



Hawai`i
Association for
College
Admission
Counseling



HACAC is an organization of both public and private high school counselors and public and private college admission officers whose purpose is to facilitate the transition of students from high school to post-secondary education. The goal is to establish a network of communication and a spirit of cooperation among the various people and organizations involved. Membership includes public and private high schools and colleges in Hawaii as well as colleges on the mainland and Canada.

HACAC's Articles of Incorporation state the mission is to "establish, develop, and maintain high professional standards in guidance and college counseling and to maintain maximum communication among those involved in the planning for post-secondary education, e.g. personnel employed by secondary schools, two- and four-year universities, other post-secondary institutions, and related education organizations and agencies, in order to serve the interest of students, parents, and members of the organization."

HACAC will also promote adherence to the Statement of Principles of Good Practice of the National Association of College Admission Counselors and all other policies of compliance with that organization.

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**WHERE
DO I
BEGIN?**

LET'S TALK COLLEGE

A True and False Quiz

1. The more prestigious the college, the better education you can get. True/False
2. The college catalog will inform you whether or not this college is for you. True/False
3. You must make your college selection early in your senior year and have all your applications in by Christmas or thereabouts. True/False
4. A small college will provide you with a more personal education; a large university will offer you a broader, richer undergraduate experience with better teaching, wider selection of courses, and a more diverse student body than a small college. True/False
5. Eastern colleges are the best and most desirable and southern schools are the worst. One should not consider those schools in the dreary and desolate Midwest. True/False
6. Single-sex colleges are dead. True/False
7. The name of the college on your diploma will determine whether you'll get into graduate school. True/False
8. Going more than 200 miles away from home means a costlier education. True/False
9. The best schools look ONLY at your high school grades and your SAT scores. True/False
10. There are tens of millions of dollars in unused financial aid going to waste every year. True/False
11. It is hard to get into college. True/False
12. Joining many clubs will improve your chances of getting into college. True/False
13. One negative recommendation can ruin your chances of gaining admission to a good college. True/False
14. Your choice of college major is important, and you should choose your college ONLY on the basis of the quality of its department in that major. True/False
15. A coaching course will not improve your SAT scores. True/False

-concepts from Playing the Private College Admissions Game by Richard Moll and "Twenty Myths that can jinx your college choice" by Loren Pope in the Washington Post.

(Answers: 1-F, 2-F, 3-F, 4-F, 5-F, 6-F, 7-F, 8-F, 9-F, 10-F, 11-F, 12-F, 13-F, 14-F 15-F)

SOME MAJOR MYTHS ABOUT COLLEGE SELECTION

There are several MYTHS about selecting a college. Some of these are based on bits of fact, while others are pure legend. Keep these myths in mind as you begin your process of looking for a college.

◆ **MYTH NUMBER ONE:** *There is a PERFECT college for me.*

Before you start to choose a college, you should know that any number of colleges may be right for you. There are, after all, almost 3,900 colleges and universities to choose from, and they range from public to private, from large to small, from rural to urban, and from liberal arts to technical. While it is true that there is undoubtedly a TYPE of college which is more suited to your needs than another type, it is wise not to narrow your sights to only one or two colleges. A better plan is to investigate several possible options, and you will discover that each one has its own advantages.

◆ **MYTH NUMBER TWO:** *I need to decide on my career before I can choose a college.*

At a time when you read so much about unemployment and hear rumors about college graduates having a hard time finding jobs, it is not surprising that you may think you should make a career decision at an early age. While it is important to have goals for yourself and to be aware of your major interests, you limit yourself drastically if you try to choose a specific career too early. The average college student changes majors two or three times in the course of four years of college, and most college graduates change careers three to five times in their lifetime. While there may be a shortage in a career area when you enter college, the same occupation may be glutted by the time you graduate. In fact, entire occupations have come and gone in less than a decade. The best preparation a college education can give you is to be flexible and open to change.

◆ **MYTH NUMBER THREE:** *We can only afford a low-priced college.*

Students often rule out some colleges because the total cost of tuition, room and board appears to be more than the family can afford. This is rarely the case when all sources of financial aid are explored. Private colleges in particular offer significant amounts of financial and merit aid in order to attract students from all income levels.

Most accredited institutions use a Federal formula which takes into account your family's financial situation and the cost of the college. The college then develops a "package" for you which may consist of (1) grants, which do not have to be paid back; (2) loans, which are paid back at a low interest rate; and (3) work opportunities on campus for which you are paid. Parents and students alike need to be aware of the need for financial planning in preparation for future college years.

◆ **MYTH NUMBER FOUR:** *I've never heard of this college, so it must not be very good.*

The average well-educated man or woman can probably only name a small portion of the almost 3,900 colleges and universities in the United States, and these tend to be the older Eastern schools, the large state universities, those with outstanding athletic teams or those that happen to be near home. It is important to remember that a college which may be right for you may be one which is now unknown to you, while some of the universities you're most familiar with may not be appropriate choices.

SHOULD I GO TO COLLEGE?

To answer this important question, consider the following:

- ◆ Will a college education give me the tools I need for my future career?
- ◆ Do I really want to go to college?
- ◆ Do I enjoy studying and reading?
- ◆ Do I "grit my teeth" and work harder when faced with difficulties?
- ◆ Do I have the high school preparation that will enable me to be successful in college? If not, am I willing to devote the time and energy needed to develop the skills, abilities, and academic background needed to succeed in college?
- ◆ Do I have the grades and test scores needed to gain admission to the college of my choice? Am I willing to attend a two-year college, work hard, and then transfer to a four-year college?
- ◆ Do I have the maturity and sense of responsibility to handle the freedom and independence of a college environment?
- ◆ Where do I see myself five years from now? Ten years from now?
- ◆ What type of lifestyle do I want for myself?
- ◆ What are my priorities in life? What is important to me?

GETTING READY FOR COLLEGE

1. Select your high school courses WISELY. College preparatory courses include English, social studies, mathematics, sciences, and foreign languages as a basis. Depending on your planned major, other courses are necessary or helpful, i.e. mechanical drawing for an engineering major.
2. Develop good, disciplined study habits!
3. Work HARD! A strong high school academic record is the best single evidence of the potential to handle college level work. Your high school grade point average (GPA) is CUMULATIVE beginning in the ninth grade.
4. Get involved; develop hobbies and special interests!
5. Test your career ideas; get a summer part-time job or do volunteer work.
6. READ! READ! READ! Develop your vocabulary; develop your interests. Read for pleasure and information during your leisure time.
7. Develop personal characteristics that you feel will make you a better person, e.g. honesty, responsibility, etc.
8. Start talking to a variety of individuals about college options and opportunities. Have candid discussions with your parents. Be honest and open with them and explain your reasons for wanting to pursue a college education, regardless of where that college may be.
9. Pursue what you love

COLLEGE PLANNING CALENDAR

MIDDLE SCHOOL

Work hard. Read books during leisure time. Develop hobbies and special interests. Take typing/keyboarding as an elective if it is offered. Studying a foreign language and algebra is good college preparation if you are able to enroll in these classes as an intermediate student.

FRESHMAN YEAR

Plan your schedule of courses CAREFULLY. Take all courses at the most advanced level available to you. Get acquainted with your college counselor and find out what college requirements are. Browse among the college catalogues or look on line. Work hard. Read more! LEARN to type and use word processing programs if you haven't yet done so. These are simple skills to learn but critical skills to own as a college student. Develop hobbies and special interests in depth (music, drama, sports, dance, community activities, and school organizations). GET INVOLVED IN STUDENT ACTIVITIES! The time is now!

SOPHOMORE YEAR

October

PSAT/NMSQT: Test taking is an ART. It is recommended that 10th graders take this test as a practice. The test is administered in OCTOBER of each school year and you can register in the Counselor's Office. Your score will not count as a 9th or 10th grader. The test will be used solely for practice. Why not try?

1st or 2nd Semester

Make sure you familiarize yourself with the Guidance Section in your school library, specifically with the college catalogues and college handbooks. If you are interested in a particular college, send for your own catalogue and ask to be placed on the mailing list. College catalogues are also available online for download at most college websites. Consider getting a summer job or going to summer school or doing some volunteer work. Be sure you know how to use the library. Keep on reading for pleasure. Increase and develop your non-academic interests.

JUNIOR YEAR

1st Semester

Explore colleges and college life. Plan to attend 5-6 meetings with different college representatives.

COLLEGE VISITS – If you get a chance, try to visit some of the HIGH PRIORITY colleges on your list. It is best to call ahead for an appointment. Be sure to ask for a tour of the campus and the chance to speak with other STUDENTS who are currently attending that school. Several high schools organize college tours during spring vacation. Hook up with one of these tours if you can finance it. Plan a family vacation around a tour of your favorite colleges. College visits can give you some very definite “feelings” about a school that you could never get from reading a catalogue or prospectus.

October

PSAT/NMSQT: Taking the PSAT is the first step in entering the scholarship competitions administered by the National Merit Scholarship Corporation. The test measures critical reading, math and writing abilities that have been related to success in college studies. The test results will also help you form your plans for college. Register with your counselor. Be sure to pick up a free study guide to help you prepare for the PSAT.

December - January

Make an appointment with your counselor to discuss your PSAT scores, high school credits, and college and career plans. Talk to your counselor regarding registration for the March, May or June SAT Reasoning or SAT Subject Tests or ACT plus writing test. Secure registration materials and watch for deadlines. REMEMBER: You are responsible for sending in your registration and payment on time to the testing agency. These tests can be determined in a conference with your counselor, depending on the requirements of your colleges. If you plan to apply for Early Decision, you must take all SAT Subject Tests required by the college at this time.

2nd Semester

Secure information about financial aid sources. Make sure you know what you need to do to apply for different kinds of financial aid.

Gather information about your colleges. Compare costs, programs, and deadline, etc.

March

Make an appointment to discuss possible college choices with your college counselor. At this time your counselor will assist you in choosing the achievement tests you will take in May and possible summer school courses or activities. Remember, only one-half year remains for you to prove to colleges that you can do their work! The junior year is probably the most important one on the entire secondary transcript! MAKE IT REFLECT YOUR TRUE ABILITIES!

Top ranking students who wish to apply Early Decision for admission at the college of their first choice should inquire NOW for the necessary application forms. Not all colleges offer this plan. It is an optional method of application where clearly qualified students have the opportunity to complete the admissions process early in their senior year of high school and receive notification of the admissions committee action by December. If you are applying for Early Decision, you must take all the SAT Subject Tests required by that college in May/June of your junior year. Take the SAT Subjects Tests of the College Board as recommended by your teachers and college counselor. Be sure you are prepared for these tests. You can study for SAT Subject Tests...they are SUBJECT matter tests. See your teachers. They will be glad to help you as you review. Use any of the reputable study guides/books.

Summer

READ! READ! READ! Work hard. Include classic literature that will extend your outlook and your vocabulary. Check on-line for college catalogues. Study these carefully. Check admissions requirements against your academic preparation and your projected senior year courses. Use your semester constructively to broaden your experiences and develop a sense of personal responsibility for your activities.

Do something CONSTRUCTIVE...become a VOLUNTEER WORKER, attend a summer seminar in something that interest you, apply for a summer abroad or student exchange

program, find a paying job to help defray upcoming college expenses, or TRAVEL to someplace you have never been. MAKE YOUR SUMMER WORTHWHILE!

SENIOR YEAR

You are now a senior. Work harder. You are faced with an important decision. Where are you going to apply for college admission? See your college counselor early. Check on line for admission requirements, tuition costs, housing and other related information if you have not done so during the summer. Your college counselor will be happy to help you. Remember, this decision is yours. It should be made carefully and realistically based upon why you want to go to college, what a college must have to satisfy your needs, and knowledge you have about yourself. In addition, your school record, your standardized tests, your rank in class, your activities, and interests, are also influential consideration. Remember, no decision is considered a good decision unless it is REALISTIC. When you compare this information with facts available in the COLLEGE HANDBOOK and THE COMPARATIVE GUIDE to AMERICAN COLLEGES you become adept at assessing your chances of gaining admission to various colleges.

September

Plan to attend meetings with representatives from colleges of your choice. Sign up in the counseling office at least two days prior to the meeting. Plan to take the OCTOBER, NOVEMBER, or DECEMBER SAT Reasoning/ACT and/or SAT Subject Tests, if necessary. You can apply on line or meet with your counselor in the counseling office to assist you. REMEMBER: It is your responsibility to meet the deadline to register for these tests.

1. Research and inquire with 2-3 colleges which might prove difficult but possible for you to gain admission.
2. Choose 2-3 colleges where you believe you will have a good chance of acceptance.
3. Choose 1-2 colleges which you believe will, WITHOUT QUESTION, grant you admission.

If you have an outstanding school record, high standardized test scores, and you are willing to accept admission at this time, you may wish to apply to one college for Early Decision for admission (see March Junior year). Applications are due in October, and you will receive word in December. Do not pursue this type of admission without the approval of your counselor and parents.

October

Check college catalogues and online sites carefully; know the admission requirements and application deadlines. Requirements and deadlines differ markedly across the land. You alone are responsible for registering for the appropriate testing programs, having transcripts prepared and sent; getting forms distributed, filled out, and returned all within the allotted time.

Begin filling out your college applications and FSA ID (www.fsaaid.ed.gov). Always check with your counselor prior to sending any completed application.

Make sure your parents complete the FAFSA at www.fafsa.ed.gov and, if required, the Profile contained in the CSS Registration Guide at www.collegeboard.org. Make sure you have indicated the colleges and scholarship programs that should receive a copy of the

report(s). There is no charge for processing the FAFSA. However, there is a fee charged for processing the Profile.

If you have to submit a college-unique financial aid application to a school where you are applying (many colleges have their own unique form), you should submit it at this time if available. You must complete this supplemental form in addition to the FAFSA and the Profile.

November

Keep working and reading. Continue to visit with college reps as they visit the campus.

Attend UH and Community Colleges meetings. Pick up an application and return it once completed to your counselor by December 1st.

At least **THREE WEEKS BEFORE** the deadlines given by colleges:

1. Complete the application for admission.
2. Turn in part of the application to your counselor that needs to be filled in by school officials.
3. Turn in a request for your transcript to the registrar's office.

December

Take the SAT Reasoning or ACT plus writing for the last time.

If applying for financial aid from colleges, pick up the FAFSA and /or the CSS financial aid form (profile) in the counseling office. Information on FAFSA and CSS Profile can also be found on line. **DOUBLE CHECK ON THE FINANCIAL AID DEADLINES.**

January

Review your Student Aid Report (SAR) and CSS Profile. Both will indicate which college(s) received your report data. Ask your counselor to assist you if you have difficulty understanding the SAR.

Transcripts showing your final grades in the 9th, 10th, and 11th grades, and the first semester grades of grade 12 are sent to colleges. Also included are rank in class, test scores, and student activities.

Decisions on admission are made by colleges on the evidence you and your high school present to them. This includes test scores, grades, and the recommendations of employers, coaches, teachers, and counselors.

Write a follow-up letter or email to your colleges to double check to see if there is anything missing in your admissions or financial aid file.

March

You will begin receiving your letters of admission from colleges. Continue to work hard on your academics. All college admissions granted during your senior year are conditional/provisional with the proviso of "satisfactory completion of the senior year."

Some colleges are on the "rolling admissions plan", hence you may hear from a college any time from December to May.

Notify your counselor of any response you receive from colleges, either acceptances or rejections.

April

Continue to keep your counselor informed of responses from colleges. You should now decide to accept admission from the college of your choice. You **MUST CANCEL** your application from all colleges you do not plan to attend. Do this immediately, as nothing is more irritating to a college than to hold a place for someone who will not attend. There are many students on the waiting list who would appreciate having the spot you will not accept. Also, notify your counselor of all scholarships, "honors at entrance," or invitations to Honors Programs.

May

May 1 is the deadline to submit your intent to enroll to the college of your choice. Remember, you must still complete your senior year. Your grades for this last quarter become a part of your final record sent to colleges. As college acceptances are provisional, you must complete the year in as strong a position as possible, lest you lose your place at your desired school.

June

COMMENCEMENT DAY!

After graduation visit your high school often.

Would you be willing to speak to other high school seniors who are contemplating attending the college which you chose? If so, let your counselor know so that arrangements can be made. It is always nice to hear a student discuss the pros and cons of a specific college. It gives the high school senior a different perspective.

*"If your plan is for one year, plant rice;
For ten years, plant trees;
For a hundred years, educate men."*

-- Kwan-tze

THE SEVEN MAJOR TYPES OF COLLEGE ENTRANCE EXAMINATIONS

1. **SAT I:**

As of March 2016, there are two SAT sections: Math, Evidence-Based Reading and Writing, plus an optional Essay (which is recommended). SAT measures the skills you have learned in and outside of the classroom and how well you can apply that knowledge. It tests how you think, solve problems and communicate. Score range for math and Evidence-Based Reading/Writing section is 200-800. The optional essay section is scored separately and has a maximum score of 24.

2. **SAT II: SUBJECT TESTS**

One-hour tests measuring knowledge and ability to apply that knowledge in specific subject areas. Three tests can be taken on one test date. Many selective four-year colleges require three subject tests. The subject tests are offered on several dates during the school year. Tests are given in 16 subject areas including: American History, Biology, Chemistry, World History, Chinese, French, German, Hebrew, Japanese, Korean, Latin, Spanish, Literature, Mathematics Level I and II, and Physics.

3. **ACT**

Four tests, which average 45 minutes each, are administered. They are English, Math, Reading, and Science reasoning. Four separate scores plus a composite score is reported. An optional writing section will be included as well. Score range is from 0-36.

4. **A.P. – ADVANCED PLACEMENT PROGRAM**

Three-hour examinations based on a full-year college level course taken during high school years. Scores range from 1 through 5, with five being the high. Colleges determine credit to be given to high school students based on scores of 3, 4 and 5. The AP exams are given only once a year (during May). Some of the subjects offered for AP testing are: American History, Art, Biology, Calculus, Chemistry, Classics, English Composition and Literature, European History, French, German, Physics, Spanish and Computer Science. They are used for both college placement and credit.

5. **CLEP – COLLEGE LEVEL EXAMINATIONS**

This exam offers the opportunity to obtain college credit regardless of where or how prior learning occurred. Students may take examinations in five general areas (English Composition, Humanities, Mathematics, Natural Sciences, and Social Science), as well as in 30 specific subjects. CLEP examinations are administered monthly at test centers throughout the country. Each college decides which CLEP tests it will accept for credit and the amount of credit it will award.

6. **PSAT/NMSQT – PRELIMINARY SCHOLASTIC APTITUDE TEST / NATIONAL MERIT SCHOLARSHIP QUALIFYING TEST**

Exam is given in October of every school year to high school juniors and wise sophomores, however freshman are allowed to register also. The format is similar to the SAT. It is useful as an indicator of future SAT scores and as a practice test. This test is the basis of some merit scholarships.

7. **TOEFL-** This test measures the ability of non-native English Speakers to communicate in English in an academic setting. It accurately measures how well students can read, listen, speak, and write in English in the college classroom

Put Public School Transcript here

TEST TAKING TIPS

1. Review the sample test in your SAT/ACT information packet; study the test structure and the different types of questions.
2. Be careful to eat and sleep well the night prior to the exam. Be ready physically and mentally for the test.
3. Arrive at the test site early and bring the complete set of “tools” which you will need (i.e. #2 pencils, watch, identification, calculator, SAT/ACT ticket, etc.). Choose a good seat and then relax.
4. Listen carefully to all instructions and be very familiar with the different subtest instructions.
5. Approach the testing situation calmly; take it with confidence. Picture yourself doing as well as possible because you know what to expect.
6. Look over the questions in each section for the EASIEST ones and answer those first. You need to accumulate points for all the questions you can possibly answer correctly.
7. Use every second efficiently; continue working until the last possible moment. Watch your time and budget your attack based on your strengths.
8. Make sure you understand what each question is asking. Rephrase questions as needed to clarify them in your mind.
9. Get all the help you can from “key” words; remember how to do this for the verbal section questions.
10. Refresh yourself with a few well-chosen MINUTE BREAKS. You can relax and recharge your energy in several simple ways.
11. Don’t worry about hard questions. Simply answer those which you can as effectively as possible. Remember when to guess and when to leave the questions unanswered. Guess intelligently.
12. EDIT, CHECK and PROOFREAD the answer bubbles and make sure you match questions and answers perfectly. It is worth the minute or time investment to ensure you have carried out the fundamentals.
13. Take a deep breath and smile, knowing you did your best. And leave it at that.
14. You have earned a reward; go out and celebrate!

**WHICH ONE
DO I
CHOOSE?**

FACTORS TO CONSIDER WHEN SELECTING A COLLEGE

You have probably identified a few colleges that appeal to you. What you need to decide is the importance that each one of the following factors holds for you and if the characteristics of the college or university you've chosen meet your individual needs.

◆ LOCATION

Urban, rural, suburban; near home, far away (weekend distance); type of surrounding community; local transportation; proximity of long distance transportation facilities (airports, bus terminals, train stations); cost of travel; nearby cultural advantages and opportunities.

◆ SIZE OF SCHOOL

Number of students; amount of individualized attention available; ration of men to women students, or undergraduate to graduate students; ratio of commuters to live-in students.

◆ CLASS SIZE

Large classes (100 – 500 students for lectures, 15 – 25 for seminars and study groups) or small (10 – 25 students); availability of independent study.

◆ TIME STRUCTURE

Quarters, semesters, trimesters, 4-1-4 (short fall semester); availability of “year abroad” study, work-oriented courses (study on campus for a few weeks, and then work at a related job off-campus for a few weeks); evening courses; Saturday courses; summer courses.

◆ COURSE OFFERINGS

Major fields offered, breadth of offering, possibility of switching majors, type of programming (required courses, electives available, etc.), assurance that first-year students can get courses they want or need.

◆ ADMISSIONS REQUIREMENTS

Amount of emphasis placed on high school class rank, grades, test scores, tests required (SAT, ACT, Achievement); importance of student's interview with the school's representative.

◆ COSTS

Private or state-supported status; quality of education and amount of personalized attention received for your investment; availability of scholarships, loans, on- and off-campus jobs; expenses in addition to tuition such as room and board, fees, books, travel, parking, clothing and entertainment; availability of used books, affordable off-campus restaurants.

◆ TYPE OF STUDENT BODY

Economic, geographical, racial, social composition of student body; place of “independent thinkers” in the student body.

◆ SOCIAL STRUCTURE AND CAMPUS LIFESTYLE

Rigid or liberal system of rules, students' roles in making rules; curfews, types of dorms (co-ed, shared facilities, student-controlled, etc.); weekend social life on- and off-campus, fraternities and sororities, social and other extracurricular groups, types of entertainment favored by most students.

- ◆ **CAMPUS**
Type of location (in a downtown or industrial area, in a residential area); availability of on-campus eating places, recreation areas, libraries, quiet study areas, beautiful walkways.
- ◆ **ACADEMIC ATMOSPHERE**
Tense or relaxed, competitive or geared to individual progress, high or low academic expectations, opportunities for recreational and cultural activities to supplement academics, types of recognition for academic achievement, honor system and academic discipline codes.
- ◆ **WHO TEACHES FIRST-YEAR STUDENTS**
Proportion of first-line professors and teachers to graduate teaching assistants.
- ◆ **GRADING POLICIES**
A, B, C, D, F system, percentage system, written evaluations, pass-fail grading or no grades, “toughness” of grading at the school, procedures for questioning grades and having them changed.
- ◆ **HANDLING OF STUDENT CONCERNS**
Facilities for health care, counseling services, assistance with study problems, tutoring services, job placement, guidance and advising systems; handling of financial problems.
- ◆ **ACTIVITIES**
Frequency of concerts and up-to-date, inexpensive movies on campus, “mixers” and other “get-acquainted” activities for new students, possibilities for off-campus entertainment and activities, quality and popularity of on-campus dramatic, musical and other events.
- ◆ **PRESTIGE AND BACKGROUND OF THE SCHOOL**
Reputation for academic excellence, social climate, quality of student life, success of former students in careers, graduate school public life, percentage of graduates gaining admissions to graduate and professional schools, no. of years school has been in existence; accreditation.
- ◆ **FUTURE OF THE INSTITUTION**
Financial soundness of the institution, pride and financial support of alumni.
- ◆ **EXTRACURRICULAR**
Clubs and interest groups open to freshmen; religious groups; size of intramural program; openness of journalistic, dramatic, musical and athletic organizations to students “out of the department.”
- ◆ **STUDENT-FACULTY RELATIONSHIPS**
Formal or friendly (whether teachers know students by name, are on a first-name basis with their students, freely mix with students at social functions, conduct seminars in their homes), class size.
- ◆ **SECURITY/SAFETY**
Access to residence halls, keys to dorm rooms, campus escort service, campus lighting, location of emergency telephones, campus and surrounding community’s crime rates.

UNDERSTANDING COLLEGE SELECTIVITY

In addition to the factors listed on the previous pages, researching colleges today must also include an examination of the school's selectivity. Increased applications at schools across the country have led to very low acceptance rates at some schools, while most still offer admission to most of their applicants. In fact, according to the *2010 State of College Admission*, published by the National Association for College Admission Counseling, the average selectivity of colleges and universities in the United States is 65.5%, meaning the "average" American college offers admission to 6.5 out of 10 applicants.

While many equate selectivity with quality, studies have shown that students who make the most of their education find success, regardless of where they go to college. The most important component is that they go to college.

According to US Department of Labor statistics from 2015, the unemployment rate averages 5.4% and \$2,700 per month for a population with no college degree compared to a 2.8% unemployment rate and \$4,500 per month with a college degree.

The major distinctions below are broad classifications, and are not to be confused with assessments. Selectivity varies not only among institutions, but also within academic departments. For example, the College of Engineering at a school may be very selective while the university as a whole is not selective. Also remember, selectivity does not guarantee quality.

Open Colleges and Universities

This group of predominantly public two and four year colleges has clearly stated admissions requirements or open enrollment policies. These schools offer the usual academic liberal arts and sciences disciplines as well as professionally-focused degree and certificate programs. Over half of college-going students attend these schools.

Selective Colleges and Universities

These schools usually accept 50 to 75% of their applicants. A combination of public and private schools, this group accounts for about 30% of students in college. Admissions policies include an expectation of balanced coursework, solid GPA and standardized tests.

Very Selective Colleges and Universities

Schools in this group are usually private institutions or flagship state universities and accept fewer than half of their applicants. In the latter group, selectivity varies based on the student's residency. That is, schools like the Universities of California, Michigan, Virginia, and North Carolina are extremely selective for out-of-state students. Successful applicants to these schools have a strong record of challenging course work, GPA's in the upper third of their graduating class, high standardized testing, and strong records of extracurricular involvement or significant talent. Fewer than 15% of college-going students enroll at these schools.

Ultra Selective Colleges and Universities

These elite, almost exclusively private, institutions accept no more than 25% of their applicants. These 20-30 schools are statistically quite similar to the schools in the previous category, and enroll an extremely small percentage of overall college students.

THE COLLEGE APPLICATION PROCESS

The student, not their parents, their friends or counselor, is applying for admission to college; therefore the responsibility to initiate and complete applications belongs to the student.

1) **Researching and inquiring for information and applications**

- ◆ Communicate with all colleges in which you are interested the summer before you begin your senior year or in September of your senior year.
- ◆ Gather information on AT LEAST six colleges (more if you wish) you are definitely interested in attending.
- ◆ Choose two which might prove difficult but possible to gain admission (reach schools) two which you would have a good chance of acceptance; and two which you believe will grant you admission, without question (safety schools)

If you are applying to a college in Hawaii, applications are available in the college counseling office of your school and online. If you are applying to a college in another state or country, you can locate their application for admission and financial aid information online at their school website. If you are interested in additional activities like athletics, band, orchestra, drama, etc., make sure to request the information and contact names for coaches, band directors, etc.

2) **The Application**

Most colleges combine the student's application and additional forms to be completed by the school official, such as the counselor and teacher recommendations in one application. When you have completed your part of the application and essay (if required) take it to your counselor with a stamped, addressed envelope at least three weeks before the application deadline.

It is your responsibility to know what is required for each college. Applications vary but generally contain the following:

- ◆ standard biographical information
 - ◆ transcripts of grades and credits earned (requested by you through the Registrar's Office), and a record of extra curricular activities and honors supplied by you
 - ◆ test scores including the SAT I or ACT and possibly the SAT II subject tests
 - ◆ letter or letters of recommendation from your academic teachers
- Before any teacher or counselor write you a letter of recommendation, FURNISH THEM WITH A PERSONAL DATA SHEET. This sheet provides the writer with pertinent information needed to write a thorough recommendation or evaluation. DO NOT ask anyone to write a letter of recommendation unless you are willing to compile your personal data sheet. (See sample Personal

Data Sheet at the end of this section). Once written, recommendations are confidential and you will not have access to them. Provide each teacher with an addressed, stamped envelope so they may mail the recommendation directly to the college.

- ◆ Personal statement or essay
- ◆ Non-refundable application fee (approximately \$25-\$75 per school).

If you receive free or reduced lunch at your school, you may be eligible for an application fee waiver. Ask your counselor for advice.

YOUR APPLICATION WILL NOT BE EVALUATED UNTIL THE COLLEGE HAS RECEIVED YOUR COMPLETE APPLICATION

Your application should be complete and well written with no misspelled words. This form, which becomes a representation of you, should make a favorable impression on anyone who reads it. Accuracy and full completion are essential. Check to see if you can apply online or by using the common application. When you list the activities in which you have participated, indicate the nature of the activities. Rather than just saying you are a member of "Newton Club," say you are a member of the Newton Club which is the mathematics club of your school.

If you plan to apply for need-based aid, scholarship aid, student loans, or work study, be aware of the deadlines for financial aid applications. These deadlines may be earlier than the closing date for admission applications.

Check with colleges for the required College Board SAT and subject tests and/or the ACT. Chart these test dates on your calendar. Get the necessary application forms from the counseling office. Registration forms should be mailed or completed online six weeks before the testing dates. Otherwise you will need to pay a late fee. If you are receiving a reduced or free lunch at your school, you may be eligible for a fee waiver. Check with your counselor. Keep a record of the colleges you have sent your test scores. Do not misplace your admission ticket and keep these tickets as a record of your test registration and the date you took the test. If you decide to send your scores to more colleges than you specified on your test applications, additional score reports can be sent out. Check with your counselor for assistance.

Inform your high school college counselor of your college acceptances or rejections. Keep your admission letter; it is your "ticket of admission."

As soon as you are certain of the college which you will attend, you SHOULD write to all other colleges to which you have applied and cancel your application. (See "informing the colleges" letter at the end of this section.) A confirmation enrollment deposit securing your spot at the school is due on May 1.

SELECTING THE COLLEGE

Now that you've had a chance to review the factors to consider in selecting a college, take a minute to record your preferences on this worksheet. Then you can begin the process of looking for some colleges that may best fit your criteria.

1. ____ LOCATION

____ East (New England/Middle Atlantic)
Connecticut, Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Rhode Island, Vermont

____ Southeast
Delaware, Distr. of Columbia, Maryland, North Carolina, New Jersey, South Carolina, Virginia, West Virginia

____ Midwest
Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota

____ South
Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, Tennessee

____ Southwest
Arizona, Arkansas, New Mexico, Oklahoma, Texas

____ West
Alaska, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming

____ Local (O'ahu, Neighbor Islands)

____ Foreign Countries

2. TYPE OF INSTITUTION

____ Two-year college	____ Men & Women (Co-ed)
____ Four-year college	____ Men only
____ Public (State)	____ Women only
____ Private	

3. SIZE

____ Under 2,000	____ 10,000 - 20,000
____ 2,000 - 5,000	____ Over 20,000
____ 5,000 - 10,000	

4. ENVIRONMENT

____ Metropolitan area	____ Rural area
____ Large city	____ Small town
____ Small city	

5. ATHLETICS

_____ Intramural

_____ Intercollegiate
 ___ Division I
 ___ Division II
 ___ Division III

6. ACTIVITIES

_____ Student Government
_____ Theater/Dance
_____ Fraternity/Sorority

_____ Radio/Television
_____ Band/Orchestra
_____ Newspaper

7. FIELDS OF STUDY

___ Agriculture
___ Biological Sciences
___ Business
___ Communications
___ Education
___ Engineering
___ Fine/Applied Arts
___ Foreign Language

___ Health Professions
___ Humanities
___ Math
___ Physical Science
___ Social Science
___ Undecided
___ Other

Now assess what is most important to you. Rank the factors in order of preference:

1 = most important, 2 = next in importance, etc.

___ Location
___ Size
___ Athletics
___ Field of Study
___ Cost
___ Type of institution

___ Safety/Security
___ Environment
___ Activities
___ Special Program
___ Religious affiliation

Information about colleges is available in many places. Your high school counselor is one of the best sources of information. Going straight to the website of the college that you're interested in can get you the most up-to-date information, and maybe even a virtual tour! You may also find information in the guidance section of your school or public library. A list of helpful websites as well as a bibliography of resources has been included at the end of this college planning guide for your reference.

THE ESSAY

No other part of the application causes as much frustration and soul searching as the essay portion. The following article, reprinted from the Bates Update, a publication of Bates College, gives some sound advice on how to approach that task:

"On an attached 8 1/2 x 11 sheet, please write an essay about any topic you like. We list some possibilities below, but feel free to depart from these; good writing can address any idea."

Politics, an author, volunteer work, travel experience, school leadership, and an influential friend...what do you write on when faced with such a challenge?

No other part of your college application is so nebulous, so undefined, as the essay. Think first about the purpose served by the essay. One purpose obviously is to give us a sample of your writing. Liberal arts colleges place a premium on strong writing skills. We look for a mastery of the mechanics of writing (grammar, syntax, and organization) as well as for fluency and originality. A two or three page essay gives us a taste of the maturity of your thinking and writing, and of your readiness for a competitive liberal arts program.

A second reason for the essay is for you to share something of yourself which may not be reflected in your academic record or in your recommendations. This is the time to recount a powerful experience or significant relationship-tutoring a handicapped child, discovering a passion for medieval art, building a school house in Appalachia, serving on the school board - which has changed your perspective or challenged your beliefs. Don't merely give us a chronology of your bicycle trip through France; explain how your responses to the culture altered your perception of your own country, what you learned about yourself. One applicant shared his urban upbringing by taking us with him on a daybreak run through the city streets. Another sent a journal she kept while she was living as an exchange student with a Greek family. One young woman explained how her desire to become a doctor had been motivated by her living with a chronically ill sibling. Another applicant told how playing on a varsity team helped him harness his otherwise undisciplined energies.

We encourage students to submit writing samples in addition to the normal essay - perhaps a copy of a term or research paper, parts of a journal, poems, or even an in-class essay which reveals an ability to organize thoughts and defend ideas under the pressure of time.

There is no formula, no format for a "perfect" essay, but it is probably one of the most carefully considered and influential parts of your application. Make a thoughtful choice of topic. Write (and rewrite) with energy and sensitivity; be concise and well organized. The essay is the closest possible model to a principal form of college writing, the term paper. Yours will be read; write it well - it is a significant way to help you in the evaluation process.

HINTS ON COMPLETING ONLINE APPLICATIONS

Most schools offer online applications now, and besides the obvious benefit of not trying to feed a piece of paper into a typewriter or worrying about smearing ink, there are sometimes financial benefits as well. Some schools offer reduced application fees for online apps, while still others waive application fees outright for online applications. Paper applications are still perfectly acceptable, and schools that offer both paper and online applications will evaluate both equally.

Many of these same guidelines apply to paper applications as well. If you choose to apply on paper, make sure you allow adequate time for completion and mailing. Write or type neatly!

In order to make sure your application is processed correctly, follow these steps with each online application you submit.

1. **Create a log-in or account early.** Whether it's at commonapp.org, collegenet.com, or a site specifically from a school, set up your account ASAP. Use a name that's logical and easy to remember, and note all your log-ins in one place (on a piece of paper in your college binder or in an electronic file on your desktop, ideally both).
2. **Read through everything first.** Review the entire application and what you will be asked to complete before sitting down to actually do it. You may want to print out a paper copy of the application to work on first.
3. **Request a transcript.** With very few exceptions, no application is complete without a transcript.
4. **Request email or Print out the counselor and teacher forms.** Give the forms, along with stamped and addressed envelopes to the teachers who have agreed to write letters of recommendation for you. If application is online, request counselor and teacher email address for forms to be sent to them electronically and submitted online.
5. **Review before you press "Submit!"** While it sounds simple enough, there's a tendency to submit an online form without taking the time to read it through. Print out a copy before you press "submit" and read the printed copy. Sometimes words that look right on the screen suddenly stand out as misspelled on a piece of paper. Ask a parent or the college counselor to review it as well – a second set of eyes never hurts.
6. **Save frequently!** If you spend a long time on one screen, there is a chance you may get "timed-out" as a security feature. If you haven't saved, you run the risk of losing all the information you input to that point. Unless explicitly stated otherwise, you should compose essays in a word processing program, then cut and paste them into the application site.

7. **Start Early.** The instantaneous nature of an online application makes it seem like you could wait until 11 pm the night before it is due to submit it. Unfortunately, thousands of like-minded procrastinators think the same thing, and servers frequently become bogged down and crash around application deadlines. Save yourself stress by setting your own deadline well in advance of the official deadline.

8. **Print confirmations!** If you get a screen that says something along the lines of “Congratulations, you have applied to “X” University” then print it and save it with your other application materials. Don’t delete emails from schools, as they often have important info you may need to reference later. Also check your “Junk Mail” folder regularly to make sure emails from schools aren’t getting sent there by mistake.

HINTS REGARDING LETTERS OF RECOMMENDATION FROM TEACHERS/FRIENDS/NON- RELATIVES/COMMUNITY PEOPLE

1. The person is **DOING YOU A FAVOR**. Be courteous and appreciative. Don't intrude on their time if they are doing work related tasks or if they are busy with large groups of students. Be understanding if they ask you to come back later when they have some free time.
2. Make it as easy as possible for the individual who is writing the letter of recommendation.
 - a. Give them plenty of time to write the letter. A minimum of **THREE WEEKS** should be given.
 - b. Explain where you want the recommendation sent. If it is to be sent to the counselor to be included with the application, give the person an envelope addressed to the counselor and put the due date on the envelope so that the person will know when it is to be completed and turned in. If the letter is to be mailed directly, give the person a **STAMPED ADDRESSED** envelope so that all they have to do is write the letter, enclose it in the envelope and drop it in the mail box. If application is online, request counselor and teacher email address for forms to be sent to them electronically and submitted online.
 - c. Write or type the pertinent information for the person who is writing the recommendation for you.

Include the following:

- Name of the college, scholarship or reason for needing the letter of recommendation
 - Criteria on which the selection will be based
 - Your reason(s) for applying
 - Include a typed **PERSONAL DATA SHEET** and give it to the person writing the letter
 - Do not simply walk up to a teacher (or anyone else) and say "Write me a recommendation." Do your best to make it as organized and easy as possible. The person writing the letter will need basic information. Supply them with the needed information. **DO NOT** make them go looking for you to secure the information.
3. Make the deadlines and instructions for returning their letters **VERY CLEAR AND SPECIFIC**. Do not assume anything. **SPELL** everything out.

4. Show some appreciation to the person writing your letters of recommendation. Write them a personal note, bake them cookies, simply thank them for spending the time, but whatever you do, **SHOW SOME APPRECIATION.** They are enhancing your chances of receiving a scholarship, gaining entrance to a college, etc.

5. **REMEMBER:** You are doing nothing for them...**THEY ARE DOING YOU A FAVOR!!!**

SAMPLE PERSONAL DATA SHEET

NAME:
ADDRESS:
CITY, STATE, (ZIP CODE):
(Area Code) PHONE NUMBER:

BIRTHDATE:

HEALTH STATUS:

EDUCATION:

Elementary School attended: City, state (from _____ to _____)
Middle School attended: City, state (from _____ to _____)
High School attended: City, state (from _____ to _____)
High School grade point average: _____ Class rank: _____ out of _____ Seniors

SCHOOL ACTIVITIES:

Athletics:
Class level:
Student Association:
Clubs:

OUT OF SCHOOL ACTIVITIES:

Volunteer Work:
Organizations:
Clubs:
Church Work:

SPECIAL RECOGNITION:

Awards:
Scholarships:
Distinctions:

WORK EXPERIENCE:

Name of firm:
(Include the date you started, date ended, number of hours per day/week/month worked)
Duties of the job:
Any special benefits of the particular job:

CAREER OBJECTIVE:

Fields of interest:
Professional goals:

PERSONAL BACKGROUND:

Family Data: (parents' name, number of brothers and sisters, any unusual data relating to your family)
Hobbies:
Interests:

ANY INTERESTING TRIPS OR PROJECTS DONE ON YOUR OWN TIME

CURRENT CLASS SCHEDULE

SAMPLE PERSONAL DATA SHEET

(Completed)

JUDITH GAYLE SAMPLE
2000 Kamehameha Highway
Honolulu, HI 96820
(800) 244-4433

17 years old

Health status: Excellent

EDUCATION:

Moanalua Elementary School	Honolulu, Hawaii	Sept. 1994 - June 2000
Moanalua Middle School	Honolulu, Hawaii	Sept. 2000 - June 2002
Moanalua High School	Honolulu, Hawaii	Sept. 2002 - June 2006

Cumulative grade point average: 3.221
Class rank: 37 out of 377 seniors

ACTIVITIES

Athletics:

Junior Varsity Softball	2003 – 2004
Junior Varsity Track	2003 – 2004
Varsity Cross Country	2004 – 2005
Varsity Tennis	2005 – 2006

Class level:

Freshman Class President	2002 – 2003
Canned Goods Drive Comm. Chairman	2004 – 2005
Senior Class President	2005 – 2006

Student Association:

Class representative	2003 – 2004
Executive Council member	2003 – 2004
Homecoming Chairman	2004 – 2005

Club:

Math Club member	2004 – 2005
Spanish Club member	2005 – 2006
President, Spanish Club	2005 – 2006

OUT OF SCHOOL ACTIVITIES

Volunteer Work:

Queen's Hospital	2003 – 2006
Hawaii Special Olympics	2005 – 2006

Organizations:

Police Activities League	2004 – 2006
Girl Scouts	1998 – 2006

Clubs:

4-H Crystal Clovers	2000 – 2004
Sierra Club	2003 – 2006

Church Work:

Youth for Christ	2002 – 2006
First Baptist Church	2000 – 2002
Sunday School teacher	2000 – 2002

SPECIAL RECOGNITION

Awards:

Gold award in the 2006 Hawaii Science Fair
Honolulu Quarterback Club Athlete of the Month

Scholarships:

Elks Club Student of the Month

Distinctions:

Selected to attend National Youth Congress
Selected as the junior class representative on the Homecoming court

WORK EXPERIENCE

June 2002 - present - Longs Drugs Store. Salesclerk/cashier. Worked 15 hours/week.
Priced stocked goods; head cashier at front check out.

CAREER OBJECTIVE

Fields of interest:

- Science
- Mathematics
- Business

Professional goals:

I am interested in running my own physical therapy clinic. I like to work with people and have spent a lot of time doing volunteer work with the handicapped and disabled.

PERSONAL BACKGROUND

Family data:

- Father John Q. Sample - Lineman, Hawaiian Electric Co.
- Mother Mary L. Sample - History teacher, Kaiser High School
- Sisters Jane Sample - currently attending University of Hawaii
 Linda Sample - currently attending Washington Intermediate
- Brother Michael Sample - Engineer, State of Hawaii

Hobbies and interests:

Tennis, golf, reading, running

ANY INTERESTING TRIPS OR PROJECTS DONE ON YOUR OWN TIME

Summer 2003: Went on a trip around the world, 80 days: Japan, Hong Kong,
 Istanbul, Tehran, Germany, France, Holland, Sweden,
Russia, Scotland, England, San Francisco

CURRENT CLASSES IN PROGRESS

<u>1st Semester</u>	<u>2nd Semester</u>
Chemistry	Chemistry
English	English
Calculus I	Calculus I
Typing	Keyboarding
Drama	Art
U.S. History	U.S. History

SAMPLE E-MAIL CORRESPONDENCE

While there isn't a mandatory format or set way to ask for information, these examples are provided to help you to get started asking for the information you'll need to make informed college decisions. Feel free to adapt these examples to better address your personal needs and concerns.

You may also use these samples as a guideline for written correspondence via US Postal Service. However, if you have internet access, e-mail is quicker and will save you a stamp. Just be sure too use spell check and make sure that your e-mail address is professional and appropriate for a college that you may be seeking admissions to. Be sure to make a good first impression!

EXAMPLE #1

Dear Office of Admissions:

I am a junior at (your high school) in (city), Hawaii. I would appreciate receiving information about (name of college). I am considering studying (list major/s) and am also interested in (list any athletics, club, activities, receiving scholarship information, etc.).

Would you please send me any pertinent information you have available on these topics?

Thank you!

EXAMPLE #2

Dear Office of Admissions:

I am currently a senior at (your high school) in (city), Hawaii. I am very interested in applying for admission to (name of college). I would appreciate if it you could send me information on or direct me to web links for:

1. Entrance requirements
2. An application for admissions
3. College costs and financial aid including any required forms and deadlines
4. (Particular majors) which I am interested in
5. Name of (men's basketball coach, bandmaster, person in charge of dance auditions, etc.) or forward my information to them

Thank you for your time and assistance!

Sincerely,

Your full name

Your mailing address

City, HI Zip Code

SAMPLE LETTER

Scholarships

Your name
Your address
City, State Zip Code
Date

Mr./Ms. (First Name) (Last Name)
Title
Address
City, State Zip Code

Dear Mr./Ms. (Last Name):

I am a senior at (your school) in (City, State). I am interested in applying for the _____ Scholarship. Would you please send me an application and other materials necessary to apply? Thank you.

Sincerely,

(Your signature)

Your name typed

SAMPLE LETTER

Informing the Colleges

Your name
Your address
City, State Zip Code
Date

Office of Admissions
_____ College/University
City, State Zip code

Director of Admissions:

Thank you for your consideration of my application when I applied for admission.
My plans have changed, and I shall be attending _____
college/university. Therefore, I am canceling my application to
_____.

Sincerely,

(Your signature)

Your name typed

FINANCING A COLLEGE EDUCATION

What's Your F.A.I.Q.*?

SELF TEST

- | | | |
|-----|---|------------|
| 1. | It won't do any good to apply for financial aid since there isn't much available due to budget cuts. | True/False |
| 2. | Aid is only available at certain colleges. | True/False |
| 3. | Financial aid can pay for room and board as well as tuition. | True/False |
| 4. | The primary source of money for my college education is my own family. | True/False |
| 5. | Colleges expect students to contribute toward their own educational expenses. | True/False |
| 6. | Financial aid is only for "poor" people. | True/False |
| 7. | Family income is the only factor considered when aid is awarded. | True/False |
| 8. | Students from families with the same amount of income will receive the same amount of aid. | True/False |
| 9. | I may be offered different amounts of financial aid by different colleges. | True/False |
| 10. | If I qualify for aid, it may cost about the same to attend a more expensive college as it would to attend a less expensive one. | True/False |
| 11. | A financial aid "package" might consist of grants, loans and a job. | True/False |
| 12. | If I'm offered aid for my freshman year, I can count on receiving the same amount every year. | True/False |
| 13. | I can use the Free Form (FAFSA) to apply for all types of federal financial aid. | True/False |
| 14. | I may have to file a supplemental financial aid form to receive other types of aid. | True/False |
| 15. | It won't make any difference if my application for financial aid is a little late. | True/False |
| 16. | The college that offers me the most money is the best one to attend. | True/False |
| 17. | If I don't receive any financial aid from the college I want to attend, there is no way I can afford to attend. | True/False |

(Answers: 1-F, 2-F, 3-T, 4-T, 5-T, 6-F, 7-F, 8-F, 9-T, 10-T, 11-T, 12-F, 13-T, 14-T, 15-F, 16-F, 17-F)
 *Financial Aid I.Q.

FINANCIAL AID SUMMARY

Financial Aid may seem complicated but there is much help available to guide you through the process.

Starting Out

Start to inquire about financial aid as early as you can. It is smart to start your junior year. Start reading the financial aid web sites of the schools you would like to attend and make a list of required forms and deadlines. Check to see what kinds of scholarships are available through the college and through outside organizations.

Financial Aid Forms

The financial aid form that most schools require is the Free Application for Federal Student Aid (FAFSA). This form is free to complete, and it is best to file online at www.fafsa.ed.gov. Some schools also require the College Board's PROFILE. Check each school's web site to see if the FAFSA, PROFILE and/or an institutional financial aid form is required. The key in filing for financial aid is to file ON TIME and to make sure you complete all the paperwork for your application.

How Aid is Determined

You and your family will complete the FAFSA based on your prior, prior years taxes for the school year (example- if you will be attending college in Fall 2017 you will submit 2015 taxes). You may file the FAFSA any time after October 1. Based on the information you provide, the Department of Education calculates an Estimated Family Contribution (EFC) which is used to determine your financial aid. Please see page of this booklet for information about EFC Estimators.

$$\begin{array}{r} \text{COST OF ATTENDANCE} \\ - \text{ EXPECTED FAMILY CONTRIBUTION (EFC) } \\ = \text{ NEED} \end{array}$$

The important thing to remember is that EVERY STUDENT SHOULD APPLY for financial aid, especially in your first year of school. There are many types of aid but you will not know if you qualify unless you apply.

Sources of Information

Be creative about seeking sources for scholarships. As you are learning about financial aid and apply for aid and scholarships, please remember to consult your high school guidance counselor, your financial aid counselor at each school to which you apply, attend financial aid nights that are presented by the Hawaii Association for College Admission Counseling (HACAC) and Pacific Financial Aid Association (PACFAA). There are also a wealth of web sites available for information, there are several listed on pages 44 and 45 of this booklet. Financial Aid Information is available to you for free! If you find a Web site or organization that asks you to pay for financial aid information, please call your guidance counselor, or the financial aid office to see if the organization is legitimate.

Merit Aid

Financial aid was primarily utilized in the 1970's and 1980's as means of increasing access to college for those who could not afford to attend. While that is still the purpose of federal aid, the last decade has seen a sharp rise in the amount of merit aid awarded by private and public institutions. Merit aid is offered without regard to family financial need. Athletic, artistic, and academic scholarships are all technically forms of merit aid. Just as some schools have offered athletic scholarships to students who will improve their sports teams, some schools will offer academic merit scholarships to students whom they feel will increase the overall academic climate on campus. The overwhelming majority of extremely selective schools, on the other hand, will only award aid based on family financial need. While these nuances have led to sometimes vastly different financial aid packages from schools, the key components of all financial aid packages remain the same (as described in the chart below).

Pieces of the College-Issued Financial Aid Package

GIFT AID	SELF-HELP AID	
GRANTS/SCHOLARSHIPS	LOANS	WORK-STUDY
The best part of any financial aid package, this is also known as "free money." Most grants are renewable, but this is important to verify with your financial aid officer. Merit scholarships, if offered, will be included in this part of the package.	The federal government restricts the amount that students may borrow in their own name. Many schools also offer PLUS loans to parents to help fund their contribution.	Most colleges participate in the federal work study program, which offers campus jobs to students as untaxed earnings that may be applied to tuition or other college costs.

The student may decline or accept any part of an offered package, which allows parents the opportunity to seek out other loans or private funding if they so desire. Schools may adjust financial aid packages as the student earns outside scholarships, but most will reduce or eliminate the self-help portion (loans and work study) of the package first. For more information on specific types of loans and their rates and limits, see the glossary of financial aid terms.

FINANCIAL AID ONLINE RESOURCES

Listed below are important resources to help you in the financial aid process.

Financial Aid Information and Estimators

After you complete your Federal Income taxes, you may use one of the sites below to get an estimate of what you might be expected to pay for college.

FinAid – This free site is an objective and comprehensive resource for all things financial-aid related.

www.finaid.org

Collegeboard – As a non-profit organization, the College Board oversees the SAT and AP programs, but also operates the CSS profile (see below). This page has explanatory information on financial aid, money management tips, and calculators.

www.collegeboard.com

ACT – This testing organization also provides a financial need aid estimator.

www.act.org

FAFSA4casters- Provide basic information and get an estimate of your eligibility for student aid. Shown in a worksheet you can also provide estimated amounts of other student aid and savings that can go toward your college education.

www.fafsa.ed.gov

FAFSA Online

The Free Application for Federal Student Aid is best completed online. You may want to download the FAFSA on the Web worksheet first, and then complete the application once you have all of your income and tax documents gathered. The FAFSA may be completed anytime after October 1 of the student's senior year in high school.

www.fafsa.ed.gov

In order to submit a FAFSA, both the student AND one parent will each need to obtain a U.S. Department of Education FSA ID (Federal Student Aid ID). You may obtain this ID at any time in the year. Apply before you even start a FAFSA.

www.fsaed.gov

CSS Profile

Many private schools also require the College Scholarship Service (CSS) Profile, a form that requires a fee to process (although the fee may be waived for eligible families). Colleges use the Profile to determine family eligibility for non-federal aid (i.e. financial aid award by the school with the school's own funds).

<https://profileonline.collegeboard.com/index.jsp>

LOCAL SOURCES OF SCHOLARSHIP ASSISTANCE

Hawaii Community Foundation

The Hawaii Community Foundation is a public, statewide, charitable services and grantmaking organization supported by donor contributions for the benefit of Hawaii's people. As a public foundation they serve the broader interest of our community and are committed to building the charitable assets of Hawaii. Today Hawaii Community Foundation ranks among the top 40 largest community foundations out of 600 across the nation and distribute more than \$30 million in grants a year.

www.hawaiicomunityfoundation.org

Department of Education

As a service to students, parents, and the community, the Department of Education provides information on scholarships and financial aid to available to high school graduates in the state of Hawaii.

<http://hawaiipublicschools.org>

Kamehameha Schools

Kamehameha Schools Financial Aid and Scholarship program is committed to providing Hawaii's students with opportunities for a quality education. To demonstrate its commitment Kamehameha Schools offers financial aid and scholarship awards to help defray the costs of education. The awards are not intended to cover the full cost of tuition. Kamehameha Schools gives preference to applicants of Hawaiian ancestry to the extent permitted by law.

www.ksbe.edu/finaid

Ke Ali'i Pauahi Foundation

The mission of the Ke Ali'i Pauahi Foundation is to support the mission of Kamehameha Schools by seeking and developing new and diverse sources of income to support the ever-increasing educational needs and goals of people of Hawaiian ancestry.

www.pauahi.org

Hawaiian Civic Club of Honolulu

Club members strive to continue the mission and vision of Prince Jonah Kuhio Kalaniana'ole. The purpose of the scholarship program is to recognize academic achievement and to facilitate Hawaiians in their quest to attain higher levels of education.

<http://hcchonolulu.org>

Pacific Financial Aid Association

This is an organization of financial aid practitioners and supporters associated with the Pacific Region with representation from post-secondary institutions, scholarship foundations, lenders, servicers, guarantors, and the U.S. Dept. of Education.

www.pacfaa.org

MONEY FROM THE FEDERAL GOVERNMENT

FEDERAL PELL GRANT:

Annual amount.....\$400 - \$5775
(Graduated amount based on EFC)

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG):

Annual amount.....\$100 - \$4,000
(Graduated amount depending on when you apply (must meet school's deadline), level of need, and funding level of school you're attending).

FEDERAL WORK-STUDY (FWS):

Variable amount (per school year)\$1,000 - \$3,000
(Students usually work 10-15 hours per week and are paid every two weeks.
Award amount depends on when you apply, your level of need, and the funding level of your school).

FEDERAL PERKINS LOAN:

Annual loan limit per year\$5,500
Total loan limit (undergraduate)\$27,500
Interest rate upon repayment.....\$5%
(This a school-based loan program for undergraduates and graduate students with exceptional financial need. Under this program, the school is lender. Award amount depends on when you apply, level of need and the funding level of your school).

FEDERAL DIRECT SUBSIDIZED LOAN:

Annual loan limit (first year student)\$3,500
Annual loan limit (second year student)\$4,500
Annual loan limit (third and fourth year student)\$5,500
Total loan limit (undergraduate)\$23,000
Interest rate upon repayment (variable)not to exceed 8.25%
(Available to undergraduate students with financial need based on FAFSA. The U.S. Department of Education pays the interest on a Direct Subsidized Loan while a student is enrolled at least half time)

FEDERAL DIRECT UNSUBSIDIZED LOAN:

Available to all students regardless of need or income. Same interest rate and loan limits as Need-Based Federal Stafford Loan (Subsidized). Interest repayment usually begins when loans are disbursed, but may be deferred by the lender.

FEDERAL DIRECT PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS):

Annual loan limit cost of education minus other aid
Interest rate upon repayment..... variable not to exceed 9%
Repayment (principal and interest) usually begins 60 days after final loan disbursement for the academic year.

ACADEMIC COMPETITIVENESS GRANT:

Annual amount.....\$750 - \$1,300
(Available to students for their first and second years of college, based on PELL eligibility, U. S. citizenship, and full-time attendance, who have completed a rigorous secondary school program of study as established by a state or local educational agency.)

**ADDITIONAL
INFORMATION
AND
RESOURCES**

COMPUTER TECHNOLOGY

Students must be comfortable with computers if they are to function efficiently and happily on today's college campuses. It is rare to find a college which is not wired and which does not make extensive use of computers and internet services in its libraries, residence halls, offices, and support services. Students can check on lecture notes and course outlines, utilize collections of libraries thousands of miles away, or e-mail friends on distant campuses all from the comfort of their residence halls. Students will be required to solve problems, submit homework, register for classes, and attend lectures via computer. The sooner a student becomes familiar with how to make maximum use of computer technology, the better his chances of success on campus.

The Internet is an enormously effective tool for any kind of research or communication. High school students can use it to register for college entrance exams, search for colleges which meet their criteria, apply for financial aid, and apply to colleges. In this handbook, we have included a list of helpful internet addresses to aid in your college selection, application, and funding. Not only will exploring this aid in your college decisions and admission, but it will be a good way to hone your technological skills.

USEFUL INTERNET ADDRESSES

As with all lists of Internet addresses, this list is subject to change. Check to see if your high school maintains a web page with these and other links.

COLLEGE EXPLORATION

www.collegeboard.org

- searchable database of colleges, advice on applications

www.collegenet.com

- searchable database by geography, tuition, enrollment, major

www.petersons.com

- searchable database of colleges and academic programs

www.usnews.com

- college ranking, selection advice, search database, links

www.collegeview.com

- detailed search engine

www.kaplan.com

- extensive links to colleges and universities, advice on admission

www.princetonreview.com

- Princeton Review college search and career advice

www.collegebound.net

- interactive guide for college bound

www.collegedata.com

- create a profile to save searches and specific school info

www.campustours.com

- campus tours and related information

www.heath.gwu.edu

- information for students with learning disabilities

FINANCIAL AID

www.act.org

- estimator for expected family contribution

www.coca-colascholars.org

- Coca-Cola Scholars Foundation

www.fastweb.com

- financial aid searches for over 180,000 private scholarships

www.finaid.org

- comprehensive, independent guide to financial aid sources

www.ftc.gov

- info about scholarship scams from the federal trade commission

www.fafsa.ed.gov

- electronic FAFSA

www.fsaid.ed.gov

- registration site for FAFSA electronic FSA ID for students and parents

www.collegescholarships.com

- College Connection Scholarships

www.fundsnet.com

- Fundsnet Online Services

www.nassgap.org

- National Association of State Student Grant and Aid Programs

www.nasfaa.org

- National Association of Student Financial Aid Administrators

www.wiche.edu/sep/wue/

- Western Undergraduate Exchange – tuition discounting at select public schools

www.hawaiicommunityfoundation.org

- A good source of local scholarships and other programs

COLLEGE APPLICATIONS

www.collegeboard.org

- downloadable applications for over 800 colleges

www.collegeview.com

- electronic application forms

www.xap.com

- online applications and college information

www.commonapp.org

- common application

TESTING

www.act.org

- information about the ACT test with samples and online registration

www.kaplan.com

- Kaplan test center information

www.collegeboard.org

- online registration for SAT Reasoning and SAT Subject Tests

STUDENT ATHLETES

www.linkathletics.com

- Links to men's and women's collegiate athletic programs

www.nacda.com

- National Association of Collegiate Directors of Athletics

www.naia.org

- National Association of Intercollegiate Athletics

www.ncaa.org

- National Collegiate Athletic Association

www.eligibilitycenter.org

- All prospective Division I or II athletes must register

VOCABULARY: COLLEGE PLANNING

ACCREDITED - Certified as fulfilling standards or requirements. Accreditation means that the constituent parts of college or university are satisfactory and that its courses are recognized and accepted by other collegiate institutions.

ACT - The group of tests which are required or recommended by colleges as part of the admission process. This test measures educational development in English, Mathematics, Reading, and Science Reasoning. The writing test, which is optional, measures skill in planning and writing a short essay. Given at specified test centers throughout the year.

ADVANCED STANDING - Advanced status awarded to students who have scored high on Advanced Placement Tests or have taken "advanced" or "college level" courses in high school. If qualified, a student may gain credit for up to a full year of collegiate study.

ASSOCIATE DEGREE - The degree given for completing college programs of at least two but less than four year of study, usually in a two-year institution such as a junior college or community college.

BACHELOR'S DEGREE - The degree given for completing undergraduate college programs that normally take four years. Also called the baccalaureate degree.

CALENDAR - The system by which an institution divides its year into shorter periods for instruction and awarding credits. The most common calendars are those based on semesters, trimesters, and quarters.

CANDIDATES REPLY DATE AGREEMENT - A college subscribing to this agreement will not require any applicant offered admission as a freshman to notify it of his or her decision to attend (or to accept an offer of financial aid) before May 1 of the student's senior year in high school. The purpose of the agreement is to give applicants time to hear from all the colleges they have applied to before they have to make a commitment to any one of them.

CLASS RANK - The approximate position of a student in his or her graduating class, figured according to grade average. It may be stated as a particular position, such as 75th (from the top) in a class of 350 students, or as some fraction of the class, such as the top third or the second fifth of the class.

COLLEGE - Provides four years of undergraduate study. Examples: Occidental College, Pomona College, Colorado College.

COOPERATIVE EDUCATION - A program in which the student alternates between full-time college study and full-time paid employment related to the area of study. Under this plan, the bachelor's degree often requires five years to complete, but students also graduate with valuable work experience.

CREDIT BY EXAMINATION - A program through which some colleges grant course credit based on results of ACT scores or SAT Subject Tests, the CEEB College-Level Examination Program (CLEP), or other examinations.

DEFERRED ADMISSION - The practice by some colleges of permitting students to postpone enrollment for one year after acceptance. Contact colleges directly to see if this may be an option for you.

EARLY ACTION – Is used primarily in highly selective colleges. Early action follows the same application/notification timetable as Early Decision but allows the accepted candidate until May 1 to accept or reject the offer of admission. It is possible for an applicant to be denied admission outright and not automatically deferred for later consideration. If your junior year credentials are not truly superior, you should be careful in applying under such a plan.

EARLY ADMISSION - The practice by some colleges of admitting certain students who have not completed high school - usually students of exceptional ability who have completed their junior year. See also Early Decision, which should not be confused with early admission.

EARLY DECISION - The term used to describe the application process in which a commitment is made by the student to the institution, that, if admitted, the student will enroll. Only a student who can make a deliberate and well-reasoned first choice decision should apply under an Early Decision plan because the institution will require a non-refundable deposit well before the Candidate's Reply Date of May 1. Students admitted under "Early Decision" must withdraw all other applications for admission that they've submitted.

GRADEPOINT AVERAGE (GPA) - A system used by many colleges for evaluating the overall scholastic performance of students. It is found by first determining the number of grade points a student has earned in each course completed and then dividing the sum of all grade points by the number of points or hours of course work carried. Grade points for the course are found by multiplying the number of points or hours given for the course by the student's grade in the course. The most common system of numerical values for grades is A=4, B=3, C=2, D=1, and E or F=0.

Credit Hours Attempted	Grade	Grade Points
3	A	12
3	B	9
3	C	6
3	D	3
3	E/F	0
15		3.0 - 2.0 GPA

HUMANITIES - Cultural subjects, such as art, drama, music, philosophy, speech, language, and literature, as distinguished from natural sciences and social studies.

INTERNSHIP - A period of apprenticeship during which a student works off campus under supervision in a business, hospital, a social service agency, laboratory, a factory, school, or a government agency learning to put his/her classroom knowledge to practical application. Internships have long existed in the study of medicine; in recent years they have been developed in other fields. The experience and contacts gained from an internship can be valuable when seeking a job after graduation.

LIBERAL ARTS - College studies comprising the arts, natural sciences, social sciences, and humanities, as distinguished from such applied studies as pharmacy, engineering, agriculture, home economics, etc.

QUARTER - An academic calendar period of about 11 weeks. Four quarters make up an academic year. At colleges using the quarter calendar, students make normal progress by attending three quarters each year. In some colleges students can accelerate their programs by attending all four quarters in one or more years. See also Calendar, Semester, and Trimester.

ROLLING ADMISSIONS - The procedure some colleges follow of considering each student's application as soon as all the required credentials, such as school record and test scores, have been received and of notifying the applicant of its decision without delay. Colleges that follow this practice may make and announce their admissions decision continuously over several months, in contrast to the practice of other colleges of accumulating their applications until late in the year and announcing all their decisions at the same time.

SAT: Reasoning Test –Administered by the College Board, the SAT includes a Critical Reading, Math, and Writing section. This test is required by many colleges as a part of the admissions process. The test is administered at local high schools throughout the year.

SAT: Subject Tests - Tests administered by the College Board and given at test centers on specified dates throughout the year. Used by colleges for admission, course placement, and possible exemption from required courses. Subject Tests are one-hour, primarily multiple-choice tests in specific subjects. Unlike the SAT Reasoning, which measures more general abilities, Subject Tests measure your knowledge of particular subjects and your ability to apply that knowledge.

SEMESTER - A period of about 17 or 18 weeks which makes up half of the usual academic year in colleges using this kind of calendar. See also Calendar, Quarter, and Trimester.

STUDY ABROAD - Any arrangement by which a student completes part of the college program- typically the junior year, but sometimes only a semester or a summer- studying in another country. A college may operate a campus abroad or it may have a cooperative agreement with some other American college or an institution of the other country.

3-2 LIBERAL ARTS AND ENGINEERING COMBINATION - A program in which a student completes three years of study in a liberal arts college followed by two years in an engineering college, at the end of which the bachelor arts and bachelor of science degrees, respectively, are awarded by the two institutions.

TRIMESTER - An academic calendar period of about 15 weeks. Three trimesters make up one year. Students make normal progress by attending two of the trimesters each year, and some colleges can accelerate their programs by attending all three trimesters in one or more years.

UNIVERSITY - Provides four years of undergraduate study plus graduate programs in various fields (Law, Medicine, Pharmacy, Master of Ph.D. programs in English, Business, Engineering, etc.) Examples: University of Hawaii, University of California at Berkeley, Pacific Lutheran University.

VOCABULARY: FINANCIAL AID

ACADEMIC YEAR – A period of time schools use to measure a quantity of study. For example, a school’s academic year may consist of a fall and spring semester, during which a student must complete 24 semester hours. Academic years vary from school to school and even from educational program to educational program at the same school.

AID PACKAGE – The total amount of financial aid (federal and non-federal) a student receives. Aid is “packaged” by the college or university financial aid office. The package may contain both need-based federal aid as well as merit-based scholarships and grants not based on the need of the student. Because funds are often limited, a financial aid package might fall short of the student’s aid eligibility. Also, the amount of federal aid in a financial aid package is affected by other sources of aid received, e.g. scholarships, state aid, etc.

FEDERAL WORK-STUDY (FWS) – A need-based federal program that provides money for educational expenses. These funds are not paid at the time of enrollment, but rather paid by schools to students for on-campus or community-based work as the funds are earned.

COLLEGE SCHOLARSHIP SERVICE “PROFILE” FINANCIAL AID APPLICATION – A non-federal application required by some colleges and universities to collect additional information on family income, assets, size, etc., used to determine the student’s eligibility for college and university aid (non-federal aid). A processing fee is required. (Fee waivers are available to those who qualify.)

COST OF ATTENDANCE (COA) – The total amount it will cost a student to go to school—usually expressed as a yearly figure. The COA includes tuition and fees; on-campus room and board (or a housing and food allowance for off-campus students); allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care, costs related to disability, and miscellaneous expenses, including an allowance for the rental or purchase of a personal computer. Students should talk to the financial aid administrator at the school they are planning to attend if they have any unusual expenses that might affect cost of attendance.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) - A free federal application used by all students to apply for federal aid. The application collects information on family income, assets, size, etc. and is used by the federal processor to determine the student’s Expected Family Contribution (EFC) – the number used in determining the student’s eligibility for federal student aid. Students may submit a FAFSA:

- through the Internet by using *FAFSA on the Web* (www.fafsa.ed.gov).
- by mailing a paper FAFSA.

Students should apply as soon after October 1 of their senior year as possible. This form must be completed yearly and should be renewed annually as soon after October 1 as possible.

FEDERAL DIRECT LOAN – A low interest education loan made by private lenders such as banks, credit unions or, under the Direct Loan Program, the funds lent to the student come directly from the U. S. government. The Subsidized Stafford Loan is awarded on the basis of financial need. The Department of Education pays the interest while the student is in school and during grace and deferment periods. First-year students may borrow up to \$3,500, second-year students up to \$4,500, third-year students and on, up to \$5,500. Direct Loans are disbursed directly to students. Federal Family Educational Loan (FFEL) funds from private lenders are provided to schools to disburse to students. The interest rate on Subsidized and Unsubsidized loans could change every year of repayment but, by law, it cannot exceed 8.25%. A 1% to 3% loan fee is deducted from the student's disbursement of the loan proceeds.

FEDERAL DIRECT UNSUBSIDIZED LOAN – A low interest education loan not awarded on the basis of need. Loan limits are the same as for the subsidized loan program. Students will be charged interest from the time the loan is disbursed until it is paid in full. If interest is allowed to accumulate, it will be capitalized – that is, the interest will be added to the principal amount of the loan and additional interest will be based upon the higher amount. A 2% to 3% loan fee is deducted from the student's disbursement of the loan proceeds.

FEDERAL PELL GRANT – A Federal Pell Grant, unlike a loan, does not have to be repaid. To determine student eligibility, the U. S. Department of Education uses a standard formula, established by Congress, to evaluate the information reported in the FAFSA when students apply. The formula produces an Expected Family Contribution (EFC). The Student Aid Report (SAR) contains this number, in the upper right portion of page 1, and will tell the student if he or she is eligible for a Pell Grant.

FEDERAL PERKINS LOAN – A low interest (5%) loan for both undergraduates and graduate students with exceptional financial need. Colleges and universities are the lenders. The loan is made with government funds with a share contributed by the schools. Students may borrow \$5,500 for each year of undergraduate study (up to \$27,500 total) and \$6,000 for each year of graduate study (up to \$40,000 total including undergraduate study). No loan fees are charged.

FEDERAL PLUS LOANS – PLUS Loans enable parents with good credit histories to borrow to pay the education expenses of each child who is a dependent undergraduate student enrolled at least half-time. PLUS Loans are available through both the Direct Loan and Federal Family Educational Loan (FFEL) programs. The yearly limit on a PLUS Loan is equal to the student's cost of attendance minus any other financial aid the student receives. For example, if your cost of attendance is \$19,000 and you receive \$9,000 in other financial aid, your parents could borrow up to--but not more than-- \$10,000. The interest rate could change each year of repayment, but, by law, it will never exceed 9%. Generally, repayment must begin within 60 days after the final loan disbursement for the period of enrollment for which the student borrowed. Under certain circumstances, parents can receive a deferment or forbearance on their loan. A 2% to 3% loan fee is deducted from the parent/student disbursement of the loan proceeds.

HOPE SCHOLARSHIP – A non-refundable tax credit available for the first two years of college or post-secondary education. It is offered to parents or students who pay college tuition for attendance at least half-time. In order for a parent to claim the credit, the student must be under 24 and must be enrolled in a program leading to a degree, certificate, or other required educational credential. The Hope Scholarship Credit is

available for married couples with adjusted gross incomes between \$87,000 to \$107,000, and single filers with adjusted gross incomes between \$43,000 to \$53,000. If eligible, up to \$1,500 can be subtracted from the total tax on your tax returns. For more information on tax guidelines contact your tax advisor, the Department of Education, and/or the IRS hotline: 800-829-1040, website: www.irs.gov.

LIFETIME LEARNING CREDIT – Taxpayers enrolled in post-secondary education beyond the first two years are eligible to receive a 20% tax credit of the first \$10,000 of tuition and required fees paid each year. The maximum deduction is \$2,000. The Lifetime Learning Credit is available for married couples with adjusted gross incomes between \$87,000 and \$107,000 and single filers with an adjusted gross income between \$43,000 and \$53,000. For more information on tax guidelines, contact your tax advisor, the Department of Education and/or the IRS at the websites/hotline listed under the Hope Scholarship.

Federal Student Aid ID – An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites. Your FSA ID identifies you as someone who has the right to access your own personal information on ED websites such as the *Free Application for Federal Student Aid (FAFSA®)* at fafsa.ed.gov. If you are a parent of a *dependent student*, you will need your own FSA ID if you want to sign your child's FAFSA electronically. If you have more than one child attending college, you can use the same FSA ID to sign all applications. *Please note: Each FSA ID user must have a unique e-mail address.* Your FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature. **Don't give your FSA ID to anyone—not even to someone helping you fill out the FAFSA.** Sharing your FSA ID could put you at risk of identity theft.

RESERVE OFFICERS TRAINING CORPS (ROTC) - Air Force, Army, and Navy (Marine Corps) programs located on campuses which combine military science and drill with baccalaureate degree study. If qualified, students accepted into these programs may receive substantial financial support from the service sponsor. However, parents and students must remember that these programs require students to commit themselves to future service in the United States Armed Forces.

RENEWAL FAFSA – Usually mailed or e-mailed in November and December to students who applied for student aid in the previous year. The Renewal FAFSA gives the student fewer questions to answer. Most of the information on the form will be filled in already and will be the same as the information the student gave the year before. Students usually only have to add some new information and update information that has changed since the previous year. There is a renewal version of the *FAFSA on the Web* (www.fafsa.ed.gov), as well as a paper version.

SATISFACTORY ACADEMIC PROGRESS – To be eligible to receive federal student aid, students must maintain satisfactory academic progress toward a degree, certificate, or other recognized educational credential. Students must meet college or university written standards of satisfactory progress. Check with your school to find out its standards.

STUDENT AID REPORT (SAR) – After the student's completed application is received by the processing system, the processor will produce a paper Student Aid Report (SAR) or an SAR Information Acknowledgment if the student applied electronically. The SAR will report the information from the FAFSA and, if there are no questions or problems with the application, the SAR will report the student's Expected Family Contribution (EFC), the number used in determining the student's eligibility for aid. Depending upon how the student applies, i.e. *FAFSA on the Web* or *by mail*, it will take one to two weeks (on the web) and four to six weeks (by regular mail) for the application to be processed and returned to the student. Students must review the SAR carefully to make sure it is correct and complete. Changes to the SAR can be made in a number of ways, e.g. online using *FAFSA on the Web* or by making corrections and mailing it to the address listed. If students want to have application information sent to a school that is not listed on the SAR, they may:

- contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) and request that the school be added
- give the school permission to request the information electronically (the student must provide his or her Data Release Number (DRN), or
- change the SAR to add the school and return it to the address listed

TAX BENEFIT FOR INTEREST PAID ON STUDENT LOANS – The interest paid on a qualified educational loan is deductible taxpayer income. Both students and parents are eligible. This will not be a credit to reduce tax, but a "deduction" from gross income. The maximum allowance is \$2,500. Joint filers with adjusted gross incomes between \$105,000-\$135,000 and single filers between \$50,000-\$65,000 qualify for this deduction.

REFERENCES: COLLEGE PLANNING

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Book of Majors. The College Board.

The College Application Essay. Sarah Meyers McGinty. The College Board.

Campus Visits and College Interviews. Zola Dincin Schneider. The College Board.

The Best 361 Colleges. Princeton Review.

Peterson's Guide to Four Year Colleges. Peterson's Guides.

Peterson's Guide to Two Year Colleges. Peterson's Guides.

Peterson's Competitive Colleges. Peterson's Guides.

Smart Choices: Honors Programs and Colleges. Peterson's Guides.

College Admissions Data Handbook. Orchard House, Inc.

College Admissions Index of Majors and Sports. Orchard House, Inc.

Profiles of American Colleges with CD- ROM. Barron's Educational Series, Inc.

Baron's Compact Guide to Colleges. Barron's Educational Series, Inc.

The Insider's Guide to the Colleges. St. Martin's Press.

The K&W Guide to College for Students with Learning Disabilities. Princeton Review.

The Fisk Guide to Colleges Edward Fisk. Sourcebooks, Inc.

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REFERENCES: FINANCIAL AID

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Directory of Financial Aids for Women. Gail Ann Schlachter. Reference Service Press.

Directory of Financial Aids for Asian Americans. Schlachter and Weber. Reference Service Press.

High School Senior's Guide to Money and No-Need Funding. Schlachter and Weber. Reference Service Press.

Internet Guide for College Bound Students. The College Board.

Paying for College Without Going Broke. Kalman Chany with Geoff Martz. Princeton Review.

Conquer the Cost of College. Elizabeth Cate. Kaplan.

ABC's
of Paying for College



HawaiiUSA
FEDERAL CREDIT UNION

ABC's of Paying for College

Acceleration:

Demand for immediate repayment of your entire federal student loan. The entire unpaid amount of your federal student loan becomes due and payable if you:

- Receive loan money, but do not enroll at least half-time at the school that determined you were eligible to receive the federal student loan;
- Use your loan money to pay for anything other than expenses related to your education at the school that determined you were eligible to receive the federal student loan;
- Make a false statement that causes you to receive a federal student loan that you are not eligible to receive; or
- Default on your federal student loan.

Bursar's Office:

A college or university office responsible for the billing and collection of outstanding funds due to the school.

Crowdfunding:

With the cost of college continually rising and scholarships being harder to get, online crowdfunding has revolutionized the way people pay for college. Here are some online crowdfunding websites specifically aimed at college students:

- PigIt (www.pigit.com)
- ZeroBound (www.zerobound.com)
- UpStart (www.upstart.com)
- CommonBond (www.commonbond.com)
- GoFundMe (www.gofundme.com)

Delinquency:

Avoid being delinquent on your loan:

- Understand your student loans
- Maintain a relationship with your student loan servicer
- Choose the best repayment plan

Expected family contribution (EFC):

The amount of money reported on a Student Aid Report that a student's family is expected to pay toward the student's education.

FAFSA:

October 1 is the first day you can file the Free Application for Federal Student Aid (FAFSA). The forms can be found online at fafsa.ed.gov, where you can securely complete the filing process. Even if you filed the form last year, you must refile this year, updating all information about income and assets.

Gap Loan:

Student Choice private student loans are useful in filling in the college funding gap between financial aid and the cost of attendance. They are flexible where you can use them for tuition, housing, textbooks, transportation, and any other school related expense. Unlike federal student loans, the student applies for the Student Choice loan once and does not have to reapply again. Students may defer payment while still in school (interest accrues) and there is a 25 year repayment period, longer than most other programs. Additionally, a graduated payment structure after college allows the student to pay less while in an entry-level position and more as wages increase.

HawaiiUSA Scholarship:

HawaiiUSA awards a \$2,000 scholarship for undergraduates and graduates every year. An advantage of our scholarship is that the check goes to you so you can use it for travel, school, or any other related expenses.



I-Grad: A great place to learn how to make effective personal finance, student loan, and career decisions. The website also provides tools and awesome online content for college students and recent college graduates. (www.igrad.com)

Just in case you were wondering whether going to college is worth it all, the average college graduate makes an annual salary of \$19,550 more than high school graduates with no college degree. (www.moneycrashers.com)

Key Decision Points:

When evaluating a potential student lending partner, it's important to consider a variety of key factors that will impact both the credit union and your members. Review the list at (www.studentchoice.org) to familiarize yourself with the Student Choice solution.

Loan Forgiveness:

There is no real way to get out of paying your student loans, however, the federal government does forgive or erase all debt in the following circumstances:

- Volunteer work for specific organizations like Americorps, Peace Corps, and VISTA.
- Perform military service
- Become part of the Army National Guard
- Become a nurse
- Become a firefighter
- Teach or practice medicine in certain types of communities
- Practice law in public interest and/or not for profit positions
- Work as a State Trooper

Master Promissory Note:

Created to replace Federal Stafford Subsidized and Unsubsidized education loan notes, the MPN simplifies the yearly borrowing process for students by allowing them to take advantage of a multi-use feature. Depending on the type of institution attended (either 2-year or 4-year); a student may be able to re-use a note to request additional funds on either a yearly or multi-year basis.

National Student Loan Data System (NSLDS):

U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs.

Online Tools:

- BrainTrack's Work-Study Information : A complete directory of accredited campus and online colleges in the U.S. Discover the best schools for you, and find out how to get the most out of your college experience. (www.braintrack.com)
- FinAid Loan Calculator- Loan Payment Calculator computes an estimate of the size of your monthly loan payments and the annual salary required to manage them without too much financial difficulty. (www.finaid.org)
- SimpleTuition's Tuition Coach- Helps you stay on track and save money after graduation. (www.simpletuition.com)
- Scholarship.com's Scholarship Search- find free scholarship money!
- FAFSA: Free Application for Federal Student Aid- (fafsa.ed.gov)

Plus Loan:

Federal loans that graduate students and parents of dependent undergraduate students can use to help pay for college or career school.

Question a loan offer if it sounds too good to be true.

Watch out for these Scholarship Scams:

- **Scholarships for Profit:** these scams charge an application fee and pocket the money while only awarding a couple people scholarships worth only a thousand dollars.
- **Scholarship Prize:** Beware of the infamous scholarship prize scam. This scam will alert you that you won a scholarship and to redeem it, you'll have to pay a fee. Also these scammers will send you a check for more than the amount needed and will ask that the difference be sent back. The scholarship check will bounce and you will be out of the money you sent to the scholarship sponsors.
- **Charging Money for Free Services-:** You may come across some sites that offer services to apply for financial aid for a fee. The FAFSA is a FREE application. These fees are unnecessary when you can research different financial aids on your own.
- **Advance-Fee Loan:** The advance-fee loan is a low-interest loan which requires a recipient to pay a fee before the loan is received. Once the fee is paid to receive the loan, the loan never happens. Students should never have to pay a fee for an educational loan.

Repayment Plans:

Standard Repayment: Standard repayment plan payments are at least \$50 per month and will have your loan paid off within 10 years.

- **Graduated Repayment Plan:** This plan begins with lower student loan payments, which increase about every two years. You'll have your loans paid off within 10 years.
- **Extended Repayment Plan:** The extended plan allows smaller fixed or graduated payments that let you pay off your loan in up to 25 years.
- **Income-Based, Pay As You Earn, Income-Contingent and Income-Sensitive Plans:** Although each of these plans differs slightly and applies to different loans, they're all meant to make student loan payments more affordable based on your income. You can find out more about the specifics of these programs from the Federal Student Aid website.
- **Deferment and Forbearance:** If you're really struggling to make student loan payments, especially due to a short-term financial crisis, a deferment or forbearance allows you to put off your loan payments entirely for a short period of time.

Check out the US Department of Education's repayment estimator (studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action). This site helps you see what you would pay under different payment plans.

Scholarships vs. Grants:

A scholarship is an award of financial aid for a student to further his or her education. Scholarships are awarded based upon various criteria, which usually reflect the values and purposes of the donor or founder of the award. Scholarship money is not required to be repaid. Grants are a type of financial aid that does not have to be repaid. Generally, grants are for undergraduate students, and the grant amount is based on need, cost of attendance, and enrollment status.

Top-Up!

The Student Loan Alternative for Military Students: Top Up covers the difference between the total cost of a college course and the amount of tuition assistance that is paid by the military. Service members who have completed two years of active duty and are eligible for both Tuition Assistance and their GI Bill are generally able to use Top-Up.

Unusual Scholarships:

- Star Trek Convention: The Klingon Language Institute awards a \$500 scholarship every year. (www.kli.org)
- \$5,000 scholarship for a sophomore, junior, or senior who has demonstrated an interest in confectionery technology. (www.aactcandy.org)
- The makers of TYLENOL® are awarding \$250,000 in scholarships to college students pursuing healthcare related degrees. (www.tylenol.com/news/subptyschol)
- All-American Apple Pie Recipe Contest: Applications can win \$25,000. You must include an original apple pie recipe, a photograph of the finished pie, a 500-word essay about apples, a high school and/or college transcript, and an application for The CIA's bachelor's degree program with supporting documentation. (www.ciachef.edu)
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Source: www.igrad.com

Variable interest:

Variable rates may stay the same, go up or go down depending on how they are determined and the underlying rate at the time at which the changes to the rate occur.

Work-study:

An offer of a grant to be earned through work either through Federal Work Study or a program provided by a college or university. It will appear on a student's financial aid award letter but will not be directly applied to the student's bill. Rather, the student must earn the award through work performed on campus or through approved off campus programs. The money will be paid to the student in the form of a paycheck which can then be used to help pay for education-related expenses.

Xerox:

Make sure you keep copies of grant requests, essays, portfolios, etc. for your own files.

Your parents won't be there to hold your hand. Take charge and put your future in your own hands!

Zzzzzz... All of this will seem so tiring but so rewarding when you have that diploma in your hand!