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Dear Students,

What an exciting time! This is an important and challenging process. As you look to your next step in furthering your education, you will need to think and deliberate seriously on who you are and what you want to become. Even though there may be fear and anxiety as you begin, this experience can lead to a greater sense of self-awareness and understanding.

The college counseling program at St. Mary's Academy exists to help you meet this challenging time in a productive and successful manner. Your College Counselor is available to help you in this process and to serve as one of your many resources. In the counseling office, you will find many books and pamphlets related to financial aid and admissions policies of the various colleges. Your Counselors are available to answer questions and provide support and guidance in this exciting endeavor. In addition, our use of Naviance has proven to be a vital enhancement to our College Counseling program.

There is no one "correct" college. Colleges have their own unique characteristics. There will be a number of them that will suit your academic and personal interests, talents, and ambitions. The application process will help you determine the appropriate choice for you.

Please read this handbook thoroughly and use it as a reference as you begin this process. Here, you will find important dates to know and remember, information related to the application process, useful suggestions for writing essays and help with preparing for interviews. The College Counselors are readily available to you and encourage you to make use of their services. Working together with you, they can help you to secure an appropriate college "fit".

Kathryn McNamee
High School Principal

COLLEGE COUNSELING TEAM

Kathryn McNamee, Principal
x 216

Phil Gentry, Math Teacher, Director of College Counseling
x 263

Celia Bard, English Teacher, College Counselor
x 313

Pamela Applegate, Social Studies Teacher, College Counselor
x 374

Mary Pat Mueller, Religious Studies Teacher, College Counselor
x 269 or x 351

To contact college counselors at SMA, call (303) 762-8300

WHO DOES WHAT?

THE COLLEGE COUNSELING PROCESS AT ST. MARY'S ACADEMY

Preparation for college really begins when a student enters high school. As a ninth grader, each student is assigned a faculty academic advisor. This teacher will help the student plan her four-year course schedule, and will monitor her academic progress, providing counseling and comfort as needed if academic difficulties arise. Students are scheduled to have regular meeting time with their advisors. In addition, each student is encouraged to make individual appointments. At any time during these years, parents and students are encouraged to contact one of the College Counselors if they have questions concerning college choices and preparation.

During the third quarter of the junior year, each student is assigned a College Counselor, who confers with academic advisors to ensure a smooth transition.

In addition, the high school Counselor, Julie May, is available to assist each student with academic and personal problems throughout her entire four years. She works closely with college counselors to be sure that each student's needs are met.

The College Counselors are here to help students and parents with the process of applying to college. The actual responsibility for applying to college and for making wise choices rests with the student.

Your College Counselor will:

- Meet with students and parents individually, in regularly-scheduled counseling sessions, and on the phone to help clarify questions and concerns about the college selection process.
- Provide students and parents with information about deadlines for testing and applications and about dates for college representative visits.
- Mail applications, transcripts, counselor letters of recommendation, and any other information that a college requests of a school.
- Provide academic advising to students.
- Help the students with the mechanics of filling out applications, writing essays, and filing for financial aid.

What students need to do:

- The student should use the resources available to make wise choices about where to apply to college.
- The student should attend counseling sessions and meet with college advisors regularly, and discuss her college plans with her parents.
- The students should be aware of important deadlines for testing and applications. It is the student's responsibility to meet those deadlines and to take the tests.
- The student should be aware of, and attend, college representative visits to St. Mary's Academy and to the Denver area. It is the student's responsibility to make and keep appointments and to write thank you notes.
- The student completes her applications and writes her essays. She is responsible for doing so completely and correctly. She is also responsible for notifying her counselor about application deadlines and where to send applications, transcripts, counselor letters, and other school generated information.
- The student works hard in her classes and presents her best possible academic record to her colleges.

What parents can do:

- Parents will need to discuss with their daughter the college possibilities and expectations within their family.
- They will explore, jointly with their daughter, the college options she researches.
- Parents can provide valuable help in organizing the college search process and in helping their daughter keep track of dates and obligations.
- Parents can help their daughter understand the forms they are completing and give advice about college essays.
- Parents attend college nights with their daughter, the parent college sessions at St. Mary's Academy, and confer with College Counselors.
- Parents can provide advice, loving interest, comfort, and occasionally some firm guidance as their daughter works through this challenging process of finding a college and leaving home.

COLLEGE SEARCH CALENDAR

NINTH GRADE:

Spring

- Take the ACT Aspire Test (practice opportunity)
- College Counseling information session and breakfast
- Begin building a resume on Naviance
- Use Naviance search programs to learn about different colleges
- Attend Spring College Fairs
- Track community service hours

TENTH GRADE:

Fall

- Continue to update information on Naviance
- Take the PSAT (practice opportunity)
- College Night with the College Counseling Team
- Academic and college discussions in advisory groups
- Visit colleges, if possible
- Attend local college fairs and meet with college representatives on campus
- Track community service hours

Spring/Summer

- Take the ACT Aspire Test
- Update resume on Naviance
- Possibly take first round of ACT and SAT tests

ELEVENTH GRADE:

Fall

- Prepare for and take the PSAT
- Attend on-campus college information sessions

Spring/Summer

- Take the ACT and the SAT
- Request information from colleges
- Visit colleges, if possible
- Receive assignment of specific college counselor
- Meet with your college counselor individually and in advisory groups
- Continue working on your resume
- Complete college questionnaire on Naviance
- Spend the summer in some worthwhile activity: a job, travel, volunteer work, camp, etc.

TWELFTH GRADE:

August / September

- Meet with your College Counselor for senior year orientation
- Attend meetings with your College Counselor throughout the year
- Visit colleges when possible
- Request teacher recommendations
- Take the ACT and / or the SAT

October

- Meet with college representatives at St. Mary's Academy
- Attend College Nights
- Request applications or find them online and begin to work on them
- Work on essays (essay workshop morning in October)
- Take the ACT and/or the SAT I / SAT II (subject tests as recommended)
- Complete early action / early decision applications

November

- Continue to excel in the classroom
- Continue to visit schools and work on applications

December

- Complete applications
- Study for final exams
- Write thank you notes to those who wrote on your behalf

January

- Complete additional applications
- Estimate taxes and file financial aid forms by February 1 (parents)
- Research and apply for scholarships

Spring

- Maintain your high academic standards
- Receive word from colleges
- Select your college
- Send an email to all colleges which accept you, informing them of your decision
- Graduate

STEPS IN THE COLLEGE SEARCH PROCESS

Part I. Who am I, and what is the best college for me?

Before you can begin to apply for college, you need to take time to reflect on who you are and what you want from college.

Take the time to choose a school that is right for you and your family. Do not simply apply to the one school you've heard of or the one school to which your friend is applying. While these criteria might be reasons for investigating the school further, there are other good reasons for choosing a college.

Do some research, and ask yourself the following questions:

- **What programs or majors am I interested in?**
- **What activities or sports do I want to participate in?**
- **Do I want to be close to home or far away?**
- **Do I want a large or a small school?**
- **Do I want a rural or urban setting?**
- **Do I want competition or a more relaxed environment?**
- **Do I want a university with graduate schools or a college with the focus on undergraduates?**
- **Do I need scholarship money?**
- **Is scholarship money available?**
- **Is a religious atmosphere important to me?**
- **Is there an opportunity for community involvement?**
- **Does the school have a Greek system?**

All of these considerations are important factors in your choice of schools. You might consider making a list of the qualities which are important to you and checking off schools as you research them.

You can begin in your junior year to look at colleges which might interest you. Many opportunities for college research exist for juniors:

- Attend college fairs in which college representatives are available locally.
- Attend visits to St. Mary's Academy by college representatives. Meet with these people and ask questions about their schools. Most of these visits occur in the fall.
- Visit schools you are near when on vacation. Visit colleges in Colorado. Most have special days when they invite high school students. Within the state, you can visit a large and a small state university, a private university, and a private college. These visits will give you a taste of the basic character of each type of institution without investing large amounts of time and money traveling.

Other places to find information are:

- Resources at your local library or bookstore. You may want to invest in a book which compares colleges.
- Browse your bookstore for books on applying to colleges, financial aid, and test-taking preparation. Some popular titles are listed on page 25 of this handbook.
- Contact colleges which interest you and ask for information. Return their cards. It is usually to your advantage to list colleges you are interested in on test applications.
- Local financial aid workshops can be useful for obtaining information on schools.
- Check the Internet for the websites of colleges in which you are interested.

There are more than 3,000 colleges and universities in the United States. Among them are several which are right for you.

Commonly Asked Questions

How do I put myself in a good position to be accepted at the colleges I apply to?

Maintain good grades, plan your time wisely, follow the application process thoroughly and carefully, and be realistic in your college applications.

How many schools should I apply to?

Students often wonder how many colleges to apply to. If you have done a good job of considering schools which fit you, you will want to apply to five to eight schools. Choose one or two “challenge” schools — those which are dream schools and where you do not fit their academic profile. Choose one school as a “solid” — a school which will clearly accept you and where you could be comfortable. Choose two to four “realistic” schools — schools which will probably accept you and where you could be happy, almost as content as at your “challenge” schools. It is unnecessary, expensive, and time-consuming to apply to a large number of schools.

What about financial aid?

While financing a college education is a major, if not the most important, consideration in the choice of a college (at least for parents), it is difficult to choose colleges by this criteria, since some very expensive colleges also have generous financial aid programs. Private colleges sometimes admit students on a “need blind” basis, which means they do not consider financial need before they accept a student. Then they put together a “financial package” of expected parent contribution, scholarship, and loan money. When a student has been accepted and has received this financial information, she can judge if the school is affordable. Often, private schools will finance a student to the level of an in-state school. Students and parents are encouraged to apply to colleges and then wait and see if the financial picture is possible. Often the news is good. We offer a financial aid workshop in January which is made available to help you through the process of completing the necessary forms to apply for aid. The date for this year’s workshop will be announced in December.

STEPS IN THE COLLEGE SEARCH PROCESS

Part II. Who am I to the college or university?

When you apply to colleges, you tell them who you are. Both you and the college are looking for a good “match” of academic and personal criteria. You want to present yourself truthfully, but in the best possible light. Usually, the college has several pieces of information on which to base their assessment of you.

Your high school transcript tells colleges about you academically. The transcript is a list of all your courses and all your grades. You begin building this academic profile your freshman year. Colleges look at your grades, the academic quality of your courses, and at interests and talents developed in your course choices. Colleges will also ask St. Mary’s Academy for help in understanding any discrepancies in your academic record. Your transcript is one of the most important factors in the admissions process.

The counselor letter explains your strengths and accomplishments in more detail. Counselors gather their information from their personal knowledge of you (it is to your advantage to visit with and get to know your Counselor), and the information parents provide on the form they are given in the fall of your senior year. In addition, phone and personal conferences, as well as the information teachers provide in the spring of your junior year and /or fall of your senior year, complete the College Counselor information needs.

Your application provides a picture of you. Therefore, it is important to provide complete and correct information. You have a chance to list non-academic activities, which will fill out the picture of you as a real person. It is also very important to type or neatly print the information. This application makes a lasting impression of you. When the admissions committee meets to discuss you, they have only your admissions folder. Their picture of you is presented in your application. Taking the time to fill it out carefully will present you as a mature, organized person who is really interested in their school.

Standardized test scores provide valuable information to the colleges. Some colleges weigh these scores more heavily than others, but only rarely do scores alone determine admission eligibility. The ACT and SAT I are recommended for all juniors and seniors. The SAT II tests are taken as recommended by specific schools.

Other criteria colleges often consider include **letters of recommendation from teachers, personal interviews, student essays, and special talents**. You want to present the best possible picture of yourself. Ask teachers who know you well, who can write about a specific accomplishment, and who have taught you in your junior or senior year to write letters of recommendation. Go to interviews prepared with questions about the school, and prepare to discuss your interests and achievements. Write essays thoughtfully, revise them, be specific, and ask an English teacher or College Counselor for help in proofreading. For more help with interviews and essays, see pages 13-15 and 20-21.

College Testing

Most colleges require standardized tests for admissions. There are three major tests given.

The **ACT** (administered through the America College Testing Program) is a test of achievement in English, Mathematics, Reading Comprehension, and Science Reasoning. A student receives a score ranging from 1 to 36 on each of the four tests and an average or composite score. The ACT also offers an optional writing component with their test. Different colleges have different expectations for scores on this test.

The **SAT I** (Scholastic Assessment Test, administered through the College Board) is an aptitude test designed to measure your critical thinking skills and your ability to analyze and solve problems. The intent of this test is to predict your level of academic success in college. It consists of Critical Reading, Math and Writing sections. Each section has a recorded score ranging from 200 to 800, as well as a composite score ranging from 600 to 2400.

The **SAT II** (subject area tests, also administered through the College Board) tests achievement in a large number of academic subjects. These scores are reported on a scale of 200 to 800. Students may take up to three achievement tests in one test session. These tests are used in three ways by colleges. Many schools use them for placement. Some selective schools require these scores for admission. Some students do better on these tests than on the aptitude tests and use them to enhance their test profile.

Special testing is available for students with learning disabilities or handicaps. These arrangements must be made through Ms. May. Foreign students can take the **TOEFL**, an aptitude test designed for students whose first language is not English.

How do I prepare for these tests?

It is important to understand that the standardized test scores are only one factor used in college admissions, and they test only certain aptitudes and skills; they are not the ultimate measure of a person.

Nevertheless, students do want to do well on these tests. Here are some helpful hints for taking these tests:

- The registration forms come with sample tests and strategies for test-taking. Students are urged to study these booklets, take the sample tests, and examine the results.
- There are many books and computer programs available for students to use in preparation for these exams. Consult your local bookstore for titles which appeal to you.
- Familiarity with tests helps improve scores. That is why students are encouraged to take the preliminary tests and to take the tests in both their junior and senior years.
- Studying in school and reading books and outside materials for leisure are the best tools, both in improving test scores and ensuring good overall preparation for college admission.
- Many parents and students ask about professional test preparation services. We will pass information along but don't recommend any one service. Results will vary.

When do I take the tests?

ACT Test Dates 2016

Test date	Registration Deadline	Late Registration Deadline (Requires a late fee)
April 9, 2016	March 4, 2016	March 18, 2016
June 11, 2016	May 6, 2016	May 20, 2016
September 10, 2016	T.B.A.	T.B.A.
October 22, 2016	T.B.A.	T.B.A.
December 10, 2016	T.B.A.	T.B.A.

SAT I and II Test Dates 2016

Test Date	Registration Deadline	Late Registration Deadline (Requires a late fee)
May 7, 2016	April 8, 2016	April 26, 2016
June 4, 2016	May 5, 2016	May 25, 2016

Anticipated Fall Dates:

October 1, 2016	T.B.A.	T.B.A.
November 5, 2016	T.B.A.	T.B.A.
December 3, 2016	T.B.A.	T.B.A.

Registration packets for both tests are available in the College Counseling office, but you are also able to register via the internet. The website for the ACT is act.org, and the website for the SAT is Collegeboard.com.

HOW DO I INTERVIEW OR VISIT COLLEGES?

Students have several opportunities to visit with representatives of colleges.

Many students are unwilling to interview because they are unsure of what to say or are afraid of making a poor impression. Students need to know that interviewers are chosen because they like high school students, are good at asking questions of students, and they look for good things about candidates. Admissions officers say interviews almost always help a candidate's application. This is also your opportunity to find out more about the school.

Students should always remember that interviewers are often recruiters. They are selling their schools as much as they are evaluating candidates. Carefully evaluate the information you receive. And remember, no interviewer can determine if you will definitely be accepted.

What interviewing opportunities are available?

Representatives of many colleges visit St. Mary's Academy, usually in the fall. Students should watch for the announcements of these visits, and sign up to talk with the representatives. Personal contact is important in evaluating the school. The interview also gives the admissions representative an idea of who you are. Some students receive special consideration because of a favorable impression made at one of these interviews.

Some schools schedule interviews with local alumni. These interviews are useful in giving a student an idea of what the school is like. The interviewer writes to the school, giving their impressions of the student. A positive recommendation is very helpful to an applicant.

Another possibility is a visit to the college campus. Some colleges, including CU, CSU, and UNC, have days when they invite students to visit the campus. Take advantage of one of these days if you are considering the school. You can also visit the school on your own. Call ahead of time and ask about tours and interviews. Most schools schedule group tours and informational talks at specified times during the day. Sometimes you need an appointment in advance. Talks are given by admissions officers, and tours are led by student volunteers. Be sure to ask questions.

Some schools will give individual interviews with admissions officers. These interviews must be scheduled ahead of time, sometimes several months ahead for competitive and popular Eastern schools. These interviews are extremely helpful. Some very selective colleges require or strongly recommend a personal interview. If this is the case, try scheduling one on campus, if possible. Otherwise, visit with representatives or alumni in Denver.

When is the best time to interview? Visit campuses and meet with college representatives at every opportunity throughout high school. Visiting during the school year can give you the best sense of what a college is like, but such a visit does mean missing school and may be expensive and inconvenient for families. Visiting schools during summer vacation is an option, but you will certainly learn more by planning your trips while schools are in session. There are many long weekends scheduled into the school calendar, so plan ahead in order to avoid

missing classes. Some students visit before they apply, and some wait until spring of their senior year, only visiting schools where they have already been accepted. Either method can work well.

How do I arrange a college visit?

Call several weeks before your visit to schedule an appointment for an interview. Many selective colleges have waiting lists several weeks or months long, although group tours and admissions sessions are often available. Many of these sessions occur only on certain days or certain times, so planning ahead is important. Because your college will be your home for four years, plan to take as much time as you can to meet students and faculty, visit facilities, and experience the lifestyle of the campus.

- Conduct some research on the school ahead of time so you have some idea of where you are going, the size of the school, the most notable programs, and whether it has your desired programs and activities.
- Take the campus tour and ask your tour guide questions. Ask about housing. Ask to see a dorm room and a dining hall. Ask about social activities, study time, and computer, lab, library and sports facilities. Ask if most students participate in activities. Ask about the percentage of students who stay on campus for the weekends. Ask about the availability of professors for extra help.
- Allow enough time to visit the campus — sit at the student union, talk with students, stop at an office and talk to a faculty member, attend a class, eat in the cafeteria. Are the people friendly? Are they the type of people you want to be around? The minimum time for a fruitful visit is half a day.
- Ask your guide to show you where special facilities you are interested in are located. If they are not featured on the tour, go back later on your own.
- Try not to judge the whole school, good or bad, on your impression of your tour guide.
- Some schools will make arrangements for you to stay in a dorm room overnight, which is another great way to learn about the school. By doing this, you will also have the opportunity to meet more students.

What do I do in an interview?

- Shake hands firmly and warmly. Dress neatly in nice but comfortable clothing. Expect to be interviewed alone, unless the interviewer specifically invites your parents as well. Assume an alert, interested posture. Be honest and be yourself — it is the real you who will attend college. Make note of the interviewer's name. Plan about half an hour for the interview. Thank the interviewer.
- Prepare some questions to ask during the interview. It is a good idea to write them down and refer to them. Ask about courses in your projected major, graduation require-

ments, size of classes, availability of faculty, career placement, special programs like internships and study abroad, extracurricular activities and sports programs, availability of financial aid, and admissions requirements. **Ask specific questions** which reflect your interests, not generic ones. For instance, ask about lacrosse, not sports in general. Ask about study abroad only if you are considering it. Do not ask general questions which are easily answered by reading the view book; these questions will give the impression that you are not very familiar with the school.

- Listen to what the interviewer tells you about the college and take notes. Do not ask questions the interviewer has already answered. Interviewers will ask about who you are as a student, why you are interested in the college, what qualities you are looking for in a school, your strengths and weaknesses, and solicit any questions you might have.
- Write a thank you note after a college visit or interview to anyone who gave you personal attention. Write neatly and carefully as this serves as another opportunity for an admissions officer to evaluate your candidacy.

Your College Counselor can give you more detailed information about interviewing techniques and questions.

HOW DO I APPLY?

Most college applications have January or February deadlines. All applications with January deadlines must be turned in to your College Counselor no later than December 1, to allow sufficient time to review and process each application carefully. It is important to note that College Counselors not only welcome, but encourage, early completion of applications. Each college will have its own deadlines, so check carefully. Some types of admission you should know about are:

Rolling Admission: Schools which use this policy begin accepting applicants in the fall and continue into the spring, as long as they have space available. Since some programs fill faster than others and admissions standards may become tougher as spaces fill, apply to these schools as early as possible (probably by the end of November).

Admissions Deadline: Many colleges, including the most selective Eastern and West Coast schools, have cut-off dates for admission and mail all acceptance letters on a specific date. It is important that your application arrives before this date. They often do not accept any late applications.

Early Action: Some schools allow an early admission application. Students submit their applications by November 1, or in some cases even earlier, and they receive the decision in December. These students do not have to accept until the following May. This opportunity is advantageous for a student who has a strong interest in a particular school, but there is no advantage if the school is not a clear first choice. The admissions criteria may be stricter for early admission, and a student who might have been accepted at the regular deadline may be denied or deferred.

Early Decision: This plan allows a student to apply to one school which is clearly her first choice. If accepted, she must commit to this school and withdraw all other applications. Some schools require that she not submit any other early decision applications. The admissions criteria are often more rigorous. This plan is only good for students who have a clear first choice.

Military Academies and ROTC Scholarships: Students applying to a service academy or for an ROTC scholarship must begin that process in the spring of their junior year by filling out forms provided by their College Counselor and requesting a nomination from a U.S. Senator or representative.

Wait List: Sometimes a student is neither accepted nor denied admission, but is placed on a wait list. This means the school has accepted its full freshman class, but if some space is available in May, the student may be reconsidered. There is no guarantee of acceptance, and the student will probably need to send a deposit to another school before she hears from the wait listed school. Some students stay on the wait list because they still want to attend the school and may wish to send additional materials to strengthen their files and demonstrate a commitment to the school.

Deferred: Occasionally, a college postpones a decision on a student until a later date, not because the class is full, but because the admissions office wants additional information. Sometimes candidates for early admission or early decision are deferred to the regular admissions deadline. If a student has been deferred, she should do whatever possible to improve her file, because many deferred students are accepted at a later date.

Completing the application:

Remember, as you complete your applications, this is the first and most lasting impression a college will have of you. Imagine reading your own application. Obviously a neat, accurate, complete application makes a much more positive statement. To help your application look its best, prepare and plan enough time to complete your application carefully and well ahead of the deadline.

While you are developing your college list, assemble a personal profile in the form of a resume which lists your courses, sports, activities, honors, and family statistics. This resume will help you complete your application, as well as provide information for teachers to write recommendations. Naviance provides a resume template for you to follow.

The application usually has several parts:

- **Biographical information:** Colleges require identification and background information including social security number and whether any relatives have attended the school. Some colleges give preference to relatives of alumni.
- **Courses:** Colleges ask students to list the courses they have completed and are currently enrolled in.
- **Activities:** Space is available for lists of school activities, sports, honors, and community service. List these activities in order of the amount of participation, starting with areas of strongest interest. Omit minor or one-time events if space is limited. Include: scouting, 4-H, athletics, church involvement, and community honors, as well as school-related activities. Do not list anything before ninth grade, unless it is exceptional.
- **Essays:** Applications often require one or more essays. Compose the essays to fit the questions. Write rough drafts first, copy, and proofread carefully. Use the amount of space provided as an indication of length.
- **School/Counselor Information:** Often there is a form for your College Counselor to complete. Give a registrar form for each school to your Counselor after you have completed all required information.

- **Application Fee:** Make sure you have processed your application fee.
- **Recommendation Forms:** Many applications contain forms for teacher recommendations. Give the forms to teachers several weeks before the deadline. Include instructions to return the form to your College Counselor, as well as a copy of your personal profile form. Always ask a teacher personally to write a recommendation. Do not put it in the teacher's mailbox unless you have approached them first. Check if the college requests teachers from specific subject areas. Generally, teachers of academic classes and courses in your anticipated major are preferred.
- **Supplementary Information:** If there is a special reason for wanting an extra recommendation from a person outside the school, by all means ask. However, do not send volumes of extra information, audio or video tapes, or other material unless it is requested. Most schools do not have time to review this material.

Some tips:

- Fill out a Registrar Form and give it to your College Counselor for each school to which you are applying.
- Take time to find the answer to a question. Don't skip or "fake" it.
- Have standardized test scores sent to each school.
- Turn in application forms early, not late. Early applications look better and get more attention.

What does St. Mary's Academy do with your application?

- The transcript is mailed or sent online along with the school profile, which tells the college about the quality college-preparatory school you attended.
- Grade point average is listed on the transcript, but students are not ranked. It is not in a student's best interest to be ranked at a small school.
- A letter from your College Counselor is included as a school recommendation.

- Copies of standardized test scores are sent; however, colleges usually request an official copy sent to them by the testing agency. It is your responsibility to be sure that this is done.
- Any supplementary information the school requests is also included.
- Seventh-semester grades are sent to schools to which students apply upon request.
- A final transcript with eighth-semester grades is sent to the college a student attends.

NAVIANCE

Naviance or WorkspaceK12 is the premier Web-based planning and advising system for schools — with resources for college counselors, teachers, students and parents. Naviance has enhanced the college counseling program at St. Mary's Academy by managing the college and career advising process; communicating with students, and colleagues; and analyzing data about student achievement and outcomes.

Family Connection (student edition of Naviance) is a planning and advising website for students and parents that is powerful, secure, and fully integrated with Naviance, WorkspaceK12. Information that counselors update in WorkspaceK12 is reflected in Family Connection and vice versa — instantly and automatically.

Some of the key features that students have access to are:

- Building multi-year course plans (This is where 9th-11th graders have access to various degrees of Family Connection; a layering effect that methodically introduces students to the college search and planning process).
- Researching local scholarship options.
- Searching for colleges and viewing multimedia college profiles.
- Displaying scattergrams and application statistics from your school.
- Registering for college visits.
- Completing customized student, parent, and alumni surveys.
- Accessing Web links and custom pages from your school.
- Exploring personality types and career interests.

College Counselors have access and utilize the following key features:

- Manage the college visit schedule and let students register on-line.
- Publish local scholarship information and match students with awards.
- Track college applications and analyze historical results from your school.
- Keep a journal of interactions with students and parents.
- Store letters of recommendation and other documents for easy access.
- Track teachers who are writing recommendations.
- Maintain a database of your contacts at colleges.

HOW DO I WRITE A COLLEGE ESSAY?

Many colleges require an essay from the applicants. The essay topic can be simply a blank piece of paper titled, "Use this space to tell us more about yourself," or it can be a specific question. Read the essay carefully before responding. Do not turn in a generic essay written for all the schools to which you choose to apply.

The essay is a very important part of the admissions criteria, especially for more selective colleges. The essay gives the admissions office an opportunity to know you as a person. It is the only part of the application that allows your personality to shine through. If you interview, you have an opportunity to make a personal impression, but only the essay is in front of the admissions officer at the time a decision is made.

Students often delay writing essays because they are time-consuming and difficult to write. When you consider the essay's importance, though, you will understand why you should start early and write a careful essay with several drafts.

Your essay should be your own work. Colleges will know if an adult writes your essay. Ask parents and teachers to help you with topics, advise you on detail and impact, and proofread, but in the end the essay should sound like you.

Getting started

- When you begin your essay, read the instructions carefully. Take some time to think about your topic. Make certain the topic responds to the question. Use your personal profile for ideas and detail.
- Make your essay fit in the space given, usually one page, single-spaced, or about 350 words.
- Type your essay with good manuscript form, unless the application asks for a hand-written essay. If your essay is hand-written, use blue or black ink. Writing your essay on a word processor makes changes less painful and time-consuming.
- Choose a topic which truly reflects who you are. A good essay tells the reader something about who you are, what you have accomplished, or what you really care about. It adds information that is not on the application. An essay shows you have some insight into your own growth and values. There is no one subject that is best. Don't try to guess the interests of the admissions officer. Be yourself. Tell your story.
- The most common mistake in essays is a lack of detail. Support what you say with examples. If you write about meeting people on a trip, talk about someone you met and what you learned from him or her. If you write about accomplishing a goal, include the steps you took along the way. Whatever you write about, it is the detail that gives your essay personality and life and sets it apart from others, which may be on a similar topic.

- Be careful about writing clever, creative, or humorous essays. Videos are no longer original, tapes of songs have been done, children's stories are not new, and essays about writing essays are passé. A failed attempt at being really creative can be a disaster. Even if an essay is creative or unusual in form, it still needs real substance.
- This essay is not a formal expository essay, but a personal statement. Write with a relaxed structure, not a formal five paragraph one. Use the number of paragraphs you need. It is more effective to start with an incident or statement of topic than with a formal introduction. It should end logically but does not need a summary conclusion.

What are some topics?

The trend in essays seems to be toward the personal statement, and away from the structured essay. This often leaves the burden of finding a topic up to you. If your topic is open-ended, try writing about an important day, incident, or discovery. You may use a small incident but one which reveals a value.

More traditional topics fall into four categories:

- Some essays ask you to write about a social issue, a moral decision, or technical change. Choose an issue you know something about and limit it to a manageable size so you can write more than broad generalizations.
- Some essays ask why you want to attend this college or pursue a particular major or career. These questions look easy, but are difficult. Many students do not have very clear reasons for choosing a college, major, or career. Do a little research so you can be specific about a program, professor, or characteristic of a career.
- Some questions ask about an activity or experience significant to you. These questions allow you to tell a story that you know. Be specific and let your experience lead to values implications.
- The last category asks for your comment on a book or quotation. Again, limit yourself so the essay is detailed and specific and not too general or trite.

HOW CAN I QUALIFY FOR FINANCIAL AID?

Financing a college education is very expensive. Many families ask what financial aid is available and how to apply for it. The college you plan to attend is the best source for information about financial aid. Carefully read the catalog and other information the college provides. In assessing the need for financial aid, colleges look at the family's *ability to pay over time*. College is a major investment which pays great dividends. Most people need to consider taking much longer than four years to pay for college.

Do not rule out a private college simply because its costs are higher than those of a public college. Often private colleges have generous financial aid programs which make the actual parent-student expenses manageable or even comparable to state supported schools, especially for the most needy students. Apply to the colleges you wish to attend and wait to see what their aid offers before deciding if you can afford to attend.

Most financial aid is given on the basis of demonstrated need. Some colleges admit students "need blind", meaning they do not consider financial aid until after an applicant has been accepted. Using the information you provide about family income, the college determines a "financial aid package" and makes you an offer of aid. Then you can accept the school and the package, turn it down, or in some cases, explain why you think the package should be adjusted.

Need for financial aid is determined by subtracting the amount of money a family can reasonably be expected to contribute from the cost of attending college. Cost includes tuition, room, board, and an allowance for books, transportation, and other expenses. The result is the amount of need. Most colleges are committed to meeting that need if a student meets the application deadlines.

What does "financial aid package" mean?

The college offer usually consists of grants, loans, and possibly a work-study component.

A **grant** is an outright scholarship which goes toward your college expenses. It does not need to be repaid. The Pell Grant and SEOG (Supplemental Educational Opportunity Grant) are federal grants awarded to students with the greatest need. Many private colleges give large grants to students who need financial aid. Obviously, the student wants the largest grant possible in the package.

A **loan** is made to the student and must be repaid after a period of time after the student graduates. Some loans, notably the Perkins (NDSL) and Stafford (GSL) loans, are made to the student with financial need. They carry low interest rates and are paid back after graduation. The Unsubsidized Stafford Loan and PLUS (Parents' Loans for Undergraduate Students) are available to parents and repayment begins 60 days after the loan is made. Parents often express concern about being in debt and should realize that loans are capped at an amount the student can afford to pay back. Student repayment is usually \$110 or less a month after graduation. The difference between need and maximum loan is almost always met by grant money.

A **work study program** gives the student an on-campus job during the school year to help pay for tuition, room, and board. Students are limited in the amount of hours they are asked to work, and often the work is relevant to the student's education or interests.

In addition to the financial aid package, many colleges have deferred payment plans, installment plans, and parent loan programs available which do not depend on need, and may help you and your parents distribute college payments more evenly throughout the year, or over several years. Banks also have college loan programs which parents may want to investigate.

You should know colleges usually reduce your need-based package by the amount of any need-based scholarship. Ask them to reduce the loan, rather than the grant portion, of your aid. Some colleges, but not all, will agree to do this.

What other financial help is available?

While most financial aid comes from the federal government for in-state students at public institutions, many private colleges and universities distribute large amounts of money as well. Some of this money is not need-based. Colleges offer scholarships for academic excellence, athletic ability, special talents, alumni connections, and certain fields of study.

A variety of organizations offer scholarships which may or may not be based on need. Some corporations give scholarships to children of employees and some fraternal organizations and foundations also give scholarships. The College Counseling office maintains a file of scholarship information which comes to the school. This information is made available through the Naviance program. In addition, look for announcements in the newspaper, and ask your college and organizations of which you and your family are members. The counseling office also has a computer program which will do a personalized scholarship search. Parents often ask about commercial search services. They vary substantially in price and usually duplicate the resources available at St. Mary's Academy. The Internet website fastweb.com is very useful for finding more information on financial aid.

Many of these awards are based on competition of some kind, often writing an essay. Be prepared to work for your grant.

How do I apply for financial aid?

The first step in applying for financial aid is obtaining and completing a financial aid application form. Under the 1992 Reauthorization Act, the first step is filling out the Free Application for Federal Student Aid (FAFSA). In addition, many colleges require either the Profile (College Scholarship Service/Financial Aid form) or their own form. Many scholarships require the FAFSA even if they are not based on financial need. These forms are available in the college counseling office in late fall. Complete the FAFSA as soon after January 1 as possible and the Profile as soon as you apply to colleges. Do not wait to complete your taxes or for college

acceptances. Many colleges award money as they accept candidates and by late spring may not have funds available. You will need to estimate your taxes to complete the forms. Some colleges will ask you to submit your 1040 income tax form later as verification of your estimate. If your parents are divorced, both parents must submit financial aid information.

About six weeks after filling out these forms, the service will send an acknowledgment verifying your information. After receiving it, you will receive a Student Aid Report (SAR). The SAR includes your Pell Grant eligibility report. Pell grants are considered the “floor” of a financial aid package, and only the most needy students receive them. Many students who are turned down for Pell Grants get substantial financial aid from other sources.

The college will notify you of its financial aid package. Each college’s interpretation of your need may vary somewhat. You will have to evaluate each offer and make a decision. Financial aid is offered for one year and must be renewed. The amount of aid will vary with tuition and as family circumstances change. The aid package is often negotiable. If you feel the college has not fully understood your circumstances or the package is significantly less than that of another school, contact the financial aid office and explain your position.

Athletic scholarships are regulated by the NCAA. Your college or college counselor can provide you with a copy of the guidelines. It is important to follow these guidelines carefully. Your coach will help you fill out the statistics needed by college athletic programs. Only colleges with Division I or II teams may offer athletic scholarships.

The process of applying for financial aid can be very bewildering. Your best source of information is the financial aid office at the college of your choice.

Remember to meet deadlines and apply early. Colleges award aid as requests come in. Late applicants may not have their full need met even though they qualify.

WHAT RESOURCES ARE AVAILABLE TO ME?

In addition to the College Counselors and representatives, you have other resources available to help you make your decision.

When you know which schools you are interested in, write to them for information. Write a letter in correct business form, including the name of your high school, graduation date, the term you plan to enroll, possible major, and any other relevant information. Ask for a catalog, an application, and anything else you may need to apply. If appropriate, ask for forms on financial aid and special programs. Return the cards which arrive by mail and those received from college representatives.

Computer programs can help as well. Naviance has two college search programs available. Juniors are especially encouraged to use them. The programs list possible colleges taken from criteria you input. The searches provide information, photographs, and in some cases a brief video. You may also apply to the school directly through the specific college website.

The College Counseling office maintains a collection of useful information, including:

- summer opportunities on campuses
- financial aid information and forms
- testing information and registration forms

Local libraries and book stores offer books on college search and test preparation. You may want to browse and purchase books which are useful. Some recommended books are:

Comparative Guide to American Colleges, Cass & Birnbaum

The College Handbook, College Board

The College Handbook: Index to Majors, College Board

The College Cost Book, College Board

Barron's Profiles of American Colleges, Barron's Educational Series, Inc.

Index to Major Areas of Study, Barron's Educational Series, Inc.

Peterson's Guide to College Admissions: Getting Into the College of Your Choice, Peterson's Guides

Lovejoy's College Guide, Prentice Hall

Fiske's Selective Guide to Colleges, Yale Daily News Staff

Don't Miss Out: The Ambitious Student's Guide to Financial Aid, Robert & Ann Leider

How to Pay For Your Children's College Education, Gerald Krefetz

New and Improved College Book, Lisa Birnbach

America's Best Colleges, U.S. News and World Report (published annually)

Letting Go: A Parent's Guide to Today's College Experience, Karen Levin Coburn & Madge Lawrence Treeger