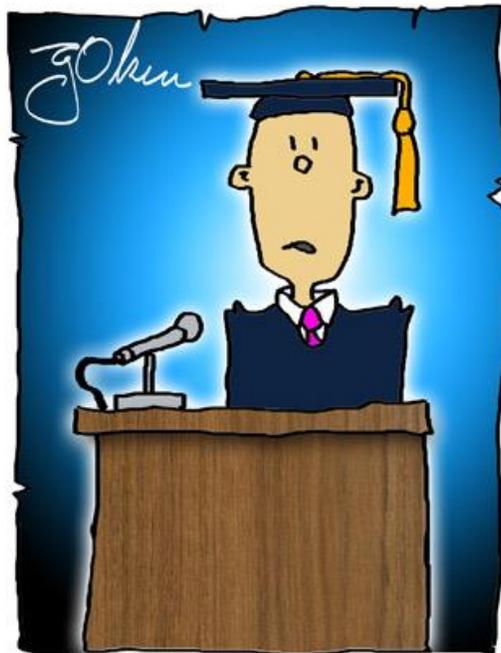


COLLEGE ADMISSIONS AND SCHOLARSHIP GUIDE



"My fellow graduates... We are embarking on a journey... and gas is nearly four bucks a gallon."

COLLEGE ADMISSIONS

SCHOLARSHIP GUIDE

INDEX	Page
1. General Information	3
- Introduction	
- Factors to Consider	
- How to Begin	
- College File	
-Admissions Options	
- Senior Timeline	
2. College Admission Process	11
- Campus Visits	
- Choosing a College	
- College Comparison Checklist	
-Admissions Process/What You Need	
- College Application Checklist	
- Common Errors and Tips for College Applications	
- Resumes	
- Volunteer Opportunities	
- ACT and SAT Test Prep	
- Test Tips	
- Essays for Colleges and/or Scholarships	
- Interview Tips	
- Letters of Recommendation	
3. Financial Aid	29
- Free Application for Federal Student Aid (FAFSA)	
- Federal Aid	
- State Aid	
- State Scholarships – Palmetto Fellows, Life, Hope	
- Scam Alert	
4. Applying for Scholarships	43
- Top Tips for Winning Scholarships	
- Specialized Scholarships	
- Internet Searches (Colleges, Financial Aid and Scholarships)	
- Websites	
- Free Publications	
5. Local Colleges & Universities	52

GENERAL INFORMATION

Included in this section:

- Introduction**
- Factors To Consider**
- How To Begin**
- Admissions Options**
- Senior Timeline**
- Credit Requirements for Graduation**
- Student Educational Occupational Plan**

Brashier Middle College Charter High School

1830 West Georgia Road, Building 203

Simpsonville, SC 29680

www.brashiermiddlecollege.org

Phone: 864-757-1800 Fax: 864-757-1850

Vickie McCammon, Counselor

vmccammon@faculty.brashiermiddlecollege.org

INTRODUCTION

Each year millions of high school seniors make the decision to continue their education. Obtain information as early as possible concerning the types of college, the admissions requirements, the academic and extracurricular offerings, and cost. Ideally, the senior should select colleges after carefully considering his/her own needs and preferences and the opportunities offered by individual colleges.

Students may choose from approximately 3000 two - and four - year post secondary institutions in the United States. Of these institutions, 50 private and public two- and four- year post secondary schools are located in South Carolina. Some of these colleges have more selective admissions requirements than others and the cost of attendance varies greatly.

While some of the information may appear to be aimed primarily at students entering their junior year of high school, it can be extremely beneficial to students and parents of any grade who are ready to begin thinking and planning for their future educational opportunities.

SUBJECTIVE FACTORS TO CONSIDER

Each of you has abilities and interests that need to be analyzed during the college planning time. Answers to the questions listed below can be helpful in deciding the type of school and major academic area that best suits personal needs.

Career Options

- ◆ What skills do I have and enjoy using?
- ◆ Of the courses I have taken in high school, which have I enjoyed?
- ◆ What courses have given me difficulty?
- ◆ What type of career appears interesting and challenging to me?
- ◆ Do I like to work with people, data, or ideas?

*“Choose A Job You
Love... And You Will
Never Have To Work
A Day In Your Life.”*

Confucius

School Alternatives

- ◆ Do I want to stay close to home or go far away?
- ◆ Do I prefer a small (100-2002), medium (2100-7000), or large (7100-and above) school?
- ◆ Do I want a small town or large city environment?
- ◆ Do I want to attend a coeducational or single sex institution?
- ◆ Do I want to live on campus?
- ◆ Do I want to play intercollegiate sports?
- ◆ Will I be eligible for an academic scholarship?
- ◆ How important is cost?
- ◆ Am I interested in developing technical skills?
- ◆ Will I be able to exempt credit by taking Advanced Placement Examinations or dual credit courses?

- ◆ Do I want to alternate work with classes?

One of the main goals of this booklet is to offer helpful information on the college admissions process and to take the prospective college student through the process. The following questions will be covered:

1. What should students look for in selecting a college that will best meet their needs?
2. What criteria do colleges use in selecting their applicants?
3. What are the various college tests - SAT I, SAT II, ACT and when should they be taken?
4. How much do various colleges cost? How much will your family be expected to contribute? How do you obtain financial aid?

College serves different purposes for each student. The sooner you can decide upon your goals, the more effectively you will be able to complete the college selection process. For some of you, college is viewed as the final educational experience; both you and your parents anticipate a meaningful and productive career immediately following graduation. For some of you who plan on continuing to graduate school for a medical, dental, law, or engineering degree, the undergraduate school is merely the first step in a long line of post high school learning experiences.

Results show that the more time and energy you have put into the process of selecting a college, the more satisfied you would be with the choice and the more meaningful the experience will be. Furthermore, with such thought and deliberation come a greater probability that the choice will adequately meet your goals and needs.

The decision of what to do after high school is one of the most important decisions most students have had to make thus far. This decision may ultimately determine the direction of their entire future and the pattern of their lives. For this reason, thought and careful planning are essential.

*HARD WORK PAYS
OFF
IN THE
FUTURE...*

HOW TO BEGIN

Choosing a college is a learning process - learning about yourself, learning about your options, learning about specific colleges, and then putting it all together and making the best possible choice. It is an important decision, but you have many people to assist you. The first person to consult is you.

⇒ **The Student**

Who am I? What are my educational goals?
How do I plan to reach them?

What are my strengths and weaknesses?

What type of college atmosphere is best for me?

These are some of the questions you should ask yourself. Not all of them may have immediate answers, but the answers will provide you with some outline for your thinking and planning.

These are some of the most relevant questions you should be asking yourself. Not all will have immediate answers, but they will provide you with an outline for your thinking and planning. Since you are the central figure, you must bear the greatest responsibility for your decision.

⇒ **Your Parents**

Parents can be helpful in many ways. They certainly must be consulted about tuition costs and the college you will attend. They can assist you in clarifying your own ideas. No one has known you longer, or better, than your parents. They are the major resource in this important decision.

⇒ **Teachers**

Your teachers are also able to help you clarify your goal, explain fields of study, and explore career opportunities in their areas of specialization.

⇒ **College Students**

Students attending college will be able to give you current information about their colleges and may be willing to have you spend time with them on campus.

⇒ **Books**

Books can give you accurate information, but use several, for each emphasizes different aspects of college selection and college life. Always remember there is a lapse of time between the compilation of the material and its publication. The most accurate information can be found in the catalogues of the specific colleges in which you are interested.

⇒ **The Internet**

Almost all colleges can be accessed through the Internet. This information is constantly being updated. If you have a computer at home or use one in the library, you have a tremendous amount of material that can help you in your search for the college that is the right college of you. (College web sites can be found in The College Handbook in the guidance office.)

⇒ **College Representatives**

Admissions officers from nearby colleges sometimes visit high schools. These visitations will be announced at lunch and on the Brashier website.

⇒ **ED-OP Day**



COLLEGE FILE

You should start a COLLEGE FILE. In this file you should keep all information relating to colleges, applications, scholarships, financial aid, etc. If you have sent any forms already, place a copy of them in your file. Also, be sure to include:

- ☞ a copy of the STUDENT INFORMATION FORM
- ☞ a copy of every college application you submit
- ☞ a copy of the COLLEGE FLOWCHART
- ☞ copies of each essay you have written for an application
- ☞ copies of any financial aid information you submitted

If all of these items are kept together in one folder, you will find the process of completing applications much easier than you think.

ADMISSIONS POLICIES/OPTIONS

Colleges have various admissions options or policies. It is your responsibility to study these practices and determine which policy utilized by a particular school is the best option for you. You will find this information in publications from the college. Most colleges fall into one of the following categories.

- ☑ **Early Admission** refers to the admission of a student prior to graduation from high school (usually after the junior year).
- ☑ **Early Decision** is 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. This decision is binding!
- ☑ **Early Action** is the term used to describe the process which permits a student to make application to an institution of preference and receive a decision during the senior year, well in advance of the normal response dates in the spring. Many Ivy League schools use this policy.
- ☑ **Regular Decision** describes the process in which an institution reviews most of its applications prior to notifying the majority of its candidates.
- ☑ **Rolling Admission** is the process in which an institution reviews applications as they are received and offers decisions to students as applications are reviewed. Most of the colleges in South Carolina use this admissions policy.
- ☑ **Wait List** is the policy in which the college does not initially offer or deny admission, but extends to an applicant the possibility of admission in the future.
- ☑ **Deferred Admission** is the practice used by colleges that guarantees admission a year after graduation - usually the student will take courses at a two year college and then transfer to the college.
- ☑ **Open Admissions** permit all applicants to enroll in the institution.

TIME LINE FOR SENIORS

August

1. Unofficial transcripts will be given to seniors and their parents to check credits needed for graduation and college entrance.
2. Register for SAT Reasoning Tests and SAT Subject Tests online at www.collegeboard.com and get immediate confirmation of your registration. Get online or see your counselor for other test dates.
3. Sign up online for ACT tests on www.actstudent.org. Other test dates for this year will also be listed.
4. Polish and update your resume (highlighting awards and honors).
5. Athletes need to enroll with the NCAA clearinghouse if you plan to play college sports. The website address is: www.ncaaclearinghouse.net

September

1. Visit colleges you are considering. You are allowed two college visits/junior and senior years. These visits must be pre-approved by guidance or administration. Forms are available from Mrs. Forbes.
2. Research careers; search for scholarships, grants and loans; practice for the ACT/SAT online; apply for colleges online and much more.
3. Take SAT and ACT tests and have official scores sent to your colleges or universities by the testing agencies.
4. Research 6 or 7 colleges to find out college entrance requirements. Begin the application process to colleges whose requirements you meet. Take time to think about and outline any essays required.
5. Give recommendation forms to teachers and/or staff members making sure that your portion of the forms are filled out completely. Give staff members a minimum two weeks to write recommendations. Request the recommendation in writing; include a copy of your transcript and resume and details about the scholarship (i.e. leadership, service, academic, etc.). Be sure to enclose an envelope (stamped, if it is to be mailed by the teacher).

October

1. Make a list of schools that interest you and keep a file of deadlines and required admission items for each school.
2. Take SAT and ACT tests and have official scores sent to your colleges or universities by the testing agencies.
3. Attend regional College Fair. College representatives will be at a College Fair at McAlister Square in early fall. Students, especially Seniors and their parents, should visit this event.
4. Finish Early Decision Applications

November/ December

1. Official transcripts will be sent to your college when requested by Vickie McCammon, Dean of Students. Transcript Request Forms will be available from Ms. McCammon. Be sure to download the counselor page from the application, if applicable, and give this to guidance as well. Students will be given three transcripts for free(mailing not included). Each additional transcript will cost \$1.00. Any envelopes and stamps not provided by the student will be charged to them.
2. Continue to submit applications to colleges and for scholarships.
3. Take the SAT and/or ACT if necessary
4. This is a reminder to make sure official test scores are sent to the colleges to which you are applying.

January

1. Complete and submit your college financial aid application and the Free Application for Student Financial Aid (FAFSA) between January 1st and February 15th, and check for other financial aid options. In order to be considered for financial aid, you will need to submit these forms even if you have not yet been notified of your acceptance to the college(s) to which you applied. Go to www.fafsa.ed.org now.
2. Request your official transcripts to be sent to the colleges of your choice. Forms are available from Ms McCammon.
3. Make sure parents have completed their income tax forms in anticipation of the financial aid applications.
4. Contact the admissions office(s) of the college(s) to which you have applied to make sure that your information has been received, and that they have everything they need from you.
5. Send mid-year reports if required.

February

1. If you completed the FAFSA, you should receive your Student Aid Report (SAR) within four weeks. Make the necessary corrections and return it to the FAFSA processor as soon as possible in order to have your forms processed quickly.
2. Current scholarship information will be updated approximately once a month and given to your Senior Seminar instructors. Also, check the bulletin board in the commons area, the Yahoo group, and the guidance page of the school website for the latest "Senior Scoop".
3. Contact the financial aid office of your college(s) to make sure that your information has been received and that they have everything they need from you.

March/April

1. You will probably hear from schools as to whether or not you are accepted by April 15.
2. Compare your acceptance letters, financial aid, and scholarship offers.
3. When you choose to accept a college's invitation to attend the institution, you will be required to pay a nonrefundable deposit for freshman tuition (this should ensure your place in the entering freshman class).

May

1. Take AP exams the first two weeks in May.
2. Make a decision by May 1st as to which college you will be attending, and notify the school by mailing your commitment deposit check. Many schools require that your notification letter be postmarked by this date.
3. If you were placed on a waiting list for a particular college and have decided to wait for an opening, contact that college and let them know that you are still interested.
4. Once you have chosen your school of acceptance and scholarships received, please notify Ms. McCammon.
5. All seniors will be required to self report any scholarship offers before graduation.

June

1. Have Ms McCammon send final transcripts to your college.
2. Contact your college to determine when fees for tuition, room and board are due and how much they will be.

Summer after Graduation

Participate in any summer orientation programs for incoming freshmen.

COLLEGE ADMISSION PROCESS

Included in this section:

- **Campus Visits**
- **Choosing a College**
- **College Comparison Checklist**
- **The Admissions Process/ What You Need**
- **College Application Checklist**
- **Common Errors and Tips for College Applications**
- **Resumes**
- **Volunteer Opportunities**
- **ACT and SAT Test Prep**
- **Test Tips**
- **Essays for Colleges and/or Scholarships**
- **Interview Tips**
- **Letters of Recommendation**

CAMPUS VISITS

ACADEMICS

Go to a class or two. Most professors welcome visitors. Pick one small seminar and one large lecture. That way, you'll find out what big (and small) classes are really like.

Talk with a professor. If you can, schedule a meeting with a faculty member in an area you're interested in. Ask the professor about the classes he or she teaches and how he or she got started.

Look around. How are the facilities? Are there enough computers? Are there laboratories and studio space for undergraduates? Don't be afraid to ask the nitty-gritty questions.

Pick a normal school day to visit. Avoid graduation, three-day weekends and open houses. Contact the school and confirm their tour, visit and interview policies.

Stay in a dorm overnight. Talk with current students and find out what life on campus is really like.

EXTRACURRICULAR ACTIVITIES

The club scene. Go to the student activities office and take a look at the list of student-run clubs and organizations on campus. Are there enough groups to keep you busy for four years? What about starting your own group? Find out when the groups you like meet and attend a meeting if you have a chance.

Sports. What varsity, intramural, and club sports does the college offer? Are intramural sports popular, or do you have to be on a varsity team to participate. Meet with a coach if you have specific questions.

Social Life. Look at the bulletin boards around campus to see what types of events are posted. Are there concerts, plays, speakers, and parties happening on campus? Find out how popular the fraternities and sororities are. If you're there during the week, ask a current student what he or she does on the weekends.

THE CAMPUS

The physical surroundings. What do the campus buildings look like? Are the grounds nice? Are there places to study or relax and throw a Frisbee? Are there a lot of people around enjoying themselves? Can you see yourself there for four years? Is it a safe environment? Are there call boxes, outdoor lighting, etc.?

AROUND TOWN

The days of your life... Is it easy to get off campus for lunch or a movie? What about shopping? Is public transportation available and accessible? Does the university provide free shuttle buses to popular nearby spots? How accessible are the science, history, and art museums, if available? Are there professional sports teams in town? If possible, take some time to explore the area around the school.

And the nights... What do students do at night? Ask about concerts, theaters, and music clubs in the area. Is it easy to get around, or do you need a car?

QUICK QUESTIONS

- What activities and services are available to help students get settled (academically and socially).
- Are all freshmen assigned an academic counselor?
- Can I take courses from more than one academic division?
- How soon must I choose my major? Can I change majors? What's the workload like?
- What kinds of scholarships are available?
- Will I be able to work with professors on research projects?
- Are courses taught mostly by faculty members or graduate students?
- Are there internship opportunities? Can I study abroad?
- Is there a career center on campus? If so, what services are provided?
- Do I need to buy a computer before I get to campus?
- How will my roommate be chosen?
- Where do most freshmen live? Can I take a tour?
- Is there a wide variety of food to choose from on campus?
- What are the athletic facilities like? Pools? Training rooms? Fitness equipment?
- Are there a lot of student organizations?
- Is it a friendly campus? Is the student body diverse? Are there international students?
- Is there a good library?
- What is the surrounding community like?
- Can I keep a car on campus? Is travel between college and home easy? Is the airport accessible?
- Is there a comprehensive student health center?
- Is the campus attractive?

After visiting a few schools, details can get blurry. List the points about the school that stand out.

CHOOSING A COLLEGE

How do you select the right college for you? Ask these questions to narrow your options.

ACADEMICS AND CAREER PLANNING

- * Does this college offer the major that interests me? How strong is this school's program?
- * Will my previous college credits transfer?
- * What is the average number of students in each class?
- * What percentage of students graduates in 4 years?
- * How easy is it to get the courses I want at the times I want?
- * What career planning services are available?
- * What does the school do to help graduates find jobs? Does the school provide job placement?
- * What percentage of graduates finds jobs?

FINANCES

- * How much is tuition? Room and board?
- * Are payment plans available?
- * What kind of financial aid does the school offer?
- * Are there work-study programs?
- * What kind of refund can I get if I have to drop out?

HOUSING AND CAMPUS RESOURCES

- * Where do freshmen/sophomores/juniors/seniors live?
- * How much is housing? Is it easy to get on-campus housing?
- * What kind of meal plan is offered in the dorms?
- * How accessible are laundry facilities?
- * How many computers/computer labs are there? Are they up to date?
- * What is the quality of library and research facilities?
- * What kind of health facilities and services does the college offer?

THE TOP 10 REASONS NOT TO SELECT A COLLEGE

10. Their sweatshirts are cool
9. Football team is undefeated, tickets are cheap or free
8. Free internet access
7. More bars per capita than any other college
6. Buy 1 year of college, get 1 free!
5. Mall is within walking distance
4. Hot, cheap pizza delivered to campus free!
3. X-Box, Play Station II in the library.
2. Student male to female ratio stacked in your favor.
1. Pay the tuition, get a diploma!

COLLEGE COMPARISON CHECKLIST

COLLEGE NAME:

LOCATION

Distance from Home

SIZE

Enrollment

Physical Size of Campus

ENVIRONMENT

School Setting (Urban, Rural)

Location and Size of Nearest City

Co-ed, Male, Female

ADMISSION REQUIREMENTS

Deadline

Tests Required

Average Test Scores, GPA, Rank

Special Requirements

Notification

Fee

ACADEMICS

Your Major Offered

Special Requirements

Accreditation

Student-Faculty Ratio

Typical Class Size

COLLEGE EXPENSES

Tuition / Fees

Room & Board

Estimated Total Budget

Application Fee, Deposits

Books / Supplies

Personal Expenses

FINANCIAL AID

Deadline

Required Forms

Percent Received Aid

Scholarships

HOUSING

Residence Hall Requirement

Availability

Deadlines

Types and Sizes

Food Plan

Fee

On / Off Campus

FACILITIES

Academic

Recreational

Other

JOB PLACEMENT SERVICES

Availability

ACTIVITIES

Clubs, Organizations

Greek Life

Athletics, Intramurals

Other

CAMPUS VISITS

When

Special Opportunities

Cost

Requirements

Contact

CONTACT WITH PERSON WHO HAS ATTENDED THIS SCHOOL

Their opinion

THE ADMISSIONS PROCESS



The factors colleges most frequently indicate as playing an important role in the admissions decision are academic performance in high school (class rank and grade point average), strength of curriculum, standardized test scores (SAT 1 or ACT), and recommendations. Generally, colleges require the following to begin the admissions process:

- Application and application fee (varies from \$25 up)
- High school transcript
- Standardized test scores (SAT 1 or ACT - some schools require the SAT 2)
- Recommendation from a guidance counselor (Some schools require recommendations from teachers)

Other requirements may include a personal interview, an audition or portfolio, or a personal essay or autobiographical statement including activities and awards. You should consult with the college to determine all credentials necessary for admission.

COLLEGE APPLICATIONS

☐ **HIGH SCHOOL RECORD** - This is the single most important factor in the college application. Your high school record is judged by your academic performance in grades 9-12. Why is this the primary consideration? Evidence has shown that high school grades have generally been the best indicator of college success. Actual courses taken are often evaluated in terms of their varying difficulty. You need to take college preparatory courses - not “easy” courses! Colleges vary in the amount of math, science, foreign language, etc. that they require. The more competitive the college is for admission, the greater the number and rigor of required courses. For example, if you plan to major in engineering, the college will expect you to have taken many mathematics courses as well as physics and chemistry.

☐ **TEST DATA** - It is wise to be aware that colleges evaluate test scores. Most colleges require either the SAT I or the ACT. The higher you score, the better your chances are for acceptance; however, you should remember that this is neither the only, nor the primary consideration. First is your overall high school record.

NOTE: Colleges see ALL the SAT I’s or ACT’s that you take, and they utilize them in various ways. All scores are forwarded to the colleges and they use one of the following methods:

1. Some colleges accept the highest score - verbal and math - from various tests.
2. Some colleges accept the score achieved on the latest test date, regardless of whether it is the highest or lowest, since they feel this most accurately reflects your actual ability immediately preceding admission to college.
3. Some schools average all the SAT I’s or ACT’s you have taken.

☐ **RANK IN CLASS** - Many colleges describe their profile of incoming freshmen in terms of where they ranked within their graduating class. Rank can be particularly important when you apply for scholarships because many scholarships stipulate that you must rank in the top 10% (or 20%, 25%, etc.) of your class.

☐ **EXTRA-CURRICULAR ACTIVITIES** - Some colleges, especially selective ones, regard extra-curricular activities with some importance. These activities indicate your fields of interest and how actively you have pursued them. Also, they indicate the offices you have held in various organizations and show your leadership qualities. It is not desirable to see how many activities you can get on your resume. Too many activities may indicate that you are spreading yourself too thin and not doing a very good job in any activity. It is best to concentrate on activities in which you are interested and

- ☐ which are consistent with your abilities. Colleges tend to accept students who have taken part in meaningful outside activities.
- ☐ **RECOMMENDATIONS** - This area is constantly changing, as colleges vary significantly on their policies and the importance they place on recommendations; however, if a college does ask for them it means the college definitely wants them, reads them, and considers them significant when evaluating your application. It wants to know what your teachers, counselors, advisors, club sponsors, etc. have to say about you.

Are you ambitious, industrious, inquiring, honest, prompt with your work, athletic, self-motivated, well liked by your peers, respected, musical, etc.?
Recommendations will address these traits and may be the only place in the application to indicate any unusual circumstances. Since some of the people whom you ask for recommendations may not know your interests away from school, it is a good idea to give each one a copy of your resume'.

Have you considered how many applications you are planning to submit? You and your parents will determine the number, for there is no "right" or "wrong" number. It varies, not only according to each student, but also by the difficulty of being admitted to the various schools to which the student is applying. Hopefully, your first choice college will accept you. Admissions officers suggest that you apply to at least one safe school, which you will be willing to attend, if that is your only alternative.

Steps to Submitting Applications to Colleges

1. Complete the application
2. Ask your teacher for a recommendation if your school requires one. If the college/university has a recommendation form, ask your teacher to bring it into the guidance office after completion so that all pieces of the application will arrive in one envelope at one time. If a form is not provided for that purpose, ask your teacher to write your recommendation and save it in a word processing file so that it can be pulled for subsequent recommendations for you. Again, ask him/her to return it in a sealed envelope to the guidance office so that your application will contain all pieces.
3. Attach your application fee (personal check or money order) made payable to the college/university to the inside of your application form.
4. Bring the correct number of stamps (if you are submitting two or more sheets of paper, 2 or more stamps will be required for mailing), your application, check, recommendation (if your teacher has already given it to you), etc. **to your counselor.**
5. Inform your counselor that you need a transcript if you apply on-line. Even though on-line is faster, the college/university still must wait on the hard copy and scores from the College Board to make a decision on admission. Be aware that some on-line applications still have a counselor page that must be printed and given to guidance to fill out.

In order to accommodate all seniors, the application packet needs to be in the guidance office at least two weeks prior to deadline. Applications with a deadline over Winter Break (i.e. January 1) must be turned in to Ms. McCammon no later than two weeks before winter break. Most of the time, the applications leave the guidance office within two to three days.

COMMON ERRORS IN FILLING OUT COLLEGE APPLICATIONS FOLLOW DIRECTIONS

- ☐ All college applications may *look* the same, but read the directions carefully – they can be quite different. Read the entire directions **BEFORE** you begin to fill it out.

- Submit the correct number of essays. If it says “choose one,” select only one. If it says to “complete all,” write an essay for every topic requested. If it says 200 word essays, submit a 200 word essay.
- If an essay question has more than one section, provide an answer for every part. Make sure that your responses answer the questions – that it’s clear which response goes with which answer.
- Compute the grade point average according to the instructions. Different schools use different methods.
- Be careful not to confuse ‘country’ with ‘county.’
- Use a computer, word processor or typewriter. It will make your application easier to read and shows that you cared enough to spend a little more time.
- Call the admissions office after you’ve sent in your application.

SINS OF OMISSION

- Double-check and triple-check to make sure you haven’t forgotten anything.
- If you’ve written your essays on separate sheets of paper, don’t forget to include them.
- Don’t forget to sign your application or recommendation letter waiver.
- Be sure to list your intended major. If you’re not sure, write “undecided.”
- When a college asks for senior year classes, be sure to submit your classes for the entire year.
- Don’t leave blank spaces.
- Don’t forget to make a copy of your application before you send it in.
- Make sure you include the application fee. Paperclip the check to the front of the application.
- Make sure you use the proper amount of postage on the envelope.

GIVE THEM WHAT THEY’RE ASKING FOR

- If you’re not sure what they mean or you’re confused by a certain question, ask.
- Include a permanent address.
- When you are asked to list your activities, don’t limit yourself to activities in high school (unless that’s specified). Include work with community organizations, volunteer efforts or employment.
- For ‘nickname,’ include your preferred name, if you have one (e.g. Jim, instead of James.) Don’t write in the names your friends use when they joke around with you (e.g. “Squid,” “Buster,” etc.).
- If the application asks for ‘zip code + 4,’ enter your entire nine digit zip code.

BLOOPERS AND BLUNDERS

- It helps to have other people – your guidance counselors, teachers or family members – look over your application. Sometimes it’s the little things that can hurt your chances for admission.
- Many parents think their role in the application process is to pull strings. The truth is, admissions committees resent such outside interference. They want more information about you, not an impersonal note from some politician or rich guy who went to their school 40 years ago.
- Use the spell-checker on both the applications and the essays. Don’t count on the spell-checker alone. Just because something is spelled correctly doesn’t mean it makes sense (e.g. “I no a lot about applying two colleges.”)
- Watch how you enter dates. A frequent error: Students often list the current year for their birthday.
- If you’re going to use some of your responses for more than one school, be sure to replace the name of the school with the correct one.
- Start writing a rough draft of the application several weeks before it is due. Then revise and rewrite. Put it on the shelf for a few days then read what you’ve written to a friend or parent.
- Make a copy of your application.
- Allow a lot of time to complete your application. That will keep you from making these errors on your application, as well as the worst mistake that you can make:
 - **SENDING IT AFTER THE DEADLINE!** (A real no – no.)

PRESENTING YOURSELF IN THE COLLEGE APPLICATION

Many institutions make admission decisions in a straight forward, objective manner by considering only academic criteria, like SAT/ACT, grade point average, class rank, and SAT subject tests. The more selective institutions make their decisions more subjectively. In these institutions a combination of your academic profile, and personal profile based on additional information found in your application – essays, creative exercises, interview report, activities and interests and recommendations from teachers, counselors, principal, etc. – are used to assess several general areas and make a decision on admission.

WHAT COLLEGE ADMISSION COUNSELORS ARE LOOKING FOR

- Admissions counselors want an accurate, confident portrayal spiced with a few sparks of originality.
- Their charge is to identify and enroll the best class possible.
- They are looking to create a good ethnic, social, economic, and geographic mix of students.
- The college needs geniuses in their class to ensure academic pace.
- They want an occasional eccentric to balance cynicism and remind them of individuality.
- They need artists and musicians to represent the richness of society.
- They need leaders who can provide vision and inspiration.
- They are looking for active members and doers who can make the vision come true.
- They want athletes, 4-Hers, math whizzes, ultimate Frisbee and quiz bowl champs, travelers of foreign lands and givers of themselves.
- Questions that admission counselors ask themselves:

What is the institution getting? What does the candidate value, and what makes her or him tick? Is there evidence of real intellectual curiosity? What have the applicants accomplished in the classroom? Have they challenged themselves academically? Have they taken advantage of the curriculum available? Have they taken an occasional academic risk or remained in a safe harbor by studying only those areas in which they are most able? How did they perform in comparison to other academically motivated students in their school? What has the candidate accomplished beyond the classroom? Is there some evidence that the applicant has pursued outside interests with persistence and a measurable degree of compassion? How has the candidate demonstrated a concern for the greater good?

TIPS TO MAKE YOUR APPLICATION STAND OUT

- Tell how and/or why your most important activities have changed you. They want to know what you have learned from your experiences, not just what you have done.
- View the admission forms as the place to chronicle family background, school history, activities, work experiences and other autobiographical information. Be clear, concise and use specific detail.
- Use the subjective essay to express your “other” side, that which the admission counselor may not learn from your courses and grades. The quality of your writing is particularly important.
- Submit evidence of your scholarly and creative endeavors. Present slides of work, tapes of musical performances, photography, poetry, creative and journalistic writing, independent research and internship reports or whatever else you feel is important. Tell them about what you truly enjoy doing, what inspires you and what holds meaning for you.
- Do not miss the opportunity to have a personal interview.
- Present yourself in a powerful, persuasive way without exhibiting a cocky attitude.
- Be honest with yourself – and about yourself. Don’t go on an ego trip.
- Gain the attention of the admission counselor. Demonstrate a real passion for not only learning, but also for something else, be it an activity, hobby, leadership position, volunteer work, or social advocacy. Commitment to a single activity is far more appealing to the eyes of the decision-maker than an uneven record of limited, intermittent participation in a number of activities.
- Stand for something; do not stand for nothing.
- Remember: gifted pianists and chess champions have equal stature with athletic prowess. Community service and volunteerism stack up nicely alongside perfect test scores.

TOP TIPS FOR ADMISSIONS

- Take a strong course schedule. Don’t take courses that simply pad your GPA.
- Do volunteer work. Volunteer for activities that reflect your personality.
- Ace the entrance exams. Take sample tests beforehand. Read the directions and test questions carefully.
- Find the school that’s right for you. Develop your ideal college profile. Pick one that best matches your desires, goals, objectives and abilities.
- Fill out the application accurately. Approach each application as if it were the only one that you’re filling out. Read the directions carefully and follow them precisely. Tell the truth.
- Craft excellent application essays. Start by brainstorming for an original topic. When writing, be clear, concise and well organized. And don’t forget to check grammar and spelling.
- Submit applications as early as possible.

- Get great letters of recommendations. Choose adults who know you well such as teachers, employers, coaches, clergy and community leaders. Provide them with all the necessary materials and information well in advance. Send letters at least 10 days in advance. Dazzle them at your college interview, if they have one. Stay calm. Dress for the occasion. Write a thank-you note.

Resumes

Remember to include everything from the ninth grade on. Record everything that you have done in school, the community, or through a church organization. Things that should be included:

AWARDS

EXTRACURRICULAR

COMMUNITY

LEADERSHIP

ACTIVITIES

SERVICE (Hours)

POSITIONS

VOLUNTEER OPPORTUNITIES

American Cancer Society

American Red Cross

Community Service

Department of Veteran's Affairs

Habitat for Humanity

National Park Service

Salvation Army

Special Olympics

USDA Food Recovery

U.S. Fish and Wildlife

Animal Shelters

Chamber of Commerce

Child-Care Centers

City Parks

Community Centers

Elementary Schools

Environmental Organizations

Food Banks

Homeless Shelters

Hospitals

Libraries

Literacy Programs

Local Sports Leagues

Museums

Newspaper Offices

Nursing Homes

Playgrounds

Political Campaigns

Recycling Centers

School Computer Labs

Scout Troops

Senior Citizen Centers

State Parks

ACT and SAT TEST PREP

- The preferred and easy way to register for the ACT and SAT tests is on-line. www.act.org (ACT test) and www.collegeboard.com (SAT I and SAT II tests.)
- Start with the free publications available at your high school. They include sample tests, the correct answers, answer sheet and scoring instructions.
- If you want more in-depth advice, and are willing to pay for it, practice manuals abound. When selecting a book, check the publication date (the more recent, the better).
- The fastest growing segment of SAT/ACT preparation materials is CD-ROM software. You start with a diagnostic test that assesses your strengths and weaknesses. The program then creates a personalized course of study.
- Traditional prep courses are available. The cost of these courses ranges from \$500 to \$1,000.
- The SAT I test will include: 70 minute Critical Reading, reading comprehension, sentence completions and paragraph-length critical reading. The answers will be multiple choices. It will score CR 200 – 800. The math test will include basic arithmetic, Algebra I, Geometry and Algebra II. The answers will be multiple choice and student-produced responses. It will score: M 200 –800. A 60 minute writing Test will include grammar, usage and word choice. The answers will be multiple choices and an essay. The essay question will ask you to take a position on an issue and support it persuasively with examples from your studies and experience. It will score: Composite: W 200 – 800; Sub scores: Essay 2 – 12; Multiple Choice: 20 –80. Each SAT section has 3 levels of difficulty: easy, medium and hard. Spend most of the time on the medium questions. Taking the time to get these questions correct will contribute greatly to an increased score. Eliminate wrong answers. Physically cross out the wrong answer choices in your test booklet, and then guess among whichever answer choices remain. You must guess. Only a quarter-point is subtracted for every wrong answer (SAT test only.)
- The SAT II is a subject test. It needs to be taken on a day other than the day of the SAT I test. Check with your college to see if they require this exam. If they “recommend” the test, it is to your advantage to take it.
- The ACT test is a 175 minute exam in 4 parts: English (75 questions), Math (60 questions), Reading Comprehension (40 questions), and Science Reasoning (40 questions). An optional 30 minute writing exam is offered. The prompt will give an issue to write about. Explain your point of view in a clear and logical way. Address what others might say to refute your point of view and present a counter-argument. Use specific examples. Vary the sentence structures. ACT.org has a list of colleges that require the ACT writing exam. The writing option has an additional fee. Answer every question. Your score on the ACT test will be based on the number of questions that you answer correctly: **there is no penalty for guessing**. Scoring 0– 36.
- Some companies offer test prep courses on the web. Check out: (Note: some sites are free, the majority charge a fee.)

www.act-sat-prep.com

www.ets.org (TOEFL test)

www.prepusa.net

www.actstudent.org

www.maxthetest.com

www.onlinetestprep.com

www.number2.com

www.kaplan.com

www.barronstestprep.com

www.collegeboard.com

www.princetonreview.com

www.testprepreview.com

www.petersons.com

TEST DATES 2013-2014

SAT I

TEST DATE	REGULAR DEADLINE	LATE DEADLINE
October 5, 2013	September 6, 2013	September 20, 2013
November 2, 2013	October 3, 2013	October 18, 2013
December 7, 2013	November 8, 2013	November 22, 2013
January 25, 2014	December 27, 2013	January 10, 2014
March 8, 2014	February 7, 2014	February 21, 2014
May 3, 2014	April 4, 2014	April 18, 2014
June 7, 2014	May 9, 2014	May 23, 2014

Brashier Middle College's Code Number: 410879
Register online at www.collegeboard.com

ACT

TEST DATE	REGULAR DEADLINE	LATE DEADLINE
September 21, 2013	August 23, 2013	September 6, 2013
October 26, 2013	September 27, 2013	October 11, 2013
December 14, 2013	November 8, 2013	November 22, 2013
February 8, 2014	January 10, 2014	January 24, 2014
April 12, 2014	March 7, 2014	March 21, 2014
June 14, 2014	May 9, 2014	May 23, 2014

BRASHIER MIDDLE COLLEGE CODE: 410879
REGISTER ONLINE AT WWW.ACTSTUDENT.ORG

New SAT & ACT Score Comparison

ACT <i>If you scored...</i>	<i>or a...</i>	NEW SAT <i>It's about the same as a...</i>
36	1600	2400
35	1560-1590	2340
34	1510-1550	2260
33	1460-1500	2190
32	1410-1450	2130
31	1360-1400	2040
30	1320-1350	1980
29	1280-1310	1920
28	1240-1270	1860
27	1210-1230	1820
26	1170-1200	1760
25	1130-1160	1700
24	1090-1120	1650
23	1060-1080	1590
22	1020-1050	1530
21	980-1010	1500
20	940-970	1410
19	900-930	1350
18	860-890	1290
17	810-850	1210
16	760-800	1140
15	710-750	1060
14	660-700	1000

13	590-650	900
12	520-580	780
11	500-510	750

Source: <http://www.princetonreview.com>

TEST TIPS

- Read the directions carefully. The English, Reading and Science Reasoning Tests on the ACT ask for the “**best**” answer. The Math test asks for the “**correct**” answer.
- Pace yourself. Do not spend too much time on one passage. Go on to other questions and come back if there is time. Answer the easy questions first and skip the questions you find difficult. After answering all of the easy questions, go back and answer the more difficult questions. On a scratch paper, keep note of questions you want to return to if you have time.
- Understand what each question asks.
- When you return to the more difficult questions, try to use logic to eliminate incorrect answers to a question. Compare the answer choices to each other and note how they differ. Such differences may provide clues as to what the question requires. Eliminate as many incorrect answers as you can, then make an educated guess from the remaining answers.
- An announcement will be made when there are five minutes remaining on the test, go through and fill in all of the blanks. Remember, there is no penalty for a wrong answer on the ACT test.
- If there is time left after you have answered every question, go back and check your work.
- Be sure that you fill in the correct ovals and rectangles on your answer sheet. Position your answer document next to your test booklet so you can mark your answers quickly and completely.
- Erase completely if you want to change your answer. The answer sheet is machine scored and the machine can’t tell an answer from a scribble.
- Use your test book to do scratch work – cross off answers you know are wrong and to mark questions you did not answer so you can go back if there is time.
- Do a final check of the essay when it is finished. Correct any mistakes in grammar, usage, punctuation, and spelling. If you find any words that are hard to read, recopy them so your readers can read them easily. Make any corrections and revisions neatly, between the lines but not in the margins.
- Enter the testing room with confidence. You will be surprised how well you can do.
- Be prepared to work hard.
- Get plenty of rest the night before the test.
- Eat a well - balanced breakfast.
- Arrive early. Locate bathrooms and drinking fountains.
- Dress comfortably. Be sure to bring a sweater or jacket in case the room is cold.
- Bring a snack.
- Bring your test center admission ticket.
- You must bring a photo ID to the test site.
- Bring sharpened soft-lead (No. 2) pencils with erasers.
- Wear a wrist watch so that you can pace yourself. Do not bring a watch that has an alarm function.
- Bring a calculator for the math section. Know which kinds of calculators ACT allows. (Permitted calculators are listed in the ACT instruction guide or on the inter-net.) You are not required to use a calculator. If you regularly use a calculator in your math work, use one you’re familiar with.
- If you would like to take the ACT test and did not register on time, you can test as a “standby” examinee.

You need to show up with a completed packet and a stand-by fee (fee list is in the packet). After all of the examinees have been seated, if there are leftover packets and seats, then you may test.

· How will you do on a retest? 56% increased their composite score. 22% percent decreased their composite score. 22% had no change in their composite score.

STRATEGIES FOR TAKING TESTS

1. Familiarize yourself with the test.
2. Read novels (helps with vocabulary and reading comprehension).
3. Dictionary.com e-mails you a “word of the day” to help with vocabulary.
4. Keep a journal (helps with the writing section).
5. Do crossword puzzles.
6. Read the newspaper. Articles are about the same length as passages in the tests.
7. Work out logic puzzles.
8. Draw. Being able to quickly and accurately draw shapes can help on the geometry test.
9. Memorize fraction/decimal conversions.
10. Don’t panic!

ESSAYS FOR COLLEGES AND/OR SCHOLARSHIPS

If you’ve spent your high school days cloning humans, balancing the federal budget or editing your town’s newspaper, you’re bound to catch – and keep - the attention of essay readers. The essay questions on admissions applications are the school’s eyes into understanding your motivations, creativity and personality. Don’t be intimidated by the essay questions. Sometimes the best answers are those that you can write quickly because you feel strongly about the question.

Admission officers all agree on one general rule: spelling or grammatical errors equal disaster. “Clear and concise essays that detail an experience, even a common one, are the easiest to remember,” says Eric Chambers, admissions officer at Kenyon College. “When well written, they’re most impressive.”

According to Cal Berkeley, a personal statement essay should demonstrate the following characteristics: creativity; intellectual curiosity and achievement, exceptional personal or academic recognition, unusual talent or ability, initiative, motivation, leadership, persistence, service to others, special potential, substantial experience with other cultures and your ability to overcome or manage significant challenges.

GENERAL PROCEDURE FOR WRITING AN ASSIGNED ESSAY

- Before you begin writing, think carefully about how you have chosen to spend your time. Think about what you have accomplished and about what you have gained through these accomplishments.
- Choose an essay topic that effectively addresses one of your special personal characteristics.
- Speak in your own voice and personalize your essay.
- Limit your essay topic to a manageable size and formulate an effective main idea.
- Brainstorm for ideas that support your thesis statement.
- Give special attention to creating a strong introduction, supporting data, and an appropriate conclusion to ensure you end up with a well-ordered essay.
- Organize your ideas into an outline.
- Begin a rough draft. Make sure that every sentence is directly related to your assigned topic.
- When you’re finished with your rough copy, revise and edit it by adding, deleting, rearranging and substituting material. Correct errors in spelling, capitalization, punctuation and usage.
- Now ask yourself the following questions:
 - Is my essay unified? Do all parts contribute to the main idea?
 - Have I supported the generalizations that I made?
 - Have I given enough emphasis to each part of my essay?
 - Is my introduction interesting? Will it catch the reader’s interest?
 - Does my conclusion give a sense of finality or completion?
 - Have I removed all slang, jargon and unnecessary cliches from my diction?
 - Is my vocabulary sophisticated and vibrant?
 - Is my essay logically sound?
- Proofread your final version before you send it out.

COMMON ESSAY QUESTIONS

- Explain the importance of (your major) in today’s society.

- How will your study of _____ contribute to your immediate or long range career plans?
- What do you think the industry of _____ will be like in the next 10 years?
- What are the most important issues your major is facing today?
- What do you see as the greatest threat to our society today?
- If you had the authority to change your school in a positive way, what changes would you make?
- Describe how you have demonstrated leadership ability both in and out of school.
- Discuss a special attribute or accomplishment that sets you apart.
- Describe your most meaningful achievements - how they relate to your field of study and future goals.
- Who in your life has been the biggest influence and why?
- How has your family background affected the way you see the world?
- How has your education contributed to the person you are today?
- What is the most challenging event you've experienced? How has it influenced you?
- Is there a social cause that you hold near and dear?
- What do you see as the greatest threat to the environment today?

ESSAY DOS

- Read all directions first. Write to the topic listed and follow the instructions carefully. The most common mistake made is to skim the instructions or to rely on information received from others.
- Go beyond the facts. Go beyond the what and dig into the how and why.
- Start early. Remember that it takes time to generate ideas for an essay, write several drafts, find someone to critique your essay, and proof the final version. Read the essay aloud to find awkward sentences or problems.
- Leave time for rewriting. Look for weak or dull spots and spelling and grammatical errors. Never let your first draft be your final draft.
- Ask people for input. Whether it's a teacher, counselor, friend or parent, ask someone you respect for some candid feedback. Is it confusing? Boring?
- Make sure you answer the question being asked.
- Be honest and true to yourself as you write the essay. Be yourself. Show off a side of yourself that your application does not: don't simply write what you think an admissions office wants to hear.
- Show, don't tell. Don't simply tell them that you are an excellent leader. Describe an actual experience that showed leadership abilities.
- Don't be afraid to talk about yourself. You've worked hard to reach your goals. The committee wants to know details about how you achieved them.
- Accentuate the positive. When writing about a personal experience, emphasize how the experience changed you for the better.
- Captivate your audience. Make your essay engaging and memorable. Include a quick, enticing intro: give a reason to finish reading it.
- Know your audience. Keep in mind the unique interests and philosophy of the school or organization offering scholarships. You are applying to be the representative for that particular organization.
- Proofread your essay carefully. Check for spelling and grammar errors, and ask someone else to proofread it as well. Make sure your essay is neatly typed, double-spaced, with margins of one to one-and-a-half inches on all sides – in other words, easy to read.
- Stick to the length that is specified. If no maximum has been specified, write about 500 words.
- Write about something you really care about.
- Characterize yourself as someone special or unique. Set yourself apart from other applicants.
- Convey interests in the college's academic programs.
- Make sure the essay is logically sound.
- Pursue perfection. Have someone else look it over. Quadruple-check the spelling. Type your essay carefully.

AND DON'TS

- Don't discuss your relationship with your girlfriend or boyfriend.
- Don't discuss your religious beliefs.
- Your political views.
- Drugs, sex, or alcohol

- The importance of a college education.
- Hot-button issues like abortion or current events.
- How much you love yourself.
- Your SAT/ACT scores.
- Big ideas, like making the world's nations live together in peace.
- "The Best Game of My Life" or anything else written in glib style.
- Don't try to be hilariously funny or uniquely creative.
- Don't "recycle" essays. An essay that sounds like it's been used before will blend with everyone else's.
- Don't experiment with varied fonts and formats.
- Don't overextend. Your essay isn't a term paper. Stay focused on your topic.
- Don't make a list of accomplishments for an essay.
- Your trip abroad, unless truly noteworthy.
- Avoid generalities, cliches or trite expressions.
- Don't repeat information from other parts of your application.

INTERVIEW TIPS

A good interview is vital to your college or scholarship application. It's an opportunity to present your credentials with the kind of impression that can't be put on paper. Remember: It's conversation, not a test. **BE PREPARED**

- ◆ Know the basics. Learn as much about the institution as possible before you go for the interview.
- ◆ Review your application materials. They might be used to strike up a conversation with you.
- ◆ Be prepared to discuss: your background, educational history, employment experiences, family background, academic achievements, class-ranking, GPA, awards won, future plans, hobbies and interests, extracurricular activities, financial profile and needs and your personal value structure. Practice some generic questions. Why do you want to go to this college? (Want this scholarship?)
- ◆ Practice some specific questions. Think in advance about some of your favorite experiences, activities or plans. Prepare some questions to ask. Don't ask questions that can be answered by reading a brochure.

INTERVIEW BASICS

- ◆ Be punctual. Plan to arrive 15 minutes early.
- ◆ Dress appropriately. Select conservative, semi-formal wear: slacks and a jacket or a dress shirt for men; dresses, skirts or pantsuits for women. **NEVER WEAR JEANS OR T-SHIRTS TO AN INTERVIEW.** Use a minimum amount of accessories, make-up, jewelry or cologne. Make a good first impression. When you meet the interviewers, introduce yourself, make eye contact, use a firm handshake and don't forget to smile. Make eye contact. It tells the interviewer that you are sure of yourself, you're interested in what he or she has to say, and you're serious about the interview. Pay attention to what is being said.
- ◆ Be brief and honest with your answers. Try to sum up your thoughts quickly.
- ◆ Provide more than a yes or no answer. Keep your answers as conversational as possible.
- ◆ Be spontaneous. Answer honestly and naturally. Don't memorize your answers, or you'll sound like you're reading from a script. Be prepared to reiterate the basic information you supplied on your application. Review your application before the interview to jog your memory. Be positive. Highlight the good things from your academic past and put a positive spin on your background. Remember that problems can be viewed as challenges. Promote yourself. Discuss things you're good at. You can talk about your talents without bragging.
- ◆ Act naturally. Be yourself. Admissions people know when you use words you're not comfortable with or when you are trying to be something you aren't. Let them see the real you. Don't be afraid to say "I don't know" or ask questions. It's better to ask for clarification than to miss an opportunity to produce an insightful answer. Don't chew gum, bite nails, smoke, yawn, stretch or slouch.
- ◆ Show your appreciation. Thank the interviewers for their time. Send a thank-you note.

SAMPLE QUESTIONS COMMONLY USED IN AN INTERVIEW

- ◆ Why are you interested in _____ College (Scholarship?)
- ◆ What are you interested in studying?

- ◆ What can you tell me about yourself?
- ◆ What are your strengths?
- ◆ What are your weaknesses?
- ◆ What do you do in your spare time?

- ◆ What kinds of work experiences have you had?
- ◆ Who is your favorite author and why?
- ◆ What do you imagine doing ten years from now?
- ◆ What extra-curricular activities have you participated in?
- ◆ In what ways have you served your community?
- ◆ If you could change one thing in the world, what would it be?

LETTERS OF RECOMMENDATION

Surprisingly enough, one of the most important parts of your college application isn't written by you: The letter of recommendation. Follow these tips to get great letters of recommendation.

TIMING IS EVERYTHING

Start early. Give your recommenders enough time to write thoughtful and articulate letters. Late fall is a good time to start identifying the people you want to recommend you.

Set up appointments as soon as possible to speak with them about your application. Give at least three weeks advance notice. Do not assume the letter will be completed if you leave the request in their mailbox; make sure you make a personal contact.

WHO TO ASK

Choose adults who know you well. Teachers are great for providing insight into your academic achievements. Don't pick a teacher just because you got an A in his or her class. It's important that the teacher or counselor knows you personally.

Consider people who can write about your other talents and abilities: employers, coaches, clergy and community leaders. Don't ask family members, their comments won't be as credible.

If your recommender seems hesitant or too busy, ask someone else. Pick someone who can address the award's special criteria or particular interests. For example, the director of the homeless shelter you volunteer at would be a great reference for an award sponsored by a community service group.

WHAT THEY NEED

Your correct contact information (your full name as it appears on the application, address, email and phone number).

Two copies of any forms they need to fill out (for a 'rough draft' and a 'final draft').

Detailed instructions on how the letter should be handled, along with the correct name and address of the college or university or scholarship sponsoring organization, deadline information and a copy of your completed application and essay. If you're asking for letters for more than one organization, be sure to provide each organization's information.

Information about your achievements such as your transcripts, a list of extracurricular activities and reminders of your past work with the recommender (e.g. a description of coursework, a copy of an essay or class project, etc.)

Include stamped and addressed envelopes.

BE APPRECIATIVE

Your recommenders are doing you a favor. Show them you appreciate their time and efforts by being polite.

Be considerate of their time. Give them plenty of time to write the letter and let them know about the deadline in advance. If you think your recommender might have forgotten about your letter, prompt their memory by asking if they need more information.

Once your letter is submitted, follow up by sending your recommender a thank-you note.

WORD OF CAUTION

Letters of recommendation from a college alumnus who works with your father but who has only met you twice will have no impact. Avoid too many (more than three) letters of recommendation.

A good rule of thumb is to submit only letters written by those who have observed your performance in some area, be it athletics, drama or a summer job.

Following is a Student Information Worksheet that should be filled out and given to the person who will write your letter of recommendation. Fill it out as completely as possible (not all sections may apply.)

STUDENT INFORMATION WORKSHEET

To the Recommender: Following is a list of criteria you may wish to consider in your evaluation: Scholastic ability; motivation, reaction to criticism, initiative, emotional stability, personality, integrity, cooperation, maturity and leadership qualities. You may also wish to include examples or anecdotes illustrating character or judgments of the student. Please be specific in your letter. All kids are "great kids". A specific example will help the student achieve his/her goal.

NAME _____

ADDRESS _____

PHONE _____

Where will the letter of recommendation be sent? _____

My career goals: _____

My post high school education or training plans: _____

Hobbies, talents: _____

School Activities Clubs: _____

Student government _____

Athletic Teams _____

Awards and honors _____

Extra-curricular activities (jobs, community activities, service, church, etc): _____

FINANCIAL AID



Included in this section:

- **Free Application for Federal Student Aid (FAFSA)**
- **Scam Alert**

FINANCIAL AID

- First**, apply for financial aid, no matter what. There is no income cut-off to qualify for aid. Many factors besides income – from the size of your family to the age of your older parent – are considered.
- Second**, use the right forms, and always file the FAFSA. www.fafsa.ed.gov. (1-800-433-3243) High tuition colleges will probably require the PROFILE and/or college's own aid application.
- Third**, apply as early as possible. Colleges tend to run out of campus based aid rather quickly. Check your school for their deadlines. Forms are available after January 1.
- Fourth**, be accurate when filling out forms. Errors cause delays and can result in an inaccurate assessment of your situation. By the time you correct the information, the money may have run out.
- Fifth**, be ready to back up the data on your aid application.
- Sixth**, make copies of your aid application and your signed tax return.
- Seventh**, if the student is male, he must register for the draft.
- Eighth**, keep a copy of every form you complete.
- Ninth**, record the dates on which you submitted forms and names of everyone with whom you've spoken to.

APPLYING FOR FINANCIAL AID

- Obtain the Free Application for Federal Student Aid (FAFSA) from your high school counselor, or, download the FAFSA on the Web: www.fafsa.ed.gov, you can also file on-line. The FAFSA is used for the needs analysis to determine your eligibility for financial aid. You are required to submit this application to be considered for federal aid and for most state-funded aid. Submit or file no earlier than January 1 and no later than June 30.
- Be sure to complete all other financial aid application forms that your college may require. Also, ask the financial aid office about specific deadlines at the college.
- Students who apply using a paper FAFSA will receive a SAR in the mail within 4 weeks of mailing the FAFSA. Those who use FAFSA on the web will receive a SAR within 10 to 14 days. It will include your Expected Family Contribution and any eligibility for a Federal Pell Grant.
- Your college financial aid office will use your acknowledgment to construct your Financial Aid Package. Most colleges send an Award Letter to tell the students the kinds and amounts of aid they may receive.
- Be sure to respond quickly to notify your college that you accept all, part, or none of the Financial Aid Package offered. Sometimes the application process does not reflect a family's real situation – due to special circumstances such as death, divorce or separation, disability, loss of employment, natural disasters, etc. In such a case the college financial aid officers may use their "professional judgment" so that the student's aid package will reflect the family's real situation.
- If scholarships and grants are not sufficient to cover your expenses, a loan may fill your remaining financial need. Many schools include the Federal Subsidized Stafford Loan amount for which you are eligible as part of your Financial Aid Package.

WHAT YOU NEED TO COMPLETE THE FAFSA

- Your Social Security card and driver's license.
- Your income tax returns, W-2 forms and 1099 forms for the previous year. If you are married, you will also need your spouse's documents.
- The parents' income tax returns, W-2 forms, and 1099 forms for the previous year (if you are a dependent).
- Records of other untaxed income received such as welfare benefits, social security benefits, TANF, veteran's benefits, or military or clergy allowances.
- Current bank statements and records of stocks, bonds, mutual funds and other investments.
- Documentation of non-taxable income, such as welfare, Social Security income, AFDC and Veterans Benefits.
- Current mortgage information.
- Business or farm records (if applicable).
- Your alien registration card (if you are not a U.S. citizen).
- Records relating to any unusual family financial circumstances, such as medical and dental expenses not covered by health insurance, tuition expenses at elementary or secondary schools, unusually high child care costs, death, divorce, and loss of employment.
- Title IV Institution Codes for each school you are applying to. You can get this code from the school, or the FAFSA web site.
- Pre-Application Worksheet.

HOW TO USE THE FAFSA ON THE WEB

1. Open your browser and go to www.fafsa.ed.gov. (Any other web site is not the official web site of FAFSA and could result in a fee being charged for their services).
2. Select “Fill out a FAFSA”, then follow the on-screen instructions to fill out the application.
3. If you need help while you’re filling out your FAFSA, click on the “Chat” link on any application screen to chat online with a Customer Service representative. You don’t have to exit the application or go to a phone to receive fast, courteous, real-time help.
4. Review your answers and, if necessary, correct them before transmitting your application.
5. Sign your FAFSA. If you’re a dependent your parent also needs to sign. You have three options for signing your online FAFSA: If you have a PIN, you can electronically sign your FAFSA. Parents with PINs can also electronically sign (if you don’t have a PIN, you can apply for one now by going to www.pin.ed.gov). You can print a paper signature page from FAFSA on the Web, sign it, and mail it to the address provided. Or, you can transmit your online FAFSA without signing. If you choose this option, you will be sent a Student Aid Report (SAR) in the mail requesting a signature. Sign and return your SAR right away so that your FAFSA will continue to be processed.
6. Once you’ve decided how to sign your application you will need to transmit it by clicking on the “Submit My FAFSA Now” button of the screen. You will be taken to a Web page that confirms you have successfully transmitted your FAFSA. Note your confirmation number and your estimated Expected Family Contribution (EFC). Your school will use your EFC to determine the types and amounts of aid you will receive.
7. You should receive a SAR Information Acknowledgement in the mail 2 weeks after submitting your online FAFSA. If you provided an e-mail address on your FAFSA, your SAR will be e-mailed to you.
8. If you don’t already have a PIN at the time you submit your FAFSA, you will automatically be mailed one around the same time you receive your SAR. If you provided an e-mail address on your FAFSA, your PIN will be e-mailed to you instead.

COMMON ERRORS MADE ON THE FAFSA

- The number one mistake students make is leaving a field blank. If the answer is zero or the question does not apply to you, write in zero. If you leave a question blank, the processor will assume that you forgot to answer.
- Use your legal name as it appears on your Social Security card. Nicknames or aliases will cause a processing delay.
- Use black ink or a number 2 pencil.
- Fill in each answer oval completely.
- Print clearly in CAPITAL letters and skip a box between words.
- File electronically. Information is edited before you submit. This reduces the chance of omission.
- Report dates as numbers in the boxes provided.
- Use the 1040 Federal Tax Return for income reporting and reporting taxes paid. Many parents and students mistakenly use their W-2 form.
- Don’t forget to report all the required sources of untaxed income. These include Social Security, child support and Aid to Dependent Children (ADC).
- Report your correct marital status. If you plan to file as a married student, you must be married on or before the date that you sign your FAFSA.
- Make sure to include your stepparent’s information.
- Include yourself in the household size. Even if you didn’t live there during the previous year, you should always include yourself as part of your parent’s household.
- Don’t forget to sign the application. If you’re filing as a dependent, both you and your parents must sign. (If you file electronically, make sure you return the certification page.)
- Remember to file on time. Apply early! Priority for programs with limited funds is often given to students who file the FAFSA early.
- When reporting taxes paid, parents often use the taxes withheld on their W-2 form. They should list the actual taxes paid as shown on their last 1040 Federal Tax Return.
- While the FAFSA is free, you may be asked to fill out additional applications that may require a processing fee. Remember to enclose that fee.
- Divorced parents sometimes include their ex-spouses’ income. They should list only their own income and that of their current spouse.

- Remember to fill out a separate application for a Federal Stafford loan if required. Check with your college's financial aid office to verify how they process their student loans.
- Remember to round off numbers to the nearest dollar.
- Follow instructions. Read the form! Use pen or pencil as required.
- Do not include anything with the form when you mail it.
- Do not write comments or notes in the margins of the form.
- Make a copy of the form before mailing it.

DEFINITION

□ **COST OF ATTENDANCE** – Each institution determines its own cost of attendance or budgets. This includes both direct educational costs (such as tuition, fees, books and supplies) as well as living costs (room and board, transportation and personal expenses). Financial aid can be applied toward direct educational costs as well as living costs.

□ **DEPENDENT STUDENT** – Students who depend on their parents for support.

□ **EXPECTED FAMILY CONTRIBUTION** – (EFC) is the result of need analysis. If filing electronically, you'll receive an estimated EFC immediately. If paper application, it will be on the SAR.

□ **GRANTS** – Are gift aid; they do not have to be repaid, nor do they have to be earned. Scholarships are generally considered to be grant aid; thus they too do not have to be earned or repaid. Examples of federal and state programs are: Robert Byrd Honors Scholarship, Pell Grants, Supplemental Educational Opportunity Grants, South Carolina Tuition Grants, Vocational Rehabilitation Benefits.

□ **INDEPENDENT STUDENT** – Students who do not depend on their parents for support. Only their own income and assets, and those of a spouse are evaluated to determine EFC. Generally, you are an independent student if you are 24 years of age by January 1 of the academic year in which aid is sought, a graduate or a professional student, married, have legal dependents other than a spouse, are an orphan or a ward of the court, or are a veteran of the U.S. Armed Forces.

□ **LOANS** – Financial assistance that must be repaid. However, need-based student loans do not have to be repaid until you leave school and they carry lower interest rates than most other kinds of loans. This is because the government pays the interest for you while you are enrolled in school. There are various types of loans available to you and your parents. Some of them are secured in your name, some in the name of your parents. Stafford Loans, South Carolina Teachers Loans, South Carolina Plus Loans, and Perkins Student Loans are some of the federal and state loans you might want to explore. Banks and insurance companies also offer various plans. Research all the facts about loans before you borrow!

□ **NEED ANALYSIS** – The official income/asset evaluation that determines how much a family must contribute to the cost of college.

□ **NEED-BASED AID** – When students do not have sufficient financial resources to pay for their education beyond high school, they are generally considered to have “financial need.”

□ **NET WORTH** – Includes cash, savings and checking accounts, non-home real estate/investment equity and net worth of business.

□ **NON NEED-BASED AID** – Often referred to as merit-based aid and is frequently awarded to students in recognition of special skills, talents, or academic abilities.

□ **STANDARDIZED ALLOWANCES** – Federal income tax paid, Social Security payments, state and other taxes, and income protection allowance based on number of members in a household or in college

□ **TOTAL INCOME** – Includes income from tax form, IRA/KEOGH payments, Social Security benefits, AFDC/ADC and other untaxed income.

From Your College

□ **PELL GRANT** – Awarded to help undergraduates pay for their education after high school. For many students, these grants provide a “foundation” of financial aid to which aid from other federal and non-federal sources may be added. Does not have to be repaid. Awards range from \$400 to \$4,050 per year. When a family fills out the FAFSA, they automatically apply for a Pell Grant. The EFC is generally under \$3101 to qualify.

□ **STATE GRANTS** – All states have grants to help pay for college. To qualify, students must usually be a resident and attend a post secondary institution within that state.

□ **SUPPLEMENTAL EDUCATION OPPORTUNITY GRANTS (SEOG)** – Grant to help you pay for education after high school. It is for undergraduates only. Up to \$4,000 per year, depending on your need,

the availability of SEOG funds at your school and the amount of other aid you receive.

- **INSTITUTIONAL GRANTS** – Offered by colleges from their own funds.
- **WORK-STUDY** – This program provides jobs – usually in colleges/universities – for undergraduate and graduate students who need financial aid. Your pay will be at least the federal minimum wage, but it may also relate to the type and difficulty of the work you do. The total amount you earn in a year depends on how many hours you work. Most students work 10 – 20 hours per week. Your school sets the number of hours you can work based on your financial need. Work-study jobs must always be for a public or private non-profit organization.
- **PERKINS LOAN** – A low-interest loan used to pay for education after high school, both for undergraduate and graduate students. You begin repayment nine months after you graduate, leave school or drop below half-time status.

FEDERAL STUDENT FINANCIAL AID PROGRAMS

The U.S. Department of Education student financial aid programs are authorized by the Higher Education Act of 1965. The programs deliver billions of dollars each year to provide financial assistance for post secondary education.

 **FEDERAL PELL GRANT PROGRAM** - Federal Pell Grants are awarded according to rules set by Congress. If you are eligible on the basis of these rules, your college will grant you the Pell Grant and the Department of Education will reimburse the college.

 **The financial aid office at the school administers CAMPUS-BASED PROGRAMS --Campus-based programs.** The Department of Education funds participating schools annually at a specified level. The college then awards these funds to students following federal guidelines. When these funds are spent, no more campus-based aid is available at the college for the year; therefore the earlier you apply, the more likely you will receive campus-based aid. The campus-based programs consist of the following:

1. Federal Supplemental Educational Opportunity Grants
2. Federal Work-Study
3. Federal Perkins Loans

 **WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM** - This program enables eligible students and parents to borrow from the Department of Education instead of a bank or other lending institution. The Direct Loan Program offers a range of flexible repayment options to meet borrowers' varied financial circumstances. There are four types of Direct Loans:

- Federal Direct Stafford Loans (subsidized)
- Federal Direct Stafford Loans (unsubsidized)
- Federal Direct PLUS Loans (for parents)
- Federal Direct Consolidation Loans (to combine federal education loan debts)

□ **FEDERAL STAFFORD LOANS** – A low interest loan made to you by an approved lender to help you pay for your education after high school. The interest rate is variable but has a cap set by the government. There are two kinds of Stafford Loans. The Subsidized is based on need, and the government pays the interest while you are in school. The Unsubsidized is not need-based, so it is available to students regardless of financial need. Students must pay the interest or “capitalize” it (i.e. add it to the principal) while they are in school. The money from these loans comes from the lender. Most students will begin repayment six months after leaving college or when dropping below half-time status. Up to \$5000 of the Stafford can be cancelled if the borrower has taught for 5 consecutive years in an elementary school or high school serving low income families.

□ **FEDERAL PLUS LOANS** – For parents of dependent undergraduates with a good credit history. Is not based on financial need. These loans are made regardless of income level and are offered by banks, savings and loans, credit unions, etc. Interest is variable but has a cap set by the government. PLUS repayment starts 30-60- days after disbursement. Apply for the above two loans after your college determines the amount of financial aid. Obtain application forms from the college or lender. The college will certify your loan application.

 **FEDERAL FAMILY EDUCATION LOAN (FFEL) PROGRAM** - The funds lent under this program are provided by banks and other lenders, guaranteed by state agencies, and reinsured by the federal government. The FFEL Program also offers a variety of loan repayment options. There are four types of FFEL Loans:

- Federal Stafford Loans (subsidized)
- Federal Stafford Loans (unsubsidized)
- Federal PLUS Loans (for parents)
- Federal Consolidation Loans (to combine federal education loan debts)

The Direct Loan Program and the FFEL Program have subsidized and unsubsidized loans.

Subsidized loans are awarded to you on the basis of financial need. The federal government covers your interest during the time you are attending college, thereby “subsidizing” the loan.

Unsubsidized loans are not need-based; you are responsible for the interest throughout the life of the loan.

Both subsidized and unsubsidized loans are available to you; PLUS Loans, which are for parents, are always unsubsidized.

NOTE: You cannot borrow from both the FFEL Program and the Direct Loan Program at the same time for the same school year. Similarly, your parents cannot borrow from both programs at the same time for you. The college you plan to attend will tell you which program you can borrow from at the school.

 **LEVERAGING EDUCATIONAL ASSISTANCE PARTNERSHIP (LEAP) PROGRAM** - The LEAP Program, formerly known as the State Student Incentive Grant (SSIG) Program, assists states in providing grants to eligible postsecondary students. Each state has its own name for this grant program, as well as its own award amounts and application procedures. Many of the eligibility criteria are established by the state agency administering the program, although LEAP recipients must also meet the same basic eligibility criteria that apply to other federal financial aid recipients. States may use a percentage of their LEAP funding to provide work-study assistance through community-service job programs. In South Carolina the LEAP Program is administered by

South Carolina Higher Education Tuition Grants Commission
P.O. Box 12159
Columbia, SC 29211
TEL: (803) 734- 1200

 **ROBERT C. BYRD HONORS SCHOLARSHIP PROGRAM** - Under the Byrd Program who recognizes and promotes student excellence and achievement, the Department of Education makes grants to states to provide scholarships to exceptionally able post secondary students. If you are interested in this program, you must follow the application procedures established by the sponsoring state education agency. Byrd Scholars are awarded an amount each year (not to exceed the cost of attendance) for each of the first four years of study at any college. In South Carolina the Byrd Program is administered by

South Carolina Department of Education
1100 Rutledge Building
1429 Senate Street
Columbia, SC 29201
TEL: (803) 734- 8116

(This scholarship is good for in-state/out-of-state schools!)

 **VOCATIONAL REHABILITATION PROGRAM** - This program provides student aid for disabled persons through programs administered by state vocational rehabilitation agencies. You must meet state eligibility criteria for this program, and this aid must be coordinated with student aid from other sources to prevent duplicating benefits. You are most likely to receive the maximum assistance by contacting, as early as possible, the state agency and financial aid offices at the schools you plan to attend.

You can learn more information about these income tax credits by accessing the Internal Revenue Service's Web site at www.irs.ustreas.gov.

BEFORE TAKING OUT ANY LOAN, BE SURE TO ASK THE FOLLOWING QUESTIONS

- What are the exact provisions of the loan?
- What is the interest rate?
- Exactly how much has to be paid in interest?
- What will the monthly payments be?
- When will the monthly payments begin?
- How long will the monthly payments last?
- What happens if you miss one of the monthly payments?
- Is there a grace period for paying back the loan?
- Is there a Loan Forgiveness program? (Ex: Teach in a low-income public school.)

WHAT HAPPENS AFTER I SEND THE FAFSA?

After answering all the questions, you send the FAFSA in the mail or from your computer to what is called the application processor. A central computer reviews, analyzes and calculates your EFC. It is printed in the upper right hand corner of the front page. The higher the EFC – the more the family can contribute – the less the student's need. Information received is also matched with other databases, like Social Security and the Veteran's Administration. The results of the analysis generate the Student Aid Report (SAR). Results are sent to you, to the schools where you are applying, the state agency in the student's state of legal residence and state agencies for the schools that you've listed. The EFC remains the same no matter what school it is sent to. The more expensive the school, the more financial aid the student may be able to get. The letter also includes instructions, such as how to make corrections to the data the student supplied on the FAFSA. Corrections should be made prior to August 16.

Review all the information on your SAR to make sure it is correct. If any information is wrong, call your school's financial aid administrator or the Student Financial Aid help desk at 1-800-433-3243.

Keep all parts of your SAR in a safe place. Some schools may need it to make a financial aid offer to you. Schools are able to offer financial aid based on information from the SAR even if you are not eligible to receive certain financial aid.

Your school will send you a letter or notice that tells you the types and amounts of aid you are eligible for. The types and amounts vary from school to school, depending on availability of funds and the number of applicants. Schools may ask you to formally accept or decline your award by a specific date. Any financial aid you are eligible to receive will be paid to you through your school. Aid will first be used to pay for tuition, fees and room and board. Any remaining aid is paid to you for your other expenses.

32

SPECIAL CIRCUMSTANCES

The financial aid administrator has the authority to adjust your cost of attendance or some of the information that is used to calculate your EFC. This change can be made if you have unusual circumstances that affect your family's ability to contribute money to the cost of your education. If your family has any unusual circumstances (i.e. high medical expenses or reduced income due to a recent job loss), contact the financial aid administrator at the school you plan to attend. He or she will decide whether an adjustment is necessary, and that decision cannot be appealed to the US Department of Education.

OTHER TYPES OF FINANCIAL AID

- School-Institutional Aid.** Check with school.
- State Financial Aid.** Administered through school or state.
- Veterans Benefits.** Check with military.
- Reserve Office Training Corp (ROTC).** Check with school.
- Military Academies**
- Hope Scholarship Credit** – Allows you to claim up to \$1500 per student for tuition expense in each of the first two years of college. The credit equals 100% of the first \$1000 of tuition and 50% of the next \$1000. This is a tax deduction (not itemized deduction) on your income tax return. IRS Pub. 970.
- Lifetime Learning Credit** – Allows you to claim up to \$2000. Unlike the Hope Credit, part-timers are eligible; so are working adults who take classes to improve their job skills. Once again, it is a tax deduction on your income tax return. IRS Publication 970, Tax Benefits for Higher Education

- **Education IRAs** – Allow you to sock away up to \$500 per year for each student under the age of 18. Contributions are nondeductible, but earnings are not taxed until they’re distributed and distributions are excluded from income if they go toward tuition, room and board.
- **529 PLAN** – Refers to a section of the IRS Code that allows students and their families to invest money tax-free for college, and earn interest on those investments. Earnings are managed by the state. If you need to withdraw funds for purposes not related to college education, the federal government will impose a 10% penalty on your earnings (you should still get back 100% of your principal.)
- You can deduct interest paid on education loans.

STATE FINANCIAL AID INFORMATION

THE SOUTH CAROLINA TUITION GRANTS PROGRAM

The South Carolina Tuition Grants Program is administered by the SC Higher Education Tuition Grants Commission and is made possible through an annual appropriation by the South Carolina General Assembly. The purpose of the program is to provide undergraduate grant assistance to eligible SC residents attending, on a full-time basis, certain independent non-profit colleges located in the state. You apply for a SC Tuition Grant by completing the FAFSA. By submitting the FAFSA to the federal government’s processor and by listing the SC independent college of your choice in the college choice section, the Tuition Grants Commission will be able to electronically receive your application information to calculate SC Tuition Grant eligibility. Be sure to accurately complete all questions on the FAFSA regarding state residency!

Financial need is a requirement to receive a SC Tuition Grant. To calculate financial need, the Commission considers family income, family assets, cost of selected college, number of family members in the household, and the number of household members attending college. In addition to financial need, academic merit is also required to receive a SC Tuition Grant.

LIFE SCHOLARSHIP

One of the goals of the Legislative Incentives for Future Excellence (LIFE) Scholarship Program is to increase SC students’ access to higher education. The program provides funding for scholarships in the amount of tuition, not to exceed \$5000 and \$300 book allowance to eligible students attending four-year public and independent colleges and universities in South Carolina, up to \$5000 with \$300 book allowance to eligible students attending two-year public and independent colleges and universities in South Carolina. For a student entering as college freshman, LIFE Scholarship requirements are that a student must meet 2 of the following 3 criteria: 1100 SAT (24 ACT), a 3.0 GPA, and rank in the top 30% of the class.

The SAT/ACT score is not required for students attending two-year or technical colleges. If you attend a four-year college or university, it is permissible to select verbal and math scores from different test administrations. In addition, you must enter college within 2 years and 3 months of your high school graduation. If you enter college in a year other than your graduation year, you will be required to meet the required SAT/ACT score the year you enter college, not the year of your high school graduation.

PALMETTO FELLOWS SCHOLARSHIP

In order to be eligible to apply for a Palmetto Fellows Scholarship, you must have made a 1200 on the SAT or 27 on the ACT by no later than the application deadline (December 15); earn a 3.5 GPA on a 4.0 scale at the end of the junior year; and rank in the top six percent of the class at the end of either the sophomore or junior year. The SAT score may be obtained by combining the highest math and the highest verbal scores. You must also be a resident of South Carolina.

If you are selected to receive a Palmetto Fellows Scholarship, you can be awarded up to \$6700 to pursue a baccalaureate degree at a participating institution in South Carolina. Once the scholarship has been reserved at a college, the scholarship cannot be transferred between different types of institutions (public to private or private to public).

Eligibility for the LIFE Scholarship Enhancement

- ▶ You must be a recipient of the base LIFE Scholarship or Palmetto Fellows Scholarship for the current year.
- ▶ You must have completed at least two semesters and be in your sophomore, junior or senior year.
- ▶ You must have completed at least 14 hours in mathematics and life and physical science courses or a combination of both during the first year of enrollment. The first year of enrollment includes your fall and spring semesters as well as the summer terms that immediately follow. Courses that can be used to meet the 14 hour requirement include:
 - Advanced Placement (AP) courses with a score of three or higher
 - Dual Enrollment courses
 - International Baccalaureate (IB) courses
 - Exempted Credit Hours
 - College Level Examination Program (CLEP)
 - Pass/Fail courses with a grade of "Pass" only
- ▶ You must be majoring in one of the following majors:

Majors Eligible for LIFE Scholarship Enhancement

Program	School Code	Major Code	Degree Code
Nursing	230	050	52
Nursing	230	051	52
Nursing	230	100	0
Nursing	230	999	0
Pharmacy	240	100	0
Pharmacy	240	800	53
Pharmacy	240	800	61
Pharmacy	244	800	61
Biological Sciences	330	106	41
Computer Science	330	108	35
Computer Sciences	330	108	41
Computer Science	330	125	41
Chemistry	330	109	41
Chemistry	330	109	42
Geology	330	124	41
Geophysics	330	133	41
Statistics	330	135	41
Mathematics	330	145	41
Marine Science	330	146	41
Physics	330	154	41
Cardiovascular Technology	330	174	41
Biological Sciences	330	196	41
Education*	420	314	40
Education*	420	314	41

Science Education*	420	321	49
Mathematics Education*	420	327	48
Mathematics Education*	420	327	49
Science Education*	420	368	49
Science Education*	420	369	49
Science Education*	420	370	49
Computer Science	430	108	35
Computer Science	430	108	41
Chemical Engineering	430	451	50
Electrical Engineering	430	452	50
Mechanical Engineering	430	454	50
Civil Engineering	430	455	50
Computer Engineering	430	456	50
Biomedical Engineering	430	470	41
Information Science	440	579	41

***area of emphasis must be in math and science**

Terms of Eligibility

You may receive the LIFE Scholarship through the eighth semester following initial college enrollment. The eight-semester limit is based on enrollment only. The limit is not determined by the number of semesters the LIFE Scholarship has been received and includes periods of nonenrollment after your initial college enrollment. You may only receive the LIFE Scholarship Enhancement for a total of six semesters based on initial college enrollment.

Award Amount

The LIFE Scholarship award amount is determined annually by the South Carolina General Assembly. Currently the LIFE Scholarship award amount at the University of South Carolina - Columbia is \$5,000, \$4,700 related to tuition expense plus \$300 based on the cost of textbooks.

The LIFE Scholarship Enhancement award amount is \$2500 in addition to the base LIFE Scholarship award.

Note: The LIFE Scholarship and the LIFE Scholarship Enhancement in combination with all other scholarships and grants may not exceed the cost-of-attendance as defined in Title IV federal student aid regulations.

Award Disbursement

The LIFE Scholarship and the LIFE Scholarship Enhancement will be disbursed in equal amounts at the beginning of the fall and spring semesters. The LIFE Scholarship and the LIFE Scholarship Enhancement is only available during the fall and spring semesters with the exception of co-op students.

NEED-BASED GRANTS

South Carolina Need-Based Grants are available to students who are designated as needy based on Federal Financial Aid Guidelines determined through FAFSA. Need-Based Grants funds for private colleges and universities are transferred to the SC Tuition Grants Commission and incorporated into the Tuition Grants Program. For students attending public colleges and universities in SC, the Need-Based Grants Program is campus-administered. For initial and continued eligibility, you must be enrolled in an eligible program of study and be a resident of South Carolina.

\$\$ SC HOPE Scholarship is a merit-based scholarship created for students who do not qualify for LIFE or Palmetto Fellows created by the SC Lottery for education. This program is to increase SC students' access to higher education. The program provides funding for scholarships in the amount of up to \$2800 (including a \$300 book allowance) to eligible students attending four-year public and independent colleges and universities in South Carolina *for the first year only*. Requirements are based on the fact that a student must earn a 3.0 GPA on the uniform grading scale.

SOUTH CAROLINA TEACHER LOAN PROGRAM

The South Carolina Teacher Loan Program was established by the State of South Carolina through the Education Improvement Act of 1984 to entice talented and qualified students into the teaching profession. This loan is cancelled by teaching in South Carolina public schools in an area of critical need. Note: Due to limited funding, meeting all criteria and deadlines does not mean you will be accepted into the Teacher Loan Program.

Eligibility Requirements

- Must be a United States Citizen
- Must be a resident of South Carolina
- Must be enrolled in good standing at an accredited institution on at least half-time basis
- Must be enrolled in a program of teacher education, or have expressed an intent to enroll in such a program
- Entering freshmen must have been ranked in the top 40% of their high school graduating class and have a SAT or ACT score equal to or greater than the S.C. average for the year of graduation from high school or the most recent year for which such figures are available
- Enrolled undergraduate students, including enrolled freshmen, must have taken and passed the S.C. Education Entrance Exam (EEE) and have a cumulative grade point average of at least 2.75 on a 4.0 scale. Entering graduate students must have at least a 2.75 grade point average on a 4.0 scale and graduate students who have completed at least one term, and must have a grade point average of 3.5 on a 4.0 scale or better
- Must be seeking initial certification in a critical subject area if you already hold a teaching certificate.

****New eligibility requirement** – Student must have completed Teacher Cadet Program during high school

Loan Amounts

Freshmen and Sophomores may borrow up to \$2,500 per year. Juniors, Seniors, and Graduate Students may borrow up to \$5,000 per year.

Loan Cancellation

The loan is cancelled at the rate of 20% or \$3,000, whichever is greater, for each full year of teaching in a critical subject or critical geographic area within South Carolina. If you teach in both a critical subject and a critical geographic area your loan will be cancelled at the rate of 33% or \$5,000, whichever is greater, for each year of full time teaching. The subject areas deemed critical at the time you apply, or subsequently, will be honored for cancellation when you begin teaching; a critical geographic area must be deemed critical at the time of your employment. If you decide not to teach, the interest rate will be the interest rate charged on Stafford Loans plus 2%. The rate from 7/1/03 to 6/30/04 is 5.42% and the rate can never exceed 10.25%.

**More information can be found at www.slc.sc.edu or call the S.C. Student Loan Corporation at 1-800-347-2752 or (803) 798-0916*

WAYS TO CUT COLLEGE COSTS

- Spend less time in college.** *Take dual credit courses while in high school.* Earn both high school and college credit. Finish school in less than four years by taking more than the normal course load and/or go to summer school.
- Live at home and commute.** Living on campus in a dorm can add a significant amount of money to the cost of college education.
- Attend a community college for one or two years.** It costs about half as much to go to a community college as it does to go to a public four-year college. If you are in a program of study at Greenville Tech, then you may go for the “thirteenth year” tuition free as a Brashier Middle College Charter High School graduate.
- Let an employer pay the bill.** Students who combine coursework with employment often find that this is an excellent way to cut college costs while acquiring valuable work experience. *Apply for a co-op program.* Many colleges have co-op programs in which students alternate coursework with employment. While they are usually 5 year programs, students often make enough during the periods they work to cover college expenses.
- Take advantage of tuition assistance programs.** Many businesses offer tuition assistance plans for their employees in which they pay the tuition costs for job related courses.
- Take advantage of tuition prepayment discounts.** Some colleges offer up to 10% discount for early payment..
- Avoid gift tax liability.** Money from grandparents should be paid in your student’s name directly to the school.
- Apply on-line for college.** Some schools will give a discount on admission fees, or waive the admissions fee completely for on-line applicants. (Ex. Johnson & Wales, Valpraiso, U of the Pacific.)

SCAM ALERT

In March of 1999, the Federal Trade Commission reported that it shut down eight companies that promised scholarships in exchange for an advance fee. These companies victimized 175,000 people, cheating them out of \$22 million.

According to the Federal Trade Commission, unscrupulous companies guarantee or promise scholarships or grants. Most offer a “money back guarantee” – but attach conditions that make it impossible to get the refund. Others provide nothing for the student’s advance fee - not even a list of potential sources; and still others tell students they’ve been selected as “finalists” for awards that require an up – front fee. Sometimes, these companies ask for a student’s checking account to “confirm eligibility,” then debit the account without the student’s consent. (Never give out account numbers and credit card numbers.)

TELL – TALE SIGNS OF SCHOLARSHIP SCAMS

- “The scholarship is guaranteed or your money back.”
- “You can’t get this information anywhere else.”
- “I just need your credit card or bank account number to hold this scholarship.”
- “We’ll do all the work.”
- “The scholarship will cost some money.”
- “You’ve been selected” by a ‘national foundation’ to receive a scholarship – or “You’re a finalist” in a contest you never entered.
- The FTC says many legitimate companies advertise that they can get students access to lists of scholarships in exchange for an advance fee. Others charge an advance fee to compare a student’s profile with a database of scholarship opportunities and provide a list of awards for which a student may qualify. And, there are scholarship search engines on the World Wide Web. The difference: Legitimate companies never guarantee or promise scholarships or grants.
- “6.6 billion in scholarships went unclaimed last year.” Statements about unclaimed awards are misleading. They generally refer to tuition reimbursements that aren’t available to the public. Scholarships are competitive and are awarded.
- “We have a 96% success rate.” These false success rates indicate the percentage of students they’ve successfully matched with the database, **NOT** the number of students who actually receive money.

- “If you use our services, you’re guaranteed to get at least \$2000 in student aid for college, or we’ll give you your money back.” Most students are eligible of student **LOANS** – and because a student loan is considered student aid, you won’t be able to ask for refunds if that’s all you’re offered.
- “Applying for aid is complicated. We’re the only ones who can help you through the process and find all the aid for which you’re eligible.” Unlikely. There are many places to get **FREE** help. Check with your school counselor, or college financial aid office.

FOLLOW THESE STEPS WHEN ATTENDING A SEMINAR ON FINANCIAL AID OR SCHOLARSHIPS

- Take your time. Don’t be rushed into paying at the seminar. Avoid high-pressure sales pitches that require you to buy now or risk losing out on the opportunity. Solid opportunities are not sold through nerve-racking tactics.
- While the presentation might be free, the services aren’t: you may be pressured to give them a check, checking account number or a credit card to sign up for the service.
- You might be told that the program can adjust your income and/or assets to make it seem like you earn less money, thereby qualifying for more aid. Such practices are often illegal.
- Investigate the organization you’re considering paying for help. Talk to a guidance counselor or financial aid advisor before spending your money. You may be able to get the same help for free.
- Be wary of “success stories” or testimonials of extraordinary success. Ask for a list of at least three local families who’ve used the services in the last year. Ask each if they’re satisfied with services rendered.
- Be cautious about purchasing from seminar representatives who are reluctant to answer questions, who give evasive answers or who tell you that they can only answer specific questions after you have paid the fee. Legitimate business people are more than willing to give you information about their service.
- Ask how much money is charged for the service, the services that will be performed and the company’s refund policy. Get this information in writing. Keep in mind that you may never recoup the money you give to an unscrupulous operator, despite stated refund policies.

FINANCIAL AID FEES: WORTH THE PRICE?

Claim #1: “We’ll help you complete complicated forms.” Information about the FAFSA and other forms is available *free* from your guidance counselor, your library and the Department of Education. Toll – free help line: 1-800-433-3243. You still have to fill out the same basic information for a fee-based service that you would for the FAFSA; how else would they get your information?

Claim #2: “We’ll find different ways to report your assets and obtain more aid.” While these services can be legitimate, remember that colleges can request additional documentation about your finances. Also, not reporting tax information accurately is against the law (punishable up to a \$20,000 fine, prison or both.) While financial aid services may provide useful information, know your options before deciding to use these services. Financial aid shouldn’t cost you, especially when free resources are available.

What’s Legit: What’s Not:

A legitimate provider sends information A scammer offers you an award for which you did not about awards only after you request it. apply.

A legitimate scholarship organization makes A scammer refuses to release the company’s telephone its contact information available, including number, and provides only a P.O. Box where you can a telephone number and address. mail your check.

A legitimate company never guarantees that the A scammer promises to do all the work – filling out student will win an award, and they never promise the application, contacting the scholarship provider, to do all the work. securing the award and guaranteeing the award.

A legitimate company knows that financial aid A scammer will tell you that you can’t get the information is free. information they supply anywhere else.

A legitimate application requires only information A scammer requires personal financial information – that is relevant to the award. credit card numbers, checking account numbers – to verify or hold the scholarship.

A legitimate educational loan company deducts A scammer charges an up-front fee for a loan. fees from your disbursement checks; they don’t collect the money up front.

WHAT TO DO IF YOU SUSPECT A SCAM

- Document all your dealings with any company that you suspect of fraud. Include details about the offer, your response and the dates of your communications.
- Take notes during any telephone conversations. Record the date and time of the conversation, the name of the person with whom you spoke and a detailed account of your conversation.
- Report them!
- National Fraud Information Center 1-800-876-7060 www.fraud.org
- Federal Trade Commission www.ftc.gov 1-877-382-4357
- State Attorney General's Office 801-366-0260
- United States Postal Inspection Service 1-800-654-8896 www.usps.gov/postalinspectors/fraud
- Better Business Bureau 801-487-4656 www.bbb.org

**COST OF EDUCATION AT A COLLEGE
MINUS
FAMILY CONTRIBUTION EQUALS FINANCIAL NEED**

APPLYING FOR SCHOLARSHIPS

Included In this Section:

- **Top Tips for Winning Scholarships**
- **Specialized Scholarships**
- **Internet Searches (Colleges, Financial Aid and Scholarships)**

TOP TIPS FOR WINNING SCHOLARSHIPS

- **APPLY ONLY IF YOU ARE ELIGIBLE.** Read all the scholarship requirements and directions carefully and make sure that you are eligible before you send in your application. Your application won't make one bit of difference if you aren't qualified to apply.
- **COMPLETE THE APPLICATION IN FULL.** Be sure to complete the entire application. If a question doesn't apply, note that on the application. Don't just leave a blank.
- **FOLLOW DIRECTIONS.** Provide everything that is required. But don't supply things that aren't requested – you could be disqualified.
- **NEATNESS COUNTS.** Make a couple of photocopies of all the forms you receive. Use the copies as working drafts as you develop your application packet. And always type the application, or if you must print, do so neatly and legibly.
- **WRITE AN ESSAY THAT MAKES A STRONG IMPRESSION.** The key to writing a strong essay is to be personal and specific. Include concrete details to make your experience come alive: the 'who,' 'what,' 'where' and 'when' of your topic. The simplest experience can be monumental if you present honestly how you were affected.
- **WATCH ALL DEADLINES.** To help keep yourself on track, impose your own deadline that is at least two weeks prior to the official deadline. Use this 'buffer time' to proofread your application before you send it off.
- **TAKE STEPS TO MAKE SURE YOUR APPLICATION GETS WHERE IT NEEDS TO GO.** Before sending the application, make a copy of the entire packet and keep it on file. If your application goes astray, you can always reproduce it quickly. Make sure your name (and social security number, if applicable) appears on all pages of the application. Pieces of your application may get lost unless they are clearly identified.
- **GIVE IT A FINAL 'ONCE-OVER'.** Proofread the entire application carefully. Be on the lookout for misspelled words or grammatical errors. Ask a friend, teacher, or parent to proofread it as well.
- **ASK FOR HELP IF YOU NEED IT.** If you have problems with the application, do not hesitate to call the funding organization.
- **REMEMBER – YOUR SCHOLARSHIP APPLICATION REPRESENTS YOU!** Your ability to submit a neat, timely, complete application reflects on you. It's your face to the sponsor. Take pride in yourself by submitting the best application you can.

TOP TEN ADVICE BY STUDENTS

1. Treat looking for scholarships as if it were your job. Put in the time and you will get paid.
2. Do as many scholarship searches as you can. Finding them is half the battle.
3. Being involved in school, church and community activities are the best ways to make an application stand out.
4. Study hard and get good grades. ACT/SAT scores count. Study at least 80 hours for the test.
5. Treat every scholarship application like a jewel. Make the application perfect.
6. Do some volunteer work.
7. Check all of the local chapters of national organizations. Rotary, Lions, Elks, etc. Ask them if they offer any scholarships to local students, a lot do.
8. Pick the right people to write your recommendations.
9. Don't shy away from scholarships based on difficult essays. If everyone is afraid of them less people apply
10. Above all, BE HONEST. Don't lie about finances, grades, work experience, or anything!

WHAT SCHOLARSHIP PROVIDERS LOOK FOR IN AN APPLICATION

At First Glance

The judge's first evaluation of your application is a quick one – usually only 15 to 30 seconds. Most applications don't get past the first stage. Make certain that your application is:

- Complete. Check to see that you've included all the requirements.
- Neat. An application with stains or messy handwriting won't make the cut.
- Are all of the required documents included? Be sure you're not leaving out references, transcripts, photographs or anything else the application requires.
- Are all of the questions answered? Scan your application to see if you've left anything out.

The Second Cut

After an application makes it past the first round, the judges separate “OK” from “great.” The applications that make it through are those that have thorough and well-thought-out-responses. Make sure your responses are complete and answer the question. Check and re-check all of your essays for spelling and grammatical errors.

The Final Decision

According to Mark Davis, President of the Coca-Cola Scholars Fund, judges pay special attention to:

- **Academics** – It’s important to have a competitive GPA. However, providers also consider how challenging your course load and schools are. They also check to see if you’re taking the right courses to reach your goals and how well you did in those courses.
- **Leadership** – If leadership is part of the criteria they’re looking for, judges will examine your activities. They’ll also look for a range of leadership positions.
- **Service** – They’ll want to know if you’ve been continuous in your volunteer efforts. If volunteer work is required by your school, they’ll look for activities that go above and beyond the required service job.
- **Creativity** – You can show your creative side if you play an instrument, write stories, paint pictures or act in plays. Demonstrate your ability by letting the judges know if you’ve won any awards.
- **Special Circumstances** – If you’ve overcome obstacles to achieve your goals, the judges want to know about it. Let them know how you achieved all that you’ve done, in spite of the roadblocks you’ve encountered.

SCHOLARSHIP MYTHS

MYTH #1: “Only students with high academic achievement win merit scholarships.”

The Real Story: Scholarships are awarded to students with all sorts of talents and interests. Many of the best scholarship programs are designed for students in such diverse fields as music and the arts, foreign languages, community service, science, leadership, writing and oratory. Typically, these programs are entirely “grade blind” – meaning that grades are not used as a judging criteria.

MYTH #2: “Scholarship applicants should seek to compile the longest list of extracurricular activities.”

The Real Story: Winning scholarships is about quality, not quantity. Most scholarship winners distinguish themselves by the devotion they have demonstrated to a particular activity or activities, rather than by the sheer quantity of their involvement. Communicate who you are and what you care about through the activities you participate in and enjoy.

MYTH #3: “Scholarship contests are conducted on a level playing field.”

The Real Story: Each scholarship contest has its own biases. This is not to say that scholarship judging is unfair. Each scholarship program is looking for students with particular qualities. It’s essential to define each scholarship’s “ideal applicant” and to emphasize personal attributes consistent with this definition.

MYTH #4: “Applying for scholarships is just like applying for college.”

The Real Story: Scholarship contests demand a modified approach from the college admissions process because scholarship contests are characterized by substantially more head-to-head competition. Scholarship contests directly compare students to one another. Students who devise creative techniques to stand out from the crowd have a distinct advantage. In this way, a good scholarship application (which distinguishes you from everyone else) will likely be a good college application – but the reverse is not necessarily true.

MYTH #5: “The track record you’ve already accumulated determines whether you’ll win scholarships.”

The Real Story: What you do after you decide to apply for scholarships is just as important as the record you have already accumulated.

MYTH #6: “Scholarships are the biggest source of financial aid.”

The Real Story: When it comes to the entire financial aid package, private scholarships account for a little more than one percent. Federal loans and grants make up almost 60 percent of all financial aid.

MYTH #7: “There is a special scholarship just for me.”

The Real Story: There may be a “special scholarship” that matches your distinct qualifications – however, there’s a big difference between being eligible and winning. If the scholarship is just for you, it can also be just right for hundreds of other students.

MYTH #8: “Millions of scholarship dollars go unclaimed every year.”

The Real Story: This claim is usually made by computerized scholarship search companies that hope you will send them money to find those millions that are just lying there waiting for you. There might be some scholarships that do go unused every year, but no one seems to have concrete examples of these vast untapped resources. According to most financial aid professionals, the millions you hear about are unused employee tuition benefits.

SPECIALIZED SCHOLARSHIPS

ART SCHOLARSHIPS

- Art scholarships will require a portfolio. A portfolio is simply a collection of your best pieces of artwork. The pieces you select to put in your portfolio should demonstrate your interest and aptitude for a serious education in the arts. The pieces you select should show diversity in technique and variety in subject matter.
- Specialized art colleges request that you submit an average of ten pieces of art, but remember – quality is more important than quantity.
- Try to make your portfolio as clean and organized as possible.
- It is important to protect your work, but make sure the package you select is easy to handle and does not interfere with the viewing of the artwork.
- Drawings that have been rolled up are difficult for the jurors to handle and view. You may shrink-wrap the pieces, but it is not required.
- Avoid loose sheets of paper between pieces.
- If you choose to mount or mat your work (not required), use only neutral gray tones, black, or white.
- Never include framed pieces or three-dimensional work.
- Use spray fixative on pieces that could smudge.
- A slide portfolio should be presented in a standard 8-1/2 X 11 plastic slide sleeve, which can be purchased at any photo or camera supply store.
- Be sure paintings are completely dry before you place them in your portfolio.
- Label each piece with your name, address, and high school.
- Some schools will require an in person interview along with a portfolio review. Others will require slides sent in. Still others will require an art test. Check with the individual schools to find out their specific requirements. www.artschools.com is a helpful website.

ATHLETIC SCHOLARSHIPS

There are scholarships for athletes who are good (not necessarily superstars) and who play sports like lacrosse, badminton, rowing, archery and volleyball. Athletic scholarships are awarded for one academic year at a time. They can be renewed annually for a maximum of 5 years within a 6 year period.

Don't think that if you're good enough to play in college, the colleges will contact you. There are about 275,000 students graduating from high school and there are only 18,750 college freshman sport team positions open. So if you want to be eligible for an athletic scholarship, you have to show recruiters that you're the player they've been looking for. www.ncaa.org/about/scholarships.htm

MARKETING YOURSELF

- Start early. Begin thinking about your collegiate athletic/academic plans in your sophomore year.
 - Maintain good grades. You won't be playing at college unless you have the minimum requirements to attend.
 - Collect news articles and videotapes that demonstrate your athletic performance.
 - Talk to your high school coach about which athletic programs fit your qualifications.
 - Select the schools that are right for you, taking into consideration the quality and admission requirements of the athletic and academic programs.
 - Find the name of the coach of your sport at each college you are considering. Write letters stating your interest in their programs and your academic and athletic goals and achievements. Include statistics, records, honors, clippings and videotape, if applicable, and let them know you require financial aid. Include letters of recommendations from your coach and from the coach of an opposing team.
 - Fill out the NCAA Clearing House application form during your **JUNIOR** year. There is a \$30.00 registration fee. On-line is the preferred method of registration. www.ncaaclearinghouse.net.
 - They will check to make certain that you have all of your core courses to be accepted to college.
- Remember: If you don't pass the Clearinghouse, you will not play Division I or Division II athletics.**
- Apply. College coaches will take more of an interest in you once they see you are serious about coming to their school.
 - Keep in contact with the coach by inquiring about the status of your application and by visiting the school.

GET CONNECTED

☞ Most collegiate athletic programs belong to an association. Each association has different regulations regarding eligibility and financial aid. Consult these web sites for more information:

☞ National Collegiate Athletic Association <http://www.ncaa.org>

☞ National Association of Intercollegiate Athletics <http://www.naia.org>

☞ National Junior College Athletic Association <http://www.njcaa.org>

☞ National Small College Athletic Association <http://users.lr.net/~dimagee/>

☞ There are special rules applying to how many all-star games you can participate in, being paid to play sports, being represented by an agent, official visits, etc. Make certain to check the above web sites so that you don't forfeit your eligibility.

☞ There are several different web sites related to placement services for the student athlete. They involve everything from giving students a list of appropriate institutions to contact, to providing a full "marketing campaign" to interest colleges in students. Service prices range from \$65 for lists to \$650. When using a service, check with the Better Business Bureau and former customers to ascertain the authenticity of these businesses. The web sites can be found by doing searches on the internet. They are not included here because we cannot endorse companies. Use them at your own risk.

TOP TEN QUESTIONS FOR STUDENT ATHLETES

- Does the school offer the academic program that interests me?
- What are the academic requirements to remain a student athlete?
- What is the level of academics? Is it too demanding? Is it too easy, and therefore not challenging?
- What importance does the coaching staff place on academic success?
- What is the graduation rate among athletes here? And how does it compare to the graduation rate of the general student body?
- What kind of career preparation services does the school offer?
- Does the school offer tutoring or other academic help services and are any geared specifically toward student athletes?
- What kinds of athletic scholarships are available? Do they cover more than one year? Are they renewable?
- What are the conditions for maintaining my funding?
- What happens if I'm injured and unable to participate in my sport?

Below 2.000 – Not Eligible. The ACT score is the total of all 4 test scores. If more than one test was taken, the NCAA will take the highest English score, highest math score, etc., add them together and you receive the minimum ACT score listed above.

SAMPLE ATHLETIC RESUME

Name

Address

Phone number

Height/weight

Foot speed (by specific event)

Position played

Weight classification

GPA

Class rank

ACT or SAT scores (or when you plan to take them)

Athletic records

All state teams

Special awards

Off-season accomplishments

Weightlifting exercises

Vertical jumps

Pushups

Bench jumps

Shuttle run
Leadership characteristics
Former successful athletes from your high school
Outstanding capabilities
Citizenship
Alumni parents/relatives
Team schedule with dates and times
Videotape with jersey number identified
Newspaper clippings about you or your team
High schools address and phone number
Coach's name

DISABILITIES

- ☞ Document your disability with letters from your physician(s), therapist, case manager, school psychologist, and other service providers.
- ☞ Get letters of support from teachers, family, friends, and service providers that detail how you have learned to work despite your disability.
- ☞ Learn the federal laws that apply to students with disabilities.
- ☞ Research support groups for peer information and advocacy.
- ☞ Visit several campuses.
- ☞ Determine the best point in the admissions process at which to identify yourself as having a disability.
- ☞ Look into services available, the pace of campus life, and the college's expectations.
- ☞ Ask about orientation programs, including specialized introductions for or about students with disabilities.
- ☞ Ask about orientation programs, including specialized introductions for students with disabilities.
- ☞ Ask about flexible, individualized study plans.
- ☞ Ask if the school offers technology such as voice synthesizers, voice recognition, and/or visual learning equipment.
- ☞ Ask about adapted intramural/social activities.
- ☞ Ask to talk with other students who have similar disabilities to hear about their experiences on campus.
- ☞ Once you select a college, get a map of the campus and learn the entire layout.
- ☞ Some schools have a comprehensive program for students with learning disabilities. Services change from year to year and sometimes from semester to semester. Check with the schools regularly.

The following sites and addresses can give you further information.

- ◆ The main site address for information about ED's financial aid programs and publications is **<http://www.ed.gov/studentaid>**
 - ◆ The most current version of *Funding Your Education* is available through the main address and **http://www.ed.gov/prog_info/SFA/FYE/**
 - ◆ Federal school codes (to be entered on the FAFSA) can be found through the main address and **<http://www.ed.gov/offices/OPE>**
 - ◆ The most current version of the *Student Guide* is available through the main address and **http://www.ed.gov/prog_info/SFA/StudentGuide/**
 - ◆ The Think College Web Site - A Web site designed to provide publications and information on postsecondary opportunities for people of all ages. It contains links to *Think College Early* (middle school students), *High School and Beyond* (high school students), and *Returning to School* (adults). It can be accessed at **<http://www.ed.gov/thinkcollege>**
- www.act.org/aap/disab/index.html (special ACT assessment testing)
www.ahead.org (Association of Higher Ed & Disability) Attention Deficit Disorder Network Inc.
www.add.org (Attention Deficit Disorder Association) 475 Hillside Avenue
www.chadd.org (Children & Adults with ADD) Needham Massachusetts 02194

www.cec.sped.org 617-455-0585 or 617-444-5466
<http://coe.winthrop.edu/eversr?websites.htm>
www.heath.gwu.edu
www.interdys.org
www.ldanatl.org (Learning Disabilities Association of America - LDA)
www.ncld.org (National Center for Learning Disabilities)
www.nichcy.org

INTERNET SEARCHES

SCHOLARSHIP SEARCHES COLLEGE SEARCHES

www.allscholar.com	www.anycollege.net
www.brokescholar.com	www.collegeboard.com
www.collegeboard.com	www.collegeispossible.org
www.collegenet.com/mach25	www.collegeanswer.com
www.college-scholarships.com	www.collegenet.com
www.fastaid.com	www.college-scholarships.com
www.fastweb.com	www.collegeview.com
www.gocollege.com	www.community-college.org
www.nextstudent.com	www.gocollege.com
www.petersons.com	www.guaranteed-scholarships.com
www.princetonreview.com	www.mapping-your-future.org
www.scholarship-page.com	http://nces.ed.gov/ipeds/cool
www.scholarships.com	www.overview.com
www.scholarsite.com	www.petersons.com
www.srnexpress.com	www.princetonreview.com
www.studentawards.com	www.schoolsintheusa.com
www.usnews.com	www.universities.com

FUNDING HELP ON THE INTERNET INFORMATION & LINKS

www.edfund.org
www.allaboutcollege.com
www.ed.gov (click on students)
www.braintrack.com
www.edwise.org
www.clas.ufl.edu/au
www.estudentloan.com
www.collegenight.com
www.fafsa.ed.gov
www.fedmoney.org
www.ulinks.com
www.irs.gov/publications/p970/index.html
www.yahoo.com/education
www.pin.ed.gov
www.studentaid.ed.gov
www.uheaa.org (financial aid calculators)
www.studentaid.ed.gov (Academic Competitiveness Grant)

INTERNATIONAL STUDENTS MINORITY SCHOLARSHIPS

www.edupass.org
www.iefaf.org
www.internationalscholarships.com
www.studyusa.com

OTHER WEB SITES

College search websites:

www.review.com

www.campustours.com

www.thecollegehound.com

www.collegeview.com

www.petersons.com

www.mycollegeoptions.org

www.eduregistry.org

College admission testing:

www.collegeboard.com - SAT Sign Up and Test Prep

www.act.org - ACT Sign Up and Test Prep

www.studentmarket.com/studentmarket

www.powerprep.com

Job/Career Searches:

www.myfuture.com

www.coolworks.com

www.acinet.org

www.mymajors.com

www.studentjobs.gov

www.careers.org

www.bls.gov

www.palmettopathways.org

General Information:

www.ncaa.org/cbsa - NCAA Eligibility

www.news.com/usnews/home.htm

www.sreb.org/programs/acm/acmindex.aspx - the Academic Common Market

Financial Aid Information:

www.finaid.org

www.fastweb.com

www.nasfaa.org

www.collegescholarships.com

www.ed.gov/offices/ope/express.html

www.cashe.com

www.scholarships.com/index.html www.fafsa.ed.gov

www.makingitcount.com

www.scholarshiphunter.com

www.collegenet.com

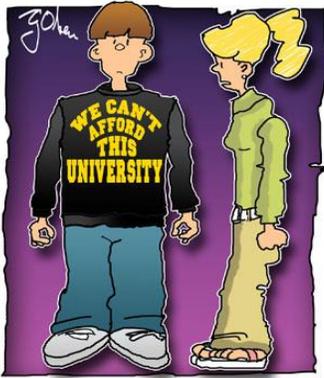
www.fastaid.com

www.free-edu-guide.com/fafsa.cfm

www.hsf.net

www.studentaidalliance.org

www.studentjobs.gov/e-scholar.asp



"Let me guess. Your dad bought you that sweatshirt."

FREE PUBLICATIONS

 **Funding Your Education** - a free booklet giving federal student financial aid application information and describing the U.S. Department of Education's major financial aid programs

 **Looking for Student Aid** - a free guide about using scholarship search services and looking for information about financial aid

 **The Student Guide** - a free guide providing a comprehensive description of the federal student aid programs and how to apply for them

 **School Shopping Tips Video** - a free video about choosing a school carefully. It suggests specific things to look for when choosing a school and a career.

 **College is Possible** - a free brochure with information on preparing for college, choosing the right college, and paying for college published by the Coalition of America's Colleges and Universities

 **Think College? Me? Now?** - a free handbook for students in middle school and junior high

All of the publications listed above are available from Federal Student Aid Information Center P.O. Box 84 Washington, DC 20044 Telephone: 1-800-4-FED-AID (1-800-433-3243)

 **Preparing Your Child for College: A Resource Book for Parents** - A free booklet that provides information on academic and financial preparation necessary for college - It is available from: Consumer Information Center Department 508-D Pueblo, CO 81009

LOCAL COLLEGES AND UNIVERSITIES

The following section was compiled with the intent of assisting students in their search for colleges and financial aid. This section should be used as a guide and specific information, requirements, etc. should be directed to the college or university. Contact individual departments for information regarding departmental scholarships.

South Carolina Institutions

Institution	Address	Web	Phone
<u>Four-Year Public Institutions</u>			
The Citadel	171 Moultrie St. Charleston, SC 29409	www.citadel.edu	843-228-3294
Clemson University	201 Sikes Hall Clemson, SC 29634	www.clemson.edu	864-656-3311
Coastal Carolina University	P. O. Box 261954 Conway, SC 29528	www.coastal.edu	843-347-3161
College of Charleston	66 George Street Charleston, SC 29424	www.cofc.edu	843-805-5507
Francis Marion University	P. O. Box 100547 Florence, SC 29501	www.fmarion.edu	843-661-1231
Lander University	320 Stanley Ave. Greenwood, SC 29649	www.lander.edu	888-452-6337
Medical University of South Carolina	171 Ashley Ave. Charleston, SC 29425	www.musc.edu	843-792-2300
South Carolina State University	300 College St. Orangeburg, SC 29117	www.scsu.edu	803-536-7000
USC-Aiken	471 University Pkwy. Aiken, SC 29801	www.usca.edu	803-648-6851
USC-Beaufort	801 Carteret St. Beaufort, Sc 29902	www.sc.edu/beaufort	843-521-4100
USC-Columbia	Columbia, SC 29208	www.sc.edu	803-777-7000
USC Upstate	800 University Way Spartanburg, SC 29303	www.uscs.edu	864-503-5000
Winthrop University	701 Oakland Ave. Rock Hill, SC 29733	www.winthrop.edu	803-323-2211
Two-Year Regional			

<u>Campuses</u>			
USC-Lancaster	P. O. Box 889 Lancaster, SC 29721	www.usclancaster.sc.edu	803-313-7000
USC-Salkehatchie	P. O. Box 617 Allendale, SC 29810	www.uscsalkehatchie.sc.edu	803-584-3446
USC-Sumter	200 Miller Road Sumter, SC 29150	www.uscsumter.edu	803-775-8727
USC-Union	P. O. Drawer 729 Union, SC 29379	www.uscunion.sc.edu	864-429-8728
<u>Technical Colleges</u>			
Aiken Technical College	P. O. Drawer 696 Aiken, SC 29802	www.atc.edu	803-593-9231
Central Carolina Technical College	506 N. Guignard Dr. Sumter, SC 29150	www.cctech.edu	803-778-1961
Denmark Technical College	P. O. Box 327 Denmark, SC 29042	www.denmarktech.edu	803-793-5174
Florence Darlington Technical College	P. O. Box 100548 Florence, SC 29501	www.fdtc.edu	843-661-8324
Greenville Technical College	P. O. Box 5616 Greenville, SC 29606	www.greenvilletech.com	864-250-8000
Horry-Georgetown Technical College	P. O. Box 261966 Conway, SC 29528	www.hgtc.edu	843-347-3186
Midlands Technical College	P. O. Box 2408 Columbia, SC 29202	www.midlandstech.com	803-738-1400
Northeastern Technical College	P. O. Drawer 1007 Cheraw, SC 29150	www.netc.edu	843-921-6900
Orangeburg Calhoun Technical College	3250 St. Matthews Rd. Orangeburg, SC 29118	www.octech.edu	803-536-0311

Piedmont Technical College	P. O. Drawer 1467 Greenwood, SC 29648	www.ptc.edu	864-941-8324
Spartanburg Technical College	P. O. Drawer 4386 Spartanburg, SC 29305	www.sccsc.edu	864-591-3600
Technical College of the Lowcountry	P. O. Box 1288 Beaufort, SC 29901	www.tcl.edu	843-525-8324
Tri-County Technical College	P. O. Box 587 Pendleton, SC 29670	www.tctc.edu	864-646-8361
Trident Technical College	P. O. Box 118067 Charleston, SC 29423	www.tridenttech.edu	843-574-6111
Williamsburg Technical College	601 MLK Jr. Ave. Kingstree, SC 29556	www.wiltech.edu	843-355-4110
York Technical College	452 S. Anderson Rd. Rock Hill, SC 29730	www.yorktech.com	803-327-8000
<u>Independent Institutions</u>			
Allen University	1530 Harden St. Columbia, SC 29204	www.allenuniversity.edu	803-376-5700
Anderson College	316 Boulevard Anderson, SC 29621	www.ac.edu	864-231-2000
Benedict College	1600 Harden St. Columbia, SC 29204	www.benedict.edu	803-253-5000
Bob Jones University	1700 Wade Hampton Blvd. Greenville, SC 29614	www.bju.edu	864-242-5100
Charleston Southern University	9200 University Blvd. Charleston, SC 29406	www.csuniv.edu	800-947-7474
Claflin College	400 Magnolia St. Orangeburg, SC 29115	www.claflin.edu	803-535-5000

Coker College	300 East College Ave. Hartsville, SC 29550	www.coker.edu	843-383-8000
Columbia College	1301 Columbia College Dr. Columbia, SC 29203	www.columbiacollegesc.edu	803-786-3871
Columbia International University	7435 Monticello Rd. Columbia, SC 29203	www.ciu.edu	803-754-4100
Converse College	580 East Main Street Spartanburg, SC 29302	www.converse.edu	864-596-9000
Erskine College	2 Washington St. Due West, SC 29639	www.erskine.edu	864-379-2131
Furman University	3300 Poinsett Highway Greenville, SC 29613	www.furman.edu	864-294-2000
Limestone College	1115 College Dr. Gaffney, SC 29340	www.limestone.edu	800-795-7151
Morris College	100 W. College St. Sumter, SC 29150	www.morris.edu	803-934-3200
Newberry College	2100 College St. Newberry, SC 29108	www.newberry.edu	800-845-4955
North Greenville College	P. O. Box 1892 Tigerville, SC 29688	www.ngu.edu	864-977-7001
Presbyterian College	503 South Broad St. Clinton, SC 29325	www.presby.edu	864-833-2820
Sherman College of Straight Chiropractic	P. O. Box 1452 Spartanburg, SC 29304	www.sherman.edu	864-578-8770
Southern Wesleyan University	907 Wesleyan Dr. Central, SC 29630	www.swu.edu	864-644-5000
Voorhees College	P. O. Box 678 Denmark, SC 29042	www.voorhees.edu	803-793-1290
Wofford College	429 North Church St. Spartanburg, SC 29303	www.wofford.edu	864-597-4000

<u>Two-Year Private Institutions</u>			
Clinton Junior College	1029 Crawford Rd. Rock Hill, SC 29730	www.clintonjuniorcollege.edu	803-327-7402
Spartanburg Methodist College	1000 Powell Mill Rd.Spartanburg, SC 29301	www.smcsc.edu	800-772-7286

****Special thanks to AMES Charter High School in Salt Lake City, Utah for sharing the format and certain sections of this guide.**

NOTES:

This book belongs to:

Name /Phone No.

Brashier Middle College Charter High School