

SCCS College Planning Guide



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College Timeline: Junior Year

September-November

Begin to prepare for the PSAT/NMSQT. This test is very important; if you score high enough you may be qualify as a National Merit Scholarship finalist (Only PSATs taken in your junior year will be considered for the NMSQT).

Create a preliminary college list. When choosing perspective colleges you should make sure that you match your needs and wants with the college's offerings. It is also important to be realistic. Make sure that your numbers match or are near those required for admission. Try to remain flexible and focus on a college's characteristics, philosophy, academic process and policies, rather than on a particular college. That way you will optimize your chances of finding a school that fits your needs.

Learn about financial aid. Become familiar with the FAFSA and CSS Profile. Talk with your parents about college costs. Come up with a viable plan to meet any shortfalls between the cost of attendance and your financial aid award. You should expect that your family will have to make some financial contribution toward your college education.

December-January

Create a CollegeBoard account, if you don't already have one. Be sure to memorize your username and password, and keep a written record of both your username and password in a safe easily accessible location. Remember you may only have one CollegeBoard account.

Log onto CollegeBoard and register to take the SAT.

Sign up for Khan Academy and begin prepping for the SAT.

Consider registering for the ACT exam. Many students prefer to take the ACT in addition to, or in place of, the SAT exam.

Visit perspective colleges over winter breaks. Whenever possible request to join a tour and information session. You should also consider requesting an on- campus interview with an admission representative.

February-March

Research the colleges on your college list. Whittle the list down to approximately 12-15 schools. Remember to be realistic, but don't be afraid to dream as well. You should have a good balance of "Reach", "Match" and "Safety" Schools on your list.

Continue to prepare for the SAT or ACT. Make sure that you are signed up for SAT/ACT Preparatory classes. Take advantage of the CollegeBoard, Khan Academy and ACT websites to complete practice tests. If possible enroll in an SAT/ ACT test prep course on your own.

Meet with your counselor to discuss your academic progress. Achieving academically is very important this year.

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Continue to seek positions of leadership and responsibility within your organizations, clubs and sports teams.

April-June

If you haven't already done so, now is the time to register for the SAT or ACT.

Meet with your counselor to finalize your college list. By now you should have researched and visited most of the colleges on your list. It's time to decide which colleges will make it to your final list. Your final list should be no more than 8-10 colleges.

Begin to acquaint yourself with Naviance. You should memorize your username and password, and keep a written copy of your username and password in a safe and easily accessible location. Naviance is a great way to manage your college application process.

Ask teachers with whom you have a good relationship to write letters of recommendation for you. Remember these letters must come from core academic teachers.

Apply for summer college programs, take advantage of study abroad programs or apply for work.

July-August

Work on your college essays. Very often colleges will allow students to write an essay on the topic of their choice. You should write an essay that can be easily adapted to different colleges.

Take the SAT or ACT exam.

Prepare for your senior year. Keep in mind that you must continue to achieve academically and challenge yourself by taking as many advanced placement courses as possible.

Continue to visit colleges and universities. Most colleges receive upwards of 30,000 applications a year. Taking the time to visit a campus and meet with an admission officer is a great way to stand apart from the crowd and show them that you are seriously interested in their school.

Review your SAT / ACT scores. If you are disappointed, make a realistic plan to raise your scores. Use the summer to prepare for the fall sitting of these exams. (Yes, you have to take them again.)

Create a Common Application account. Add the colleges that you wish to apply to and begin filling out the application.

Have a productive summer. The worst thing that you can do is nothing.

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College Timeline: Senior Year

September-November

As soon as you return to school make an appointment to meet with your counselor. If you have not done so already begin to finalize your final list.

Meet with any teacher who agreed to write a letter of recommendation for you. It is your responsibility to make sure that your teachers have written these letters and delivered them to your college counselor. If you have not asked any teacher to write you a letter of recommendation, now is the time. Keep in mind that many teachers may be too busy to write letters, or they may not be able to complete them before you have submitted your applications.

If you haven't done so already, create your Common Application account. Begin/continue filling out your applications. It is best to do this slowly, when you are relaxed and can dedicate at least 1- hour for each college. Many of the schools to which you will apply, will be found on applications that allow you to apply to more than 1 school using a single application, such as SUNY(4), CUNY(6) or the Common Application.

If you haven't already done so complete your college essay. Ask someone to proof read your essay. This is one of the most important aspects of your application. This is your chance to convince the admission committee to accept you instead of all those other applicants. A sloppy essay shows the admission committee that you aren't taking this process seriously. It may also raise red flags if the admission committee feels that your writing ability isn't up to par.

Register to take the SAT and/or the ACT if you haven't taken them twice.

Make a second appointment with your counselor to review your applications. After you and your counselor review your applications you should begin submitting your applications. Remember each college has different deadlines, but the rule of thumb is that Early Action and Early Decision deadlines are either November 1 or November 15, while Regular Decision deadlines are around January 15 or February 1.

Submit your applications. It is important to get all applications in as early as possible to the extent that they are ready. Data will show that the earlier you apply it can help your chances of getting in as selectivity rates are slightly higher.

Make sure you have given your college counselor a complete list of every college and university you are applying to. This is the only way your college counselor will know where to send your supporting documents, including transcripts, letters of recommendations and secondary school reports. You must also update your Naviance account, moving all colleges you've applied to, from the perspective college list to the active application list.

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Send your SAT or ACT scores to all of the colleges you applied. Your counselor does not send these scores. **The scores must be sent by you**, officially through the company that administered the exam, Collegeboard.org for the SATs and ACT.org for the ACTs.

After October 1, complete and submit the FAFSA. We will be hosting several Financial Aid Workshops, where counselors will be available to assist with the completion of this form.

Complete the CSS Profile if required. Some colleges and universities require that in addition to submitting the FAFSA you also submit the CSS Profile. To find out if any of your schools require this application, log onto and search the list of schools that require CSS Profile submission.

December- January

Contact all of the colleges and universities you've applied to; make sure that they have received your application and all supporting documentation. Keep in mind that it can often take four or more weeks for admission offices to match your application with your supporting documents.

February-April

Continue to work hard in all of your classes and challenge yourself. Admission committees will request mid-year and final grades for all students. They use these grades in their decision making process, a student who begins to slack off may not be as appealing as a student who continues to work hard through their senior year. Colleges are also allowed to withdraw an offer of admission if a student fails classes or fails to graduate in June.

Keep an eye out for email and mail from your colleges and universities. Schools with rolling admission policies will begin to send out admission decisions within 4 weeks of receiving an application. Read every email or piece of mail you receive thoroughly. If you don't understand something make an appointment with your counselor.

Inform your school counselor of all college acceptances, rejections and waitlist notifications. We need to keep track of all decisions made on your applications. You should bring a copy of all offers of admission to your college counselor. Check your Naviance account regularly; if we have not updated your application outcomes, or if there are inaccuracies, please let us know.

Visit schools to which you have been accepted. Take advantage of accepted student weekends. This is a great opportunity to see if you really want to attend a particular school. Remember, per NACAC agreement you are not expected to make a decision or submit a deposit to any school until May 1st. If anyone asks you to deposit sooner please let your college counselor know.

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Look out for your Student Aid Report (SAR), request for verification, aid award letters and general information requests from schools. If you don't submit required documentation by the requested deadline, your aid may be lowered or revoked.

May-June

Decide where you are going to deposit. You should accept the offer of admission and provide a deposit to the school of your choice by May 1. Please keep in mind that you are only allowed to deposit at one college or university. Double depositing (with some exceptions) is frowned upon.

Make a final review of your financial aid award. Make sure you and your family are financially prepared for the upcoming year. College is expensive and you need to plan accordingly. If you are unhappy with your financial aid award, appeal the decision directly with the office of financial aid.

Make sure you have told your college counselor which school you will be attending. This is the only way we can ensure that your final transcript will be sent to the right place.

Prepare for life at your new school. If you haven't already done so, make arrangements to spend a day or night at your new school. Review the student catalog; get to know what is expected of you. Research different majors and get generally comfortable with the policy and procedures of your new school.

Relax and enjoy your summer.

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College Planning

Successful college planning takes contributions from all of the stakeholders involved. The major players, the student, counselor and parents, must work together to explore the possibilities for the student's post-high-school future.

What role does the school counselor play in the college process?

- We introduce the student to “*Naviance Family Connection*”, which will serve as the platform for the college process. Students will use the program 'SuperMatch' in Naviance.
- We meet with students to discuss possible college choices to be researched further by the student through *Naviance*, *Collegeboard*, and other sources.
- We provide information about *SAT*, *ACT* and *TOEFL* exams.
- We provide advice regarding the student's college application, essay, activities, resume, and teacher letters of recommendation.
- We meet with parents to address their concerns and answer their questions.
- We complete college application “*Secondary School Reports*” and prepare the counselor recommendation letter on behalf of our students.
- We electronically transmit or mail your official transcript and other documents which support your college applications.
- We assist students in setting priorities for the remainder of the junior and senior years of high school.

Please note: **Counselors DO NOT send the students SAT and/or ACT scores to colleges.** Most colleges want those scores sent “official” through the agencies that administer the exam. In the SATs case, the scores must be requested through Collegeboard.org. For the ACTs, those requests go through act.org.

What role do the parents play in the college process?

- Attend any and all SCCS sponsored workshops pertaining to the college process. They usually include a “College Planning Night” and a “Financial Aid Night”.
- Establish a dialogue with your child's counselor and get yourself acquainted with and logged onto *Naviance Family Connection*.
- Where possible, accompany your child to college fairs, on campus visits and campus open- house-days. Ask questions at those fairs and on those visits.
- Discuss college choices with your child; be realistic and open about money matters and distance from home.
- Check with your employer about tuition assistance programs or scholarships for children of employees.
- Help your child to understand the importance of meeting deadlines.
- In October of your child's senior year, go to www.FAFSA.gov and complete the Free Application for Federal Student Aid. There is much information and assistance on their website in English *and* Spanish.

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SELF-EVALUATION

Before a student begins their college search process, it is important for them to evaluate themselves. Students should reflect on what is important to them for a college campus experience. In many cases, students will not be able to offer clear answers to these questions until they actually visit college campuses. They also need to honestly evaluate their transcript and other academic performances to help determine how competitive of a school they should seek.

Campus Considerations -- Your Plan...

- What size student body would I feel comfortable with?
- How far away from home do I feel comfortable living?
- Where are my friends going to school?
- Is the campus location too hot or cold?
- Do I want to be in a city and if not how far away?
- How easy is it to get to campus?
- Does the campus have the extracurricular activities I am looking for?
- Is cost a factor and if so what are the limits?
- Do I need to work while in college?
- What type of student body make-up is important to me?
- Does the ranking of the school matter?
- What type of entertainment do I want from my college campus?

Academic Considerations

- What are my favorite subjects?
- What do I think I want to major in?
- How much interaction do I need to have with my teachers?
- Do my grades reflect my abilities?
- Do my test scores reflect my abilities?
- How do I best study?
- How much academic challenge do I want?
- What do I hope to get out of my college experience?
- How well do I manage my time?
- Do I want to go to college right away? Am I ready?

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Some College Selection Criteria

College costs aren't the only factor when selecting which college to apply to or attend. There are more than 6,500 colleges from which to choose, each with its own culture and vibe, and it's worth the extra effort while researching to find the college that's right for you.

What Type of College Appeals to You?

Academics – What are your career dreams and interests? Make sure the colleges you apply to offer courses that let you develop the skills you'll need for the types of jobs you want after graduation.

Location – Do you want to be close to home, or are you interested in experiencing a new part of the country? Do you want to attend a college in a warm or cold climate? Do you have a preference to be near a beach, mountains, or a lake, or would you like to be in the middle of a big city?

Athletics – Whether you want to play college-level sports, stay fit through intramurals, participate in cheerleading, or simply root for your college's sports teams, consider the athletic opportunities and atmosphere.

Campus surroundings – Colleges are in rural, suburban, and urban settings. Do you prefer a campus in a quiet environment, or would you like to have lots of restaurants, clubs, shops, and other attractions at your doorstep? Remember, you won't be in class or at the library all the time!

Student body size – Do you prefer to know everyone on campus, or do you like to be unknown in a crowd? College sizes can range from as few as 100 to more than 60,000 students, and the size of the student body will play a major role in your experience. Student body size is often reflective of class sizes, especially in your first year. So think hard about what size college suits you best.

What Is the College's Academic Climate?

Retention rates – Looking at what percentage of students return to the college for their sophomore year can give you an idea of how satisfied students are. If a college has a low first-year retention rate, it may mean that freshmen are dissatisfied with their college choice after their first year and therefore do not return.

Graduation rates – How long it takes you to graduate can have a big impact on your total cost of college. Students who graduate in 6 years will have two additional years' worth of expenses compared to students who graduate in 4 years. Look at a college's 4-, 5-, and 6-year graduation rates to get an understanding of how long it takes most students to graduate.

Percentage admitted – The percentage of students admitted could give you an idea of how selective a college is. Colleges with a low percentage admitted are more selective than colleges that admit a high percentage of applicants.

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Participation in student aid programs – Generally, colleges do not participate in every financial aid program, so be sure to research financial aid program availability at each college.

Career center/alumni network – A career center and developed alumni network can be helpful in finding a job after graduation. Learn about career resources at the colleges you are considering.

Major availability – Make sure that colleges you consider offer the major for the career you want to pursue. If you are undecided or interested in more than one major, look at colleges that have strong offerings in all the areas you are considering. That way, if you change your major, you don't have to transfer to another college.

What Is the College's Social Atmosphere?

Greek life – Do you want to be part of a sorority or fraternity? What percentage of the students participate in the Greek system?

Clubs and organizations – Getting involved with clubs and campus organizations is a great way to meet like-minded people. Check for clubs and organizations that let you develop your current interests and explore new ones.

Percentage of students who stay on campus on weekends – Do most students stay on campus or leave on the weekends? If the majority of students do not stay on campus, you may not enjoy the atmosphere if you plan on staying on campus most of the time.

What Are Some of the Characteristics of Campus Life and the Student Body?

Dorms – What types of dorms are available, and how is the quality? Do you prefer to live on or off campus? Are freshmen required to live on campus? Is on-campus housing guaranteed for four years?

Dining options – What dining options and meal plans are available? How is the quality and variety of the food? At some point during all that hard work and socializing, you will have to take some time to eat.

Campus diversity – Do you prefer a campus with a diverse student population? Diversity information should be available through the college's admissions office.

Safety on campus – Check with your colleges to obtain their safety and crime reports. What policies and procedures are in place to ensure students' safety?

Religious affiliation – Do you prefer to attend a college with a religious affiliation?

<http://www.studentaid.com/Planning/Research/Selection-Criteria>

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THE APPLICATION

By the fall of senior year you should have completed most of your research, and narrowed your list to 5- 10 colleges. You should have taken the ACT or SAT in the spring of junior year, or registered for the ACT or SAT for the fall of senior year. Now it is time to begin submitting applications.

There are many pieces that make up a completed college application. It may seem overwhelming to consider them all at once. Below is an explanation of each component of the application, and its role in the process.

1. The Application

Students may apply to colleges by one of two methods: online or paper application. You may apply online through the university's website, download the paper version of a university application through their website, or through the Common Application, available at www.commonapp.org. The Common Application website includes a list of colleges that accept the Common App. If your college is not listed, you should choose one of the other options. It does not matter which application you choose to file, as colleges will consider all of them equally.

If you choose to use the Common Application, you need to fill it out only once, and submit it for each college. Be sure to fill out all of the information requested accurately, and neatly. Some schools will also have a supplemental portion to the Common App. Follow instructions completely. This will be the first impression you make on the application reader. Make sure you are aware of (and honor) application deadlines. This may mean mailing applications in well ahead of the deadline. Be sure you sign each application form, include a check, and ensure that you are sending the correct checks to the correct colleges.

Keep a copy of your applications.

2. The Transcript

Your transcript is the most important piece of information in your college application packet. In addition to viewing your cumulative GPA, schools place emphasis on the rigor of courses a student takes while in high school. The rigor of senior year courses is also considered through your transcript.

You must request a copy of your SCCS transcript to be sent to each college to which you apply. These requests must be submitted to the guidance secretary a minimum of 30 days prior to the application deadline. The school counselor will send your transcript (which includes courses and grades from grade 9 – 12) to your college choices, along with a school profile, secondary school report form, and the counselor recommendation.

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3. Test Scores

Most colleges require students to submit scores from either the ACT or SAT. Colleges do not prefer one test to the other. In addition, some of the most competitive schools require SAT subjects tests (or will use the ACT sub scores in its place). It is important for students to keep track of a college's testing requirements. Also, keep in mind, that a student's test scores are just one piece of the decision making process and is not the most important factor.

SAT and ACT scores are NOT reported on the SCCS transcript. Be sure to arrange for your scores to be sent by the College Board or the ACT, directly to each college to which you plan to apply. You can do this when you register for the tests, or you may do so later online. There is a fee for this service.

The School CEEB Code for Southern Cayuga is **334568**.

4. The Essay

Most colleges require one essay, though some require more than one. It is important to write an essay in your own voice and demonstrate your personality. Discuss essay ideas with a teacher or counselor and have them review it before you submit. Some schools will also request students to write more than one essay, such as a supplement or short answer response. Students must know each college's requirements and they must submit their pieces of writing to the college with their application.

5. Letters of Recommendation

Applications usually require 2 teacher recommendations, in addition to the recommendation that a student's counselor will write. Students should choose teachers of different subjects who have taught them recently (between grades 11 – 12) and who know them well as a student. Students should speak with their teachers well in advance of the application deadlines (they do have the option of saying "no"). Some teachers will have a preference to submit their recommendation either online or with a paper copy by mail. Find out your teacher's preferences, and check each college's requirements.

Be courteous in this process—give the teachers as much advance notice as possible. This will allow them time to write a thoughtful, thorough recommendation. It is also expected that you will inform your recommending teachers of the results of your application. A thank you note is a nice touch as well. Try to avoid submitting too many letters of recommendation. Some colleges will only read the number of letters that they require.

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6. Activity Record

While colleges are primarily interested in a student's academic record, they are also interested in leadership qualities, interests, abilities and talents. Colleges would rather see sustained interest in activities than many different ones. A student's commitment to their activities is what matters most to schools. Students can create a resume to organize their activities and should also complete this particular section in their college application. Try to offer enough of a description of a particular activity. Do not assume the person reading the application knows what each activity name means.

7. The Interview

Several colleges visit Southern Cayuga each fall. It is in your best interest to attend these meetings when a college on your prospective list is visiting. A list of upcoming visits is available through Naviance.

You can also request an interview on campus or through a local alumni interviewer. In either case, the notes from the interview will become part of your application file. Your school counselor can help you before your interview by providing you samples of questions or even conducting a mock interview.

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THE COLLEGE ESSAY

The essays on your college application are very important items because it gives students the opportunity to convey the things that are most important to them to the college admission staff. A student's essay should be unique but should also not be written in a way that could be interpreted negatively. The essay should be well written and can be used as an opportunity to take a "normal" event and describe it from a different perspective. It also gives students an opportunity to help explain who they really are as a student and any possible blemishes on their academic record. Students are encouraged to have a teacher and their school counselor review their essays to offer suggestions.

Essay Dos and Don'ts

Do

- Plan ahead
- Be honest
- Read the directions carefully
- Stay positive, even when describing something that is negative
- Write about something you are passionate or knowledgeable about
- Have someone review your essay

Don't

- Plagiarize
- Submit after one draft
- Be shy
- Have someone "over edit"
- Be redundant

The Common Application prompts are:

1. 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.
2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
4. Describe a problem you've solved or a problem you'd like to solve. It can be an intellectual challenge, a research query, an ethical dilemma - anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.
5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
7. Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.

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Common Mistakes and Suggestions

Deadlines:

A deadline is *the last day possible* that an application for college admission or a scholarship will be accepted. It is always best to submit far ahead of the deadline; three to four weeks minimum is recommended.

- Scenario A: **The student brings an application to a counselor or a teacher for them to complete on the day of the deadline.** The application requires that additional forms and possibly a letter accompany the application. There simply may not be sufficient time for the counselor or teacher to complete what is requested.
 - Result: You miss the deadline. Application rejected.
- Scenario B: **The student brings an application to a counselor or a teacher for them to complete on the day of the deadline.** The counselor or teacher may be absent or unavailable on the deadline day.
 - Result: You miss the deadline. Application rejected.
- Scenario C: **The student brings an application to a counselor or a teacher for them to complete on the day of the deadline.** The school computer network may be down, all transmissions are inoperable, or the requested documents cannot be printed.
 - Result: You miss the deadline. Application rejected.

In short, the more time you leave before the deadline and the completion of your applications the more opportunity you will have to:

- Proof-read and make corrections that you did not catch at first.
- Respond to a request for a document that you may have left out.
- Re-submit a document that for some reason failed to arrive.

Overall, your application is likely to be of a higher standard and judged more favorably if it was not hurriedly put together at the last possible moment.

Letters of Recommendation:

Many colleges require one or more letters of recommendation from faculty to support applications for admission or scholarship.

It is strongly suggested that students ask teachers for letters of recommendation toward the end of junior year. Many teachers will prepare letters during the summer. If you have not requested your letters before school ends in June, ask shortly after returning to school in September.

You need not have decided to which colleges you are going to apply in order to request a letter from a teacher.

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You should submit your application to a college as soon as all the parts of the application that you are personally responsible for are complete. Do not wait for the teacher's recommendation letter to be ready; teacher's letters can follow your application at a later date.

College Majors:

Many students will delay applying to colleges or universities because they have not decided on their "major". **This is a mistake.** With very few exceptions, it is not necessary to make this decision before you apply to college. **Most students apply to college as "Undecided"**. Applying to a college "Undecided" will not affect the college's decision on your application.

Community College:

Many students believe that attending a community college and earning a two-year Associate Degree college will place them at a disadvantage. This is a mistake.

For many students community college programs are the ideal place to start their higher education. Completing an Associate Degree program at a community college will often result in well-paid employment in a broad range of professions. Completing an Associate Degree program at a community college will enable a student to transfer to a four year college or university to complete a Bachelor's Degree in two additional years. The student will not be asked to begin their college education all over again.

Students who successfully earn an Associate Degree will often gain entry to colleges and programs that would not have offered them admission upon their graduation from high school. **An increasing number of students are going the community college route as a means to save money as the cost of four-year colleges continues to rise.**

Standardized Tests:

Most four-year colleges and most universities require scores from SAT or ACT exams as part of each student's application. Some students choose to take both.

High school juniors are urged to register for these exams early in the school year for test dates in the spring, (March, April, May, June). Students will often take the SAT or ACT once again in the fall of senior year.

There are a number of colleges which are SAT/ACT optional. An SAT or ACT exam score is not required for consideration of admission to test optional schools. Applications for admission not accompanied by a test score will be evaluated on the basis of the student's high school record reflected on his/her transcript.

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Students need not wait for exam scores to arrive before submitting college applications; as with letters of recommendation, SAT/ACT scores can follow later.

There is a registration fee for each exam. SCCS usually will pay for one SAT exam fee if taken at the school. Some students may qualify for a waiver that will relieve them of paying for the exam out-of pocket.

Registration for the exams is available on-line.

SAT: www.collegeboard.org **ACT:** www.act.org

High School Courses:

Many college bound students believe that they can carry a light course load in senior year; and that their junior year is the most important school year according to colleges. This is a common misconception. Every year of high school is taken into account by the colleges; the final grade earned in each course is included on a student's official high school transcript. Students in grades nine through twelve are strongly advised to schedule themselves for the **most rigorous course load that they can manage.**

Contrary to popular rumor, college admission offices pay very close attention to each applicant's current (grade 12) schedule of classes.

Seniors are advised to take an additional year of math, science, art and language over and above the diploma requirements. Elective classes are encouraged; evidence of a broad foundation of coursework and a demonstration of willingness to take on more than the minimum is looked upon favorably by college admissions officers when evaluating an applicant's transcript

College bound students are competing for limited seats at the colleges and universities to which they are applying; **those who do not maintain a rigorous senior schedule of classes place themselves at a clear disadvantage in the selection process.**

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FINANCIAL AID

Financial aid is financial assistance for students enrolled in eligible programs at participating schools to cover school expenses, including tuition, fees, room, board, books, supplies and transportation. Aid typically comes from three sources: the state, the federal government and the college.

The three most common types of Federal aid (government sponsored programs) are grants, loans, and work-study. Much of federal aid is based on the financial need of the family.

Grants are a type of financial aid that does not have to be repaid. Generally, the grant amount is based on need, cost of attendance, and enrollment status.

Loans are borrowed money that must be repaid with interest. Maximum loan amounts depend on the student's year in school. Parents may also borrow to pay education expenses for dependent undergraduate students up to their cost of attendance minus other estimated financial assistance.

Work-study lets you earn money while enrolled in school to help pay for education expenses.

In order to qualify for financial aid, students and parents must complete the Free Application for Federal Student Aid (FAFSA), which is available at www.fafsa.ed.gov. The FAFSA must be completed in a brief window, between October 1 and February 15 of the senior year.

In addition to federal aid, students may qualify for aid from individual colleges and universities. In addition to loans and work study, colleges also offer aid in the form of Grants (described above) and Scholarships. **Scholarships** are similar to grants in that they are “free money”—you are not required to repay them. Scholarships are granted not on the basis of financial need, but rather based on achievement or merit.

Some colleges require more information than is collected on the FAFSA. Most of these colleges require students to complete the CSS Profile (profileonline.collegeboard.com). There is a fee (per college) to submit the profile, but unlike the FAFSA, the Profile can be submitted early in the process, once the student has a final list of colleges.

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Varying College Research Resources:

Student Based College Research Resources:

College Board	www.collegeboard.org
College Navigator	www.nces.ed.gov/collegenavigator/
College View	www.collegeview.com
NACAC	www.nacacnet.org
Naviance	www.connection.naviance.com
Niche	https://colleges.niche.com
Princeton Review	www.review.com

Popular Application Resources:

The Common Application	www.commonapp.org
State University of New York (SUNY)	www.suny.edu

SAT and ACT Preparation Resources:

American College Test (ACT)	www.act.org
College Board	www.collegeboard.org
Kaplan Review	www.kaptest.com
Khan Academy	www.khanacademy.org
The Princeton Review	www.princetonreview.com
Fair Test	www.fairtest.org

College Resources for Financial Aid and Scholarships:

Free Application for Federal Student Aid (FAFSA)	www.fafsa.ed.gov
Cappex	www.cappex.com
CSS Profile	https://student.collegeboard.org/css-financial-aid-profile
Fastweb	www.fastweb.com
Finaid	www.finaid.org

SCCS College Planning Guide

EOP (SUNY schools)	www.suny.edu/attend/academics/eop/
HEOP (Private schools)	http://www.highered.nysed.gov/kiap/colld ev/HEOP/
Naviance	www.connection.naviance.com
Tuition Assistance Program (TAP)	www.hesc.ny.gov/

Career Finder Resources:

BLS Career Information	www.bls.gov/k12/
Career One Stop	www.careeronestop.org

College Bound Students with an IEP or 504 Plan

College Academic Support	www.collegeacademicsupport.com
Great Schools	www.greatschools.org/gk/articles/college-planning
College Board	https://www.collegeboard.org/students-with-disabilities
Best Colleges	http://www.bestcolleges.com/resources/disabled-students/
ACT Student	http://www.actstudent.org/regist/disab