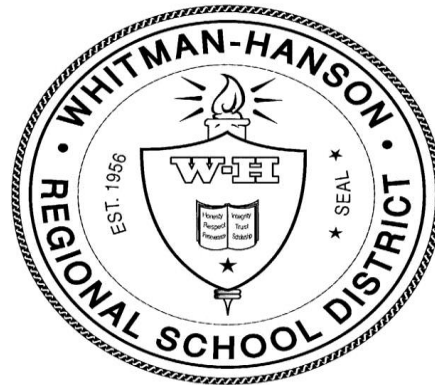




# **Future Planning 101: Navigating the College Process**



**School Counseling Department  
2016-2017**

Welcome to the college admission process! Today, it begins a lot sooner than the fall of your son/daughter's senior year. The school counseling staff at Whitman-Hanson Regional High School has created this packet as a resource for you to begin your college planning. It certainly does not answer all of your questions but it is meant to start the communication process between the school counseling staff, your son/daughter, and your family.

We understand this can be an overwhelming experience that may create frustration and anxiety. To reduce the stress, we recommend that you keep an open mind, keep open lines of communication with your son/daughter, and be as supportive as possible. There are many resources available to you beginning with the School Counseling Department, college admission offices, and a multitude of websites. Please remember to be a conscientious consumer as you and your son/daughter are preparing to pay for their education for perhaps the first time.

The format of this packet will give you information you need to know to prepare for the college admission process. Topics include Massachusetts State Universities and UMASS admission standards, tips for finding the right college, what goes into the college application, standardized testing, financial aid and scholarship information, a helpful timeline to keep you on track, and more. The school counseling staff will conduct college planning sessions between junior and senior year with your son/daughter to explain some of the finer details of the process. In addition, we will be using the online management tool Naviance to track the progress of your son/daughter's applications and post helpful information. You can also use Naviance as a way to explore the right colleges for your son/daughter.

Our goal is for students and parents to have access to the most current information available relating to career development and self-assessment, college selection and planning, and financial aid resources. We have researched hundreds of Internet sites and have selected many for inclusion in our School Counseling Website as a resource. To access the School Counseling Web Page, go to [www.whrsd.org](http://www.whrsd.org). Select "Whitman-Hanson Regional High School" from the "Schools" menu. Once you get to the high school home page, select "School Counseling" from the left side bar. To connect to many great resources, just follow the internet links.

We look forward to working with you and your family throughout this exciting and sometimes challenging time. Please feel free to contact us as questions and concerns arise.

Sincerely,  
The W-H School Counseling Staff

**Students**

**A – B:**  
**C – F:**  
**G – L:**  
**M – P:**  
**Q – Z:**  
**Adjustment Counselor:**  
**Adjustment Counselor:**  
**Admin. Assistant:**

**Counselor**

**Ruth Carrigan**  
**Maureen Garrett**  
**Courtney Selig**  
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## GETTING STARTED


### NAVIANCE

Naviance allows both the school counselor and the student to interact electronically and provides a college application management program that can be used by both the counselor and student. Through Naviance, students have an opportunity to do college searches, college comparisons, view scattergrams of past applicants from our school, and manage their college applications.

- Students are registered with Naviance during 9<sup>th</sup> grade. Parents may also receive their own login to Naviance by contacting their child's counselor.
- Students will complete the following:
  - Grade 9: Multiple Intelligence Interest Inventory and Career Interest Profiler
  - Grade 10: Do What You Are – Myers Briggs Interest Inventory
  - Grade 11/12: My Resume and Senior College Planning Survey

### 3 STEPS TO FINDING THE RIGHT COLLEGE


#### 1. Brainstorm!

- Think about who you are and consider the kind of academic and social environment where you feel most comfortable. The colleges you choose should reflect your goals, skills, interests, and personality. Use the tools in **Naviance** such as “Do What You Are” personality survey.
- Utilize “MyBigFuture” by College Board, a free, comprehensive step-by-step college planning website <https://bigfuture.collegeboard.org/> and  @MyBigFuture
- Questions to think about:
  - What classes do you enjoy? What topics are you curious about? What skills would you like to develop? What jobs will be available when I graduate?
    - View **Occupational Outlook Handbook** <http://www.bls.gov/oco/>
    - Explore career info from the **Bureau of Labor Statistics** <http://www.bls.gov/k12/index.htm>
  - Where would you like to go to school; suburban, urban, or rural area? Close to home or far away?
  - Do you want a small school (~2,000), medium school (~4,000), or large school (~10,000+)?

#### 2. Research and Narrow!

- Develop a list of five-eight schools that interest you. Your list should include a combination of public and private schools that are “reach” schools, “probable” schools, and “highly likely” schools. Use the tools in **Naviance** (college searches, graphs, etc.) to help create your list.
  - **“Reach” schools** – include one or two colleges with admissions requirements are a real challenge but you are really hopeful
  - **“Probable” schools** – include three or four colleges with admissions requirements you mostly satisfy and where there is a good chance you will be accepted
  - **“Highly likely” schools** – include one or two colleges with admissions requirements you satisfy or exceed and know you are likely to be accepted
- Request information about academic programs and financial aid. Familiarize yourself with the college admissions process, application deadlines, application requirements, etc. for each college on your list.
- Be sure to consider both **academically safe** and **financially safe** schools!

#### 3. Visit!

- The best way to learn about a college or university is by visiting the campus. It gives you an initial impression of the college and helps you decide if that is a good fit for you. You may visit a college or university informally on your own time, or you may schedule a more formal campus visit through the college admissions office. Visit college websites for upcoming events and registration
- Attend College Fairs, Open House events and/or Information Sessions.
- Every Fall WHRHS and Silver Lake Regional High School sponsor a local college fair. The location of the fair rotates between both schools each year. Every Spring the Guidance Office sponsors a field trip the Boston National College Fair for interested junior students. The Boston National College Fair is a great opportunity to speak to college admissions representatives from colleges all over the country. <http://www.nacacnet.org/college-fairs/Pages/default.aspx>  @NACACFairs
- Long weekends, vacation weeks and summer break are perfect times to visit colleges.

## PUBLIC VS PRIVATE COLLEGES AND UNIVERSITIES

- Selectivity of admissions
  - Massachusetts Universities are typically more selective than the State Colleges. Private Colleges can range from liberal admissions to highly selective admissions
- Cost
  - State colleges and universities tend to be the best fit for a family budget, however private schools may give a lot of scholarship money
- Massachusetts standards for state universities and UMass
  - Applicants must submit an SAT or ACT score
  - The admissions standards for freshmen applicants have two main parts:
    - 1) 16\* required academic courses (a course is equivalent to one full school year of study. Courses count toward the distribution only if passed)

Requirement for college freshman class entering...		
Subject	Fall 2016	Fall 2017 and beyond
English	4 Courses	
Mathematics	4 courses (Algebra I & II and Geometry or Trigonometry, or comparable coursework) including mathematics during the final year of high school	
Sciences	3 courses (drawn from Natural Science and/or Physical Science and/or Technology/ Engineering; including 2 courses with laboratory work); Technology/engineering courses must be designated as science courses (taken for science credit) by the high school	3 courses (drawn from Natural Science and/or Physical Science and/or Technology/ Engineering), <b>including 3 courses with laboratory work</b>
Social Sciences	2 courses (including 1 course in U.S. History)	
Foreign Languages	2 courses (in a single language)	
Electives	2 courses (from the above subjects or from the Arts & Humanities or Computer Sciences)	

- 2) A minimum required grade point average (GPA) earned in college preparatory courses completed at the time of application
  - The GPA must be achieved based on all college preparatory courses completed at the time of application and should be weighted for accelerated (Honors or Advanced Placement) courses. The required minimum weighted GPA is a **3.0** for the four-year public campuses.
  - Applicants who meet the GPA requirements do not have to use the sliding scale for admission. If an applicant's GPA falls below the required minimum, a sliding scale will apply.

*Sliding Scale to UMass*

Weighted High School GPA	Combined Evidenced Based Reading & Writing and Math SAT Score Must Equal or Exceed (ACT Equivalent in Italics)
2.51-2.99	1030 (20)
2.41-2.50	1070 (21)
2.31-2.40	1100 (22)
2.21-2.30	1140 (23)
2.11-2.20	1180 (24)
2.00-2.10	1220 (25)

*Sliding Scale to a State University*

Weighted High School GPA	Combined Evidenced Based Reading & Writing and Math SAT Score Must Equal or Exceed (ACT Equivalent in Italics)
2.51-2.99	990 (19)
2.41-2.50	1030 (20)
2.31-2.40	1070 (21)
2.21-2.30	1110 (22)
2.11-2.20	1140 (23)
2.00-2.10	1180 (24)

**NO APPLICANT WITH A HIGH SCHOOL GPA BELOW 2.00 MAY BE ADMITTED TO A STATE UNIVERSITY OR UNIVERSITY OF MASSACHUSETTS CAMPUS**

## An Explanation of GPA and Class Rank

The unweighted GPA does not take into account the level of courses that you are taking. For example, an “A” in an Academic Level course is equivalent to an “A” in an Honors Level course. At WHRHS, all courses a student takes are calculated into the unweighted GPA.

The weighted GPA **does** take into account the level of courses that you are taking. For instance, an “A” in an Academic Level course does not carry as much weight as an “A” in an Honors Level course. Therefore, if you have taken academically rigorous courses, your grades will be weighted more heavily into your “weighted” GPA. At WHRHS a student’s weighted GPA includes only college preparatory, honors, and Advanced Placement classes in the major academic subject areas of mathematics, English, science, social studies, and foreign language.

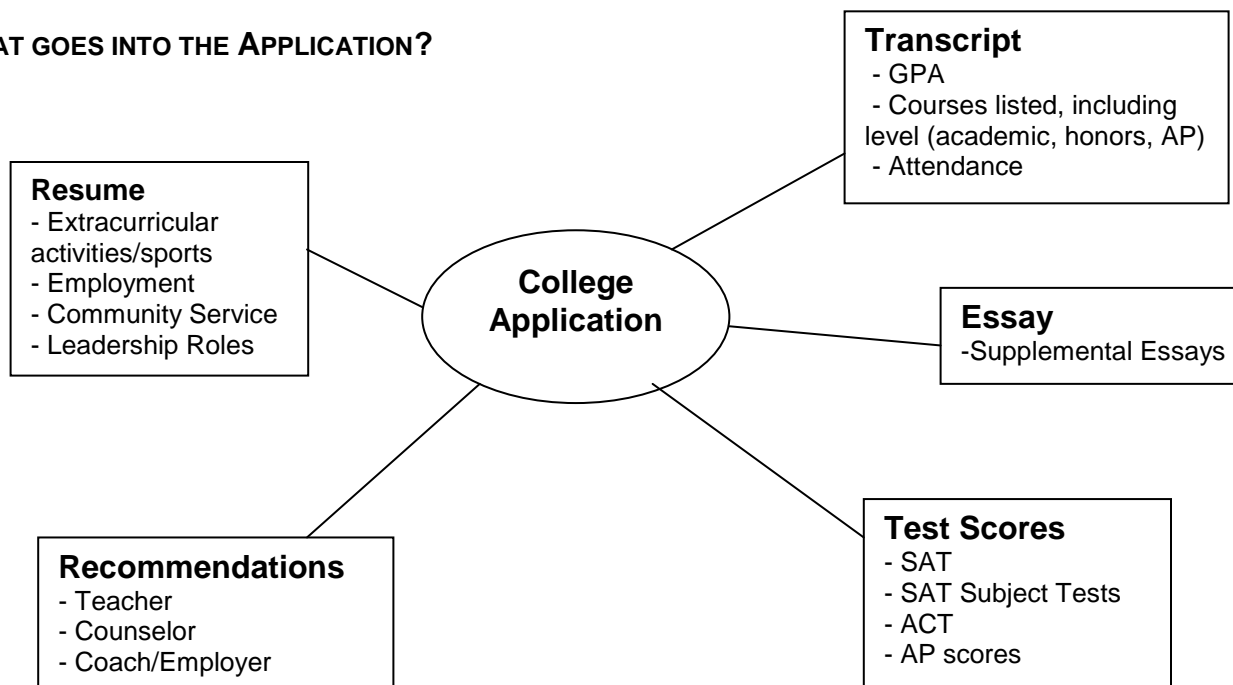
Please note that many colleges recalculate GPAs to ensure that applicants are viewed equally given the wide variety of GPA calculation methods at the thousands of high schools all over the country.

Also, some college forms ask for your class rank. **We do not publish class rank.**

## STANDARDIZED COLLEGE ADMISSION TESTING

TEST	LENGTH & TYPE	PURPOSE	2015-2016 REGISTRATION & FEES	WHEN
<b>PSAT/NMSQT</b> Math, Verbal, Critical Reading, Writing Skills	2 hrs and 45 mins	The PSAT helps you prepare for the SAT & determine your eligibility for the National Merit Scholarship	\$15.00 Subject to grant funding, fees may be covered by WHRHS.	October of Sophomore and/ or Junior Year
<b>New SAT</b> Reading, Writing & Language, Math Essay (optional)	3 hours 50 minute optional essay	The most common admissions exam required by U.S. colleges and universities	\$57.00 (\$45 without essay) Register through <a href="http://www.collegeboard.com">www.collegeboard.com</a>	Spring of Junior Year and Fall of Senior Year
<b>ACT</b> Reading, English, Math & Science Writing (optional)	2hrs and 55 mins 40 minute optional writing test	Common admissions exam required by U.S. colleges and universities	\$58.50 (\$42.50 without writing test) Register through <a href="http://www.actstudent.org">www.actstudent.org</a>	Spring of Junior Year and Fall of Senior Year
<b>SAT Subject Tests</b> Math, Languages, Literature, Social Studies, & Sciences	1 hour	Some colleges require subject tests for admissions. Usually required by highly competitive schools.	\$26.00 + additional fees Register through collegeboard.com	Junior/ Senior Year or when course work is completed (i.e. taking the Biology Subject Test near completion of an Honors or AP Biology course)
<b>AP Exams</b> (Advanced Placement) Math, Languages, Literature, Social Studies, Sciences	3 hours	Some colleges award course credit to students who do well in these exams. Students enrolled in AP classes are expected to take AP exams	\$93.00 per test Register through the AP Coordinator	May

## WHAT GOES INTO THE APPLICATION?



## APPLICATION MATERIAL - WHO IS RESPONSIBLE FOR WHAT?

APPLICATION MATERIAL	PERSON RESPONSIBLE
SAT/ACT Test Scores	<b>STUDENT</b> – students must send official scores by way of testing agency (collegeboard.com or actstudent.org).
Application	<b>STUDENT</b> – students submits applications directly to the selected college(s)**see Common Application for more details
Fee (credit card or check)	<b>STUDENT</b> – students submit application fee directly to the selected college(s)
Essay/Writing Sample/Supplement Forms	<b>STUDENT</b> – students submits essays and supplements directly to the selected college(s)
Resume (includes extracurricular activities, awards, community service, employment, etc.)	<b>STUDENT</b> – if this info is not already listed as part of your application, send with application packet. Provide a copy of your resume to your counselor and whomever you are asking for a letter of recommendation
Transcript ( <b>\$3.00 per college</b> )	<b>STUDENT</b> – student fills out Transcript Release Authorization form and provides <b>\$3.00 per college</b> (counselor will complete and submit)
Secondary School Report (if required)	<b>COUNSELOR</b>
Mid-year Report	<b>STUDENT</b> – students must check off if colleges need their mid-year grades. Counselor will send only if checked.
School Profile	<b>COUNSELOR</b>
Counselor Recommendation	<b>STUDENT and COUNSELOR</b> – students must complete the Senior College Planning Survey through Naviance
Teacher/Other Recommendations	<b>STUDENT</b> – students ask teacher(s) to write recommendation and provides teacher with recommendation form (if any), deadline dates. Teachers may submit recommendations electronically.

## DEADLINES

All hardcopy application materials and transcript release form must be submitted to your counselor **at least 10 school days (2 weeks) prior to the college's application deadline!!!!**


## IMPORTANT TERMS TO KNOW

- ✓ **Early Decision** - Early Decision is a binding agreement. Students apply earlier than the regular admissions deadline and typically know their admissions decision by mid-December of the senior year. By applying through Early Decision, the student agrees to automatically accept the college's offer of admissions and withdraw their applications from other colleges. Students are asked to apply to only one college via Early Decision.
- ✓ **Early Action** - Meant for those students who want to apply early to their first choice colleges but want to be able to compare acceptance and financial aid packages.
  - Early Decision and Early Action deadlines range from mid-October to early January
  - Early Decision and Early Action notification dates are usually one month after the deadline date
- ✓ **Rolling Admission** - Colleges have no official deadline. This is a common procedure at public colleges, which continue to review student applications as long as space is available. Many of these schools have "suggested deadlines".
- ✓ **Regular Admission** - The official deadline for applications to be submitted.
  - Regular Admission deadlines range from mid-December to March.
  - Rolling Admission and Regular Admission notification dates can be as soon as a few weeks after application is filed and as late as April

## SENDING OFFICIAL TEST SCORES

- SAT
  - **For both the SAT and ACT you receive four FREE score reports with your registration fee.** We recommend that you take full advantage of the four free score reports included with your registration. Within 9 (nine) days of taking the SAT, you will be able to add, change or remove a college or a scholarship program from your score report for free.
  - The easiest way to send additional SAT scores is online (you may also use mail). There is an additional fee of \$12.00 for sending each additional score report.
  - You can choose to send scores from one, several, or all SAT test dates. Traditionally all scores are sent to a college on a single report. Score Choice gives you the option to choose which scores (by test date for the SAT and by individual test for SAT Subject Tests) you send to colleges.
  - For official details visit <http://www.collegeboard.com/student/testing/sat/scores/sending.html>
- ACT
  - The easiest way to send additional ACT scores is online (you may also use mail or phone). There is an additional fee of \$12.00 for sending each additional score report.
  - For official details visit <http://www.actstudent.org/scores/send/index.html>
- If you are a fee-waiver-eligible student, you may have flexible score report credits. Please see your school counselor.

## THE COMMON APPLICATION

- Visit <http://www.commonapp.org>  @CommonApp
- The Common Application is a standardized undergraduate college application form that is accepted at over 500 colleges and universities nationwide
- The Common Application may be submitted in paper form or online
- Many schools have application supplements, be sure to check each school
- Whitman-Hanson Regional High School uses the Common App. Secondary School Report Form
- **If you are applying through Common Application, you MUST add those colleges to your Common Application Account AND you MUST enter your Common Application user name/email in Naviance**
- Students must also complete the **FERPA Waiver**

## **COLLEGE ESSAY PROJECT**

This project, run by the School Counseling and English Departments, is a wonderful opportunity for students to get expert advice from a respected professional in the college admissions community.

- Students will complete the college essay in their senior English class
- Completed essays will be sent to college admissions representatives for review and evaluation
  - Past participants include: Quinnipiac University, Boston College, Roger Williams University, Nichols College, Merrimack College, Salve Regina University, Curry College, Sacred Heart, Siena College, Marietta College, and Boston University
- College admissions representatives will visit English classes to discuss their evaluation with students by the end of October.

## **FREE SAT/ACT PREP OPTIONS FOR WHRHS STUDENTS**

**College Board + Khan Academy** <https://www.khanacademy.org/sat>  @khanacademy

Starting with the 2015-16 school year, students who take the SAT, PSAT/NMSQT, PSAT 10, or PSAT 8/9 have access to personalized SAT study resources. Khan Academy's world-class practice tools are free for all students and include:

- Thousands of practice questions, reviewed and approved by the College Board
- Four official SAT Practice Tests written by the College Board
- Personalized recommendations for instruction and practice to help students fill their knowledge and gaps

**The ACT** <http://www.actstudent.org>  @ACTstudent

**“Preparing for the ACT”** is a free student preparation booklet including test information, complete practice tests with scoring keys and a writing prompt <http://www.actstudent.org/testprep/>

## **Local SAT Prep Classes**

Bridgewater State University offers SAT Prep workshops from experienced instructors. The workshops include study tips for preparing to take the New SAT, overall strategies for approaching the test, practice tests from The College Board practice book, and individualized attention on trouble spots. Space is limited, so early registration is advised. For additional information, upcoming workshops and cost please contact 508-531-2186 or email [RegionalPartnerships@bridgew.edu](mailto:RegionalPartnerships@bridgew.edu).

**ROTC AND SERVICE ACADEMY:** Start the application process immediately for ROTC Scholarships and/or Service Academy Appointments.

If you are considering a US Service Academy (US Air Force Academy, US Naval Academy, US Coast Guard Academy US Military Academy – West Point) be sure to attend a Service Academy Fair.

**COLLEGE ATHLETICS:** Thinking about playing a Division I or II sport in college? Create an account on NCAA Eligibility Center <http://www.ncaa.org>. Be sure to give your counselor your transcript request form.

**SPECIAL EDUCATION – CONSULT WITH YOUR SPECIAL EDUCATION LIAISON AND SCHOOL COUNSELOR FOR PROCESS, RESOURCES, AND REQUIREMENTS**





MassTransfer is a way to maximize transfer credit and complete a degree in Massachusetts' community colleges, state universities, and UMass campuses.

- Streamlines the transfer process and maximizes transfer credit within the Massachusetts public higher education system
- Provides students with a clear plan to complete a portable, general education transfer block
- Helps students build on associate degrees to reach the bachelor's degree level
- Offers financial and other benefits to qualified students

After completing your associate degree with at least 60 credit hours you will be eligible to transfer into a linked MassTransfer program at a Massachusetts state university or University of Massachusetts campus with the following benefits:

Benefits	Minimum Final GPA			Notes
	2.0+	2.5+	3.0+	
No application fee	✓	✓	✓	<u>MassTransfer Application</u> required by deadline.
No application essay	✓	✓	✓	
Automatic satisfaction of most or all general education requirements	✓	✓	✓	Receiving institution may require no more than six additional credits/two courses.
Guaranteed transfer of credits	✓	✓	✓	60 credits.
Guaranteed admission*		✓	✓	Space permitting in the major and college.
100% tuition waiver <i>Effective Fall 2016</i>			✓	For two years, provided student: <ul style="list-style-type: none"> <li>➤ Matriculates within one year of receiving associate degree;</li> <li>➤ Enrolls continuously (full- or part-time) in day program; and</li> <li>➤ Achieves 3.0 GPA in first two semesters.</li> </ul>

**See the full listing of over 1,700 linked programs at [www.mass.edu/masstransfer](http://www.mass.edu/masstransfer)**

**GENERAL RESOURCES**


- **Massachusetts Board of Higher Education**
  - Excellent site with info for all of the public colleges and universities
  - [www.mass.edu](http://www.mass.edu)

## FINANCIAL AID AND SCHOLARSHIP INFORMATION

### Understand the Financial Aid Deadlines for EACH school

- If you miss a deadline it may negatively impact funding sources

**Complete the Free Application for Federal Student Aid (FAFSA)** *NOTE: The FAFSA cannot be completed before October 1, 2016. Tax information from 2015 should be used.*

- The FAFSA is used to determine the amount of federal and state aid for which you are eligible. Even if you believe your income is too high for funding this information is often necessary for scholarship applications and to receive low interest bearing student loans
- Students and parents are required to use an *FSA ID*, made up of a username and password, to confirm your identity when accessing your financial aid info and electronically signing your federal student aid documents. You can apply for your *FSA ID* at any time.
- Visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov)  @FAFSA

**Complete CSS/Financial Aid PROFILE if required by the College/University** *NOTE: The CSS/Financial Aid PROFILE cannot be completed before October 1<sup>st</sup>.*

- The CSS/Financial Aid PROFILE is required by many private colleges and universities to determine your eligibility for non-government financial aid, such as the institution's own grants, loans and scholarships.
- To complete the PROFILE visit <https://student.collegeboard.org/css-financial-aid-profile>

### Attend Financial Aid Information Night and Workshop held at WHRHS (December and January)

#### FINANCIAL AID GUIDE: KEY TERMS

<b>Student Aid Report (SAR)</b>	The official notification sent to students after the FAFSA is received. This document will state your Expected Family Contribution (EFC).
<b>Expected Family Contribution (EFC)</b>	A measure of your family's financial strength based on income, assets, family size, etc., based on FAFSA. The EFC represents the amount of money the federal government believes your family is able to contribute toward college. Note: The amount you end up actually paying could differ from the EFC, depending on what resources are available at your college.
<b>Cost of Attendance (COA)</b>	This figure includes the total price of tuition, fees, room, board, books, supplies, transportation, and personal expenses for one academic year of education.
<b>Financial Need</b>	The difference between your educational costs (COA) and the EFC.
<b>Financial Aid Package</b>	The total Financial Aid you are offered. This information is typically summarized in an award letter. <b>Federal Aid:</b> Financial Aid that comes from the U.S. government. Usually disbursed through your college. Includes work-study and loans. <b>Gift Aid:</b> Financial Aid that does not need to be paid back such as Grants (typically based on financial need) and Scholarships (typically based on achievement or talent)
<b>Loan Information</b>	Always borrow federal first. Federal student loans are cheaper, more available and have better repayment terms than private student loans. <b>Federal Perkins Loan:</b> Loan up to \$5,500. College is the lender <b>Direct Subsidized Stafford Loan:</b> Loan amount between \$3,500 and \$5,500, depending on school. No interest charged while in school. Dept. of Education is the lender <b>Direct Unsubsidized Stafford Loan:</b> Loan amount between \$6,000 to \$20,500, less subsidized amount. Student is responsible for interest. Dept. of Education is the lender <b>Direct PLUS Loan for Parents:</b> For parents of dependent students enrolled at least half time. Loan amount is maximum cost of attendance, less any other financial aid. Parent is responsible for interest. Dept. of Education is lender
<b>Private/Alternative Loan</b>	Financial Aid from non-government sources. Private loans are offered by private lenders with terms set by the lender, not the government. Eligibility, interest rate and fees based on credit scores. For more information visit: <a href="http://www.finaid.org/privateloans">www.finaid.org/privateloans</a>

## FINANCIAL AID AND SCHOLARSHIP RESOURCES

### Dollars for Scholars, Local and Community Scholarship information is available after March 1<sup>st</sup>

- A scholarship assembly is held for seniors during the first week of March and scholarship information is distributed. Deadlines are in early April.
- WH Dollars for Scholars Info: <http://whitmanandhanson.dollarsforscholars.org/>
- Local and Community Scholarship Info: <http://www.whrsd.org/page.cfm?p=1530>



### Financial Aid Calculator and Comparison Tools

- Financial Aid Calculator: calculate financial aid figures [www.finaid.org/calculators](http://www.finaid.org/calculators)
- College Board Compare Aid Calculator: compare your aid award letters <https://bigfuture.collegeboard.org/pay-for-college/financial-aid-awards/compare-aid-calculator>

### Federal Student Aid

- Department of the U.S. Department of Education [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

### Massachusetts Educational Financing Authority (mefa)

- Assists students and parents in meeting the challenges of financing higher education
- [www.mefa.org](http://www.mefa.org)  @MEFAtweets
- FAFSA Day Massachusetts, a College Goal Sunday Program, is a non-profit, volunteer driven program providing free assistance to students and families seeking to complete the FAFSA Visit [www.collegegoalsundayusa.org](http://www.collegegoalsundayusa.org)  @FAFSADayMA

### MA John and Abigail Adams Scholarship (MCAS scholarship)

- Provides a tuition waiver for up to 8 consecutive semesters of undergraduate education at a MA state public colleges and universities provided the student maintains a G.P.A. of 3.0. The scholarship covers tuition only; fees and room and board are not included.
- To qualify a student must score at the *Advanced* level on one of the three MCAS, *Proficient* level or higher on the remaining sections of the MCAS **AND** have combined scores from the three tests that place them in the top 25 percent of students in the graduating class in their district. **Students who qualify for the scholarship will receive award letters and further information in the fall of their senior year.**
- [www.doe.mass.edu/mcas/adams.html](http://www.doe.mass.edu/mcas/adams.html)

### Stanley Z. Koplik Certificate of Mastery Awards (MCAS scholarship)

- Provides a tuition waiver for up to 8 consecutive semesters of undergraduate education at a MA state public colleges and universities provided the student maintains a G.P.A. of 3.3. The scholarship covers tuition only; fees and room and board are not included.
- Initial qualification for the Certificate of Mastery requires that a student score *Advanced* on at least one of the three MCAS and score *Proficient* on the remaining sections of the MCAS. **Students who meet the initial qualifications are notified in their junior year by letter with additional requirements and application.**
- [www.doe.mass.edu/FamComm/Student/mastery.html](http://www.doe.mass.edu/FamComm/Student/mastery.html)

### Free Scholarship Web Resources

[www.fastweb.com](http://www.fastweb.com)  @PayingForSchool  
[www.cappex.com](http://www.cappex.com)  @cappex  
[www.finaid.org](http://www.finaid.org)

[www.scholarships.com](http://www.scholarships.com)  @Scholarshipscom  
[www.scholarships360.org](http://www.scholarships360.org)  @scholarships360

### Scholarship Scams © fastweb!

#### Scam Warning Signs

- You have to pay a fee
- Money-back offers or guarantees
- Credit card or bank account information required
- Provide “exclusive” information
- Also view, Scams: **“Phishing” & “Pharming”**

“Phishing”	“Pharming”
Unsolicited emails that bear the logo of your bank or credit card	Unsolicited emails that encourage you to visit a website or click on suspicious links
Appear legitimate but are traps to lure you into giving out your personal or account information	Make sure your inbox spam filters are up to date
Appear legitimate but are traps to lure you into giving out your personal or account information	BE CAREFUL about giving out your contact information or email address

# Twenty Questions To Ask About Financing College

Handout 8L College Counseling Sourcebook, 7th Edition. © 2012 The College Board. All rights reserved.  
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1. What's the average total cost of attendance (tuition and fees, books and supplies, room and board, travel, and other personal expenses)? Do any of these costs vary by program?
2. What are the ranges of costs for the different housing options and meal plans?
3. By how much should I expect my costs to increase each year? (A three- to five-year history of cost increases should be available.)
4. Does financial need have an impact on admission decisions?
5. How is financial aid affected if I apply via an Early Decision or Early Action program?
6. Does the school offer scholarships or other types of aid that aren't based on financial need?
7. What forms are required to apply for financial aid?
8. What is the priority deadline to apply for financial aid?
9. When will I be notified about financial aid award decisions?
10. Will the financial aid offer take into account the full cost of attending, including books and supplies, transportation and personal expenses?
11. What percentage of need does this college attempt to meet on average?
12. Will the financial aid office provide me with an explanation of how my financial need and award package were determined?
13. What financing options are available to help us pay our share of the costs?
14. What is the average amount of student loan debt incurred by graduates?
15. If the financial aid package isn't enough, can I appeal? Under what conditions, if any, will the aid office reconsider the offer?
16. How will the aid package change from year to year? What will happen if my enrollment status or my family's financial situation changes?
17. What are the academic requirements or other conditions for the renewal of financial aid, including scholarships?
18. When can I expect to receive bills from the college? Is there an option to spread the yearly payment over equal monthly installments?
19. How much money will I need during the first week of school for books, supplies and other initial expenses? Can these expenses be charged to my account?
20. Regarding student employment, including the Federal Work-Study Program: How are jobs assigned? How many hours per week are students expected or allowed to work? How often and in what manner are they paid?

## CHECKLIST FOR THE YEARS AHEAD

### THINGS TO DO IN 9<sup>TH</sup> AND 10<sup>TH</sup> GRADE © *mefa*

- 1) Take classes that challenge you
  - Most colleges and universities would rather see a transcript with some honors and AP courses – even if you don't get all A's – than a straight-A transcript without any challenging courses.
- 2) Develop good study habits
  - Not everyone studies in the same way, but there are strategies that can help make studying more effective. Find a quiet, well-lit spot with enough space to organize your materials. Start with your most difficult subjects first, while your mind is freshest
- 3) Get involved in clubs and activities that you enjoy
  - Be selective. It's much more rewarding to get involved in activities that really interest you. Most colleges would rather know what you actually did, not just that you joined
  - Get a job and volunteer. Part-time work and/or volunteer experience in a field related to your future major or career can expose you to many aspects of a field. It also shows your level of seriousness and commitment to exploring your interest
- 4) Take the PSAT in Grade 10
  - The PSAT is similar to the SAT, so it's a great way to practice.
- 5) Meet your school counselor
  - Your school counselor may be able to help you get the most from your time in high school. Get to know your school counselor, so he or she can accurately comment on your overall high school performance
- 6) Open a savings account
  - Saving money for college is a great way to keep you motivated. It's also a good idea to talk to your parents about how you will pay for college

### THINGS TO DO IN 11<sup>TH</sup> GRADE

- 1) Research Regularly
  - Learn about the college admissions process
  - Visit college websites
  - Attend college fairs and open houses
  - Develop a list of 10-15 colleges that interest you. Request information about academic programs and financial aid.
  - Visit Colleges
    - February and April breaks are a perfect time to visit colleges
- 2) Study Hard
  - Take the PSATs in the Fall and the SAT or the ACT in the Spring
  - Take SAT Subject Tests if required
  - Review your credits
  - Keep up your grades. This is the last full year of grades that colleges will see before you apply so make this year count
  - Meet with your counselor, the more contact we have the more we can help
- 3) Think about which teachers you may want to ask for a letter of recommendation
- 4) Start/continue compiling your resume. This can be a great addition to your college application, use the resume builder in Naviance or see SAMPLE RESUME on pages 17-18
- 5) Student athletes planning to play Division I or II college athletics MUST register with the NCAA Eligibility Center at [www.eligibilitycenter.org](http://www.eligibilitycenter.org). Be sure to give your counselor your transcript request form.
- 6) Scan local newspapers and websites to see which civic, cultural, and service organizations in the area that award scholarships.
- 7) Attend the College Admissions Seminar and field trip to the Boston National College Fair

## THINGS TO DO IN THE SUMMER BETWEEN 11<sup>TH</sup> AND 12<sup>TH</sup> GRADE © mefa

- 1) Visit Colleges, Visit Colleges, Visit Colleges!!!!
  - The best way to learn about a college or university is by visiting the campus. It gives you an initial impression of the college and helps you decide if that is a good fit for you. You may visit a college or university informally on your own time, or you may schedule a more formal campus visit through the college admissions office.
- 2) Work on your college essay
  - Focus on the message that you want to give to the admissions committee – something they can't learn from any other part of your application
- 3) Continue to volunteer
- 4) Save your summer earnings
  - If you haven't already done so, talk with your parents about how your family plans to pay for college

## THINGS TO DO IN 12<sup>TH</sup> GRADE

- 5) Work hard
  - Take the SAT or the ACT in the Fall
  - Take SAT Subject Tests if required
- 6) Continue to meet with your counselor
- 7) Finalize your college choices and when you want to apply
- 8) Pay Attention to Deadlines!!!!!!!!!!!!
  - Prepare Early Decision, Early Action, or rolling admissions applications as soon as possible
  - Be sure to check if colleges require supplemental materials with their applications
  - **Remember all application materials must be submitted to your counselor 10 school days prior to your application deadline**
- 9) Finalize your college essay
- 10) Get familiar with the financial aid process and research scholarships
  - Talk to your parents/guardians about financial aid
  - Attend WHRHS Financial Aid Night in December
  - Identify at least 2 scholarships that match your talents and interests – leadership, community service, athletics, religious, etc.
  - Attend scholarship assembly in March
- 11) Keep active and stay involved
  - Accepting colleges do look at second and third trimester grades
- 12) Complete Senior College Planning Survey on Naviance
- 13) Stay organized

## PARENTS: 7 WAYS TO BE HELPFUL

- 1) Get to know the classes your child needs to graduate
  - Encourage them to continue taking rigorous and challenging courses
  - Stay connected and informed through Infinite Campus
- 2) Meet with your child's counselor
- 3) Attend workshops
- 4) Visit college fairs and campuses
- 5) Help your child stay organized
  - Calendars and/or Excel spreadsheets are a great way to help stay organized – put them right on the refrigerator for a constant reminder
- 6) Keep an eye on deadlines
- 7) Check the school counseling website for upcoming events and important information

## Questions to ask college representatives

College reps, as well as college students, admissions counselors, and faculty, genuinely enjoy talking to high school students. They like to share their ideas about their college, and they all appreciate students who have thought about the college and want to know more than is in the course catalog, in the viewbook, or on the Web site. They like thoughtful questions, and their answers can help you make a good college match. Ask questions of interest to you in the following categories:

### Students

- How would you characterize the majority of students?
- From what economic background are the majority of students?
- Are there clubs, activities, or housing that are minority related?
- What do students like most about the college? Like least?
- Has the student government made any real contribution to the school? How do you get into student government?
- What political, social, or academic issues concerned students last year? How did the administration react? What was the resolution?

### Social life and campus activities

- What do students do for fun?
- What is the role of fraternities and sororities on campus? If I didn't want to join, could I have a satisfactory social life?
- What are the dominant social groups on campus? Do the groups get along with one another? Have there been any problems?
- What role do team sports play in the social life of the college? What happens on football or basketball weekends? If I didn't want to join in, would I find kindred spirits?
- Is there a good balance of academics, social life, and extracurricular activities?
- What were the social or cultural highlights last year?
- What is the role of the campus newspaper?
- Is there an alcohol problem and, if so, how is the college handling it? What is the incidence of binge drinking? Do students feel safe on campus?

### Campus facilities

#### *Housing and dining*

- Is there something I should know about housing that would help me in my choice?
- What are the types of food plans? All you can eat? Vegetarian? Kosher?

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## Questions to ask college representatives (page 2)

### *Activity centers and athletic and recreational facilities*

- What kinds of facilities does the student center have? Is it a magnet for student activities? Are there other hangouts?
- Do you think the college pays attention to its appearance?
- How would you rate the fitness center?

### *Health, career counseling, special student services, and security*

- Is there a doctor, nurse, psychologist, or career counselor on campus? What is the waiting period for appointments?
- Is the office for special services adequate to the demand?
- How good is the security on campus?

### *Library*

- What have been students' experiences with the library? Have there been complaints?
- Is the library well equipped with computers and copy machines?

### **The community off campus**

- What is there to do in town? How would I get there?

### **Academics and faculty**

- What is distinctive about education here? What is the educational philosophy of the college? Has it changed much in recent years?
- Is the honor code working? How widespread is cheating?
- What is the most popular major on campus? Why?
- Do you think that students are generally enthusiastic about their classes? Do people talk about their courses outside of class?
- How would you characterize the academic pressure and workload?
- Are there research possibilities with the faculty? In what areas?
- What are the strengths and weaknesses of the advising system?
- What is the quality of student and faculty relationships? Is the faculty interested in and accessible to students after class? Do faculty members participate in student activities?
- Are curriculum changes in the works? How will that affect my college years?
- Are any departments being cut back or discontinued? If so, why?
- Are any new programs scheduled for the next four years?

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*Source: Adapted from Campus Visits & College Interviews by Zola Dincin Schneider (College Board, 2002). This book has many more questions you might ask of college representatives, plus chapters on every aspect of the interview and campus visit.*

**Handout 3E** page 2 of 2

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# Pat Panther

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## Educational Goal

To pursue a degree in nursing that would lead to an entry-level position in the healthcare fields.

## Recognition and Awards

- 2012-2013 Class Awards
  - Honor Roll
- 2013-2014 Class Awards
  - Spanish II Academic
  - Geometry I Honors
  - Honor Roll
- 2014-2015 Class Awards
  - Anatomy & Physiology: The Skin You Are In
  - Honor Roll
- Boston Globe Scholastic Art Awards 2014
  - State Level, Honorable Mention; Painting
- National Honor Society
  - Inducted Sophomore Year
- John & Abigail Adams Scholarship Recipient

## Extra-Curricular Activities

- Basketball
  - 2012-present
  - 2 years at varsity level
  - Co-captain senior year
- Spring Track
  - 2012-present
  - 1 year at varsity level
- Student Council
  - September 2012 – present
  - Raise funds for local charities
  - Organize and host school events
- Chorus
  - September 2012 – present; 3hrs/wk
  - Alto Singer
  - Concerts include: Senior Citizen events, Holiday concerts, Middle and Elementary school concerts, Spring concert, Spring Cabaret
- S.A.D.D. (Students Against Destructive Decisions)
  - September 2013 – present
  - Different events to demonstrate the negative effects of destructive decisions
  - Focus on raising awareness and prevention of destructive decisions

## Community Service/Volunteer Work

- Community Service Learning
  - Signature Healthcare Brockton Hospital, Brockton, MA
    - Intern in the Radiology Department; September 2015-March 2016

- Assist nurses in both the WIC and Radiology Departments, greet and assist patients, offer support to families, answer phones, light filing and data entry
- Youth Ministry Group
  - September 2010 – present
  - Church group of St. Joseph the Worker – Hanson, MA
- Peer Tutoring
  - 2012-present
  - Provide academic assistance to students
- Relay for Life
  - Marshfield High School – Marshfield, MA
  - Fundraising event to raise money for American Cancer Society
  - Team Lucy, Crusin' for a Cure

### **Work Experience**

- Peapod by Stop & Shop, Whitman, MA
  - June 2013 – present, averaging 8-12 hours/week
  - Personal shopper
  - Maintain store inventory and general cleanliness