

# Sound College Mentorship Program

The Sound School Fall 2012

Lucy Arthur-Paratley

Funded by the Amy Rossborough Fellowship at Yale University

## Sound College Counsel Program: Tentative Schedule

<b>Event</b>	<b>Date</b>
<b>Orientation</b>	9/12/12
<b>Week 1:</b> Your Interests and Goals: The Road To College	9/21/12
<b>Week 2:</b> Types of Colleges	9/28/2012
<b>Week 3:</b> National Tests: SAT and ACT	10/5/2012
Three Students have Individual Meetings	10-5-12 – 10-11-12
<b>Week 4:</b> Writing Your Essays	10/12/2012
Three Students have Individual Meetings	10-12-12 – 10-18-12
<b>Week 5:</b> Letters of Recommendation and Interviews	10/19/12
Three Students have Individual Meetings	10-19-12 – 10-25-12
Three Students have Individual Meetings	10-26-12 – 10-31-12
<b>Week 6:</b> Visiting a School (Trip)	Date of Open House TBA
<b>Week 7:</b> Revising Your Essays	11/2/12
<b>Week 8:</b> Filling out Applications: The Common Application	11/9/12
<b>Week 9:</b> Formulating a Plan B (and more work on applications/essays)	11/16/12
<b>Week 10:</b> Financial Aid Options	11/30/12
<b>Week 11:</b> FAFSA and the New Haven Promise Scholarship	12/7/12
<b>Week 12:</b> Conclusion: Decisions and the Road Through College	12/14/12

**Brainstorming:** Asking yourself questions can help you figure out and articulate who you are. These answers will help you make more informed decisions about the types of colleges that make sense for you. Write down what comes to mind. If you run out of time, have this completed by next week's session on 9/28/12.

**What are some things you feel you do well?** Think about the talents you already know you have and ask friends, family, teachers, and other adults you trust what they think you're good at.

**What challenges you?** The things that challenge you might be opportunities to improve and may suggest areas of study and work that will keep you interested for a long time.

**What do you like to do for fun?** Why are these your favorite activities? What do they have in common and what strengths do they bring out in you?

**Who do you look up to?** The people you admire (celebrities, historical figures or people you know personally) can tell you something about who you are and what you value. Consider what it is about them you like and whether those qualities are worth reaching for.

**What's something you've always wanted to try?** Consider your reasons for wanting to do this — and why it is you haven't done this yet. Do you find it exciting? What do you expect to get out of it?

**What accomplishment has made you most proud?** What you're proud of can help you see what matters most to you.

**What's your favorite class?** Don't limit yourself to the subjects that come easiest to you. Think about which classes make you lose track of time. Is it the teacher or the subject matter that holds your interest?

**If you could do any job for a day, what would it be?** Think about which careers you want to try on. What is it about them you find so appealing? What would you change to make them fit you better?

**As a kid, what did you want to be when you grew up?** Even if your childhood dreams seem silly now, remembering them may show you what's always been important to you.

**What do you read about in your free time?**

What book(s) have had the greatest impact on you? Why? The kinds of stories you follow in the news, your favorite books and websites — these can help you figure out what really makes you curious.

**What do you hope to accomplish in college and after?** Consider your career goals and your broader goals.

## College Comparison

## Sound College Mentorship Program

Use this worksheet to help keep track of the colleges you're interested in and their qualities, requirements, and costs.

	1	2
<b>Name of College</b>		
Location		
Type of Institution		
Degrees Offered		
Undergraduate Enrollment		
% Who Graduate in 6 Years		
Most Popular Majors		
Interesting Facilities and/or Programs		
Athletics and Student Activities		
% of Applicants Admitted		
Mid-50% SAT Score Range		
Freshman Class GPA Range		
Costs		
Financial Aid		

## College Comparison

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	3	4
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Freshman Class GPA Range		
Costs		
Financial Aid		

### **Associate Degree**

This two-year degree is an Associate of Arts (A.A.) or Associate of Science (A.S.). Some students who earn this degree transfer to a four-year program to earn a bachelor's degree. Others complete associate degrees to prepare to go straight to work. Community colleges, career colleges and some four-year colleges offer these degrees.

### **Bachelor's (or Baccalaureate) Degree**

This degree requires completing a four- or five-year college program. Most students earn a Bachelor of Arts (B.A.) or Bachelor of Science degree (B.S.). Other types of bachelor's degrees include the Bachelor of Fine Arts or Bachelor of Architecture degree.

### **Graduate Degree**

Graduate degrees are advanced degrees pursued after earning a bachelor's degree. Examples are a Master of Arts (M.A.) or Master of Science (M.S.) degree. Students generally can earn a master's degree after two years of study. A doctoral degree (for example, a Ph.D.) requires four or more years of study.

### **Professional Degree**

Students earn professional degrees to become licensed to work in professions like medicine or law. The M.D. degree is an example. Professional programs generally require a college degree before you start them and then at least three years of study to complete.

### **Joint Degrees**

Students can earn a bachelor's plus a graduate or professional degree in less time if they combine them. A student on this track may apply to a graduate program as an undergraduate and begin the graduate program in the fourth year of college.

### **Liberal Arts and Career Combination**

In this program — also known as a 3-2 or dual-degree program — students usually complete three years of liberal arts study followed by two years of professional or technical study. In the end, students earn two bachelor's degrees, usually a B.A. and a B.S.

### **Teacher Certification**

Some colleges let you earn a teacher certification by combining bachelor's degree study with state certification requirements. State requirements vary, but these programs usually feature professional education courses, including student teaching.

## Types of Degrees

## Sound College Mentorship Program

What are the advantages and disadvantages of each type of degree for you? Which would you consider completing? Keep in mind that some degrees require the completion of a different degree first, so some degrees require extra planning.

<b>Type</b>	<b>Advantage</b>	<b>Disadvantage</b>	<b>Yes/No</b>
<b>Associate Degree</b>			
<b>Bachelor's (or Baccalaureate) Degree</b>			
<b>Graduate Degree</b>			
<b>Professional Degree</b>			
<b>Joint Degrees</b>			
<b>Liberal Arts and Career Combination</b>			
<b>Teacher Certification</b>			



### Public and private colleges

**Public colleges** are funded by local and state governments and usually offer lower tuition rates than private colleges, especially for students who are residents of the state where a college is located.

**Private colleges** rely mainly on tuition, fees and private sources of funding. Private donations can sometimes provide generous financial aid packages for students.

### For-profit colleges

These are businesses that offer a variety of degree programs which typically prepare students for a specific career. They tend to have higher costs, which could mean graduating with more debt. Credits earned may not transfer to other colleges, so be sure to check with the admission office at each college.

### Four-year and two-year colleges

**Four-year colleges** offer four-year programs that lead to a bachelor's degree. These include universities and liberal arts colleges.

**Two-year colleges** offer programs that last up to two years that lead to a certificate or an associate degree. These include community colleges, vocational-technical colleges and career colleges.

### Liberal arts colleges

These colleges offer a broad base of courses in the liberal arts, which includes areas such as literature, history, languages, mathematics and life sciences. Most are private and offer four-year programs that lead to a bachelor's degree. These colleges can prepare you for a variety of careers or for graduate study.

### Universities

Universities often are larger and offer more majors and degree options—bachelor's, master's and doctoral degrees—than colleges. Most universities contain several smaller colleges, such as colleges of liberal arts, engineering or health sciences. These colleges can prepare you for a variety of careers or for graduate study.

### Community colleges

Community colleges offer two-year associate degrees that prepare you to transfer to a four-year college to earn a bachelor's degree. They also offer other associate degrees and certificates that focus on preparing you for a certain career. Community colleges are often an affordable option with relatively low tuition.

### **Vocational-technical and career colleges**

Vocational-technical and career colleges offer specialized training in a particular industry or career. Possible programs of study include the culinary arts, firefighting, dental hygiene and medical-records technology. These colleges usually offer certificates or associate degrees.

### **Colleges with a special focus**

Some colleges focus on a specific interest or student population. These include:

#### **Arts colleges**

Art colleges and conservatories focus on the arts. In addition to regular course work, these colleges provide training in areas such as photography, music, theater or fashion design. Most of these colleges offer associate or bachelor's degrees in the fine arts or a specialized field.

#### **Single-sex colleges**

All four-year public colleges, and most private colleges, are coed. But there are some private colleges that are specifically for men or for women.

#### **Religiously affiliated colleges**

Some private colleges are connected to a religious faith. The connection may be historic only, or it may affect day-to-day student life.

#### **Specialized-mission colleges**

Historically black colleges and universities (HBCUs) focus on educating African American students. Hispanic-serving institutions (HSIs) are colleges where at least 25 percent of the full-time undergraduate students are Hispanic. HBCUs and HSIs may offer programs, services and activities targeted to the underrepresented students they serve.

## Types of Colleges

## Sound College Mentorship Program

What are the advantages and disadvantages of each type of college for you? Which would you consider attending? Keep in mind that some categories overlap.

Type	Advantage	Disadvantage	Yes/No
Public College			
Private College			
For-Profit College			
4-year College			
2-year College			
Liberal Arts College			

# Types of Colleges

# Sound College Mentorship Program

University			
Community College			
Vocational- technical/Career College			
Arts College			
Single-Sex College			
Religiously-Affiliated College			
Specialized-Mission College			

When you apply to college, you'll need to complete an essay as part of your application. This is your opportunity to show admission officers **who you are** and to provide information about yourself that didn't fit in other areas of your application. The essay also **reveals what you can do** when you have time to think and work on a writing project.

The number one piece of advice from admission officers about your essay is **“Be yourself.”**

### Choose a Topic That Will Highlight You

Don't focus on the great aspects of a particular college, the amount of dedication it takes to be a doctor or the number of extracurricular activities you took part in during high school. Share **your personal story** and thoughts, take a creative approach and highlight areas that aren't covered in other parts of the application, like your high school records.

### Keep Your Focus Narrow and Personal

**Don't** try to cover too many topics. This will make the essay sound like a résumé that doesn't provide any details about you. Focus on **one aspect of yourself** so the readers can learn more about who you are. Remember that the readers must be able to find your **main idea and follow it from beginning to end**.

### Show, Don't Tell

Don't simply state a fact to get an idea across, such as “I like to surround myself with people with a variety of backgrounds and interests.” Instead, include **specific details, examples, reasons** and so on to **develop your ideas**. For the example above, describe a situation when you were surrounded by various types of people. What were you doing? Whom did you talk with? What did you take away from the experience?

### Use Your Own Voice

Don't rely on phrases or ideas that people have used many times before. These could include statements like, “There is so much suffering in the world that I feel I have to help people.” Avoid overly formal or business-like language, and don't use unnecessary words. Instead, **write in your own voice**. For the above example, you could write about a real experience that you had and how it made you feel you had to take action. It's important to be authentic.

### Get Help With Proofreading

Proofread your essay to **catch mistakes**. You should also ask the person who proofreads your essay if the writing sounds like you.

## Preparation for Applications

## Sound College Mentorship Program

**Brainstorming:** The Common Application and other applications you will be filling out next week ask a lot of questions that are easiest to answer if you take time to think about them. Therefore, please have this completed by next week's session on XX/XX/12. Use the back of this sheet if you run out of room and try to be as accurate as possible.

**What do you consider your most important activities in school?** List the **activities** you have participated in, the number of **years**, and the amount of **time per week** you spent, and what you have **gained or learned** from each activity. (artistic, athletic, literary, community service, and leadership positions)

**What do you consider your most important activities outside of school?** List jobs, paid or voluntary; religious activities; hobbies; travel; music; art; and drama. Include the number of **years** of your involvement and the amount of **time** you spent on the activity weekly, and **explain why this activity was significant** to you.

**Which activity was most important to you? Why?**

In or out of school, which **awards and honors** have you received? Which **elected offices** have you held?

**Describe the academic accomplishment** (major paper, science experiment, artistic project) you are most proud of, and tell **why** you take pride in it.

**What do you hope to accomplish in college and after?** Consider your career goals and your broader goals.

## TIPS FOR A SUCCESSFUL COLLEGE ADMISSION INTERVIEW

### BEFORE THE INTERVIEW

- **PRACTICE.** ASK PARENTS, COUNSELORS, OR FELLOW STUDENTS TO INTERVIEW YOU AND GIVE FEEDBACK. THIS IS THE VERY BEST WAY TO INCREASE YOUR CONFIDENCE AND IMPROVE THE WAY YOU PRESENT YOURSELF.
- **LOOK FOR THESE PITFALLS:**
  - OVERUSING “LIKE,” “YOU KNOW,” AND SLANG
  - AVOIDING EYE CONTACT, MUMBLING, AND SLOUCHING
  - GIVING YES OR NO ANSWERS, OR RAMBLING ON WITH NO FOCUS
  - TALKING TOO FAST OR LOUD, OR USING WAY TOO MUCH (OR TOO LITTLE) BODY LANGUAGE
- **THINK ABOUT HOW YOU WOULD ANSWER SOME COMMON INTERVIEW QUESTIONS.** DON'T MEMORIZE A SPEECH, BUT HAVE SOME IDEA OF HOW YOU WOULD ANSWER QUESTIONS LIKE THESE:
  - WHY DO YOU WANT TO ATTEND THIS UNIVERSITY?
  - WHAT IS YOUR STRONGEST/WEAKEST POINT?
  - WHAT HAVE YOU DONE TO PREPARE FOR COLLEGE?
  - WHAT HAS BEEN YOUR BEST EXPERIENCE IN HIGH SCHOOL? YOUR BIGGEST CHALLENGE?
  - WHAT ARE YOUR FUTURE PLANS?
  - TELL ME ABOUT YOURSELF. (TO ANSWER THIS, STUDENTS SHOULD FOCUS ON ABOUT THREE THINGS.)
  - TELL ME ABOUT YOUR INTERESTS.
  - TELL ME ABOUT YOUR FAMILY.
  - WHAT DO YOU THINK ABOUT SUCH AND SUCH CURRENT EVENT?
  - WHAT IS YOUR FAVORITE BOOK OR AUTHOR?
  - WHAT ARE YOU THE MOST PROUD OF?

### DURING THE INTERVIEW

- **CONDUCT YOURSELF APPROPRIATELY.** BE CLEAN, NEAT, AND RESPECTFUL. DON'T USE OFFENSIVE LANGUAGE OR MAKE OFF-COLOR JOKES. USE “MR.” OR “MS.” WHEN YOU ADDRESS ADULTS, UNLESS YOU ARE INVITED TO USE A FIRST NAME. MAKE EYE CONTACT, SMILE, STAND OR SIT UP STRAIGHT, AND GIVE A FIRM HANDSHAKE. AND BE ON TIME!
- **TRY TO MAKE IT A TWO-WAY CONVERSATION.** EXPRESS AN INTEREST IN THE INTERVIEWER AND THE SCHOOL. DON'T RECITE A MONOLOGUE ABOUT YOURSELF. TAKE PAUSES TO ALLOW THE INTERVIEWER TO RESPOND.
- **ASK QUESTIONS ABOUT THE INSTITUTION.** THIS REALLY IS YOUR

CHANCE TO GET THE INSIDE SCOOP ON THE SCHOOL, ESPECIALLY IF THE INTERVIEWER IS AN ALUMNUS. AND ASK ABOUT THE THINGS YOU MOST CARE ABOUT, FOR EXAMPLE: WHAT'S THE TOWN LIKE? HOW ABOUT DORM LIFE? THE ACADEMIC LOAD? ARE THE PROFESSORS ACCESSIBLE AND FRIENDLY? WHAT IS THE BEST THING ABOUT THE SCHOOL? IS THERE A CLUB OR ACTIVITY THE INTERVIEWER RECOMMENDS?

- **FOCUS ON A FEW KEY POINTS** (INTERESTS, ACHIEVEMENTS, OR PERSONAL STRENGTHS) THAT YOU FEEL COMFORTABLE TALKING ABOUT. AVOID SPEAKING IN VAGUE GENERALIZATIONS OR GIVING YOUR COMPLETE AUTOBIOGRAPHY.
- **BE POSITIVE.** BE UPBEAT ABOUT YOUR ACCOMPLISHMENTS AND YOUR FUTURE. DON'T DWELL ON INSECURITIES, PROBLEMS, OR COMPLAINTS. IF YOU DO DESCRIBE A BAD TIME IN YOUR LIFE, FOR EXAMPLE, TO HELP EXPLAIN A DROP IN GRADES, PUT IT IN PERSPECTIVE. THE INTERVIEWER IS NOT YOUR THERAPIST.
- **BE YOURSELF.** TELL THE TRUTH AND BE SINCERE RATHER THAN TRYING TO GUESS WHAT THE INTERVIEWER WANTS TO HEAR. TEENAGERS AREN'T EXPECTED TO HAVE ALL THE ANSWERS. FOR EXAMPLE, IF YOU'RE ASKED ABOUT YOUR PLANNED MAJOR BUT DON'T HAVE A SPECIFIC ONE IN MIND, A GOOD RESPONSE IS, "I'M REALLY NOT SURE AT THIS POINT. BUT WHAT I'VE ENJOYED MOST IN HIGH SCHOOL IS . . ."

#### AFTER THE INTERVIEW

- **SEND A THANK-YOU NOTE** TO THE INTERVIEWER. SAY THAT IT WAS A PLEASURE TO MEET HIM, THANK HIM FOR HIS TIME, AND REITERATE YOUR INTEREST IN HIS INSTITUTION.
- **DON'T WORRY.** YOU'RE PROBABLY YOUR OWN WORST CRITIC. NO NEED TO OBSESSIVELY RELIVE YOUR PERFORMANCE. REMEMBER THAT INTERVIEWERS REMEMBER YOUR OVERALL IMPRESSION. THEY ARE LOOKING FOR STUDENTS WITH THE BACKGROUND AND SELF-POSSESSION TO DO WELL AT THEIR SCHOOL.



Colleges value recommendations because they:

- Reveal things about you that grades and test scores can't
- Provide personal opinions of your character
- Show who is willing to speak on your behalf

Letters of recommendation work for you when they:

- Showcase your skills and abilities
- Present you in the best possible light

### When to Ask for Recommendations

The earlier you ask, the better. Remember that some teachers will be writing whole stacks of letters, which takes time. Your teachers will do a better job on your letter if they don't have to rush.

### Whom to Ask

It's your job to find people to write letters of recommendation for you. Someone who can describe your skills, accomplishments and personality should write these letters.

Follow these steps to start the process:

- Read each of your college applications carefully. Schools often ask for letters of recommendation from an academic teacher — sometimes in a specific subject — or a school counselor or both.
- Ask a counselor, teachers and your family who they think would make good references.
- Choose one of your teachers from junior year or a current teacher who has known you for a while. Colleges want a current perspective on you, so a teacher from several years ago isn't the best choice.
- Consider asking a teacher who also knows you outside the classroom. For example, a teacher who directed you in a play or advised your debate club can make a great reference.
- Consider other adults — such as an employer, a coach or an adviser from an activity outside of school — who have a good understanding of you and your strengths.
- Perhaps most important, pick someone who will be enthusiastic about writing the letter for you.
- If you're unsure about asking someone in particular, politely ask if he or she feels comfortable recommending you. That's a good way to avoid weak letters.

### How to Get the Best Recommendations

Some teachers write many recommendation letters each year. Even if they know you well, it's a good idea to take some time to speak with them. Make it easy for them to give positive, detailed information about your achievements and your potential by refreshing their memory.

Here's how:

- Talk to them about your class participation.
- Remind them of specific work or projects you're proud of.

- Tell them what you learned in class.
- Mention any challenges you overcame.
- Give them the information they need to provide specific examples of your work.

If you need a recommendation letter from a counselor or other school official, follow these guidelines:

- Make an appointment ahead of time.
- Talk about your accomplishments, hobbies and plans for college and the future.

If you need to discuss part of your transcript — low grades during your sophomore year, for example — do so. Explain why you had difficulty and discuss how you've changed and improved since then.

Whether approaching teachers, a counselor or another reference, you may want to provide them with a resume that briefly outlines your activities, both in and outside the classroom, and your goals.

### Final Tips

The following advice is easy to follow and can really pay off:

- Waive your right to view recommendation letters on your application forms. Admission officers will trust them more if you haven't seen them.
- Give your references addressed and stamped envelopes for each college that requested a recommendation.
- Make sure your references know the deadlines for each college.
- Follow up with your references a week or so before recommendations are due to make sure your letters have been sent.
- Once you've decided which college to attend, write thank-you notes. Tell your references where you're going and let them know how much you appreciate their support.

## Essay Editing Guidelines for College-Peer Editing:

BE POSITIVE :)

- Encourage students to focus on just a few things and avoid the urge to "spill everything" at once.
- Students should tell a story that only they can tell. Keep your **focus narrow and personal**.
- Advise students not to simply write out their resume in paragraph form. It's better to develop **one small event, person, place or feeling** with a lot of narrative and specifics.
- Provide **specific evidence** (facts, events, quotations, examples) to support your main idea.
- Use vivid, compelling details (**show, don't tell**).
- Revise and proofread to make sure there are no typographical, spelling, or grammatical errors.
- Apply principles of **good composition** (e.g., organize the essay with a beginning, middle, and end).
  - Introduction: One paragraph that introduces your essay.
  - Body: Several paragraphs explaining the main idea with examples.
  - Conclusion: One paragraph that summarizes and ends the essay.
- You may point out areas that need revision, but the essay must be the student's work.
- Your **encouragement**, ideas and **overall support** can go a long way in helping your student write his/her essay.

This article is based, in part, on information found in *The College Application Essay*, by Sarah Myers McGinty.

Daniele Melia

New York University, Class of 2007

**A range of academic interests, personal perspectives, and life experiences adds much to the educational mix. Given your personal background, describe an experience that illustrates what you would bring to the diversity in the college community or an encounter that demonstrated the importance of diversity to you.**

I feel sick. I'm nervous and my stomach's turning. The room is lined with neat rows of desks, each one occupied by another kid my age. We're all about to take the SATs. The proctor has instructed us to fill out section four: "race."

I cannot be placed neatly into a single racial category, although I'm sure that people walking down the street don't hesitate to label me "Caucasian." Never in my life has a stranger not been surprised when I told them I was half black.

Having light skin, eyes, and hair, but being black and white often leaves me misperceived. Do I wish that my skin were darker so that when I tell people I'm black they won't laugh at me? No, I accept and value who I am. To me, being black is more than having brown skin; it's having ancestors who were enslaved, a grandfather who managed one of the nation's oldest black newspapers, the Chicago Daily Defender, and a family who is as proud of their heritage as I am. I prove that one cannot always discern another's race by his or her appearance.

Last year, at my school's "Sexual Awareness Day," a guest lecturer spoke about the stereotypical portrayal of different types of people on MTV's *The Real World*. He pointed out that the white, blond-haired girls are always depicted as completely ditsy and asked me how it felt to fit that description. I wasn't surprised that he assumed I was white, but I did correct his mistake. I told him that I thought the show's portrayal of white girls with blond hair was unfair. I went on to say that we should also be careful not to make assumptions about people based on their physical appearance. "For example," I told him, "I'm not white." It was interesting that the lecturer, whose goal was to teach students not to judge or make assumptions about people based on their sexual orientation, had himself made a racial assumption about me.

I often find myself wishing that racial labels didn't exist so that people wouldn't rely on race alone to understand a person's thoughts, actions, habits, and personality. One's race does

not reveal the content of their character. When someone finds out that I am biracial, do I become a different person in his or her eyes? Am I suddenly “deeper,” because I’m not just the “plain white girl” they assumed I was? Am I more complex? Can they suddenly relate to me more (or less)? No, my race alone doesn’t reveal who I am. If one’s race cannot be determined simply by looking at a person, then how can it be possible to look at a person and determine her inner qualities?

Through census forms, racial questionnaires on the SATs, and other devices, our society tries to draw conclusions about people based on appearance. It is a quick and easy way to categorize people without taking the time to get to know them, but it simply cannot be done.

**Emily Fiffer**

**Washington University, Class of 2004**

**Topic of your choice.**

Psst! I have a confession to make. I have a shoe fetish. Everyone around me seems to underestimate the statement a simple pair of shoes can make. To me, though, the shoes I wear are not merely covering for the two feet on which I tread, but a reflection of who I am. So, who am I? Why don’t you look down at my feet? I could be wearing my high-platform sandals—my confidence, my leadership, my I-want-to-be-tall-even-though-I’m-not shoes. My toes are free in these sandals and wiggle at will. Much like my feet in my sandals, I don’t like being restricted. I have boundless energy that must not go to waste! Or maybe I’m wearing my furry pink pig slippers. I wear these on crisp winter nights when I’m home spending time with my family. My slippers are my comforting side. I can wear them and listen to a friend cry for hours on end. My favorite pair of shoes, however, are my bright red Dr. Martens. They’re my individuality, my enthusiasm, my laughter, my love of risk-taking. No one else I know has them. When I don’t feel like drawing attention to my feet or, for that matter, to myself, I wear my gym shoes. These sneakers render me indistinguishable from others and thereby allow me to be independent. I wear them running, riding my bicycle alone through the trails surrounded by signs of autumn, and even when I go to a museum and stand, transfixed by a single photograph. My hiking boots typify my love of adventure and being outdoors. Broken in and molded to the shape of my foot, when wearing them I feel in touch with my surroundings.

During college I intend to add to my collection yet another closet full of colorful clodhoppers. For each aspect of my personality I discover or enhance through my college experiences, I will find a pair of shoes to reflect it. Perhaps a pair of Naot sandals for my Jewish Studies class or one black shoe and one white when learning about the Chinese culture and its belief in yin and yang. As I get to know myself and my goals grow nearer, my collection will expand.

By the time I'm through with college, I will be ready to take a big step. Ready for a change, I believe I'll need only one pair after this point. The shoes will be both fun and comfortable; I'll be able to wear them when I am at work and when I return home. A combination of every shoe in my collection, these shoes will embody each aspect of my personality in a single footstep. No longer will I have a separate pair for each quirk and quality. This one pair will say it all. It will be evidence of my self-awareness and maturity. Sure, I'll keep a few favorites for old times' sake. I'll lace up the old red shoes when I'm feeling rambunctious, when I feel that familiar, teenage surge of energy and remember the girl who wore them: a young girl with the potential to grow.

I am entering college a naïve, teenage bundle of energy, independence, and motivation. My closet full of shoes mirrors my array of interests, and at the same time my difficulty in choosing a single interest that will satisfy me for the rest of my life. I want to leave college with direction, having pinpointed a single interest to pursue that will add texture and meaning to my life.

So there you have it. I've told you about who I am, what I enjoy, and what I want from college. Want to know more? Come walk a day in my shoes.

**Brainstorming:** Asking yourself questions can help you figure out and articulate alternate plans for the next step in your life. These answers will help you make more informed decisions about college, work, and paths to the future.

**What are some things you feel you do well?** Think about the talents you already know you have.

**What challenges you?** The things that challenge you might be opportunities to improve and may suggest areas of study and work that will keep you interested for a long time.

**What skills do you need to work on?** Time management, communication skills, and interpersonal skills (like all skills) take practice. What steps could you take to practice these skills?

**Is there a job that you would want to do for a year?** Think about which careers you want to try on. What would it teach you and how would it help you plan for your goals. What's something you've always wanted to try? Consider your reasons for wanting to do this — and why it is you haven't done this yet. This could lead to alternate goals that you didn't first consider.

**Where do you see yourself in five years?** Consider your career goals and your broader goals.

**Alternative steps to accomplish your goals:** Though your first plan may be to attend a specific school, sometimes life doesn't go the way we plan. These steps should form an alternative plan. If your main plan doesn't work out, what steps would you take to accomplish your goals?

**Plan A:**

**Goal:**

- 1.
- 2.
- 3.
- 4.
- 5.

**Plan B:**

**Goal:**

- 1.
- 2.
- 3.
- 4.
- 5.

**Plan C:**

**Goal:**

- 1.
- 2.
- 3.
- 4.



### What is financial aid?

Financial aid is money that can help you pay for college. Some aid needs to be paid back or earned, and some aid is a gift. This money is available to all kinds of people. Here are seven important things you should know about financial aid.

#### 1. Financial aid can help you go to college

Getting financial aid can make it possible for you to go to college. Or it might enable you to attend a college you thought you couldn't afford.

#### 2. More than \$207 billion in aid is available

There are four main sources:

- Federal government (the largest source)
- State governments
- Colleges and universities
- Private organizations

#### 3. You have to apply to qualify for aid

One thing is for sure: If you don't fill out financial aid forms, you won't get any aid. Even if you think you may not qualify, you should still submit the forms.

#### 4. The FAFSA is the place to start — and it's free

To qualify for many types of aid, you'll need to complete the Free Application for Federal Student Aid (FAFSA). This application gives you access to these types of aid:

- Scholarships and grants: money you don't have to pay back
- Work-study jobs: paid, part-time work that's generally on campus
- Loans: money you need to pay back, usually after you graduate

#### 5. The FAFSA isn't only for federal aid

The FAFSA qualifies you for federal aid, but many state governments and colleges also use this application to award their own aid.

#### 6. Completing the FAFSA is convenient

Complete the form online at [www.fafsa.gov](http://www.fafsa.gov) or download paper forms there. You can even import your family's tax information directly from the IRS website.

#### 7. More aid is out there

Once you have completed the FAFSA, you should apply for these types of aid:

- Financial aid at the colleges you are applying to
- Private scholarships you are eligible for

### Vocabulary:

**Award Letter:** The document you receive from a college that explains the terms of the financial aid that the college is offering you. The information includes the types and amounts of financial aid offered, what you're expected to do to keep the award and a deadline for accepting the award.

**Bursar:** The college official responsible for handling billing and payments for tuition, fees, housing and other related expenses.

**College Credit:** When a college grants credit for a course, it means that passing that course counts toward a degree. Colleges may also grant degree credit for scores on exams.

**Cost of Attendance:** The total amount of college expenses before financial aid. Cost of attendance includes money spent on tuition and fees, room and board, books and supplies, and living expenses.

**CSS/Financial Aid PROFILE®:** A financial aid application used by more than 400 colleges, universities and private scholarship programs to award their financial aid funds. The College Board offers this service. Read more about the CSS/Financial Aid PROFILE.

**Demonstrated Need:** The difference between your expected family contribution (EFC) and the total cost of attendance for a particular college.

**Expected Family Contribution (EFC):** A measure of your family's financial strength. States and colleges use this number to help determine your financial aid award. The EFC is calculated using information you supply about your family's financial circumstances. Read about the EFC.

**Financial Aid:** Money given or loaned to you to help pay for college. Financial aid can come from federal and state governments, colleges, and private and social organizations. Learn about financial aid options.

**Financial Aid Office:** A college office that serves as a resource for students who need help paying for college costs. Financial aid officers can help you to apply for and receive grants, loans, scholarships and work-study employment. The financial aid office may also offer programs to help you manage your money.

**Financial Aid Officer:** College employees trained to help students and families apply for and receive grants, loans, scholarships and work-study employment. They can answer questions about ways to make college more affordable.

**529 Savings Plans:** State-sponsored investment plans — officially called qualified tuition programs (QTP) — that help families save money for college. The plans have tax benefits so your savings can grow faster. The money in the accounts can be used only for education expenses.

**Free Application for Federal Student Aid (FAFSA):** The free application form you submit to apply for federal financial aid. It is required for all students seeking federal student grants, work-study programs and loans. Most colleges require it as well. The FAFSA may also qualify you for state-sponsored financial aid. Read more about the FAFSA.

**Grant:** A kind of "gift aid" — financial aid that doesn't have to be paid back. Grants are usually awarded based on need. Learn more about gift aid.

**Loan:** Money you borrow from the government, a bank or another source. Loans need to be paid back, usually over an agreed period of time. You will most likely also have to pay interest on a loan — a fee for borrowing the money. Learn about Your College Loan Options.

**Merit Aid:** Financial aid given to students based on their personal achievements. Most scholarships are considered merit aid, as they are generally awarded for success in school, the arts, athletics or another area.

**Need-Based Financial Aid:** Financial aid (scholarships, grants, loans and work-study opportunities) given to students because they and their families are not able to pay the full

cost of attending a certain college. This is the most common type of financial aid.

**Need-Blind Admission:** A policy of making college admission decisions without looking at applicants' financial circumstances. Colleges that use this policy may not offer enough financial aid to meet a student's full need.

**Net Price:** The full cost of attendance at a college minus the amount of gift aid a student receives. This is the true amount of money a student will pay to attend a college.

**Net Price Calculator:** An online tool that gives you a personalized estimate of what it will cost to attend a specific college. Most colleges are required by law to post a net price calculator on their websites.

**Outside Scholarship:** Also called "private scholarship." A scholarship offered by a private organization — not the government or a college. Outside scholarships are offered by all kinds of groups, individuals, corporations and nonprofit organizations.

**Priority Date:** The date by which your application – whether it's for college admission, student housing or financial aid – must be received to be given the strongest consideration. Since financial aid is often limited, meeting the priority date is important to be eligible to receive funds.

**Reserve Officers' Training Corps (ROTC):** A program offered by the military and available at some colleges. ROTC offers scholarships to students who agree to serve in the military after they graduate. Some ROTC four-year scholarships cover full tuition and fees. The program combines a military education along with college study leading to a bachelor's degree.

**Residency Requirements:** The amount of time a student has to live in a state before he or she is eligible for in-state tuition prices and state aid.

**Scholarship:** A kind of "gift aid" — financial aid that doesn't have to be paid back. Scholarships may be awarded based on merit or partially on merit. That means they're given to students with certain qualities, such as proven academic or athletic ability. Learn more about gift aid .

**Student Aid Report (SAR):** The report sent to your family after you submit the Free Application for Federal Student Aid (FAFSA) that tells you what your expected family contribution (EFC) is.

**Transcript:** The official record of your course work at a school or college. Your high school transcript is usually required as part of your college application and for some financial aid packages.

**Undergraduate:** A college student working toward an associate degree or a bachelor's degree.

**Work-Study:** A program that allows students to take a part-time campus job as part of their financial aid package. To qualify for the Federal Work-Study Program, which is funded by the government, you must complete the Free Application for Federal Student Aid (FAFSA). Some colleges have their own work-study programs.

## **Financial Aid Explained**

## **Sound College Mentorship Program**

**What is financial aid?**

**Grant:**

**Loan:**

**Merit Aid:**

**Need-Based Financial Aid:**

**Scholarship:**

**Outside Scholarship:**

**Work-Study:**

**Residency Requirements:**

**Demonstrated Need:**

**Cost of Attendance:**

**Expected Family Contribution (EFC):**

**Free Application for Federal Student Aid (FAFSA):**

**Student Aid Report (SAR):**

**The Free Application for Federal Student Aid (FAFSA)****December**

- You and your family may want to save final pay stubs for the year. On aid forms that you'll file early in the new year, use the stubs to estimate income.

**January**

- If you apply electronically on FAFSA, you will need a PIN to sign your application. If you are a dependent student (your dependency status is determined through a series of questions on the application), one of your parents will also need a PIN to sign the application. If you and your parent, if applicable do not already have a PIN, you should obtain one at [www.pin.ed.gov](http://www.pin.ed.gov) before you complete your electronic application. You can choose to receive your PIN by U.S. mail or to be e-mailed with instructions on how to obtain it electronically. Be sure to keep the PIN in a safe location for future reference.
- Parents should prepare income tax returns as early as possible since they are required with many financial aid applications.
- File the FAFSA as soon as you can after (but not before) Jan. 1. You can file online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or by using a paper form from your financial aid office or high school or by calling 800-4FED-AID. You will receive the Student Aid Report (SAR), which summarizes your FAFSA information and provides a dollar amount for your expected family contribution (EFC), within four to six weeks of filing. All the schools listed will automatically receive your financial information.
- Notify the school's financial aid office of any special circumstances, such as unusual medical expenses or unemployment, which may affect your family's ability to pay for college. You will want the financial aid office to consider these factors when generating your financial aid award even though they are not included in some of the financial aid forms.

**February**

- If your school requires it, file the CSS/Financial Aid PROFILE at least four weeks before the financial aid deadline at your school. The PROFILE will determine your eligibility for nonfederal financial aid, such as institutional aid and scholarships. File online at [www.collegeboard.com/student/pay/](http://www.collegeboard.com/student/pay/). There is a registration fee and a fee for each school

to which your information is sent.

### **March–April**

- As you receive letters of acceptance, check with aid offices to see if additional documentation must be submitted. Some colleges may request copies of your family's income tax forms, W-2 forms and other materials.
- When you receive your SAR, check it over carefully to make sure all the information is correct. Submit any corrections necessary. Contact the financial aid office if you have any questions or concerns about the award letter. If you get no aid (or not enough), ask whether other financing plans are available.
- Decide which college to attend, based on how it will meet your academic and financial needs. Notify schools that you will not attend so they are able to redistribute your aid.
- You do not have to accept all the financial aid your school offers you. Remember that all loans must be repaid. You can accept, reduce, or decline the aid offered. Also, be sure to tell the school if you have outside scholarships they are not aware of.

### **May–September**

- If needed, apply for supplemental financial aid to cover your cost of education. Your parents may borrow up to your cost of education minus your financial aid through the Federal PLUS Loan. You may borrow up to the cost of education minus your financial aid through many private student loan programs.
- Complete the Master Promissory Note (MPN) for your Federal Stafford Loan, which acts as a contract between you and your lender saying that you agree to the terms of the loan and will repay it. Your school may provide this form or tell you where to complete it online.

From the College Board.