Why Should I Go To College?

“Education is the best provision for life’s journey.”

- Aristotle

More Education = More $$$
(Lifetime Earnings)

- High School Graduate $1.2 Million
- Bachelor’s Degree $2.1 Million
- Master’s Degree $2.5 Million
- Doctoral Degree $3.4 Million
- Professional Degree $4.0 Million

- US Department of Commerce
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Hello Carl, what brings you here today?

Well, my folks are on my case again.

They're making me decide about my future. What I wanna do and stuff.

Carl, you realize graduation is next week.

I know. That's why I don't wanna wait 'til the last minute.
"So, what are we aiming for, Timmy—the Nobel Prize or Inspected by No. 7??"
Part 1

Introduction to College Planning

- School Counseling Program
- Student Academic Information
- College Planning Website Log-in Info.
- College Admissions Calendar
School Counseling Program

This college planning guide was created by SHS Guidance Department to help guide students and their families through the college planning and admissions process. It features the most important activities and information a junior or senior should be focusing on throughout the college planning and application process. This handbook will be reviewed during junior and senior meetings with students who have indicated an interest in attending college, and is available as a link in Naviance and the Guidance Page on the SHS website.

School Counselors

Students’ school counselors conduct junior and senior meetings with each college-bound student, and are available by appointment throughout the roughly year-long college application process that begins with their junior meeting. These are individual, one-on-one meetings, and an opportunity for students to gather information and ask questions. Counselors will provide guidance, resources and support throughout the process. Students and parents are encouraged to see their school counselors as often as they need throughout the college admissions process, and parents are encouraged to attend their student’s junior and senior meetings.

School Counselor Assignments

Beth Letourneau, Director of School Counseling: (A-Am), Home Schoolers, International Students - bletourneau@sanford.org
Sarah Preston, School Counselor: (An-Des) - spreston@sanford.org
Melissa Plattner, School Counselor: (Di-La) – mplattner@sanford.org
Paul Santamore, School Counselor: (Le-Q) – psantamore@sanford.org
Greg MacDougal, School Counselor: (R-Z) - gmacdougal@sanford.org

*** All school counselors can be reached at 207-324-4712 ***

PLP’s

Each student at SHS is now engaged in their own PLP, or Personal Learning Plan. The purpose of a PLP is to promote student ownership in their own learning and planning for their future, whether it is work, college, military or otherwise. PLP instruction will be delivered during students’ Spartan Time for one week each quarter, and features many activities designed to help students think about their future and how to plan for it. There are a number of college-planning activities embedded in the PLP program, from freshman year to senior year, and such college planning curriculum is designed to complement this College Planning Guide.

College-Related Communications and Announcements

Any important college-related information, announcements or communications such as Financial Aid Night, SAT dates and registration deadlines, college field trips, college fairs, etc. will always be posted on each student’s Naviance Junior Page (see pg. 18). Other mediums will also be used, such as emails, audio announcements at school, posters, and automated calls home, but the Naviance home page is the most reliable place to find this information.
Junior and Senior Meetings

Each year SHS school counselors administer a Junior Survey (in Naviance) to the entire junior class to assess each junior’s post-secondary plans. For those students indicating an interest in attending college, their junior and senior meetings are planned accordingly, and they are provided with all the information necessary to begin their college planning.

Junior Meetings

Junior meetings are scheduled in the spring of a student’s junior year, and represent the official kick-off to the college admissions process. Parents are invited to attend. The junior meeting is generally dedicated to preparing each student to engage the college planning process, although students can begin before the meeting. The junior meeting and this handbook will provide guidance and helpful information for all necessary college planning activities. Between their junior meeting and the start of the senior year when their senior meeting is scheduled, students should engage in the following activities:

- Career research and college searches (pp. 18-19)
- Investigate potential college majors for careers of interest (pp. 18-19)
- College Visits (pp. 22-23)
- Create a list of colleges of interest to explore with school counselor in senior meeting (pp. 18-19)
- Determine college “fit” (pg. 20)
- Determine application strategies – Safety, Target and Reach schools (pg. 21)
- Study for and take SAT and/or ACT. Prepare to take again in fall (pp. 24-27)
- Become familiar with financial aid process and attend Financial Aid Night for Juniors (pp. 49-62)

Senior Meetings

Senior meetings are scheduled in the fall of a student’s senior year. Parents are invited to attend. The senior meeting is generally dedicated to moving each student forward with the actual application process, and it is expected that each student will have engaged in college planning activities over the spring and summer, and come prepared to move forward with the college application process. Ultimately, the counselor will meet each student where they are in the process, but if a student has not spent their time wisely, they will have a tremendous amount of work to get done in a short period of time. Ideally, college bound seniors should be prepared to:

- Declare majors of interest (pp. 18-19)
- Finalize list of colleges to which to apply according to “Fit” (pg. 20)
- Categorize colleges as Target, Safety or Reach schools (pg. 22)
- Select appropriate application deadline: RD, Rolling, Priority, EA, ED (pg. 34)
- Register for and take SAT/ACT again (pp. 24-27)
- Begin completing and submitting their college applications (pp. 35-39, 46-48)
- Participate in SHS FAFSA Lab (pg. 54)
- Begin financial aid process by completing FAFSA (pg. 55-58)
**Student Academic Information**

Name: ________________________________________________________

GPA (Un-weighted): ______ (100 pt. scale) ______ (4.3 scale) ______ (4.0 estimate)

GPA (Weighted): _______ Rank (Weighted): #_______ Class Size: _______

Community Service Hours: _______ (20 required for graduation)

Sanford High School CEEB #: 200892

Guidance Counselor: ____________________________________________

Email: ______________________@sanford.org  Phone #: 207-324-4712

**Standardized Test Scores**

**PSAT**
Date: _________  Reading: _______  Math: _______  Total: _______/1600
Date: _________  Reading: _______  Math: _______  Total: _______/1600

**SAT**
Date: _________  Reading: _______  Math: _______  Total: _______/1600
Date: _________  Reading: _______  Math: _______  Total: _______/1600

**ACT**
Date: _______  Eng: _____  Math: _____  Read: _____  Sci: _____  Composite: ___/36
Date: _______  Eng: _____  Math: _____  Read: _____  Sci: _____  Composite: ___/36

**SAT II (Subject Tests)**
Date: _______  Subject: ________________  Score: _____/800
Date: _______  Subject: ________________  Score: _____/800

**AP**
Date: _______  Subject: ________________  Score: ____________
Date: _______  Subject: ________________  Score: ____________
Date: _______  Subject: ________________  Score: ____________
There are at least four sites which require usernames and passwords which students will likely access in the course of their college planning activities. Also, in the college application process, many colleges require students to utilize their admissions sites which require login credentials. This page can be a place to record all of these credentials, or you can store them in the location of your own choice. It is highly recommended that you keep credentials together to avoid confusion in what can be a complex admissions process.

**Naviance Student: [http://connection.naviance.com/sanford](http://connection.naviance.com/sanford)**
The student and parent component of Naviance, the college and career planning site through which students and counselors will be required to process their applications. Guidance will supply login credentials. (See pg. 18)

Student Username: ________________________________@gapps.sanford.org

Student Password: _______________________________(student ID followed by small “s”)

**College Board: [www.collegeboard.org](http://www.collegeboard.org)**
Students will use College Board to access their SAT scores and preparation resources, as well as send their SAT, SAT Subject Test, and AP scores to colleges as required in the application process. For information on how to set up your College Board account go to pg. 27. If you lose your login credentials, utilize Lost Username? or Lost Password? functions in SAT section of [www.collegeboard.org](http://www.collegeboard.org), or contact College Board at 866-392-4089. For more info. see pp. 24-27.

Student Username: ________________________________

Student Password: ________________________________

**ACT: [www.actstudent.org](http://www.actstudent.org)**
ACT is an alternative to SAT for college admissions, and is equally accepted for college admissions. Log-in credentials are established when you register for the ACT. Contact ACT if you have lost your credentials (319-337-1270). For more on ACT see pp. 22-25.

Student Username: ________________________________

Student Password: ________________________________

**Common Application: [www.commonapp.org/login](http://www.commonapp.org/login)**
The Common App is a universal college application subscribed to by many four-year colleges, and will be completed by students applying to four-year colleges. Students define their own login credentials on the Common App login page. (See pp. 32-33)

Student Username: ________________________________

Student Password: ________________________________
**College Application Accounts**

After submitting your college applications, many colleges create an application account in your name and will most likely communicate all admissions related information to you through this account. It is critically important for you to check into your accounts on a regular basis, perhaps once a week, until the admissions process is complete, and a decision has been rendered. Use this page to keep track of your college application accounts.

Name of College: ______________________________________________________________
Website Address: ______________________________________________________________
Username: ____________________________________________________________________
Password: ____________________________________________________________________

Name of College: ______________________________________________________________
Website Address: ______________________________________________________________
Username: ____________________________________________________________________
Password: ____________________________________________________________________

Name of College: ______________________________________________________________
Website Address: ______________________________________________________________
Username: ____________________________________________________________________
Password: ____________________________________________________________________

Name of College: ______________________________________________________________
Website Address: ______________________________________________________________
Username: ____________________________________________________________________
Password: ____________________________________________________________________

Name of College: ______________________________________________________________
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Name of College: ______________________________________________________________
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Website Address: ______________________________________________________________
Username: ____________________________________________________________________
Password: ____________________________________________________________________

Name of College: ______________________________________________________________
Website Address: ______________________________________________________________
Username: ____________________________________________________________________
Password: ____________________________________________________________________

Name of College: ______________________________________________________________
Website Address: ______________________________________________________________
Username: ____________________________________________________________________
Password: ____________________________________________________________________

Name of College: ______________________________________________________________
Website Address: ______________________________________________________________
Username: ____________________________________________________________________
Password: ____________________________________________________________________
College Admissions Calendar

Junior Year: Junior Meetings with School Counselor
- Review graduation credit requirements
- Finalize senior course selections
- Discuss post-secondary plans
- Begin utilizing Naviance for career and college research
- Career/college homework and research for summer and fall
- Establish a college application organizational folder to organize and maintain information.

Junior Year: Spring/Summer
- Research colleges/programs (http://connection.naviance.com/sanford, www.collegeboard.org, etc) and develop list of potential schools to apply to
- Determine admission requirements for potential schools (Naviance)
- Make arrangements to visit colleges of interest if possible
- Attend Thornton Academy College Fair
- Go on SHS sponsored college trips (Boston, YCCC, SMCC)
- Attend spring Financial Aid Night presentation at SHS
- Register for SAT (www.collegeboard.org) and/or ACT (www.act.org)

Senior Year: Senior Meetings with School Counselor
- Finalize list of colleges to apply to (Naviance)
- Determine application requirements (Naviance)
- Establish Common Application account (www.commonapp.org) and begin applications
- Solicit teacher recommendations via Naviance
- Complete Senior Survey in Naviance for School Counseling Counselor recommendation
- Fill out Transcript Release Forms and return to School Counseling Office
- Update graduation credit review

Senior Year: September - October
- Finalize research and narrow down list of potential colleges (Naviance)
- Categorize into Reach, Solid and Safety schools (Naviance)
- Determine application deadlines (Naviance)
  - regular, rolling, priority, early action, early decision
- Register for SAT (www.collegeboard.org) and/or ACT’s (www.act.org) again if necessary (Early September Deadline for October SAT!)
- If applying to 4-year colleges, establish a Common App account, and begin Common Application (www.commonapp.org)
- Begin scholarship searches
Senior Year: October – December

- Take SAT’s or ACT’s again if necessary
- Attend local college fairs (UNH, USM) and introduce yourself to reps from your potential colleges
- Attend SHS/SRTC College and Career Fair
- Complete Common Application (www.commonapp.org) or individual applications and submit to colleges
- Begin scholarship applications
- Submit all early applications for Early Action and Early Decision
- Submit SAT, ACT, AP scores to colleges (www.collegeboard.org)
- Determine financial aid deadlines and requirements for each college applied to. Different colleges have different deadlines!!!
- Complete and submit FAFSA to colleges to which you are applying (www.fafsa.gov)
- If required by college, submit CSS Profile (additional financial aid form) – only if required! (www.profileonline.collegeboard.com)

Senior Year: January - May

- Submit remaining college applications
- Complete and submit scholarship applications
- Receive admissions decisions from colleges
- Evaluate admission acceptances and review financial aid packages
- Make final college admissions decision and formally accept offer before national May 1 deadline
- Submit housing deposit before deadline if necessary
- Decline any other admission offers from other colleges
Part 2

Junior Year: Start Your College Planning Activities

- Naviance
- College “Fit” Considerations
- College Application Strategies
- College Visits
- Standardized Admissions Tests
- Junior Year College Admissions Checklist
Introduction to Naviance

Naviance is a comprehensive, web-based college and career planning tool, and is utilized during all four years at Sanford High School in PLP’s, and during the college admissions process. It is a critically important component of the college application process, allowing students to research and apply to colleges electronically. The following will provide general information about how to access Naviance, and how to use Naviance for college and career research.

Accessing Naviance Student: http://connection.naviance.com/sanford
Naviance Student is the component of Naviance that students and their families can access. The following are directions on how students and parents can access their accounts.

Student Username: 2-digit year-of-graduation/first name/last initial @gapps.sanford.org
Example: Tom Brady: 15thomasb@gapps.sanford.org
Student Password: student ID #/lower-case “s”
Example: 12345s

Naviance Junior Page
Provides important, class-specific college and career planning information, and access to the tabs under which various college and career planning tools and activities can be found.

- College Announcements and Information – All college announcements, SAT/ACT schedules, financial aid events, college visits, field trips, etc. will be posted on the Naviance Student homepage.
- Emails from School Counselors – School counselors will occasionally email students about important college and career planning information which can be accessed on each student’s Naviance Student home page.

Career Research
Activities under the Careers tab are designed to help students familiarize themselves with their strengths, skills, interests and personality attributes that might align with various careers and majors. Many of these are covered in students’ PLP’s.

- Personality Type – A Myers-Briggs type assessment that links a student’s personality profile with career clusters, careers and majors, and colleges which offer those majors.
- Career Interest Profiler – An assessment of student career interests that produces their Holland Code, and is linked to careers which match that student’s code, associated majors, and the colleges which offer those majors.
• **Explore Careers and Clusters** – A search tool that allows a student to look up any career or career cluster, and access associated majors and the colleges which offer those majors.
• **Cluster Finder** – An assessment which links student to various, broad career clusters (large groupings of careers.)
• **Favorite Careers and Cluster** – Accessible from any of the above activities, allows students to store their favorite careers for easy access.

**College Research**
Activities under the Colleges tab are designed to help students research and choose appropriate colleges, store them for easy access when narrowing down college choices, and ultimately applying to colleges.

• **SuperMatch College Search** – Allows a student to input a wide range of personal preference choices about what they want from their college experience, and then provides a list of colleges that meet those criteria.
• **College Search** - Another college search tool that allows students to input personal preference criteria, and provides a list that matches criteria.
• **College Lookup** – A college search tool that allows student to lookup colleges of their choice without going through the process of completing assessments or personal preferences.
• **Colleges I’m Thinking About** – Once student has engaged in college research, allows student to store colleges of interest for further research and decision making.
• **Colleges I’m Applying To** – For seniors, the final list of colleges that student will be applying to. This is an important list for guidance counselors so that the proper application materials are sent to the proper colleges.

**About Me**
Results of student’s Personality Profile, Career Interest Profiler, and Cluster Finder are stored under the About Me tab, and students can also access their Favorite Careers and Clusters, as well as their Favorite Colleges. There are also a couple of additional features that students should access in their college and career planning preparation:

• **Strengths Explorer** – An assessment that explores student strengths in various areas, and provides associated careers, major and colleges for further research.
• **Resume** – Provides an easy-to-do resume-builder designed specifically for high school students. Provides preformatted and professional resume presentation, as well as prompts and coaching tips for the step by step process.
**College “Fit” Considerations**

In the process of your college research, consider the three broad areas that will help narrow down your list of potential colleges. The ultimate goal is a college that fits *academically, financially, and personally*.

**Academic Fit**

This is where a careful evaluation of each college’s SAT/ACT requirements, grade point average and rank come into play. Student rank is not available until senior year, but SAT/ACT scores and GPA should be enough to provide at least a ball-park idea of whether or not you are likely to be accepted at each college. Naviance provides an excellent tool to research and determine academic fit (pp. 18-19). Students can also access this information at each college’s website under Admission Requirements. Also important are the courses that students will be expected to take in college. One college’s Biology program may differ significantly from another’s in the types and titles of courses that students are expected to take. These curriculums can be found on college websites under the specific department the program of interest is housed in. Also remember that while it may be exciting to apply to and gain admission to a college that is an academic reach, it may also prove to be academically stressful if the rigors of the coursework exceed a student’s academic comfort zone.

**Financial Fit**

This is perhaps the most important determining factor in deciding which colleges a student may attend. While academic fit and personal fit may be present, if, after financial aid is awarded, the family cannot afford the college, then the student will not be attending that college, plain and simple. But financial fit can be the most difficult to determine ahead of time in the research process. So much of financial fit is riding on the financial award package which often arrives at the same time as the admissions decision. One important consideration when determining financial fit is to remember that college sticker prices, that is, the cost of attendance featured on their website or Naviance, is likely not the actual cost a family will pay. So, do not necessarily be scared off by the high costs of private colleges. Private colleges often possess considerable endowment funds and can offer more institutional financial aid than public colleges. Secondly, it is a critically important step in the financial aid process to complete and submit the FAFSA (Free Application for Federal Student Aid) in a timely fashion. This will ensure the maximum amount of financial aid available to the student. It is also important to understand the various forms of financial aid that are available to students. More financial aid does not necessarily equal more affordable! It could just mean more debt. Refer to the Introduction to Financial Aid section (pp. 49-62) for more information.

**Personal Fit**

Personal fit refers to a multitude of personal preferences that may or may not be important to a particular student. Naviance provides a powerful tool called SuperMatch which gives students the opportunity to indicate personal preferences in order to produce a tailored list of colleges. It is important to be as honest as possible when completing these assessments. The following might be factors that influence student fit: student-body size, college location (rural, suburban, urban), ethnicity, private versus public, gender mix, student activities and organizations, special services, ROTC program, disability services, fraternities or sororities, sports, political leanings, religious affiliation, GLBT-friendly, etc. It is not important to weigh-in on all of these factors, but it is important to evaluate which ones *are* important, and make sure the colleges you apply to can meet those criteria. Finally, it is essential to visit a college before deciding to attend! (pp. 22-23)
College Application Strategies

Once you have determined the colleges that are a good fits for you on an academic, personal, and financial level, you should narrow down that list according to the following 3-level approach to your college applications. Ultimately, your list of colleges to which you will apply should include approximately 3-8 colleges, although there is not one “magic number.” Do not go overboard on college applications. At $20-$75 per application, applying can be expensive, and you could be denying other deserving students of an acceptance at some of those schools. For information about application fee waivers see pp. 35 or 46.

Safety Schools

Safety schools are those, based on your research of their admission requirements, to which you are 90-100% sure of being accepted, and sure you will be able to afford attending. These may or may not be your “first choice” schools, although it is perfectly acceptable that they may be, but can offer a solid back-up plan if all else fails. These are schools in which you place in the top 25th percentile of GPA and standardized test score range, are most likely to succeed, and to the degree that each school can, the most likely to invest in you with preferable financial aid packages. The quality of the college applicant pool shifts from year to year and school to school, making predictions of acceptance a risky venture. It simply makes good sense to plan for all contingencies. Think of these schools as your safety net, but also ones at which you will enjoy success and attractive financial aid packages. At least one to two schools in this category is a good idea.

Target Schools

Target schools are those, based on your research of their admission requirements, to which you are reasonably (50-90%) sure of being accepted. These are also schools you are reasonably sure you could afford attending. It will likely require some comparative analyses of financial aid awards to make the final determination of whether or not they are affordable for you to attend. These are schools in which you fall in their mid-50% standardized test score and GPA range. Target schools should comprise the majority of schools to which you are applying; at least 3-4 schools.

Reach Schools

Reach schools are those, based on your research of their admission requirements, which are probably on the upper margins of your academic credentials. These should not be schools that are downright impossible to get into, but colleges to which you are 25-50% sure of being accepted, or a “reach.” These are schools in which you place in the bottom 25th percentile of GPA and standardized test score range. Financially, these are often schools which will likely require significant grant or scholarship money, in addition to loans, to be affordable to attend. Often these schools are least likely to offer a favorable financial aid package due to marginal student academics. It is okay to include 1-2 reach schools in your application list, but not required. Be aware that college admissions decisions can be highly unpredictable, and many private schools provide significant amounts of grant and scholarship money to students. You will most likely need to carefully consider reach schools’ financial aid packages to determine if they will be affordable.
**College Visits**

A critically important piece to the college admissions puzzle is the college visit, particularly when evaluating 4-year colleges for the right “fit.” While some colleges may sound good, look good on-line, and enjoy excellent reputations, a student will not ultimately know if that college is a good fit without setting feet and eyeballs on the campus and finding out for themselves if they like the place or not. Many colleges award “admissions points” for items like visits, phone calls, interviews, etc. Some colleges may be located too far from home to realistically plan a visit prior to applying, but NEVER accept admission to a college without first scheduling a visit to campus. With the cost of college attendance spiraling out of control, even a one-semester or one-year “mistake” can be financially devastating.

**Admissions Tour**

When a student “visits” a college, it is important to call the admissions office and schedule a tour. Simply walking around the campus on your own is not adequate. The admissions tour will give a student the chance to see the dorms, eat in the cafeteria, visit the library, possibly sit-in on a class or meet a professor from the department of the major in which the student is interested. Often portions of these tours are led by college students, providing an opportunity for the student to get information from a student’s perspective. Usually a student will have a firm opinion about a college after one of these tours.

**Open Houses**

Colleges also hold “Open Houses” for either prospective or incoming freshmen. These are usually day-long sessions in which the college goes all-out to impress students and encourage them to apply. There are usually informative and entertaining events scheduled throughout the day, and multiple options for activities. Many are held on weekends so as not to interfere with high school classes. Some open houses also offer a chance for students to stay overnight in dorms. More than an admissions tour, and open house provides the prospective student with a real feel for life on that college campus.

**Admissions Interviews**

Although not used as much in the admissions process as they used to be, admissions interviews are still very important components of some college’s admissions decisions, and can be important for others, even if they do not require them. A required interview simply means that a student must meet with an admissions representative as part of the application process, either in person or via phone or Skype, and cannot be accepted without having done so. Alternatively, some colleges leave the admissions interview as optional. Read “optional” as “encouraged” in this situation. It is also perfectly acceptable to arrange an interview on your own, even if it is not required at all.

Either way, an interview is an opportunity to present yourself in the best possible light and impress the admissions officer, perhaps above and beyond what your academic record might suggest. If you feel your academic record is not quite what the college is looking for, an interview is highly suggested, and your opportunity to demonstrate that you are more than your academic record, whatever that may be.
Alumni Interviews

Extremely competitive private colleges will sometimes utilize Alumni Interviews in their assessment of students who have applied for admission. Ivy League colleges are well known for this admissions strategy. As part of the admission process, these schools have a network of alumni (people who have graduated from that college) around the country who are responsible for conducting student interviews on behalf of the college, often at the student’s high school or nearby location. These interviews are valued quite heavily in the admissions process, and help admissions committees get a sense of who each student is on a personal level, and eliminate or advance potential students in the admissions process.

Interview Preparation

Treat your admissions interview like a job interview. Other than your college application itself, the interview will likely be the only other opportunity you have to impress the admissions officer. It is important to be prepared:

- Dress Sharply
- Arrive Early
- Bring copies of transcript, current schedule and resume (pg. 19) if you have one
- Maintain eye contact
- Shake hands firmly
- Demonstrate interest and enthusiasm
- Ask questions (come prepared with list of questions)
- Thank the admissions officer for the opportunity, and follow-up with an email thanking them again

While it is highly encouraged for parent(s) to attend an interview, it is important that the student be in charge, take initiative and demonstrate they are ready for the increased responsibility and independence that college will offer and demand.

When to Visit Colleges

The prevailing wisdom dictates that the prime-time for college visits is in the spring of a student’s junior year while college is in session. While high school spring break is a nice block of time-off, be sure that the colleges you are visiting have classes in session. This gives the prospective student a good idea of the feel, energy and vibe of the campus when it is functioning normally, and allows them to see all facilities including dining commons. Try to avoid visits during college breaks, as the campus is likely to feel like a ghost town, and will not reflect the natural energy of the place. Early autumn during a student’s senior year is also a good time to schedule visits, but must be done quickly, as a student should be beginning their applications soon after their senior year begins.
College Admissions Standardized Tests

Standardized Tests are usually a very important part of the college admissions process. Most 4-year colleges require that either SAT or ACT scores be submitted to be considered for admission. Some of the more competitive colleges require that SAT Subject Test scores be submitted in addition to SAT or ACT scores. Community colleges generally do not require SAT or ACT scores, but use the Accuplacer Next Generation (pg. 44) for course placement. It is highly recommended that each student who plans on attending a 4-year college take the SAT or ACT twice as scores often improve significantly. Ideally, a student should take the SAT and the ACT, and then retake the test on which they performed better.

PSAT
The PSAT (Preliminary Scholastic Assessment Test) is a standardized test that provides first-hand practice for the SAT, testing the same critical reading and mathematics that the SAT does. Test scores are broken down into two areas of testing mentioned above, along with a composite score. 760 is the highest score attainable in each area, with 1520 being the maximum composite score. The test helps a student prepare for the SAT by providing feedback in areas of strength and weakness, and also familiarizing the student with the SAT format. The PSAT program is co-sponsored by the College Board and National Merit Scholarship programs, and can qualify a student for a National Merit Scholarship if taken during their junior year. It is administered to sophomores each October at SHS, and is also available to or junior. For more information go to www.collegereadiness.collegeboard.org.

SAT
The SAT (Scholastic Assessment Test) is the most widely used college admissions test in the northeast, and is designed to assess a student’s readiness for college. It is accepted by virtually all 4-year colleges and universities. Specifically, it tests critical reading skills and grammar usage, and a broad range of mathematics skills in algebra, geometry, statistics and probability. The Writing section is no longer part of the regular SAT, but an optional writing component is available. Test scores are broken down into the two areas of testing, along with a composite score. 800 is the highest score attainable in each area, with 1600 being the maximum composite score. The SAT also provides an opportunity to connect to scholarship opportunities and place out of certain college courses. The SAT is offered to juniors each year at Sanford High School. Seniors are encouraged to take the test again in the fall of their senior year. For more information go to www.sat.collegeboard.org.

SAT Optional Essay/Writing Component
The newly designed SAT will no longer feature a writing component as part of the regular test. However, an optional writing component is available. Some colleges will still require the score of optional writing component to be submitted with their regular SAT score as part of their admissions requirement. It is up to each student to carefully research each college’s admissions requirements and determine if the SAT writing component is required, and make plans accordingly. For more information go to www.sat.collegeboard.org.

ACT
The ACT (originally an abbreviation for American College Testing) is a curriculum and standards based educational test that assesses students’ academic readiness for college in four areas: English, Math, Reading and Science Reasoning. A Writing component is optional. Test scores
reflect what students have learned throughout high school, and provide colleges and universities with information for admissions. Students are encouraged to take the ACT in addition to the SAT, as they will often score significantly better on one or the other. The ACT Test is not offered at Sanford, but students can register for it and take it off-site. The ACT Test is not as popular as the SAT in the east, although it is now more widely used across the country than the SAT, and is accepted at all four-year colleges. Go to www.act.org for more information.

**SAT Subject Tests**

The SAT Subject Test (also known as the SAT II) is an hour-long, content-based test in a specific subject area. There are 20 SAT Subject Tests in 5 general subject areas: English, History, Languages, Mathematics and Science. A maximum score of 800 in each subject area is possible. The SAT Subject Test is offered at Sanford High School whenever the SAT is scheduled. Some of the more competitive colleges require or recommend that students take the Subject Test in a subject area related to their choice of major. Go to www.collegeboard.org for more information.

**AP Exams**

AP Exams are taken by students after completing their AP course curriculums, and usually take place in April and May. These exams are offered at SHS, and can be important considerations in the college admissions process. Depending on a student’s score on an AP Exam (usually 3 or 4), they may be eligible to receive college credit for the course, possibly eliminating a college requirement that they would otherwise be required to take, and for which they would need to pay full college tuition. Check with individual college admissions offices to determine if sending your official AP Exam scores will help support your college application. Stop by the guidance department to sign up and pay for AP Exams. AP Exam scores can be accessed and sent through your College Board account at www.apscore.org.

**SAT/ACT Score Conversion Chart** (Also see act.org/concordance)

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SAT Testing and Registration
The State of Maine has elected to use the SAT as the state assessment for juniors again in 2018. All juniors will be required to take the SAT free of charge in April at Sanford High School. Any other SAT administration for juniors or seniors will require students to register and pay for the SAT through the College Board website (www.collegeboard.org), and choose a testing date and location. If you do not already have a College Board account, go to pg. 27 for information on how to set up your College Board account.

Four Free Scores !!!
Both College Board and ACT normally charges around $11 per college for scores to be sent to colleges to which a student applies. However, each time a student registers to take the SAT or ACT, they are provided an opportunity to list four schools to which their scores will be sent for free. If a student is not sure what schools they will be applying to, take an educated guess and have them sent anyway if paying for scores to be sent is problematic. If you received an SAT or ACT Fee Waiver, you are also eligible to have your scores sent to four colleges for free.

SAT/ACT Fee Waivers
Fee waivers are available from your school counselor for the SAT, SAT Subject Test, and ACT to students who meet one of the following criteria:

- Student enrolled in or eligible for free and reduced lunch program
- Student enrolled in a federal, state or local program that aids students from low-income families (such as Upward Bound)
- Student’s annual family income falls within the Income Eligibility Guidelines set by the USDA Food and Nutrition Service
- Student’s family receives public assistance
- Student lives in federally subsidized public housing or a foster home, or is homeless
- Student is a ward of the state or an orphan

If you are eligible for a fee waiver, or have further questions, please see your school counselor who can provide the fee waiver forms and help you complete the process.

Submitting Your Standardized Test Scores to Colleges
All seniors are responsible for making sure they submit their standardized test scores to the colleges that require them. Most 4-year colleges require standardized test scores to be submitted as part of a student’s college application package. Some colleges have a test-optional policy where it is up to a student to decide if they want to submit their scores, while still others do not require scores to be submitted at all as part of their admissions policy. It is the responsibility of each student to carefully research the admissions requirements of each college to which they apply, and determine each school’s policy with regard to standardized admissions test scores. See pg. 38 of this guide for specific details on submitting your SAT scores to colleges.

Fairtest.org
It should be noted that there is a current trend away from requiring standardized tests in some college admissions offices. Fairtest is an organization at the forefront of this movement, and provides an exhaustive list of colleges and universities around the country that either do not require standardized test scores (test-blind), or make them optional (test-optional). Go to www.fairtest.org for more information.
How to Set Up Your College Board Account

You will need your College Board Account to:

- Access your PSAT, SAT, AP scores
- Register for SAT tests
- Send your SAT scores to colleges

What You Will Need: Your test registration number from the PSAT/SAT test that you took
(Located on your PSAT/SAT admission ticket)

If You Do Not Have Your Admission Ticket: Inquire in the Guidance office, or you can retrieve your test registration number by calling College Board at 866-756-7346 for SAT, or 866-433-7728 for PSAT

Directions:

- Go to [http://studentscores.collegeboard.org/viewscore](http://studentscores.collegeboard.org/viewscore)
- Click on “Register for SAT”
- Under “Don’t Have an Account?” click “Sign Up”
- Fill out all information requested:
  - Provide a reliable email address that you use regularly
  - Record your username and password in your SHS College Planning Guide in order not to forget or lose it
  - Agree to Terms and Conditions and click “Next”
- Confirm your information by clicking boxes, and then click “Confirm”
- Wait about 20 seconds for proper page to upload onto screen
- Click on “PSAT” or “My SAT” in upper left corner depending on which test you took
- Verify your password and sign in
- On SAT Registration page, click “Continue” at bottom
  - Answer “yes” to the question, “I have registered before for the SAT by regular mail
  - Provide your Test Registration number from the previous PSAT/SAT you took
  - Confirm information indicated by yellow bars
  - Social Security Number is NOT required
  - Fill in your grade level
  - Fill out remaining information and confirm email address indicated by yellow bar
  - Click “Continue”
- Click “Save and Exit”
- Sign back into your account to retrieve your scores, send your scores, or register for another SAT
Junior Year College Admissions Checklist

___ Schedule and attend junior meeting (pg. 11)

___ Monitor Naviance Junior Page for announcements, events, etc. (pg. 18)

___ Utilize Naviance to research colleges, careers and majors (pp. 18-19), and determine fit (pg. 20) and Application Strategies (pg. 21)

___ Sign up for your College Board Account in order to retrieve SAT scores, register for an SAT, or send SAT scores to colleges (pg. 27)

___ Register for SAT or ACT and take exam. Free SAT at SHS on Tuesday, April 9 for juniors. Register for SAT Subject Tests if required (pg. 24-27)

___ Study for SAT or ACT exams over the summer!!! (Study links on Naviance Junior Page)

___ Attend College Fairs or College Field Trips (Announcements on Naviance Junior Page)

___ Visit any colleges that you plan on applying to or attending (pp. 22-23)

___ Attend Financial Aid Night (pg. 54) for Juniors at SHS on Tuesday, April 30 at 6:00 p.m.)

___ Develop list of colleges you are interested in applying to in preparation for senior meeting (“Colleges I’m Thinking About” in Naviance under Colleges Tab)

___ Utilize spring and summer to prepare for upcoming College Application season
Part 3

4-Year College Option

- 4-Year College: General Information
- Common Application
- College Admissions Plans
- 4-Year College Application Procedures
  Utilizing Common App and Naviance
- 4-Year College Admissions Checklist
4-Year College: General Information

Introduction
For those who attend college after high school, four-year college is the most popular choice for Sanford High School graduates. The University of Southern Maine (USM), University of Maine at Orono (UMO), University of Maine at Farmington (UMF), and University of New Hampshire (UNH) are some of the more popular local choices among many other schools in the northeast. Students who attend a four-year school will be pursuing a Baccalaureate Degree, and some may choose to pursue their Master’s Degree or Doctorate Degree beyond that. Four-year colleges vary in their level of academic rigor and competitiveness, and an important element of college research is to determine the right academic fit (pg. 20) for each student and applying to those schools that are a good match.

Academic Rigor
No matter the college or the major, 4-year college academics are a significant jump-up from high school academics, and require dedication, initiative, and hard work to earn a degree. Expectations are high, assignments are demanding, and little forgiveness is granted for sloppy, late, or missed work. Think of college as “heavy lifting” academics. If you have not prepared well, and begun to do some “heavy lifting” in high school, four-year college can often prove to be overwhelming. Students who are preparing to attend four-year college should challenge themselves with honors, AP, and dual-enrollment courses whenever possible to make their transition to college academics easier.

Admission Requirements
Four-year colleges have a wide range of admission requirements, and you must carefully research each school’s to which you are applying. They generally require a college-prep (CP) high school curriculum. CP-level courses represent the minimal rigor required, with the more rigorous a course load the better. The following are suggestions for students interested in attending a four-year college:

- Take at least 3-5 credits of math finishing with Algebra 2 as a bare-minimum
- Take at least 3-5 science courses, including at least one rigorous lab science such as Chemistry or Physics
- Take at least 2 units of same foreign language (i.e. Spanish 1 and Spanish 2; not Spanish 1 and French 1)
- Avoid student aide courses, free blocks, late arrivals and early releases
- Pursue extracurricular activities and leadership roles
- Take your SAT’s and/or ACT’s seriously and study for them, and then take them a second time to increase your scores

Standardized Tests
Most four-year colleges require SAT or ACT test scores for admission, and some of the more competitive schools require SAT subject tests (pg. 25). Some schools make standardized test scores optional, and a few do not require them at all (www.fairtest.org see pg. 26). Students can take the ACT (pg. 24) instead of the SAT as colleges will accept either. It is the student’s responsibility to carefully research each college’s requirements before applying.
**Letters of Recommendation**

Most four-year colleges require a counselor recommendation, and at least two teacher recommendations. The counselor’s recommendation is provided automatically, and generally addresses the whole student – personality, character, maturity, academics, athletics, extracurricular activities, part-time jobs, community involvement, church involvement, etc. Completing the Senior Information Sheet in Naviance provides the basis for your counselor recommendation (pp. 35). Teacher recommendations must be solicited by each student, and provide much more specific information about the student within the parameters of course expectations and involvement. The following are suggestions for teacher recommendations:

- Student should seek at least 2 teachers to write recommendations (pp. 36).
- Student should seek a teacher from a relatively recent course (junior year is best)
- Student should seek teachers with whom they have good rapport, and in whose class they performed well
- Student should seek teachers from a course that matches up well with their major

**Declaring Majors**

Students are expected to declare a major when applying to a college. Some college programs are more competitive than others, and may not accept a student into the program the student applied for, but may still offer admission to another program, with the possibility of transferring into their original major after one or two years. If a student is unsure about what major to select, many colleges offer an “Undecided” designation where a student has one or two years to decide and declare a major. Students who are unsure about their choice of majors should utilize Naviance (pp. 18-19) and take advantage of the assessments offered to help students with career and major choices.

**College Applications**

When applying to a four-year college, students will either submit the Common Application (pp. 32-33) a universal college application to which many colleges subscribe, or the college application available on an individual college’s website. Four-year college applications almost always require a personal essay, and offer a selection of prompts from which to write. College application fees generally run from $20-$75, and fee waivers are available under certain conditions (pg. 35 or 46). See your school counselor to inquire about fee waivers.
Common Application

Introduction
Common Application, or “Common App” as it is known, is a one-size-fits-most college application that allows a student to complete one college application and submit it to multiple colleges. Over 500 colleges currently accept Common App, and students are encouraged to apply through Common App if the college accepts it. If a college does not accept Common App, then students must complete that college’s unique on-line application, or, occasionally, some colleges still require a paper application that can be downloaded from their website. Generally speaking, two-year community colleges do not accept Common App.

Establishing a Common App Account
Common App is open to seniors each year beginning in August. You can open a Common App account by going to www.commonapp.org and clicking on “Create An Account.” Simply follow the directions, and when it asks for a username/email address, provide your SHS email address. Pay special attention to the list of requirements for establishing a password! Record your username and password on pg. 13 of this College Planning Guide.

Connection with Naviance
Although Common App and Naviance are separate entities, they are closely linked in the college application process. If a student is applying to 4-year colleges, they will need to be active on Common App and Naviance. While Common App provides the vehicle for the college application process from the student’s side of things, Naviance provides the vehicle for the college application process from Sanford High School’s side of things, and the two vehicles must be connected through what is called the Naviance/Common App Matching Procedure. This is the process by which each student completes a 3-step procedure that allows the communication of information between Naviance and Common App. Just to confuse matters, some of this process is accomplished in Common App, and some in Naviance. The most complicated component of the procedure is the FERPA Waiver (see below). For a detailed explanation on how to complete the Naviance /Common App Matching Procedure, refer to pp. 36-37 of this College Planning Guide.

FERPA Waiver
The Family Educational Rights and Privacy Act (FERPA) Waiver is a legal document located within Common App that must be completed as part of the Naviance/Common App Matching Procedure. FERPA is federal legislation that was enacted to protect students’ personal academic information. In order for a student to apply to college, they must provide permission for Common App, Naviance and Colleges to share academic information, and must sign the FERPA Waiver. The FERPA Waiver asks three basic questions paraphrased here:

1. Do you understand that by signing the FERPA, you are granting permission to all parties to share your academic information?
2. Do you waive your right to access any letters of recommendation that are provided for you in this process?
3. Do you understand that once you sign this waiver you cannot change your responses to these questions?
It is very important to note that the suggested response to #2 is “yes.” By agreeing to waive your right to access your letters of recommendation, this is a clear sign to colleges that the teachers and counselors who write for you are able to do so freely and without pressure to please the student or family. Generally speaking, colleges do not know the student, the teacher, the counselor, or anyone else in the process. Their only interest is to know that what is written is true and accurately represents the actual abilities of the student in question. Waiving your right of access helps ensure the integrity of this process. For directions to access to the FERPA Waiver see pg. 36.

Common Application 2019-2020 Essay Prompts (250-600 Words)

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

2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?

3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?

4. Describe a problem you’ve solved or a problem you’d like to solve. It can be an intellectual challenge, a research query, an ethical dilemma – anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.

5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.

6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?

7. Share an essay on any topic of your choice. It can be one you’ve already written, one that responds to a different prompt, or one of your own design.
College Application Deadlines

The typical types of application deadlines are explained below. Please be sure to consult each college’s website for specific information regarding their application deadlines! Some colleges feature only one plan, while others may provide a number of options.

**Regular Admissions**
Under a Regular Admissions plan a college establishes an application deadline by which all applications must be received or postmarked, such as January 1, February 15, or March 1, etc. All students are then notified of the college’s decisions typically on or before April 1. While there is a hard application deadline, it can still be advantageous to apply earlier than the deadline, but *never later!*

**Rolling Admissions**
Under a Rolling Admissions plan a college considers a student’s application as soon as their application file is complete. Notification of acceptance or rejection is made as soon as a decision is made. Colleges that follow this practice make admissions decisions continuously over several months. The good news is that there are no deadlines; the bad news is that certain programs may fill up before you submit your application, so apply sooner rather than later!

**Priority Admissions**
Commonly associated with Rolling Admissions, it is a date by which the college highly suggests your application should be submitted for preferred admissions and financial aid consideration.

**Early Action**
Early Action offers students the ability to apply early before regular admissions deadlines, and receive early notification of acceptance or rejection, typically a few weeks later. Early Action decisions are *non-binding* (in contrast to Early Decision below), and students are not obligated to attend that college if accepted. Some colleges have **Single Choice Early Action** plans where the colleges place some restrictions on the applicant’s right to apply to other schools. Always read each college’s specific policies with regard to Early Action or Early Decision (below). Early Action application deadlines typically start on November 1 and run through January 1.

**Early Decision**
Students who apply under Early Decision commit to enroll at that college if they are accepted and offered a satisfactory financial aid package. This is a *legally binding commitment to attend* that college, and students should not consider Early Decision unless they are absolutely certain that they want to attend that college above all others. The student also agrees to withdraw or forgo applications to all other colleges. A student should *NEVER* apply Early Decision to more than one college! Some colleges offer a second round of Early Decision often called **Early Decision II**, usually in January or February, allowing students more time to consider their decision to apply Early Decision. One disadvantage of Early Decision is that while the student will receive an admission decision early, along with a financial aid package, they do not enjoy the luxury of being able to compare it to other financial aid packages being offered by other schools. Typical Early Decision application deadlines are November 1, December 1, and sometimes December 15.
4-Year College Application Procedures
Using Common App and Naviance

Introduction
Applying for college requires a number of steps. Use the following step-by-step directions to guide you through the college application process. This process will be reviewed in your senior meeting. See your school counselor if you have questions.

Application Fee Waivers
College application fees can run from $25-$75, although some colleges do provide free on-line applications. Application fee waivers are available from your school counselor if you meet any of the following Criteria:

- Student receives free and reduced lunch
- Student received or is eligible to receive an ACT or SAT fee waiver
- Student is enrolled in Upward Bound
- Student's family receives public assistance, lives in federally subsidized public housing, a foster home, is homeless, or is a ward of the state

Steps for 4-Year College Application

1. Complete Senior Survey in Naviance for counselor recommendation (pg. 35)
2. Invite teacher recommendations in Naviance (pg. 36)
3. Establish Common App account / Sign FERPA Waiver (pg. 36)
4. Complete Common App / Naviance Account Matching Procedure (pp. 37-38)
5. Select colleges and application deadlines in Common App (pg. 37)
6. Select application deadlines and application types in Naviance (pg. 37)
7. Complete and submit Common App and other college applications (pg. 38)
8. Complete Transcript Request Forms/Application Fee Waivers and submit to Guidance Office (pg. 38)
9. Send standardized test scores to colleges (pg. 38)
10. Complete FAFSA and any other financial aid forms required (pg. 38)

1. Complete Senior Survey in Naviance for Counselor Recommendation
A very important piece of the application process is your counselor’s letter of recommendation. This is a more global recommendation that addresses not only your academics, but extracurricular activities, sports, community involvement, leadership positions, employment, community activity, character, and other unique aspects that will reflect favorably on you. Be as thorough and accurate as you can. It will help your counselor write the best recommendation possible for you!

- Log into Naviance
- Click on the About Me tab in the upper right hand corner, and click on About Me Home
- Under My Surveys, click See All Surveys.
- Find and Click on Senior Information Survey. Complete this survey as soon as possible so your counselor can have plenty of time to write your letter of recommendation – at least two weeks prior to your first college application deadline !!!
2. Invite Teacher Recommendations in Naviance

As part of the application process, you must have **at least two** teachers agree to write you a letter of recommendation for college. These should be teachers that you have completed at least one full semester with. Teachers will specifically address your performance in their subject areas. It is important to select teachers based on how well they know you (Relationship), how recently they taught you (Recent), and how relevant the subject is to your future plans (Relevance). Remember that *English is always relevant.* How good your grade was is not necessarily important. But it is **very important** to first ask your teacher face-to-face if they will write for you. If they agree, proceed to Naviance and follow these directions:

- Log into Naviance
- Click on **Colleges** tab in upper right corner, and click on **Colleges Home**
- Scroll down, and under **Apply To Colleges**, click on the **Letters of Recommendation** link
- Click the blue **Add Request** button
- Under question 1, select a teacher from the drop-down box
- Under question 2, select **All current and future colleges I add to my Colleges I’m Applying To list**
- Use the personal note box to thank your teachers and remind them of your **earliest application deadline**!!!
- Click **Save Request** button
- To add additional teachers, click the **Add Request** button, and repeat process

3. Establish Common App Account / Sign FERPA Waiver

The FERPA Waiver is a legal document that essentially releases all parties with a stake in your college application process to share your academic information (see pp. 32-33 for more information). The FERPA Waiver must be signed early in the college application process as it frees up all parties to move forward with necessary parts of the college application process, even before the student completes their applications. *Remember, it is advised that each student waive their right to access their letters of recommendation as a way of protecting the integrity of the process.* The FERPA Waiver form is located in Common App, but there are a series of steps required to get there.

- Log into Common App using their specific directions for establishing an account
- Click on the **Common Application** tab, and then click the **Education** tab to the left. This will bring up the **Education** section of the Common App. On the first question you must select Sanford High School (CEEB Code 200892) before proceeding with the FERPA process.
- Once **Sanford High School** has been selected in your **Education** section of your Common App, click on the **College Search** tab, and choose at least one college to which you intend to apply. This is also a good time to add any other college to which you intend to apply as well.
- Once you have chosen at least one college under the **College Search** tab, proceed to and click on the **My Colleges** tab. Then click on the **Recommenders and FERPA** tab to the left. Then click on the **FERPA** link which should appear in the middle of your page. Complete and sign the FERPA Waiver.
Once your FERPA Waiver is signed in Common App, you are ready to return to Naviance and complete the procedure to connect Common App with Naviance. This step allows the flow of information from your Common App account into your Naviance account, thereby allowing SHS to properly process your college application materials.

- Log into Naviance
- Click on Colleges Home tab in upper right corner, and then click on Colleges I’m Applying To – a large pink box will appear at top of page
- Click on Match Accounts in the pink box
- Input your Common App email address that you provided to Common App as your username, as well as your date of birth, and click on the Match Accounts box at the bottom of the page

5. Select Colleges and Application Deadlines in Common App
As you decide on colleges to which you will apply, go into Common App and select those colleges and the appropriate admission plan (Early Action, Early Decision, Regular Decision, Priority, Rolling Admission) for each college.

- Log into Common App
- Select each college you are applying to under the College Search tab (if you cannot find the college in the College Search, it is not a Common App School, and you must apply through that college’s website)
- Now go to your My Colleges tab, and under each college you have selected, go to the Questions tab in the left margin, and be sure to select the appropriate admission plan (Early Action, Early Decision, Regular Decision, Priority, Rolling Admission – see pg. 34) under the Preferred Admission Plan question for each school.

6. Select Application Deadlines and Application Types in Naviance
You must also make sure you select appropriate admission deadline (Early Action, Early Decision, Regular Decision, Priority, Rolling Admission), and application type (Common App or Directly to Institution) in Naviance.

- Log into Naviance
- Click on the Colleges tab in upper right corner, and click the Colleges I’m Thinking About. Move all colleges to which you are applying to your college application list by checking off each school and then clicking on Move To Application List.
- Choose your application deadline (Regular, Rolling, Early Action, etc.) and how you will submit your application (Common App if using Common App, Directly to Institution if not a Common App school)
- To add additional colleges to your application list, click on the Colleges I’m Applying To link to access your college application list, click the pink + symbol, type in the college to which you are applying, and choose the appropriate deadline and application type.
- If you need to change a deadline or application type for a college already on your application list, simply click the Edit symbol on the far right and adjust your application deadline or type.
7. Complete and Submit Common App and Other College Applications

After completing all sections of the Common App, or other college applications, submit credit card information to pay each application fee (unless eligible for a fee waiver), and then submit the completed application to each college.

- Log into Common App
- Under the My Colleges Tab go to the Review and Submit Common App tab in the left margin
- Provide credit card information to pay for application fee
- If eligible for a Fee Waiver, check off Fee Waiver option on your Common App, and your school counselor will complete the process in Naviance
- If eligible for a fee waiver when submitting an application on a college’s website, check off Fee Waiver option, and see your school counselor
- Submit completed applications to each college

8. Complete Transcript Request Forms/Application Fee Waiver and Submit to Guidance (1 Per College !!!)

For each college you apply to, you must fill-out a Transcript Request Form available in the guidance office. The Transcript Request Form allows your counselor to gather the necessary materials to complete your application (transcript, schedule, report cards, letters of recommendation, school profile) and submit them by the application deadline. An Application Fee Waiver check-off box is located on this form, and should be checked if you are eligible. Your first Transcript Request Form must be submitted to guidance at least two weeks prior to your application deadline to allow for proper processing of your application materials. Your application is not complete until Guidance has submitted these materials!

- Pick up Transcript Request Form in Guidance Office
- Complete and sign form
- Check Application Fee Waiver box and initialize if you have discussed with your school counselor and are eligible

9. Send Standardized Test Scores to Colleges

Colleges may require any of the following standardized tests: SAT, SAT Subject Test, ACT, AP, Accuplacer. All standardized test scores must be accessed and sent through their websites. A fee of about $11 is required to send a score to each college. Do not self-report your standardized test scores on your Common App!!!

- SAT, SAT Subject Test scores: [www.collegeboard.org](http://www.collegeboard.org)
- ACT scores: [www.actstudent.org](http://www.actstudent.org)
- AP scores: [www.apscores.org](http://www.apscores.org)

10. Complete FAFSA and Any Other Financial Aid Forms Required

Completing your financial aid forms and submitting them prior to each college’s financial aid deadline is a critical step in the application process. See Financial Aid Section on pp. 49-62 for specific details about the financial aid process.
4-Year College Admissions Checklist

___ Monitor Naviance Senior Page for announcements, events, etc. (pg. 18)

___ Utilize Naviance to research colleges, careers and majors (pp. 18-20), and determine fit (pg. 20), application strategies (pg. 21), and application deadlines (pg. 34)

___ Visit any colleges that you plan on applying to or attending, if possible (pp. 22-23)

___ Sign up for College Board account if you have not already done so (pg. 27)

___ Register for SAT or ACT and take again. Register for SAT Subject Tests if required (pp. 24-27)

___ Complete Senior Information Survey in Naviance for Counselor letter of recommendation (pg. 35)

___ Ask at least 2 teachers to write letters of recommendation, and invite them in Naviance (pg. 36)

___ Create Common App Account and begin application (pp. 36), or begin any on-line applications for colleges that do not accept Common App

___ Complete FERPA Waiver and Common App/Naviance Account Matching Procedure (pg. 36)

___ Record all colleges to which you are applying and admission plans in Common App and in Naviance (for non-Common App colleges) if applicable (pg. 37)

___ See Counselor to Determine eligibility for Application Fee Waivers (pg. 35)

___ Complete Transcript Request Form for each college to which you are applying and submit to Guidance Office (pg. 38) Your first transcript request form should be handed in at least 2 weeks prior to your first application deadline, and should not be submitted until you complete your Senior Information Survey is complete!!!

___ Submit SAT or ACT scores to colleges through College Board or ACT websites (pg. 38). Do not self-report your standardized test scores on your Common App!!!

___ Submit all college applications prior to application deadlines (pg. 38)

___ After submitting applications, monitor all personal college admissions accounts for important information (pg. 14)

___ Complete Financial Aid Checklist located on pg. 62

___ Formally accept offer of admission to college of your choice by May 1, and submit necessary room deposit. Notify all other colleges that you will not be attending.
Part 4

Community College Option (2-Year)

- Community College Option
- Other Academic Options
- The Accuplacer Next Generation Test
- 5-Step Community College Application Procedures Using Naviance
- Community College Admissions Checklist
Community College (2-Year) Option

General Information
In general, when we discuss two-year colleges, we are talking about community colleges. Most Sanford High School graduates who go on to attend a two-year college choose to attend either YCCC in Wells, or SMCC in South Portland, although there are seven campuses in the Maine Community College System (www.mccs.me.edu). A student earns an Associate Degree after completing a course of study at a two-year college.

Community colleges are generally not as academically rigorous or competitive as four-year colleges, and some, like YCCC, have an open-admission policy which requires only a high school diploma and the ability to pay. Community colleges offer an impressive array of courses and programs, many of which are designed to provide immediately marketable employment skills in demand locally, or designed to prepare a student to transfer into a four-year college after earning their associate degree. Community college applicants are also fully eligible for all typical college financial aid programs (pp. 49-62).

Community colleges are easy to apply to by accessing their on-line applications. They do not accept Common Application. Community colleges use SAT, ACT or Accuplacer Next Generation (pg. 44) scores for English and Math placement. They run almost exclusively rolling admissions, meaning that there are no hard deadlines, and that they are always accepting applications and rendering decisions. The applications are usually not as in-depth, and often do not require letters of recommendation or personal essays.

Potential Benefits of Starting at a Community College
Beginning your post-secondary education at a community college before transferring to a 4-year college can have a number of immediate and long-term benefits, and is becoming a more popular choice among many first-year college goers.

- **Financial** – YCCC and SMCC offer 2-year associates degrees for as little as $4500 per year, and that is before financial aid is taken into consideration. The University of Maine System colleges (i.e. Orono, USM, Farmington, etc.) are all relatively inexpensive, but still start north of $20,000 a year. Community college offers a great opportunity to complete half of your 4-year education for pennies on the dollar, and can possibly provide half of your college education debt-free.
- **Academic** – While community college is a step-up from the rigor of high school, it is generally not as rigorous as most 4-year colleges, and provides an academic transition for students not yet ready for the rigors of 4-year college.
- **Personal** – Often students do not feel like they are ready to leave home for 4-year college, lack academic confidence to succeed at a 4-year college, or have not yet decided what to study at a 4-year college. Community college can offer the extra time a student needs to mature, gain confidence, and be ready to make a definitive decision about their future, while still moving forward with their college education.
Other Academic Options

Advantage U Program
An important program created by the Maine Community College/University of Maine System is the Advantage U program which offers a seamless pathway to a four-year Baccalaureate Degree through the community college system. A student earns an Associate Degree in Liberal Studies at one of Maine’s seven community colleges, maintaining a minimum GPA, and is guaranteed admission to any of University of Maine’s six campuses. Students can transfer as a sophomore or junior after having earned enough credits. Go to www.advantageu.me.edu for more information.

Community College Readiness Programs
Students should be academically prepared for community college. If it is determined through SAT, ACT or Accuplacer Next Generation scores that a student is not yet ready for their freshman English and Math courses, then remedial courses become necessary. A remedial course is basically a high school level course for which college tuition is charged, but no college credit is granted. Research also shows that the college drop-out rate is high for students who start community college with remedial classes. There are two excellent options for students who are not yet ready for college level English or Math:

- **Maine College Transitions Program** – Maine College Transitions ([www.mainecollegetransitions.org](http://www.mainecollegetransitions.org)) is a comprehensive State of Maine program offered at Sanford/Springvale Community Adult Education providing remedial course work, college skills development, Accuplacer Next Generation testing, college and career guidance, financial aid planning, and college application and admissions assistance to students who are not quite ready to enter the community college system. Admission into the College Transitions program automatically waives the normal $99 per course fees, with the only expenses being books which can be purchased or rented at a minimal cost. For more information go to [www.sanford.maineadulted.org](http://www.sanford.maineadulted.org).

- **YCCC/SMCC Summer Academy** – Both York County Community College ([http://www.yccc.edu/?s=summer+academy](http://www.yccc.edu/?s=summer+academy)) and Southern Maine Community College ([www.smccme.edu/academics/success-programs/summer-academy/#what](http://www.smccme.edu/academics/success-programs/summer-academy/#what)) offer summer academy programs specifically for students who place into remedial level English and Math classes by virtue of their SAT, ACT or Accuplacer Next Generation scores. These programs are from 3-5 weeks in duration, and offer “wrap-around” academic support with the goal of having students ready to enter their first year of college at college readiness in English and Math. These programs are inexpensive and often free due to available scholarships.
The Accuplacer Next Generation Test

Maine Community College English and Math Placement Requirements
The Maine Community College System (www.mccs.me.edu) requires students to achieve certain minimum scores on either the SAT or ACT, or the Accuplacer Next Generation in order to place into college-level English and math courses, and some community colleges require minimum scores for admission.

Do I Need to Take the Accuplacer Next Gen?
If you have not taken the SAT or ACT, or if your SAT or ACT scores did not meet community college standards for college-level English or Math courses, you can take the Accuplacer Next Gen instead of taking the SAT or ACT again.

About the Accuplacer Next Gen
The Accuplacer Next Generation test (www.collegeboard.org/educator/next-generation) is the “next generation” of Accuplacer tests developed by College Board. It is untimed and computer adaptive, which means the test’s content is based on the test-taker’s abilities as demonstrated on previous questions. You are not required to take all the assessments at each sitting, just the assessments you need to take. The tests’ scores are scaled between 200-300.

What Does the Accuplacer Next Gen Assess?
The new Accuplacer Next Gen assesses students on college readiness in three academic areas:

- Reading (ability to extract meaning from author’s passages, texts and words)
- Writing (ability to review and correct larger passages)
- Math (three different math tests)
  1. Arithmetic
  2. Quantitative Reasoning, Algebra and Statistics
  3. Advanced Algebra and Functions

Which Math Assessment Do I Take?
Which math assessment you take depends upon your choice of program or major at the community college you attend. If you do not earn a sufficient score on one assessment (i.e. Quantitative Reasoning), you may have to then take the next assessment (i.e. Arithmetic).

Where Do I Take the Accuplacer Next Gen?
You can take the Accuplacer Next Gen at Sanford Adult Ed (490-5145) for a small fee, or you can take it at the community college to which you are applying for free.

How Do I Prepare for the Accuplacer Next Gen?
- **Study App:** http://store.collegeboard.org/sto/productdetail.do?Itemkey=160090910
- **Practice:** http://accuplacer.collegeboard.org/student/practice
# Community College Test Standards

## YCCC Test Standards

<table>
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<tr>
<th>English Levels</th>
<th>SAT/PSAT</th>
<th>ACT</th>
<th>Next Gen Reading/Writing</th>
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<tbody>
<tr>
<td>College-Level English 101</td>
<td>480 +</td>
<td>18 +</td>
<td>500 + (minimum 230 each)</td>
</tr>
<tr>
<td>Remedial-Level English</td>
<td>400-470</td>
<td>17</td>
<td>450-499 (Reading minimum 233)</td>
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<tr>
<td>Adult Ed College Transitions</td>
<td>&lt; 400</td>
<td>&lt; 17</td>
<td>&lt; 450 (Reading &lt; 233)</td>
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<th>SAT/PSAT</th>
<th>ACT</th>
<th>Next Gen Quantitative Reasoning</th>
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<tbody>
<tr>
<td>College Algebra (STEM)</td>
<td>480 +</td>
<td>19 +</td>
<td>250-275</td>
</tr>
<tr>
<td>Finite Math/Elements of Math</td>
<td>450 +</td>
<td>17 +</td>
<td>230-249</td>
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<th>Next Gen Arithmetic</th>
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<td>Pre-College Algebra (STEM)</td>
<td>421-479</td>
<td>&lt; 19</td>
<td>250-285</td>
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<tr>
<td>Basic Math for College</td>
<td>&lt; 450</td>
<td>&lt; 17</td>
<td>200-249</td>
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## SMCC Test Standards

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<th>SAT/PSAT</th>
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<th>Next Gen Reading/Writing</th>
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<tbody>
<tr>
<td>College-Level English 100</td>
<td>480 +</td>
<td>18 +</td>
<td>500 + (minimum 230 each)</td>
</tr>
<tr>
<td>Remedial English Level 1</td>
<td>420-470</td>
<td>17</td>
<td>475-499 (minimum 225 each)</td>
</tr>
<tr>
<td>Remedial English Level 2</td>
<td>350-410</td>
<td>&lt; 17</td>
<td>450-474 (minimum 215 each)</td>
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<th>SAT/PSAT</th>
<th>ACT</th>
<th>Next Gen Quantitative Reasoning</th>
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<tbody>
<tr>
<td>College Math Level 1</td>
<td>500 +</td>
<td>19 +</td>
<td>250 +</td>
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<tr>
<td>College Math Level 2</td>
<td>480-499</td>
<td>18 +</td>
<td>237 +</td>
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<th>ACT</th>
<th>Next Gen Quantitative Reasoning</th>
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<td>Remedial Math Level 1</td>
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<td>Remedial Math Level 2</td>
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## My Accuplacer Next Gen Scores

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<th>Reading: __________</th>
<th>Arithmetic: __________</th>
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<td>Writing: __________</td>
<td>Qualitative: __________</td>
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</tr>
<tr>
<td>Total: __________</td>
<td>Adv. Algebra: __________</td>
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<table>
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<th>Arithmetic: __________</th>
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<tbody>
<tr>
<td>Writing: __________</td>
<td>Qualitative: __________</td>
<td></td>
</tr>
<tr>
<td>Total: __________</td>
<td>Adv. Algebra: __________</td>
<td></td>
</tr>
</tbody>
</table>
Community College Application Procedures
Using Naviance

Introduction
Applying to community college is not as complicated as the 4-year college application process. Use the following step-by-step directions to guide you through the community college application process. This process will be reviewed in your senior meeting. See your school counselor if you have questions.

Application Fee Waivers
Community College application fees generally run from $20-$25, although some community colleges provide free on-line applications. Application fee waivers are available from your school counselor if you meet any of the following Criteria:

- Student receives free and reduced lunch
- Student received or is eligible to receive an ACT or SAT fee waiver
- Student is enrolled in Upward Bound
- Student’s family receives public assistance, lives in federally subsidized public housing, a foster home, is homeless, or is a ward of the state

Steps for 2-Year / Community College Application

1. Complete and submit community college applications (pg. 46)
2. Select colleges and application deadlines (Rolling) in Naviance (pg. 47)
3. Complete Transcript Request Forms / Application Fee Waivers (pg. 47)
4. Submit SAT, ACT or Accuplacer Next Generation scores (pg. 47)
5. Complete and submit FAFSA by financial aid deadlines (pg. 47)

1. Complete and Submit Community College Applications
When applying to Community College you must complete their on-line application on each college’s website. You must complete your Common App by finishing each section. Each section will feature a green checkmark when properly completed. If you are filling out a college’s on-line application, pay extra attention to directions, as each college has a unique application. To complete your Common Application, please do the following:

- Go to community college website
- Locate on-line application under the Admissions section of the website
- Complete the application and submit application fee payment
- If you are eligible for an application fee waiver, check off that box in the application fee payment section of the application
2. Select Colleges and Application Deadlines in Naviance
You are now ready to add your college selections to the **colleges I’m applying to** list in Naviance. Only colleges to which you *definitely intend to apply* should be included in this list! You must be sure to select the proper application deadline – Rolling Admissions for community colleges.

- Log into Naviance
- Click on the **Colleges** tab in upper right corner, and click the **Colleges I’m Thinking About**. Move the community colleges to which you are applying to your college application list by checking off each school and then clicking on **Move To Application List**.
- Choose your **application deadline** (Rolling)
- To add additional colleges to your application list, click on the **Colleges I’m Applying To** link to access your college application list, click the **pink + symbol**, type in the college to which you are applying, and choose the appropriate deadline.

3. Complete Transcript Request Forms / Application Fee Waiver and Submit to Guidance (1 Per College !!!)
For each college you apply to, you must fill-out a Transcript Request Form available in the guidance office. These must be submitted to guidance once you have completed your community college application. An Application Fee Waiver check-off box is located on this form, and should be checked in you are eligible. The Transcript Request Form allows your counselor to gather the necessary materials to complete your application (transcript, schedule, report cards, Accuplacer scores, and school profile) and submit them to the community college. **You must complete a separate transcript request for each college you apply to.**

- Pick up **Transcript Request Form** in Guidance Office
- Complete and sign form
- Check **Application Fee Waiver** box and initialize if you have discussed with your school counselor and are eligible

4. Send SAT, ACT or Accuplacer Next Gen Test Scores to Community College
Community colleges require all freshmen to submit their SAT, ACT or Accuplacer Next Gen scores to determine English and Math course placement.

- If taken at Sanford Adult Ed, request them to send to community college
- If taken at community college, they will already have them.

5. Complete FAFSA and Any Other Financial Aid Form Required
Completing your financial aid forms and submitting them prior to each college’s financial aid deadline is a critical step in the application process. For more information on the financial aid process go to the Financial Aid Section on **pp. 49-62**.
Community College Admissions Checklist

____ Monitor Naviance Senior Page for announcements, events, etc. (pg. 18)

____ Utilize Naviance to research colleges, careers and majors (pp. 18-19)

____ Visit any community colleges that you plan on applying to or attending, if possible (pp. 22-23)

____ Sign up for College Board account and retrieve SAT scores to determine if Accuplacer Next Generation test is necessary (pg. 27)

____ If necessary, register for Accuplacer Next Generation test at Sanford Community Adult Ed, or the community college to which you applied (pg. 44)

____ Record all community colleges to which you are applying and application deadlines (Rolling Admissions) in Naviance (pg. 47)

____ See Counselor to determine eligibility for Application Fee Waivers (pg. 46)

____ Complete Transcript Request Form for each college to which you are applying and submit to Guidance Office (pg. 47)

____ If SAT or ACT scores meet community college cut-offs for college-level English and/or math placement, submit to community college through your College Board or ACT accounts (pg. 38)

____ If SAT scores do not meet cut-offs, submit Accuplacer Next Generation scores to colleges through Sanford Adult Ed or at the community college itself (pg. 47)

____ Submit all college applications as soon as possible (pg. 46)

____ Complete Financial Aid Checklist located on pg. 62

____ After submitting applications, monitor all college admissions accounts for important communications (pg. 14)

____ Formally accept offer of admission to college of your choice, and submit dorm room deposit if necessary. Notify all other colleges that you will not be attending.
Part 5

Financial Aid and Scholarships

- Financial Aid Process
- Financial Aid Resources
- Federal Student Aid ID Directions and Tracking Sheet
- 2019-2020 FAFSA Filing Checklist
- Private Scholarships
Financial Aid Process

Introduction
Financial Aid is the backbone of the college financing process, and enables millions of students to attend college who would likely not have been able to do so without it. It often makes up the difference between the costs of going to college, and the amount a family has been determined to be able to contribute. It is an industry unto itself, full of terms, definitions, forms, and processes that are often bewildering to first-time college goers and their families. The financial aid process can be boiled down to five important steps:

1. Filing a financial aid application (pg. 50)
2. Submitting financial aid application before financial aid priority deadlines (pg. 52)
3. Receiving the Student Aid Report (SAR) and Expected Family Contribution (EFC) (pg. 52)
4. Receiving a financial aid awards package (pp. 52-53)
5. Dealing with the “gap” (pg. 53)
6. Financial aid appeals (pg. 53)

Filing Financial Aid Applications
The financial aid process begins in earnest during the first semester of a student’s senior year, and features an application process and deadlines that are completely separate from the student’s college application process and deadlines! The first step in the process is to fill out financial aid applications. The following are financial aid applications that may be required as part of the financial aid process:

- **FAFSA** – The FAFSA (Free Application for Federal Student Aid) is required by every college if a student is seeking financial aid. It requires all of the family’s income and tax information from the year two years prior to the student’s first year in college. It can be accessed on October 1 each year by going to [fafsa.ed.gov](http://fafsa.ed.gov). You must first create your federal student aid ID before you can complete the FAFSA ([fsaid.ed.gov](http://fsaid.ed.gov)). See pp. 55-58 for directions on how to establish your federal student ID, and what you will need for documentation to complete your FAFSA.

- **CSS Profile** – Some of the more exclusive, higher priced colleges and universities, and some scholarship programs, also require that families file a CSS Profile, a financial aid form administered by College Board. This is completed in addition to the FAFSA, and is more detailed than the FAFSA. See pg. 51 for a list of the colleges in the northeast that require the CSS Profile. Go to [cssprofile.collegeboard.org/](http://cssprofile.collegeboard.org/) for more information.

- **Institutional Forms** - Some colleges may require students and their families to complete a separate financial aid form unique to that particular school. This will always be in addition to the FAFSA. Be sure to check with college financial aid offices to determine if they require such a form.
CSS Profile Colleges in the Northeast
The following is a partial list of northeast colleges requiring the CSS Profile financial aid form. For a complete list of CSS Profile colleges go to cssprofile.collegeboard.org/.

Albright College (PA)  
American University (DC)  
Amherst College (MA)  
Babson College (MA)  
Bard College (NY)  
Barnard College (NY)  
Bates College (ME)  
Bennington College (VT)  
Bentley University (MA)  
Berklee College of Music (MA)  
Boston College (MA)  
Boston University (MA)  
Bowdoin College (ME)  
Brandeis College (MA)  
Brown University (RI)  
Bucknell University (PA)  
Carnegie Mellon University (PA)  
Catholic University (DC)  
Clark University (MA)  
Colby College (ME)  
Colgate University (NY)  
College of the Holy Cross (MA)  
Columbia University (NY)  
Connecticut College (CT)  
Cornell University (NY)  
Dartmouth College (NH)  
Dickinson College (PA)  
Drexel University (PA)  
Elmira College (NY)  
Emerson College (MA)  
Fairfield University (CT)  
Fordham University (NY)  
George Washington University (DC)  
Georgetown University (DC)  
Gettysburg College (PA)  
Gordon College (MA)  
Hamilton College (NY)  
Hampshire College (MA)  
Harvard College (MA)  
Haverford College (PA)  
Ithaca College (NY)  
John Hopkins University (MD)  
The Julliard School (NY)  
Lafayette College (PA)  
Lehigh University (PA)  
Loyola University Maryland (MD)  
Manhattan School of Music (NY)  
Marist College (NY)  
Mass. Institute of Technology (MA)  
Middlebury College (VT)  
Mitchell College (VT)  
Mount Holyoke College (MA)  
Muhlenberg College (PA)  
New York University (NY)  
Northeastern University (MA)  
Providence College (RI)  
Quincy College (MA)  
Quinnipiac University (CT)  
Rensselaer Polytechnic Inst. (NY)  
Rhode Island School of Design (RI)  
Roger Williams University (RI)  
Rosemont College (PA)  
Sacred Heart University (CT)  
Sarah Lawrence College (NY)  
Skidmore College (NY)  
Smith College (MA)  
St. Anselm College (NH)  
St. John’s College (MD)  
St. Lawrence University (NY)  
Stevens Inst. Technology (NJ)  
Stonehill College (PA)  
Swarthmore College (PA)  
The College of New Jersey (NJ)  
Trinity College (CT)  
Syracuse University (NY)  
Tufts University (MA)  
Union College (NY)  
University of New Haven (CT)  
University of Pennsylvania (PA)  
University of Rochester (NY)  
Urnsinus College (PA)  
Vassar College (NY)  
Villanova University (PA)  
Wellesley College (MA)  
Wesleyan College (CT)  
Wheaton College (MA)  
Williams College (MA)  
Worcester Polytechnic Inst (MA)  
Yale University (CT)
Financial Aid Priority Deadlines
As important as completing and submitting the necessary financial aid applications are meeting the application priority deadlines! Financial aid application deadlines are set by each college, and are often different with each college. Some may be as early as December 15. And, financial aid application deadlines are not to be confused with the college application deadlines! The one thing to remember here is that each college has a limited pool of financial aid available to offer students, and most of it is given away to those who apply by the priority deadline. If a financial aid application is submitted after the college’s priority deadline, the student may be accepted, but will be offered a very limited financial aid package, often making that college unaffordable. Check with each college’s financial aid webpage to determine priority deadlines.

Student Aid Report (SAR) / Expected Family Contribution (EFC)
Ultimately the whole reason for filing out financial aid applications such as FAFSA or CSS Profile is to determine each family’s Expected Family Contribution, or more commonly referred to as EFC. The EFC is the amount the family will be expected to pay that year for their student to attend college, while financial aid is provided to cover the rest. This number can range anywhere from zero to hundreds of thousands of dollars, depending on family income. The EFC is provided on the Student Aid Report (SAR), which is emailed to family once the FAFSA has been submitted.

Awards Package/Decision
Part of colleges’ admissions decision process is evaluating a student’s financial aid application. Once accepted, and based on information submitted in financial aid applications and forms, a student will also be notified of their financial aid awards package that can range from nothing at all, to a combination of grants, scholarships, work-study and loans (see below). It is the student’s and their family’s responsibility to evaluate each package and determine the best overall financial fit. If the student decides to accept an admission offer, they must also decide to accept all of the financial aid offer, parts of the offer, or nothing at all, and inform the college.

Grants: Free funds given to students based on financial need as demonstrated in student financial aid application(s). Grants are free awards and do not need to be paid back. Common grants in typical financial aid packages might include:

- **Pell Grant**: A federal program that provides need-based grants to low-income students; up to $5775 a year for freshmen.
- **Supplemental Education Opportunity Grant (SEOG)**: A federal campus-based program that provides need-based grants of up to $4,000 a year.
- **State of Maine Grant Program**: For Maine students attending college in Maine on a full-time basis. Up to $1,000 a year.

Loans: A number of loans are offered as part of financial aid, and some of the following may appear in a typical award package. Not all loans are created equal, and it is buyer-beware when it comes to the terms of the loans. The following are the most common:
• **Perkins Loan:** A federally funded campus-based program that provides low-interest student loans. Repayment need not begin until completion of the student’s education, and it may be deferred or forgiven for public service after graduation. Up to $5500 a year for freshmen. Not all schools participate in this program.

• **Stafford Loan:** The most common federal direct loan program. Stafford subsidized loans are need-based; the federal government pays the interest on subsidized loans while the borrower is in college. Unsubsidized Stafford loans are available to any student regardless of need; but the interest begins accumulating immediately. Up to $5500 a year for freshmen.

• **PLUS Loan (Parents’ Loan for Undergraduate Students):** A federal direct loan program that permits parents of undergraduate students to borrow up to the full cost of education, less any other financial aid the student may receive.

**Merit Aid:** Free funds given to students who qualify by virtue of academic, athletic, or other unique talent, leadership qualities, or other performance measures. Students often qualify with their GPA and/or SAT scores. Merit aid most often comes in the form of institutional scholarships. This is a free award and does not need to be paid back.

**Work-Study:** A campus-based financial aid program that allows students to meet some of their financial need by working on or off campus while attending school, usually 10-15 hours per week. The money is distributed to the student in the form of a paycheck. While work-study is not free, as it requires a certain number of work hours per week or semester, once earned it does not need to be paid back.

**Gap**
In a perfect world, the family can afford to pay the EFC, and financial aid (grants, loans, work-study) is supposed cover the rest. However, often financial aid does not cover 100% of the remainder of the bill. That difference is known as a “**Gap**”. Colleges are not responsible for helping a family pay the gap, although they sometimes offer loans. The Gap can often make or break a family’s ability to afford a particular college, as they must be able to come up with even more money than the EFC. Pay attention to Percent of Need Met by each school. If a school only meets 75% of need, that means that there is an additional 25% not being met, which is the gap. Check out FAME’s **The Loan For Me program** ([www.theloanforme.com](http://www.theloanforme.com)) for alternative college loan options.

**Financial Aid Appeals**
It is fairly common for families to feel that financial aid awards are not enough to meet their needs, often due to a Gap, or are not as much as they expected. In these situations it is always possible to file a financial aid appeal with the financial aid office of any individual college. While there is no guarantee that a college will increase or change the financial aid award, on occasion they do. It is not uncommon for a student to receive extra money in unsubsidized student loans as a result of an appeal. A financial aid appeal is always done in writing, and addressed to the Director of Financial Aid for each individual college. It is important to contact each college before writing the appeal to inquire about that college’s appeal process.
Financial Aid Resources

F.A.M.E.
The Finance Authority of Maine (FAME) is an organization dedicated to helping Maine families with all things financial aid. They provide informational presentations and workshops at Sanford High School each year for juniors and seniors and their families. FAME financial aid counselors are also available Monday through Friday from 8 am to 5 pm to answer any and all questions you may have about the financial aid process or your specific FAFSA. Call FAME at 800-228-3734, email at education@famemaine.com, or go to www.famemaine.com for more information.

SHS Financial Aid Night
Sanford High School features an annual Financial Aid Night each spring (Tuesday, April 30 at 6:00 p.m.) for juniors preparing to begin the college admissions process. Financial Aid Night is designed to prepare families for the often complex financial aid process that officially begins on October 1, and provides important information about the FAFSA, CSS Profile, and how colleges provide financial aid. The Finance Authority of Maine (FAME) (www.famemaine.com) conducts these informational sessions, and is a great resource for all things financial aid, as is the federal government site (www.studentaid.ed.org).

Regional FAFSA Information Events
The FAFSA (Free Application for Federal Student Aid) is available to families each year on October 1, and should be completed shortly thereafter. Each year FAME conducts a FAFSA Lab Workshop at SRTC in the autumn to assist families who need help completing the FAFSA. It is highly recommended for families filling out the FAFSA for the first time. The date and time for the FAFSA Lab Workshop will be announced on each student’s Naviance homepage.

College Cost Calculators
The United States Congress recently passed legislation that requires every college to provide a net-price calculator on their financial aid webpage to help families determine the actual cost of attending college. These on-line calculators are not standardized, and come in various forms and formats. It is highly advisable that families use these when evaluating colleges for financial fit, and certainly to evaluate financial aid awards packages once received. There are also many private organizations in the college industry that are unaffiliated with any specific colleges that offer net-price calculators as well. College Board provides a good one which can be found at https://bigfuture.collegeboard.org/pay-for-college/college-costs/college-costs-calculator.
Federal Student Aid ID Directions and Tracking Sheet

A Federal Student Aid (FSA) ID is required to gain access to the Federal Student Aid’s on-line system and FAFSA, and serves as your legal signature. Each student needs a FSA ID, and one parent will also need a FSA ID to sign the student’s FAFSA. Each student and parent must create their FSA ID separately at fsaid.ed.gov. Only create an FSA ID using your own personal information and for your own exclusive use. Use the Tracking Sheet on the back side of this page to keep track of important information related to your FSA ID. Keep this form and all related information confidential and store in a secure location.

Steps to Create a FSA ID

1. Go to fsaid.ed.gov, or, if you are ready to do a FAFSA, start your FAFSA at fafsa.ed.gov and click on the Create a FSA ID Link.

2. Create a username and password, and enter your email address.

3. Enter your name, date of birth, Social Security Number, contact information, and challenge questions and answers.

4. Review your information, and read and accept the terms and conditions.

5. Confirm your email address using the secure code which will be sent to the email address you entered when you created your FSA ID. You can use your FSA ID immediately to file and sign your FAFSA even if you aren’t able to confirm your email with the secure code.

Tips to Remember When Creating a FSA ID

- Be sure to enter your information accurately. Your information will be verified by the Social Security Administration and making a mistake, especially with your social security number, birthdate or name, will cause delays.

- Use the FSA ID Tracking Sheet on the back of this page to record information used to create your FSA ID. You will use your FSA ID for multiple purposes over the coming years, so be sure you can remember all of the important information associated with your FSA ID.

- An email address can only be associated with one FSA ID. Students and parents cannot use the same email address.

- Avoid using your high school email address. It will likely expire over the summer. You will need to use your FSA ID for years to come, so link it to a permanent email address.

- You must have access to your email when creating your FSA ID. A secure code that you will need to create your FSA ID will be sent to your email. Entering this secure code will confirm your email address, which is very important if you forget your username or password, and will allow FSA to communicate with you electronically.
• If you have a PIN, enter it during the FSA ID creation process. Entering your PIN will save a few steps and result in immediate verification of your FSA ID with the Social Security Administration.

• Your FSA ID can be used immediately to access and sign the FAFSA. However, you will not be able to use it to update or correct the FAFSA, or enter any other FSA websites until it has been verified with the Social Security Administration (1-3 days).

FSA ID Tracking Sheet

--------------------------------------------------------------------------------------

Student Information

Student email address: ________________________________
Username: _____________________________________________
Password: _____________________________________________

Answers to Challenge Questions (case sensitive)

Challenge Question/Answer 1: ________________________________
Challenge Question/Answer 2: ________________________________
Challenge Question/Answer 3: ________________________________
Challenge Question/Answer 4: ________________________________
Significant Date Answer (MM/DD/YYYY): _________/__________/__________

Parent Information

Parent email address: ________________________________
Username: _____________________________________________
Password: _____________________________________________

Answer to Challenge Questions (case sensitive)

Challenge Question/Answer 1: ________________________________
Challenge Question/Answer 2: ________________________________
Challenge Question/Answer 3: ________________________________
Challenge Question/Answer 4: ________________________________
Significant Date Answer (MM/DD/YYYY): _________/__________/__________
2019-2020 FAFSA Filing Checklist

The FAFSA (fafsa.ed.gov) is available each year on October 1. To complete the FAFSA, families of students who will graduate in 2020 will submit tax and income information from their 2018 tax returns. The following checklist will provide all materials necessary to complete the FAFSA. Call FAME (800-228-3734) with any further questions regarding FAFSA or financial aid in general.

Dependent students will need the following information to complete the FAFSA:

- Your and your parents’ FSA ID (see pp. 55-56)
- Your and your parents’ Social Security numbers
- Your and your parents’ 2018 federal income tax returns, 2018 W-2 forms, and other records of money earned
- Your and your parents’ current bank statements
- Your driver’s license (if applicable)
- Your and your parents’ untaxed income information (if applicable)
- Your and your parents’ current business and investment mortgage information, business and farm records, stock, bond, and other investment records (if applicable)
- Your alien registration or permanent resident card (if you are not a US Citizen)

Who is my parent when I fill out the FAFSA?

- If your parents are married to each other, report information from both parents on the FAFSA
- If your parents live together, report information from both parents on the FAFSA, even if they were never married, divorced, or are currently separated
- If you lived with one parent more than the other over the past 12 months, report information for the parent you lived with more on the FAFSA. If this parent has remarried, also report information for your step-parent
- If you live with each parent equally, report information on the FAFSA for the parent who provided you more financial support over the past 12 months. If this parent has remarried, also report information for your step-parent.
- The following people are NOT considered your parents for the purposes of financial aid: Widowed step-parent, grandparents, foster parents, legal guardians, older siblings, aunts or uncles
Is your parents’ information required?
Students are considered dependent and required to provide parent information unless they can answer “Yes” to one of the following questions:

- Were you born before January 1, 1995?
- As of today, are you married?
- Do you have children or dependents who will receive more than half of their support from you between July 1, 2019 and June 30, 2020?
- At any time since you turned 13, were both of your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor or in a legal guardianship?
- At any time on or after July 1, 2019, were you homeless or at risk of being homeless?

What comes next after filing your FAFSA?

- Your FAFSA will be processed, typically taking 3 business days. You will not be able to make updates or corrections to your FAFSA during this time. Once, processed, your FAFSA information will be sent to all of the colleges listed on your FAFSA.
- You will be emailed a link to your Student Aid Report (SAR), which is a summary of all of the information you provided on your FAFSA. Review your SAR carefully for accuracy. Your SAR can also be accessed by logging in at fafsa.ed.gov.
- If you need to make corrections or updates to your FAFSA, use the SAR link in the email, or log in at fafsa.ed.gov. You will need your name, Social Security number, and date of birth. Click on “Make FAFSA Corrections.” Updated FAFSA will then be processed and sent to colleges listed on your FAFSA.
Private Scholarships

Introduction
Scholarships come in two basic forms – private scholarship, which are the focus of this section, and institutional scholarships. Institutional scholarships are part and parcel of the financial aid process, and are included in financial aid award packages. They are often entitled merit aid or merit scholarships, perhaps even athletic scholarships. These have already been discussed in the Financial Aid section of this planning guide, and are not the focus of this section. Private scholarships feature an entirely separate application process, and are those provided by organizations, institutions, businesses, local governments or agencies, and other organizations that are independent of colleges and high schools, and mostly of the financial aid process itself.

Financial aid provides money in the forms of merit aid, grants, loans and work study to students to help families afford college educations. Families are usually expected to contribute a certain amount to the cost of the education, known as the EFC (Expected Family Contribution). Often there is a gap between how much the family can afford, and how much financial aid covers. This is where private scholarships can make a big difference in the affordability of college. There are literally hundreds of millions of dollars in private scholarship money given to hundreds of thousands of students every year. The key is finding the right scholarship opportunities and producing the strongest possible scholarship applications. The following are important activities in the scholarship application process:

- Watch this FAME video entitled “Acing Your Scholarship Search” ([https://www.youtube.com/watch?v=5Elil9pAcHU](https://www.youtube.com/watch?v=5Elil9pAcHU))
- Develop a scholarship profile
- Engage in a comprehensive scholarship search
- Complete and submit scholarship applications
- Obtain letters of recommendation
- Accept your scholarship awards

Scholarship Profile
A Student’s senior year is extremely busy with all of the usual academics and college applications, financial aid and senior events thrown in. It is a good idea to get a head start on the scholarship process early during the summer between junior and senior year. This a time to begin to develop a scholarship profile. Begin developing a personal inventory of background information, unique attributes, values, dreams and goals, and possible essay themes. Get involved in community organizations and volunteer activities, and seek leadership opportunities. These are the experiences that develop character, and character is what sponsors invest scholarship dollars in. Use this information to develop a scholarship essay prototype which you can add to or edit as needed to meet the requirements of individual scholarship applications. It is also a good idea to develop a scholarship resume which can be included in scholarship applications. This can be done easily utilizing Naviance (see pg. 18).

Scholarship Applications
The key to writing effective scholarship applications is to be prepared. Preparation involves a number of important factors. The first is to know your audience! Who is the scholarship sponsor, what is their mission, why are they giving away money to college students? If you can answer these questions, you can craft your application and essay accordingly. Another important factor is
to follow instructions precisely! While you want to catch their attention and separate yourself from the rest of the applicants, you do not want to take too much creative license and give them what they don’t want. Carefully read all instructions, and deliver exactly what they want. Finally, do not miss deadlines! This means doing your scholarship research early, developing your essays ahead of time to accommodate last minute discovery of scholarship opportunities, and giving anyone who provides necessary help in the process, such as teachers or counselors who write letters of recommendation, plenty of time to do these things. Impose on yourself a deadline of two weeks prior to the real deadline so that you can deal with last minute issues. Also pay attention to the following details:

- Follow instructions precisely
- Pay attention to deadlines
- Never leave questions unanswered or blank
- Take a risk – get their attention
- Show – don’t tell
- Proof read carefully – enlist the help of a teacher, parent or counselor
- Give teachers and counselors plenty of time to write letters

**SHS General Scholarship Application**

Each year dozens of scholarships are awarded by Sanford High School to seniors who will be attending college. To be eligible for this scholarship opportunity, students must submit the SHS Scholarship Application to Ms. Bourassa in the Principal’s Office no later than Friday, April 15. Scholarship applications are not available on-line, but can be picked up in the Guidance Office or the Principal’s Office beginning in late March. An announcement will be made in Naviance when applications are available. Scholarship winners are announced at the Senior Awards Banquet.

There is no essay required for the SHS Scholarship Application, but the following items must be submitted with your application:

- Copy of your SAR (Student Aid Report) generated from FAFSA
- Copy of acceptance letter from college you plan to attend
- Summary of high school extracurricular activities

**Scholarship Search**

There are almost as many scholarships “out there” as there are students looking for them. But they don’t come to you; you have to go find them. This can be a time consuming process, but the potential financial benefits are great! A proper scholarship search should encompass a few key activities and resources. A great place to start is on Naviance where there is a scholarship link on your homepage. It is here that all of the scholarships that come through the SHS guidance office are posted. Begin doing your research early and identify key scholarship opportunities, and be ready for them as deadlines approach. The following is a list of possible sources for scholarship opportunities:

- Sanford High School Guidance Office
- College Admissions or Financial Aid offices
- Employers
- Local organizations, businesses, churches, chambers of commerce, foundations, town offices
- Military branches
- Internet scholarship search sites
Free Internet Scholarship Search Sites

Scholarship searches should be free. The idea is to help students find money, not cost them money. Never pay for a scholarship search or for a scholarship application. There are organizations that charge money to help with the scholarship process. Proceed with caution! Internet scholarship search sites generally require students to develop a personal profile, which is then matched to appropriate scholarship opportunities from large databases of scholarship sources. Also remember that anything you post on-line is not private, and always protect your personal and financial information! The following is a list of free scholarship search sites:

- Naviance (at bottom of Colleges page)
- College Board (www.collegeboard.org)
- Finance Authority of Maine (www.famemaine.com)
- Fastweb (www.fastweb.com)
- Scholarship America (www.scholarshipamerica.org)
- Scholarships.com (www.scholarships.com)
- Peterson’s (www.petersons.com)
- Zinch (www.zinch.com)
- Coke Scholars (www.coca-colascholarsfoundation.org)

Accepting Scholarships

An often overlooked but obvious part of the scholarship process is accepting them! Just because you applied and were awarded a scholarship does not necessarily mean you will receive it. Once again pay close attention to the instructions and requirements of each scholarship. Some sponsor’s require a formal notification or written acceptance of the scholarship, and there may be deadlines associated with such notifications. Other sponsors may require scholarship winners to meet the donors. Depending on the organization, there may be other unique requirements of scholarship acceptance that must be met, so pay close attention to the details.

Another important element of scholarship acceptance is gratitude. Someone or some organization is investing in YOU and helping you pay for YOUR college education. A thoughtfully crafted thank you letter should be mandatory at the least. You may also consider volunteering or contributing to that organization’s mission in some capacity. Taking the time to express your gratitude is rewarding for the donors, and reinforces their decision to award you scholarship money, and also reinforces the value of continuing their scholarship program to help other students realize their college dreams.

Finally, one note of caution when accepting scholarships; be aware of various colleges’ policies regarding your scholarship dollars. Some financial aid offices will reduce the amount of financial aid you are eligible for by the amount of your scholarship award. Others will not do that, and still others may have different contingencies. Contact each college’s financial aid office to determine their specific policy.
Financial Aid Checklist

___ Attend FAME’s Financial Aid Night at SHS on Tuesday, April 30 at 6:00 p.m. at SHS (pg. 54).

___ Use the FSA ID Directions and Tracking Sheet (pp. 55-56) to create your Federal Student Aid ID in preparation for the FAFSA (fsaid.ed.gov).

___ Determine if any of the colleges on your application list require the CSS Profile (pp. 50-51) and submit if necessary (cssprofile.collegeboard.org/).

___ Identify each of your college’s financial aid priority deadlines (college websites’ financial aid page), and plan to submit FAFSA well in advance of your FIRST DEADLINE (pg. 52).

___ Use FAFSA Filing Checklist (pp. 57-58) to gather necessary materials to prepare for the FAFSA.

___ Attend FAME’s FAFSA Lab Night (pg. 54) in October of 2019 at SRTC if you need assistance completing the FAFSA. Highly recommended for families going through the financial aid process for the first time.

___ Begin and complete FAFSA (fafsa.ed.gov) as soon as possible after October 1.

___ Review Student Aid Report (pg. 52) for accuracy. If necessary, make any adjustments or corrections and resubmit FAFSA.

___ Review and evaluate financial aid awards package (pg. 52-53) and decide if you want to accept awards. Contact college financial aid office to communicate your decision.

___ If you are unsatisfied with financial aid award and wish to appeal, contact college financial aid office and inquire about their process for appeals (pg. 53).

___ Begin scholarship search as soon as possible (pp. 59-61).