

# Welcome Letter

Welcome to the School Lane Charter School Postsecondary Planning Guide!

At School Lane Charter School we believe every student has the right to choose their own pathway. Our role is to support you in exploring your options and setting goals. After graduation you have many options available to you.

This Planning Guide is designed to help you to explore your post secondary options. The process is different for each student. Whether you are bound for college, technical school, military, a job, or taking a year off; the information contained in these pages will make the decision-making process at this critical stage of your life a little easier. Use this booklet as a guide. Talk with your parents, counselors, teachers, and friends about future recommendations.

Please reach out to your school counselor with any questions or concerns.

Good Luck!

The School Lane Counseling Department

## Naviance

All students 7th to 12th grade have a naviance account. Naviance is a versatile platform SLCS uses to support students during their postsecondary planning journey. Each year your school counselor will use naviance during classroom counseling lessons. These lessons are designed to familiarize students with the many features of naviance and encourage students during their career exploration process.

Naviance Student makes it easier than ever for you to answer the questions that will shape your future: Who am I? What do I want to be? How will I get there? and How will I succeed?

## How do I log into Naviance?

SLCS naviance link: <https://student.naviance.com/slcs>

Username: Student's SLCS email (i.e [jsmith1234@schoolane.net](mailto:jsmith1234@schoolane.net))

Password student's selected the first time they logged into Naviance. If you do not remember your password please select "forgot password" on the log in page and follow the directions to reset your password.

Contact your school counselor if you are unable to reset your password with the "forgot password" link.

## Basics of Naviance

Naviance has three main sections; College Tab, Career Tab, and About me tab. Each tab has many features to help students explore their postsecondary options.

To explore all the features of naviance click [here](#).

For more information on exploring career interests click [here](#).

For more information on exploring colleges in naviance click [here](#).

## Naviance 11th and 12th grade:

Naviance is an important part of the college search and application process. In 11th and 12th grade students will use Naviance for:

- [College Application Tracking List](#)
- [Requesting Letters of Recommendation](#)
- [Requesting Transcripts](#)
- [Matching Common Application and Naviance](#)
- [Search and Track Scholarships](#)

## Postsecondary Options:

4 year college/ university

2 year college

Trade/ technical school

Apprenticeship

Military  
Working  
Gap year/Volunteering

## SLCS Postsecondary Outcomes

Postsecondary Outcomes		
	Class of 2019	Class of 2018
2 Year College	41%	39%
4 Year College	34%	46%
Trade/Technical School	6%	3%
Workforce	12%	5%
Military	6%	7%
Undecided	NA	NA
Year Off/Gap Year	1%	NA

## Types of Colleges

There are over 5,000 colleges and universities in the United States. More than 100 of them are in the Philadelphia region. Schools can be broken down into several categories, including public and private schools, four-year and two-year schools, and colleges and universities. Schools may fit into more than one category. To determine your college fit, it is important to understand the differences between types of schools and the merits of each as they relate to your circumstances.

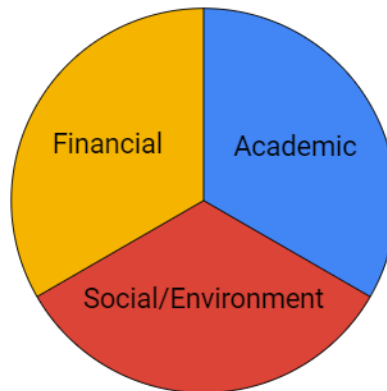
# Building the college lists

## Finding the Right “Fit”

By the time they enter high school, we find that most students have had some exposure to the idea of attending college. They may have visited a parent’s alma mater for homecoming, heard from an English teacher about “when I went to college at Ithaca” or listened in as an older sibling went through their college search. Students know what college is - but they may not have given thought to what college will mean *for themselves*.

Deciding where to spend the next two or four years is important, and it’s an individual decision with many influencing factors. It’s important that a student consider the right “fit” in selecting their destination.

We can think of fit as a pie chart, with three areas. For some families, those areas are equal - and for others, they aren’t. Each area can be more (or less) important, but they all need to be considered.



Below is a starter list of factors that might fall into each category. You can probably think of a few more that are important to you, your student, and your family situation.

### **Academic**

Academic Profile Match  
Majors Available  
Academic Rigor  
Study Abroad Options  
Honors Programs  
Special Programs  
Collaborative/Competitive  
Internships/Research  
Program Accreditations  
Support Services

### **Social/Environment**

Location  
Distance from Home  
Climate  
Size of School  
Campus Personality  
% Greek Life  
Student Organizations  
Athletics/School Spirit  
Peers and “My People”  
Diversity  
Religious Affiliation

### **Financial**

Cost of Attendance  
Ability to Commute  
Financial Aid Package  
Payment Options  
Loan Amounts  
Return on Investment

## Four-Year vs. Two-Year

### Four-Year vs. Two-Year

#### Four-Year Colleges or Universities

- Students earn a bachelor's degree in a wide range of academic areas.
- Graduates enter the job market or pursue an advanced degree.
- Students choose from a wide variety of activities, clubs, and athletic events.
- Most offer campus housing.
- The cost of a four-year school can be substantial, but financial aid can make it affordable.

**Options to Explore:** Dickinson College • Drexel University • Gwynedd Mercy University • Lafayette College • Lehigh University • Millersville University • Penn State University • Saint Joseph's University • Shippensburg University • Temple University • University of Pennsylvania • University of the Sciences • Villanova University

#### Two-Year Colleges

- Students receive an associate degree or a certificate focusing on a specific career.
- Graduates enter the job market or transfer to a four-year college.
- Students' choices of clubs and athletic events may be limited.
- Most do not offer campus housing; however, some private colleges have housing available.
- Tuition at a two-year school is often less than the first two years' tuition at a four-year institution.
- Many students graduating with a four-year degree have studied at a two-year college.

**Options to Explore:** Community College of Philadelphia • Harcum College • Manor College • Penn College of Technology • Thaddeus Stevens College of Technology

## Public vs. Private

### Public vs. Private

#### Public Institutions

**Public institutions are supported primarily by state and local funds and usually offer lower tuition rates than private universities, especially for in-state residents.**

**Options to Explore:** Thaddeus Stevens College of Technology • Pennsylvania's 14 state universities, including: Millersville University • Shippensburg University • West Chester University • and four state-related universities: Lincoln University • Penn State University • Temple University • University of Pittsburgh

To learn more about Pennsylvania's state universities, visit [www.passhe.edu](http://www.passhe.edu).

#### Private Institutions

**Private institutions are supported primarily by tuition and private contributions. Private colleges and universities cost more than public institutions, but may offer more scholarships or grant aid.**

**Options to Explore:** Arcadia University • Dickinson College • Drexel University • Gwynedd Mercy University • Holy Family University • Lafayette College • Lehigh University • Saint Joseph's University • University of Pennsylvania • University of the Sciences • Villanova University

## Types of Public Schools:

Public institutions are supported primarily by state and local funds and usually offer lower tuition rates than private universities, especially for in-state residents.



**PA State Schools (PASSHE schools):** Bloomsburg University, California University of Pa, Cheyney University, Clarion University, East Stroudsburg University, Edinboro University, Indiana University of Pa (IUP), Kutztown University, Lock Haven University, Mansfield University, Millersville University, Shippensburg University, Slippery Rock University, and West Chester University.

<https://www.passhe.edu/Pages/default.aspx>

**PA Public Schools:** Penn State University, Temple University, University of Pittsburgh, Lincoln University of Pennsylvania

<https://www.psu.edu/>

<https://www.temple.edu/>

<https://www.pitt.edu/>

<https://www.lincoln.edu/>



**Out of State Public Schools:** Funded by the state the school is located in. Pennsylvania residents will have to pay out of state tuition cost which is higher than the in state tuition cost.

Depending on the state the acceptance rate can be lower for out of state students because the university primarily admits in state students first (example: University of North Carolina Chapel Hill, University of

Virginia, William and Mary). On the other hand some out of state schools are recruiting out of state students and offer scholarships specifically for out of state students (example: University of Alabama, Stockton University, TCNJ)

Examples of out of state public schools: Arizona State University, Rutgers University, The Ohio State University, University of Michigan, University of Alabama, West Virginia University

## University vs. Liberal Arts College

University vs. Liberal Arts College	
<b>Universities</b> <b>Often very large institutions, universities award bachelor's, graduate, and professional degrees. They are generally made up of smaller colleges, including colleges of business, arts and sciences, nursing, education, and engineering. They also are centers for research. Universities offer students the widest choice of majors.</b>  <b>Private universities cost more than public ones, but they can have more funding available for financial aid.</b>  <b>Options to Explore:</b> Arcadia University • Drexel University • Gwynedd Mercy University • Lehigh University • Penn State University • Saint Joseph's University • Temple University • University of Pennsylvania • University of the Sciences • Villanova University	<b>Liberal Arts Colleges</b> <b>Relatively small, liberal arts colleges are private schools that offer majors in areas such as literature, history, languages, economics, science, and math. They are focused on undergraduate education, characterized by small class size, and can provide greater access to professors.</b>  <b>Liberal arts colleges can be more expensive than public universities, but often can provide more financial aid.</b>  <b>Options to Explore:</b> Albright College • Bryn Mawr College • Dickinson College • Franklin & Marshall College • Gettysburg College • Haverford College • Lafayette College • Rosemont College • Swarthmore College

## Private Institutions

**Private institutions:** Tuition not based on residency. Starting tuition price (without financial aid) is the same for all students. Private institutions are supported primarily by tuition and private contributions. Private colleges and universities cost more than public institutions, but may offer more scholarships or grant aid.

Examples of Private Schools in PA: University of Pennsylvania, Gwynedd Mercy University, Drexel University, La Salle University

## Specialized Colleges:

**Historically Black Colleges & Universities (HBCUs):** were founded to educate African American students. Today they are open to everyone.

Example: Cheyney University of Pennsylvania, Hampton University, Howard University, Lincoln University

**Women's Colleges:** enroll only (or mostly) women. Most are small liberal arts colleges.

Example: Bryn Mawr College, Cedar Crest College

**Arts Colleges & Universities:** prepare students for careers in the visual and performing arts. Courses of study include theater, art history, fashion design, film, music, and photography

Example: Moore College of Art & Design, Pennsylvania Academy of the Fine Arts, The University of the Arts

**Religiously Affiliated Colleges and Universities:** were founded based on principles of a religious faith. The founders' religious beliefs may be only historical or may be closely aligned with the school's academic programs and campus life.

Example: La Salle University, Holy Family University, Villanova University

## Two Year Colleges/ Community College

In County Cost: Bucks County Community College or Philadelphia Community college

<https://www.bucks.edu/>

<https://www.ccp.edu/>

Out of County Public with Dorms:

Northampton Community College <https://www.northampton.edu/>

Private: Harcum College and Manor College (\$8,000- \$12,000 per semester)

Dorms on Campus

Occupational Therapy Assistant, Veterinary Technology, Animal Center Management

<https://www.harcum.edu/s/1044/edu/start.aspx>

<https://manor.edu/>

### Admissions to a Community College

- Open admissions policy. Anyone with a high school diploma (or equivalent) can enroll.
- No minimum GPA
- SAT or ACTs are not required
- Placement tests are given at the time of enrollment

### Programs at Community College

- Many options; certificates, associates degree and work, associates degree and transfer
- Students can take classes then transfer to a four-year college (Transfer Agreements)
- Students can earn an associate's degree
- All of the same support services are available to students that are offered at a four-year college
- Clubs, activities, intramurals, library, computer labs

### Advantages of Attending a Community College

- Cost effective - lower tuition fees



- Offers flexibility to pursue education while employed
- Scholarship/ Guaranteed admissions at 4 year colleges that have reciprocity agreements

## Trade and Technical School

- Academic instruction and hands on training
- Technical based majors (construction, welding, electrician, HVAC, automotive)
- Prepare students for skilled employment

Examples: Thaddeus Stevens College of Technology, Williamson college of the trades, Jean Madeline Aveda Institute

## For Profit Institutions

Important note one For-Profit Institutions:

- Majority of colleges are not-for-profit; extra money is reinvested into the school's facilities and programs
- For-Profit are run by private business; earn money for business owners
- Research college's accreditation on it's website or the Department of Education's website



## Apprenticeships

- On the job hands on training in a highly skilled career
- Apprentice (someone new to the field) trains with a master craftsmen/ field expert
- Paid during training

For more information visit: <https://www.dol.gov/featured/apprenticeship/find-opportunities>

Steamfitters Local 420 (gas pipeline): <http://www.lu420.com/>






Sprinkler Fitters: <http://www.sprinklerfitters692.org/>

Ironworkers Union: <http://www.ironworkers.org/>

United Association Plumbers: <https://plumbers690.org/>

All Unions in PA: [http://www.paaficio.org/?page\\_id=728](http://www.paaficio.org/?page_id=728)

# Military Options

	FULL TIME	PART TIME
	<b>Army</b> As the oldest branch of the U.S. Military, the Army protects the security of the United States and its resources.	<b>Army Reserve</b> The Army Reserve trains part time near home until needed, and members deploy alongside the Army.
	<b>Marine Corps</b> The Marine Corps is often first on the ground in combat situations.	<b>Marine Corps Reserve</b> Marine Corps reservists train domestically until needed, then deploy with the rest of the Corps.
	<b>Navy</b> The Navy defends the right to travel and trade freely on the world's oceans and protects national interests overseas.	<b>Navy Reserve</b> The Navy Reserve trains service members close to home until they are needed in action.
	<b>Air Force</b> The U.S. Air Force protects American interests at home and abroad with a focus on air power.	<b>Air Force Reserve</b> The Air Force Reserve gives service members the opportunity to train and serve on a part-time basis, as needed.
	<b>Coast Guard</b> The Coast Guard protects America's waterways and deploys with the Navy during wartime.	<b>Coast Guard Reserve</b> The Coast Guard Reserve offers a part-time service opportunity for service members to train near home.
		<b>Army National Guard</b> Army National Guard members deploy with the Army on a part-time basis, with a special focus on homeland security and relief programs.
		<b>Air National Guard</b> The Air National Guard trains part time to assist in domestic disasters and international conflicts.

## Ways to Serve

1. Active Duty (Full Time)
2. Reserves (Part Time)
3. ROTC; Army, Navy & Marine Corps, Air force, Coast Guard Split Training (Program in College; serve after graduation)
4. Academies (Four year college education; serve after graduation)
  - a. The United States Military Academy in West Point, NY;
  - b. The United States Naval Academy in Annapolis, MD
  - c. The United States Coast Guard Academy in New London, CT
  - d. The United States Merchant Marine Academy in Kings Point, NY
  - e. The United States Air Force Academy in Colorado Springs, CO

For more information on all branches of the military and ways to serve visit:

<https://www.todaysmilitary.com/>

## Nomination Process for Academies:

You need a nomination to apply to the academy. It is most typical to receive a nomination from your Senator or State Representative. You should start looking into this process Spring of your Junior year. Visit each academy's website for more information on nominations.

<https://www.legis.state.pa.us/cfdocs/legis/home/findyourlegislator/>

You can also receive a nomination from the Vice President of the United State:

<https://www.whitehouse.gov/the-trump-administration/academy-nominations/>

## Career

Training programs like PA Career link, Americorps, Philadelphia OIC

Create your resume & cover letter now; make an appointment with Mrs. McNeill to review

For more information:

<https://www.pacareerlink.pa.gov/PaCareerLink/Index.htm>

<http://philaoic.org/>

<https://www.nationalservice.gov/programs/amicorps>

<http://www.philaworks.org/>

## Junior Meeting Checklist

1. Review postsecondary plans
2. Review Major/ Career choice
3. High school credits/ senior schedule
4. If applicable:
5. SAT/ACT testing
6. Financial aid
7. Naviance
8. Application timeline
9. College list

# Timelines End of JR Year through SR Year

## 4 year college Timeline

Before summer break:

1. request teacher letter of recommendations (Naviance)
2. return student release of records form
3. complete counselor survey (Naviance)

Summer:

1. Research colleges online (college website, college board, college navigator)
2. Finalize the list of colleges you are applying to and list them in naviance. You should have 3-7 colleges on your list.
3. Visit colleges- admissions visits and/or open houses
4. Register to retake SAT/ACT if needed
5. Organize yourself: Create a list of colleges you are applying to, application type (rolling, early action, early decision), and deadlines.
6. Start your Common application

Fall:

1. Start applying to colleges. Make it your goal to complete college applications by Thanksgiving.
2. Complete the FAFSA- free application for financial aid. Opens October 1st.

Winter/Spring:

After being accepted to colleges, plan to revisit if possible. Most colleges will offer accepted students day.

Compare financial aid offer letters.

May - national deposit deadline!

## 2 year college Timeline

October/November-Visit campus for an open house or admissions tour

October- Submit FAFSA (Opens October 1st); you can submit later in the school year if needed

January - Submit admissions application

February/ March- take the college's placement test

March/April - Meet with your academic advisor to select for classes and review your major requirements

## Trade/ Technical School Timeline

September/October- Have a complete list of schools and programs you plan to apply to. Please review the specific program requirements.

October- Submit FAFSA (Opens October 1st)

November/ December- Start the application process. Submit your application, high school transcripts, SAT/ACT scores if required. You may need to take a placement test.

After acceptance you will meet with your academic advisor to select your classes.

## Full time work

Summer - try to gain experience in the field you are interested in working in after graduation. Start to build your resume and work skills. If you are currently working ask if you can take on more responsibilities.

Fall - start to work on your resume. Have adults you trust review and proofread your resume.

Spring - start applying to jobs and interviewing

## Military

Look on Mrs. Kane's schoology group/ the military section of this document for information about the branches of the military and different options (ROTC, Reserves, Active duty)

ROTC process- Start Fall of senior year. You will need to apply to ROTC program and 4 year colleges.

Research online about the different branches of the military

Fall/Winter - Start meeting with recruiters. Bring your parents or a trusted adult to meetings. Have multiple meetings.

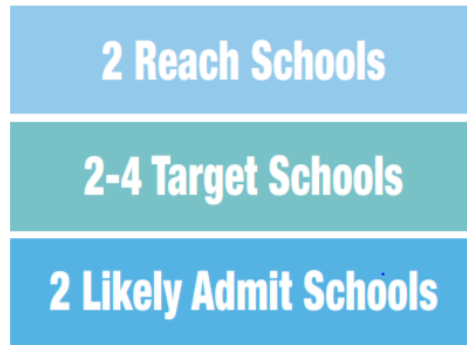
Spring - Make your final decisions.

Note: The process for the academies starts early. If you are thinking of the academies you should start the process in winter of your junior year.

## College Applications

## How Many Applications?

Students are recommended to apply to 3-7 schools. You should have a mix of Target and Likely admit/Safety schools. It is optional to have reach schools.



Reach schools are colleges where your chance of being accepted may not be as high as at other institutions. Reach schools are optional.

Target schools are strong matches, based on your academic profile, financial aid needs, and social preferences.

Safety/ Likely admit schools are colleges where your test scores, GPA, and class rank meet or exceed those needed for admission. Make sure you are happy with your safety schools.

## When to Apply?

Applications go live sometime between the summer before senior year and at the beginning of senior year. The earliest an application can go live is July 1st. Going live means you can submit the application for review. Please note you can start your common application during your junior year but you can not submit until after July 1st.

Students are encouraged to begin applications once they attend the senior application meeting at the start of the school year.

Students can apply over the summer, but they should be aware that transcripts and teacher letters of recommendation may not be processed until the year begins.

# Application Deadlines

it is the student's responsibility to know and meet all college admissions deadlines. Deadlines can be found on the college's admissions website. Students are also reminded to allow enough time for transcripts to be processed and sent by the deadline and also for test scores to be sent by the testing agency. Do not wait until the day of the deadline to request these items. SLCS will require 10 school days to process letters of recommendation and transcripts.

## Non-Restrictive vs Restrictive

**Non-Restrictive Application Plans:** All of these plans allow students to wait until May 1st to confirm enrollment.

### Rolling Admission

Rolling Admissions applications are evaluated on a first-come, first-served basis, until the school fills its first-year class. You will receive an admissions decision within four to eight weeks of applying. Rolling Admissions allows you to apply to as many schools as you want and to compare financial aid packages. Most universities in the Pennsylvania State System of Higher Education use Rolling Admissions.

### Regular Decision

Regular Decision is the most common admissions option and allows you to apply to as many schools as you like and compare financial aid packages. Applications are typically due between November and February. Decisions arrive between March and April.

### Early Action (EA)

Early Action allows you to apply earlier to — and hear back sooner from — your first-choice college. Applications are usually due in early to mid-November. Early Action is nonbinding, meaning it does not commit you to attend the school. It does tell the school you are very interested.

**Restrictive Application Plan:** This plan allows institutions to limit students from applying to other early plans.

## Early Decision

Early Decision is an option reserved only for the school you are certain is your best fit — academically, socially, and financially. When you apply Early Decision, you promise you will attend the college if admitted and withdraw all other applications. Early Decision lets you show your commitment to a school by applying by an Early Decision deadline (often November 1 or 15, and sometimes January 1 for an additional Early Decision II deadline). Most schools provide decisions four to six weeks later.

## Early Decision and Financial Aid

If you are accepted Early Decision and the estimated financial aid package offered by the college at the time of your acceptance does not make that school affordable for you, you may forfeit your admission and apply to other colleges. Remember, no college is your “right fit” if you cannot afford to go there.

## COMPARE ADMISSIONS OPTIONS

Factors to Consider:				
	Regular Decision	Rolling Admissions	Early Action	Early Decision
Allows you to compare financial aid packages	X	X	X	
You hear back quickly		X	X	X
Tells a school it is your first choice				X
Does not require you to commit to one school	X	X	X	
Increases your chance of acceptance, if you are a strong candidate				X
If you wait too long, all spots may be filled		X		

## The College Essay/ Personal Statement

The college essay — or personal statement — lets you tell your story in your own words. This is your opportunity to express who you are beyond your grades and test scores.



## Know Your Audience:

- Your essay is intended to demonstrate your writing skills. Give yourself enough time to craft your essay, proofread and edit it, and show it to several other people. Start it at least one month before it is due.
- Admissions officers read hundreds — sometimes thousands — of essays each year. The way to stand out is to write honestly, clearly, and authentically about yourself.
- Know that admissions officers are looking for students who can and will succeed at their school. Your essay should convince them you are a student they want to accept — someone who will be a good fit for their school.
- There is no “right” topic to write about or right voice to use. The best topic to write about is one that matters to you and conveys what makes you a unique applicant. The best voice is yours — be yourself, use language that feels comfortable to you, and tell your story.

## Follow these steps to write a strong essay:

- Brainstorm topics, letting ideas flow. Use this activity to get started:
- Organize your ideas in an outline.
- Allow your first draft to be just that — a first draft. Do not stress about it. Just write and know you will revise it later.
- Take a break from writing and then return to your draft. Reread and revise it. Be creative in telling your story — start with an anecdote or find a way to relate your story back to the college.
- Look for unnecessary words that do not add to your story. Make sure your details matter and are not just taking up space. The best essays make every word count.
- Allow time to continue developing your story. Focus on the content first and save grammar and spelling for later..
- Ask for honest feedback on your essay from your College Prep Team.
- After each draft, set your essay aside for a day or two, then reread and revise.
- Proofread for grammar, formatting, and typos. Read it out loud to hear how it sounds. Print it out to catch mistakes missed on the screen. Ask someone else to proofread your essay to catch any errors you may have missed. Read it one more time to make sure your grammar and spelling are perfect.

## Avoid These Essay Topics

Your admiration for a role model, family member, or celebrity. The essay should be about you.

A traumatic experience, such as the illness or death of a family member or friend, unless you write about how it affected you and the resilience you gained from the experience.

# How to Apply?

Students will apply to college through the college's application (on college's website) or through a shared application (The Common Application, The Common Black Application, The Coalition Application)

## The Common Application

This application is used by nearly 700 colleges and universities. It allows you to apply to up to 20 schools using a single online application. To learn about requirements, deadlines, and supplementary materials (e.g. additional essays) required by member colleges, visit [www.commonapp.org](http://www.commonapp.org).

## The Common Black College Application

This application allows you to complete and submit a single application to 53 Historically Black Colleges and Universities (HBCUs), visit [www.commonblackcollegeapp.com](http://www.commonblackcollegeapp.com).

## The Coalition Application

This application is accepted by members of The Coalition for Access, Affordability, and Success. The Coalition is a partnership among over 90 colleges dedicated to increasing access and affordability of college for diverse students. It provides a single platform of online tools to simplify the college application process. To learn more about the Coalition and determine if the Coalition App is a good choice for you, visit [www.coalitionforcollegeaccess.org](http://www.coalitionforcollegeaccess.org)

## Application Reminders:

1. Check each college's admissions website to review what is required
2. Create an online account to begin each application. Write down your username and password.
3. Use your full legal name on your application. Do not use nicknames.
4. Use an email address with your full name to clearly identify yourself, such as tanyamwilson@gmail.com.

5. Hit “Save” often and back up your work on a hard drive or flash drive, or by printing it out. Spellcheck and proofread several times before hitting the “Submit” button.
6. Log into your account at each college to ensure your application was received and is complete.
7. Check your email and online college portals to check your application status.

## What does my application include?

1. Application for admissions
2. High School Transcript- Self reported or sent through Naviance (student must request)
3. SAT or ACT scores- sent through Collegeboard or ACT website
4. If test optional school you may have to submit supplemental materials (essay, graded assignment) or complete an interview
5. Letters of recommendation- Student requests through Naviance, sent with transcript
6. Application fee- if you are eligible for free or reduced lunch or received a fee waiver for SAT/ACT you should receive an application fee waiver. See Mrs. Kane for questions about application fee waivers.
7. On common application you will check that you are eligible for a fee waiver
8. Supplemental Materials- Portfolio, audition, etc

## Letters of Recommendation

- You will request your letters of recommendation in Naviance (see directions in Naviance section below). We recommend that you request your letters of recommendation at the end of your junior year. You must ask your teacher in person for a letter of recommendation before putting the request in naviance.
- Request recommendations from teachers from academic classes — English, math, science, foreign language, social studies — you took your junior or senior year. Teachers who know you well can write the most effective recommendations.
- If you have a special interest, such as photography, art, drama, or music, consider asking that teacher for a supplemental recommendation. Submit no more than two supplemental recommendations. Never submit a recommendation from a family member or friend.

## Naviance Instructions

Naviance is an important part of the college search and application process. In 11th and 12th grade students will use Naviance for:

- [College Application Tracking List](#)

- [Requesting Letters of Recommendation](#)
- [Requesting Transcripts](#)
- [Matching Common Application and Naviance](#)
- [Search and Track Scholarships](#)

## School Lane Information needed for Applications:

School Information:

School Lane Charter School CEEB Code: 390261

Class size: (Mrs. Kane will mail with transcript in Summer)

Mrs. Kane's Information

Katie E Kane

School Counselor

kkane@schoollane.org

215-245-6055 ext 436

Grading information (education section of Common Application)

We do not rank, we use decile (decile will be released with transcripts in the summer)

Decile is weighted

GPA is weighted

IB Grade	non-weighted	SL weight (1.1)	HL weight (1.2)
0	0	0	0
1	0.5	0.55	0.6
2	1.25	1.375	1.5
3	2	2.2	2.4
4	2.75	3.025	3.3
5	3.5	3.85	4.2
6	3.75	4.125	4.5

7	4	4.4	4.8
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# Standardized Testing

## ACT and SAT

Most colleges require you to submit scores from standardized admissions tests. Preparing in advance for these tests can have a big impact on your scores. Remember: test scores are just one part of your application and will be viewed together with your grades and activities.

## Which to Take?

The ACT and SAT are both timed tests which measure students' academic readiness for college. Changes to the SAT in March 2016 have made the tests more similar. Both tests are accepted at all four-year colleges in the U.S. Most students take the SAT or ACT (or both) during their junior and/or senior years of high school. Many take them multiple times to try to improve their scores. It is wise to take them at least twice. Your English or math teacher, or your school counselor, can help you decide which test is a better fit for your learning style.

You also can try sample questions from each to determine the test with which you are most comfortable. For free practice SAT tests, visit [www.khanacademy.org/sat](http://www.khanacademy.org/sat).

For free practice ACT tests, visit <http://www.act.org> and select "Test Prep."

For most students, testing for admission purposes should begin in the junior year, though there are exceptions. In planning a testing schedule, don't forget to consider:

- Which exams will be included in your test plan? Do you need subject tests?
- Where are you in the academic curriculum? Subject tests should be taken at the conclusion of the highest level of the class, but no later than December of senior year (or earlier, depending on deadlines).
- Extracurricular schedules - will you have adequate time to prepare, given your other obligations? Will you feel rushed because you have a game in the afternoon on test day?
- Prep - What is your test prep schedule? If taking a class, it is generally suggested that you take the next test following the conclusion of your program.

## COMPARING THE SAT AND ACT

	SAT	ACT
<b>Format</b>	<p><b>Three required sections:</b></p> <ul style="list-style-type: none"> <li>• Reading</li> <li>• Writing &amp; Language</li> <li>• Math</li> </ul> <p>The essay is optional.</p> <p>Check out sample writing prompts at:  <a href="https://collegereadiness.collegeboard.org/sample-questions">https://collegereadiness.collegeboard.org/sample-questions</a>.</p>	<p><b>Four required sections:</b></p> <ul style="list-style-type: none"> <li>• English</li> <li>• Mathematics</li> <li>• Reading</li> <li>• Science</li> </ul> <p>A writing section is optional.</p> <p>To check out sample writing prompts, visit  <a href="http://www.act.org">www.act.org</a> and search “sample essays.”</p>
<b>Scoring</b>	<p><b>A perfect score is 1600.</b></p> <ul style="list-style-type: none"> <li>• Scores range from 400 to 1600 on the required sections and are the total of points scored on: <ul style="list-style-type: none"> <li>◦ Evidence-Based Reading and Writing (200-800)</li> <li>◦ Math (200-800)</li> </ul> </li> <li>• The optional essay is scored separately.</li> <li>• Learn more about SAT scoring: <a href="https://collegereadiness.collegeboard.org/sat/scores">https://collegereadiness.collegeboard.org/sat/scores</a>.</li> </ul>	<p><b>A perfect score is 36.</b></p> <ul style="list-style-type: none"> <li>• Scores range from 1 to 36, which is the average of the four required sections.</li> <li>• The average score that colleges use is called a Composite Score.</li> <li>• The optional writing section is scored separately.</li> <li>• To learn more about ACT scoring, visit <a href="http://www.act.org">www.act.org</a> and click on “Your Scores.”</li> </ul>
<b>Length</b>	<p><b>Three hours</b>, plus an additional 50 minutes for the essay.</p>	<p><b>Two hours and 55 minutes</b>, plus an additional 40 minutes for the writing section.</p>

## Reporting your scores

You must officially report your scores to colleges through the testing agency (i.e., the College Board for the SAT, or ACT). Each time you register for either test, you will receive four free score reports.

Additional score reports cost \$12 per college for the SAT and \$12 per college for the ACT. Additional fees apply if priority processing is requested. If you take the SAT or ACT more than once, the College Board and ACT allow you to choose which set of scores you wish to report, although some colleges require you to submit all of your test scores. Many colleges “superscore” your results, meaning they combine your best score from each section of the test to give you your highest possible score.

Note: Students that test with a fee waiver will receive unlimited free score reports for the SAT and ACT

Learn more about your score reporting options:

SAT: <https://sat.collegeboard.org/register/sat-score-choice>

ACT: Visit [www.act.org](http://www.act.org) and search “sending your scores.”

# Test Costs and Fee waivers:

The SAT with essay costs \$64.50 (\$49.50 without essay). The ACT with essay costs \$68.00 (\$52.00 without writing). Eleventh and twelfth grade students whose family income qualifies can apply for fee waivers to take the tests and report their scores to colleges for free.

See your school counselor to receive a fee waiver.

Learn more at: SAT: <https://collegereadiness.collegeboard.org/sat/register/fees>

ACT: Visit [www.act.org](http://www.act.org) and search “fee waiver.”

## Am I Eligible for an SAT/ACT Fee Waiver?

Fee waivers are for eligible students in the U.S. or its territories, or U.S. citizens living abroad, who are in the 11th or 12th grade.

You’re eligible if any of the following apply to you:

- A low-income 11th and 12th grade student in the U.S. or U.S. territories. \*
- A U.S. citizen living outside the country.

And if:

- You’re enrolled in or eligible to participate in the National School Lunch Program (NSLP).
- Your annual family income falls within the [Income Eligibility Guidelines](#) set by the USDA Food and Nutrition Service.
- You’re enrolled in a federal, state, or local program that aids students from low-income families (e.g., Federal TRIO programs such as Upward Bound).
- Your family receives public assistance.
- You live in federally subsidized public housing or a foster home or are homeless.
- You are a ward of the state or an orphan.

## What does my fee waiver cover?

### SAT Fee Waiver:

- two free SATs (with or without the essay)
- six free SAT Subject Tests
- receive two Question-and-Answer Service (QAS) or Student Answer Service (SAS) reports
- unlimited score reports to colleges
- waived college application fee
  - Common Application- List you are eligible for a fee waiver in your common application and the fee will be automatically waived

- Non- Common App schools- In your collegeboard account you have 4 college application fee waivers. You will need to scan, fax, or mail these to your non-common application schools.
- Unlimited CSS Profile application fee waivers

## ACT Fee Waiver:

- Two free ACTs (with or without essay)
- Unlimited free score reports to colleges
- Access to Test Prep tools; Students registering with a fee waiver will also receive free access to ACT Kaplan Online Prep Live which includes full access to ACT online Prep
- Students registering online with a fee waiver will automatically have the Kaplan test prep added on to their order at no additional cost
- Waived College application fees
  - Common Application- List you are eligible for a fee waiver in your common application and the fee will be automatically waived
  - Non-Common App Schools- Waiver on ACT website  
(<https://www.act.org/content/dam/act/unsecured/documents/RequestForWaiverForm.pdf>)

## Test Preparation

Knowing what to expect will help you do your best on standardized tests, as will studying and practice. Use these resources to learn about the SAT and ACT, access practice tests, and work on trouble areas

- Test prep books explain the sections of each test and the topics covered and offer test-taking strategies and practice tests. ACT and the College Board publish official prep books available at libraries or for purchase.
- Test prep classes give you hands-on help. Course fees may vary, so ask your school counselor or search online for a course within your budget. Check out: Kaplan Test Prep, [www.kaptest.com](http://www.kaptest.com); and The Princeton Review, [www.princetonreview.com](http://www.princetonreview.com).
- Online test prep courses can cost less than classroom courses. The College Board, ACT, and NAVIANCE offer online test courses. Personalized online test prep also is available from Peterson's, [www.petersons.com](http://www.petersons.com).
- Free test prep resources are available online. The College Board teamed up with Khan Academy to offer video tutorials and practice tests, [www.khanacademy.org/sat](http://www.khanacademy.org/sat). For additional resources, visit [www.major-tests.com](http://www.major-tests.com) and [www.number2.com](http://www.number2.com).
- Word lists and homemade flash cards will help you build your vocabulary. One helpful site is [www.major-tests.com/word-lists/](http://www.major-tests.com/word-lists/).



- Your friends also can be your study partners. Form a weekly study group with friends to prepare together.

## Be Ready for Test Day Follow these tips to do your best on test day:

- Do not cram the night before. Get a full night's sleep and eat a healthy breakfast.
- Get directions to the test center in advance. If you are unfamiliar with the location, take a practice run to make sure you know where you are going. Remember: most public transit changes its schedule on weekends. Arrive at least 20 minutes early on test day.
- Bring your admission ticket, three sharpened No. 2 pencils with erasers, photo ID, and an approved calculator with extra batteries. Computers, tablets, cell phones, and other electronics are not allowed.

To learn more about what to bring on test day and what qualifies as an acceptable calculator, visit: SAT: <https://collegereadiness.collegeboard.org/sat/taking-the-test/test-day-checklist> ACT: visit [www.act.org](http://www.act.org) and search “test day.”

- Stay positive and relaxed.

[SAT and ACT Dates](#)

## SAT Subject Tests

measure your knowledge of specific subject areas. There are 20 SAT Subject Tests within five subject areas: mathematics, English, languages, history, and science. Each multiple-choice test is one hour long. • Why take them: Most selective colleges require you to take at least two SAT Subject Tests. For the majority of colleges, they are optional. • When to take them: As soon as possible after finishing your class in that subject area. If you are considering applying Early Decision (p. 31), you should aim to take your SAT Subject Tests before December of your senior year. To learn more, visit <https://collegereadiness.collegeboard.org/sat-subject-tests>.

## What is “Test Optional”?

Close to 1,000 colleges have chosen to place less emphasis on standardized test scores. Some no longer require standardized tests; others exempt students who meet certain academic standards, such as a specific

GPA or class rank. If you take the SAT or ACT at least twice and believe your score does not indicate your college readiness, consider whether applying test optional is a good choice for you. Remember: check each school's definition of "test optional" and make sure applicants who apply test optional are still considered for merit-based financial aid. For more information about schools that allow you to apply test optional, visit [www.fairtest.org/university/optional/state](http://www.fairtest.org/university/optional/state).

# Financial Aid

## College Cost: Direct vs Indirect Costs

Most students and their families know about the cost of tuition, room, and board, but many do not realize there are additional costs associated with going to college. When assessing your college fit, you must consider all of these costs.

**The Direct Costs of College:** The direct costs of college include the cost of tuition and fees (what you will pay to take classes), plus room and board (campus housing and meal plan). Fees vary by college but can range from student activity fees and athletic fees, to technology fees and lab fees. The "direct" costs of attending college will appear on your bill.

**The Indirect Costs of College:** In addition to the direct costs of attending college, there are additional "indirect" costs that will not appear on your bill, but must be considered when calculating your total cost of attendance. Indirect costs may include:

- Textbooks and school supplies
- Transportation to and from college
- Computer and accessories
- Personal expenses including clothing, toiletries, laundry, phone, internet, entertainment, etc.
- Dorm necessities such as bedding, towels, fan, desk lamp, etc.
- Meals and parking for commuters.

## Financial aid 101

- Few students can afford to pay for college on their own. Financial aid is intended to make college affordable for everyone.
- Financial aid can be merit-based or need-based. Merit-based aid is awarded in recognition of a student's academic achievement, talents, or special skills. Need-based aid is awarded based on a family's ability to pay for college. The majority of aid provided by colleges and universities is need-based.
- There are many sources of financial aid. Financial aid is provided to students by the federal government, the state in which the student lives, the college to be attended by the student, and other public and private institutions.

- Some forms of financial aid must be repaid while others do not have an obligation of repayment. Your financial aid ‘package’ may include a combination of both types of aid.

## How is financial aid determined?

- Students interested in receiving financial aid must fill out and submit the FAFSA — Free Application for Federal Student Aid — which gives colleges information about your family’s financial situation. Some colleges also require you to complete the CSS/Financial Aid Profile
- If you are a Pennsylvania resident, after you complete your FAFSA, you will be directed to the PHEAA website to complete the online State Grant Form (SGF) to apply for state grants.
- Within three to five days of completing your FAFSA online, your Student Aid Report (SAR) will be available at <https://studentaid.ed.gov/sa/fafsa>.
- The SAR summarizes the information you provided in your FAFSA and shows your Expected Family Contribution (EFC). Your EFC is the amount you and your family are expected to be able to pay toward college.
- The FAFSA and SAR are used by colleges to determine your financial need applying the following formula: Cost of Attendance – Expected Family Contribution = Financial Need

$$\begin{array}{r}
 \text{Cost of Attendance} \\
 \hline
 - \text{Expected Family Contribution} \\
 \hline
 = \text{Financial Need}
 \end{array}$$

- Schools do not, however, guarantee to meet your entire financial need.

## Types of Financial Aid

There are four basic types of aid: grants, scholarships, Work-Study, and loans.

### Grants

Grants are a highly desirable type of aid because they do not need to be repaid.

To be eligible for most grants you must submit the FAFSA.

The most common grants awarded to Pennsylvania residents include:

**Federal Pell Grants** are awarded based on financial need. The maximum Pell grant for the 2019-2020 academic year is \$6,195.

**Federal Supplemental Educational Opportunity Grants (FSEOGs)** are awarded to students with the greatest financial need. The maximum grant is \$4,000 a year.

The amount you are awarded depends upon other aid you receive and your financial need. schools have limited FSEOG funds, so submit your FaFsa early.

**Pennsylvania State Grants** are awarded by Pheaa (Pennsylvania higher education assistance agency) and are based on financial need. to qualify, you must submit your FaFsa by May 1. to learn more, visit [www.pheaa.org/funding-opportunities/state-grant-program](http://www.pheaa.org/funding-opportunities/state-grant-program).

**The Chafee Education and Training Grant Program** awards grants to undergraduates who are ‘aging out’ of the foster care system and are Pennsylvania residents. For more information, visit [www.pheaa.org/funding-opportunities/other-educational-aid/chafeeprogram.shtml](http://www.pheaa.org/funding-opportunities/other-educational-aid/chafeeprogram.shtml).

**Institutional Grants** are offered by many colleges based on academic merit, area of study, and/or financial need. the amount of these grants and the criteria for receiving them will vary by school.

## Scholarships

Scholarships are given to reward special talents, celebrate academic achievement, and support individuals with financial need or unusual life circumstances. Like grants, scholarships are highly desirable, because they do not have to be repaid.

Strategies for researching scholarships include:

- Begin your research early, so you understand the grades and attributes you will need to be a strong candidate.
- Seek scholarships that match your strengths, whether they are academic, athletic, creative, or based on community service.
- Ask your parents or guardians if their workplace offers scholarships to the children of employees.
- Look into organizations in which you and your family are involved. Many faith-based organizations, civic associations, and unions offer scholarships.

### FIND SCHOLARSHIPS

Hundreds of scholarships offer aid to a wide range of students. Use the resources offered below to search for scholarships for which you might be eligible.

Scholarship Search Engines: One of the easiest ways to track down appropriate scholarships is by using a search engine.

Take some time to explore the following local databases:

Philadelphia College Prep Roundtable: [www.collegeprepreoundtable.org/scholarships.html](http://www.collegeprepreoundtable.org/scholarships.html)

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

Local Scholarships

<https://buckscountylinks.org/>

*Additional national scholarship search engines and other online resources can be found in the resources section of this document*

National Scholarships

Check out these national scholarships and see if you are a good fit:

Coca-Cola First Generation Scholarship: [www.coca-colascholarsfoundation.org](http://www.coca-colascholarsfoundation.org)

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

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

Horatio Alger Scholarship: [www.horatioalger.org](http://www.horatioalger.org)

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

Jack Kent Cooke Foundation College Scholarship Program: [www.jkcf.org/our-scholarships](http://www.jkcf.org/our-scholarships) United Negro College Fund Scholarship: <https://scholarships.uncf.org>

## Local Scholarships for Philadelphia Students

Scholarship	Amount	Eligibility
<b>Drexel Liberty Scholars Program</b> <a href="http://drexel.edu/drexelcentral/finaid/prospective-students/liberty-scholars/">http://drexel.edu/drexelcentral/finaid/prospective-students/liberty-scholars/</a>	Full Drexel University tuition and fees. Renewable annually.	Must be graduating from a Philadelphia high school and meet income requirements.
<b>GSK Opportunity Scholarship</b> <a href="https://www.philafound.org/students/apply-for-scholarships">https://www.philafound.org/students/apply-for-scholarships</a>	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.
<b>Herb it Forward Foundation</b> <a href="http://www.herbie.com">www.herbie.com</a>	\$4,000 to \$9,500	For Philadelphia area students ages 17-25 with strong financial need, who can demonstrate a commitment to help their communities.
<b>The Mayor's Scholarship Program</b> <a href="http://www.sfs.upenn.edu/mayors-scholarship/">http://www.sfs.upenn.edu/mayors-scholarship/</a>	Up to 100% of tuition and fees at University of Pennsylvania, depending upon financial need. Renewable annually.	Must be graduating from a high school in Philadelphia, Bucks, Delaware, or Montgomery Counties, with financial need and planning to attend Penn.
<b>Philadelphia Education Fund Last Dollar Scholarships</b> <a href="http://www.philaedfund.org/programs/supporting-students/philadelphia-scholars/last-dollar-scholarship">http://www.philaedfund.org/programs/supporting-students/philadelphia-scholars/last-dollar-scholarship</a>	\$200-\$5,000 when a family's expected family contribution together with the student's financial aid package 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 attended select partner high schools.
<b>PhillySEEDS Scholarship Program</b> <a href="http://www.phillyseeds.org">www.phillyseeds.org</a>	\$1,000-\$5,000	Open to Philadelphia Housing Authority residents.
<b>The Richard A. Ash Scholarship Fund</b> <a href="https://www.philafound.org/students/apply-for-scholarships">https://www.philafound.org/students/apply-for-scholarships</a>	From \$1,000 up to 90% of tuition, books and fees. Renewable annually.	For Philadelphia residents with financial need; special consideration is given to applicants who have overcome a major obstacle.
<b>Urban League of Philadelphia Community Scholars Program</b> <a href="http://www.urbanleaguephila.org/what-we-do/youth-education/community-scholarships/">http://www.urbanleaguephila.org/what-we-do/youth-education/community-scholarships/</a>	\$1,000-\$5,000	Check the website for application forms and eligibility criteria.

## Federal Work-Student

Federal Work-Study helps students with financial need pay for their education by providing a part-time job on or off-campus.

Work-Study is awarded as part of your financial aid package, so you must fill out the FAFSA to qualify. It is available to full-time and part-time students.

If you receive a Work-study award, you will be responsible for accessing your school's database of jobs and interviewing for those that interest you. Most schools offer a wide range of options.

Students are guaranteed to earn at least the federal minimum wage and are paid directly by their school.

## Loan

A loan is money you borrow and must repay with interest over a specified period of time. For this reason, loans are the least desirable type of financial aid. That said, many students receive loans as part of their financial aid package, and when managed carefully, they can be a responsible investment in your future.

Loans are offered by the federal government and by private banks and financial institutions.

Federal student loans, offered by the government, are preferable to private loans as they generally offer lower, fixed interest rates, and repayment does not begin until six months after you graduate or stop attending college. repayment of private loans may begin as soon as the money is borrowed.

You must complete the FaFsa to apply for all federal loans. Private loans require a loan application.

To learn more about the difference between federal and private loans, visit

<https://studentaid.ed.gov/sa/types/loans/federal-vs-private>.

The most common types of college loans include:

**Federal Direct Loans** are available to all students enrolled at least half-time and feature low interest rates (currently 4.53%) and several repayment options.

These loans can be “subsidized” or “unsubsidized.”

**Subsidized loans** are based on financial need. the government subsidizes (pays) the interest on your loan while you are in school and for a grace period of six months after graduation or when you are no longer enrolled.

**Unsubsidized loans** are not based on financial need. You will be charged interest from the time you borrow the money until the loan is paid off.

**Federal Direct PLUS Loans** can be taken out by parents of dependent college students to help pay for educational expenses not covered by other financial aid. Parents must undergo a credit check. Like unsubsidized loans, interest (currently 7.08%) is charged on Plus loans while you are in college. *If your parents are ineligible for a Plus loan due to a poor credit history, your college’s financial aid office may be able to certify you to receive more Federal direct unsubsidized loans.*

Learn more about Federal student loans at <https://studentaid.ed.gov/sa/types/loans>.

**Private Student Loans** loans from private institutions are available to pay college expenses, based on your credit history. Private loans usually have higher interest rates than government loans and less favorable repayment terms. Accordingly, you and your family 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. While all students are eligible to receive federal loans, private student loans may require a co-signer.

**Repaying Your Student Loans** student loans can help you invest in your future; they can also limit your choices after graduation. You must understand fully the impact of the financial obligation you are assuming.

Find out your student loan repayment options at <https://studentloans.gov>

The consequences of not paying your student loan can severely affect your credit rating far into the future, making it difficult for you to buy a car, purchase a home, or obtain a credit card.

Learn more about managing your loans: [www.aessuccess.org/manage](http://www.aessuccess.org/manage); and the dangers of not paying student loans: <https://studentaid.gov/sa/repay-loans/default>.

## The FAFSA

Everyone who wants to receive financial aid for college must fill out the FAFSA — the Free Application for Federal Student Aid. It is your key to receiving grants, Work-Study, loans, and even some scholarships.

The U.S. Department of Education uses the FAFSA to determine how much you and your family will be expected to contribute toward your education.

Pennsylvania uses it to consider you for state grants.

Colleges use it to put together your financial aid package.

FAFSA Link: <https://studentaid.gov/h/apply-for-aid/fafsa>

[Tip sheet for completing FAFSA](#)

[Comparing Award Letters](#)

# College Terms Glossary

## General Terminology

**ACT:** One of two standardized college admission tests. It features four main sections: English, math, reading, science, and an optional essay section. At one point colleges would require either the ACT or SAT, but now it is very common for colleges to take either test without preference.

**Academic Profile:** You may hear college reps say that they make their decisions based on the student's academic profile and standardized test scores. Your academic profile is made up of your high school grades, rigor of the classes you take (honors, AP, IB etc.), class rank, and the classes you schedule.

**Articulation Agreement:** An agreement between two-year and four-year colleges that make it easier to transfer credits between them. It spells out which courses count for degree credits and the grades you need to earn to get credit. Example- Bucks County Community College has articulation agreements with various colleges. See complete list here: <http://www.bucks.edu/student/transfer/agreement-types/>

**ASVAB:** A ten-part, three-hour test, which identifies a student's aptitudes and strengths for students considering joining in the military. Taking the ASVAB in no way obligates the student to the military. Different branches of the military will require different scores.

**College Application Essay:** An essay that a college requires students to write and submit as part of their application. Some colleges offer applications specific questions to answer, while others simply ask applicants to write about themselves. Colleges may refer to this as personal statement.

**College Rep/Admission Officer/Admission Counselor/College Recruiter:** These terms are often used interchangeably to describe people who work in the admission office. They are experts on the admission process and the options the school has to offer, so they are a great resource for getting all your questions answered. They may even be the one reading your application!

**Common Application:** A standard application form application by all colleges that are members of the Common Application association. The application can be filled out once and submitted to any one-or several- of the 600 plus colleges that accept it. ([www.commonapp.org](http://www.commonapp.org))

**Core Classes:** These are your major classes: English, math, science, history/social studies, and foreign language. Your electives like (art, gym, music, etc.) are not a part of your core classes.

**Cover Letter:** A letter that is sent along with your resume when applying to a job. This letter is meant to introduce yourself to the employer, show your interest in the job, and highlight valuable experiences or skills that would make you an asset to the position.

**NCAA:** The National Collegiate Athletic Association is a non-profit association which regulates athletes. All college and university athletic programs must abide by the NCAA rules. Colleges and universities can fall under Division I, Division II, or Division III athletics. Rules for the NCAA can be found on [ncaa.org](http://ncaa.org)

**Open House:** Events hosted by college admission offices to introduce students to their college. These are typically all day events that include campus tours, informational presentations, Q&A panels, and other sessions that will provide you with valuable information about the college. This is a good day to visit a college and get all your questions answered in one day.

**Placement Tests:** Tests that measure the academic skills needed for college-level work. They cover reading, writing, math, and sometimes other subjects. Placement test results help determine what courses you are ready for and whether you would benefit from remedial classes.

**PASSHE:** Pennsylvania's State System of Higher Education is comprised of 14 state universities (such as Kutztown, Millersville, West Chester, etc.).

**Priority Date or Deadline:** The date by which your application- whether it's for college admission, student housing, or financial aid- must be received to be given the strongest consideration. (i.e- Penn State University has a priority deadline of 11/30)

**PSAT:** This is a practice version of the SAT that was created to help students prepare for the SAT. Students should be taking the PSAT in their sophomore year or junior year.

**Recalculated GPA:** Some colleges will recalculate your GPA to put all students on the same scale. Most times the recalculation will be to figure out the GPA of just your core classes.

**Resume:** A brief written account of personal, educational, and professional qualifications and experience. Resumes can be used when applying to colleges, internships, and/or jobs.

**SAT:** One of two standardized college admission tests. It features three main sections: English, math, and an optional essay section. At one point colleges would require either the ACT or SAT, but now it is very common for colleges to take either test without preference.

**SAT Subject Tests:** Hour-long, content-based tests that allow you to showcase achievement in specific subject areas where you excel. There are 20 SAT Subject Tests in five general subject areas: English, history, languages, mathematics and science. Most colleges will not require these tests.

**Super Score:** Many colleges will combine your highest sections of the SAT or ACT even if they are from different test dates to give you your best chance at admission.



**Transcript:** The official record of course work at a school or college. A high school transcript is usually required for college admission and for some financial aid packages.

**Waitlist:** The list of applicants who may be admitted to a college if space becomes available. Colleges wait to hear if all the students they accepted decided or attended. If students don't enroll and there are empty spots, a college may fill them with students who are on the wait list.

**College Admissions Options:**

**Early Action:** Like early decision, you are applying only to your top-choice school. However, unlike early decision, you are not bound to attend if accepted and you can apply early action to more than one university. You can accept an offer as soon as you receive it or wait to make your final selection in the spring after you've found out where else you've been accepted.

**Early Decision:** Under this admissions program, you agree to attend this school if accepted, and you can't apply to any other college or university. If you receive an acceptance letter, you must withdraw any other applications to other schools. Since this option is binding, you need to be sure about your choice and realistic about your application. Make sure you get your guidance counselor's opinion before you submit an application with early decision.

**Open Admission/Enrollment:** A type of unselective and non-competitive college admissions process in which the only criteria for entrance is a high school diploma or a General Educational Development (GED) certificate. Open admission/enrollment usually only applies to community colleges.

**RESTRICTED EARLY ACTION (AKA, SINGLE-CHOICE EARLY ACTION), REA**

REA is a non-binding early action admission option in which a student may not apply to any other private schools' early program, except:

- A college outside of the US
- A non-binding rolling admission program
- A public college or university whose admission is not binding.
- An ED II program, if notification of admission occurs after January 1

Like EA applicants, a student has until May 1 to decide if she/he wants to attend the college or university.

**Regular Decision:** The normal process by which students apply by published deadlines, with promise of receiving an admissions decisions by a certain date.

**Rolling Admission:** This is when a college will accept applications from the time their application opens in the student's senior year until the colleges start class in the fall. These colleges will send out admission decisions as applications are received. Please be aware that the earlier you apply, the better your chances are for admission. The national decision deadline for college enrollment is May 1. Any applications or deposits sent after that date will put the student at a higher risk of not being accepted, being deferred to the spring semester, not receiving housing, and missing other important events leading up to the start of school.

**Graduation rate** is the percentage of a school's first-time, first-year undergraduate students who complete their program within 150% of the published time for the program.

For example, for a four-year degree program, entering students who complete within six years are counted as graduates.

Retention rate is the percentage of a school's first-time, first-year undergraduate students who continue at that school the next year. For example, a student who studies full-time in the fall semester and keeps on studying in the program in the next fall semester is counted in this rate.

Transfer rate is the percentage of a school's first-time, first-year undergraduate students who transfer to another college within 150% of the published time for the program. For example, a student who is in a four-year degree program is counted as a transfer if the student goes to another college within six years.

## Financial Aid Terminology:

**Award letter:** Official notification of the type and amount of financial aid a college is offering a student.

**Cost of Attendance:** Colleges are now required to report their total cost of attendance so families are well aware of all the expenses for which they should plan. This includes: tuition, rooms, fees, meals, books, travel expenses, and personal expenses. It is important to take all of these expenses into consideration when financing your education. Students will only be allowed to borrow up to the cost of attendance for the school they are attending. It is important to note that families will only receive a bill for tuition, rooms (if living on campus), meals (if eating on campus), and fees—These are sometimes referred to as billable expenses. Books, travel expenses, and personal expenses are ESTIMATED additional costs to your education. For some students these expenses will be much less while others may exceed these estimates.

**CSS Profile:** A secondary student aid application that some colleges will require in addition to the FAFSA. This application will ask more detailed financial questions than the FAFSA and is typically only required by select private colleges. This form can be found at [collegeboard.com](http://collegeboard.com), and the form does have a \$25 fee. It will also charge an additional fee of \$16 for each additional school to which you would like it sent.

**EFC:** Expected Family Contribution is a term used in the college financial aid process to determine an applicant's eligibility for need-based federal student aid, and in many cases, state and institutional (college) aid. The EFC is determined by completing the FAFSA.

**Cost of Attendance (COA)- EFC= Student Financial Need**

**Financial aid:** Money given or loaned to students to help pay for college. Financial aid can come from federal and state governments, colleges, and private organizations.

**FAFSA:** The Free Application for Federal Student Aid is a form that should be prepared annually by current and prospective college students (undergraduate and graduate) to determine their eligibility for student financial aid. This free form can be found at [fafsa.ed.gov](http://fafsa.ed.gov) and is used by all colleges and universities to determine eligibility for financial aid.

**Merit Scholarships:** Scholarships based solely on a student's academic performance (test scores, grades, rank, etc.). These scholarships are awarded by colleges and can only be used for the college that awarded the scholarship.

**Net Price Calculator:** Colleges are required to include a net price calculator on their financial aid websites to help students and families estimate the out of pocket cost of each school. Please keep in mind that these are only ESTIMATES.

**Out of Pocket Cost:** The difference between billable expenses (tuition, room, meals, and fees) and the financial aid you will receive. This is the amount you will need to pay or finance for your education.

**Plus Loan/Parent Plus Loans:** A student loan offered to parents of students enrolled in college half-full time. It is possible to defer these loans until after the student graduates, but deferments must be processed regularly. Typically repayment will start immediately. Parents must apply for a parent plus loan, and if the parent does not qualify for a parent plus loan the student will become eligible to borrow more money through their Federal Stafford Loan.

**PHEAA:** The Pennsylvania Higher Education Assistance Agency is a governmental agency that administers several state higher education student financial aid programs.

**Scholarship vs Grant vs Loan:** Scholarships are free money! Scholarships can be need based, merit based, or a combination of the two. Scholarships are typically awarded by the colleges to be used for that college only. There are many outside scholarships for which students can apply that can be used for any college the student wants to attend. These outside scholarships help cut down on your out of pocket costs for college. Grants are also free money! Grants are funded by the state or federal government and dispersed to students based on their level of need. You may also find loans listed on financial aid packages. Students who complete the FAFSA are eligible for federal loans to help pay for college. All students qualify for federal loans, and loans do not go into repayment until 6 months after college graduation.

**Federal Subsidized Stafford Loans vs Federal Unsubsidized Stafford Loans:** You may find that there are two kinds of federal loans listed on your financial aid package. Subsidized loans are awarded based on need. These loans will not accrue interest until after graduation while unsubsidized loans will begin to accrue interest immediately.

**Scholarship:** Money for college that does not have to be paid back. Usually awarded based on specific criteria, such as academic performance, extracurricular activities, ethnic heritage or religious affiliation.

**Work – Study:** Financial aid given in exchange for work (typically at a job on campus). To qualify for the Federal Work Study (FWS) program, the FAFSA must be completed.

# College Degree Terminology

**College:** An institution at which students study toward two- or four- year undergraduate degrees after completion of secondary school (high school)

**University:** An institution that may be the same as a college, but that usually offers graduate degrees in addition to undergraduate degrees.

**Liberal Arts Colleges-** Relatively small, liberal arts colleges are private schools which offer majors in areas such as literature, history, languages, economics, science, and math. They are characterized by small class size and access to professors.

**Historically Black Colleges and Universities (HBCUs):** were founded to educate African American students. Today they are open to everyone.

**Women's Colleges:** enroll only (or mostly) women. Most are small liberal arts colleges.

**Religiously affiliated Colleges and Universities:** were founded based on principles of a religious faith. The founder's religious beliefs may be historical only, or may be closely aligned with the school's academic programs and campus life.

**Private College:** An academic institution financed primarily by tuition and endowments.

**Public College:** An academic institution financed by tuition, endowments and state or local taxes. Tuition for in-state students is reduced and programs and policies are state-regulated.

**Transfer Program:** A two-year program that results in an associate degree. It is designed for students who intend to continue their studies at a four-year college.

**Undergraduate Degree:** Two-year (associate) or four-year (bachelor's) degrees.

**Associate Degree (A.A., A.S.):** A two-year degree that generally prepares the student for further study. Some associate degree programs are sufficient training for certain careers, but many students in two-year colleges intend to complete their studies at four-year colleges.

**Bachelor's Degree (B.A., B.S., B.F.A.):** A four-year degree in a specified subject.

**Graduate Degree:** A degree completed by study after the bachelor's degree.

**Master's Degree (M.A., M.S., M.F.A.):** One or two years of study in a specific subject after completion of the bachelor's degree.

**Doctoral Degree (Ph.D., J.D., M.D.):** Three or four years of study in a very specific subject after completion of a bachelor's and/or master's degree.

# Websites

## College Searches and Planning

ACT Education & Career Planning: [www.act.org](http://www.act.org)  
Big Future: [www.bigfuture.collegeboard.org](http://www.bigfuture.collegeboard.org)  
Campus Explorer: [www.campusexplorer.com](http://www.campusexplorer.com)  
Campus Tours: [www.campustours.com](http://www.campustours.com)  
College Greenlight: [www.collegegreenlight.com](http://www.collegegreenlight.com)  
College Navigator: <https://nces.ed.gov/collegenavigator/>  
Common Application: [www.commonapp.org/](http://www.commonapp.org/)  
Explore-colleges  
Fair Test: [www.fairtest.org](http://www.fairtest.org)  
Going2College: [www.going2college.org](http://www.going2college.org)  
I'm First: [imfirst.org](http://imfirst.org)

## Financial Aid

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

## National Scholarship Search Engines

Cappex: [www.cappex.com/scholarships/](http://www.cappex.com/scholarships/)  
Chegg: [www.chegg.com/scholarships](http://www.chegg.com/scholarships)  
The College Board: <https://bigfuture.collegeboard.org/scholarship-search>  
College Greenlight: <https://www.collegegreenlight.com/scholarships/>  
CollegeNET: [www.collegenet.com](http://www.collegenet.com)  
College Scholarships.org: [www.collegescholarships.org](http://www.collegescholarships.org)  
Free-4U: [www.free-4U.com](http://www.free-4U.com)  
Niche: [www.niche.com/colleges/scholarships](http://www.niche.com/colleges/scholarships)  
Peterson's: [www.petersons.com](http://www.petersons.com)

Questbridge: [www.questbridge.org](http://www.questbridge.org)

RaiseMe: [www.raise.me](http://www.raise.me)

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

Scholarship Monkey: [www.scholarshipmonkey.com](http://www.scholarshipmonkey.com)

Scholarships.com: [www.scholarships.com](http://www.scholarships.com)

Scholly: [www.myscholly.com](http://www.myscholly.com)

Unigo: [www.unigo.com/scholarships](http://www.unigo.com/scholarships)