typically fall in early to mid-November.

#### National Candidates Reply Date: May 1

Once colleges have notified you of their admissions decisions, you have until May 1 — the National Candidates Reply Date — to either accept or decline their offers of admission. According to guidelines set forth by the National Association for College Admission Counseling, no college can require you to commit to attending prior to May 1, with the exception of Early Decision admits and NCAA athletic scholarship programs.

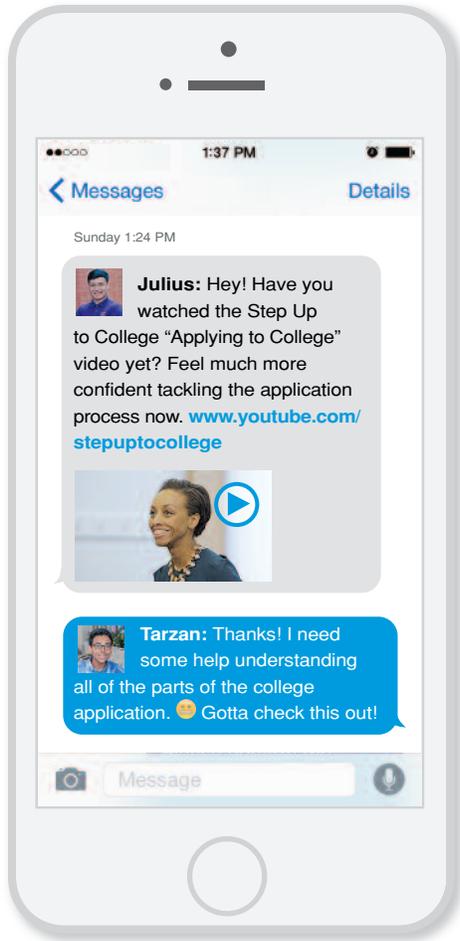


#### GO FOR IT!

**If you identify a school that is the perfect fit for you, you should consider applying Early Decision,** as your chances of being admitted are greater. Generally, colleges that offer Early Decision will enroll anywhere from 20% to 50% of their incoming classes through this program to lock in top applicants.



Temple University



## Step 3: Complete and Submit Your College Applications

### To How Many Schools Should I Apply?

While there is no magic number, it is recommended that students apply to five to eight colleges. More important, you should apply to a range of schools and be realistic about how your academic profile matches the profiles of accepted students. Also, be sure to discuss your list of schools with your College Prep Team and your guidance counselor.



### Set Your College List

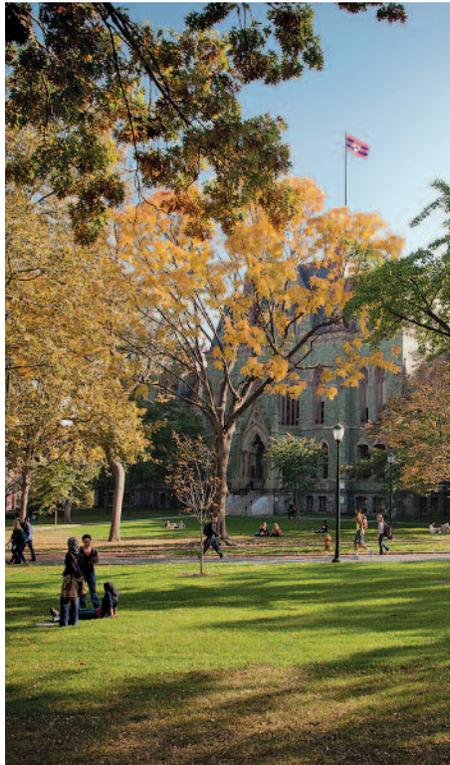
After doing your research and completing the Philadelphia Futures “Fit” Form, write the names of the schools to which you would like to apply. Include:

- two “**reach colleges**” — schools to which your chance of being accepted may not be as high as at other institutions, but where you would be excited to attend if admitted;
- two to four schools that are “**strong matches**” for you in terms of your academic credentials, financial aid needs and social fit; and
- two “**likely admits**” colleges that you are interested in attending and at which your profile meets or exceeds admissions criteria.

Reach colleges: \_\_\_\_\_

Strong matches: \_\_\_\_\_

Likely admits: \_\_\_\_\_



University of Pennsylvania



### MANAGING YOUR ONLINE REPUTATION

A growing number of college admissions representatives and job recruiters are checking social media sites to evaluate applicants. Now is a good time to:

- Type your name into a search engine to see what content appears and delete any unwanted content.
- Set your privacy settings to friends only.
- Don’t post inappropriate, potentially offensive content or photographs.
- Remove personal tags from embarrassing photos or posts.
- Block individuals who post inappropriate content to your social media accounts.

Remember that what you post online is a reflection of who you are, so post wisely.

## Which Application to Use

### Private Institutions

The **Common Application** allows you to apply to up to 20 schools using a single online application. It is used by over 500 colleges and universities. The Common Application website provides information on application requirements, deadlines and supplementary materials that different colleges require. See [www.commonapp.org](http://www.commonapp.org) for details.

There also is a **Common Black College Application**, found at [www.eduinonline.com](http://www.eduinonline.com), which allows students to complete and submit a single application to 42 Historically Black Colleges and Universities (HBCUs).

### Public Institutions

Many public colleges and universities require their own applications, which can be found on the colleges' admissions websites.

- The online application for **Community College of Philadelphia** can be found at: [www.ccp.edu/getting-started/admission-process](http://www.ccp.edu/getting-started/admission-process).
- To apply to any of the 14 schools in the **Pennsylvania State System of Higher Education (PASSHE)**, go to: <https://secure.applynow.passhe.edu>.
- Two of **Pennsylvania's state-related universities** accept the Common Application (Temple University and Lincoln University) while two do not (Penn State and the University of Pittsburgh). Visit the admissions websites of each university to find out how to apply.

## Tips for Submitting College Applications Online

The use of electronic applications, where you submit all of your materials online, is now standard. To streamline the online application process, follow these steps:

- **Familiarize yourself** with what is required by each college you choose to apply to.
- **Create an online account** to begin an application. Use an email address with your full name to clearly identify yourself, such as john.smith@gmail.com.
- **Save usernames and passwords** for each college account. Note these on the "College Application Tracking Worksheet" on page 31 or save them somewhere secure and easily accessible.
- **Print the application form in advance**, and write a draft before completing the application online. Follow directions and answer all questions listed on the application.
- **Save application materials often** and in multiple ways, such as on a computer or USB drive and by printing.

## THE COMPONENTS OF A COLLEGE APPLICATION

A typical college application package includes some or all of the following:

- **Application Form:** This form asks for basic information about you and your family. It also asks you to list activities and awards both in and out of school, which is why it is important to keep your resumé up to date. See pages 12–13 for tips on preparing and updating your resumé.
- **High School Transcript:** Your transcript can be obtained from your guidance counselor or the roster office. Usually, your high school sends an official transcript directly to college admissions offices, but ask about the procedure at your school. Confirm that transcripts have been sent and received.
- **Test Scores:** After you have taken the SAT or the ACT, you need to request that a score report be sent directly to the colleges to which you are applying. This can take several weeks, so make sure you leave plenty of time for your scores to be processed and sent. In addition, be aware that fees to send your scores may apply.
- **Letters of Recommendation:** Many colleges require one, or sometimes two, letters of recommendation from teachers, as well as one from a guidance counselor. These should present your most positive profile as a college-bound student. See "Asking for Letters of Recommendation" on page 30.
- **Essay:** The college essay is a short piece of writing that gives you an opportunity to convey your personality, values and achievements, and to demonstrate your writing skills. Essay questions differ by college. However, if you complete the Common Application, you can submit one essay to multiple schools. See pages 32–34 for help drafting your essay.
- **Interviews:** An interview is recommended by many schools as part of the college application process. Interviewing gives the college representative a chance to get to know you, beyond your grades and test scores. It also gives you an opportunity to share important information about yourself, to ask questions and to express your interest in a college.
- **Application Fee:** Most colleges require you to submit a non-refundable application fee, generally from \$35 to \$80 depending on the school. Fee waivers are available for students who demonstrate financial need or who have special circumstances. See page 30 to learn about fee waivers.

- **Proofread application materials** carefully before submitting them. *Once you click “send,” you cannot revise.*
- **Log in to your account** at each college to ensure your application materials were received and processed. Call the admissions office with any concerns.
- **Check your email and online college accounts often.** Most schools will send you a unique school ID number and login information to check your application status.

### Application Fee Waivers

The average college application fee is approximately \$41, although some colleges charge more. Most colleges will waive application fees for students who meet income eligibility requirements. Your guidance counselor can talk with you about your eligibility, provide necessary forms and lead you through the process.

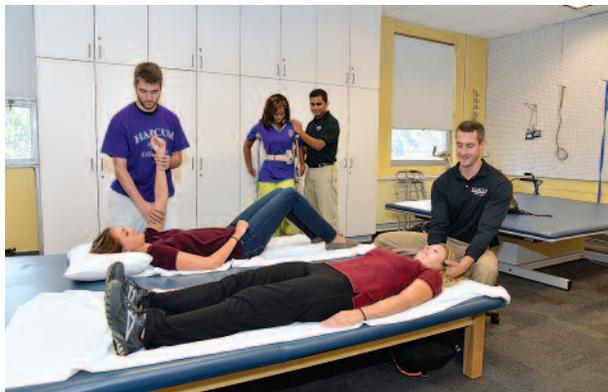
### Asking for Letters of Recommendation

Your guidance counselor will typically write a letter of recommendation on your behalf. This letter highlights your academic achievements and extracurricular activities, and covers your personal qualities and special skills and talents.

In addition, many colleges require at least one letter of recommendation from a teacher. A teacher recommendation should convey your academic achievements and potential, and discuss what kind of student you are in the classroom.

**Follow these tips when asking for letters of recommendation from your teachers:**

- **Who:** Ask teachers from your junior and senior years who have taught your primary academic courses (English, math, science, foreign languages, social studies/history). Consider including one additional letter from a teacher of a supplemental course or activity. For example, if you are active in musicals and plan to study music in college, ask the musical director at your school to write a letter for you.



Harcum College

- **What:** A letter allows a recommender to share your story with college admissions representatives and to address challenges you may have encountered in high school. Make an appointment with your guidance counselor and each of your teacher recommenders. Discuss why you wish to attend a specific college, and explain your strengths and any concerns about your academic record. You also should provide each recommender with any necessary forms, a copy of your current resumé and note deadlines for submission.
- **When:** Allow at least one month for someone to write a letter on your behalf. Keep recommenders updated on your acceptances. Write a thank you note for taking the time to assist you.



**Use the College Application Tracking Worksheet on page 31 to stay organized and meet deadlines.**

### Going on College Interviews

An interview is part of the college application process at many liberal arts colleges — and occasionally at some universities as well.

- Interviews give you an opportunity to ask questions, to demonstrate your interest in a college and to share information about yourself that goes beyond your grades and test scores. They also give colleges a chance to get to know you better.
- You should prepare for a college interview by researching the college so that you feel ready to talk about why it is a good fit for you.
- Your interviewer will ask questions such as, “What interests you about this college?” and “What can you contribute to our campus?”. They may also ask about your high school experiences — courses and subjects you have enjoyed and activities you participate in.
- Generally your interviewer will conclude by asking if you have any questions. Be sure to have one or two thoughtful questions prepared in advance.
- Practice interviewing with friends or family members. Remember to dress appropriately, arrive early and answer questions politely and honestly.
- Send a thank you note to your interviewer afterwards.

More information on college interviews can be found on the College Board website:

<https://bigfuture.collegeboard.org/get-in/interviews>.



## College Application Tracking Worksheet

Use this worksheet to keep track of the deadlines and requirements for each college to which you apply. Write the dates when you complete tasks, the names of the college officials you contact, and all usernames and passwords/PINs. (If you are applying to more than four colleges, make copies of this form before you start writing.)

	College A	College B	College C	College D
Name of College:				
<b>Preparing</b>				
Application deadline (early/regular)				
Requested letters of recommendation				
Sent thank you notes for recommendations				
Requested SAT or ACT scores to be sent				
Requested SAT Subject Test scores to be sent				
Requested high school transcript to be sent				
Scheduled interview (if applicable)				
Sent thank you note to interviewer (if applicable)				
Completed and proofread essays				
<b>Applying</b>				
Made copies of all application materials				
Completed, signed and sent application forms				
Sent essays				
Sent supplemental materials, if needed				
Sent fee or fee waiver				
Completed and submitted FAFSA				
Requested mid-year grades be sent				
Established a contact in the admissions office				
Established a contact in the financial aid office				
Verified receipt of all application materials				
<b>Tracking and Accepting</b>				
Received admissions notification letter				
Received financial aid award letter				
Accepted offer of admission and sent deposit	by May 1*	by May 1*	by May 1*	by May 1*
Requested final high school transcript to be sent				
Requested AP scores to be sent				

\* May be earlier for early admission. Adapted from *The College Board College Application Checklist*.

	FAFSA	College A	College B	College C	College D
Username					
Password/PIN					

## Step 4: Write Your College Essay

### A Self-Portrait

The college essay (sometimes called a personal statement) is an important component of your college application. A strong college essay gives you the opportunity to tell your story, in your words. The story you choose to tell should highlight who you are — your background, interests, accomplishments, character and/or personality — while showcasing your writing skills.

**Plan to spend several weeks writing and fine-tuning your essay, keeping in mind to whom you are writing and why:**

- **Audience:** The purpose of the college essay is to connect you to the person reading it — namely, a college admissions representative who ultimately will be deciding whether or not to admit you to the institution. In order to connect with your audience, you will want to create a piece of personal writing that is honest, authentic and memorable. At the same time, your essay should convince your audience that you will be a good fit for their institution.
- **Purpose:** Your essay's job is to portray an accurate sense of who you are and what you would contribute to a college community. Your essay also demonstrates your writing skills, and as such, it should be thoughtfully composed, organized and well-written.

### Choosing What to Write About

The Common Application provides five prompts from which you may choose a single topic. Colleges that require their own application also will give you one or more prompts, and ask you to choose one to write about.

You should select a topic that allows you to convey your uniqueness as an applicant and that ties your personal characteristics, achievements and/or experiences to your potential contribution as a college student.



**Thamar**

6 hours ago



Looking at Common App essay topics on [www.commonapp.org](http://www.commonapp.org) to get a head start on my college essay. By the time I am a senior, I'll already have had practice writing essays that will wow a college admissions officer! 🖥️

17 Likes 4 Comments



### TOPICS TO AVOID

You have a great deal of freedom in choosing what to write about for your college essay. There are, however, a few topics that you should try to avoid:

- controversial political, social or religious issues — you don't want to alienate or offend readers;
- your admiration for a role model, family member, celebrity or other famous individual — the essay should be about you, not someone you admire; and
- traumatic experiences, such as the illness or death of a family member or friend — unless you can focus on your resilience from such an event.

### Essay Length

The Common Application allows for an essay that is between 250 and 650 words. Schools that use their own applications may have different requirements for length.

### Conquer the Blank Page

To write a strong essay, follow these steps:

- **Brainstorm your topic.** Jot down your ideas in any order. For help, see “Application Essay: Brainstorm and Plan” on page 33.
- **Create an outline to organize your ideas.**
- **Write a first draft.** Don't worry about making it perfect. Shape ideas into paragraphs, each of which revolves around one main idea that ties back to your topic.
- **Allow time to write additional drafts.** Focus on revising the content of your essay first, and work on grammar and spelling later. For help, see “Application Essay: Revise and Proofread” on page 34.
- **Ask for honest feedback** from your College Prep Team.
- **Set your essay aside for a day or two;** then revise again.
- **As a final step, proofread for grammar, formatting and typos.** Ask someone to proofread your essay to catch any errors you may have overlooked.



Dickinson College



## Application Essay: Brainstorm and Plan

Use this worksheet to formulate a process for brainstorming your response to a Common Application essay prompt.

### WHAT MAKES YOU 'YOU'?

**PROMPT:** Some students have a background, identity, interest or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.

### CHOOSE YOUR THEME

For each theme (background, identity, interest or talent) listed in the prompt, brainstorm how that theme makes you uniquely you. Then choose the theme that is most important to you.

**Background** (e.g., My family immigrated to the United States from Sierra Leone when I was six years old.)

---

**Identity** (e.g., I am a first-generation-to-college student.)

---

**Interest** (e.g., I am passionate about cars.)

---

**Talent** (e.g., I play the violin in my high school orchestra.)

---

### REFLECT DEEPLY ON YOUR THEME

Your essay should convey how your particular theme demonstrates why you are a strong candidate for admission. Reflect deeply on your theme and make clear connections about how your background, identity, interest or talent has made you who you are.

- In what ways does your theme (background, identity, interest or talent) define you? And in what ways does it not?
- 
- 

- Are there specific ways your theme changed you?
- 
- 

- How does your theme — and the story you told about it — reflect the unique contributions you could make to a college or university?
- 
- 

### TELL YOUR STORY

Now tell a story that shows who you are and how your theme has shaped you — your strengths, your abilities, your passions and your dreams for the future. Remember, this is a personal statement, not an academic essay!

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Writer's block? To see how other students have approached this prompt, visit [www.steputcollege.org](http://www.steputcollege.org).



## Application Essay: Revise and Proofread

After you have completed a first draft of your essay, this worksheet will guide you through the process of revising your writing to ensure it is ready to submit to college admissions representatives. Number each of your essay's paragraphs, then respond to each of the prompts below. When you have finalized the content and organization of your essay, use the proofreading tips to polish your writing.

### CONTENT

**Have I fully answered the essay prompt or question?**

Yes  No

Some prompts are multi-faceted, so be sure your essay addresses the prompt in full. If you need to more fully meet the essay's specific requirements, jot down what needs to be added:

**Is my writing original?**

Yes  No

Plagiarism is defined as taking someone else's work or ideas and presenting them as your own. It is a serious offense and can jeopardize your college admission.

**Does my essay convey my individuality?**

Yes  No

Your essay should reflect the traits and experiences that make you unique. Which paragraphs strongly describe your unique qualities? Which paragraphs may need more work?

**Have I kept my audience in mind?**

Yes  No

The challenge is to write an essay that will capture an admissions officer's attention. Is the topic suitable to be read by a college admissions representative? Which details in your essay are most interesting? Could you improve any content to make it more engaging?

### STYLE AND ORGANIZATION

**Is my essay's tone appropriate? In other words, is it positive and professional?**

Yes  No

You do not want to come across as boastful, negative or too casual. Also, since a college application essay is a personal essay, use the first-person point of view (*e.g.*, I, me, my).

**Is my language formal enough?**

Yes  No

Avoid informal language that is common in speech but which is too casual for a college essay. However, do not saturate your essay with complicated words that you found in the dictionary or thesaurus. Focus on being clear and specific. Avoid overuse of vague words such as 'things,' 'good,' 'great.' Circle these words in your essay and try to think of more descriptive options.

**Does my essay have an engaging introduction, relevant middle and strong ending? Do any ideas overlap in different paragraphs?**

Yes  No

Depending on your topic, you may organize your writing by main idea or in chronological (time) order. Review the essay's organization and note any necessary revisions here:

**Is my essay concise, and does it meet the word limit?**

Yes  No

The Common Application essay word limit is 650 words. Some colleges have different length requirements. Check your essay's current word count, and determine if you need to add or delete content.

### PROOFREADING TIPS

- Proofread from a printed copy of your essay to better catch typos and grammatical or formatting errors.
- Do not rely only on your computer's spellcheck function, which may not catch words that are spelled correctly but misused in your essay.
- Read your essay aloud slowly. Oftentimes, the ear catches what the eye misses. If you learn better by listening, ask someone to read your essay aloud to you.
- Take breaks between writing drafts and doing revisions; then proofread your essay multiple times.
- Ask a parent, teacher or guidance counselor to proofread your essay. Another set of eyes can often see errors that your own eyes miss.

## Chapter 6:

# Paying for College

**Why It Matters:** Understanding how to break down college costs, how to apply for financial aid and how to interpret your financial aid award is critical when choosing a college.

## Step 1: Understand the Cost of Attending College

### College ‘Sticker Prices’

The majority of your college costs will fall under tuition and fees (what you will pay to take classes), as well as room and board (housing and food). In addition, you will need to set aside funds to pay for books and school supplies as well as personal expenses such as laundry, cell phone bills and recreational activities (see The Hidden Costs of College below).

The chart below shows the estimated costs for tuition and fees and room and board at a sampling of schools in Pennsylvania. These numbers are not intended to discourage you, but to motivate you to pursue a financial aid package that will make it possible for you to attend the college of your choice.

SAMPLE SCHOOLS	TUITION AND FEES*	ROOM AND BOARD*
<b>Pennsylvania Public and State-Related Institutions</b>		
Pennsylvania State University (in-state residents)	\$17,514	\$10,926
Temple University (in-state residents)	\$13,596	\$11,140
Bloomsburg University (in-state residents)	\$ 9,326	\$ 8,480
<b>Private Four-Year Institutions</b>		
Gettysburg College	\$49,140	\$11,730
University of Pennsylvania	\$49,536	\$13,990
St. Joseph’s University	\$40,580	\$14,426
<b>Two-Year Institutions</b>		
Community College of Philadelphia (depends on number of credits and choice of courses)	\$ 5,110	N/A
Manor College	\$15,250	\$ 6,870

\*Amounts shown may vary depending on such factors as course fees, major and housing accommodations.



Temple University

### The Hidden Costs of College

College costs are generally categorized as “direct costs” and “indirect costs.” **Direct costs** appear on your bill and include tuition and fees, plus room and board. **Indirect costs** do not appear on your bill. However, they can be substantial and should be factored into your total cost of attendance. Indirect costs may include:

- books and school supplies;
- a computer and accessories;
- personal expenses, such as clothing, toiletries, laundry, phone/Internet bills and entertainment;
- dorm room needs, such as sheets, pillows and towels;
- transportation to and from college; and
- for those commuting to college, meals and parking.

Many colleges recommend setting aside anywhere from \$1,000–\$1,500 per year for books and school supplies and approximately \$2,000–\$3,000 for personal expenses.

## What Is Financial Aid?

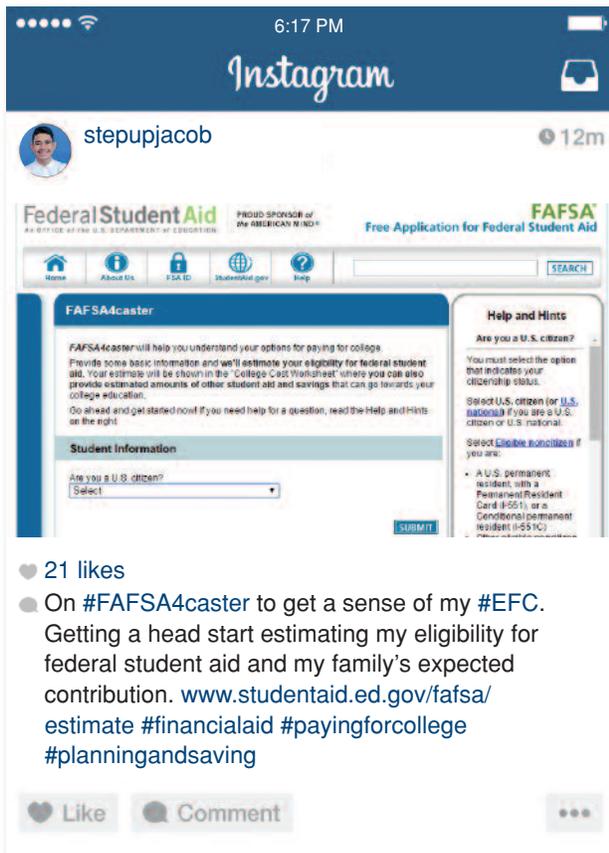
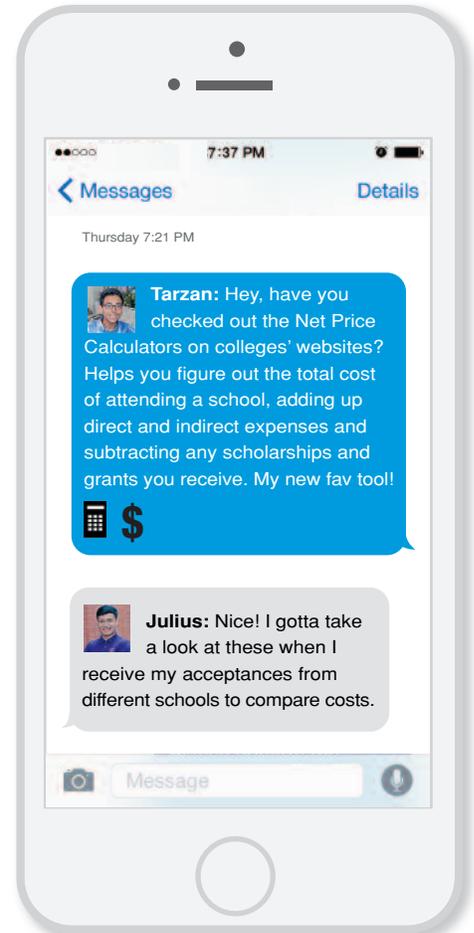
Financial aid is money that is lent or given to you to help you pay for college. There are two kinds of financial aid: merit-based and need-based. **Merit-based aid** is awarded to students based on their academic achievements, special skills, talents or other criteria. **Need-based aid** is awarded based on your family's financial need to bridge the gap between the amount of money your family is able to contribute and the amount needed to pay for college. The majority of aid provided by colleges and universities is need-based.

## How Is My Need Determined?

All students interested in applying for financial aid must submit the FAFSA — **The Free Application for Federal Student Aid** (see pages 42–43). After submitting your FAFSA, your Student Aid Report will be available online within three to five days. This important document summarizes the financial information you provided on the FAFSA and shows the amount of money your family is expected to pay toward college which is known as your **Expected Family Contribution (EFC)**. Colleges subtract your EFC from the Cost of Attendance (COA) to determine the amount of financial aid you will need to attend.

## How Is My Need Determined?

$$\frac{\text{Total Cost of College Attendance (COA)} \\ - \text{Your Expected Family Contribution (EFC)}}{\text{Your Financial Need}}$$



University of the Sciences

## Step 2: Tell Fact from Fiction

### Financial Aid Myths and Realities

There are many myths about the cost of a college education and financial aid. It is important to distinguish what is true from what is not.

MYTH	REALITY
“I cannot afford to attend college.”	Don't avoid applying to college because of cost. Scholarships, grants, loans and Federal Work-Study can help you cover the cost of attendance and related expenses. See pages 37–41 for more information on types of financial aid.
“My grades are not high enough to receive financial aid.”	Most federal aid is based on financial need, not academic achievement. Learn more about financial aid eligibility on the Federal Student Aid website: <a href="https://studentaid.ed.gov/eligibility/basic-criteria">https://studentaid.ed.gov/eligibility/basic-criteria</a> .
“I should not consider applying to a private college due to cost.”	Many private colleges are able to offer significant financial aid packages — in many cases, more than public universities — to low-income students. Do not count out private colleges due to cost.
“I plan to attend college part-time, so I won't be eligible for financial aid.”	Financial aid may be available for part-time students. Contact a school's financial aid office directly to inquire.
“My family and I cannot save for college.”	Saving for college may be possible for you. Research these options: <ul style="list-style-type: none"> <li>• A savings program such as the Lubert IDA Program through the United Way, which matches \$4 for every \$1 you save. Search “Lubert IDA Program” on <a href="http://unitedforimpact.org">http://unitedforimpact.org</a>.</li> <li>• The Pennsylvania 529 College Savings Program helps your family save money for college and includes special tax breaks. See <a href="http://www.pa529.com">www.pa529.com</a>.</li> </ul>
“My brother did not qualify for need-based aid, so I am sure I won't either.”	Having a sibling in college can affect your financial aid eligibility. Having two or more siblings in college may substantially boost your chances of getting financial aid.
“My financial aid package is non-negotiable.”	Many schools will discuss financial aid awards. If your financial aid award falls short of your need, speak with a financial aid officer and ask that your package be reconsidered.
“I did not receive Federal Work-Study in my financial aid award letter, so I cannot work while I am in school.”	Many schools offer Work-Study opportunities separate from Federal Work-Study. Contact your college's financial aid office to learn about other part-time employment options. If possible, limit your work to about 10 hours per week, especially in your all-important freshman year of college.

twitter

**Najdallah** @najdallahb  
6 hours ago

Knowing about @PHEAAid is important! PHEAA distributes money through scholarships, grants and Work-Study programs. After you complete the @FAFSA, go to [www.pheaa.org](http://www.pheaa.org) to finalize the application for financial aid from PA. Go to the website or call 1-800-233-0557 for more information.

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## Step 3: Learn About Types of Financial Aid

### Elements of a Financial Aid Package

Financial aid comes in the form of grants, scholarships, loans and Federal Work-Study. Your financial aid package is the total amount of aid you will receive from some or all of these sources. Understanding the different components of a financial aid package is critical when you are applying to and selecting a college — especially when comparing financial aid packages from different schools.

## Grants

Financial aid in the form of grants does not have to be repaid. Most grants are awarded based on your financial need and are renewed each year, provided you continue to meet eligibility requirements. Since grants are highly desirable forms of aid, it is important when comparing financial aid packages to pay close attention to the amount of grant money being awarded.

The most common grants awarded to Pennsylvania residents include:

- **Federal Pell Grants** which are awarded based on financial need. If you meet the eligibility criteria, the grant will be noted on your financial aid award letter. To be considered for a Pell Grant, you must submit the FAFSA (see page 42–43 for more information on filing the FAFSA). The maximum Pell Grant for the 2015–2016 academic year is \$5,775.
- **Federal Supplemental Educational Opportunity Grants (FSEOGs)** which are awarded to students with the greatest financial need. To be eligible, you must complete the FAFSA. The maximum FSEOG award is \$4,000 a year, depending on factors such as financial need and the amount of other aid you receive. *Tip:* Because FSEOG funds are limited, submit your FAFSA as soon as possible after January 1.
- **Pennsylvania State Grants** which are awarded by the Pennsylvania Higher Education Assistance Agency (PHEAA) and are based on financial need. To qualify you must submit your FAFSA by April 30. For eligibility requirements and other information, visit [www.pheaa.org/funding-opportunities/state-grant-program](http://www.pheaa.org/funding-opportunities/state-grant-program).
- **Institutional Grants** which are offered by many colleges and universities based on a student's academic merit, area of study and/or financial need. The amount of and criteria for receiving these grants vary by school.

Other grant programs include:

- **The Chafee Education and Training Grant Program** awards grants to undergraduates who are “aging out” of the foster care system and are Pennsylvania residents. Students must attend an approved postsecondary school. For more information, visit [www.pheaa.org](http://www.pheaa.org), and search “Chafee.”
- **Teacher Education Assistance for College and Higher Education (TEACH) Grants** are federal awards of up to \$4,000 per year for students who plan to teach in a high-need field in a low-income area. Learn more at <https://studentaid.ed.gov/types/grants-scholarships>.



Villanova University

## Scholarships

Like grants, scholarships do not have to be repaid. Many scholarships are given to students based on academic achievement or other criteria such as artistic or athletic ability; some are given based on financial need. Scholarships can range from a few hundred dollars to the entire cost of your education.

It is important to identify as many scholarship opportunities as you can. Review each scholarship's criteria and deadline, and apply to all for which you are eligible.

Strategies for researching scholarships:

- **Begin researching scholarships early in high school**, so you understand the grades and skills you will need to be a strong candidate.
- **Focus on scholarships that match your strengths.** If you have strong grades, target academic scholarships. If you are an artist, dancer, actor or writer, research scholarships tailored to the arts. If you are engaged in community service, search for scholarships related to volunteering.
- **Research local scholarship options.** Ask your guidance counselor for suggestions, and check out the scholarship listings and databases shown on page 39.
- **Ask your parents or guardians if their workplaces offer scholarships** to the children of employees.
- **Look into service and cultural organizations in which you and your family are involved.** Many faith-based organizations, civic associations and unions offer scholarships.



### AVOID SCHOLARSHIP SCAMS

Do not use scholarship services that require a fee. These may be scams. Legitimate providers of scholarship search tools do not charge any fees.

**Scholarship Search Engines:**

Explore the following scholarship databases:

*National Scholarship Databases*

CollegeScholarships.org: [www.collegescholarships.org](http://www.collegescholarships.org)

The College Board:

<https://bigfuture.collegeboard.org/scholarship-search>

College Greenlight: [www.collegegreenlight.com](http://www.collegegreenlight.com)

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

FinAid: [www.finaid.org/scholarships](http://www.finaid.org/scholarships)

Peterson's: [www.petersons.com/finaid](http://www.petersons.com/finaid)

Sallie Mae: [www.salliemae.com/plan-for-college/scholarships](http://www.salliemae.com/plan-for-college/scholarships)

Scholly: <http://myscholly.com>

*Local Scholarship Databases*

School District of Philadelphia:

[www.phila.k12.pa.us/offices/scholarships](http://www.phila.k12.pa.us/offices/scholarships)

Philadelphia College Prep Roundtable:

[www.collegepreproundtable.org/scholarships.html](http://www.collegepreproundtable.org/scholarships.html)

Philadelphia Foundation: [www.philafound.org/scholarships](http://www.philafound.org/scholarships)

**National Scholarships**

The following national scholarships offer significant financial awards based on a variety of criteria. Check out the eligibility for each scholarship and, if you are a good fit, be sure to meet all deadlines.

Coca-Cola First Generation Scholarship:

[www.coca-colascholarsfoundation.org](http://www.coca-colascholarsfoundation.org)

Dell Scholars Program: [www.dellscholars.org](http://www.dellscholars.org)

Gates Millennium Scholarship: [www.gmsp.org](http://www.gmsp.org)

Hispanic Scholarship Fund: <https://hsf.net/en/scholarships>

Horatio Alger Scholarship:

[www.horatioalger.org/scholarships](http://www.horatioalger.org/scholarships)

I'm First Scholarship: [www.imfirst.org/scholarship](http://www.imfirst.org/scholarship)

Jack Kent Cooke Foundation College Scholarship

Program: [www.jkcf.org/scholarships](http://www.jkcf.org/scholarships)

Jackie Robinson Foundation Scholarship:

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

United Negro College Fund Scholarships:

<https://scholarships.uncf.org>

**Local Scholarships for Philadelphia Students**

SCHOLARSHIP	AMOUNT	ELIGIBILITY REQUIREMENTS
Drexel Liberty Scholars Program <a href="http://www.drexel.edu">www.drexel.edu</a> , search for "Liberty Scholars Program"	100% of tuition and fees at Drexel University, renewable annually	Must be graduating from a high school in Philadelphia and meet an income requirement
GSK Opportunity Scholarship <a href="http://www.philafound.org/scholarships">www.philafound.org/scholarships</a> , search for "GSK Opportunity Scholarship"	Up to \$5,000 annually for four years; may be applied to tuition, fees, books and materials not covered by other financial aid, renewable annually	Must be a Philadelphia resident who has overcome adversity and who is enrolling in a Pennsylvania state or state-related school or a community college
The Mayor's Scholarship Program at the University of Pennsylvania <a href="http://www.sfs.upenn.edu/mayors-scholarship">www.sfs.upenn.edu/mayors-scholarship</a>	Up to 100% of tuition and fees at the University of Pennsylvania, depending on financial need, renewable annually	Must be graduating from a high school in Philadelphia, Bucks, Delaware or Montgomery counties with financial need and plan to attend the University of Pennsylvania
Philadelphia City Scholarship Program <a href="http://www.freelibrary.org/cityscholarship">www.freelibrary.org/cityscholarship</a>	\$1,000 per academic year for four years	Must be a Philadelphia resident, graduating high school with at least 3.0 GPA, who plans to be a full-time student at a college in Philadelphia, Bucks, Chester, Delaware or Montgomery counties
Philadelphia Education Fund Last Dollar Scholarship <a href="http://www.philaedfund.org/programs/supporting-students/philadelphia-scholars">www.philaedfund.org/programs/supporting-students/philadelphia-scholars</a>	\$200 to \$5,000 awarded when the sum of a family's expected family contribution plus the student's financial aid package total does not meet the cost of attendance	For high school graduates who have participated in the Philadelphia Education Fund's College Access Program and/or attend select partner high schools
The Richard A. Ash Scholarship Fund <a href="http://www.philafound.org/scholarships">www.philafound.org/scholarships</a> , search for "Richard A. Ash Scholarship Fund"	From \$1,000 up to 90% of tuition, books and fees; renewable	For Philadelphia residents with financial need
Urban League of Philadelphia Community Scholars Program <a href="http://www.urbanleaguephila.org">http://www.urbanleaguephila.org</a> , search for "Community Scholars"	\$1,000 to \$5,000	Application forms with eligibility criteria will be available in November 2015



## Search for Scholarships

**Find at least two scholarships that have ACADEMIC and/or INCOME criteria for which you qualify. List them here, along with the information necessary for completing and filing the application. Discuss these opportunities with your College Prep Team.**

Name of scholarship #1 \_\_\_\_\_

Amount of scholarship \_\_\_\_\_ Deadline \_\_\_\_\_

I am eligible for this scholarship because... \_\_\_\_\_

Your notes \_\_\_\_\_

\_\_\_\_\_

Name of scholarship #2 \_\_\_\_\_

Amount of scholarship \_\_\_\_\_ Deadline \_\_\_\_\_

I am eligible for this scholarship because... \_\_\_\_\_

Your notes \_\_\_\_\_

\_\_\_\_\_

**Find at least two scholarships for which you qualify that align with your BACKGROUND or INTERESTS. List them here, along with more information about them. Discuss these with your College Prep Team.**

Name of scholarship #3 \_\_\_\_\_

Amount of scholarship \_\_\_\_\_ Deadline \_\_\_\_\_

I am eligible for this scholarship because... \_\_\_\_\_

Your notes \_\_\_\_\_

\_\_\_\_\_

Name of scholarship #4 \_\_\_\_\_

Amount of scholarship \_\_\_\_\_ Deadline \_\_\_\_\_

I am eligible for this scholarship because... \_\_\_\_\_

Your notes \_\_\_\_\_

\_\_\_\_\_

**If you find more scholarships for which you qualify, start a scholarship tracking sheet for yourself based on the worksheet above.**

### Federal Work-Study

**Work-Study is a federally subsidized program that provides students who need financial aid with part-time jobs in order to help pay for college.** Work-Study is based on financial need and a student must complete the FAFSA to qualify. If you qualify, your Work-Study information will appear on your financial aid award letter.

Jobs are often in college offices such as Academic Affairs or Student Affairs, in libraries or in residence halls. Students are paid directly by the college. You are responsible for researching the job application process on your campus, which usually requires applying to and interviewing for positions.

You are guaranteed the current federal minimum wage, although that amount may be higher depending on the type of job you receive. If you are not initially granted Work-Study, ask your college's financial aid office about other employment options on campus.

## Loans

A loan is money that you borrow that must be repaid, with interest, within a certain time frame. Many students receive loans as part of their financial aid packages. Loans are offered by both the federal government and by private institutions. Interest rates vary by type of loan.

The following are the most common types of college loans.

### Federal Perkins and Federal Direct Loans

The federal government offers Federal Perkins and Federal Direct Loans. You must complete the FAFSA (see pages 42–43) in order to be considered for these loans. If you are eligible to receive a federal loan, the amount will be listed on your financial aid award letter.

- **Federal Perkins Loans** are low-interest (5%) loans awarded to help students from low-income families to cover college costs. You must be enrolled at least part-time in one of approximately 1,700 participating schools. Undergraduates may receive up to \$5,500 a year. Due to limited funds, not everyone who qualifies for a Perkins Loan will receive one, so complete your FAFSA early.
- **Federal Direct Loans** are available to all students enrolled at least half-time. They have low interest rates and various repayment options. These loans are either subsidized or unsubsidized.
  - **Subsidized loans** are awarded on the basis of financial need. The federal government “subsidizes” (pays) the interest while you are in school and during a grace period (the first six months after you leave school) or deferment period (a postponement of loan repayments).
  - **Unsubsidized loans** are not based on financial need. You will be charged interest from the time you borrow the money — even while you are in school — until you have paid off the loan in full.

If you accept one of these loans, you must complete entrance counseling to help you understand what it means to take out a federal student loan and sign a promissory note (a legal document that sets forth the terms of the loan and your repayment obligations). Visit [www.aessuccess.org/manage](http://www.aessuccess.org/manage) to learn about managing your loans.



**Thamar**

3 hours ago



Have you seen President Obama's announcement? Starting next year — on October 1, 2016 — students can file the FAFSA in October of their senior year and can use tax information from an earlier year. This change will make the financial aid process so much easier! [www.studentaid.gov/fafsa-changes](http://www.studentaid.gov/fafsa-changes)

23 Likes 11 Comments

### Federal Direct PLUS Loans

PLUS loans can be taken by parents of dependent college students to help pay for education expenses not covered by other financial aid. Parent(s) have to apply for a PLUS loan and undergo a credit check. Your college's financial aid office will provide instructions for your parents to request a PLUS loan.

- Interest is charged on these loans during all periods, even when you are in school.
- Parents with a poor credit history may not be eligible for a PLUS loan. If your parent(s) are denied, inform your financial aid office. The college may be able to certify you to receive additional Federal Direct Unsubsidized Loans.

For more on federal loans, visit the Federal Student Aid website: <https://studentaid.ed.gov>. Click on the tab “Types of Aid,” and then select “Loans.”

### Private Student Loans

Students and parents may choose to take out private loans to pay college expenses. Banks and other financial institutions offer private loans, which are granted based on your credit history. Private loans usually have higher interest rates than government loans and less favorable repayment terms.

You should consider taking out a private loan only if you have exhausted all other loan options and know you will be able to meet repayment obligations.



### KNOW YOUR LOAN OBLIGATIONS

While taking student loans can be a good investment in your future, you need to understand fully the impact of the financial obligation you are assuming.

- Use a loan repayment calculator to project monthly payments and how long it will take you to repay your loans. Go to the Federal Student Aid website: <https://studentaid.ed.gov/sa/repay-loans>.
- After you graduate you only will have a six-month grace period before you are required to begin making payments on your federal loans. Thereafter, payments will be due monthly.
- The consequences of not paying your student loans can be severe. If your loan goes into default, your credit rating will be negatively impacted, making it difficult for you to buy a car, secure a home mortgage, or apply for a credit card.

For more on the dangers of defaulting on student loans, visit <https://studentaid.ed.gov/repay-loans/default>.

## Step 4: Navigate the FAFSA

### The FAFSA

If you wish to apply for financial aid, you must complete the Free Application for Federal Student Aid (FAFSA). This form is used by the U.S. Department of Education to determine how much you and your family will be expected to contribute to your college education. The FAFSA also determines your eligibility for financial aid from the federal government, the Commonwealth of Pennsylvania and your college.



### Six Steps to Conquer the FAFSA

Seniors and parents/guardians, follow the six steps outlined below to conquer the FAFSA.

**1. Choose your filing method.** There are three ways to complete your FAFSA:

- Complete the form online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (this is the recommended filing method).
- Download a PDF of the file from [www.studentaid.ed.gov/resources](http://www.studentaid.ed.gov/resources), complete it and submit it by mail.
- Request a paper copy of the FAFSA by calling 800-4-FED-AID (1-800-433-3243). Complete it and submit it by mail.

**2. Set up your Federal Student Aid ID (FSA ID).** Log on to [www.fafsa.ed.gov](http://www.fafsa.ed.gov), and click on the link to create an FSA ID. During the set-up process:

- You will be prompted to select a username and password.
- Enter your email address, name, date of birth, Social Security number, contact information and challenge questions and answers for security purposes.
- If you had an FSA PIN from previous years, you can enter it and link it to your FSA ID. (Don't worry if you have forgotten your PIN. You can still set up an FSA ID.)
- Review your information, and accept the site's terms and conditions.
- Confirm your email address using a secure code, which will be sent to the email address you entered when you created your FSA ID.

**3. Organize your paperwork.** To do this, you will need the following documents and information:

- Your Social Security number;
- Your alien registration number (if you are not a U.S. citizen);
- Your driver's license number (if you have one);
- The most recent federal income tax returns, W-2s and other records of money earned by you and your parents\*;
- Records of 2015 untaxed income (such as social security benefits, public assistance) for you and your parents (if applicable);

- The most recent bank statements for you and your parents, and records of investments (if applicable); and
- Your FSA ID, which you will use to sign the forms electronically.



#### LISTING COLLEGES ON YOUR FAFSA

You may designate up to 10 colleges to which you would like your online FAFSA sent (on the paper version, you may list up to four colleges). We recommend listing the in-state public institutions in priority order at the beginning of your list (since some states require you to list state universities first to be considered for aid) and then listing private colleges and universities below them, in alphabetical order.

**4. Submit your FAFSA as early as possible after January 1.**

- Since financial aid is limited and awarded on a first-come, first-served basis, the sooner you submit your FAFSA after January 1, the sooner it will be processed. Submitting the FAFSA early will put you in the best position to receive the maximum amount of financial aid for which you may be eligible.
- Students often delay filing their FAFSA because it requires information from their parents' income tax returns for the year most recently ended. Do not delay for this reason. Parents can estimate the financial information requested on the FAFSA based on their 2014 income tax returns and update it later when their 2015 income tax returns are completed.
- Be mindful that some colleges and universities have deadlines for filing the FAFSA, which can be as early as January 15. Check for any FAFSA deadlines at each school to which you are applying.

\* The IRS Data Retrieval Tool is the easiest way to provide your tax data. This tool allows you to electronically import tax return information from the IRS to the FAFSA. To determine if you are eligible to use the tool, visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and search "IRS Data Retrieval Tool."

**5. Prepare to provide income verification, if necessary.**

You may be asked to verify your or your parents' income information which you provided on the FAFSA by supplying copies of documentation, such as income tax returns and W-2 statements. Check your regular mail and email frequently for any follow-up communications related to the FAFSA and respond promptly. (Note: if you use the IRS Data Retrieval Tool discussed above, you are less likely to be asked to provide verification).

**6. Review your Student Aid Report (SAR).** Three to five days after you submit your FAFSA signed with your FSA ID, your Student Aid Report (SAR) will be available online. Your SAR summarizes the information you provided on your FAFSA and lists your Expected Family Contribution (EFC).

- If you filed your FAFSA online with a valid email address, you will receive an email message containing a secure link to your SAR. (Regularly check your junk mail or spam folder, in case the message is sent there rather than your inbox.) Without a valid email address it can take up to two weeks for the SAR to arrive via U.S. mail.

**Need Assistance with Your FAFSA?**

You and your family may have questions as you complete the FAFSA. The Federal Student Aid Information Center (FSAIC) provides free help to students and their families. FSAIC staff members can answer your questions by phone at 800-4-FED-AID or 800-730-8913 (TTY). You also can visit [www.studentaid.ed.gov/contact](http://www.studentaid.ed.gov/contact) for answers to frequently asked questions or to email a question.

**The CSS/Financial Aid PROFILE**

About 400 colleges, universities and scholarship programs also require that you submit the CSS/Financial Aid PROFILE in addition to the FAFSA.

- To determine if you are required to submit a PROFILE, contact your chosen schools or see <http://student.collegeboard.org/css-financial-aid-profile>. On this site, you also will find tips for completing the application and organizing necessary paperwork.
- The College Board will send your PROFILE application to the schools and programs that you specify. The cost for sending your PROFILE report to one school or program is \$25. Subsequent reports cost \$16 each. Fee waivers are available for income eligible students applying to college for the first time. You will be notified if you qualify for a fee waiver when you complete the PROFILE application.



Community College of Philadelphia

**ACCURACY MATTERS**

As you apply for financial aid, there will be many forms to complete which require full disclosure of your family's financial information. These data are necessary to determine your financial aid package. Families all across the country will be answering the same questions. Make sure that all information is accurate and complete. Withholding data or providing inaccurate information will jeopardize your financial aid package.

## Step 5: Interpret Your Financial Aid Award Letter

Along with your acceptance, you will receive a financial aid award letter from each college from which you requested aid. The letter will inform you how much financial aid the college is offering you for the coming year and will outline the various components of your financial aid package — scholarships, grants, loans and Federal Work-Study. Your award letter may be sent by email or accessed through the college's online student portal.

To understand how a financial aid package works, meet Marie Park, a hypothetical student who will be attending Commonwealth University, a fictitious university in the Pennsylvania State System of Higher Education. Marie filed her FAFSA in early January and applied for several scholarships.

Tuition	\$ 9,820
Room and Board	\$ 8,800
Books and Supplies	\$ 1,500
+ Personal Expenses	\$ 2,200
<b>Total Cost of Attendance</b>	<b>\$22,320</b>

### Commonwealth UNIVERSITY

April 25, 2016

Marie Park  
123 Chestnut Avenue  
Philadelphia, PA 19999

Dear Marie:

Congratulations on your admission to Commonwealth University.

Based on the information you submitted on your FAFSA, you are eligible to receive the following awards for the 2016–2017 school year. Changes in your enrollment, housing, residency, or financial or other information may result in adjustments to this offer. Please let us know as soon as possible about any changes in your status while at Commonwealth University.

In order to receive payment of your aid, you must demonstrate satisfactory academic progress. If a Pennsylvania State Grant is listed below, it is only an estimate until PHEAA sends you an official award notice.

TYPE OF AID	FALL 2016	SPRING 2017
Federal Pell Grant	\$2,887	\$2,887
Pennsylvania State Grant	1,856	1,856
Pennsylvania Foundation Scholarship	1,500	1,500
Commonwealth University Scholarship	350	350
Federal Perkins Loan	550	550
Federal Direct Subsidized Loan	1,750	1,750
Federal Direct Unsubsidized Loan	1,000	1,000
<b>Total</b>	<b>\$9,893</b>	<b>\$9,893</b>

Total Aid for Academic Year 2016–2017 = \$19,786

Sincerely,



Tyler Jones  
Director of Financial Aid

#### UNDERSTAND THE NUMBERS

The cost of attending Commonwealth University is **\$22,320** for the 2016–17 academic year. The University is offering Marie **\$19,786** in financial aid including **\$6,600** in loans. This means that Marie and her family will have to contribute **\$2,534** toward her college education for the 2016–17 academic year, in addition to the loans she will be required to repay. If this amount is not available from her family's current income or assets, Marie's parents may apply for a Federal Direct PLUS Loan or a private loan.

#### CONSIDER LOAN REPAYMENT WITH EACH FINANCIAL AID OFFER

Loans must be repaid. Marie is offered **\$6,600** in Federal Direct and Federal Perkins Loans for the 2016–17 school year. If she accepts this amount of loans each year for four years, she will owe **\$26,400** after graduating from college. Following graduation, Marie will be legally obligated to pay back this amount, **plus interest**.



# College Cost Calculator

Understanding your complete financial package is critical when selecting the college you will attend.

NAME OF COLLEGE: \_\_\_\_\_

## BILLED EXPENSES (DIRECT COSTS OF ATTENDANCE)

Tuition		\$	_____
Housing/Room	+	\$	_____
Meal Plan/Board	+	\$	_____
General Fees	+	\$	_____
Health Insurance (if required)	+	\$	_____
<b>TOTAL BILLED EXPENSES</b>	<b>=</b>	<b>\$</b>	_____

## ESTIMATED OUT-OF-POCKET EXPENSES (INDIRECT COSTS)

Transportation		\$	_____
Books and Educational Expenses	+	\$	_____
Personal Expenses (toiletries, phone bill, clothes, etc.)	+	\$	_____
<b>ESTIMATED TOTAL OUT-OF-POCKET EXPENSES</b>	<b>=</b>	<b>\$</b>	_____

## FINANCIAL AID: GRANT AND SCHOLARSHIP ASSISTANCE\*

University Scholarship(s)		\$	_____
Federal Pell Grant	+	\$	_____
Federal SEOG Grant	+	\$	_____
PHEAA Grant	+	\$	_____
Other Scholarship(s)	+	\$	_____
<b>TOTAL GRANT AND SCHOLARSHIP ASSISTANCE</b>	<b>=</b>	<b>\$</b>	_____

## FINANCIAL AID: LOAN ASSISTANCE

Federal Direct Subsidized Loan		\$	_____
Federal Direct Unsubsidized Loan	+	\$	_____
Other Loan(s)	+	\$	_____
<b>TOTAL LOAN ASSISTANCE</b>	<b>=</b>	<b>\$</b>	_____

\* **Work-Study** amounts are **not** factored into these calculations because you receive this funding **only after** you work the allotted hours. These funds can be used to offset the estimated out-of-pocket expenses noted above.

## COLLEGE COST CALCULATION

<b>TOTAL BILLED EXPENSES</b>		<b>\$</b>	_____
<b>MINUS TOTAL GRANT AND SCHOLARSHIP ASSISTANCE</b>	<b>-</b>	<b>\$</b>	_____
<b>EQUALS AMOUNT OWED BEFORE LOANS</b>	<b>=</b>	<b>\$</b>	_____
<b>MINUS TOTAL LOAN ASSISTANCE</b>	<b>-</b>	<b>\$</b>	_____
<b>EQUALS CASH GAP IN BILLED EXPENSES</b> (Amount needed to pay Direct Costs)	<b>=</b>	<b>\$</b>	_____
<b>PLUS ESTIMATED TOTAL OUT-OF-POCKET EXPENSES</b>	<b>+</b>	<b>\$</b>	_____
<b>EQUALS TOTAL CASH GAP</b> (Amount needed for Billed and Out-of-Pocket Expenses)	<b>=</b>	<b>\$</b>	_____

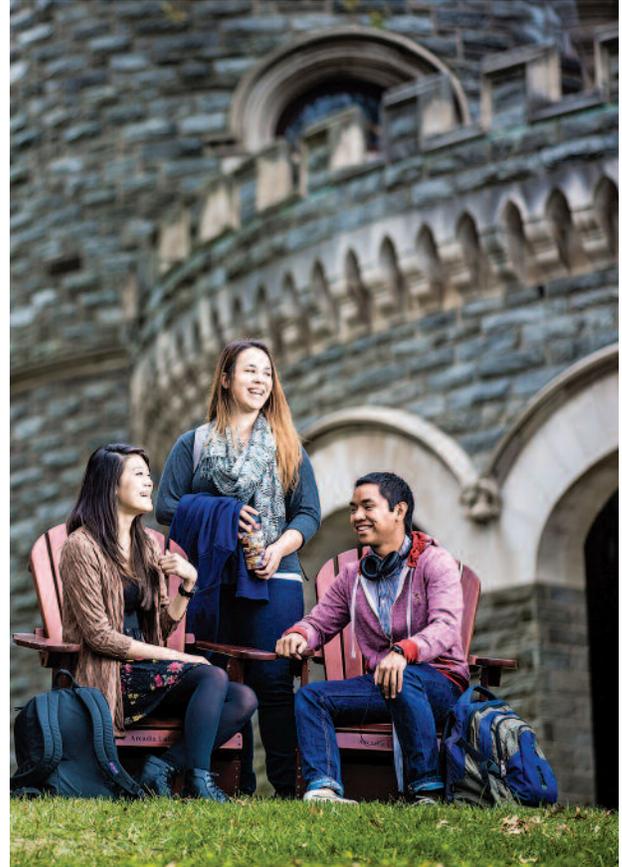
## Step 6: 10 Ways to Close a Financial Aid Gap

If your Expected Family Contribution (EFC) and your financial aid awards combined do not cover your total college costs, you will be left with an unmet need, or “gap,” to fill. Following are 10 strategies for managing the gap.

1. **Appeal your financial aid offer.** If your financial aid offer falls short or your financial situation has changed, request a meeting in person or by phone with a financial aid officer. Ask for your aid package to be reconsidered.
2. **Apply for additional scholarships and grants.** Application deadlines vary, so do not assume that deadlines have passed. See pages 38–39 for strategies on researching scholarships and for scholarship listings.
3. **Attend a community college for two years and then transfer to a four-year college to complete your degree.** This strategy can help reduce the total cost of your bachelor’s degree by thousands of dollars.
4. **Ask your college if it offers payment plans.** Some colleges have deferred payment plans that allow you to pay tuition costs in installments.
5. **Explore Federal Work-Study options.** If you did not indicate interest in Federal Work-Study on your FAFSA, contact your financial aid office to see if you are eligible and if positions are open.



Saint Joseph’s University



Arcadia University

6. **Get a part-time job.** Search for employment opportunities near your school or home. Remember, however, to keep academics your top priority.
7. **Become a resident assistant or community assistant in your residence hall.** These jobs can cover room and board expenses, which can be significant costs. This work also can help you develop leadership skills and build your resumé. These positions are not normally available until your sophomore year in college.
8. **Reduce your expenses.** Create a budget for yourself and stick to it.
9. **Become an AmeriCorps volunteer.** After completing a term of community service, AmeriCorps members receive an education award that can be used to cover college costs or repay loans. Learn more at [www.nationalservice.gov/programs/ameriCorps](http://www.nationalservice.gov/programs/ameriCorps).
10. **Take out a private loan.** If you still do not have enough money to cover your gap after maximizing your Federal Direct loans, consider private loans. Research these loans carefully, and be sure you understand your total repayment obligation.



Chapter 7:

# Transitioning to College

**Why It Matters:** Becoming a responsible student and meeting all deadlines, learning about campus resources, managing your money responsibly, taking care of your health and knowing what to pack are critical to a smooth transition to college life.



Lehigh University

## Step 1: Review Your Offers of Admission and Make the Right "Fit" Decision

### Analyze Your Letters of Acceptance

Share your letters with your College Prep Team and take note of the following:

- You may be extended an offer of acceptance. Or, you may be offered conditional acceptance, which means you will need to meet specific criteria to be fully admitted, such as successfully completing summer coursework — often called “bridge programs” — prior to your freshman year.
- You may be waitlisted and may not receive a final decision until late spring or just before the fall semester begins. If waitlisted at your top school, contact the admissions office and send information, such as final grades, to strengthen your application. Waitlists are unpredictable, so send a deposit to a college that has accepted you to secure enrollment.

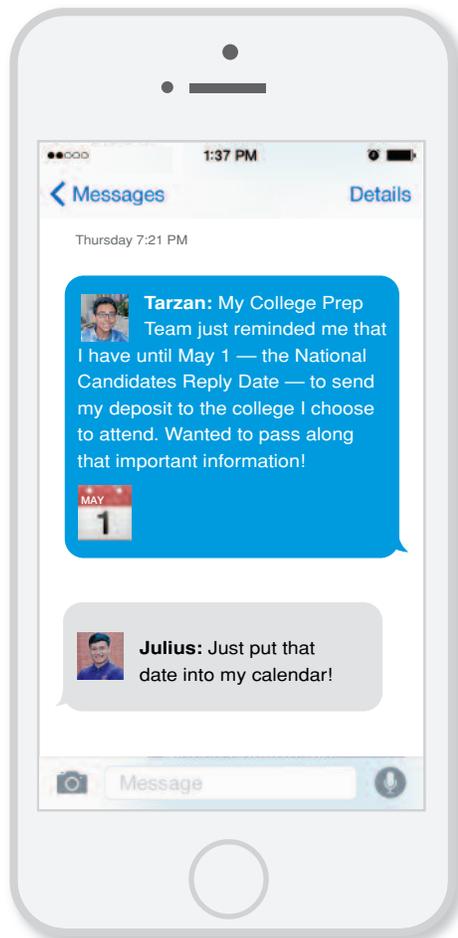
### Select Your College

To make the most informed decision when choosing the college you will attend, consider the college’s academic, social and financial fit. Review the Find Your College “Fit” Worksheet on page 17.

**A key factor will be the school that provides the best financial fit.**

Can you afford to attend the college based on the financial aid package offered? Use the College Cost Calculator on page 45 to compare the financial aid packages offered by the schools that accepted you. You must factor in loan repayment with each package. You do not want to be burdened with unmanageable debt upon graduation. See pages 37–41 for more information on types of financial aid and loan repayment.

Be sure to comply with all deadlines, such as your response to your college’s offers of admission and payment of deposits.



Community College of Philadelphia

## Step 2: Watch for Important Information

After choosing the college you will attend, continue planning for this new phase of your life as a college student. Check your mail and email daily for notices from your college regarding the following:

- **Housing and meal plans.** If you decide to live on campus, you may be asked to complete a housing questionnaire. Be sure to provide all the information requested for campus housing assignments and for meal plan options.
- **Course selection.** Follow instructions from your college on how to register for classes — online, in person or through an academic advisor — to ensure that you can get into the courses you need or desire.
- **Student “kick-off” events.** Most colleges offer programs for first-year students. Watch for dates for meet-and-greet events where you can interact with your new college community.
- **Work-Study options.** If you are doing Work-Study, find out about campus employment opportunities. Apply for positions before school begins, as they may be limited.
- **Complete academic placement testing, if it is required.** Many colleges require placement testing for certain subject areas. Should the testing determine that you need to take developmental courses, be aware that these courses do not count as credit toward graduation and may prolong your time in college. Therefore, doing your best work on the placement exam can save both time and money.

If you are enrolling at Community College of Philadelphia, you must take the placement exam.

You can register for the exam on your MyCCP account: <https://my.ccp.edu/cp/home/loginf>.

Community  
College  
of Philadelphia

## Step 3: Chart Your Path Around Campus

### Campus Resources

To acquaint yourself with your new campus, print a campus map from your college’s website. Become familiar with the offices listed below and locate them on your map:

- **Academic Support Services** provides tutoring, academic workshops and study-skills support in many subjects for all students.
- **Academic Advising** offers students support for selecting courses that meet their degree requirements and career goals and assistance for overcoming academic challenges.

- **Bursar’s Office** is where students pay their college bills.
- **Campus Bookstore** sells course books, campus gear, toiletries and snacks.
- **Campus Security** oversees the safety and security of the campus and its students, faculty and employees. Most schools also have emergency telephones or call boxes located throughout their campus that can be accessed in emergencies.
- **Career Services Center** offers events, career counseling and resources on how to write a resumé, research careers, network to find jobs and prepare for job interviews.
- **Computer Lab** has computers and printers for students to use.
- **Dormitories** are where students live.
- **Financial Aid Office** helps students understand their financial aid packages and how any scholarships will be disbursed.
- **Multicultural Services** builds an inclusive community on campus and develops connections between students of different cultures, backgrounds and identities.
- **Professors’ Offices** provide a space for students to talk individually with instructors about questions on course work and their performance in classes.
- **Residence Life** assists students with any needs related to living on campus.
- **Student Health and Counseling Center** helps students access campus health services and mental health support staff.
- **Student Life and Recreation** organizes on-campus clubs and helps students find athletic activities and service opportunities.

### Students with Disabilities

If you have a disability, contact your college’s Disability Resource Center immediately after being accepted. Begin the process of submitting documentation and scheduling any evaluations that are needed. When you arrive on campus, follow-up to finalize accommodations and to ensure that the resources you need to succeed are available. Once in college, you will need to:

- articulate any learning or other needs to professors and appropriate campus staff;
- identify and request support services (note that you may need to renew your request for accommodations each semester); and
- provide documentation to support your request.

## Step 4: Be Responsible

As a college student, you will have a new sense of freedom. Enjoy your independence while also being responsible and taking care of yourself.

### Plan Your Time

In college, you will have classes for only a few hours per day, but you also will have much more homework and reading than you had in high school. Use the following strategies to balance your studies with work, social activities and family obligations.

- **Use a planner** to schedule classes, study time, assignments, work and activities.
- **Refer to the syllabus** (an outline of topics to be covered in a particular course) for each of your classes on a daily basis. Look ahead and note in your planner any upcoming deadlines for assignments and test dates.
- **Read assigned texts** before class to be prepared to ask and answer questions.
- **Attend class regularly** and take detailed notes.
- **Form or join a study group** to review class material with your fellow students.

### Seven Ways to Take Care of Your Health

Making smart decisions about your health is crucial to your success in college and your growth into adulthood. Your actions now will set the course for your future.

1. **Know the dangers of alcohol.** Pressure to participate in activities involving alcohol can be strong on some campuses. Alcohol-related incidents are a leading cause of injury and death among college-age students. Remember: the legal drinking age is 21.
2. **Do not use illegal drugs.** Most colleges have a zero tolerance policy on the possession or use of drugs. Do not socialize with students using illegal drugs or you may find yourself in the wrong place at the wrong time.
3. **Be responsible with regard to sexual activity.** Visit your campus health center for guidance and resources.
4. **Build time into your schedule to exercise.** Most college campuses have fitness centers open to students. Regular exercise will help to keep your body fit and your mind sharp.
5. **Get sufficient sleep.** Plan your study time accordingly so you don't have to do "all-nighters" before exams and assignment due dates.

6. **Eat healthy meals regularly.** College students gain, on average, three to 10 pounds in the first two years of college. By staying mindful of this typical pattern of weight gain you can take action to avoid it.
7. **Seek help if you have concerns about your physical and/or mental health, including stress.** The campus health center and counseling center are valuable resources that are open to you.

### Manage Your Money

Learn the basics of banking, budgeting and credit card usage to help you manage your finances. During college, make careful choices about your money to create a solid financial foundation. Always know how much money you have and how much is available to spend.

#### Types of Bank Accounts

- **Checking accounts** provide easy access to your money for everyday purchases, using checks or a debit card.
- **Savings accounts** accumulate interest on funds that you have saved for the future.

#### Use Credit Cards Cautiously

When you use a credit card, the bank or company that issued the card "lends" you money to make a purchase. You are responsible for paying that money back monthly. If you cannot pay back the entire amount when it is due, you will also owe interest on the remaining balance. That is, you will have to pay back both the interest and the amount you borrowed.

**It is generally best to avoid getting a credit card until after you have graduated from college and are working full-time.** If you must have a credit card during college, use it wisely. Use the credit card only if you can pay the entire balance within the next billing cycle. Interest on the unpaid balance will add to your debt considerably. Make sure any purchase is within your budget.



Pennsylvania State University

## Step 5: And Your Journey Begins!

### What to Pack

Your college will send you a list of items needed for your dorm room and classes. Before arriving on campus, ask your roommate(s) what they will bring, so you can avoid duplicates. For example, determine if either of you will bring larger items such as a microwave or TV. Don't forget to pack:

- extra-long sheets, comforter, towels and pillows;
- desk lamp;
- planner and school supplies;
- toiletries (shampoo, deodorant, soap, etc.);
- shower shoes and caddy;
- laundry bag, detergent, hangers and drying rack;
- wastepaper basket;
- weather-related items (boots, coats, gloves, umbrella, etc.);
- decorative items (photos, posters, etc.);
- phone and computer chargers;
- calculator; and
- surge protector and extension cords.

### Attend Freshman Orientation

Your college's freshman orientation program will give you the chance to meet other first-year students and become familiar with the campus and services. You also may be able to register for your classes, get your student ID, purchase your books and finalize any unresolved issues. The goal of freshman orientation is to immerse you in college life, usually over a period of several days, so that you will hit the ground running once classes begin. Be sure to participate in all orientation activities.

### Purchase Your Textbooks

College textbooks can cost \$500–\$750 per semester if you buy them new. Renting books and buying used books are great alternatives. Here are some tips for stretching your funds:

#### Renting Books

Several e-merchants rent textbooks, including Amazon, BarnesandNoble.com and Textbookrentals.com.

- **Pay attention to delivery dates.** You need to have your books by the first day of classes.
- **Watch for high shipping costs.** Add the shipping costs to determine the full price of the book.
- **Get the right edition of your book.** Check your campus bookstore's website to get the ISBN, an identifying number on every title. Use the ISBN to search online so you get not only the right book, but the right edition.
- **Read the fine print.** Book rentals require you to sign a contract.

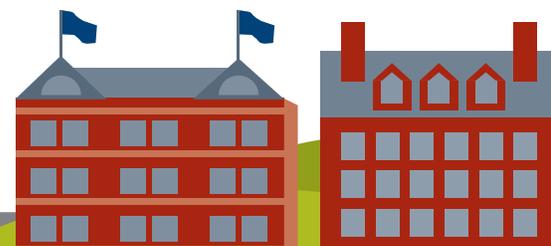
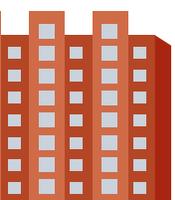
#### Buying Used and Discounted Books

Your campus bookstore has limited supplies of used books. However, they can be more expensive than used (and sometimes even new) books sold online. Several e-merchants sell textbooks. Some tips:

- **Know the return policy.** If you change your schedule during the drop/add period, the campus bookstore will likely return 100% of your money. That isn't so online.
- As with renting books, **watch delivery dates and prices.** Shipping costs usually are reduced if you buy several books from the same seller.
- **Get the right edition.** Use the ISBN number to find the exact version of the book you need.

## Congratulations!

You made it through the college admissions process and are on your way to college. This was no small task, and you should be proud of yourself. During the course of your journey, you set your sights on college, did a careful review and searched to find the right school for you, applied successfully and determined a way to pay for your education. Now you are on the road to a rich and rewarding life. All of us at Philadelphia Futures and the *Step Up to College Guide* wish you the very best.





# 11th Grade Checklist

Your junior year of high school is an extremely important time in preparing for college. This checklist will keep you on track for completing many required tasks and meeting your deadlines.

**Directions:** Use this checklist at least once a month to keep up to date on your 11th grade responsibilities.

## SEPTEMBER

- Meet with your guidance counselor to make sure that you are enrolled in the most challenging college prep courses available to you.
- Register for the PSAT/NMSQT. Ask your guidance counselor for more information. (See page 24.) Study for the PSAT/NMSQT. Work through a test prep manual or complete practice tests at [www.collegeboard.org](http://www.collegeboard.org).
- Stay involved in extracurricular activities all year long, such as clubs, sports or community service. Serve in leadership roles, if possible.

## OCTOBER/NOVEMBER

- Attend information sessions with college representatives who visit your high school. Also attend free college fairs: the Philadelphia National College Fair on November 8, 2015, and Pennsylvania Association for College Admission Counseling's Regional College Fairs throughout the year. (See page 18.)
- Take the PSAT/NMSQT. Your score on the PSAT/NMSQT may qualify you for a National Merit Scholarship. (See page 24.)
- Talk with your parents or guardians and your College Prep Team about your college plans.
- Attend a financial aid workshop with your parents or guardians to learn about the process.
- If necessary, confirm your citizenship status with the U.S. Social Security Administration (800-772-1213 or [www.ssa.gov](http://www.ssa.gov)). Your citizenship status will determine your eligibility for financial aid.

## DECEMBER/JANUARY/FEBRUARY

- Meet with your guidance counselor to discuss how to identify colleges that may be a good fit for you. Find out if your current grades meet the requirements of the schools that interest you. (See pages 16–20.)
- Choose classes for 12th grade with your guidance counselor. Make sure that you will have enough credits to graduate and that they meet college admissions requirements. Enroll in the most challenging college prep courses available at your school.
- Enroll in an SAT or ACT prep course or utilize online test prep materials. (See page 26.)\*

\* If you choose to take these standardized tests before May or June, be sure to meet the appropriate registration deadlines and give yourself plenty of time to prepare and practice. See the registration dates on pages 23 and 25 of Step Up to College.

## MARCH/APRIL

- Register for the SAT or ACT, and the SAT Subject Tests if applicable, coming up in May or June. (See page 24.)
- Register and prepare for Advanced Placement (AP) Exams, if applicable.

## MAY/JUNE

- Take the SAT or ACT.
- Take SAT Subject Tests for the courses that you have recently completed.
- Take Advanced Placement (AP) Exams, if applicable.
- Ask your 11th grade teachers with whom you have had good relationships to write college recommendation letters on your behalf. (See page 30.)
- Before the school year ends, obtain a copy of the *Step Up to College Guide* Summer Supplement from your guidance counselor.

## JULY/AUGUST

- Follow the nine steps outlined in the *Step Up to College Guide* Summer Supplement:
  - Before the school year ends, obtain a copy of the 2015–2016 *Step Up to College Guide*.
  - Prepare to take the SAT or the ACT. (See pages 23–26.)
  - Understand your options for college. (See pages 14–15.)
  - Do fit research. (See pages 16–20.)
  - Visit colleges. (See pages 21–22.)
  - Begin the application process. (See pages 28–30.)
  - Begin to draft your application essay. (See pages 32–34.)
  - Start thinking about paying for college. (See pages 37–41.)
  - Stay connected to Step Up to College digital media resources.

## MY NOTES

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# 12th Grade College Admissions Checklist

Senior year is an exciting, busy time in the college admissions process. Keep up with your school work as you balance your academic responsibilities with the college application process.

**Directions:** Use this checklist month-to-month to stay on track with your college-related tasks and deadlines throughout 12th grade.

## AUGUST/SEPTEMBER

- Meet with your guidance counselor to double-check that you will have enough credits at the end of the year to graduate and that the credits meet college admissions requirements.
- Update your resumé, highlighting accomplishments, work experience and awards, and provide a copy to teachers who will write letters of recommendation for you. (See pages 12–13.)
- Finalize the list of colleges and universities to which you will apply. Begin work on applications. (See pages 28–34.)
- Register for the fall SAT or ACT if you would like to improve your scores. (See pages 23 and 25.)
- Register for the fall SAT Subject Test(s) if required at the colleges to which you are applying. (See page 24.)

## OCTOBER/NOVEMBER

- Visit as many of your potential colleges as possible. (See pages 21–22.)
- Meet with college representatives who visit your high school. Also attend free college fairs: the Philadelphia National College Fair on November 8, 2015, and Pennsylvania Association for College Admission Counseling's Regional College Fairs. (See page 18.)
- Take the SAT or ACT, if applicable.
- Check all application deadlines and submit your materials and fees on time. Remember that application deadlines for early admission programs are usually around November 1. Use the College Application Tracking Worksheet to stay organized. (See page 31.)
- Make copies of all documents that you send through the mail and/or submit online. Keep organized files.
- Follow up with colleges to make sure all Early Action or Early Decision application materials are received.

## DECEMBER

- Take the SAT or ACT, if applicable.
- Remind your teachers and counselors of the deadlines for submitting your college recommendations for regular admission.

## JANUARY

- Continue to meet application deadlines.
- Confirm that all of your college admissions materials have been received by each school to which you applied.
- Write thank you notes to those people who wrote recommendation letters on your behalf.

## APRIL

- Maintain organized files of all admissions correspondence that you receive.
- Analyze your offers of admission and financial aid packages carefully. (See pages 44–45.)
- Make sure that you accept an offer of admission before May 1, the National Candidates Reply Date, and send in any required deposits and paperwork.

## MAY/JUNE

- Take Advanced Placement (AP) Exams, if applicable, and request that your scores be sent to the college that you will be attending.
- Make sure your guidance counselor sends your final transcript to your selected college.
- If your acceptance offer includes a summer “bridge program” option, make sure to register by the deadline.

## JULY/AUGUST

- Meet all class registration deadlines. Be aware of due dates for tuition, room and board fees and other expenses. Contact the bursar's office to set up a payment plan if necessary.
- Pay attention to orientation dates and any first-year requirements, such as academic placement tests.
- Contact your future roommate(s) and discuss what you will need to bring for your dorm room.

## MY NOTES

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# 12th Grade Financial Aid Checklist

Financial aid bridges the gap between the amount of money your family is able to contribute and the amount of money needed to pay for the cost of college. To learn more about financial aid, see Chapter 6.

**Directions:** During your senior year, it is critical to manage financial aid paperwork and deadlines while also balancing your school work and other college application materials. Use this checklist as a step-by-step, monthly guide to securing financial aid.

## SEPTEMBER

- Research scholarship opportunities and request application materials. (See pages 38–40.)
- Use the FAFSA4caster to estimate your eligibility for need-based financial aid:  
<https://studentaid.ed.gov/fafsa/estimate>.

## OCTOBER/NOVEMBER

- Confirm your citizenship status with the U.S. Social Security Administration (800-772-1213 or [www.ssa.gov](http://www.ssa.gov)) if you are unsure.
- Visit [www.collegeboard.org](http://www.collegeboard.org). Check whether the colleges to which you are applying use the CSS/Financial Aid PROFILE and register, if applicable. Search college websites by keyword “CSS.” (See page 43.)
- Attend a financial aid workshop with your parents or guardians.

## DECEMBER

- Work with your parents or guardians to gather the financial documents and materials necessary for filing the Free Application for Federal Student Aid (FAFSA). (See pages 42–43.) When you fill out the FAFSA in January, you can use last year’s tax return(s). Update the form when this year’s return(s) are completed.

## JANUARY

- Apply for an FSA ID at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), and select “FSA ID.” Keep your login information in a safe place. You will need to refer to it often. (See page 42.)
- Complete and submit the FAFSA ([www.fafsa.ed.gov](http://www.fafsa.ed.gov) or [www.studentaid.ed.gov/PDFfafsa](http://www.studentaid.ed.gov/PDFfafsa) or 1-800-4-FED-AID) to apply for state, federal, and institutional grants and loans.
- Ask your parents or guardians to file their 2015 federal income tax return(s) as soon after January 1, 2016, as possible so that you can update the FAFSA with the most current information.

## FEBRUARY/MARCH

- Within three to five business days after you have submitted your FAFSA, your Student Aid Report (SAR) will be available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Check it for any errors. You may make corrections if necessary. (See page 43.)
- Follow the directions in all financial aid correspondence that you receive from the Pennsylvania Higher Education Assistance Agency (PHEAA) and respond in a timely manner.

## APRIL

- Review and compare the financial aid packages offered in the financial aid award letters sent by the colleges that accepted you. (See page 45 for the College Cost Calculator.)
- Identify a financial aid contact at each college where you have been accepted. Check in with that person if you have any questions.

## MAY/JUNE

- Work with your parents or guardians to apply for Federal Direct PLUS Loans (Parent Loans for Undergraduate Students) and other private loans, if necessary. If your Federal Direct PLUS Loan application is declined, inform your college’s financial aid office so that it can authorize you for additional Federal Direct Loans. (See page 41.)
- Visit PHEAA (PA Higher Education Assistance Agency) at [www.pheaa.org](http://www.pheaa.org) to make sure that the correct college is listed to receive grant funds.
- Visit [www.studentloans.gov](http://www.studentloans.gov) to complete your Loan Entrance Counseling and Master Promissory Note for any federal loans noted on your financial aid award letter.
- Review your financial aid award from the college you will attend, and accept or decline each loan or grant individually.
- Review all bills for tuition, room and board as well as other correspondence from your school’s financial aid office. Follow all directions carefully and meet deadlines for payment.
- Create a realistic budget for indirect costs for college, such as books, phone bills, computer needs and travel expenses.



### CHECK YOUR ONLINE PORTAL

Most colleges have moved to electronic communication for financial aid. You will need to log in to your student portal at each college to view your financial aid award, accept your aid and receive other necessary information.

# Family Checklist

Parents and guardians are essential members of their child's College Prep Team, whether or not they have attended college themselves. Working together from 9th grade through the transition to college is important.

**Directions:** Use this checklist designed for parents and guardians to guide you and your child through each stage of the college admissions process.

## PREPARING FOR COLLEGE

- Create an environment at home that is conducive to doing schoolwork.
- Talk with guidance counselors and teachers about your child's college plans and ask how you can support his or her path to college. Make sure your child is enrolled in college prep courses.
- Enroll your child in a college admissions test preparation course. (See page 26.)
- Help your child enroll in after-school activities and summer enrichment programs. (See pages 7–8.)
- Learn about Philadelphia Futures' Sponsor-A-Scholar and College Connection Programs and how they can help your child reach his or her goal of earning a college degree. Read about Philadelphia Futures' services and how your child can apply to become involved. (See page 56.)
- Talk with your child about making good personal decisions.
- Help your child understand the connection between college, career and a satisfying life. (See pages 4–6.)
- Open an account with the Pennsylvania 529 College Savings Plan. The money invested in a 529 college savings plan will grow tax-deferred, which means that you do not have to pay taxes on the money while it stays in the account. (See page 37 for more information on college savings programs.)
- Use the FAFSA4caster to estimate your Expected Family Contribution (EFC): <https://studentaid.ed.gov/fafsa/estimate>. (See page 36.)
- Help your child investigate scholarship opportunities. (See pages 38–39.)
- In your child's senior year, make sure all of your financial documents are organized so that you can file your income tax return as soon after January 1 as possible.
- Help your high school senior complete and submit the FAFSA as soon after January 1 as possible. (See pages 42–43.) This document will determine your child's eligibility for need-based financial aid.
- Help your child organize financial aid and scholarship materials.

## APPLYING TO COLLEGE

- Do college research together. Begin to identify schools that fit your child's needs academically, socially and financially. When possible, attend college fairs and visit colleges with your child. (See pages 16–22.)
- Be aware of deadlines for college applications and financial aid forms. Put deadlines on a family calendar.
- Help your child with applications by proofreading them and keeping paperwork organized.
- Make copies of all documents sent by mail or submitted online.
- Look through the mail daily for college catalogues, admissions materials and information about financial aid.

## PAYING FOR COLLEGE

- Involve your child in discussions about financing his or her college education.
- Learn about the basics of the financial aid process early by attending financial aid workshops and doing research online. (See pages 35–46.)
- Investigate savings plan options. Plan how you and/or your child can put money into a savings account each month.

## TRANSITIONING TO COLLEGE

- Talk with your child about responsible behavior regarding sex, drugs and alcohol.
- Talk with your child about managing his or her expenses at college. (See page 49.)
- Make sure your child watches his or her mail and email for instructions related to housing, billing, medical forms, etc. These are primarily your child's responsibility to manage, but it can be helpful if you are aware of them as well.
- Understand that privacy laws give rights to students, rather than parents or guardians. This means that your child must sign a waiver for you to receive bills, transcripts and/or health information. Look for information about these matters in the materials sent to you by your child's school or on its website. Discuss with your child how you will handle such issues as a family.
- Call your child's college with questions. You can start with the Admissions or Student Services Offices; describe your question and ask them to direct your call.
- Make your child aware of on-campus services, such as academic support and the health center or counseling center. (See page 48.)



## PHILADELPHIA FUTURES is proud to publish this 2015–2016 edition of the *Step Up to College Guide*.

Philadelphia Futures offers a range of services designed to help students excel in high school, navigate the college admissions and financial aid processes and be prepared to enter and succeed in college.



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

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### SPONSOR-A-SCHOLAR PHILADELPHIA FUTURES

Sponsor-A-Scholar is a comprehensive, individualized college access and success program serving promising students attending Philadelphia's public high schools. Students enter the Program in 9th grade and receive the support, resources and opportunities they need to be admitted to and succeed in college.

**Sponsor-A-Scholar is currently recruiting students in the High School Classes of 2018 and 2019.**

For information about applying to Sponsor-A-Scholar, contact Tim Jerome at 215-790-1666 x416 or [timjerome@philadelphiafutures.org](mailto:timjerome@philadelphiafutures.org).

### COLLEGE CONNECTION PHILADELPHIA FUTURES

College Connection offers personalized guidance to support the college success of qualified students attending Philadelphia's public, public charter and parochial high schools. Students enter the Program in 11th grade and must meet academic requirements to be admitted. College Connection students have access to a range of resources and one-on-one support to help them navigate the college admissions process, transition to college and earn their degrees.

**College Connection is currently recruiting students in the High School Class of 2017.**

For information about applying to College Connection, contact Joaquim Hamilton at 215-790-1666 x413 or [joaquimhamilton@philadelphiafutures.org](mailto:joaquimhamilton@philadelphiafutures.org).

### OUTREACH FUTURES PHILADELPHIA FUTURES

Outreach Futures brings Philadelphia Futures' expertise in supporting the college aspirations of first-generation-to-college students to the Philadelphia community. Philadelphia Futures works with community partners to offer customized programming, workshops and resources to Philadelphia high school students and their families as they navigate the college admissions process. Professional development services also are available.

**Outreach Futures is currently accepting requests for the 2015–2016 academic year.**

For information about Outreach Futures and how we can work with your school or organization, contact Kimberley Lewis at 215-790-1666 x447 or [kimberleylewis@philadelphiafutures.org](mailto:kimberleylewis@philadelphiafutures.org).

### ELLIS TRUST FOR GIRLS

The Ellis Trust for Girls provides financial resources for high school girls living in low-income, single-parent homes to help prepare them for postsecondary success.

Girls attending Philadelphia's public and public charter schools may apply for grants to fund enrichment activities, college prep programming, summer academic experiences or other meaningful endeavors. Girls attending parochial and independent schools may apply for tuition assistance.

**Applications from girls attending public and public charter schools are accepted on a rolling basis. The application for parochial and independent school girls will be available in January 2016.**

For information about eligibility and to obtain an application, visit [www.ellistrust.org](http://www.ellistrust.org), or contact Rafaela Torres at 215-790-1666 x443 or [rafaelatorres@philadelphiafutures.org](mailto:rafaelatorres@philadelphiafutures.org).

## LOCAL COLLEGE PREP PROGRAMS

There are many organizations in Philadelphia that help college-bound high school students and their families as they prepare for and apply to college. The list below is only a small sampling of the available programs and services.

 <b>Breakthrough</b> of Greater Philadelphia	<a href="http://www.breakthroughphilly.org">www.breakthroughphilly.org</a> 215-261-6705		
<b>Community College of Philadelphia</b> Advance at College	<a href="http://www.ccp.edu/advanceatcollege">www.ccp.edu/advanceatcollege</a> 215-751-8933		<ul style="list-style-type: none"> <li>Community College of Philadelphia TRIO Upward Bound <a href="http://www.ccp.edu/site/academic/adult_services/trio.html">www.ccp.edu/site/academic/adult_services/trio.html</a> 215-751-8780</li> </ul>
	<a href="http://www.phillygoestocollege.org">www.phillygoestocollege.org</a> 215-686-0315		<ul style="list-style-type: none"> <li>Gwynedd Mercy University Upward Bound <a href="http://www.gmercyu.edu/about-gwynedd-mercy/upward-bound">www.gmercyu.edu/about-gwynedd-mercy/upward-bound</a> 215-646-7300, ext. 398</li> </ul>
 <b>College Access Program</b>	<a href="http://www.philaedfund.org/cap">www.philaedfund.org/cap</a> 215-665-1400		<ul style="list-style-type: none"> <li>Harcum College Upward Bound Program <a href="http://www.harcum.edu">www.harcum.edu</a> and search for "Upward Bound" 610-526-6151</li> </ul>
	<a href="http://www.summersearch.org/philadelphia">www.summersearch.org/philadelphia</a> 215-399-4906		<ul style="list-style-type: none"> <li>Temple University's Math Science Upward Bound Program <a href="http://www.temple.edu/rcc/site/upwardbound/MSUB.html">www.temple.edu/rcc/site/upwardbound/MSUB.html</a> 215-204-3636</li> </ul>
	<a href="http://www.ansp.org/education/programs/wins">www.ansp.org/education/programs/wins</a> 215-299-1064		<ul style="list-style-type: none"> <li>University of Pennsylvania High School Upward Bound <a href="http://www.vpul.upenn.edu/eap/ub">www.vpul.upenn.edu/eap/ub</a> 215-898-3185</li> </ul>

## ONLINE RESOURCES

The following websites — which also are listed throughout the *Guide* — are important resources as you navigate the college admissions process. Refer to the sites often by saving them in your online favorites.

### College Searches and Planning

Big Future: [www.bigfuture.collegeboard.org](http://www.bigfuture.collegeboard.org)  
Campus Tours: [www.campustours.com](http://www.campustours.com)  
College Greenlight: [www.collegegreenlight.com](http://www.collegegreenlight.com)  
College Navigator: [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator)  
Going2College: [www.going2college.org](http://www.going2college.org)  
I'm First: [www.imfirst.org](http://www.imfirst.org)

### Financial Aid, Student Loans and Scholarships

American Education Services: [www.aessuccess.org](http://www.aessuccess.org)  
FAFSA: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)  
FastWeb: [www.fastweb.org](http://www.fastweb.org)  
Federal Student Aid: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)  
Pennsylvania 529 College Savings Program: [www.pa529.com](http://www.pa529.com)  
FinAid: [www.finaid.org](http://www.finaid.org)  
Pennsylvania Higher Education Assistance Agency: [www.pheaa.org](http://www.pheaa.org)

### Standardized Test Prep

ACT: [www.actstudent.org](http://www.actstudent.org)  
College Board: [www.collegeboard.org](http://www.collegeboard.org)  
Khan Academy: [www.khanacademy.com](http://www.khanacademy.com)  
Major Tests: [www.majortests.com/sat](http://www.majortests.com/sat)  
Number2.com: [www.number2.com](http://www.number2.com)

## COLLEGE SAMPLING

The following list includes contact information for many colleges and universities in Pennsylvania and a selection of Historically Black Colleges and Universities.

PENNSYLVANIA STATE AND STATE-RELATED INSTITUTIONS			
	Location	Admissions Telephone	Website
Bloomsburg University of PA	Bloomsburg, PA	570-389-4316	www.bloomu.edu
California University of PA	California, PA	888-412-0479	www.calu.edu
Clarion University of PA	Clarion, PA	800-672-7171	www.clarion.edu
East Stroudsburg University	East Stroudsburg, PA	877-230-5547	www.esu.edu
Edinboro University	Edinboro, PA	888-860-BORO	www.edinboro.edu
Indiana University of PA	Indiana, PA	800-442-6830	www.iup.edu
Kutztown University of PA	Kutztown, PA	877-628-1915	www.kutztown.edu
The Lincoln University	Lincoln University, PA	800-790-0191	www.lincoln.edu
Lock Haven University	Lock Haven, PA	570-484-2011	www.lhup.edu
Mansfield University of PA	Mansfield, PA	800-577-6826	www.mansfield.edu
Millersville University	Millersville, PA	800-MU-ADMIT	www.millersville.edu
<b>The Pennsylvania State University</b>	<b>University Park, PA</b>	<b>814-865-5471</b>	<b>www.psu.edu</b>
Shippensburg University	Shippensburg, PA	800-822-8028	www.ship.edu
Slippery Rock University of PA	Slippery Rock, PA	800-929-4778	www.sru.edu
<b>Temple University</b>	<b>Philadelphia, PA</b>	<b>888-340-2222</b>	<b>www.temple.edu</b>
University of Pittsburgh	Pittsburgh, PA	412-624-7488	www.pitt.edu
West Chester University of PA	West Chester, PA	877-315-2165	www.wcupa.edu

PRIVATE COLLEGES AND UNIVERSITIES IN PENNSYLVANIA			
	Location	Admissions Telephone	Website
Albright College	Reading, PA	800-252-1856	www.albright.edu
<b>Arcadia University</b>	<b>Glenside, PA</b>	<b>877-ARCADIA</b>	<b>www.arcadia.edu</b>
Bryn Mawr College	Bryn Mawr, PA	610-526-5152	www.brynmawr.edu
Cabrini College	Radnor, PA	610-902-8552	www.cabrini.edu
Carnegie Mellon University	Pittsburgh, PA	412-268-2082	www.cmu.edu
Chestnut Hill College	Philadelphia, PA	800-248-0052	www.chc.edu
<b>Dickinson College</b>	<b>Carlisle, PA</b>	<b>800-644-1773</b>	<b>www.dickinson.edu</b>
Delaware Valley College	Doylestown, PA	800-2DELVAL	www.delval.edu
<b>Drexel University</b>	<b>Philadelphia, PA</b>	<b>800-2DREXEL</b>	<b>www.drexel.edu</b>
Eastern University	St. Davids, PA	800-452-0996	www.eastern.edu
Franklin & Marshall College	Lancaster, PA	877-678-9111	www.fandm.edu
Gettysburg College	Gettysburg, PA	800-431-0803	www.gettysburg.edu
Haverford College	Haverford, PA	610-896-1350	www.haverford.edu
Holy Family University	Philadelphia, PA	215-637-3050	www.holyfamily.edu
Immaculata University	Immaculata, PA	877-42-TODAY	www.immaculata.edu
Lafayette College	Easton, PA	610-330-5100	www.lafayette.edu
La Salle University	Philadelphia, PA	800-328-1910	www.lasalle.edu
<b>Lehigh University</b>	<b>Bethlehem, PA</b>	<b>610-758-3100</b>	<b>www.lehigh.edu</b>

**PRIVATE COLLEGES AND UNIVERSITIES IN PENNSYLVANIA (CONTINUED)**

	<b>Location</b>	<b>Admissions Telephone</b>	<b>Website</b>
Lycoming College	Williamsport, PA	570-321-4026	www.lycoming.edu
Moore College of Art & Design	Philadelphia, PA	800-523-2025	www.moore.edu
Muhlenberg College	Allentown, PA	484-664-3200	www.muhlenberg.edu
Philadelphia University	Philadelphia, PA	215-951-2800	www.philau.edu
Rosemont College	Rosemont, PA	610-526-2966	www.rosemont.edu
<b>Saint Joseph's University</b>	<b>Philadelphia, PA</b>	<b>888-BE-A-HAWK</b>	<b>www.sju.edu</b>
Susquehanna University	Selinsgrove, PA	800-326-9672	www.susqu.edu
Swarthmore College	Swarthmore, PA	610-328-8300	www.swarthmore.edu
Thomas Jefferson University	Philadelphia, PA	215-955-6000	www.jefferson.edu/university
The University of the Arts	Philadelphia, PA	800-616-ARTS	www.uarts.edu
<b>University of Pennsylvania</b>	<b>Philadelphia, PA</b>	<b>215-898-7507</b>	<b>www.upenn.edu</b>
<b>University of the Sciences</b>	<b>Philadelphia, PA</b>	<b>888-996-8747</b>	<b>www.usciences.edu</b>
Ursinus College	Collegeville, PA	610-409-3200	www.ursinus.edu
<b>Villanova University</b>	<b>Villanova, PA</b>	<b>610-519-4000</b>	<b>www.villanova.edu</b>
Widener University	Chester, PA	888-WIDENER	www.widener.edu

**HISTORICALLY BLACK COLLEGES AND UNIVERSITIES (HBCUS)**

	<b>Location</b>	<b>Admissions Telephone</b>	<b>Website</b>
Clark Atlanta University	Atlanta, GA	800-688-3228	www.cau.edu
Delaware State University	Dover, DE	800-845-2544	www.desu.edu
Hampton University	Hampton, VA	800-624-3328	www.hamptonu.edu
Howard University	Washington, DC	800-822-6363	www.howard.edu
Morehouse College	Atlanta, GA	404-215-2632	www.morehouse.edu
Morgan State University	Baltimore, MD	800-332-6674	www.morgan.edu
Spelman College	Atlanta, GA	800-982-2411	www.spelman.edu
Tuskegee University	Tuskegee, AL	800-622-6531	www.tuskegee.edu
University of Maryland Eastern Shore	Princess Anne, MD	410-651-6410	www.umes.edu
Virginia State University	Petersburg, VA	800-871-7611	www.vsu.edu

**TWO-YEAR COLLEGES**

	<b>Location</b>	<b>Admissions Telephone</b>	<b>Website</b>
Bucks County Community College	Newtown, PA	215-968-8000	www.bucks.edu
<b>Community College of Philadelphia</b>	<b>Philadelphia, PA</b>	<b>215-751-8010</b>	<b>www.ccp.edu</b>
Delaware County Community College	Media, PA	610-359-5050	www.dccc.edu
Esperanza College of Eastern University	Philadelphia, PA	215-324-0746	esperanza.eastern.edu
<b>Harcum College</b>	<b>Bryn Mawr, PA</b>	<b>610-525-4100</b>	<b>www.harcum.edu</b>
Manor College	Jenkintown, PA	215-884-2216	www.manor.edu
Montgomery County Community College	Blue Bell, PA	215-641-6300	www.mc3.edu
Thaddeus Stevens College of Technology	Lancaster, PA	800-842-3832	www.stevenscollege.edu

Institutions listed in **bold type** are partners with Philadelphia Futures in the publication of *Step Up to College*.



## OUR PARTNERS

Philadelphia Futures gratefully acknowledges the generosity and valued partnership of our *Step Up to College Guide* sponsors. These institutions demonstrate their dedication to making a college education accessible to all students by underwriting this vital resource.

### GLENSIDE<sup>PA</sup>

**ARCADIA**  
UNIVERSITY

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

#### Admissions

1-877-ARCADIA  
[www.arcadia.edu](http://www.arcadia.edu)

**Campus Setting:** Suburban  
**Undergraduate Population:** 2,510  
**Student-to-Faculty Ratio:** 12:1  
**Average Class Size:** 16  
**Application Deadlines:**  
Priority deadline: January 15  
(rolling admission)

 /arcadia.university  
 @ArcadiaBound  
 @ArcadiaAdmiss  
 flickr.com/photos/arcadiaunivnews  
 youtube.com/user/ArcadiaUnivNews  
 vimeo.com/arcadiauniversity  
Student Blog: [because.arcadia.edu](http://because.arcadia.edu)

**Open House Dates:** September 20,  
October 18, November 14, December 6

### PHILADELPHIA<sup>PA</sup>

Community  
College  
of Philadelphia

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

#### Admissions

215-751-8010  
[www.ccp.edu/getting-started/  
admission-process](http://www.ccp.edu/getting-started/admission-process)

**Campus Setting:** Urban  
**Undergraduate Population:** 34,337  
**Student-to-Faculty Ratio:** 30:1  
**Average Class Size:** 22  
**Application Deadlines:** None

 /CCPedu  
 @CCPedu  
 @CCPedu  
 pinterest.com/CCPedu  
 youtube.com/user/ComCollegePhila

**Open House Dates:** The College hosts open houses at the Main Campus and Regional Centers. For dates, please visit <http://www.ccp.edu/openhouse>.

### CARLISLE<sup>PA</sup>

**Dickinson**

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

#### Admissions

800-644-1773  
[www.dickinson.edu/admissions](http://www.dickinson.edu/admissions)

**Campus Setting:** Suburban  
**Undergraduate Population:** 2,308  
**Student-to-Faculty Ratio:** 9:1  
**Average Class Size:** 15  
**Application Deadlines:**  
Early Decision: November 15,  
Early Action: December 1,  
Early Decision II: January 15,  
Regular Decision: February 1

 /Dickinson  
 @DickinsonCol  
 @dickinsoncollege  
 pinterest.com/dickinsoncol  
 flickr.com/dickinsoncollege  
 youtube.com/user/DickinsonCollege  
 dickinson.edu/dickinson\_on\_itunes

**Open House Dates:**  
September 19, October 12, November 14



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

#### Admissions

1-800-2-DREXEL  
or 215-895-2400  
[www.drexel.edu/admissions](http://www.drexel.edu/admissions)

**Campus Setting:** Urban  
**Undergraduate Population:** 16,986  
**Student-to-Faculty Ratio:** 9:1  
**Average Class Size:** 24  
**Application Deadlines:**  
Early Action: November 1,  
Regular Decision: January 15

/DrexelAdmission  
 @DrexelAdmission  
 @DrexelAdmission  
 pinterest.com/DrexelAdmission  
 youtube.com/DrexelUniv

**Open House Dates:**  
October 24 and 25, November 7 and 8

### PHILADELPHIA<sup>PA</sup>



HARCUM COLLEGE  
CENTENNIAL

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

#### Admissions

610-526-4100  
<http://experience.harcum.edu>

**Campus Setting:** Suburban  
**Undergraduate Population:** 1,700  
**Student-to-Faculty Ratio:** 15:1  
**Average Class Size:** 16  
**Application Deadlines:**  
Varies from program to program

/HarcumCollege  
 @HarcumCollege  
 @HarcumCollege  
 flickr.com/photos/harcumcollege  
 youtube.com/user/HarcumCollege

**Open House Date:** November 14

### BRYN MAWR<sup>PA</sup>



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

#### Admissions

610-758-3100  
[www.lehigh.edu/admissions](http://www.lehigh.edu/admissions)

**Campus Setting:** Suburban  
**Undergraduate Population:** 5,034  
**Student-to-Faculty Ratio:** 10:1  
**Average Class Size:** 28  
**Application Deadlines:**  
Early Decision 1: November 15,  
Early Decision 2 and Regular Decision:  
January 1

/lehighadmissions  
 @lehighadmission  
 @lehighu  
 lehighadmissions.tumblr.com  
 youtube.com/user/lehighuofficial

**Open House Date:** October 26

### BETHLEHEM<sup>PA</sup>



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

**Admissions**

215-246-3500

[www.admissions.psu.edu](http://www.admissions.psu.edu)

**Campus Setting:** 20 undergraduate campuses across the state with the largest campus in University Park. Two local campuses in Abington and Media.

**Undergraduate Population:**

Varies by campus (range 600–46,000)

**Student-to-Faculty Ratio:** 16:1

**Average Class Size:** Varies by class

**Application Deadlines:**

Priority Application Deadline: November 30

 /psuadmissions  
 /PSUPhillyCRC  
 @psu\_admissions  
 @psuadmissions  
 youtube.com/psuadmissions

**Open House Dates:**

You can learn more about events for prospective students and their families at [admissions.psu.edu/pennstate/visit](http://admissions.psu.edu/pennstate/visit).

**PENNSYLVANIA**



[www.sju.edu/magis](http://www.sju.edu/magis)

**Admissions**

610-660-1300 or

1-888-BE-A-HAWK

[www.sju.edu/apply](http://www.sju.edu/apply)

**Campus Setting:** Urban/Suburban

**Undergraduate Population:** 4,850

**Student-to-Faculty Ratio:** 14:1

**Average Class Size:** 23

**Application Deadlines:**

Early Action: November 15,

Regular Decision: February 1

 /sjuadmissions  
 @SJUAdmissions  
 @sjuadmissions  
 youtube.com/sjuvideo

**Open House Dates:**

October 4, October 25, May 1

**PHILADELPHIA<sup>PA</sup>**



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

**Admissions**

888-340-2222 or 215-204-7200

<http://admissions.temple.edu>

**Campus Setting:** Urban

**Undergraduate Population:** 26,000

**Student-to-Faculty Ratio:** 14:1

**Average Class Size:** 27

**Application Deadlines:**

For freshmen: November 1 for Early Action applicants, March 1 for rolling admissions; Nursing and Health Information Management applicants: February 15

 /templeu  
 @admissionstu  
 @admissionstu  
 pinterest.com/templeuniv  
 youtube.com/user/TempleUniversity

**Open House Dates:**

October 3, November 8

**PHILADELPHIA<sup>PA</sup>**



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

**Admissions**

215-898-7507

[www.admissions.upenn.edu](http://www.admissions.upenn.edu)

**Campus Setting:** Urban  
**Undergraduate Population:** 10,000  
**Student-to-Faculty Ratio:** 5:1  
**Average Class Size:** 72% of classes under 25

**Application Deadlines:**  
Early Decision: November 1  
Regular Decision: January 5

/PreviewingPenn  
 @PreviewingPenn  
 instagram.com/PreviewingPenn  
 youtube.com/user/univpennsylvania  
Admissions Blog: [blog.admissions.upenn.edu](http://blog.admissions.upenn.edu)

**Open House Dates:**  
Visit [www.admissions.upenn.edu/visit](http://www.admissions.upenn.edu/visit)

**PHILADELPHIA<sup>PA</sup>**



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

**Admissions**

215-596-8810, 888-996-8747

[www.usciences.edu/applying](http://www.usciences.edu/applying)

**Campus Setting:** Urban  
**Undergraduate Population:** 2,500  
**Student-to-Faculty Ratio:** 10:1  
**Average Class Size:** 38  
**Application Deadlines:**  
Rolling admission for first-year students

/USciencesAdmission  
 @USciencesAdmit  
 @USciencesAdmit  
 pinterest.com/USciencesAdmit  
 flickr.com/USciences  
 youtube.com/USciences  
 https://vine.co/tags/usciences

**Open House Dates:**  
Visit [usciences.edu/applying/visiting](http://usciences.edu/applying/visiting)

**PHILADELPHIA<sup>PA</sup>**



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

**Admissions**

610-519-4000

<http://admission.villanova.edu>

**Campus Setting:** Suburban  
**Undergraduate Population:** 6,554  
**Student-to-Faculty Ratio:** 12:1  
**Average Class Size:** 22  
**Application Deadlines:**  
Early Action: November 1, Honors Program consideration, Health Affiliation programs;  
December 1: Students interested in consideration for Villanova Scholarship and/or Presidential Scholarship;  
Regular Decision: January 15

/VillanovaU  
 @VillanovaU  
 flickr.com/photos/villanovau  
 youtube.com/user/villanovauniversity  
 linkedin.com/edu/villanova-university-19339

**Open House Date:** September 13

**VILLANOVA<sup>PA</sup>**



## GLOSSARY OF TERMS

**Associate Degree:** The degree granted after the successful completion of a two-year postsecondary program

**Bachelor's Degree:** The degree granted after the successful completion of a four-year postsecondary program

**Bridge Program:** Program that exposes high school students to college life and coursework the summer between their senior year of high school and freshman year in college

**Credit:** A measure of how much a college course is worth. Students will need to earn a certain number of credits in order to graduate.

**GPA (Grade Point Average):** A numerical average of accumulated grades

**Internship:** An opportunity to integrate career-related experience into education by participating in planned, supervised work (can be paid or unpaid)

**Major:** The academic subject in which a student concentrates his or her studies

**Semester:** One of two academic terms in a college year

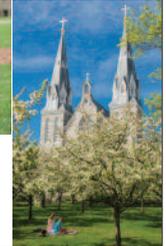
**Transcript:** An official report detailing a student's grades

**Undergraduate:** A student at a college or university who has not yet earned a degree

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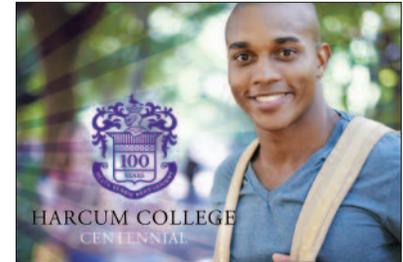
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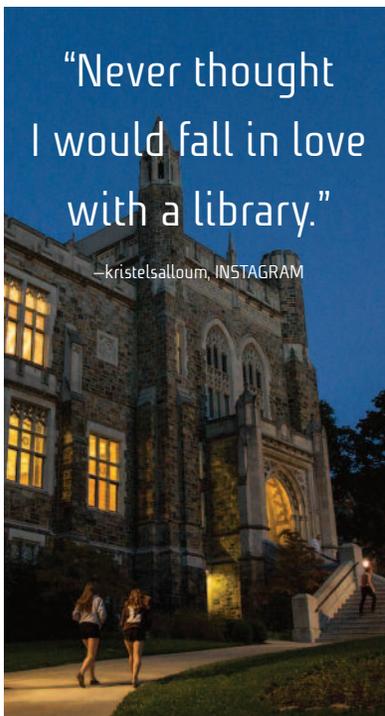
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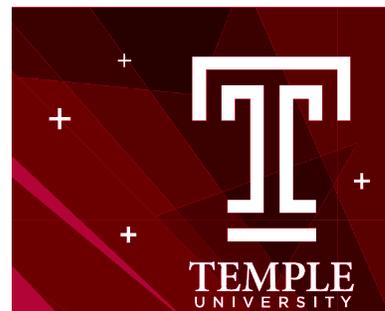
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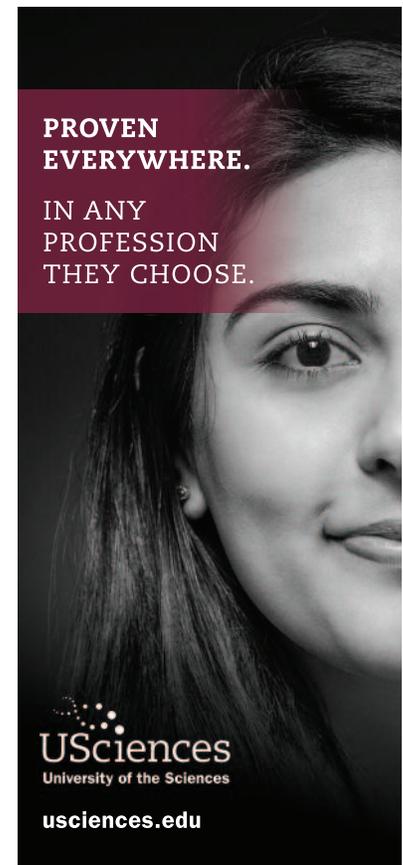
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