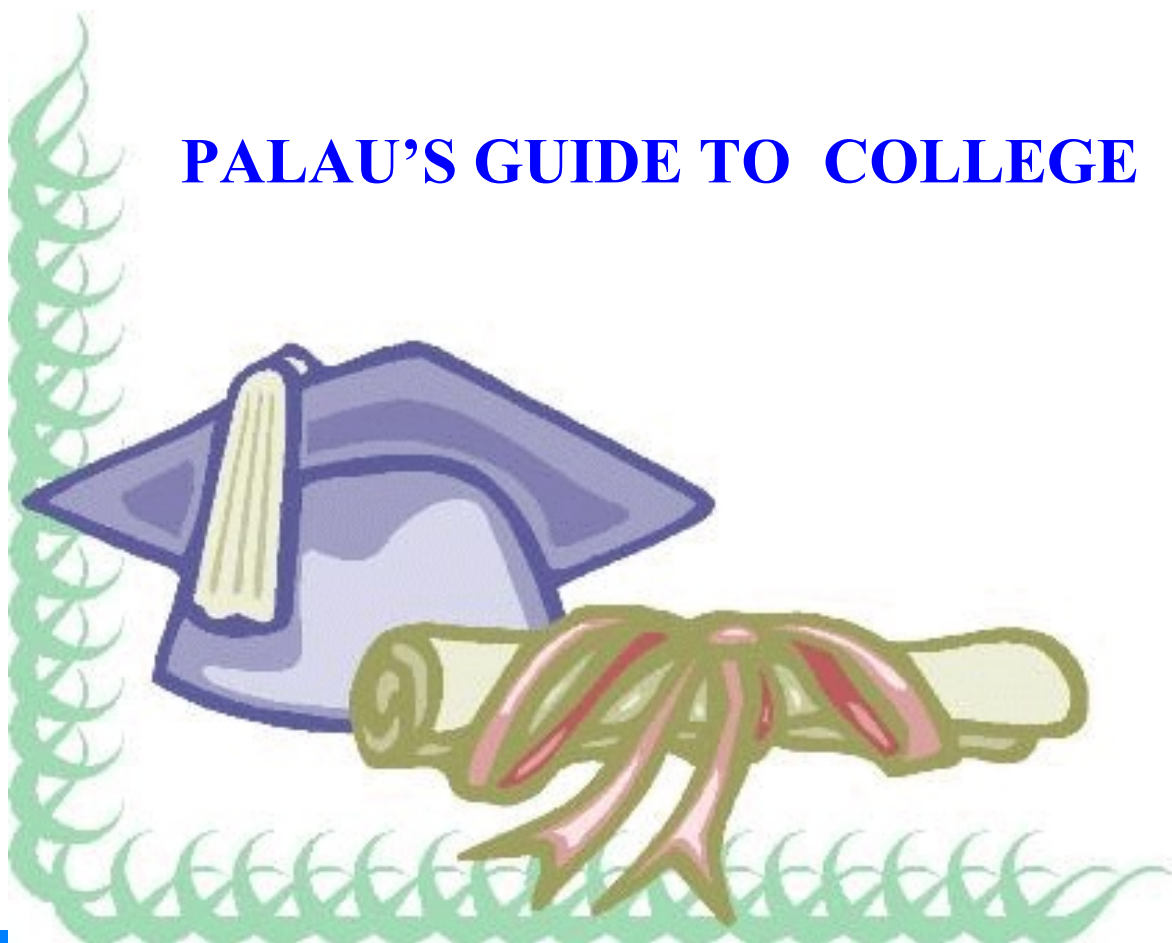


HIGH SCHOOL SENIOR GUIDE

*A Way Forward to a
Successful Future!*

PALAU'S GUIDE TO COLLEGE



FOREWORD

Dear Seniors:

We are living in an exciting age of change in technology, information exchange, and communications here in Palau and the region. We continue to see and experience changes in the way we work, the products we use, and the impact of technology in our daily lives. These changes have resulted in today's workforce needing increasingly advanced levels of knowledge. Thirty years ago it may have been possible to find a good paying job with only a high school education, but now it's important to have some education past high school that results in a certificate, degree, or industry credential. A solid educational foundation can be your way forward to a successful future.

Workers with basic skills in reading, writing, and math along with skills to work in teams, make decisions, solve problems, analyze and interpret data, and effectively communicate are highly sought after by today's employers.

What are you going to do to prepare for this workplace? Figures vary from different islands or states but estimates are that some 75% of new jobs being created will require education and/or training beyond high school. Even existing jobs are being restructured and new jobs being created that rely on new technologies. With some postsecondary credential or college degree, you will have more jobs from which to choose.

Getting a college education requires a lot of time, effort and careful planning, but it provides knowledge and skills you will use for the rest of your life to help you succeed in whatever you undertake.

Make your educational experience a successful one. Entrance requirements for colleges have increased so it is important not only to earn a high school diploma but take challenging coursework that will ensure you are college ready. Be sure to explore not only universities but community colleges and technical centers. Entrance requirements may vary among all postsecondary institutions.

Learn about your interests and abilities. You can match your interests to occupations and begin to make some career and education decisions. Start planning early so that you will meet all the requirements for high school graduation and entry into college.

This guide will help you learn more about your interests for making career decisions, college requirements, financial aid, and the application process. What direction will you take with your life to ensure you are moving forward toward your goals? Let college be one of your goals.

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

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Make it Count!

You're a senior!

CONGRATULATIONS!

Hard work has paid off!

You're moments away from completing high school and ready to take that next step towards your future! Your opportunities are endless but first you'll need to start taking steps to ensure you are prepared.



You have worked hard for three years so now you can take it easy and enjoy your senior year, right?

It's tempting to just get through college applications and relax before you head off to college.

Don't do it.

School is not over and your grades still count towards your GPA!

A student having a senior-year slump — or “senioritis” is ***seeing the goal***, but may ***miss the target*** without continued work.

By the end of the junior (11th) grade many students have already started their college search and preparations for what career they want, where to get the training and what it will take to be successful. However, many high school seniors don't make any college plans until they start their senior year for many reasons and often because they did not “think” they could afford college or make the grades. Now, hopefully, you have learned that you can get help financially and academically to be successful in your college endeavors.

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

Now, you have the challenge of a lot of decisions to be made quickly in order to meet the submission deadlines for almost any college or training institution. So use this quick guide to get going on the fast track.

FIRST STEP: KNOWING WHAT YOU ARE GOING TO DO!

You need to decide what you want to do after high school and should you attend a 4-year university, a 2-year community college or a trade school to reach the occupational training you need for what you want. To know for sure, check out some details.

Who Are You?

In order to decide, if you have not already, you must first know yourself and your values, aptitudes, interests and skills. Then, you have to research career clusters, occupations, trends in employment and requirements for such occupations.

If you have not done either of these, see your counselor for the surveys and assessments on your likes, dislikes, values, etc. Remember, you have several of these types of assessments in the **“Getting Ready for College”** tabloid distributed through the Ministry of Education. Complete those and then visit the Ministry of Education’s website for other sources of information: <http://www.palaumoe.net/cacg>. Also, see your counselor for additional resources and assistance.

Just for a fast review, the purpose for planning is so you will be employable when you reach your goals after high school. Employability means to be prepared to get a job and to keep a job.

A **JOB** is work people do for pay. A **CAREER** is the work an individual does throughout his/her lifetime. A **CAREER PATH** is one or more jobs in the same area of interest. The path you take in the beginning of your working career will provide training in the beginning, then increase your knowledge of that career path which may stimulate your interest to continue with that path or to advance in that occupation. This means motivating positive attitudes for additional training or education. All of which will contribute to the quality of your work life and your personal life as you want it to be.

Today we live in a world of computers and technology. **TECHNOLOGY** is using equipment and tools to get things done. Computers and technology are always being improved and changed.

The **JOB MARKET** also is constantly changing. **JOB MARKET** is the type of jobs created and available for workers and the need for people who have the skills, training, education and desire to fill these jobs. Some traditional jobs may disappear while other jobs are created as our world changes.

Because the job market is always changing, it's extremely important YOU understand the importance of continuous education and training. The need for additional training and education is required as technology changes. Today, more than ever, workers must be flexible and willing to learn and change as technology impacts our world of work. That means you will most likely participate in many classes during your career life. New training and education may take place at the job site, a local training center, and/or at the local university.

It is not unusual for some people to explore many, many jobs before they are able to identify their ultimate career field. Others have very strong interest levels and seem to focus on a specific career early in life. Most young people fall somewhere in between the two extremes.

There is nothing wrong with questioning what your career path will be , but you need to start pinpointing a career path or specific career. When you eliminate even one career path, you've narrowed your search. And, YOU are making progress.

As you learned in the ***“Getting Ready for College”*** tabloid review, there are 16 CAREER CLUSTERS for CAREER PATHS with each Career Cluster represented by a design. These clusters are used to help organize occupations (jobs) into groups that have some similar characteristics. Some careers within a career path appear to be quite different from each other, but each Career Path has general characteristics in common.

When you match the characteristics of the Career Path to your own personal characteristics, you are identifying those that would best suit you and once you have done that you are making choices to guide the type of training you are going to need. Those choices and types of training will help you decide where to get the training and what processes you will have to go through in order to be successful.

Remember, if you have not completed the tabloid activities, go back and complete those now. Also, it is important to you and your parents that you discuss all of the tabloid and your choices with them in order for them to help support your plans.

Do You Have the Credit?



This means course credits as hopefully you have not started financial credit as of yet. In order to graduate, every school has a number of course requirements which translates into “how many credits do you have” when it comes to graduation. During your visit with the counselor, be sure to check your graduation credits and that you will have all that will be needed by graduation time.

Currently, Palau High School requires 27 credits and those are listed in the table below. Complete the Graduation Credits Worksheet for your tracking system.

Palau High School Credit Requirements
Effective SY 11-12

Subject	# of Credits
Career Academy Program Including CD I & CD II	6
English	5
Math	4
Science	3
Social Studies	3
Palauan Studies	2
Health	1
Physical Education	1
Electives	2
Total Credits	27

Directions for the following worksheet:

1. List the credits you already have in each area for column #1.
2. List the credits needed for graduation in column #2.
3. List the credits you will complete this year in column #3.
4. Do a total for the end of this year in column #4.

Then, answer the questions below the table.

Subject Area	Credits Already Completed	Credits Required	Credits to Complete This Year	Total by Graduation
English				
Math				
Science				
Social Studies				
Palauan Studies				
Health				
Physical Ed.				
Career Academy				
Elective 1				
Elective 2				
TOTALS				

Are you going to be ready for graduation? If not, what do you still need to take before you can graduate?

If you still need additional courses, where and when will you complete those?

Remember, your counselor can help so ask!

Now that you know when you will graduate, consider what is expected of you now and in college.

You, as the student, will be expected to:

1. Be honest in your analysis of you goals, abilities, interests and choices for training.
2. Do your best to make the highest grades possible for the courses you are taking during your senior year.
3. Research for the colleges or other training you would be happy to attend and has the programs you are needing for your chosen occupation.
4. Take control and do the work yourself even if you need assistance, but do not be dragged or coerced through it.
5. Complete applications by following strict instructions while being specific and honest with the required essays.
6. Know your own GPA and all of the deadlines as no one should have to remind you.
7. Keep your counselor informed as to any changes you make.
8. Make choices based on what you need and want and not because of friends or the opinions of others.
9. Don't apply to many colleges without some thought just so you can stop thinking about the applications.
10. Don't apply to a college just to impress or please someone else.
11. Keep you goal and responsibilities in mind as you go.

12. Know the difference in the expectations of high school versus the expectations once in college.

Complete the following worksheet to ensure you are ready! What is the difference?

High School	College
Attendance is required in all courses	
May be little or no homework.	
Homework is checked by the teacher.	
Teachers do a “re-teach” during class time of reading materials assigned.	
Assignments and tests and homework are usually due the next day after the material is covered.	
Students attend classes approximately 30 hours per week.	
Few elective courses each year.	
Teachers or others offer help and tutoring for students having difficulties.	
Usually a small amount of information is covered with quizzes or tests.	
There are opportunities to raise a grade with extra credit work.	
Usually there are out-of-class time writing assignments.	
Students are responsible for recalling information covered.	
Parents and teachers remind you of work due or dates or your time management.	
Classes are usually less than 30 to 40 students.	
Education is required and free.	

Are You Ready?

1. Do you have your plan as to where you are going to get your training
2. If the decision is college, do you know why you are going to college?
2. Do you know how you will finance your college education?
3. Do you take notes in class and review them?
4. Do you complete projects without having others push you?
5. Do you use a planner, calendar or daily schedule of all tasks you need to remember and do?
6. Can you write and then edit to ensure there are no mistakes or spelling errors?
7. Do you do assignments without reminders?
8. Do you ask for help or assistance when needed?
9. Do you know how to do your laundry and finances?
10. Do you follow through on what you are to do or what you have said you will do without others having to remind you?
11. Do you see your work as a student as your job?

In other words, are you dependable in handling your own responsibilities? If you have problems with any of these answers, you might need to talk with a counselor or mentor.

Always remember, you need to know what you like to do, what types of jobs relate to what you like to do, where do you get trained to get that type of job AND, most importantly, who or what company hires/employs people with those job skills.



SECOND STEP: GETTING A SCHEDULED PLAN!

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
- _____ 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?

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
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

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

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

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.

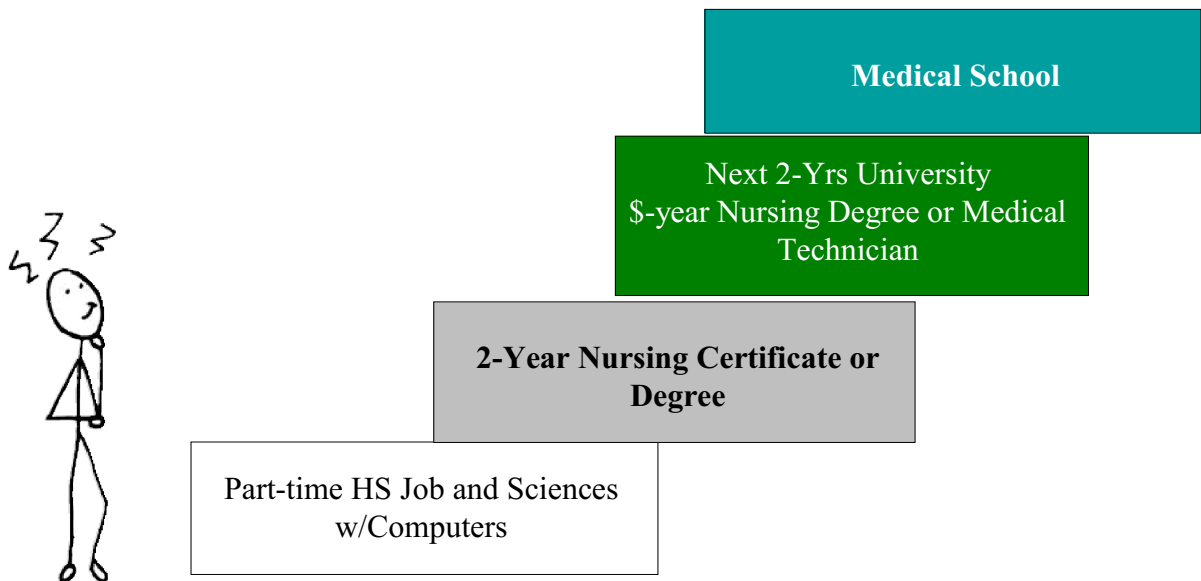
However, the career path you are planning can be important to the fact that you might choose Palau Community College (PCC). First, the idea that you can take "job skill" classes at the high school and then transition into that same or similar program at the community college is referred to as a 2 + 2 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 your 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, 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.

Other Training Options: If you feel you would like to explore careers that do not require 4 years of college or more, there are options out there for you. The 2-year community colleges were discussed earlier and there are still others:

- **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.
- **Military:** Branches are: Army, Navy, Air Force, Marines, National Guard, and Coast Guard. For more information about careers in the Armed Forces — both fulltime (active) and part-time (reserve) duty -- call to speak to a specialist. Also check out: www.militarycareers.com. To learn more and get free connections to career options that match your interests, go to website, "www.march2success.com" review the information provided about educational opportunities for students offered with this online service from the Military.
- **Armed Services Academies:** U.S. Air Force Academy, U.S. Coast Guard Academy, West Point, U.S. Naval Academy, U.S. Merchant Marine Academy.
- **ROTC:** Two- and four-year programs for military training are offered at select colleges and culminate in an officer's commission upon graduation. Educational scholarships are available.

THIRD STEP: GETTING THE DETAILS COMPLETED

College Entrance Exams

Register to take your college entrance exams for next Fall, if you have not done so already. Check your college listing or guidance counselor for information.

Colleges require different college entrance exams. You need to check with your college to determine which exam to take. Many students will sit for both exams to make sure they meet qualifications for all colleges. Discuss your exam needs with your guidance counselor.

Prepare for the College Application

Fill out as much information you have online. Save it. Then come back later to revise or fill in the blanks.

Key elements of the application submission

College Application:

- Request an application form from each of your colleges. You can find it online or request it from the school. The package will include the application form, submission requirements (that include your essays, transcripts and other) and self-addressed envelopes for the letters of recommendations.
- See if your school use the COMMON application form: the COMMON application form is used by 300+ schools. This can save you time from completing multiple application forms: see form at www.commonapp.org

Remember, you can save the COMMON application form online until you are ready to submit it electronically to participating schools.

Early Decision Note:

You need to decide if you are going to do early admission. If so, you will need to have your application completed and ready to submit between October and November of your senior year.

The advantage of early decision is that you will know whether you have been accepted by early January. The disadvantage of early decision is that you may be legally bound to attend that school if you are accepted. So decide on early decisions for those schools that are your first choice.

College Essays:

- Your college admissions application will most likely require 1- 2 essays. The essay is an important decisional parameter for college admission.
- Essay resource and editing services:
Use this resource to edit your essay — you will expert advice from professionals who are experts in college essay review
EssayEdge.com

Tips on Writing the Admissions Essay

- ☐ The admissions essay portion of a college application can mean the difference between acceptance and rejection. Your main task is to show how you are different. The essay should provide information about you that test scores, grades, and extracurricular pursuits just cannot. You can use the essay to tell **your** story in a way that captures the readers attention and shows that you are exceptional.

► Brainstorming

You should plan on possible subjects or topics you will write about and that takes some brainstorming. Consider the following:

Your Personality

- ✓ What is your strongest personality trait? What distinguishes you from others? Do you have a quality or skill that is different? How did you develop this attribute?

- ✓ What would those who like you have to say about you if they were asked to tell about your special attributes?
- ✓ Consider what you like best and how that or those things have impacted your life in a meaningful way. What makes these special to you?
- ✓ Have you had an experience in your life where you changed for the better?

What Have You Done Besides be a Student?

- What are your major accomplishments, and why do you consider them accomplishments?
- What have you done outside besides make good grades in school? Which of the things you did outside of the classroom are you the most proud of?
- Have you had major setbacks or problems you had to overcome? What made you try to overcome this setback?
- Have you ever failed and something and it made you better? How?
- Who Has Been Your Greatest Mentor or Hero?
Who inspired you to want to be more in life? How?
Why would going to this school make a difference in your life?

► ***Selecting an Essay Topic***

Through the brainstorming, you probably have some ideas on an essay topic, think about the actual writing. Will the topic you are considering be something you can actually write an essay about? Will it be original? Consider the following:

- Do not use a topic you have already explained about yourself in other parts of the application.
- Do not mention GPAs or standardized test scores here.
- Will you be able to each paragraph in a vivid way using specific examples?
- What do you want the person reading this essay to remember about you? Keep in mind, they read hundreds daily, so it must be different.

► **Tell a Story**

It may seem unimportant, but story telling is more interesting than just stating the facts. Give the reader a glimpse of something in a story fashion. If you have traveled to a different country, what impact did it make on you? What were the events that occurred? Did it make you appreciate the technology in aircraft structures? Did it teach you to accept others in a new light? The story of that one flight might tell a lot of unique things about you. Title and introduction related to something unique like “Flying to New Worlds.”

► **Writing the Essay**

Remember you are trying to persuade the reader that you are extremely worthy of admission and that you are a unique individual. In order to do this, you must get the person’s attention in the beginning.

The Introduction

The actual reading of the essay will only take a few short minutes, so make it grab immediately. Set a mood in terms of the “story” such as a bright, breezy morning. Make it something the reader can visualize in their mind’s eye. Make sure the reader has to continue reading in order to learn what happens next.

The Body

Always make sure that the body paragraphs relate to the introduction. It helps to have a theme or phrase that runs throughout the entire essay similar to the “Flying to New Worlds.” Keep that image throughout.

Write to express ideas and not to just use big words. Express what you want to say in simple and elegant prose.

Finishing Up

The conclusion is your last chance to persuade the reader that you are unique and that you learn from a broader sense that some. You should make sure that the example (like the flight) taught you something or made some difference in you!

Writing may take longer than you think if you really consider what you want to do with what you write. It is always best to draft a sample, wait a few days, re-read it and then decide if editing or even a new topic might be necessary.

College Recommendations:

Give some real thought as to the teachers and/or leaders you would want to write about you in a letter of recommendation. Be sure you ask them with time to write it on their schedule. Usually allow 2 to 3 weeks for them to complete.

Give the one's selected and who agreed to comply a short autobiography or a list of your outside activities, school transcript and a self-addressed envelope as instructed by your college.

School Transcripts:

You will need to forward copies of your transcript to colleges for admission review. Make sure the following:

- ☐ all grades are posted correctly
- ☐ all required courses for graduation are listed
- ☐ all required courses for college admittance are listed

If you find mistakes, be sure to work with your counselor and school administrator to get these corrected.

Extracurricular Activities:

Remember that you are not alone in being a smart or even solid A student so the “extras” you have done show you can do more than be a student. You want to show well-roundness in your application.

College Visits:

Campus Visit Checklist

Remember, review the tabloid again as you are doing your planning and decision making. There are many ideas you might miss the first reading. Visiting a college you are considering can make a real difference and this is a check list of what to look for and learn. Remember, you can take a “virtual tour of most

college campuses through the websites. Check those out well before scheduling an on-site visit.

- ✓ Arrange an interview with the admission office or other "campus visit" groups
- ✓ Meet with the financial aid office to get all related financial aid information offered by that school
- ✓ Check out the library, student unions, sporting facilities, and academic centers and the basic layout of the campus.
- ✓ Review housing facilities and dormitories to determine whether to live on-campus or off-campus housing. Find out the requirements for housing for Freshmen.
- ✓ Schedule time to speak with students and faculty
- ✓ Visit the clubs and societies that are part of the campus life.
- ✓ Check campus rules, safety programs, and facilities that maintain the safety of the campus
- ✓ Learn about campus clinics and health care policies
- ✓ Learn what is around the campus such as restaurants, theaters or even businesses for possible part time work opportunities.

Financial Aid

Remember the "Getting Ready for College" tabloid from the Ministry of Education in Palau? 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 you and your parents portion. DO not consider that you would not receive any funding!! Apply and follow the guidelines.

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

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.

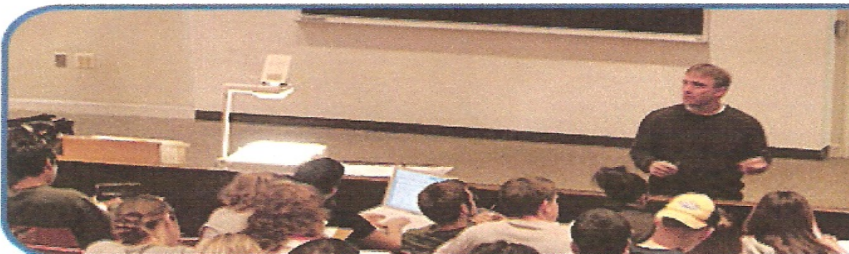




START HERE
GO FURTHER
FEDERAL STUDENT AID

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** SM

➤ **FAFSA4caster** SM

[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

★ www.fafsa.ed.gov	★ 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 www.pin.ed.gov
★ 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. 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 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
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>

★ Palau Ministry of Education's Website:
<http://www.palaumoe.net/cacg>

FOURTH STEP: IMPROVE AS YOU GO ALONG!

IMPROVE YOUR TEST TAKING SKILLS!

Remember your Palau College Access Tabloid? Go back to that and review the test taking information, not just once, but often to remind you that you can use this information repeatedly to improve your abilities to score on tests!

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:

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 issues.



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



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 Universal Application are available on line.

- **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:
$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}$$

- **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). 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) 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.

- **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

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

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

Financial Aid Homepage: 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

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

Mapping Your Future: 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

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

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

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

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.keirsey.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/

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

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

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 Lists college info by state.

Miscellaneous

International Education Financial Aid: www.iefaf.org Helps find financial aid if you wish to study abroad.

NCAA: www.ncaa.org

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

Study USA: www.studyusa.com

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

A Resource Sponsored by

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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/>

[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](#)

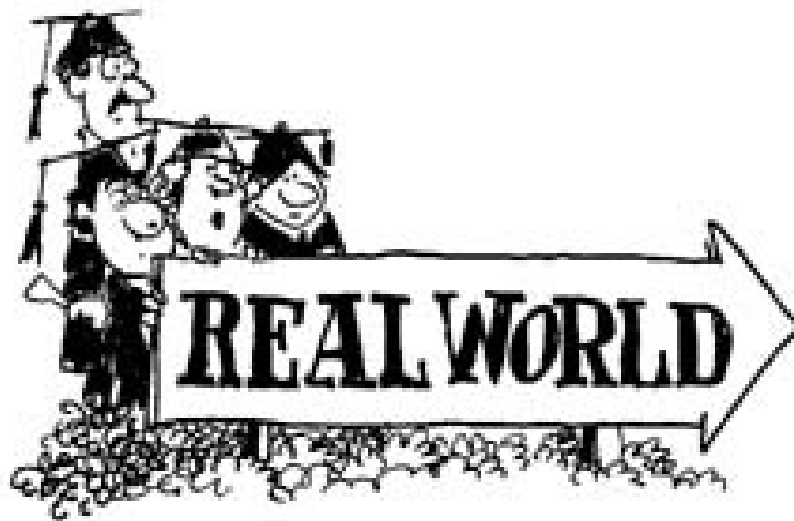
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