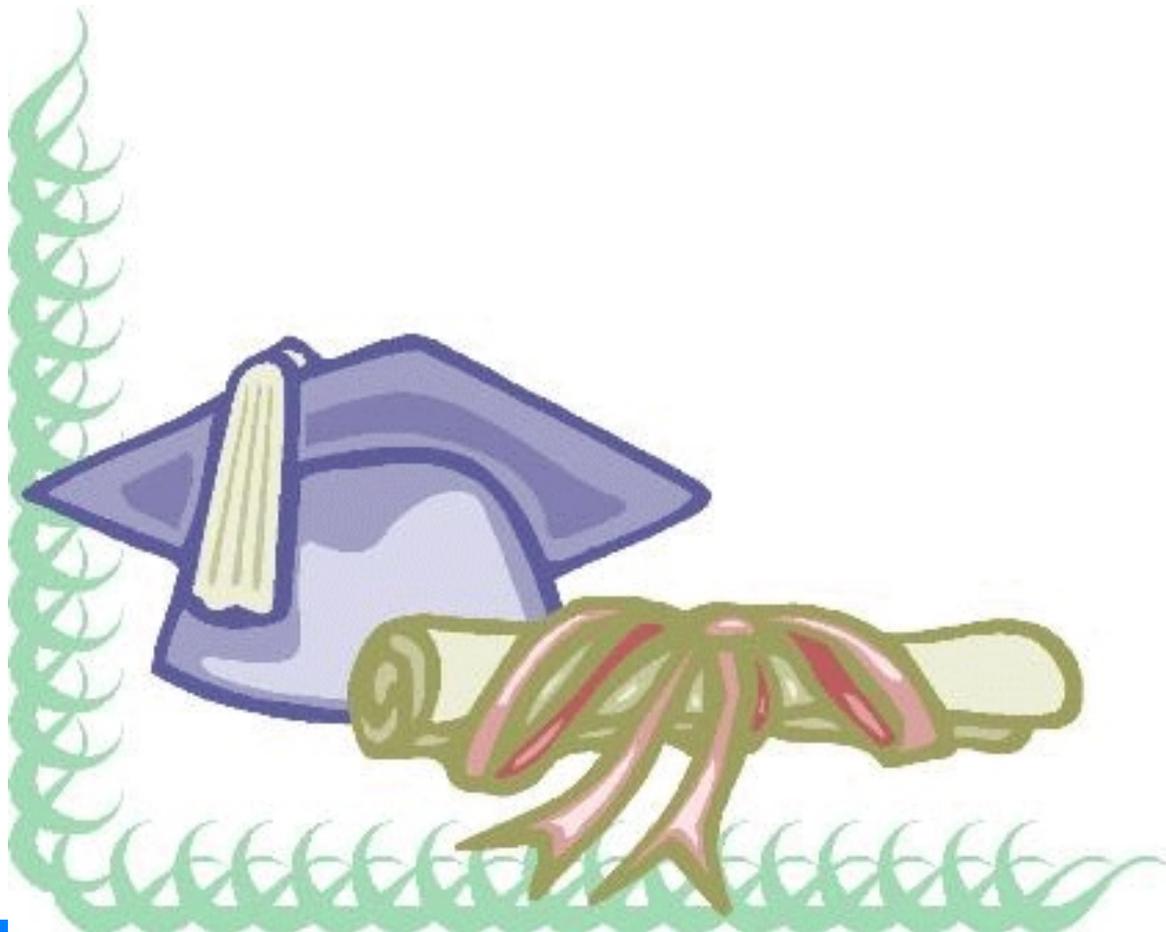
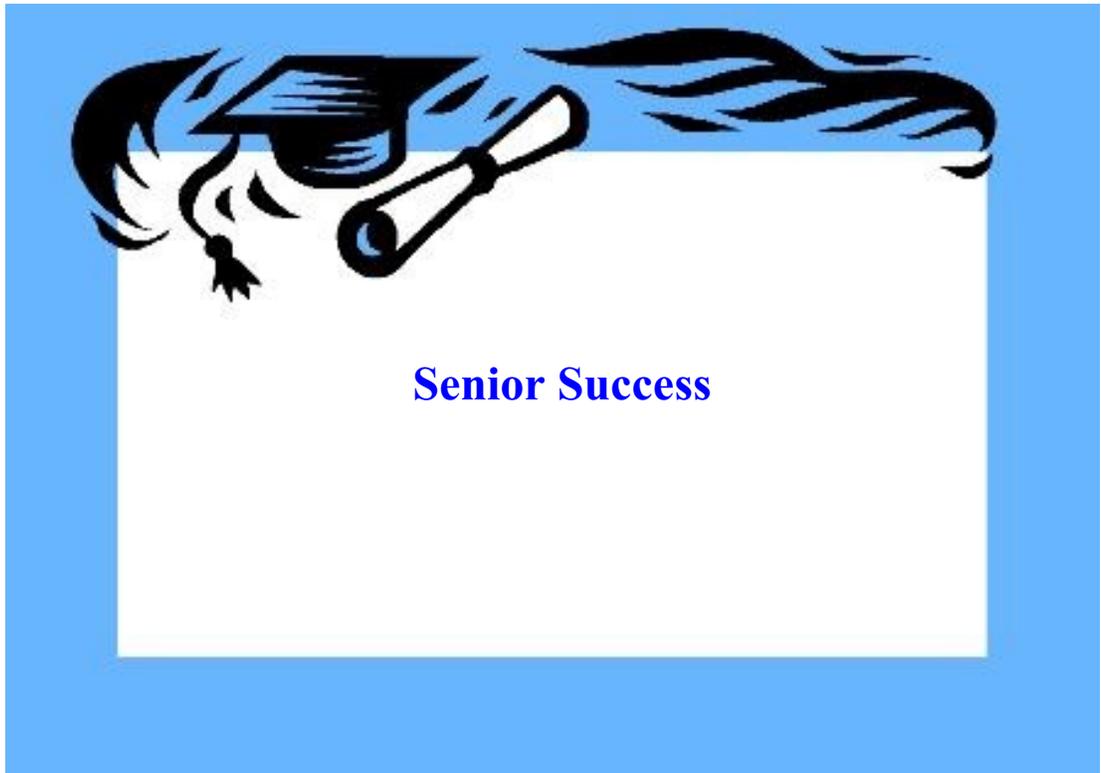


*FACILITATOR'S GUIDE FOR  
HIGH SCHOOL SENIORS*

*A Way Forward to a  
Successful Future!*



*Facilitator's Guide for Seniors*  
*College Access*



# *TABLE OF CONTENTS*

<b>Facilitating Success. . . . .</b>	<b>1</b>
<b>LESSON ONE: First Step: Knowing What You Are Going to Do!. . . . .</b>	<b>5</b>
<b>LESSON TWO: Are you Ready? . . . . .</b>	<b>7</b>
<b>LESSON THREE: Second Step: Getting a Scheduled Plan!. . . . .</b>	<b>12</b>
<b>LESSON FOUR: College Entrance . . . . .</b>	<b>14</b>
<b>LESSON FIVE: Applying, Acceptance and Considerations. . . . .</b>	<b>17</b>
<b>LESSON SIX: Other Training Options. . . . .</b>	<b>21</b>
<b>LESSON SEVEN: Military Career Pathways. . . . .</b>	<b>25</b>
<b>LESSON EIGHT: Third Step: Getting the Details Completed. . . . .</b>	<b>29</b>
<b>LESSON NINE: Continuing with the Application Process. . . . .</b>	<b>28</b>
<b>LESSON TEN: Recommendations, Transcripts, and Extra- Curricular Activities. . . . .</b>	<b>29</b>
<b>LESSON ELEVEN: College Visits: . . . . .</b>	<b>30</b>
<b>LESSON TWELVE: Financial Aid. . . . .</b>	<b>30</b>
<b>LESSON THIRTEEN: Fourth Step: Improve as You go Along!. . . . .</b>	<b>39</b>
<b>Glossary. . . . .</b>	<b>43</b>
<b>Online College Planning Resources. . . . .</b>	<b>51</b>
<b>Career Planning Resources. . . . .</b>	<b>54</b>
<b>Appendices. . . . .</b>	<b>57</b>

## **FACILITATING SUCCESS!**

Higher education in whatever form—community college, university, technical school—is the opportunity of a lifetime AND you have the unique opportunity to assist your senior students in the process of preparing for that higher education while finishing high school.

As a facilitator, the level of your college knowledge, the type of information you share, and the kinds of experiences you are able to orchestrate for students may greatly expand the scope of their college-bound dreams. Familiarizing yourself with the information contained within this guide and the additional resources provided by the Ministry of Education will provide you with the information needed to assist your students.

With this guide, you will be provided with copies of the College Access Tabloid, Getting Ready for College: A Student and Parent Guide, developed by the Ministry of Education for all 9<sup>th</sup> grade students to take home. You will also have a power point presentation offered on disk for you to use throughout your work with students. However, there are many, many other resources available for your use and here are just a few that are referred to in this guide.

- ★ My Future, My Way: How to go, How to Pay: A Workbook for Students in Middle and Junior High Schools by the U.S. Department of Education, Financial Student Aid
- ★ Funding Education Beyond High School by the U.S. Department of Education, Financial Student Aid
- ★ The MOE College Access, “HIGH SCHOOL SENIOR GUIDE For A Successful Future!!” from Ministry of Education, Palau
- ★ Additional Resources and MOE Website:  
<http://www.palaumoe.net/cacg>.

It is anticipated that students will repeat many of the activities each year, i.e., college research, college visits, essays, course schedules, etc. As students learn more about the college-planning process, expand their knowledge through their middle and high school course work, visit more college campuses, and engage in scholarship research, the activities will expand in both scope and meaning. While some students will identify their dream colleges early in the process, other students will find themselves pondering their choices well into their senior year of high school. No matter when a student finalizes his or her college choice, your efforts will ensure that students do, in fact, have a choice.



This guide starts with those who are “just now starting” with their plans for after high school, so if some of your students are ahead of the game you are providing them with a reminder for their check list.

This guide is divided into “Lessons” which can be taught independently or for the one week to complete it all at the beginning of the school year in order to get students on the “college access track.”

Remember, your students received the tabloid in the 9<sup>th</sup> grade (starting in 2011) and will have had some college access training and activities during that time and, hopefully, throughout the 10<sup>th</sup> and 11<sup>th</sup> grade years. The other resources mentioned above are mentioned in the Students’ Guide and will be mentioned as resources for you and them to use.

A first recommendation for your classroom at the beginning of the year would be to have pictures of the past year's graduation and graduates posted somewhere in the room. Pictures speak louder than words!

A second recommendation for the teachers of all senior students is that classroom organizations and procedures include beginning of class responsibilities and assignments. It is time for them to be responsible!

If you choose to begin class each day in this way, on the first day you would start with something like the following:

“Along with some of the regular rules for high school, my classroom and your responsibilities will be covered today and you will be expected to follow through daily throughout the year. We WILL begin every class with an assignment that you do immediately when you get into the room.” (You decide if the assignment is to be on a specific spot on the chalkboard, on a typed piece of paper hanging in a specific spot, or on cards that are folded and sitting on the desk as a tent poster so students can read.)

Continue with “You will need to write your answers on a sheet of paper and hand in within the first five minutes of class time. Once you receive your answers back, they will need to be kept in your notebook/college planning guide until the end of the semester.”

Now, since you have told them where the assignment will be daily, have them take the next five minutes and answer what you have in that space and turn in.

Recommended First Day Five Minute Assignment.

Copy these five words or phrases and write a description of what each word/phrase means or a definition/explanation.

1. Job
2. Career
3. Career path
4. Employability
5. Career Cluster

NOTE: All of these words are on page 3 in the student guide and can be discussed after the student guides are handed out. Other words and term are in the Glossary of the Student Guide and in this Guide's Glossary which means this activity could be terms and words daily for most of the semester.

Once the students have been given their guides, you can use this guide and the powerpoint presentation will facilitate your efforts to ensure that all students complete the guide in order to realize that college is possible.

## LESSON ONE:

### **FIRST STEP: KNOWING WHAT YOU ARE GOING TO DO!**

The first lessons/activities for you to go over with students would be a discussion of pages 1 and 2 in their guides. Many students can believe that they should “take it easy” their senior year so it is important that they get started with life after high school now.

The “First Step” in the student guide begins with students understanding “Who they are?” This covers values, aptitudes, interests and skills as well as career options and occupational requirements related to their own interests. Remember, there is one of these types of inventories in the “Getting Ready for College” tabloid distributed through the Ministry of Education. The tabloid is available for downloading or in paper print from the MOE and even though it was developed for 9<sup>th</sup> grade, it is the same type of test needed at the Senior level. Have students complete that or one that you obtained from the counselor’s office. Also, there are many websites offering free assessments (example: [www.careerexplorer.net/aptitude.asp](http://www.careerexplorer.net/aptitude.asp)).

Then, continue discussing pages 3 – 5 of the Student Guide and have students complete the form on page 6. Be sure to discuss the page and see if any students have any questions.

Page 7 of the Student Guide asks students to complete a chart about the differences between high school and colleges.

Ask students to volunteer what they answered on particular ones. Then, discuss completely.

High School	College
Attendance is required in all courses	You're on your own and expected to be responsible.
May be little or no homework.	Students are expected to study 2 to 3 hours per college credit.
Homework is checked by the teacher.	Checked when you are tested as the Professors expect that you will keep up and ask if you need help
Teachers do a "re-teach" during class time of reading materials assigned.	Not necessarily, students are expected to learn the material as assigned
Assignments and tests and homework are usually due the next day after the material is covered.	Maybe as few as 2 to 3 tests per semester and see homework above.
Students attend classes approximately 30 hours per week.	Classes may not meet every day, classes may be 1-4 hours in length, students may spend 12 - 16 hours in class. Full time students are expected to pass a set number of credit hours.
Few elective courses each year.	Greater selection of courses to meet graduation requirements.
Teachers or others offer help and tutoring for students having difficulties.	Students are expected to seek help if needed
Usually a small amount of information is covered with quizzes or tests.	Few quizzes or tests and each covers a large amount of material
There are opportunities to raise a grade with extra credit work.	Students are expected to meet the professor's expectations
Usually there are out-of-class time writing assignments.	Students are expected to write 3-5 page pagers with sources and free from grammatical or spelling errors.

High School	College
Students are responsible for recalling information covered.	Students are expected to draw conclusions about the ideas of others
Parents and teachers remind you of work due or dates or your time management.	Student decides when to do and how much...on your own.
Classes are usually less than 30 to 40 students.	Some classes may be small; others may have 100 or more.
Education is required and free.	Education is voluntary and costly.

## LESSON TWO: Are you Ready?

The next section involves having students determine if they “Are Ready” for college personally. For this activity, make copies and have students answer the following survey about themselves. Some of these questions are in the student guide on page 9. Tell the students that this will be turned in and reviewed by you and then returned to them to keep in their portfolio or College Access folder.

Ask for any discussion points that any student would like to make about the survey and ensure some clarification as to their points. This survey is one that should be provided to the counselors for College Access Data. It would be analyzed and show trends, not student personal information.

COLLEGE ACCESS: STUDENT SURVEY

Instructions: Please read each question carefully and answer all to the best of your ability. This survey asks you questions about your thoughts and plan for high school and beyond. There are no right or wrong answers. If you need explanations, ask the teacher for assistance or clarifications.

Student Name: \_\_\_\_\_

Grade: \_\_\_\_\_ School: \_\_\_\_\_

This section gathers information about you. Circle the letter that BEST describes you.

1. Which of the following best describes your race or ethnicity (Circle all that apply)
  - a. American Indian or Alaska Native
  - b. Asian
  - c. Black or African-American
  - d. Native Hawaiian or other Pacific Islander
  - e. Anglo American
  
2. I am ...
  - a. Male
  - b. Female
  
3. What is the highest level of education your mother completed?
  - a. high school
  - b. vocational school
  - c. community college
  - d. four-year college or university
  - e. graduate school
  - f. I don't know
  
4. What is the highest level of education your father completed?
  - a. high school
  - b. vocational school
  - c. community college
  - d. four-year college or university
  - e. graduate school
  - f. I don't know
  
5. How many siblings (brothers and/or sisters) do you have?
  - a. I do not have any siblings
  - b. I have one sibling.
  - c. I have two (2) siblings
  - d. I have three or more siblings
  
6. How many of your siblings have attended and graduated from a college or university?
  - a. I do not have any siblings.
  - b. None of my siblings have attended a college or university.
  - c. One of my siblings have attended and graduated from a college or university.
  - d. Two of my siblings have attended and graduated from a college or university.
  - e. Three or more of my siblings have attended and graduated from a college or university.
  
7. Which of the following best describes your immediate plans after high school?
  - a. I plan to enter the workforce.
  - b. I plan to attend a local community college.
  - c. I plan to attend a four-year college or university.
  - d. I do not plan to attend a college or university.
  - e. I haven't decided what I want to do when I graduate from high school.

(Survey - page 1)

Student Name: \_\_\_\_\_

8. How often do you talk with your parent(s) or guardian(s) about the classes you plan to take in high school?  
a. frequently      c. rarely  
b. sometimes      d. never
9. How often do you talk with your parent(s) or guardian(s) about your college goals?  
a. frequently      c. rarely  
b. sometimes      d. never
10. How often do you talk with your parent(s) or guardian(s) about your career goals?  
a. frequently      c. rarely  
b. sometimes      d. never
11. Have you visited a college or university before?    a. Yes              b. No

Next Section: This section will have you answer questions about your goals. Please write in complete sentences or answer the “yes” or “no” answers by circling the correct answer.

12. As an adult, what career do you want to have?
13. Why do you want to work in this career?
14. What do you need to do starting now to get a job in the career you named above?

### Are You Ready?

15. Do you have your plan as to where you are going to get your training? If so, where?
16. If the decision is college, do you know why you are going to college? Explain.
17. Do you take notes in class and review them?    a. Yes    b. No
18. Do you complete projects without having others push you?    a. Yes    b. No
19. Do you use a planner, calendar or daily schedule of all tasks you need to remember and do?    a. Yes    b. No
20. Can you write and then edit to ensure there are no mistakes or spelling errors?  
a. Yes    b. No
21. Do you do assignments without reminders?    a. Yes    b. Yes
22. Do you ask for help or assistance when needed? a. Yes    b. No

Student Name: \_\_\_\_\_

23. Do you know how to do your laundry and finances? a. Yes b. No
24. Do you follow through on what you are to do or what you have said you will do without others having to remind you? a. Yes b. No
25. Do you see your work as a student as your job? a. Yes b. No
26. What are you most concerned about or need help with in terms of planning your future? Please explain.

**Remember: Read each statement carefull and think before you select an answer!**

(Survey - Page 2)

Next Section: This section is asking for your opinion about future education and career options. Read the statements and check the appropriate box based on the statement and 1 – 5 ratings that best describes your feelings/thoughts toward each statement.

Statement	Choice Selection				
	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
27. Making good grades in my current classes helps me achieve my future goals.					
28. A college education is important for me to achieve my future goals.					
29. College graduates earn more money than people with only a high school diploma.					
30. I see myself graduating from college in 5 years.					
31. I can afford to pay for college.					
32. There are a variety of financial aid resources to help me pay for college.					
33. I am aware of the courses that I need to take in high school to be ready for college.					
34. The grades I make in high school affect my college entrance and choices.					
35. I understand the process of researching colleges.					

(Survey – Page 3)

## LESSON THREE:

### SECOND STEP: GETTING A SCHEDULED PLAN!

Page 10 and 11 of the Student Guide begins a calendar schedule for Seniors to follow and asks some questions for students to know at the end.

Have students choose a partner and go through the check list to and the information below the May/June items and decide where they feel they might need help and where they feel they are capable of managing on their own.

When time is up on the partner sharing, ask for students to volunteer their ideas as shared on the first month, then continue through the months with you adding or correcting information as needed.

If there are enough issues that are showing difficulties for the students, then let them know that if after all of the guide training is complete they still feel there are concerns then you will have the counselor come to class for the answers to the group as a whole.

The Checklist from the Student Guide is below and other information through to next Lesson.

### **Checklist for Your Senior Year:**

#### September

- \_\_\_\_\_ Schedule an appointment with your counselor.
- \_\_\_\_\_ Register for the SAT and/or ACT.
- \_\_\_\_\_ Request a college applications from those colleges you are interested in and scholarship information.
- \_\_\_\_\_ Make a list of deadlines for college applications, scholarships, and financial aid applications. Find out which financial aid applications your college choices require.

#### October/November

- \_\_\_\_\_ Take SAT and/or ACT.
- \_\_\_\_\_ Begin preparing college applications and scholarship applications, paying close attention to individual deadlines and early decision dates.
- \_\_\_\_\_ Attend the Financial Aid Workshop if offered and if not, review with your counselor where you can learn more about such aid.

### December

- \_\_\_\_\_ Learn all you can concerning Financial Aid.
- \_\_\_\_\_ Complete all college applications before December 15th to be eligible for scholarships from the colleges.

### January

- \_\_\_\_\_ Pick up a copy of the Free Application for Federal Student Aid (FAFSA) from your counselor on online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- \_\_\_\_\_ Make an appointment with your counselor for help with filing the FAFSA as soon as possible after January 1st.

### February

- \_\_\_\_\_ Make sure your FAFSA is completed before February 15th. To be eligible for the maximum amount of financial aid, you must file the FAFSA by the priority deadline of the colleges you are considering.

### March

- \_\_\_\_\_ Check your Student Aid Report (SAR) for accuracy. Take it to your counselor. (It should arrive about four weeks after filing your FAFSA.)
- \_\_\_\_\_ KEEP COPIES OF ALL FORMS YOU SUBMIT.

### April

- \_\_\_\_\_ Watch the mail for college acceptance letters.
- \_\_\_\_\_ As soon as you receive a scholarship letter or financial aid award letter from a college, take it to your counselor.
- \_\_\_\_\_ Make your final college decision and send in housing deposit by the deadline.

### May/June

- \_\_\_\_\_ Fill out transcript request form (in Guidance) to have your final transcript forwarded to the college you choose.
- \_\_\_\_\_ Make sure all of your paperwork is in order. (Note: To be eligible for a Scholarship, the Scholarship Application and all attachments must be turned in by the end of May. Check the college website for the actual deadline date.

NOW YOU KNOW a basic schedule and that time is NOW to get it all completed.

You should coordinate with your guidance counselor and make sure you have all things scheduled and know what to prepare:

1. Are you taking or could you take Advanced Placement classes?
2. Do you understand what career you should pursue based on your scholastic and aptitude abilities?
3. Are you aware of the schedules for the college entrance exams (includes SAT I and II, and ACT) and which type you should take for the colleges you are interested in?
3. Do you know the admission requirements to college including GPA, credits, exam type and scores, etc.?
5. Do you know if and to whom you are to send official copies of your transcripts at the time of application?
6. Is there a need for you to take preparatory classes or training workshops to prepare for the various exams?
7. Have you checked and re-checked all necessary information needed in relation to you plan?

#### LESSON FOUR: College Entrance

Pages 11 through 13 of the Student Guide begins providing students with information for answers and for college entrance exams and testing. Go through this information with the students. If possible, get online and show the students the College Board information website. Use the powerpoint show or individual slides printed out in paper format to discuss with the students.

The information below comes from the Student Guide on this topic:

#### Information Needed?

1. Information about the advanced placement program: The College Board administers the AP exams and you can learn more at their website and find out types of programs and the dates for all by visiting: [www.collegeboard.com](http://www.collegeboard.com)

2. Search the web for example study guides and study plans for all the exams and/or tests you are planning on taking.
3. Almost all colleges and some trade schools require a college entrance exam. These exams measure your ability to understand college-level materials. Most colleges require the SAT college exam; some require the ACT Assessment exam. A few college will require both exams. So check with your college which exam will be required.
4. It would have been “best” to take these exams in your junior year, but you can still get a practice test and some practice with the college entrance "preparation" exams.

#### Take College Prep Exams:

1. Give you a better idea of what the tests are for and how to successfully take them
2. Give you a better example of managing your time as the tests are under timelines otherwise you may not complete the exams on time.
3. Give you more confidence and/or to show where you need to get more assistance if not on the subject areas but on test taking skills.

#### SAT Tests

SAT Reasoning (formerly SAT I) is a three-hour test that measures a student's ability to reason problems instead of general knowledge. There are three sections: writing, critical reading, and math and most of the tests are multiple-choice.

SAT Subject Tests (formerly SAT II) measure the student's knowledge in specific subjects: English, mathematics, history, science, and languages. SAT Subject Tests are primarily multiple-choice, and each lasts one hour.

Learn more at [www.collegeboard.org](http://www.collegeboard.org)

PSAT (practice exams) is the test prep exam for the SAT tests. The PSAT is usually offered in October and November through your school. Check with your school counselor for dates.

ACT Assessment® is used by some colleges. The exam has four multiple-choice tests: English, reading, mathematics, and science reasoning. Learn more at [www.actstudent.org](http://www.actstudent.org)

ACT test preparation is important because some colleges use the ACT test. You need to check your college to determine which test they use for admittance. Many students will take both the SAT and ACT so that they have the right exams for the college of their choice.

### SAT & ACT Differences

SAT	ACT
No science section	Science reasoning section
No trigonometry section	Math sections include trigonometry
Vocabulary emphasized	Vocabulary less important
Non multiple-choice	Entire multiple choice
Guessing penalty	No guessing penalty
Writing required	Writing optional
Math accounts for 50% of your score	Math accounts for 25% of your score
Questions go from easy to hard in most sections	Easy and hard questions mixed within sections
All SAT scores reported to colleges	Report scores only from the test dates you choose

After completing the class review of the above information, ask if students feel they need more assistance in test taking skills. Let them know that there will be some information provided on that with a later lesson.

## LESSON FIVE: Applying, Acceptance and Considerations

For the next section, in advance ask for a representative from Palau Community College Student Services to please attend your class presentation to provide input on the information provided. Be sure to print off the information you are going to discuss and the pages from the Student Guide (pages 13 - 20 of the Student Guide) for the person to be a guest in advance so they will be prepared for questions and additional information they would like to provide. The information from the Student Guide follows below:

### Applying

Many college applications require you to list your senior courses, including information about course levels and credit hours. It will be obvious to admission officers if you've decided to take the year off.

As part of the application process, many colleges include a midyear grade report form. Your counselor completes this form with first-semester grades and sends it to the colleges to which you've applied. It then becomes a crucial part of your application.

### If You Are Accepted

Often, college acceptance letters include warnings to students such as "Your admission is contingent on your continued successful performance." This means colleges reserve the right to withdraw your offer of admission should your senior year grades drop. Colleges ask high schools to send them the final, year-end transcripts of the students they've accepted. Again, a senior slump will be obvious.

Graduating in Palau allows you some advantages and one of those is that you have a local Community College available and the Student Services Office will have staff to help you to make your final decisions about where you want to get your training.

### Something to Consider:

Community colleges are substantially cheaper than Universities, and you will receive just as good of an education. Especially if you don't know what you want to major in yet, you can just take the basic classes now, and not be out a ton of money if you decide to change your major down the line.

However, the career path you are planning can be important to the fact that you might choose Palau Community College (PCC). First, the idea that you

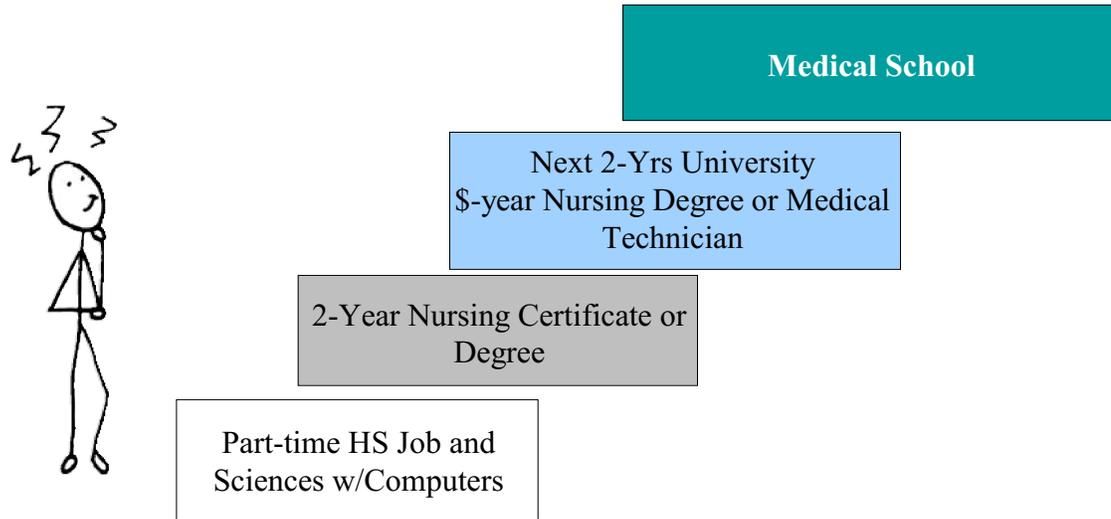
can take “job skill” classes at the high school and then transition into that same or similar program at the community college is referred to as a 2 + 2 training program and often you can receive college credit based on some of your high school courses or “dual enrollment” at both the high school and PCC.

When you apply for a 2-year degree or certificate from PCC you will have prepared yourself for one step of employment above what you could have gotten after high school graduation. This means you are ready to advance to the next level of the career path or career ladder at a 4-year college for the NEXT 2 years. Then, you are completing a 2 + 2 + 2 training program and could continue to the master degree program and/or on to the doctoral level.

An example of this “career ladder” concept would be planning in high school to go into the health field or cluster. You could take as many “health” related course as possible while in high school and even work part time in a hospital or doctor’s office doing basic skills tasks or computer work (if you have advanced you computer skills). You would be learning more and more about your “chosen” field. So high school would be the first of the 2 + steps. At PCC you could take a nursing program (another of the 2 + steps) and get a certificate for employment in the field while continuing to the 4-year nursing degree or another 2+ at a university. Upon completion of that university degree (bachelor’s) you could advance in your work and in how much you get paid. This then allows you to apply for medical school (another 2 +).

Following this career ladder you can be employed at higher levels each time whereas if you had attended a university in the beginning you would only be qualified for a degree or certificate job after 4 years and not after 2 years which would be basically academics. This also allows for a backup plan in the event you have to stop after 2 years in college for what ever the reason and only work for a while before continuing. Financially and in relation to high paid employment after 2 years “in college” your choice would be community collage.

Example:



In this example, you started at the bottom of the career ladder and climbed each step, gaining the skills at each level until you had all the skills at the top of the ladder. This would be the same whether it was engineering or teaching— there is a way to do the 2 + 2 + 2 ladder.

That is the advantage of narrowing your career pathway before entering into advanced training beyond high school. You may change as you go along, but you are obtaining more life and employment skills along with the academics.

Community Colleges also offer the options:

- You can live at home. Sure, you might not want to live with your parents, but living at home means less expense for you.
- No crowded dorms. You don't have to worry about roommates messing up your stuff, keeping you awake, etc.
- You are more likely to already know people there. If you already know some people, making new friends will be that much easier.
- You might not need to take the ACT or SAT. Going to a community college for two years and then transferring to a 4-year University is a great way to bypass these tests in high school and still get a 4-year degree where the colleges allow for it.
- If your grades weren't so great in high school, you can still get into a community college.

- No stress about college admission. If you choose a community college, you are guaranteed to get in with possible some “non-credit” courses required depending on your academic levels.
- Smaller class sizes. With smaller classes, the professors are better able to communicate with students on an individual basis, and you are better able to get an understanding of the material. However, whether a community college or university, it is important to get to know your professors and for them to know you through appointments with them.
- Employers will hire you with either degrees as long as you demonstrate with the grades and certificate/degree that you can do what you say you can do.
- Less emphasis on sports, in most cases. Yes. This is definitely an advantage.

Make an appointment to visit with the student services advisors at PCC and see what they can offer and what they would advise!

- PCC offers quality, affordable education taught by valued faculty members. Whether you're looking to earn an associates degree, pickup a few classes before transferring to a four year institution; or whether you're looking to earn college credit while in high school, are an adult returning to college, or wanting to pursue Continuing Education, there might be a place for you.
- Many who are serious about their education and begin their study at PCC and then transfer to their university of choice discover that the personal attention and quality instruction they receive at PCC can pay big dividends on the university level. The agreements with many transfer universities can show that gradewise students do better than the students who begin at those four-year schools.
- Today's changing workforce is more competitive than ever, so having additional training after high school is vital to securing a high-paying job. If the idea of four years of college doesn't appeal to you, PCC has an assortment of technical programs that provide you with the skills and competencies you need to enter a rewarding profession after one or two years of training.
- Degree requirements may vary depending on your major. Your success is taken very seriously. So, it is very important that you stay in touch with a counselor or academic advisor as you work on your degree plan.

If you are in high school and want to get a jump start on your college studies, you may want to consider our early admission program where you begin college credit courses or a “dual-enrollment” program at PCC.

If no, you need to get going FAST. Deadlines are in the Fall. You need to have this information ready.

Bottom line is being prepared for the possibilities and loss of possibilities. What training institution you choose can make some differences if you have planned. Below are some other options:

- Four-Year Colleges: There are colleges and universities throughout the U.S. and around the world. Check each school for unique programs and majors. Learn if there is campus housing is available. In most cases, the minimum requirements are a high school diploma and the ACT or SAT. There are varying academic requirements for specific colleges and majors. Some colleges require SAT II subject tests. The TOEFL exam is required for students with English as a second language. An application official transcript, and other documentation must be sent to schools by their deadline. Admissions personnel take into consideration the following in evaluating the candidate’s application: GPA, test scores, class rank, teacher/counselor recommendations, essay (if required), extracurricular activities and special circumstances.

## LESSON SIX: Other Training Options

On page 19 of the Student Guide the “Other Training Options” start and is more than the community college or 4-year universities. For this lesson, start by explaining the “technical or trades” school information. You might say something like this:

There are schools and training places designed specifically for training in the skill trades. Some of these would include:

- Applied Technology Centers – Vocational/Technical/Business Schools: There are many local private schools offering training in a variety of fields, such as: secretarial work, computer training, travel, court reporting, massage, cosmetology, automotive work, and more. Many of these programs are very expensive and offer little or no financial assistance; however, the training periods may be significantly shorter than a college program, enabling you to enter into a job very quickly. Requirements vary according to the

program. See your counselor for help in seeking out these training programs.

Use the handout provided on trades schools and/or the power point to discuss these to ensure students realize there are good and bad in such ads about technical training schools and know how to search for the right ones.

## Handout: TRADES OR VOCATIONAL SCHOOLS AND TRAINING INSTITUTIONS

In the USA, vocational schools are usually considered *post-secondary* schools, but in some instances may take the place of the final years of high school. Nevertheless vocational schools are only two years of schooling. They may be public schools and as such are operated by a government, school district or other officially-sanctioned group, in which case they may or may not charge tuition. Most purely vocational schools are private schools; within this group they may be further subdivided into non-profit schools and proprietary schools, operated for the economic benefit of their owners. For a long time many proprietary vocational schools had a poor reputation for quality in many instances, and for over promising what the job prospects for their graduates would actually be; this has been largely corrected by more stringent regulation. The term *career college* is reserved for post-secondary for-profit institutions. Vocational schools have decreased severely in the United States by the replacement of offering alternative trade classes at specific schools.

Community colleges, in addition to offering the associates degree and core courses for transfer to four-year institutions, also offer vocational classes depending on the needs of the local community.

There is however an issue with vocational or "career" schools who have national accreditation instead of regional accreditation. Regionally accredited schools are predominantly academically oriented, non-profit institutions.[2][3] Nationally accredited schools are predominantly for-profit and offer vocational, career or technical programs.[2][3] Every college has the right to set standards and refuse to accept transfer credits. However, if a student has gone to a nationally accredited school it may be particularly difficult to transfer credits (or even credit for a degree earned) if he or she then applies to a regionally accredited college. Some regionally accredited colleges have general policies against accepting any credits from nationally accredited schools, others are reluctant to because regional schools feel that national schools academic standards are lower than their own or they are unfamiliar with the particular school. The student who is planning to transfer to a regionally accredited school after studying at a nationally accredited one should ensure that they will be able to transfer the credits before attending the nationally accredited school.[2][3][4][5] There have been lawsuits regarding nationally accredited schools who led prospective students to believe that they would have no problem transferring their credits to regionally accredited schools, most notably Florida Metropolitan University and Crown College, Tacoma, Washington.[6][7][8] The U.S. Department of Education has stated, however, that its criteria for recognition of accreditors "do not differentiate between types of accrediting agencies, so the recognition granted to all types of accrediting agencies — regional, institutional, specialized, and programmatic — is identical." However the same letter states that "the specific scope of recognition varies according to the type of agency recognized."[9]

The Association for Career and Technical Education (ACTE) is the largest American national education association dedicated to the advancement of career and technical education or vocational education that prepares youth and adults for careers. Many vocational schools have gone on to become some of the most prestigious universities in the world. The California Institute of Technology is one example.[10]

Most recognized trades or vocational schools have an endorsement or support statement from the state and national associations for the trade or skills they teach or offer. Check with those associations to ensure the training is recognized as "employable" by those associations.

Most state trades and vocational training schools have a listing online for potential students to review. Example, the Texas Trade Schools, Colleges and Universities are listed on the website:

<http://www.trade-schools.net/locations/texas-schools-directory.asp>

Examples of the programs of study provided by different trades schools would include:

Accounting	Interior Design
Administrative Assistant	Legal
Audio Production	Massage Therapy
Automotive	Media Arts
Business Administration	Medical / Dental Office Administration
Business Management	Medical Assistant
Business	Medical Billing, Coding & Insurance
Cosmetology	Motion Graphics
Criminal Justice	Nail Technician
Culinary	Networking
Dental Assistant	Nursing
Design	Office Skills
Digital Media & Design	Paralegal
Electrician	Pastry & Baking
Fashion Merchandising	Personal Trainer
Graphic Design	Pharmacy
HVAC	Technology
Health Care	Travel, Tourism & Hospitality

## References

- **"Information Literacy in Vocational Education: A Course Model". White-Clouds.com. 2 Sept 2006.**
- ***Types of Accreditation*, Education USA website**
- ***What is the Difference Between Regional and National Accreditation*, Yahoo! Education website**
- ***Demanding Credit*, Inside Higher Education website, dated Oct. 19, 2005 by Scott Jaschik**
- ***Tussling Over Transfer of Credit*, Inside Higher Education website, February 26, 2007 by Doug Lederman**
- ***Student Takes on College and Wins*, Seattle Times, February 24, 2006 by Emily Heffter and Nick Perry**
- ***Bad Education* Orlando Weekly, April 14, 2005, by Jeffrey C. Billman**
- ***A Battle Over Standards At For-Profit Colleges*, Wall Street Journal, October 3, 2005 by John Hechinger**
- **Carol Griffiths, US Department of Education Office of Post Secondary Education, letter dated August 30, 2007**
- **Goodstein, Judith (1998-06-29). "History of Caltech". NobelPrize.org. Retrieved 2007-11-19.**
- **In Hard Times, Lured Into Trade School and Debt, New York Times, March 13, 2010**

## LESSON SEVEN: Military Career Pathways

Continuing on page 19 in the Student Guide, the “other” options include what is referred to as “Military Career Pathways.” The concept is that one can get training and employment through the military for most occupations. Of course, an occupation or job outside the military is also representative of jobs and occupations in the military as the military needs secretaries, plumbers, electricians, lawyers, etc., just as any city would.

If possible, it is recommended that you contact a U.S. Army Recruiter to be in the class for this lesson and even be a presenter on how to use the website and materials presented. It should be stressed that “no recruiting is done in this lesson or on this website!”

This lesson would be best presented in the computer lab or resource center if the teacher/facilitator cannot obtain a laptop and projector with internet access to use the recommended websites. Some of the website information is displayed in the power point for training but actually using the online systems would be best.

At this point, go to or have the students go to the following website:  
[www.march2success.com](http://www.march2success.com)

### **ABOUT ARMY ED SPACE:**

The U.S. Army recognizes that education is an essential component and an important building block for the future of today’s youth. Whether considering the military as a future option or not, individuals visiting Army Ed Space will find effective tools to empower the youth of America to make informed decisions regarding their future.

Source: <http://armyedspace.com/programs/spotlight/>

Go over this website with the students by explaining what it is designed for and why. The information below should help with your description.

The “March2Success” program and website provides free test preparation and guidance on careers and decision making about career choices. This site allows for test preparation for the SAT, ACT, or some State Exit Exams. The wish is that all students to do as well as possible on these tests. There are many quality test preparation and tutoring programs out there, but cost is often an issue. The Army does not want cost to prevent anyone from having access to help in preparing for these tests. March2Success.com is a web based program offered free of charge by the Army, specifically designed to help prepare for these tests. The content and material of this site was designed initially in conjunction with Kaplan and is currently updated and reviewed by Peterson’s. These are two of the largest national companies specializing in test preparation materials for the SAT and ACT exams. The website allows anyone 13 or older to register. It has a monitor provision so parents or tutors can see the progress of a student with that student’s permission. *No recruiting or advertizing is done through this site.*

So what does the Army gain? One of the Army’s Seven Core Values is Selfless Service. The Army provides this site as part of its selfless service to all. More concretely, the better educated our population is, the better the chance that those individuals who are willing to serve their country, will have the education to do so. The Army wants educated soldiers. The days of the Army accepting anyone able bodied and willing are long gone. For over 20 years the Army has used education as the single most accurate predictor of a person’s ability to be successful as a soldier.

This give an introduction to Military Career Pathways and another website of interest for students making choices about their future. It is <http://knowitall.scetv.org/careerraise/guidance/programs.cfm?programID=596>

This website provides brief videos about the Military Career Pathways which students can watch from any computer with internet service.

#### Part 1: Military Career Pathways of Today's Soldiers: Motivational Factors for Military Career Choice

Military career pathways offer a wide variety of career opportunities accessible through multiple entry and exit points over the life span. The military provides excellent educational benefits, supporting lifelong learning and the development of both technical and soft skills transferable into civilian careers.

This NEW ITV series features US Army soldiers who represent six career pathways – Government and Public Administration; Human Services; Law, Public Safety, Corrections and Security; STEM; Business Management and Administration; and Education and Training – in a discussion about career decision making, career advising, mentoring, ROTC and JROTC, and financial benefits.

The purpose of this series is to enlighten educators, parents and students to enriching careers in the military while creating a better understanding of the similarities and differences between civilian and military career pathways. Hosted by Dr. Ray Davis of the SC Department of Education and chair of the South Carolina Education and Military Collaboration Committee, the discussions with these outstanding professionals focus on four topics:

Program 1 – Motivational Factors for Military Career Choice

Program 2 – Education and Training for Military Careers

Program 3 – Career Management and Mobility in the Military

Program 4– Soldiers’ Advice for Students Considering Military Careers

This lesson has provided some alternatives for students AND leads directly to the completion of entrance exams and on to applications.

## LESSON EIGHT:

### THIRD STEP: GETTING THE DETAILS COMPLETED

For this lesson, starting on page 20 of the Student Guide, the reminder to take the college entrance exams for Seniors is highlighted and the key elements and processes for the college application are started.

Make sure the students make note of these steps and then show them an example of a college application which you could obtain from any college website or PCC.

Say something like this: “Once you receive your application packages, complete as much as you can without help. You are the one applying and are ultimately responsible for getting it done.”

Clarify the key elements as listed in the Student Guide and the possible COMMON application form as described in the Student guide.

Also, stress the “Early Decision Note” and the pluses and minuses of such a decision.

## LESSON NINE: Continuing with the Application Process

### College Essays:

Ask the students to get with a partner and review the Tips on Writing the Admissions Essay together. Then, each partner should come up with one “sample” topic or possible topic they could or might use in the writing of the essay.

Once time has been called on the review, have each student tell their topic suggestion and why they would use that topic.

Ask if there are any questions needed to be answered for their understanding of the essay writing portion of their guide? Allow students some time to give their questions and/or possible answers to the questions of other students concerning this process of writing.

## LESSON TEN: Recommendations, Transcripts, and Extra-Curricular Activities

Review the information with the students using the power point or slides posted in the room. Remind students that providing information and getting permission to submit another persons name for a recommendation involves courtesy and manners. Never ask for a

recommendation for college, a job or another reason without preparing the person being asked with some information about you, what they are recommending you for and why.

For this lesson you might ask the counselor to be a guest presenter on the transcripts and what is on those and why colleges need a copy of such information.

#### LESSON ELEVEN: College Visits:

For this lesson, ask first if any student has visited a college campus off the island? Ask that student(s) to share their experience with the class. Have students discuss the Checklist for a Campus Visit and give examples of why they believe each item would be listed as needed on such a list. NOTE: This guide has a “college” review form in the Appendices. Depending on the knowledge base of your students at this point and on how many are planning on starting somewhere other than PCC, you may want to take a day to make copies of that form and discuss with students. If there are only one or two students you believe this would impact, then provide those students with a copy for their own use.

#### LESSON TWELVE: Financial Aid

Prior to beginning this lesson, you may wish to invite a guest speaker from the Palau Scholarship Office to be available for questions and answers by students during the lesson.

Remember the “Getting Ready for College” tabloid from the Ministry of Education in Palau? Students are directed to go back to pages 24 – 27 and review all of that information. Then, get online and view the Federal Student Aid website for as much information as possible on applying for assistance and in calculating their and their parents portion.

Before beginning with the content of the Student Guide consider that there is a guide published on federal student aid that is free from the website ([www.studentaid.ed.gov](http://www.studentaid.ed.gov)). A copy of this has been saved to the disks that you have and you can use and/or print off for students and parents.

The booklet, *Funding Education Beyond High School: The Guide to Federal Student Aid* will answer any questions you might still have. *Funding Education Beyond High School: The Guide to Federal Student Aid* is a comprehensive source of information about the Department's federal student aid programs and includes an overview of federal student aid, as well as more detailed information on the application process and student loans, for example. Whatever your questions, you'll find the aid information you need in this publication.

Other Sources of Student Aid NOT published in the Student Guide that you may want to review with your students include the following:

- ✓ The Department of Veterans Affairs (VA) Offers several programs administered by its Education Service. Aid is available for veterans, reservists, National Guard persons, widows, and orphans.
- ✓ Disabled American Veterans: In memory of the late Secretary of Veterans Affairs, Jesse Brown, the Disabled American Veterans has established the Jesse Brown Memorial Youth Scholarship Program.
- ✓ The United States Army: Offers education benefits for individuals enlisting in selected military occupational specialties. The Montgomery GI Bill and the Army's College Fund offer financial assistance to pay for future education expenses. Students leaving college may be eligible for the Army's Loan Repayment Program. This enlistment option, for active Army or Army Reserve, repays eligible federally insured loans for education.
- ✓ AmeriCorps: Administered by the Corporation for National and Community Service, AmeriCorps allows people of all ages and backgrounds to earn educational awards in exchange for a year of community service.
- ✓ The Department of Health and Human Services: Offers scholarships and loan repayment programs through its Indian Health Service, National Institutes of Health (NIH) and National Health Service Corps.
- ✓ The Department of Labor: Here you will find a variety of useful information, from how to further your education to suggestions to help you with your job search.  
<http://www.careeronestop.org>
- ✓ [students.gov](http://students.gov): Provides links to scholarship and grant sites, state aid information, and more!
- ✓ [studentjobs.gov](http://studentjobs.gov): Developed as a partnership between the U.S. Office of Personnel Management and government agencies, this

Web site is similar to students.gov but focuses on employment. But, while you're at the site, be sure to click on "e-Scholar" for numerous sources of federal scholarships, internships fellowships, etc.

For the rest of this lesson and working with the guest from the Scholarship Office and/or PCC make sure the students get clarification and a total understanding of the processes for applying. Use the powerpoint slides as well.

The following information provided is from the Student Guide:

<b>Types of Financial Aid</b>	<b>Sources of Financial Aid</b>
<ul style="list-style-type: none"> <li>▶ Gift Aid               <ul style="list-style-type: none"> <li>• Grants</li> <li>• Scholarships</li> </ul> </li> <li>▶ Self Help Aid               <ul style="list-style-type: none"> <li>• Work Study</li> <li>• Loans</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Federal</li> <li><input type="checkbox"/> State</li> <li><input type="checkbox"/> College</li> <li><input type="checkbox"/> Private</li> </ul>

Financial aid can be put into “gift” or “self-help” categories. Gift aid, money that does not have to be paid back, includes grants and scholarships. Self-help aid includes work study and loans. Financial aid awards can come from many different sources, both federal and state government, colleges themselves, private companies and institutions.

**Types of Applications**

- FAFSA (Federal)
- State

- Institutional Applications
- Private Applications

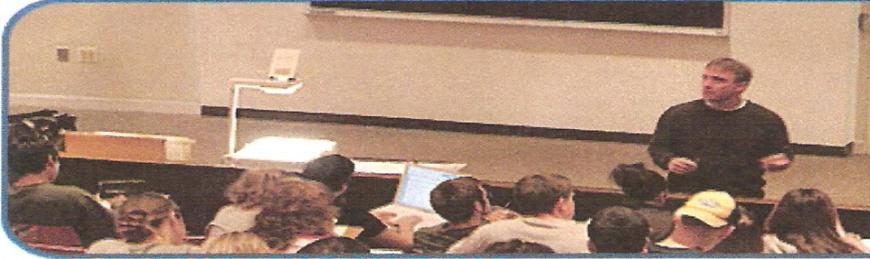
The primary financial aid application is the FAFSA, the free application for federal student aid. All of the federal financial aid programs requires this form as well as the state's program and many other campus based financial aid programs. Part of the requirements for most state's is based on student's GPA. You should be aware that there may be other forms or applications required by colleges or private sources of financial aid. Students are encouraged to check with the financial aid office at the school or private sources of financial aid to determine if any other forms are required.

The screenshot shows the FAFSA website homepage. At the top left is the logo with the text "START HERE GO FURTHER FEDERAL STUDENT AID". At the top right is the "FAFSA Free Application for Federal Student Aid" logo. Below the logos is a navigation menu with links: Home, About Us, Student Aid on the Web, PIN Site, Contact Us, Browse Help, English, and Español. A search bar is also present. The main banner features a collage of students and the text "Get help paying for college" and "Submit a Free Application for Federal Student Aid (FAFSA)". A large "Start Here" button is prominent. Below the button are three columns of content: "Deadlines" (Information about your deadlines), "School Code Search" (Find your college's school code), "FAFSA Filing Options" (Learn about the other options for filing your FAFSA), "Announcements" (NEW! An easier way to provide tax information), and "Thinking About College?" (Use FAFSA4caster to see how federal student aid can help you pay for college! and Watch real students share why they are going to college.). At the bottom, there is a footer with links for FOIA, Privacy, Security, Notices, and WhiteHouse.gov, USA.gov, ED.gov, along with copyright information for 2010 fafsa.gov.



**START HERE**  
**GO FURTHER**  
FEDERAL STUDENT AID

Welcome to  
**Student Aid on the Web**



Your source for free information from the U.S. Department of Education on preparing for and funding education beyond high school.

**Applying for College**

- [Preparing for Your Education](#)
- [Choosing a School](#)
- [Applying for Admission](#)

**Applying for Financial Aid**

- [FAFSA<sup>SM</sup>](#)
- [FAFSA4caster<sup>SM</sup>](#)
- [Funding Your Education](#)
- [While in College](#)

**Repaying Your Loans**

- [Repayment Information](#)
- [Repayment Plans & Calculators](#)
- [Public Service Loan Forgiveness](#)
- [Postponing Repayment](#)

**MyFSA**

- [Introduction to MyFSA](#)
- [Set Up Your Account](#)
- [Financial Aid and Scholarship Wizard](#)
- [Career Finder](#)
- [College Savings Calculator](#)
- [College Matching Wizard](#)

**MyFSA LOGON**

**Announcements**

- [Update on Student Loan Programs](#)
- [Direct Loan and FFEL Interest Rates Effective July 1, 2010](#)
- [Federal Stafford, PLUS, SLS and Consolidation Interest Rate Calculations July 1, 2010 - June 30, 2011](#)
- [Income Based Repayment Plan \(IBR\) and Calculator](#)
- [Public Service Loan Forgiveness Program Q&As](#)
- New Publications —**
  - [College Preparation Checklist](#)
  - [Grant and Loan Programs Fact Sheets](#)

**FEDERAL STUDENT AID  
NATURAL DISASTER  
INFORMATION**

[Other Publications](#)

# FAFSA

## on the Web

★ <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>	★ Built-in edits (skip-logic)
★ Shorter processing time than paper	★ Screen Reader friendly
★ Less errors than paper	★ Ability to sign form electronically with a PIN number obtainable at <a href="http://www.pin.ed.gov">www.pin.ed.gov</a>
★ Immediate online assistance	
★ Immediate confirmation of filing	

You do not have to complete and submit the paper form. You can now complete the application online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). There are many benefits to filing FAFSA on the Web. If you submit the paper FAFSA with receive their student aid report (called a SAR) approximately 3 to 4 weeks after their filing date. If you use FAFSA on the Web, they will get those results in 1 to 2 weeks instead. There is also less chance of making mistakes, but when completing the form online as these system will not allow alpha characters in numeric fields, and the Central Processor is not reliant on optical recognition software they use when scanning the paper forms. The built in skip logic will cause the questions that don t apply to the student to not even appear, thereby lessening the confusion.

In place of a written signature users can input a PIN number which they can obtain from [www.pin.ed.gov](http://www.pin.ed.gov) for use as an electronic signature.

Fafsa on the Web is also screen reader friendly with explicit instructions for individuals using screen reader software.

It will be the total cost of attendance minus expected family contribution that will equal your (student's) financial need. When you go through the process online this will be explained as you go along. If not, your best source of help would be:

1. Your high school counselor
2. The student services person at the Palau Scholarship Office
3. The student services person at PCC.

These would all be willing to help you regardless of what college you are planning on attending.

Cost of Attendance = Tuition & Fees

= Room & Board

= Books & Supplies

= Transportation

= Miscellaneous Personal Expenses

The cost of attendance is determined by each school based on their campus costs and the cost of living in their area. These amounts do not allow for any special needs that are associated with some disabilities, so they must be researched and determined for each student.

The specific costs might include transportation aids, the costs of a reader or interpreter, special equipment to assist in reading or writing, any costs that might be specific to the college, such as special electronic equipment that must be used because of the wiring available in the dorm rooms or classrooms, etc.

Medical bills might be also be an additional specific cost for a disabled student and might include the costs of on-going medicine or use of medical equipment and/or the costs of regular office visits due to the disability.

The identified specific costs may be added to the regular cost of attendance for the school which will increase the student's financial need at that campus.

Financial aid offices at each school are given a certain amount of discretion in making accommodations for student's special circumstances (such as the example mentioned earlier about the student whose parent lost their job after filing the FAFSA) and it is only certain items that can be changed by the financial aid office and these adjustments are made on a case-by-case basis and may affect the student's financial aid eligibility negatively or positively. Changes are allowed in the following areas: Student's budget (cost of attendance), Independent/Dependent status, Income/Asset information.

Reminder: There are agencies and people who will try to "assist" you in scholarships at a cost! If the advertising sounds too good to be true, it probably is. Any person offering to search for scholarships or help acquire financial aid for a fee, will be using the internet and other resources that are available to the student and their family for free. The family would be better off to save the money for college expenses and search for financial aid on their own. Scholarships are generally offered by private organizations and individuals and therefore the access to them and advertising about them is more limited than other types of financial aid. The information provided here should help a family in their search.

Most grants are awarded through either the federal or state government and all those so issued, must be awarded to one and all according to the guidelines. There is no discrimination in the awarding process other than required eligibility cut offs, such as a particular grade point average or a maximum amount of income.

Grants and scholarships are both free money in that they do not have to be paid back, but you as the student will have to work to get either one of them.

Scholarships are generally awarded by private individuals, companies, corporations, or organizations. They may be very discriminatory in that the agencies/groups/individuals awarding the funds can set any kind of requirements they wish. Some requirements might be the you must exhibit an identified level of expertise in music, have grown up in a particular locale, is left-handed, has an identifiable disability, etc. There are lists of scholarships that are available to be awarded to disabled students.

These lists are available to caseworkers and others who are working with students with disabilities. Another method of finding scholarships are to access and register with one of the scholarship search sites or directories. As the student, you will be requested to answer questions which will record their personal profile. Then the directory will compare the profile to the listing of scholarships and any that match will be noted and a list sent back to the student. You will be able to drill to the URL to read about the details, download the application and other related information. Thereafter, you will periodically receive e-mails with similar lists of potential scholarship searches.

Keep these locations and student services personnel in mind for help and directions:

- ★ Palau National Scholarship Board  
P. O. Box 1608  
Koror, Republic of Palau 96940  
Phone: 680-488-3608/5424  
Fax: 680-488-3602  
Email: [pnsb@palaunet.com](mailto:pnsb@palaunet.com)  
Website: <http://www.palaumoe.net/pnsb/>

Palau National Scholarship Board administers government assistance for Palauan students seeking post -secondary education and seeks additional sources of scholarship opportunities to help fill high priority jobs in the Republic.

- ★ Palau Community College  
Student Services and Admissions  
College Operator: (680) 488-2470/2471  
P.O. Box 9  
Koror, Republic of Palau 96940  
Phone: (680) 488-2470  
Fax: (680) 488-2447  
Website: <http://www.palau.edu/index.htm>

#### LESSON THIRTEEN:

#### FOURTH STEP: IMPROVE AS YOU GO ALONG!

#### IMPROVE YOUR TEST TAKING SKILLS!

For this unit in the Student Guide, students are directed again to review the “Getting Ready for College” Tabloid and the information provided on test taking. However, the information provided here on Test Anxieties is not covered as much in the Tabloid and is an area that you can make a difference with the students as many do know the subject matter of tests but still do poorly due to such anxieties.

Start by saying something like this, “Do any of you students ever feel that you just do not do well on tests even though you study?” Allow for discussion on this and discuss the paragraph below that comes from the Student Guide. Then, as an activity, have the students actually discuss the “questions” or “signs” of test anxiety as a group.

## TEST ANXIETIES

It is a normal thing for students and adults to have some nervousness or apprehension before, during, or after an exam. This normal behavior can sometimes help with motivation on the tests or can prevent you from doing well if it is at too high a level.

The way to know if your test anxiety is too much is by paying attention to how you are being affected physically, emotionally, behaviorally, and cognitively. There are signs:



- Do you get headaches, nausea or diarrhea, excessive sweating, rapid heart beats or very dry mouth?
- Do you feel depressed or have too much laughter or crying or feelings of being helpless?
- Do you feel you cannot sit still but must be pacing or using something for “calming your nerves” like alcohol or drugs?
- Do you have difficulty concentrating or organizing your thoughts?
- Do you feel frustrated or stupid?
- Do you suddenly remember things after you turn in the test?

Reasons for these things happening to you can be many and varied but it might be that at a very young age you felt some type of “test” failure and have feared that feeling ever since. It might be that had a lack of preparation before tests which can bring on these symptoms. Often students have poor time management, poor study skills and feel disorganized which can result in test anxieties when put in a testing situation.

Focusing on negative aspects of your past or self can also create such symptoms.



There are several things that can be done to help you with all of these anxiety problems and many have been discussed in this guide before, but specifically these would make a difference.

As a final improvement method and activity, have the students agree to try some of the following tips over the next several weeks in their classes on tests and be prepared to share whether it helped them on (assign a date for reporting).

1. Preparation – develop good study habits, spreading studying over several days; ask for additional help when needed; eat good foods, get adequate rest, and exercise to build energy; attend class regularly and complete all assignments in a timely manner; make and take practice tests
2. Keep a positive attitude – develop reasonable expectations; do not allow your grades to become dependent on the outcome of one exam; avoid negative and irrational thoughts about catastrophic results; set up a system of rewards for dedicated studying and good test performance; encourage yourself
3. Deep breathing and relaxation – deep breathing exercises, muscle relaxation techniques and even visualizations of success can help as well as avoiding distractions
4. Practicing good test taking skills – remember and think of those instead of the negatives as you will remember positive ways to be successful on any type of tests.
5. Remember good study skills – remember to use the study skills you have been taught in order to feel positive about your own preparation.

Now, go back to the College Access Tabloid and review those study skills again and again and practice them and it will reduce your test anxiety.



REMEMBER, YOUR COUNSELOR,  
TEACHERS AND PARENTS ARE THERE FOR  
YOU!! ASK FOR THEIR HELP AND  
GUIDANCE.

*New Lifestyles for the Next Century*



## Glossary

- **Academic Probation**

Colleges and universities require students to maintain a minimum cumulative grade point average (GPA) to remain in school. Any student not maintaining satisfactory progress toward his/her educational objectives will likely be placed on probation for a semester.

- **Accreditation**

Approval of colleges, universities, and secondary schools by nationally recognized professional associations. Institutional accreditation affects the transferability of credits from one institution to another before a degree program is completed and the continuation from one degree level to the next level.

- **Add/Drop**

Add/Drop: A process at the beginning of a term whereby students can change their course schedules, adding or dropping classes with the instructor's permission.

- **Advanced Placement (AP) courses**

High-level, quality courses in any of twenty subjects. The AP program is administered through the College Board to offer high school course curriculum equated to college courses and correlated to AP examinations in those subjects. High schools provide the courses as part of their curriculum to eligible students. Based on the composite score on an AP test, which ranges from 0 to 5, a college may award college credit or advanced placement to a participating student. A score of a 4 or 5 on the AP test is usually required by colleges for credit or advanced placement in college courses. A 3 is sometimes acceptable in foreign languages and some other subject areas. Some colleges limit the number of AP credits that they will recognize. Others do not accept AP courses in lieu of college classes, especially in certain majors. Check schools' policies on AP credits.

- **Advanced Placement (AP) Test**

Test used to earn credit for college subjects studied in high school. They are offered by ETS in the spring. AP tests are scored on a scale from 1 to 5 (the best possible score). *See also Advanced Placement (AP) courses.*

- **Application**

The procedure/process by which a prospective student submits the required forms and credentials to his/her chosen college/s. Application criteria may include one or more of the following: record of previous academic achievement (transcript/s), test scores, interviews, recommendations, and other information provided by the applicant. Depending on the application requirements of a particular school, the student can gain acceptance to the institution if the decision to accept the application is positive.

- **Bursar's Office/Student Accounts Office**

Office that works with student payments, refund and financial aid checks, payment plans and tuition policies. This is the university/college office that is responsible for the billing and collection of university/college charges.

- **Class Rank**

A measure of a student's academic performance compared to all other students in the same grade at the same school.

A number or ratio indicating a student's academic standing in his or her graduating class. A student who ranks first in a class of 100 students would report his or her class rank as 1/100, while a student ranking last would report 100/100. Class rank may also be expressed in percentiles (for example, the top 25 percent, the lower 50 percent).

- **College Preparatory Courses**

Courses taken in high school that are viewed by colleges and universities as a strong preparation for college work. The specific courses are usually in the five majors area of English, history, world languages, mathematics, and science. The courses may be regular, honors-level, or AP (IB) offerings, and the latter two categories are often weighted when calculated in the GPA.

- **Common Applications (Universal Applications)**

These college application forms can save students hours of work. The Common

Application is presently accepted by about 150+ independent colleges, while the Universal is used by 57 colleges. The colleges and universities that accept these standardized forms give them equal weight with their own application forms. Students complete the information on the standardized form and then submit it to any of the schools listed as accepting it. Some schools will return a supplementary form to be completed by the applicant, but most schools base their decisions on these documents alone. Both the Common Application and the Universal Application are available online.

- **Concurrent Enrollment**

A student can enroll and attend two educational institutions at the same time provided that certain criteria are met. For example: A high school senior can concurrently enroll in high school and in college provided he/she meets established criteria. A college student can concurrently enroll at two higher education institutions provided that certain criteria are met. Permission for concurrent enrollments are generally made in advance.

- **Cost of Attendance (COA)/Cost of Education**

This includes the total amount it should cost the student to go to school, including tuition and fees, room and board, books and supplies, transportation, and personal and incidental expenses. Loan fees, if applicable, may also be included in the COA as may child care and expense for disabilities (however, these are at the discretion of the financial aid administrator (FAA). A student's financial aid eligibility is the difference between the cost of education and the Expected Family Contribution as computed by the federal government using the FAFSA. Cost of Attendance (COA) (Also known as the cost of education or "budget") Typically, colleges establish different standard budget amounts for students living on-campus and off-campus, married and unmarried students, and in-state and out-of-state students.

- **Credits:** The catalog of a college or university defines the number and the kinds of credits that are required for its degrees and states the value in terms of degree credit — "credit hours" or "credit units" — of each course offered.

- **Credit Hours**

Courses taken in college are measured in terms of credit hours. To earn one credit hour, a student must attend a class for one classroom hour (usually 50 minutes) per week for the whole semester (usually 16 weeks). Most classes meet 3 hours a week; however, classes are offered in 1 - 5 credit hour increments, and sometimes larger amounts.

- **Degree Plan**

A specific list of required courses and electives to be completed for a degree.

- **Degree Requirements**

Those requirements prescribed by other institutions for completion of a program of study are generally termed degree requirements. Requirements may include a minimum number of hours, required GPA, prerequisite and elective courses within the specified major, and/or minor areas of study.

- **Disbursement**

The process by which financial aid funds are made available to students for use in meeting educational and related living expenses.

- **Dual Enrollment**

This policy/practice allows a student to earn college credit while still in high school. Many of these course credits can be transferred to a degree-granting institution, especially if the student maintains a minimum B average. A college, however, may disallow courses taken in the major field of concentration at another institution because its policy dictates that all courses in the major must be taken at the college. When considering dual enrollment, students should talk with admissions offices at the colleges they are considering enrolling in to make sure that they will accept credit transfers.

- **Educational Testing Service (ETS)**

This organization administers the SAT I and SAT II exams provided by the College Board. Although ETS is a separate organization, most of high school work is carried out under contract with CEEB (REDO). ETS is responsible for development of test

materials, security of test materials, organization of test centers, and reporting of test scores. (College Entrance Exams)

- **Enrollment/Enrollment Status**

This is the process by which students choose classes each semester. Enrollment also includes the assessment and collection of fees. Pre-enrollment is the method by which students select courses well in advance of the official enrollment date of the next term.

**Enrollment Status:** An indication of whether you are a full-time or part-time student.

Generally you must be enrolled at least half-time (and in some cases full-time) to qualify for financial aid.

- **Expected Family Contribution (EFC)**

The amount of financial support a family is expected to contribute to their student's college education. This amount is part of a needs analysis formula used by the federal government to determine financial aid eligibility using the FAFSA form. The EFC is calculated based on a formula that takes into account the student's dependency status, family size, income, assets, expenses, and number of family members enrolled in a higher education institution. Expected Family Contribution (EFC).

If a student has unusual financial circumstances (such as high medical expenses, loss of employment or death of a parent) that may impact his/her/the family's ability to pay for a college education, a student should tell her/his financial aid administrator (FAA). An FAA can use professional judgment to adjust the COA or EFC to compensate.

- **Federal Pell Grant**

An award to help undergraduates pay for their education after high school. See: Pell Grant

- **Federal Parent Loan for Undergraduate Students (PLUS) Loans**

This loan is made to the parent by a bank, credit union, or savings and loan association.

Interest rates are linked to the 52-week treasury bill rates, but may not exceed 12 percent. May be used to replace the Expected Family Contribution (EFC).

- **Federal Perkins Loan**

A low-interest loan to help students pay for their education. These loans are for both undergraduate and graduate students with exceptional financial need, as determined by the school. For undergraduate students, priority is given to Federal Pell Grant recipients. Federal Perkins Loans are made through a college's financial aid office.

- **Federal Stafford Loan**

Low-interest loans that are made to students attending college at least half-time. Loans are made by a bank, credit union, or savings and loan association. These loans are insured by the guaranty agency in each state and reinsured by the federal government. The federal government pays the interest on the loan while the student is in college (subsidized), or the student is responsible for paying the interest (unsubsidized). Repayment rates will vary between the subsidized and unsubsidized loans under this program.

- **Federal Supplemental Education Opportunity Grants (FSEOG)**

One of the campus-based programs for undergraduate students of exceptional financial need who have not completed their first baccalaureate degree and who are financially in need of this grant to enable them to pursue their education. Priority for FSEOG awards must be given to Pell Grant recipients.

- **Fee(s)**

Additional charge(s) not included in the tuition. Fees may be charged to cover the cost of materials and equipment needed in certain courses, and they may be assessed for student events, programs, and publications.

- **Financial Need**

The calculated monetary need for financial aid determined by the following equation:

Cost of Attendance - Expected Family Contribution = Financial Need

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

FAFSA is the student aid form required for most colleges and universities. Complete between January 1 and March 2. The FAFSA form is then processed and your financial need is determined in the form of eligibility index.

The form that must be completed and submitted to determine eligibility for federal financial aid. The FAFSA must be submitted every year that financial aid is needed. This is the federal government's instrument for calculating need-based aid. It is available from high school guidance departments, college financial aid offices, and the Internet ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)). The form should be completed and mailed as soon after January 2 as possible.

- **Federal Perkins Loan**

Low interest loan sponsored by the federal government. A student applies by using the FAFSA (or FHA) form and checking the appropriate box, indicating a preference for a loan.

- **Federal Stafford Loan**

These loans are for students who demonstrate financial need. Interest rate for new borrowers is variable (approximately 8%).

- **Financial Aid Package**

The complete collection of grants, scholarships, loans and work-study employment from all sources (federal, state, institutional and private) offered to a student to enable them to attend the college or university. Note that unsubsidized Stafford loans and PLUS loans are not considered part of the financial aid package, since these financing options are available to the family to help them meet the EFC.

- **General Educational Development (GED) Diploma**

The certificate students receive if they have passed a high school equivalency test. Students who don't have a high school diploma but who have a GED (diploma equivalency) still qualify for Federal student aid.

- **Grade Point Average (GPA), Letter Grades**

High School: An average of all letter grades earned in most high school courses (does not include physical education, ROTC, study skills, inside work experience, etc.).

- **Grading System**

The type of scale --- letter grade, percentage, pass/fail — used by schools and colleges in the United States. Most institutions commonly use letter grades to indicate the quality of a student's academic performance: "A" (excellent), "B" (good), "C" (average), "D" (below average), and "F" (failing). Work rated "C" or above is usually required of an undergraduate student to continue his or her studies; work rated "B" or higher is typically required of a graduate student to continue. Grades of "P" (pass), "S" (satisfactory), and "N" (no credit) are also used. In percentage scales, 100 percent is the highest mark, and 65 to 70 percent is usually the lowest passing mark. Some schools and colleges use standards-based grading systems which do not involve letter grades and which include other methods of demonstrating proficiency and advanced proficiency.

- **Grant(s)**

Money typically given to a college or university by the state and/or federal government. Eligible students receive grant awards from the colleges they attend. Grants do not have to be repaid.

- **The International Baccalaureate (IB)**

This program offers high quality programs of international education to a worldwide community of schools. The three programs are for students aged 3 to 19 and they help develop intellectual, personal, emotional and social skills to live, learn and work in a rapidly globalizing world. Many colleges and universities give an extra GPA point for approved IB courses. For more information, go to [www.ibo.org](http://www.ibo.org).

- **Internship**

This is an experience-based opportunity, most often scheduled during breaks in the academic calendar, whereby a student receives credit for a supervised work experience related to his or her major.

- **Junior College** -See Community College

- **Laboratory Class**

Classes which require students to perform certain functions in controlled situations that help them test and understand what is being taught in the lecture.

- **Lecture Class**

Classes which students attend on a regularly scheduled basis and in which the instructor lectures on class material.

- **Loan(s)**  
Money borrowed from government or private institutions to assist in the funding of educational expenses. Some common loans provided by the government include: Federal Perkins and Federal Stafford. Federal student loan programs are typically better than most consumer loans because they have lower interest rates and do not require a credit check or collateral. The Stafford Loans and Perkins Loans also provide a variety of deferment options and extended repayment terms.
- **Major**  
Field of study in which a student pursues specialized study. The concentration of a number of credit hours in a specific subject. Colleges and universities often specify the number of credits needed to receive a major, the sequence of courses, and the level of course necessary to complete the requirements. *NOTE: Undergraduates usually choose a major after the first two years of general courses in the arts and sciences.*
- **Merit-based Aid/Merit-based Financial Aid**  
Financial aid that is awarded based on a student's abilities and/or performance
- **National Merit Scholarship Qualifying Test (NMSQT)**  
This test is offered to high school juniors and is used as a basis for college scholarships from a wide variety of sources. In addition, some private colleges use the NMSQT scores as information in the college entrance screening process. NMSQT finalists must take the SAT I exam by the following October in order to compete as a NMSQT finalist.
- **Need, Need Analysis**  
The difference between the COA and the EFC is the student's financial need -- the gap between the cost of attending the school and the student's/family's resources. The financial aid package is based on the amount of financial need. The process of determining a student's need is known as need analysis.
- **Cost of Attendance (COA)**  
- Expected Family Contribution (EFC) Financial Need
- **Need-Based Aid**  
Financial assistance that is awarded based on a student's/family's economic ability to pay for college tuition and other college-related expenses. Most governmental grants and loans are need-based.
- **Need-Blind Admissions**  
Admissions decisions made without reference to a student's financial aid request, that is, an applicant's financial need is not known to the committee at the time of decision. Most schools use a need-blind admissions process. A few schools will use financial need to decide whether to accept or include marginal students in the wait list.
- **Non-Credit Course**  
A course that not meet the requirements for a certificate of a degree at a given institution. Non-credit courses may serve one of several purposes: to explore new fields of study, increase proficiency in a particular profession, develop potential or enrich life experiences through cultural and/or recreational studies.
- **Out-of-State Student**  
A student who has not met the legal residency requirements for the state, and is often charged a higher tuition rate at public colleges and universities in the state.
- **Parent Contribution (PC)**  
An estimate of the portion of your educational expenses that the federal government believes your parent/s can afford. It is based on their income, the number of parents earning income, assets, family size, the number of family members currently attending a university and other relevant factors. Students who qualify as independent are not expected to have a parent contribution.
- **Parent Loans for Undergraduate Students (PLUS)**  
Federal loans available to parents of dependent undergraduate students to help finance the child's education. Parents may borrow up to the full cost of their children's education, less the amount of any other financial aid received. PLUS Loans may be used to pay the

EFC. Check with your local bank to see if they participate in the PLUS loan program. If your application for a PLUS loan is turned down, your child may be eligible to borrow additional money under the Unsubsidized Stafford Loan program.

- **Pell Grant**

Money for college given to the undergraduate student by the federal government. The Federal Pell Grant is typically awarded to students whose families earn less than \$40,000 a year. While there may be students that have greater levels of need, students that qualify for the Pell Grant definitely need assistance if they are going to be able to afford college. The maximum award amount changes each year due to budget fluctuations, however, it typically floats around \$4,000 a year. To apply, students must submit a FAFSA or FHA form as soon as possible after January 1st. All FAFSA forms must officially be filed by March 2nd; however, it is important to check with a college's financial aid office to determine their exact FAFSA deadline requirements as some colleges operate on a first-come, first-served basis and/or require January FAFSA filings.

- **Placement Test**

An examination used to test a student's academic ability in a certain field so that he or she may be placed in the appropriate courses in that field. In some cases a student may be given academic credit based on the results of a placement test.

- **Preliminary Scholastic Assessment Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT)**

The PSAT is taken during the junior year as practice for the SAT. Scores on the PSAT are used to select semi-finalists for the National Merit Scholarship program. This standardized test serves as a practice exam for the SAT I: Reasoning Test and the SAT II: Writing Test. In a student's junior year, the exam gives students a chance to qualify for the National Merit Scholarship Corporation's scholarship programs.

- **Pre-Requisite**

Program or course that a student is required to complete before being permitted to enroll in a more advanced program or course.

- **SAT I**

Scholastic Assessment Test I: Reasoning Test. The SAT I is one of two most widely used tests in college admissions. It is a three hour test, primarily multiple-choice, that measures verbal and mathematical reasoning abilities. SAT I is given several times each year and is used by college admissions staff to compare applicants.

- **Scholastic Assessment Test (SAT) I: Reasoning Test — Also known as “board scores”** because the test was developed by the College Board. This test concentrates on verbal and mathematical reasoning abilities and is given throughout the academic year at test centers. The maximum combined score for both sections is 1600.

- **SAT I Logical Reasoning Test — Three-hour, logical reasoning college entrance exam** consisting of two main sections: verbal and mathematics.

- **SAT II**

Scholastic Assessment Test II: Subject Tests. Subject Tests are one hour, primarily multiple-choice, exams that measure a student's knowledge of a particular subject and her/his ability to apply knowledge. Some colleges require one or more of the SAT II tests for admissions and/or placement.

These subject-specific exams are given on the same test dates and in the same centers as the SAT I. More emphasis has been placed on these tests in recent years, not only because they are used for admission purposes, but also for placement and exemption decisions.

Twenty-two one-hour subject tests consisting primarily of multiple choice questions. Many colleges require or recommend one or more of these subject tests for admission or placement.

- **Scholarships**

Money that is awarded to qualified students who are chosen as recipients based on certain accomplishments, characteristics, skills and/or abilities they possess. There are all types of educational scholarships available, including those set aside for disadvantaged students. Other common types of scholarship funds are given for good

grades and for participating in extracurricular activities. Scholarships are very special awards to receive, and like grants, they do not have to be paid back.

**Scholarship:** A study grant of financial assistance, usually given at the undergraduate level, that may be supplied in the form of a cancellation or remission of tuition and/or fees. A form of financial aid given to undergraduate students to help pay for their education. Most scholarships are restricted to paying all or part of tuition expenses, though some scholarships also cover room and board. Scholarships are a form of gift aid and do not have to be repaid. Many scholarships are restricted to students in specific courses of study or with academic, athletic or artistic talent.

- **Service Academy**

The US Air Force Academy, US Coast Guard Academy, US Merchant Marine Academy, US Military Academy and US Naval Academy. Admissions is highly selective, as students must be nominated by their Congressional Representative in order to apply.

- **Stafford Loans** Federal loans that come in two forms, subsidized and unsubsidized.

Subsidized loans are based on need; unsubsidized loans aren't. The interest on the subsidized Stafford Loan is paid by the federal government while the student is in school and during the 6 month grace period. The Subsidized Stafford Loan was formerly known as the Guaranteed Student Loan (GSL). The Unsubsidized Stafford Loan may be used to pay the EFC.

- **Student Aid Report (SAR)**

Student Aid Report (SAR) — Report of the government's review of a student's FAFSA. The SAR is sent to the student and released electronically to the schools that the student listed. The SAR does not supply a real money figure for aid but indicates whether the student is eligible. Report that summarizes the information included in the FAFSA and must be provided to your school's FAO. The SAR will also indicate the amount of Pell Grant eligibility, if any, and the Expected Family Contribution (EFC). You should receive a copy of your SAR four to six weeks after you file your FAFSA. Review your SAR and correct any errors on part 2 of the SAR. Keep a photocopy of the SAR for your records. To request a duplicate copy of your SAR, call 1-319-337-5665.

- **Student Contribution (SC)**

The amount of money the federal government expects a student to contribute to her/his education. The SC depends on the student's income and assets, but can vary from school to school. Usually a student is expected to contribute about 20% of his or her savings and approximately one-half of his summer earnings above \$3,000.

- **Subsidized Loan**

With a subsidized loan, such as the Perkins Loan or the Subsidized Stafford Loan, the government pays interest on the loan while the student is in school, during the six-month grace period following graduation, and during any deferment periods. Subsidized loans are awarded based on financial need and may not be used to finance the family contribution.

- **Supplemental Education Opportunity Grant (SEOG)**

Federal grant program for undergraduate students with exceptional need. SEOG grants are awarded by the school's financial aid office, and provide up to \$4,000 per year. To qualify, a student must also be a recipient of a Pell Grant.

- **Transcript (High School)**

A certified copy of a student's educational record containing titles of courses, the number of credits, and the final grades in each course. An official transcript also includes the date that a student graduates and a diploma has been conferred.

The transcript is a permanent academic record of a student at college. It may show courses taken, grades received, academic status and honors received. Transcripts are not released by the college if the student owes any money to the college.

- **Transfer Program**

This program is usually found in a two-year college or in a four-year college that offers associate degrees. It allows a student to continue his or her studies in a four-year college by maintaining designated criteria set down at acceptance to the two-year program. It is not necessary to earn an associate degree to transfer.

- **Transfer Student**

A student who transfers from one college or university to another. Credits applied toward the transfer will be evaluated by the receiving school to determine the number it will accept. Each school sets different policies for transfers, so anyone considering this option should seek guidance.

- **Tuition**

The amount paid for each credit hour of enrollment. Tuition does not include the cost of books, fees, or room and board. Tuition charges vary from college to college and are dependent on such factors as resident or out-of-state status, level of classes enrolled in (lower, upper or graduate division), and whether the institution is publicly or privately financed.

- **Western Association of Schools and Colleges (WASC)**

One of six regional associations that accredit public and private schools, colleges, and universities in the United States. The Western region covers institutions in California and Hawaii, the territories of Guam, American Samoa, Federated States of Micronesia, Republic of Palau, Commonwealth of the Northern Marianas Islands, the Pacific Basin, and East Asia, and areas of the Pacific and East Asia where American/International schools or colleges may apply to it for service. The Accrediting Commission for Schools has the responsibility for accreditation of all schools below the college.

- **Work Study**

A program which assists college students to find part-time work on or off campus and subsidizes their wages. Awarded to students with need. On and off campus employment designed to pay for educational expenses for eligible undergraduate and graduate students. Programs are customarily offered through local school districts, private or nonprofit organizations and local, state or federal agencies.



## Online College Planning Resources

### BEFORE YOU START...

- Read carefully when accessing services on the web and make sure there are no hidden charges.
- Be careful when you give personal information because some free services may sell your name to interested parties. Read the fine print when signing on.
- Accessing the web can be one of your best sources of information. Don't be afraid to use this valuable resource.

### Financial Aid and Scholarships

eCampusTours: [www.eCampusTours.com](http://www.eCampusTours.com)

See 360-degree x 360-degree views of thousands of college campuses all in one eye-popping website. Sign up for Edadvisor Email Reminder service to receive helpful financial information about financial aid deadlines. Includes a free national scholarship search and chance to win a \$1,000 scholarship.

FAFSA on the Web: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

File your FAFSA on-line which speeds up the financial aid process.

Financial Aid Homepage: [www.finaid.org](http://www.finaid.org)

Guides you through the financial aid process. You can also do free scholarship searches and find information on career planning.

Financial Aid Student Guide:

[studentaid.ed.gov/students/publications/student\\_guide/index.html](http://studentaid.ed.gov/students/publications/student_guide/index.html)

Written by the government to help you understand the financial aid process.

Mapping Your Future: [www.mappingyourfuture.org](http://www.mappingyourfuture.org)

Guides you through the financial aid process plus assists students with choosing a school and planning a career.

### Test Preparation

ACT: [www.act.org](http://www.act.org)

Offers valuable information about the ACT test as well as online registration. Sample questions are given to help you prepare for the ACT.

The College Board: [www.collegeboard.com](http://www.collegeboard.com)

Detailed information on taking the SAT plus online SAT registration. All aspects of going to school are addressed on this site including career and college selection.

Princeton Review: [www.princetonreview.com](http://www.princetonreview.com)

Take a practice SAT on-line plus great tools to help with college and career planning.

## Career Information and Selection

Kuder career assessment: [www.kuder.com](http://www.kuder.com)

Use the results of your interests, skills, and work values assessments to plan for your education or occupation. These assessments provide immediate online reports and offer proven reliability and validity. Some states offer sponsored programs for students, so ask your counselor if yours is one.

Kiersey Test: [www.keirseey.com](http://www.keirseey.com)

A personality test that will help you determine what kind of careers would be the best for you.

Occupational Outlook Handbook: [www.bls.gov/oco/](http://www.bls.gov/oco/)

Detailed career descriptions are available on this site. An excellent tool created by the Bureau of Labor Statistics for anyone trying to choose a career path.

What Can I Do With This Major?:

[www.eCampusTours.com/careerexploration/whatcanidowiththismajor](http://www.eCampusTours.com/careerexploration/whatcanidowiththismajor)

Information on a variety of occupations based on data prepared by Career Services at The University of Tennessee, Knoxville.

## College Information and Selection

College Virtual Tours: [www.eCampusTours.com](http://www.eCampusTours.com)

Visit thousands of virtual colleges from one convenient website. Also includes college planning information and links to each college.

College Information: [www.univsource.com/region.htm](http://www.univsource.com/region.htm) Lists college info by state.

## **Miscellaneous**

International Education Financial Aid: [www.iefaf.org](http://www.iefaf.org) Helps find financial aid if you wish to study abroad.

NCAA: [www.ncaa.org](http://www.ncaa.org)

A resource for regulations and requirements for athletic scholarships and participation.

Study USA: [www.studyusa.com](http://www.studyusa.com)

Provides helpful information for international students wanting to study in the United States.

A Resource Sponsored by

*Although every reasonable effort is made to present current and accurate information, Edsouth does not control or guarantee information maintained by external sources and does not endorse any views expressed or products or services offered therein.*



## CAREER PLANNING RESOURCES

These resources are provided online at the following source where you can go online and click on each item to visit the particular website or webpage:

Source: <http://www.khake.com/page51.html>

### Career Quizzes and Skill Assessments

[5 Lives - What Would You Do - PDF](#)  
[Assess Your Skills - Career One Stop](#)  
[Assessment Tools - QuintCareers](#)  
[Adult Learning Toolkit and Survey](#)  
[Career Check - Online Quiz](#)  
[Career Cluster Interest Quiz - PDF](#)  
[Career Games](#)  
[Career Plan Summary Sheet Questionnaire - PDF](#)  
[Career Planning- Self Evaluation](#)  
[Career Quiz- Find the Type of Work You Like](#)  
[Career Quiz - Interested in Agriculture](#)  
[Career Quiz - Finding What's Right for You - PDF](#)  
[Career Quiz Worksheets - Interest, Skills, Abilities](#)  
[Career Self Assessments](#)  
[Career Tests - Education World](#)  
[Career Tests CareerPath.com](#)  
[Career Worksheets](#)  
[Holland Code Quiz -Career Interest Quiz](#)  
[How Do I Learn Best Inventory - VARK](#)  
[How Do Your Skills Measure Up](#)  
[Identify Your Interests - Career One Stop](#)  
[Index of Learning Styles](#)  
[Know Your Interests](#)  
[Interests Worksheet](#)  
[Learning Styles Assessment](#)  
[Learning Style Survey](#)  
[Managing Your Learning - PDF](#)  
[Multiple Intelligences Assessment](#)  
[Online Career Assessments](#)  
[Online Career Interest Test](#)  
[Online Career Tests](#)  
[OSCAR - Online Assessment](#)  
[Platinum Rule - Free Self Assessment](#)  
[PsycheTests.com](#)

[Quest - Identify Careers that Relate to Your Interests](#)  
[Reality Check Tools - Identify Your Desired Lifestyle](#)  
[Self Assessment](#)  
[Self Assessment Tools](#)  
[Skills Profiler](#)  
[Skills Identification - Assess Yourself](#)  
[SWOT Analysis - Strength, Weaknesses, Opportunities and Threats](#)  
[Temperament and Character](#)  
[Temperament Sorter - Keirsey](#)  
[The 4 Temperaments](#)  
[Transferable Skills Survey](#)  
[Type Logic](#)  
[Type Focus - Free Assessment](#)  
[Understanding Your Values](#)  
[What are My Learning Strengths Quiz](#)  
[What is Your Learning Style Quiz](#)  
[What's Your Personality Type](#)  
[Where are You Going - Career Guide](#)  
[Which Way Now - Online Career Quizzes](#)  
[Who Do You Want 2 B - Career Quiz](#)  
[Work Importance Profiler](#)  
[Work Preference Inventory](#)  
[Workplace Values Assessment](#)

## **US Education System**

[\*\*http://www2.ed.gov/about/\*\*](http://www2.ed.gov/about/)

[Accreditation Overview](#)  
[Accredited Distance Learning Institutions](#)  
[Degrees and Professional Certificates Explained](#)  
[Domestic Exchange and Study Abroad Programs](#)  
[Education USA - Study Abroad](#)  
[Education in the USA](#)  
[Education Planning - US Department of Education](#)  
[Education Resource Organizations Directory](#)  
[GED - General Education Development Information](#)  
[GED Testing Service](#)  
[Higher Education Systems in the States](#)  
[If You Want to Study in the United States](#)  
[No Child Left Behind Act - PDF](#)  
[Organization of US Education System](#)  
[Pocket Guide to US Higher Education](#)  
[Smart Student Guide to Studying in the US](#)  
[Structure of the US Education System](#)  
[Types of Schools](#)

## Preparing for College

[Calculators for College Planning](#)

[Can Learn - Education Resources in Canada](#)

[Choose the Right School - US News](#)

[Choosing a Career or Vocational School](#)

[Choosing a College Major](#)

[Choosing the Right College - Are You Asking the Right Questions](#)

[College.gov - Why Go, What to Do, How to Pay](#)

[College Planning Guide - ACT](#)

[National College Transition Network](#)

[Planning for College - US Dept of ED](#)

[Students.gov - Comprehensive Information Portal](#)

[International Programs of Study](#)

[International Institutions](#)

[Online Learning Programs](#)

[Open and Free Courses Resources](#)

[Study Abroad Directory](#)

[Study Abroad Programs and Advisor Information](#)



## *APPENDICES*

## FACTORS TO CONSIDER IN COMPILING YOUR COLLEGE LIST

This can be a valuable tool for discussion during the initial phase of developing your *long list* of colleges. Check the categories that will be of importance to you and your family in your selection process. You may check as many as you like.

### General

\_\_\_ 1. Reputation. Campus atmosphere? (strong school spirit, traditional, diverse, strong athletic programs, nonconformist, intellectual, religious, strong sense of community)

\_\_\_ 2. Distance from home. Location? (Midwest, South, West, New England)

\_\_\_ 3. Cost. Public? Private? Merit Scholarship? Ability of college to meet full need?

\_\_\_ 4. Need for access. Church? Museum? Lessons? Training? Airports? Relatives? Medical?

City? Small town?

\_\_\_ 5. Size. Small (1,000-3,000)? Medium (5,000-12,000)? Large (20,000+)?

### Academic program

\_\_\_ 1. Degrees offered. Liberal arts? Engineering? Nursing? Business? Fine arts? Teaching certification?

\_\_\_ 2. Curriculum choices. Language requirement? Core requirement? Grading options?

No requirement.

\_\_\_ 3. Special programs. Junior year abroad? College exchange? Internships? Cooperative education?

\_\_\_ 4. Academic calendar. Semesters? Quarters? January term? Exam schedule?

\_\_\_ 5. Teaching. By professors? Graduate students? Student/teacher ration? Lecture?

Discussion?

\_\_\_ 6. Availability of courses. Ease of access to arts courses or other popular classes?

Ability to graduate in 4 years?

\_\_\_7. Support service. Writing center? Computer facilities? Math labs? Study skills center?

\_\_\_8. Academic reputation. Excellence all around? Specific to major? Relaxed? Stressful? Challenging?

\_\_\_9. Availability of faculty. Percentage of women faculty? Teaching oriented? Research driven?

\_\_\_10. Quality of faculty. PhDs? Tenured? Published? Involvement in students' lives?

Reputation for good teaching? Involved in research?

\_\_\_11. Class size. Introductory classes? Advanced classes? How many classes over 50?

### **Student Body**

\_\_\_1. Level of academic quality. Interest in academic life? Commitment to Learning?

\_\_\_2. Goals. Professional? Graduate school bound? Grade conscious? Commitment to the public good?

\_\_\_3. Diversity. Geographic? International? Culture? Socioeconomic? Male to female ratio? Gay/Lesbian?

\_\_\_4. Level of school involvement. Students actively involved in activities? Fraternity/sorority driven? Popularity of particular activities?

\_\_\_5. Social life. On campus? Off Campus? Options?

### **Campus Service**

\_\_\_1. Safety. Well-lit walkways? Escort service? Availability of security? Access to residence halls? Locked doors? Surrounding neighborhood?

\_\_\_2. Health facilities. Medical care? Counseling? Dental? Hospital?

\_\_\_3. Career center. Job placement? Graduate school counseling?

\_\_\_4. Library. Adequate? Dependent upon other libraries? Social or study atmosphere?



## **SAMPLE QUESTIONS TO ASK AS YOU EXPLORE COLLEGES**

The purpose of this set of questions is to help you organize your college exploration. Remember, there is no one college for you – there are many at which you can be happy and meet your educational goals. Look for learning climates which you feel will challenge you and fit your style.

Talk with many students as well as admissions staff members. Would you talk to just one freshman, for example, and expect to get a picture of Summit?

### The Academic Environment

- What areas of study are emphasized, and how do they fit your field of interest and ability? Is the college strong in science, fine arts, the humanities, your areas? How many students are in your areas of interest, and how does this number compare with other fields?
- What courses are included in a typical freshman program? What are the sizes of these classes? Do students select all their courses or are there distribution requirements?
- How many students do not return after their freshman year?
- How intense is the academic atmosphere (average hours spent studying, library full on weekends, average SAT, ACT scores, etc)?
- What are the library's hours? Would you want to spend much time there? Where do most students study?
- Are members of the faculty and administration easily accessible to students?
- Do students study abroad? What percent go on to graduate school?
- Would high school credits in some advanced course qualify you for advanced placement? What scores are needed for credit? Do they vary in departments?

### The Students

- What were some initial reactions of freshmen when they first came to campus? What do juniors say are the strengths and problems of the college?
- What special interest groups – clubs, publications, teams – are active on the campus?
- What is the ethnic, religious, racial make-up of the student body? Where is the location of a church/synagogue of your choice?
- What social and academic benefits would you receive from membership in a fraternity or sorority or living in a cooperative house? What percentages of students belong?
- What percentages of students are from other states? Countries?

### The Campus

- Is the college a part of the surrounding community or set apart from it as a self-contained unit? If this is a rural area, how far is the nearest town and how do students get there?
- What method of transportation would you use to get around campus? Walking? Car? Bus? Bike? What regulation freshmen use of these?

### Housing

- What percentages of students live in dorms? Co-ed dorms? Co-ed floors? Do all freshmen live in dorms? What dorms are popular with freshmen?
- Is housing guaranteed to all freshmen?
- How are roommates assigned? How many are assigned to a room?
- What percentages of students go home on weekends?

### Your Individual Questions

- Sports, activities, travel, work programs, summer programs, etc?

## QUESTIONS TO ASK COLLEGE REPRESENTATIVES

Students and parents should compile a list of priorities before meeting with college representatives. In order to make a realistic assessment and selection of a college or university, the following factors need to be considered.

- (1) admission requirements,
- (2) location,
- (3) public or private,
- (4) enrollment,
- (5) cost,
- (6) majors offered,
- (7) nature of the student body.

Bring a pen or pencil. Many representatives will ask you to complete a contact card so they can send you additional information. Bring a notebook so you can write down details about each school you investigate. Develop your own list of questions to ask college representatives by using the suggested topics below as a guide.

### Questions About Admission Policies

- What high school courses are required for admission?
- Are entrance tests required? Which ones? What range of scores is accepted?
- Does the college require a certain grade point average or rank in class?

- Will activities and involvement in school be considered?
- What weight is placed on the essay?
- Is there an early action plan?
- On what basis are applicants accepted?
- Are personal interviews or letters of recommendation required?
- Are there special requirements for certain majors?
- What percent of applicants are accepted?
- Can admission denials be appealed?
- What are the application filing dates?

#### Questions About the College

- Where is the college located (city, suburb, small town, rural)?
- What is the surrounding community like?
- Is the college public or private, church affiliated?
- What is the current undergraduate student enrollment?
- What special or unique programs are offered?
- Does the college have general education or course distribution requirements?
- Does the college have special programs for transfer students?
- What is the academic calendar (semester, quarters)?

#### Questions About the Student Population

- Where do the majority of students come from?
- Do most of the students commute or live on campus?
- What types of student groups are active on campus?
- Are there fraternities and sororities on campus?
- What athletic programs are available?
- Is the surrounding community supportive of the college?
- Does the college have a campus visitation program?
- Is housing available/guaranteed for freshman? Is it available all four years?

#### Questions About Academics

- What is the average class size? Largest? Smallest?
- How many students in last year's freshmen class returned for their sophomore year?
- What was the grade point average for the freshman class last year?
- What is the college's procedure for student orientation, class placement, and scheduling? Are classes guaranteed?

- How are academic advisors assigned?
- What services does the school offer for students undecided about a major?
- What percentage of students graduate in four years? In five years?
- What are the most popular majors on campus?
- Are students taught by full-time professors, graduate assistants, or a combination of the two?
- What types of additional services are provided at no cost to the student (e.g. tutoring, career and personal counseling, developmental reading and study skills workshops, job placement)?
- Is there an honors program? What are the qualifications for entry?

#### Questions About Social Life

- What is the average age of the student body?
- What is the male to female ratio?
- What percent of students reside on campus?
- Is this considered a “suitcase campus” where all students leave on weekends?
- Are the resident halls coed? Is there a substance free residence option?
- What are the procedures of selecting a roommate?
- What are some of the rules and regulations that govern campus and residence hall life?

#### Questions About College Costs

- What is the cost of tuition? Room and board? Are there other fees?
- How much did costs increase from last year to this year?
- Are accepted students required to make deposits for orientation and/or housing? Are these deposits fully refundable until May 1?
- Are deposits required each year for returning students?
- When do bills have to be paid?

#### Questions About Financial Aid

- What percent of students receive need-based financial aid?
- What percent of students receive scholarships based on merit?
- What would a typical freshman financial aid package look like?
- What percent of those who apply for financial aid receive it?
- Will financial aid be adjusted if need increases?
- What application(s) need(s) to be filed to apply for financial aid?
- Is a tuition plan available?
- Are there campus jobs available? Are there nearby off-campus jobs?

## HELPFUL HINTS FOR MAKING GOOD USE OF A CAMPUS VISIT

On most campuses the tour guide is a student selected by the college for his or her ability to project an acceptable image of the institution to the prospective candidate. Some are a bit short on candor, and somewhat hesitant to contradict the catalog or admissions officer. Others are very honest and open about their experiences.

Remember, a guide may be “down” on a particular program or college because of some immediate and personal issue that has nothing to do with the overall college or university. If you have a negative experience, try to meet other students before leaving campus. Visit the student center, the athletic fields or the lobby of a residence hall.

Some questions you might ask your campus guide:

1. What’s the largest class you’ve had here? How large are you classes now?
2. Who teaches you in these courses? (Graduate assistants or professors?)
3. Does the school have a required core curriculum? How restrictive is it? Is there a foreign language requirement?
4. How adequate is the library? Are you able to get the books you need when you want them?
5. When do you have to declare you major? What are the most popular majors?
6. Tell me about housing. Are some dorms much better than others? Do many students live off-campus? Is so, why?
7. How competitive is the student body? Do students seem to work primarily for grades? What is the attitude toward working hard?
8. Have you been in any faculty homes since you’ve been here? How available are your professors?
9. Can you tell me anything first-hand about the (French, English, History) department?
10. What’s the biggest issue in local campus politics?
11. What are the biggest issues in national and international politics? Are students politically active? Aware?
12. What percentage of students study abroad at some time?

13. What impact do fraternities have here? Athletics?
14. What are weekends like? Do many students leave campus on the weekend? Are there alternatives to the typical party scene?
15. How active is the student government? What activities are popular?
16. Are the arts supported here? Which areas are strong? Are the courses oversubscribed?
17. What do you think is the greatest shortcoming of this college? What do students complain about?
18. What do you like the best about your experience and education here?
19. Is this a diverse community? Where do students come from?
20. If you could attend another college now, where would you go? Why?
21. Why did you choose this school? To what others did you apply?
22. What kind of students do you think are happiest here? Which ones are least happy?

Other suggestions:

1. Spend the night in a residence hall and sit in on several classes.
2. Pick up a copy of the latest campus newspaper.
3. Read the course catalog and check out the list of faculty, their degrees, and the courses they teach.
4. Meet a coach if you are interested in a sport.
5. Meet the head of an activity/interest you want to pursue in college.
6. Find a professor and get his/her perspective.
7. Go to the financial aid office and ask questions.
8. Find out about the quality of the career services office.

Recording your impressions:

1. Take a camera to take a visual record of the college, what you saw, what you did, etc.
2. Write down who your tour guide was – it can help later to recall parts of the campus and experiences.

3. Write down highlights or low points of the visit.
4. What residence hall did you visit? Would you want to live there? What other residence halls did you learn about? Write these things down.
5. Write down what you would tell your friends if they were planning to visit here.
6. Record your thoughts on being a student at this school. How did walking around campus make you feel?

Develop your own rating system

### College Days

You are allowed two college days each year. Call the Office of Admission and make an appointment. Have your parents submit a letter to your assistant principal at least a week prior to your college day. Bring verification of your visit to your assistant principal upon your return. If this procedure is followed, college days will not count against exemptions.

### College Interviews

The emphasis on college interviews has decreased during the past few years so you will need to inquire about the interviewing policy of each school. The policy will probably be one of the following:

1. No interviews – group information sessions only
2. Alumni interviews only
3. Interviews are optional and informational only
4. Interviews are encouraged and do become a part of the student's application folder

If the college does offer an on-campus interview and you are able to visit, please take advantage of the opportunity. It may be very helpful to you. Don't be surprised if the interviewer spends much of the time selling you on his or her school. Interviews are, in part, a marketing device.

### The Interview

The interview is primarily for you to learn about the college and what life would be like for you as a student on campus. Use it as a tool to assist in your college selection. The interview can have a positive effect on your admissions – rarely a negative one.

1. Your interview will usually be with an admissions staff member, but it may be with a student, alumnus, or a professional interviewer. Keep this person's prospective in mind. Don't write off the college just because you think you had a bad interview! Interviewers have had bad days too!
2. The interviewer is eager to get to know you and is almost always on your side. An experienced person is well aware that you may be inexperienced at interviewing and will try to put you at ease. The interviewer will want to answer your questions but will be more interested in you if your homework about the school is completed. (See Sample Questions to Ask As You Explore Colleges)
3. **KNOW YOURSELF.** An important part of preparation is your own self assessment. In what kind of environment do you work best? Would you take advantage of talking to professors or would you rather learn by the lecture method? Know your rank, your test scores, and your present areas of interest. If you are undecided about your career, feel free to say so. Seventy percent of college students change their intended majors. It is important, however, to recognize that you are going to college primarily to learn. Think through some areas you would like to explore, competencies you would like to develop, projects or situations that intrigue you.
4. Don't go unprepared! Do your homework about the school to get the obvious questions answered. You don't want to be silent when asked "What would you like to know about our college?" Questions like "What if I can't decide between two majors?" "What do students here say about \_\_\_\_\_?" "What kind of internships are there and how often do students take them?" or "I've liked art, but don't wish to major in it . . ." – these kinds of questions or concerns show more maturity in your thinking than asking the size of the student body.
5. Some interviewers, as they try to learn about you, may ask questions about your interests, extra-curricular activities, job, books you've read, meaningful experiences, why you're interested in this particular college, life at Summit, etc. (See Questions You Might Be Asked in an Interview)
6. Be honest! Everyone has strong and weak points. Hopefully, college will help you with some of the latter and promote the former.
7. If your parent or friend accompanies you to the college, plan to have your interview alone. Most admissions officers prefer to talk with your parents after talking with you rather than during the interview.

8. Dress neatly and comfortably.
9. After you return home, write a thank you note. (Spelling and neatness are obviously important!)

#### QUESTIONS YOU MIGHT BE ASKED IN AN INTERVIEW

These are samples of the kinds of questions you might be asked by an interviewer. Think about how you would answer them. Even if you are not asked any of these questions, if you have thought about them you will be better prepared for whatever you encounter in your interview.

1. How do you like \_\_\_\_\_(name of school)? What has been the most positive experience you have had? The most negative? What would you like to change about \_\_\_\_\_?
2. What is your role in the community? What would your teachers say are your greatest strengths as a person – as a student – likewise, what about your shortcomings and weaknesses?
3. What is the most significant contribution you've made to \_\_\_\_\_?
4. What are you looking for in your choice of a college? How did you become interested in this college?
5. What are some of your goals – personal and career – for the future?
6. Tell me about a particular class or assignment in which you found yourself most stimulated intellectually.
7. Tell me about a particular class or assignment in which you found yourself most stimulated intellectually.
8. Since you are interested in science and math, why are you interested in a liberal arts college rather than a more technical institution?
9. How and in what ways do you expect, plan, or hope to transfer your secondary school contributions, achievements, activities to the college level?
10. What has been your favorite subject in high school?
11. What might you study in college? Why?
12. What books or authors have made a lasting impression on your way of thinking? Have you read deeply into any one author or field?

13. What events, if any, would you deem critical in your life thus far? Who has most influenced you?
14. What pressures do you feel operating on you in society to conform? Describe ways in which you “go your own way.”
15. How have you spent your summers?
16. What are your reactions to current events, ex. AIDS, September 11?
17. Describe something that you have really become indignant about over the past year.
18. How would you describe yourself as a person?
19. Have you ever thought of not going to college? What would you do?
20. How do you spend your free time?
21. Why do you think you are a good match for this college?

## RESOURCES FOR YOUR COLLEGE EXPLORATION

Comprehensive, College Reference Books (Objective):

Barron's Profiles of American Colleges; Barron's Educational Series, Hauppauge, NY.

The College Handbook; College Board, New York, NY.

Lovejoy's College Guide; Lovejoy's Educational Guides, Monarch Press, NY, NY.

Peterson's Guide to Four Year Colleges; Peterson's Guides, Princeton, NJ.

Comparative Guide to American Colleges; Cass & Birnbaum, Harper Books, NY,

College Rating, Recommendation Books (Subjective):

The Fiske Guide to Colleges; Edward B. Fiske, Times Books, NY, NY

The Insider's Guide to the Colleges; Yale Daily News, St. Martin's Press, NY, NY

Rugg's Recommendations on the Colleges; Frederick E. Rugg, Sarasota, FL.

The Gourman Report, Jack Gourman, NES.

Supplementary College Reference Books:

Colleges That Change Lives, Loren Pope, Penguin Books

100 Colleges Where Average Students Can Excel, Joe Anne Adler, Arco Books

Honor Roll for Character Building Colleges, John Templeton Foundations

Making a Difference College Guide, Miriam Weinstein, Sage Press, San Anselmo,

Computer Software:

Peterson's College Quest ., Peterson's Guides, Inc., Princeton, NJ.

College Visitations / Travel Books:

How to Get to the College of your Choice: By Road, Plane or Train; Kraus

International Publications, Millwood, NY

The Complete Guide to College Visits; A Citadel Press Book, NY, NY.

Specifically for Parents:

50 College Admissions Directors Speak to Parents; Harcourt, Brace, Jovanovich Publishers, NY, NY

Letting Go: A Parents' Guide to Today's College Experience; Adler and Adler Publishers, Bethesda, MD.

Don't Tell Me What to Do, Just Send Money, Helen Johnson & Christina Schelhas-Miller

Tuition Without Tears, Michael Franzblau

## **INTERNET SITES**

### **College Searches on the Web**

#### **College Board Online**

<http://www.collegeboard.org/csearch/html/ch00.html>

#### **College Edge**

<http://www.collegeedge.com/>

#### **College Net**

<http://www.collegenet.com/>

#### **College View**

<http://www.collegeview.com/>

#### **College Express**

<http://www.collegexpress.com/>

#### **Peterson's Education Center**

<http://www.petersons.com/>

#### **The Princeton Review**

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

#### **Sites that can help you with your Choice:**

<http://www.csearch.kaplan.com/>

<http://www.ed.gov/pubs/prepare>

#### **Schools in the USA**

<http://www.%20schoolsintheusa.com/>

#### **ACT**

<http://www.actstudent.org/>

#### **College Information Hotline**

<http://www.asktacac.com/>

Not for Profit Organizations College Board's Savings Advisor

<http://www.collegeboard.org/css/html/save.htm>

National Association of Student Financial Aid Administrators

<http://www.nasfaa.org/>

Financial Aid, The Financial Aid Information Page

<http://www.finaid.org/>

#### **Financial Aid Information**

<http://www.ed.gov/offices/OPE/index.html>

<http://www.easi.ed.gov/index.html>[http://www.ed.gov/prog\\_info/SFA/StudentGuide](http://www.ed.gov/prog_info/SFA/StudentGuide)

### **SFA/Student Guide**

<http://www.fafsa4caster.gov/>

<http://www.fafsa.ed.gov/>

<http://www.mapping-your-future.org/>

The largest provider of financial aid, the federal government has a great deal of information on student financial aid on its web.

College Bound

<http://www.collegebound.com/>

Peterson's Education Center

<http://www.petersons.com/resources/finance.html>

### **Don't Miss Out: The Student's Guide to Financial Aid:**

<http://jerome.signet.com/collegemoney/toc1.html>

### **The College Money Planner:**

<http://www.collegeboard.org/ccs/html/planform.html>

Sallie Mae

<http://www.salliemae.com/>

Financial Aid Calculation

[www.adventuresineducation.org/cac/cac72C142start.html](http://www.adventuresineducation.org/cac/cac72C142start.html)

### **Tuition Without Tears**

<http://www.tuitionwithouttears.com/>

### **Scholarships:**

Fast Web

<http://studentservices.com/fastweb>

College Board's Fund Finder

<http://www.collegeboard.com/>

Scholarship Scam Prevention Site

<http://www.ftc.gov/www/bcp/online/edcams/scholarship/index.html>

### **NCAA Scholarship Search**

<http://www.ncaa.org/about/scholarships.html>

Adventures in Education

<http://www.adventuresineducation.org/sbase/index.cfm>

### **Peterson's Scholarship Search**

[www.petersons.com/ss/code/prompt.asp?ppcse+looksmart](http://www.petersons.com/ss/code/prompt.asp?ppcse+looksmart)

### **Student Awards**

<http://www.studentawards.com/>



*This Guide has been made available through a  
COLLEGE ACCESS CHALLENGE GRANT  
United States Department of Education*



*Masa-Aki N. Emesiochl, Minister  
Palau Ministry of Education*

*P. O. Box 189*

*Koror, Palau 96940*

*Tel. (680) 488-1906*

*Fax. (680) 488-8465*

*Email: [memesiochl@palaumoe.net](mailto:memesiochl@palaumoe.net)*

*Email: [emesiochl@gmail.com](mailto:emesiochl@gmail.com)*