

COLLEGE VOCABULARY

- **Liberal Arts Colleges** focus on the education of undergraduate students. Classes are generally taught by professors who see teaching as their primary responsibility. Students who attend liberal arts colleges are exposed to a broad sampling of classes. In addition, they select at least one area of in-depth study that is their college “major.” Many employers look for graduates of liberal arts programs, because they are “well-rounded.”
- **Universities** are generally larger and include a liberal arts college, as well as colleges focused on preparation for a specific career, like nursing or education. Universities offer a greater range of academic choices than do liberal arts colleges, but often come with classes that are quite large.
- **Technical Institutes and Professional Schools** enroll students who have made clear decisions about what they want to study and emphasize preparation for specific careers, for example in music or fine arts, engineering or technical sciences.
- **Hispanic-serving Institutions** are colleges, universities or systemic/districts where total Hispanic enrollment constitutes a minimum of 25 percent at either the undergraduate or graduate level.
- **Historically Black Colleges and Universities** find their origins in the time when African-American students were systematically denied access to most other colleges and universities. Students at HBCUs have a unique opportunity to experience an educational community as the majority. They find committed faculty mentors who encourage their expectations of success.
- **Tribal Colleges** are similar to HBCUs, in focusing on the needs and education of American Indian students.
- **Women’s Colleges, with their large numbers of female** faculty and administrators, offer college women confidence-building role models, greater opportunities to serve in a full range of student leadership positions, and a heightened awareness of career possibilities for women. Women’s colleges graduate a higher number of science majors, as well as students who continue on to graduate school and/or professional studies.
- **Community or junior colleges** generally offer the first two years of a liberal arts education, in addition to specialized occupational preparation. An associate degree is awarded at the end of a two-year program of studies, following which many students continue their education at a four-year institute.
- **Proprietary institutions** are considered for-profit companies that operate under the demand of investors and stockholders. They attract adult learners and part-time students in search of narrowly-focused professional training opportunities. These programs usually offer a non-traditional format; many for-profits also have classes solely available online.

OTHER COMMON COLLEGE TERMS:

- **Public colleges and universities** are financed by state taxes. Their primary mission is often to serve students who live close to their campus. Generally, they cost less than private colleges.
- **Private colleges and universities** are not supported by states or taxes. Some receive support from religious groups and other endowments.
- **Financial aid** comes in many forms and helps students with financial need pay for college costs. Financial aid includes:
 - **grants:** money given to students based upon family income
 - **scholarships:** awards based upon school performance, test scores, or special talents (like sports or music)
- **Certificate:** A certificate demonstrates that a student has earned knowledge in a very specific area of study, often focused on a vocational or professional subject. A certificate typically does not involve taking general education courses and usually can be completed in days, weeks, or months, rather than years. California community colleges and technical institutes offer certificate programs.
- **Diploma:** A diploma is awarded to students who complete an academic program, typically a program that is longer than a certificate program.
- **Associate Degree:** An associate degree is typically a two-year degree program requiring students to earn approximately 60 hours of college credit; often awarded through community and technical or junior colleges. Many public and private four-year universities in Kansas also offer associate degrees. At Kansas community colleges, different types of associate degrees are offered, such as an Associate in Applied Science (A.A.S.), which is considered a degree for going directly into a career, an Associate of Arts (A.A.) or an Associate of Science (A.S.), which can be used to either go into a career or can be applied toward a bachelor degree at a Kansas public university.
- **Bachelor's Degree:** Traditionally a four-year degree program requiring students to earn approximately 120 hours of college credit; also known as a baccalaureate or undergraduate degree.

College Admission Options

Regular Decision	Students apply by a specific date, usually the beginning of December to mid-January and receive notification in a clearly defined period of time.
Rolling Admission	<p>Students are considered in the order in which their application is received.</p> <p>Schools provide admission decisions throughout the admission cycle, until they have reached full capacity.</p>
Early Action (EA)	Early action is similar to early decision; however, the key difference is that decisions are not binding. Students apply early and receive a decision much sooner than the school's regular response date.
Early Decision (ED)	<p>Early decision should be utilized when the student has a top school you'd like to attend <i>no matter what</i>. Students must be sure that this is the school they'd like to attend because if accepted, students enter into a <u>binding</u> contract.</p> <p>If students apply to a school via early decision and apply to others in the meantime, applications to the other school must be withdrawn if admitted to the early decision school.</p>

QUESTIONS TO ASK AT A COLLEGE FAIR

REMEMBER TO SHAKE HANDS AND INTRODUCE YOURSELF.

STUDENTS

- How would you characterize the majority of students? (age, gender, race/ethnicity, etc.)
- What percentage of first-year students return the following year?
- What percentage of graduates are employed within one year?

ADMISSIONS

- What are your admissions deadlines?
- Can credits be earned online or transferred from other colleges?
- Which association has given your college accreditation?
- Does your college award credit for Advanced Placement (AP) and concurrent enrollment?
 - What are the test score requirements?
- Are admission interviews conducted? Are they required?
- Do you look at demonstrated interest (campus visits, calls, emails, etc. from interested students)?

ACADEMICS AND FACULTY

- What is distinctive about education here? What is the educational philosophy of the college? Has it changed much in recent years?
- How are faculty advisors assigned, especially before a major has been chosen?
- How would you characterize the academic pressure and workload?
- Are there research possibilities with the faculty? In what areas?
- What is the quality of student and faculty relationships? Is the faculty interested in and accessible to students after class? Do faculty members participate in student activities?
- What is the average class size?
- Will a professor or graduate student most likely teach the courses?
- When must you decide on a major?

FINANCIAL AID

- How much does it cost to attend your college (including tuition, room and board, fees, etc.)?
- What financial aid options are available?
- Does the school participate in federal and state aid programs?
- What percentages of undergraduates receive aid? How much do they receive on average?
- Will private/non-government scholarships reduce the amount of need-based aid I receive?

College Fair Questions continued....

SOCIAL LIFE AND CAMPUS ACTIVITIES

- What is the role of fraternities and sororities on campus? If I didn't want to join, could I have a satisfactory social life?
- What role do team sports play in the social life of the college? What happens on football or basketball weekends?
- Is there a good balance of academics, social life, and extracurricular activities?
- Is there an alcohol problem and if so, how is the college handling it?
- Do students feel safe on campus?
- What is the security on campus like?

CAMPUS FACILITIES

- Housing and Dining
 - What are the types of food plans (Vegetarian, Kosher, Gluten Free, etc.)?
 - What types of meal plans are available (all you can eat, points, etc.)?
 - Are freshmen required to live on campus their first year?
 - How do you assign roommates?
 - Are freshman allowed to have cars on campus?
 - What are your parking fees?
- Activity Centers and Athletic/Recreational Facilities
 - What kinds of facilities does the student center have?
 - How would you rate your fitness center?
 - Do students get free admission to athletic events?
 - Are intermural, club, and/or varsity sports offered?
- Health, Career Counseling, Student Services, and Security
 - Is there a doctor/nurse or health clinic on campus?
 - Do you have a counseling center for students?
 - What is the average waiting time for appointments?
 - Do you provide academic services such as tutoring or career counseling?
- Library
 - What have been students' experiences with the library?
 - Is the library well equipped with the latest technology?

COMMUNITY OFF CAMPUS

- What is there to do in town?
- Is public transportation provided if students do not have a car?
- Is the community supportive of the college and students who attend college?

Campus visits

There's no substitute for seeing a college yourself!

There are lots of ways to find out about a college, from brochures to videos to college fairs.

But the bottom line is that

nothing beats the test of going to a college and seeing it for yourself.

Here are some ideas to help you make the most of a campus visit.

A campus visit is informative at any time, but it's best to see a college in action, when students are in classes.

Before you go

Call the admissions office in advance

Just as there's no substitute for seeing a college firsthand, there's no substitute for advance planning.

When you call the admissions office, tell them the date you'd like to visit and the time of day you expect to arrive.

If you want to stay overnight in a residence hall, ask if they can make arrangements.

Also, find out about lining up an interview (if they offer them and you'd like one) or attending an information session, visiting classes and talking with faculty.

Colleges encourage visits, but their schedules for tours, interviews and overnight stays might fill up early. Call ahead!

Read up on the college and think about questions

Go back through the information you've collected about the college. Check the resources at your school's guidance office and browse the college's Web site, if possible.

This research will help you

think of questions to ask and aspects of the college to explore while you're there.

The other side of this page has lists of questions to help you get started. As you think of other questions, write them down.

Have some extra time during your visit? Stop by the campus coffee shop or grill, read bulletin boards, try to strike up conversations with students, or go to a play or lecture.

While you're there

Talk to as many students as you can

Once you're on campus, try to take advantage of a variety of ways to learn about the college:

- Meet with an admissions officer or attend an information session
- Take a tour of the campus
- Sit in on a class

- Have a meal in the cafeteria
- Pick up copies of the student newspaper and alumni magazine.

Throughout your visit, talk to as many students as you can and don't be bashful about asking questions!

Prepare for the interview

If you have scheduled an interview, take along your list of questions, so you're sure to cover everything you wanted to find out.

You'll probably be asked about your academic background,

interests, hobbies, goals and why you're interested in the college, so be ready to talk about that.

As with any interview, be on time, or call ahead if you know you'll be delayed.

Nervous about the interview? That's natural. Try to look at it as a conversation in which you ask questions, too. You'll be more likely to relax, be yourself and enjoy it.

Take time to look around on your own

Take some time to explore the campus on your own and absorb the atmosphere. While

organized activities can give you information you can't get on your own, the reverse is true, too.

Lots and lots of ????

You've probably already thought of lots of questions to ask during your campus visit.

Here are some suggestions, but be sure to ask the questions that are important to YOU.

When you talk to students, ask . . .

1. How many hours a week do you study? Is that typical here?
2. Are faculty members interested in students and accessible outside of class?
3. Do many students go home on weekends?
4. Are the athletic facilities open to all students or only to athletes?
5. Is it possible to study in your dorm room?
6. Is the food good?
7. Are campus jobs readily available?
8. Is there easy access to computers? Where are they located?
9. What's the library like as a place to study? to do research?
10. What do you like most about this college? least?
11. How easy is it to get the classes you want?
12. If you could change something about this school, what would it be?

If you attend a class, ask yourself . . .

1. Are students prepared for the class? Do they seem interested in the material?
2. Do I feel that the students are learning—either new facts or new ways of thinking about a subject?
3. Is there time for questions and discussion? Do students participate?
4. Am I intellectually challenged by what is taking place in the class?
5. Is there good rapport between professors and students?

As you tour the campus, ask yourself . . .

1. Are the buildings in good repair? the grounds well-kept?
2. Are the residence halls pleasant and quiet enough to study in? Are there laundry and kitchen facilities?
3. What's the cafeteria like?
4. Are computers and lab equipment up-to-date and plentiful?
5. What's the surrounding town or city like?

In an interview or information session, you could ask . . .

1. Does the college have academic programs that fit my interests?
2. Where are computer terminals located? Will I have to pay extra for computer time?
3. Will I have access to special equipment (such as an electron microscope) as a first-year student?
4. What are the strengths and weaknesses of the college's advising system?
5. How many students will there be in courses I'm likely to take in my first year? Are those courses taught by professors or graduate assistants?
6. What kinds of campus jobs are available for first-year students?
7. Will there be any new programs or facilities in the next two years?
8. What are the college's recent graduates doing now?

After the visit

Write down your impressions

1. Were the people you met friendly? Did they answer your questions fully and candidly?
2. What do you think of the quality of instruction and the academic atmosphere?
3. Were the students the kind of people you'd like to get to know?
4. Did you like the social atmosphere?
5. Would you like to spend more time there?

People's views about a college or university can vary widely, so try to talk with as many people as possible.

Write down your questions so you'll remember them and can refer to them during your visit.

As you tour the campus and talk with people, ask yourself whether this is a place where you'd feel comfortable and able to learn and do your best.

Are you interested in any extra-curricular activities? If so, ask about them and try to see the facilities.

If possible, write down your impressions of the college while they're still fresh in your mind.

CHOOSING A COLLEGE

1. Degree Programs

If you know what you want to major in, definitely look at colleges that are strong in that program. But, if you have no idea what you want to study, it's just as important to choose a school with a wide range of degree programs to explore and choose from.

2. Learning Environment

Consider factors like a college's average class size, student-to-teacher ratios, whether classes are taught mainly by professors or graduate assistants, and whether you learn better through discussions or through hands-on activity.

3. Campus Life

What do you want your college experience to be like outside of the classroom? Think about what's important to you in terms of extracurricular activities, social life, school spirit and traditions, and housing.

4. Distance from Home

Decide how far from home you want your college experiences to take you. Do you want to have the support of friends and family nearby, or experience life in an entirely new part of the country?

5. Location

Do you see yourself attending college in a small town where the campus is the center of activity, or a major metropolitan area where you will enjoy the benefits of city living? Also, decide if you want to be in a certain geographical area or climate.

6. Type of College

Private, public, religiously affiliated, single-sex, or co-ed? There are many types of colleges and all offer benefits and drawbacks. Weigh the pros and cons and decide what type is right for you.

7. Size

A tiny liberal arts school and a huge state university will give you two very different college experiences. Visit colleges of different sizes to see where you feel most comfortable.

8. Student Body

Do you want a college where you will be surrounded by students similar to yourself, or one where you will meet people from a variety of backgrounds? Check out student demographics for colleges you are considering, such as male-to-female ratio, average student age, and geographic, ethnic, and religious diversity.

9. Cost

Don't limit your college search just because of cost, as financial aid and scholarships can do a lot to offset cost differences between two colleges. Do, however, think realistically about how you plan to pay for college, and find schools that will work within your financial circumstances.

10. First Impressions

No matter what, you should visit the top two or three colleges you are considering. Talk to students, take a walk through campus, sit in on a class or grab a cup of coffee in one of the buildings. The best way to get a real feel for a college and decide if you belong there is to go there. And if you're like many students, you will visit one college that just feels "right." Go with your instincts and believe in first impressions.



College evaluation chart

After you've gathered a lot of information from colleges that interest you, this college evaluation chart can help you put it all in perspective.

For each of the selection factors listed, evaluate each college on a scale of 1 (poor) to 5 (excellent). You decide whether a college or university receives a 1, 2, 3, 4 or 5 on each factor, such as location or academic program.

In other words, a college that you evaluate as a 5 on one factor may receive a 1 on that same factor from someone else.

Now, for each factor, compare your evaluations of the colleges. Keep in mind that it's unlikely that all of the college selection factors will be of equal importance to you. Pay special attention to those you think are most important to your interests and needs.



Beloit	Lake Forest
Carleton	Lawrence
Coe	Luther
Colorado	Macalester
Cornell	Monmouth
Grinnell	Ripon
Knox	St. Olaf

Selection factors

Evaluate each college from 1 (poor) to 5 (excellent)

Academic program and atmosphere

Student-faculty ratio

Accessibility of faculty outside of class

Faculty teaching reputation

Opportunities for independent study

Opportunities for international study

Opportunities for internships

Academic counseling program

Career counseling program

Campus setting and architecture

Academic facilities (classrooms, labs, practice rooms)

Availability of computers and Internet access

Library as a place to study and do research

Cultural facilities (theaters, galleries, concert halls)

Opportunities to hear visiting lecturers

Opportunities to see visiting artists and performers

Personal counseling program

Recreational facilities (gyms, tracks, pools, etc.)

Student health facilities

Location of campus and surrounding town or city

Size of student population

Opportunities for part-time work

Opportunities to participate in clubs, sports
and activities (list all that interest you)

Residence halls or other types of college housing
(special houses, fraternities, sororities, etc.)

Opportunities for entertainment and social life
(movies, concerts, dances, coffee houses, etc.)

Food

Other factors of importance to you (list below)

College names

[illegible]

Getting the information you need about *Financial aid*

Questions to ask colleges

Although the process of applying for financial aid may seem complicated and difficult, the financial aid officers at colleges and universities are there to help you. Don't hesitate to contact them! Here are some questions you might ask.

1. What kind of financial assistance does the college offer: need-based, merit-based, or both?
2. Can the college provide an early estimate of what our financial aid award might be?
3. What forms are needed in order to apply?
4. When are financial aid applications due?
5. What costs for a student are taken into account by the financial aid office? Tuition, room, board, transportation? How about additional expenses like books, fees, computers and personal expenses?
6. What is included in the comprehensive fee? For example, do students have to pay extra for computer time or to attend campus events (concerts, plays, films, lectures, athletic events, etc.)?
7. When will we be notified about the amount of assistance we can expect?
8. Does the institution have an appeal process to review special circumstances?
9. Is there a commitment for financial assistance beyond the first year?
10. How and when do we apply for financial assistance after the first year?
11. What if we do not qualify for need-based aid? Are there alternative financing options available?
12. What grants, loans and work study opportunities are offered by the college itself? Are there any we might be eligible for?
13. What is the average student loan indebtedness of the college's graduates?
14. Is there a restriction to the length of time that financial assistance will continue?
15. How long does it typically take a student to graduate from this college? Four years? Longer?
16. What impact do scholarships from outside sources have on other financial aid?
17. Can we apply financial aid toward an off-campus study program, either in the U.S. or another country?
18. What happens if our family's financial situation changes substantially during the school year?
19. Are there any payment options available (such as monthly or quarterly)?

The types of financial aid

Financial assistance comes in several types: grants and scholarships, loans and work-study.

Funding for financial aid comes from the federal government, state government, private sources and from the colleges and universities themselves.

• **Scholarships and grants** are outright gifts of money. Most of the time, they are based upon need. Sometimes, though, they are awarded for academic excellence and promise, or for special achievements or abilities. This is also known as gift aid.

• **Loans** are a significant part of most aid packages. They must be repaid, but most often not until after you graduate. Interest rates are usually lower than other types of loans. The payback period on college loans varies from two or three years up to 30 years.

• **Work-study** is a part-time job on campus. For instance, you might work in the library, or as a resident advisor, lifeguard or food-service worker.



Beloit • Carleton • Coe • Colorado • Cornell • Grinnell • Knox
Lake Forest • Lawrence • Luther • Macalester • Monmouth • Ripon • St. Olaf
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Some financial aid terms

Financial aid package The combination of gift aid, loans and work-study that a student receives.

Comprehensive fee The total cost of tuition, room, board and student fees charged by a college or university. In addition, other expenses (such as transportation and books) are added to the comprehensive fee to determine the cost of attendance at a college.

Need analysis Using information provided on the FAFSA (Free Application for Federal Student Aid) form and on other forms a college or university might require, the income and assets of both the parents and the student are analyzed. Many variables that affect a family's financial situation are considered, such as the number of people in the household, number of children in college, state of residence, age of the parents, and the types of assets and savings.

Expected family contribution The amount that the family, including the student, could reasonably be expected to contribute toward the cost of college education. This is determined by need analysis.

Financial need The difference between the estimated family contribution and the estimated cost of attendance at a college or university. The amount of financial need is the basis for awarding need-based aid.

Need-based aid Financial aid awarded on the basis of the financial need shown by a family, as determined by need analysis.

Merit-based aid Financial aid awarded on the basis of factors other than financial need. This usually consists of scholarships awarded for academic performance or for special talents, such as artistic or athletic ability.

Here are some sites on the Web that provide further information about financial aid.

www.finaid.org A comprehensive Web site, including explanations of different types of financial aid, a glossary of terms, and calculators for estimating college costs and financial aid.

www.studentaid.ed.gov This is the student financial aid site for the U.S. Department of Education. The site includes resources and suggestions for every step of the process, from beginning your college search to financing your education to repaying college loans. The "Funding" section has links to information about the FAFSA, downloadable federal student aid publications, and links to information about financial aid programs in each state. This site has a Spanish language version.

www.studentaid.org The Web site of the National Association of Student Financial Aid Administrators (NASFAA) features online financial aid brochures (some in Spanish), worksheets and checklists.

www.fastweb.com FastWeb is a searchable database of more than 600,000 scholarships.

Tips for navigating the financial aid process

- **Read each college's brochures carefully** to find out which form(s) to submit and when to apply for financial aid.
- **Fill out all forms accurately and completely.** Mistakes or incomplete information on financial aid forms can cause delays.
- If you have questions about filling out the FAFSA (Free Application for Federal Student Aid), call the **Federal Student Aid Information Center** at 1-800-4-FED-AID.
- Make sure you **don't miss important deadlines**, as the dates might vary. For example, merit scholarships often have deadlines that are different than those for other types of financial assistance.
- **Keep a copy** of every financial aid form and supporting document that you send out. Also, keep copies of any correspondence and notes of conversations you have with financial aid officers.
- **Beware of scholarship scams.** As a general rule, if you have to pay money to get a scholarship, it's probably a scam.
- **Reapply every year.** Most financial aid awards are not automatically renewed.

Where to go on the Web for more info



Scholarship Guide

Master the Basics

Where to start

- **Go online** and take advantage of free scholarship matching services such as www.fastweb.com for local, regional, state, national awards and college-specific scholarships.
- **Ask** your school guidance counselor about local, private and corporate sponsorships.
- **Search** your community. There are many philanthropic and non-profit organizations that may offer awards. Visit your school or local public library to research scholarships. Ask your parents' employers and unions if they sponsor scholarships for children of employees.

How to prepare

- **Get organized** and keep the scholarships you are working on separate from those you have not started. Use a calendar to keep track of dates and deadlines or the status tool available on Fastweb.
- **Know your time frame to apply.** Complete and submit the easiest scholarships first. Then focus on the scholarships with earlier deadlines and ones that may require more time. Allow plenty of time when requesting letters of recommendation.

Submit your application

- **Remember** to check your spelling and grammar.
- **Proofread your materials** and have a teacher, parent or friend review your application and essay if submitting online or by mail. They can provide feedback and catch mistakes.
- **Keep a copy** of your application, if you submitted paper or electronic copy.

The Scholarship Essay/Application

Before you begin:

- Develop a theme that fits the scholarship. Learn about the scholarship provider's mission and goals. Tailor your essay/application to complement the sponsor's expectations. For example, if the provider is interested in community service, highlight ways you impact your campus community and your community at large within your essay. Here are a few topic ideas:

Personal achievements

- Talk about specific interactions you had with others. Sponsors want to know the impact you had on others and what this says about "you". Do you still keep in touch with anyone you've helped? How did you influence their lives?
- How did your achievements reflect your values? Why are your achievements important to you? Did you do something that received high praise or recognition?
- Personalize your experience. For example, what makes the volunteer and community service you've performed unique? What made you stand out?

Academic plans and possible major

- Instead of saying, "Science is my favorite subject," discuss a *specific* assignment or project that you worked on that sparked your interest. Give examples.
- Avoid saying that you selected a major or career path to "help people." What specific actions can you take to improve the lives of others? Discuss how your values are relevant to what you will be studying in college.

Social issues and current events

- Think about current issues or events in the news that you feel strongly about.
- Do you know a lot about a controversial topic?
- Do you know of someone who is directly involved in an issue who might be able to provide insight?

Mentors, admirers and influences

- Think about your friends and family, community and the things you've learned outside of the classroom. Pick specific people, incidents and learning experiences to write about that will let your personality come through.
- Is there a person you aspire to be like within your chosen academic major or career path? Someone who encouraged you to succeed?
- Focus on specific qualities or actions that the person has inspired in you.

What Do Judges or Evaluators Look For?

Do you qualify? Every year, students waste time by applying for awards they aren't eligible to win. If you don't meet the eligibility criteria, don't enter!

Is your application presented well? Type your essay and check for grammar and spelling errors. Place the application, essay and other contents in a large folder for mailing. Do not fold any of the materials.

Did you include all required documents? Make sure you include all required academic transcripts, references and letters of recommendation. When selecting individuals to provide you a letter of recommendation, be sure you know them very well and give them ample time to provide you a letter and provide them a self addressed stamped envelope, if it will be mailed.

Did you answer all of the questions? Double-check that you haven't forgotten any required information.

Key Scholarship Application Information

Quick Reference Guide

Tips for Applying for and Managing the Scholarship Search

- Start searching for scholarships as soon as possible. There are many scholarships available to students in grades K-11, so don't wait until spring of your senior year. Continue searching for scholarships even after you are enrolled.
- Use a free scholarship matching such as Fastweb.com. The Fastweb database is updated daily and the site will email notifications of new scholarships that match your profile.
- Answer all of the optional questions on a scholarship matching web site to create as many matches as available.
- Look for local scholarships on bulletin boards near the guidance counselor or financial aid offices, or the library's jobs and careers section. Improve grades for more matches.
- To win more scholarships, apply to every scholarship for which you are eligible. It gets easier after several applications. Also, pursue small awards and essay contests. Essays can be reused and tailored to each new application.
- Don't miss deadlines. Use checklists to get organized.
- Tailor your application to the sponsor's goals. Read and follow the instructions carefully.
- If you have difficulty writing essays, record yourself as you answer the question out loud and transcribe the recording. Most people think and speak faster than they can write or type. Write an outline afterward to organize your thoughts.
- Personalize your essay and be passionate. Write about something of interest to you. Make your application stand out from the crowd, talk about your impact on other people and give specific examples.
- Check your online presence to ensure that it looks professional. Review your social media profiles and remove inappropriate and immature material. Use a simple email address, such as firstname.lastname@gmail.com.
- Proofread a printed copy of your essay and the application for spelling and grammar errors.
- Make a copy of your application before mailing it. Send by certified mail, return receipt or with delivery confirmation.

Common Scholarship Application Mistakes

- Missing deadlines
- Failing to proofread the application
- Failing to follow directions, especially regarding essay length and the number of recommendations
- Omitting required information
- Applying for an award when you don't qualify
- Failing to apply for an award for which you are eligible
- Failing to tailor the application to the sponsor
- Writing a boring essay
- Writing an essay that may offend the reviewer
- Including exaggerations or lies on your application

Beware of Scholarship Scams

- If you have to pay money to get money, it's probably a scam.
- Never invest more than a postage stamp to get information about scholarships or to apply for a scholarship.
- Nobody can guarantee that you'll win a scholarship.
- Do not give out personal information like bank account, credit card or Social Security numbers.
- Beware of the unclaimed aid myth. The only money that goes unclaimed is money that can't be claimed

Essential Scholarship Resources

- Fastweb Free Scholarship Matching Service: www.fastweb.com
- FinAid's Scholarships Section: www.finaid.org/scholarships
- Search for Scholarships on the Web: www.finaid.org/websearch
- Beware of Scholarship Scams: www.finaid.org/scholarshipscams and www.ftc.gov/scholarshipscams
- Education Tax Benefits: www.finaid.org/taxbenefits and www.irs.gov/pub/irs-pdf/p970.pdf
- Federal Student Financial Aid: www.fafsa.ed.gov

Top Scholarships by Category

Most Unusual Scholarships

- Scholarship for Left-Handed Students
- Duck Brand Duct Tape Stuck at Prom Contest
- David Letterman Telecommunications Scholarships
- Zolp Scholarships
- Patrick Kerr Skateboard Scholarships
- Scholar Athlete Milk Mustache of the Year Award
- National Marbles Tournament Scholarships
- Klingon Language Institute Scholarships
- National Beef Ambassador Program
- Vegetarian Resource Group Scholarships

Most Prestigious Scholarships

- Marshall Scholarships
- Rhodes Scholarships
- Winston Churchill Scholarship Program
- Harry S. Truman Scholarships
- Henry Luce Foundation Scholarships
- Morris K. Udall Foundation Undergraduate Scholarships
- Robert C. Byrd Honors Scholarship Program
- Barry M. Goldwater Scholarships
- Elie Wiesel Prize in Ethics Essay Contest
- National Merit Scholarship Corporation

Most Generous Scholarships

- Intel Science Talent Search
- Siemens Competition in Math, Science and Technology
- NIH Undergraduate Scholarship Program
- Elks Nat'l Foundation Most Valuable Student Competition
- Davidson Fellows
- Intel International Science and Engineering Fair
- Rotary Foundation Ambassadorial Scholarships
- Collegiate Inventors Competition
- Coca-Cola Scholars Program Scholarships
- Gates Millennium Scholars

Scholarships for Age 13 and Under

- National Spelling Bee
- National Geography Bee
- National History Day Contest
- Jif Most Creative Peanut Butter Sandwich Contest
- Scholastic Art & Writing Awards
- Christopher Columbus Community Service Awards
- Dick Blick Linoleum Block Print Contest
- Gloria Barron Prize for Your Heroes
- Patriot's Pen
- Prudential Spirit of Community Awards

Scholarships for Community Service

- Segal AmeriCorps Education Awards
- The Do Something Awards
- Comcast Leaders and Achievers Scholarships
- Discover Card Tribute Awards
- Echoing Green Fellowships
- The Heart of America Christopher Reeve Awards
- Kohl's Kids Who Care Program
- Samuel Huntington Public Service Awards
- National Caring Awards
- Youth Action Net

Scholarships that Don't Need an A

- US Department of Education (Federal Student Aid)
- AXA Achievement Scholarship Program
- Horatio Alger Association Scholarships
- Ayn Rand Institute
- Girls Going Places Scholarships
- Holocaust Remembrance Project Essay Contest
- Americanism Essay Contest
- AFSA National Scholarship Essay Contest
- Red Vines Drawing Contest
- Community Foundation Scholarships

Scholarship Scams Tip Sheet

How do I recognize a scholarship scammer?

- Indicates you won an award for which you didn't apply
- Does not supply valid contact information
- Guarantees you will win an award
- Requires personal financial information (such as, credit card numbers, checking account numbers, and/or Social Security numbers to verify or hold a scholarship)

How do I recognize a legitimate scholarship services?

- Does not guarantee you will win an award
- Sends information about awards when you request it
- Makes contact information available upon request
- Should not direct you to a fee-based provider because they know that financial aid information is readily available for free

What if you suspect a scam?

- Save all of the forms you receive from the company
- Keep copies of written details about the offer and any correspondence, emails or other paperwork
- Make sure all materials are dated
- Take notes during seminars and phone conversations (record the date, time, phone number and the person's name with whom you spoke), include a detailed account of your conversation
- Take a copy of all literature and correspondence concerning the scholarship to your school's financial aid office, who can verify if the organization is legitimate.

Financial Aid Seminars & Consultants

How do I protect myself from being scammed by a consultant or financial aid seminar?

- When choosing to utilize the services of a consultant, consider their qualifications carefully. Find someone who has worked as a college financial aid administrator, Certified Public Accountant (CPA) or Certified Financial Planner (CFP).
- If a financial aid consultant refuses to sign the paid preparer section of the FAFSA that is a red flag.
- Some seminars use high pressure tactics to get you signed up for their service, while only answering questions after you agree to pay a fee. Don't trust anyone who encourages you to do something unethical. If you falsify financial aid forms, you can be fined \$20,000, sent to prison, or both. If you need help understanding the financial aid process, contact your financial aid office as soon as possible.

Beware of False Claims

"For a small fee, we'll give you a list of scholarships."

- Never spend money on a fee-based matching service. The biggest and best award databases are free online.

"We'll help you complete complicated forms."

- Information about the Free Application for Federal Student Aid (FAFSA) and other forms is available for free from your guidance counselor, your library and the U.S. Department of Education. You still have to fill out the same basic information for a fee-based service that you would directly for the FAFSA.

- Your school financial aid administrator and College Goal Sunday programs can help: www.collegegoalsundayusa.org.

- For general financial aid or FAFSA-related questions, call 800-4-FED-AID (800-433-3243).

"You are guaranteed a minimum of \$1000 in awards."

- A service can't guarantee any scholarships because they have no control over the scholarship judges' decisions.

"We have a 96% success rate."

- These false success rates indicate the percentage of students they've successfully matched with the database, NOT the number of students who actually receive money.

"We'll need a bank account and pin or credit card number to verify your information."

- A legitimate scholarship provider won't ask for bank account, credit card or Social Security information.

"We will do all the work for you."

- To win a legitimate scholarship, you must submit your own applications, write your own essays and solicit your own letters of recommendation.

Report suspected scams to the following organizations:

National Fraud Information Center (NFIC)
800-876-7060 / www.fraud.org

Federal Trade Commission (FTC)
877-FTC-HELP (877-382-4357)
www.ftccomplaintassistant.gov

Better Business Bureau (BBB)
703-276-0100 / www.bbb.org

US Postal Inspection Service (USPIS)
800-654-8896 / postalinspectors.uspis.gov/

State Attorney General's Office - Visit your state's website for state attorney general's contact information. Ask them about filing a complaint with the Bureau of Consumer Protection.

The ACT and SAT

While the ACT and SAT are very different tests, they both fulfill the same role in the college admission process. They are designed to provide college admission officers with two things: a predictor of the first-year academic achievement in college, and a common yardstick to use in comparing students from a wide range of educational backgrounds.

About the ACT (ACT registration and test dates can be found at [ACT.org](https://act.org))

The ACT assesses the knowledge and information learned in high school by focusing on subjects and skills taught in high school.

- The ACT includes 4 tests: Reading, English, Math and Science.
- The ACT offers an optional writing test.
- There is no penalty for wrong answers.
- The ACT questions are not in order of difficulty.
- The ACT is 175 minutes (plus 30 minutes for the optional writing test).
- English: 45 minutes for 75 questions, Math: 60 minutes for 60 questions, Reading: 35 minutes for 40 questions, and Science: 35 minutes for 40 questions.

About the SAT (SAT registration and test dates can be found at collegeboard.org)

The SAT emphasizes reasoning, knowledge and skills.

- The SAT includes: Evidence-based reading and writing tests, math and essay (optional).
- There is no penalty for wrong answers.
- The SAT is 180 minutes. (230 minutes with optional essay)
- Reading: 65 minutes, Math: 80 minutes, Writing: 35 minutes, essay (optional): 50 minutes.

The ACT or the SAT?

The most important answer to the “ACT or SAT?” question is to check with your target schools about their requirements. Although most colleges in the United States now accept both the ACT and SAT test results, make sure to know the requirements of your target school.

Depending on strengths and weaknesses, students may perform better on one test than the other. As a result, many students starting the college admission process are now considering both the ACT and SAT to figure out which test provides a better showcase for their abilities. Results from a previously taken practice ACT and PSATs may be helpful in determining a preference as well.

ACT Test Taking Tips

The ACT is a widely used college admission standardized test. It has four mandatory subject tests: English, Reading, Mathematics, and Science. There is an optional Writing test which some colleges require.

➤ General Tips

- Answer the questions you find easiest first. Come back to the others later.
- Don't spend more than a minute or two on any question.
- When working a section, keep track of how much time remains. (It's a good idea to bring a reliable watch).
- Answer every question. There is no penalty for guessing.
- Be careful to mark only one answer choice per question.
- Write in the test book in any way that will help.
- Consider all answer choices before choosing one. Use the process of elimination to narrow choices.

➤ English Section Tips

- Consider the writing style used for each section. The correct answer choice will be the one that works best with the writing style used.
- When asked a question about something that is underlined, consider how the underlined portion fits with the rest of the section.
- Examine each answer choice to see how it differs from the others.
- For items that include "No Change" as an answer choice, choose this as the answer only if sure none of the other answers choices are correct.
- Reread the underlined portion with your answer choice to be sure it is correct.

➤ Reading Section Tips

- Read the passage carefully before reading the questions.
- Focus on the main ideas in the passage. Underline these. Don't get lost in the details.
- Try to identify how ideas in the passage are connected.
- Refer back to the passage as answering each question.

➤ Mathematics Section Tips

- Work out the problem before looking at the answer choices. When done, choose the answer choice that matches your answer. If none match, redo the problem.
- Don't overly rely on your calculator. Some problems are best worked out manually. Some don't even require calculation.
- The questions focus on much more on reasoning than on calculation. If you find yourself doing complicated calculations, you're probably on the wrong track.
- Make sure the answer choice makes sense. A calculator error can lead you to a wrong answer choice.
- Check your work.

➤ **Science Section Tips**

- Given the complexity of the passages, it may help to make some simple notes while reading them.
- Cross out irrelevant information
- Don't be overly concerned with any technical terminology. Technical terms usually have little to do with the correct answer choice.
- Be watchful for conflicting viewpoints in some of the passages.

➤ **Writing Section Tips**

- Organization is very important. Use a five-paragraph essay that includes an introduction, supporting paragraphs, and a conclusion.
- Plan your response before you begin to write it.
- Stay with the topic throughout.
- Vary sentence structure and word choices.
- Use specific examples wherever possible.
- Write legibly.
- If time, check grammar, usage, punctuation, and spelling.

SAT Test Taking Tips

- Did you take the PSAT? The test will be the same format, just a different number of questions.
- Manage time by wearing a watch to the test and keeping track of time.
- Practice! Practice on sample SAT tests provided by College Board. This helps to get familiar with test content, format, and timing.
- Mark up the test booklet. This helps with focus on reading passages.
- Know when to skip questions. Circle them and come back. Do not take too long on any one question.

Remember: Practice = Confidence!

These tips can help you get the most out of your knowledge, skills, and abilities.

Find other study skills at www.how-to-study.com

Web Resources Guide

Information about Financial Aid
Fastweb www.fastweb.com FinAid www.finaid.org Fastweb's College Gold www.collegegold.com Federal Student Aid for Students www.studentaid.ed.gov Financial Aid Calculators www.finaid.org/calculators College Cost Information http://navigator.ed.gov College Affordability and Transparency Center www.collegecost.ed.gov FTC Project Scholarship Scam ftc.gov/scholarshipscams Guide to Federal Student Aid studentaid.ed.gov/guide/ International Students www.edupass.org Mapping Your Future www.mappingyourfuture.org National Student Loan Data System www.nslds.ed.gov
Sources of Aid
Scholarship Search www.fastweb.com AmeriCorps* www.americorps.gov Athletic Scholarships www.ncaa.org City Year* www.cityyear.org College Savings Plan Network www.collegesavings.org Job Corps www.jobcorps.gov State Resources www.finaid.org/state Student Tax Information www.irs.gov/individuals/students <i>*Award upon successful program completion</i>

Financial Aid Applications
CSS/Financial Aid PROFILE profileonline.collegeboard.com FAFSA www.fafsa.ed.gov FAFSA FSA ID https://fsaid.ed.gov/npas/index.htm FAFSA 4Caster www.fafsa4caster.ed.gov
General Information
Social Security Administration www.ssa.gov Selective Service www.sss.gov Study Abroad www.studyabroad.com U.S. Department of Education www.ed.gov Bureau of Citizenship and Immigration uscis.gov
Graduate and Admissions Testing
SAT & SAT Subject Tests www.sat.collegeboard.org ACT www.actstudent.org GRE www.ets.org/gre LSAT www.lsac.org GMAT www.mba.com/mba MCAT www.aamc.org/mcat
Choosing a Career
MonsterCollege www.monstercollege.com Bureau of Labor Statistics www.stats.bls.gov Occupational Outlook Handbook www.bls.gov/oco