



SmartPath to College

Guide to College Clubs Grades 9-12

Best Practices, Lessons and Tools for Student Success





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**Best Practices, Lessons, and Tools for
Student Success**



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Introduction

The Education Fund, www.educationfund.org, is an independent non-profit organization with a mission to design and implement initiatives that involve the entire community in improving our public schools and bringing excellence to public education in Miami-Dade County. Our work focuses solely on Miami-Dade County Public Schools (M-DCPS), which is the fourth-largest school district in the nation and one of the most challenging. Our district serves more than 340,000 students, many from low-income homes in neighborhoods with low-performing schools.

In 2009, the Citi Foundation tapped The Education Fund in Miami-Dade as one of only three organizations in the U.S. to receive a \$600,000 challenge grant as part of a new initiative called the Citi Postsecondary Success Program (CPSP). Citi Foundation challenged the participating organizations to create a model program that helps schools provide a visible path to higher education for all their students – a “Smart Path to College.” **The SmartPath to College program** (formerly CPSP) aims to embed a “college going” culture in high schools, empowering low-income and first generation students with effective strategies and services to bring down the formidable barriers to higher education. Smart Path builds a collaborative network of nonprofit organizations, colleges and universities, vocational programs, the school district, businesses, and local leaders who are all committed to increasing availability of direct services and support that connect and commit the entire community to graduate and educate our young people.

SmartPath currently serves eight high schools in M-DCPS:

- Booker T. Washington
- Hialeah-Miami Lakes
- Homestead
- Medical Academy for Science and Technology (MAST) at Homestead
- Miami Beach
- Miami Jackson
- Miami Southridge
- Westland Hialeah

SmartPath evolved from the pilot Citi Postsecondary Success Program (CPSP). The program’s achievement resulted in an expansion from three to eight schools. SmartPath is now sponsored by Citi Foundation and other funders

About College Clubs

By participating in College Clubs, 9th-12th grade students learn, from trained teachers and counselors, how to research colleges, complete the FAFSA and negotiate the complex applications for college, financial-aid, and scholarships. Students not only learn the skills needed to apply for and succeed in college, but also to make college the goal. In SmartPath schools, college clubs meet twice per month, during lunch or after-school. The club sponsors target students who are the first in their family to attend college and/or with GPAs ranging between a C to a B, as they are the students who are least likely to receive college readiness support. However, all students are welcome to join, and existing college club members routinely host membership drives at the beginning of the school year.

About the Guide to College Clubs

The Guide was developed to assist schools in establishing college clubs for students in grades 9-12. The Guide provides a collection of lessons, tools, and resources all faculty can utilize throughout the school year to inform and prepare all students for success in college and career. The materials provided can be tailored to the specific needs of your school and student population.

Acknowledgements and Contact Information

For additional information on SmartPath to College or the Guide to College Clubs, please contact:

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If you have a lesson or resource that you would like to see included in the Guide, please contact Lisa Ciacci.

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ACT
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First Generation
Univision
HACER
Lumina

Guide to College Clubs

Month-by-Month Calendar of Implementation

A. August	
Meeting Topics	Resource Key
▪ Engaging New and Existing Club Members (Grades 9-12), Establish Regular Meeting Dates/Time, Select Club Leaders & Assign Roles	A1
▪ Get Set for High School: Being a Successful Student, Recognize How You Learn Best	A2
B. September	
Meeting Topics	Resource Key
▪ College 101 (public vs. private, 2yr vs. 4 yr), College Applications, College Interview Questions & Attire, Preparing for College Glossary	B1
▪ College Degree Earnings, Get Set for College, The Road to College	B2
▪ Plan and Participate in College Field Trips, College Fairs (including virtual campus tours)	B3
▪ Requesting Letters of Recommendation	B4
▪ Create/Update Your Resume and LinkedIn Profile	B5
▪ The Importance of College Prep Courses (AP, DE, IB)	B6
▪ Preparing for the ACT and SAT: Tips and Resources	B7
C. October	
Meeting Topics	Resource Key
▪ The Difference Between High School and College	C1
▪ Finding the Right College and Career For You	C2
▪ Understanding the College Admission Process	C3
▪ Writing Your College Application Essay	C4
▪ Begin Your Scholarship Search	C5
▪ Increasing Parental and Community Involvement (Town Hall Event)	C6
D. November	
Meeting Topics	Resource Key
▪ Learn About Consideration of Deferred Action for Childhood Arrivals (DACA)	D1
▪ FL Bright Futures: Review Eligibility and Requirements	D2
▪ Learn About the Benefits of Internships	D3
▪ Improve Your Soft Skills (time management, study skills, communication, leadership)	D4
▪ Understanding the Different Types of Financial Aid, Financial Aid Myths & Realities, Financial Aid Fraud, Financial Aid Glossary & Resource Guide	D5
▪ Learn More About Community Service Projects, Creating a Four Year Plan	D6

E. December	
Meeting Topics	Resource Key
▪ Student Resources and Services: Miami Dade College, Florida International University, University of Miami	E1
▪ Breaking Down the Costs of College (tuition, housing, books, parking, fees)	E2
▪ Avoiding Senioritis	E3
▪ Preparing for the Free Application for Federal Student Aid (FAFSA): Create an Federal Student Aid (FSA) ID, Review a FAFSA Worksheet and Online Tutorial	D5, E4
▪ Planning FAFSA Workshops	E5
▪ Applying for Bright Futures (opens December 1 st)	D2
F. January	
Meeting Topics	Resource Key
▪ Entrepreneurship Skills: Creating a Business Plan, Choosing the Right Type of Business, Targeting the Market, Four Functions of Business, The Supply Chain	F1
▪ Financial Literacy: Managing Your Money (Bank Accounts), Budgeting & Goals, Staying Out of Debt, Glossary of Financial Terms	F2
▪ Invite Alumni to Speak/Present About Their First Year College Experience	F3
▪ Participate in FAFSA Workshops (Juniors, complete a practice FAFSA so you're prepared Senior year!)	D5, E4, E5
▪ Getting Involved in Community Service Projects	D6
▪ Continue Scholarship Search	C5
G. February	
Meeting Topics	Resource Key
▪ Participate in FAFSA Workshops (Juniors, complete a practice FAFSA so you're prepared Senior year!)	D5, E5
▪ Prepare to Attend the Miami National College Fair	B3
▪ Understanding a Financial Aid Award Letter	G3
▪ Getting Into College - What to Do if You're Wait-Listed	G4
▪ Continue Scholarship Search	C5
▪ Preparing for the ACT and SAT. Why Are These Tests Important?	B7
H. March	
Meeting Topics	Resource Key
▪ Creating a Successful College Experience	H1
▪ Participate in FAFSA Workshops (Juniors, complete a practice FAFSA so you're prepared Senior year!)	D5, E5
▪ Update Your Resume and LinkedIn Profile	B5
▪ Continue Scholarship Search	C5
▪ Plan an Academic Signing Event/Celebration with Seniors	-----
▪ Begin Planning for Summer – Become an Active Student! (work, internships, community service, volunteer)	D6

I. April	
Meeting Topic	Resource Key
▪ Transitioning to College: Basic Life Skills You Should Know, Issues Facing College Freshman, College Burnout, Using Faculty Office Hours, Campus Safety	I1
▪ Participate in Spring College Field Trips, College Fairs	B3
▪ Research and Apply for Summer/Fall Internships	D3
▪ Continue Scholarship Search	C5
▪ Improve Your Soft Skills (time management, study skills, communication, leadership)	D4
▪ Write Thank You Notes for Letters of Recommendation	-----
J. May	
Meeting Topics	Resource Key
▪ Reflect on What You Learned and Achieved; Goal Setting	J1, F2
▪ Plan a Summer College Field Trip with Family/Friends	B3
▪ Continue Review of Transitioning to College Life	I1
▪ Final Scholarship Search	C5
K. Sample College Club Meeting Agendas from SmartPath Schools	

BUILDING YOUR COLLEGE CLUB

RECRUITMENT TIPS

Getting the word out about school clubs can be difficult. Here are some tips to generate student interest, buy-in and ownership of the club.

First, Decide a Date/Time for Your First Club Meeting

- Review the school calendar to avoid conflicts with other school events/activities
- Speak with existing and perspective students about perspective dates/times to attend the first meeting

Next, Get the Word Out!

- Utilize morning and afternoon school announcements
- Create bright and colorful posters to place around the school
- Create fliers to place in the main office, counselor offices, media center, and lunch room
- Request teachers make announcements in their classrooms
- Ask existing club members to spread the word to their peers
- Create a social media page to post important club information; get students engaged with photos, videos and graphics

Your First College Club Meeting

- Define what it means to be a college club member; what are the benefits?
 - o resources, tools, college trips, guest speakers
- Allow for introductions; learn more about the students interested in the college club
 - o What unique talents/interests/abilities to they possess that could benefit the club?
 - o This will allow you to further customize club activities based on student interests
- Discuss student expectations and leadership opportunities
 - o Discuss creating a college club board (President, Vice-President, Secretary, Treasurer) to allow the club to function as a student-led extracurricular
 - Think about and discuss training/responsibilities that will be required for each role
 - o Empower students to take on more responsibility while creating role models for younger members; which will positively impact the future of the club
- Establish regular meeting dates/times (2x per month, during lunch or after school)
- Encourage students to bring a friend to the next meeting

Your Second College Club Meeting

- Define what it means to be a college club member; what are the benefits?
- Allow for introductions of new participants
- Continue discussion for a college club board (President, Vice-President, Secretary, Treasurer)
 - o Request nominees for each role; club members should plan to vote on each position at the next meeting
 - o Discuss training/responsibilities that will be required for each role
- Continue to encourage students to bring a friend to the next meeting

**Continue Meeting with Students Twice Per Month &
Utilize the College Club Guide for Lessons, Resources and Tips!**



GET SET FOR

High School



A Guide for Students

ACT[®]

Your high school years

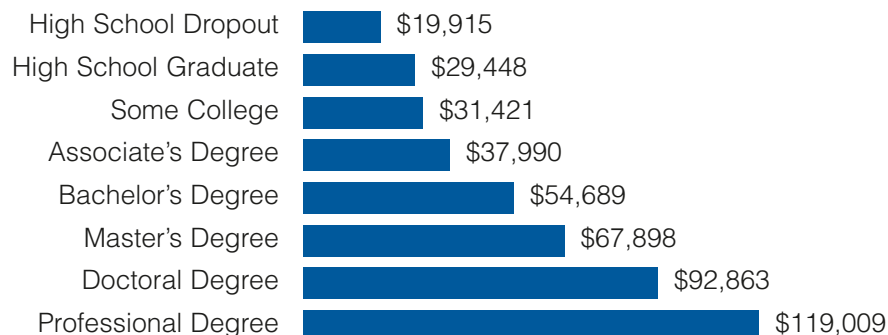
may be the most exciting and important ones you will spend in school.

For the first time, you'll have lots of choices to make about what you study. It's important to know that the choices you make for 9th grade—as well as 10th, 11th, and 12th—will affect the choices you'll have for the rest of your life.

No matter what you dream of doing with your life, preparing yourself for more education beyond high school is your wisest plan right now. Post-high school education can provide valuable experiences that contribute to a better quality of life for you. Whether or not you go on to a college, university, career or technical school, the information and skills you learn in your high school classes will always be useful in the world of work.

Remember: Everyone, in every kind of job, needs to be able to write and speak clearly, listen carefully, understand what is written and spoken, and use math effectively.

Average yearly income by educational attainment



Source: U.S. Census Bureau, 2005 data

Keep your options **open**

Right now you may not know what you want to do with your future, or exactly how to get ready for it.

That's okay. You have plenty of time to figure out what interests you, what you're good at, and how those things add up to a career. The most important thing to do right now is make sure you keep your options open.

When you have questions

Your school counselor, teachers, or principal will have the answers (or know someone who does) to many questions about high school and education after high school. Your family and friends often have good information, too. Do not hesitate to ask as many questions as necessary to obtain all the information you need.

Learn how to learn

Now is the time to concentrate on improving your skills as a student. If you practice the following tips, you may find you enjoy your classes more:

- ◆ **Sit close to the front** of the classroom when possible.
- ◆ **Join in** class discussions.
- ◆ **Ask questions.** If you don't understand something, chances are others in the class don't understand either.
- ◆ **Keep up** with class assignments. Finish them before they're due.
- ◆ **Ask for help** in any class in which you find yourself falling behind. Remember, your teachers want to help you succeed!
- ◆ Look for ways to **sharpen your basic skills** in each class. You can practice your writing skills in history, your algebra skills in science, and your math and science skills in vocational education classes.
- ◆ **Learn keyboarding** skills so you can type your own schoolwork and use a computer.
- ◆ Learn to take **good class notes**. You'll take lots of notes throughout the rest of your life.
- ◆ Learn to **proofread, correct, and rewrite** your written work.
- ◆ **Develop test-taking skills.** Your counselor and teachers can show you how to get started.

High school courses ACT recommends for all students*

Courses	ACT Recommends
English	Four years
Mathematics	Three years (including Algebra I, Geometry, and Algebra II)
Science	Three years (including Biology, Chemistry, and Physics)
Social Studies	Three years
Other	Foreign language, visual and performing arts, computer science, etc.

***Specific high school course requirements vary from college to college, and some majors may have additional requirements.**

ACT's recommendations provide a general framework to follow for all colleges, but check with the schools you're interested in to see what they require or recommend.

Know the basics of class scheduling

First, you need to be thoroughly familiar with all the **required courses and graduation requirements** of your high school.

- ◆ You should take an **English or literature class** each year of high school. These classes will strengthen your reading, writing, and speaking skills.
- ◆ A series of **mathematics courses** is very important as you prepare for the careers of the future. Four years of high school math, **including algebra and geometry**, are necessary to many occupations. Math will be even more important in the future.
- ◆ Make sure you take enough **social studies courses** to get a good understanding of American history and our government. Many colleges and universities require three years of study.
- ◆ **Science is important.** Schedule three or more years, including at least one laboratory course.
- ◆ Schedule at least one year of **visual and performing arts** from the areas of visual arts, music, dance, and theater.
- ◆ **Elective courses** allow you to explore your special interests. These courses are considered very important. Seriously consider taking a foreign language. Some colleges expect two years of foreign language study, and your understanding of the world can be improved by knowing another language.
- ◆ You might consider combining your last two years of high school with two years of community college education, by exploring the **Tech Prep Education (2+2)** offerings. This can lead to an associate's degree or two-year certificate in the mechanical, industrial, or practical arts: agriculture, health, family and consumer sciences, or business. Remember, though, that these programs build upon knowledge gained in math, science, and communications courses.
- ◆ Some specific **applied academic courses** that use hands-on approaches to learning have been approved as meeting the core curriculum requirements. For more information, see your counselor.
- ◆ You will need to be **computer literate**.

High school course **planning** chart

This chart can be used to plan your classes for the next four years. First plan your 9th-grade classes and then pencil in the classes you expect to take in the 10th, 11th, and 12th grades. These choices may change later, depending upon your interests and career plans.

Check with your counselor to make sure your schedule meets your high school's graduation requirements. Be sure to plan for any additional requirements for admission to a four-year public college or university or a tech prep educational program at a community college.

English—Language Arts (4 years)	9th	10th	11th	12th
Writing, reading, listening, and speaking				

Mathematics (3 years)	9th	10th	11th	12th
First-year algebra, geometry, second-year algebra, trigonometry, precalculus, calculus				

Science (3 years)	9th	10th	11th	12th
Biology, chemistry, physics				

Social Studies (3 years)	9th	10th	11th	12th
History, sociology, psychology				

Foreign Language—Second Language	9th	10th	11th	12th

Visual Arts, Music, Theatre, Drama, Dance, Computer Science	9th	10th	11th	12th

Physical Education (state requirements vary)	9th	10th	11th	12th

What you do outside of school counts, too

Develop habits now that will help you succeed in high school, in education after high school, and in the world of work:

- ◆ Find a **quiet place to study** where you won't be interrupted. Is it just too noisy at home? Ask your family or a teacher to help you find a place to study.
- ◆ Plan a daily **homework schedule** and stick to it. Do more than is required.
- ◆ Ask your **family or friends** to read your written work. And ask them for help if you're having trouble at school.
- ◆ **Use your local library.** If you don't have a library card now, ask the librarian for one. They're free.
- ◆ **Read newspapers and magazines.** Talk with your family and friends about what you read.
- ◆ Look up words you don't know in the **dictionary.** Then use your new words in writing and talking.
- ◆ Talk with your family about **career plans** and what you want to do in the future.

Take time to explore

This is the perfect time to check out lots of career options. The Web is a great resource for information about specific schools or training programs, and here are some other ways to learn more if you are considering:

1. Attending a **four-year college, university, vocational/technical school, or two-year college**
 - ◆ Make a list of the schools that interest you.
 - ◆ Gather information from each school and study it.

- ◆ Register to take the ACT® test before December of your senior year; spring of your junior year is recommended. All U.S. colleges and universities accept ACT scores.
- ◆ Visit the campus of each school you are seriously considering.
- ◆ Apply early for admission and housing.
- ◆ Apply early for financial assistance. Pay attention to deadlines listed in the financial aid information you receive from your counselor and the school(s) you are interested in attending.
- ◆ Find out about local, state, federal, and private student financial assistance programs.
- ◆ Make your decision. Take time to review all information carefully and weigh your options.

2. Serving in the **Armed Forces**

- ◆ Visit with friends, neighbors, and relatives who have served in various branches of the Armed Forces.
- ◆ Study the military literature available in your counseling office.
- ◆ Evaluate any physical limitations that might prevent you from serving in the Armed Forces.
- ◆ Compare military training opportunities with possible civilian occupations.
- ◆ Arrange with your counselor to visit with various military recruiters during your junior and senior years of high school.
- ◆ Compare benefits, tours of duty, training, and promotion opportunities of military programs.

3. Looking for **direct employment** after high school

- ◆ Explore your special abilities and interests with your school counselor.
- ◆ Collect and study materials about writing resumes and letters of application.
- ◆ Consider whether you want to move away from your home region after high school.
- ◆ Visit with individuals working in various occupations that may be of interest to you.
- ◆ Become familiar with major employers in the areas where you are interested in working.
- ◆ Be knowledgeable about the vocational/technical program offerings available in your high school.

Financing available

There is a lot of financial help if you want to take the big step toward more education after high school.

Many students hesitate to consider additional education because of tuition costs. If you think you can't afford more education after high school, you need to know that many students receive financial help from:

- ◆ the state
- ◆ the school they attend after high school
- ◆ the federal government
- ◆ private financial assistance programs

Different types of financial assistance

- ◆ **Scholarships**—usually based on good high school grades, good test scores (like the ACT), or exceptional ability (like athletic talent).
- ◆ **Grants**—usually based on financial need.
- ◆ **Loans**—will need to be repaid eventually.
- ◆ **Work programs**—allow students to earn money for educational costs and living expenses.

Your school counselor and the **financial aid office** at the schools you're considering can give you information about how to apply for financial assistance.

You can also use free searches on the Internet for scholarships (try www.fastweb.com) or the local library to search for private funds.

Military programs can provide financial assistance and additional training. **Apprenticeships** and **on-the-job training** are other ways to continue your education.

Your state may offer a variety of financial assistance programs targeted for specific groups of students. Ask your counselor for the Web addresses and phone numbers of aid sources in your state and elsewhere.

Take this booklet home

And share this information with your family.

Share your ideas, too, about high school and the years ahead. You may want to refer to some of the information later. It's a good idea to check as you proceed to be sure you're getting the most out of high school.

Just by reading through this booklet and understanding the importance of planning classes carefully, you're getting set for high school. The planning you're doing right now is going to help you make each year count.

For more information about planning for success in high school and preparing for life after high school, visit ACT's website at www.actstudent.org.



How Do You Learn Best?



Recognizing how you learn best can be the key to good grades and success in school.

There are all kinds of ways we learn new information. Finding your “learning style” can help you improve your study habits and may even improve your GPA.

Take this quiz to find out which style suits you best, and then review the tips to tailor your study techniques to make the most of your learning style.

For each question, select the letter that best describes you.

Which of the following describes your favorite teacher?	
A	Uses charts, diagrams and drawings to explain concepts and material
B	Holds a lot of class discussions and lectures
C	Provides helpful handouts and assigns interesting books and reading material
D	Conducts demonstrations and uses hands-on activities in lessons

Aside from the cost, which of the following best helps you decide what type of phone to buy?	
A	The design, color and “look” of the phone
B	Listening to what the salesperson says about the phone
C	Reading about the phone’s features and reviews online
D	Going to a store and trying out the phone for yourself

When you’re learning how to play a new game, you’d rather...	
A	Look at pictures or diagrams that show how to play the game
B	Ask your friends to tell you about how the game works
C	Read the instructions that came with the game
D	Just start playing the game and figure it out as you go

How Do You LEARN BEST?

A friend asks you for directions to a restaurant you know well. You...	
A	Show or draw him/her a map
B	Tell him/her the directions
C	Write down the directions
D	Offer to go with him/her to show the way

Which letter(s) did you choose the most?

Match your results with the **learning style** and **study tips** that best suit you.

Learning Styles Defined	
<p style="text-align: center;"><u>A – Visual Learner</u></p> <p>You learn by seeing concepts depicted in some way.</p> <p>Study tip: Try drawing diagrams and flowcharts to organize new information for better learning.</p>	<p style="text-align: center;"><u>C – Reading and Writing Learner</u></p> <p>You prefer learning information in written form.</p> <p>Study tip: Re-copy key terms/dates/ideas and their description into flashcards for better learning.</p>
<p style="text-align: center;"><u>B – Auditory Learner</u></p> <p>You learn by hearing something spoken aloud.</p> <p>Study tip: Try recording yourself reading notes aloud and play them back for better learning.</p>	<p style="text-align: center;"><u>D – Kinesthetic Learner</u></p> <p>You learn by doing, moving and testing things out for yourself.</p> <p>Study tip: Role-play, recreate a lab or construct a basic model of what you are trying to learn.</p>

Source: Florida Trend's NEXT, Your Future After High School, <http://www.floridanext.com/>

YOUR Responsibilities

College Information	College A	College B	College C	College D
Name of College				
Website Address				
Phone Number				
Name of College Representative				
Date of Visit				
Time of Information Session				
Deadlines				
Application				
Transcript				
Recommendations				
Test Scores Due				
Financial Aid—Federal				
Financial Aid—College				
Interview				
Required?				
Date of Interview				
Location of Interview				
Application				
Essay Completed				
Date Application Submitted				
Date Test Scores Sent				
Date Financial Aid Submitted				
Date School Report Submitted				
Teacher Recommendations				
#1 Given to				
Date Submitted				
#2 Given to				
Date Submitted				
#3 Given to				
Date Submitted				

COLLEGE 101

Defining the Many Types of Colleges and Universities

Public and Private Colleges

- **Public colleges** are funded by local and state governments and usually offer lower tuition rates than private colleges, especially for students who are residents of the state where a college is located. (*i.e.: Florida International University*)
- **Private colleges** rely mainly on tuition, fees and private sources of funding. Private donations can sometimes provide generous financial aid packages for students. (*i.e.: Nova Southeastern University*)

Four-Year and Two-Year Colleges

- **Four-year colleges** offer four-year programs that lead to a bachelor's degree. These include universities and liberal arts colleges.
- **Two-year colleges** offer programs that last up to two years that lead to a certificate or an associate degree. These include community colleges, vocational-technical colleges and career colleges.

For-Profit Colleges

- These are businesses that offer a variety of degree programs which typically prepare students for a specific career. They tend to have higher costs, which could mean graduating with more debt. Credits earned may not transfer to other colleges, so be sure to check with the admission office at each college. (*i.e.: University of Phoenix*)

Liberal Arts Colleges

- These colleges offer a broad base of courses in the liberal arts, which includes areas such as literature, history, languages, mathematics and life sciences. Most are private and offer four-year programs that lead to a bachelor's degree. These colleges can prepare you for a variety of careers or for graduate study. (*i.e.: Flagler College*)

Universities

- Universities often are larger and offer more majors and degree options—bachelor's, master's and doctoral degrees—than colleges. Most universities contain several smaller colleges, such as colleges of liberal arts, engineering or health sciences. These colleges can prepare you for a variety of careers or for graduate study. (*i.e.: University of Florida*)

Community Colleges

- Community colleges offer two-year associate degrees that prepare you to transfer to a four-year college to earn a bachelor's degree. They also offer other associate degrees and certificates that focus on preparing you for a certain career. Community colleges are often an affordable option with relatively low tuition. (*i.e.: Miami Dade College, Broward College*)

COLLEGE 101

Vocational-Technical and Career Colleges

- Vocational-technical and career colleges offer specialized training in a particular industry or career. Possible programs of study include the culinary arts, firefighting, dental hygiene and medical-records technology. These colleges usually offer certificates or associate degrees. (*i.e.: Florida Career College*)

Colleges with a Special Focus

Some colleges focus on a specific interest or student population. These include:

Arts Colleges

- Art colleges and conservatories focus on the arts. In addition to regular course work, these colleges provide training in areas such as photography, music, theater or fashion design. Most of these colleges offer associate or bachelor's degrees in the fine arts or a specialized field. (*i.e.: Florida State University College of Visual Arts, Theatre and Dance*)

Specialized-Mission Colleges

- Historically black colleges and universities (HBCUs) focus on educating African American students. Hispanic-serving institutions (HSIs) are colleges where at least 25 percent of the full-time undergraduate students are Hispanic. HBCUs and HSIs may offer programs, services and activities targeted to the underrepresented students they serve. (*i.e.: FIU, St. Thomas University, Florida Memorial University*)

Religiously Affiliated Colleges

- Some private colleges are connected to a religious faith. The connection may be historic only, or it may affect day-to-day student life. (*i.e.: Barry University*)

Single-Sex Colleges

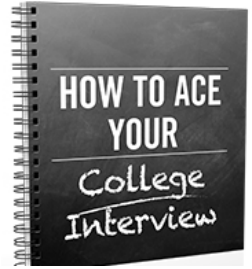
- All four-year public colleges, and most private colleges, are coed. But there are some private colleges that are specifically for men or for women.

Need additional support/resources?

Browse major and career profiles here:

<https://bigfuture.collegeboard.org/majors-careers>

TYPICAL COLLEGE INTERVIEW QUESTIONS



If you have the opportunity for an interview with a college admission representative, take advantage of it. This is a chance for you to answer questions about yourself—your interests and accomplishments, your future goals and your reasons for applying to a particular College. It is also a great opportunity for you to ask questions. Remember, you are trying to decide if this college is a good match for you!

Some typical questions you might be asked:

1. Tell us about yourself.
2. What are your favorite classes?
3. What do you want to study in college?
4. What are the extracurricular activities you have been most involved with during high school?
What were your contributions?
5. What do you see as your strengths and weaknesses?
6. Your greatest accomplishments?
7. How would your friends describe you?
8. Why are you considering our college?
9. What special programs are you interested in?
10. What characteristics are you looking for in the college you will attend?
11. Is there anything else you want us to know about you?
12. DO YOU HAVE ANY QUESTIONS?

This last question is important—be prepared. Get specific information about the things that interest you most AND show the interviewer you have done your research. Some topics you may want to consider asking about:

1. The admission process at that school
2. Specific majors you are interested in
3. Special programs such as freshman seminars, study abroad, etc.
4. Social life—clubs and organizations, athletics, sororities and fraternities, community service.
Who participates?
5. Dorm Life—types of housing, food/meal plans
6. School traditions?

Remember, BE YOURSELF!

BUSINESS PROFESSIONAL

BUSINESS CASUAL

BUSINESS PROFESSIONAL

BUSINESS CASUAL



LIGHT BUTTON-UP SHIRT

PRESSED SUIT

PORTFOLIO

APPROPRIATE LENGTH SKIRT

POLISHED, CLOSED-TOE SHOES

NATURAL LOOKING MAKEUP

NO BULKY JEWELRY



NICE BLOUSE



FRESH HAIRCUT

PRESSED SUIT

PORTFOLIO

APPROPRIATE TIE

POLISHED SHOES

CLEAN SHAVEN



BUTTON-UP SHIRT

MATCHING BELT AND SHOES

PRESSED SLACKS

What to wear?

This guide demonstrates acceptable Business Professional and Business Casual Attire for your upcoming career events.

NOTE: For Interviews, always choose Business Professional attire.

AVID Preparing for College

GLOSSARY

ACT®: A college entrance exam that measures English, math, reading and science reasoning. Scores range from 1–36 along with a composite score. An optional writing test is offered.

Advanced Placement (AP®) Tests: Designed for students who have completed college-level work in high school, AP® tests are given in specific subject areas and are used to determine if a student may gain advanced standing in college.

Admission: The decision to allow a student to enter a college or university.

Application: A formal request for admission to a college or university; requires the submission of forms and other materials.

Aptitude: A natural ability or talent.

Associate’s Degree (A.A., A.S.): A two-year degree that generally prepares a student for further study at a four-year institution or may provide sufficient training for a specific career.

Award Letter: A financial aid letter or document indicating the amount and type of financial support the school is able to provide for the upcoming year.

Bachelor’s Degree: A four-year degree from a college or university for a prescribed course of study. Also referred to as Baccalaureate degree, B.A. (Bachelor of Arts), B.S. (Bachelor of Science), etc.

Certificate: Awarded upon successful completion of a short-term vocational or career training program.

Class Rank: A student’s approximate standing in her/his graduating class, based on grade point average (e.g., 72nd in a class of 410; in the “upper fifth” of the class).

College Entrance Exam: Standardized exam used in the admission process to predict the likelihood of a student’s success in college.

College Level Examination Program (CLEP): the College Board’s credit-by-examination program enabling students to demonstrate college-level achievement in 34 different subject areas and receive up to two years of college credit.

Common Application: A standardized undergraduate application used by more than 400 colleges (mostly selective, independent) for admission.

Credit Hour: Unit of value given to college classes that denotes the amount of time a student will invest in formal instruction. Credit hours may be used to determine part-time and full-time course loads. Specific numbers of credit hours in certain areas of study are required for graduation.

Deferral: When a student’s application for early decision or early action is postponed, and will be considered with the regular applicant pool.

Deferred Admission: Allows an admitted/accepted student to postpone enrollment for one year.

Degree: The rank or title given by a college or university to a student who has met certain academic requirements.

Diploma: Certificate issued by a school, college or university to a student who has met coursework and graduation requirements.

Doctorate Degree (Ph.D.): One of the highest levels of an academic degree. Typically requires the completion of a Master's Degree plus advanced graduate courses in a specialized area.

Early Action (EA): Early action is a plan under which a student applies early in the fall and often receives an admission decision prior to January. EA allows the accepted candidate until May 1 to accept or decline the offer of admission.

Early Decision (ED): Early decision is a plan under which a student applies to the first-choice college early in the fall (usually by November 1 of the senior year) and *agrees by contract to enter that college if offered admission*. Early decision applicants are judged on the basis of their junior year test scores, class rank, and grades.

Educational Testing Service (ETS): A non-profit agency established by the American Council on Education (ACE), Carnegie Foundation for the Advancement of Teaching and the College Board to produce a variety of educational tests and conduct research (www.ets.org).

Expected Family Contribution (EFC): An amount the student *and* student's family are expected to contribute toward his/her education. It is used in determining eligibility for federal student aid.

Extracurricular Activities: Any school activity, such as athletics, drama or music, that offers the student an opportunity to complement his or her classroom experiences.

FAFSA (Free Application for Federal Student Aid): A form required by the government for application to any federal education aid program. A FAFSA determines the specific federal student aid programs that contribute to a student's total college financial aid package and in what proportions. High school seniors should submit the FAFSA as soon as possible after January 1.

Financial Aid or Assistance: Any financial award to a student (e.g., grant, scholarship, work-study, or loan).

Grade point average (GPA): An indicator of the student's overall scholastic performance.

Grants: Awards are usually based on financial need and do not require repayment. Grants are available through the federal government, state agencies, private organizations and educational institutions.

Honors program: University programs offering the opportunity for superior students to enrich their educational experience through independent, advanced or accelerated study.

Letter of Recommendation (LOR): An assessment of the student's aptitudes, abilities, and interests, written by a teacher or counselor and used by colleges and universities in the admission process.

Major: The subject of study in which the student chooses to specialize; a series of related courses, taken primarily in the junior and senior years of college.

Master's Degree (M.S., M.A.): Bachelor's Degree plus graduate courses in specialized area. A Master's Degree usually requires two additional years of full-time study after completion of a Bachelor's Degree.

Open admission (open enrollment): The policy of some colleges of admitting virtually all high school graduates, regardless of academic qualifications such as high school grades and admission scores.

PLAN®: a pre-ACT®, curriculum-based test and examination of interests and skills for 10th graders.

Post-secondary: Opportunities that are available after graduation from high school (secondary school); usually refers to colleges and universities in the admission process.

PSAT/NMSQT®: Preliminary SAT® and National Merit Scholarship Qualifying Test. Enables students to practice for the SAT® Reasoning Test and serves as the qualifying test for scholarship competitions conducted by National Merit Scholarship Corporation.

Regular Decision: The application process in which a student submits an application to an institution by a specified date and receives a decision within a reasonable and clearly stated period of time, but not later than April 15.

Rolling Admission: The application process whereby a college reviews an application when the application is completed and communicates the admission decision within a few weeks of reviewing the application.

SAT® Reasoning Test: College entrance exam designed to measure critical reading, math and writing skills needed for academic success in college. SAT® scores range from 200 to 800 in each of the three sections (writing, math and critical reading).

Scholarship: Financial aid based on merit and/or criteria set by the donor. This award money does not have to be repaid and is either paid directly to the student or deposited in a university account.

Standardized Tests: Tests such as the ACT™ and SAT® that provide college admission officers with a comparative standard for evaluating a student's academic aptitude and likelihood of success in college.

Student Aid Report (SAR): The information received after the FAFSA has been processed. The SAR summarizes the data in the FAFSA and reports the Expected Family Contribution (EFC).

Transcript: The official record of high school or college courses and grades; generally required as part of the college application.

Work-Study: Money earned in a job obtained through the help of the college's financial aid office. Hours and location of the job are compatible with academic life and school schedule.

Tips for Completing College Applications

As you think about your folder circulating among the admission committee, consider the following:

1. Read *every word* of the directions before you even print your name.
2. Make a copy of the application and use that copy as a work sheet.
3. Demonstrate your *best work*—something of which you can be proud.
4. Essays should be error-free, thoughtful, logical, and organized. Do not overreach. Use comfortable vocabulary. Be yourself. “The essay should say something the rest of the application doesn’t say, or at least should elaborate on something the application barely suggests—a talent, an interest, thoughts on a world or local problem, a personal accomplishment.”
5. Do not write what you think the admission office wants. The committee reading your application wants to know *you*—whatever you think and do. No matter how “ordinary” you may feel, your folder represents a different individual from all others.
6. Use specific examples when describing your interests and achievements. Explain your involvement—why the things you chose to discuss are important to you. It is better to emphasize the degree of involvement in a few activities than a long list of superficial interests.
7. Why are you going to college? To learn? To learn what? Why? A college should be convinced that you truly want an education. *Avoid simplistic answers and reasons.* If you want to be an engineer, for example, cite some experience from your own life that led you to this present choice.
8. If humor is a part of your style, feel free to use it.
9. Proofread. Spelling errors are unacceptable.
10. Proofread again!

MAJOR DECISIONS: WHAT GRADUATES EARN OVER THEIR LIFETIMES

BY BRAD HERSHBEIN AND MELISSA KEARNEY
THE HAMILTON PROJECT

Appendix Table 1: Median Earnings at Various Career Points by Education Level and College Major

Education Level or Major	Initial Earnings (\$000s)	Earnings at: Year 6 (\$000)	Earnings at: Years 11 to 15 (\$000)	Earnings at: Years 26 to 30 (\$000)
High School Degree or GED	9.7	20.0	26.2	32.2
Some College, No Degree	12.2	24.2	32.6	39.4
Associates Degree	18.2	31.4	38.7	44.4
Accounting and Actuarial Science	37.3	52.9	63.9	70.4
Advertising and Public Relations	25.5	45.2	56.0	59.2
Aerospace Engineering	39.9	71.4	90.5	111.7
Agricultural Economics	29.1	48.6	58.9	64.8
Animal Sciences	26.2	35.5	46.1	51.9
Anthropology and Archeology	19.2	32.1	43.0	46.2
Architecture	26.7	47.2	60.4	68.7
Area, Ethnic, and Civilization Studies	18.4	38.4	50.0	45.1
Art and Music Education	20.2	36.6	41.2	43.2
Art History and Criticism	23.4	35.5	43.7	44.9
Biochemistry and Molecular Biology	26.4	48.9	65.3	74.6
Biological, Biomedical, and Environmental Engineering	36.9	61.0	80.5	73.6
Biology	23.3	42.7	55.1	61.0
Botany, Ecology, and Zoology	17.7	34.1	45.8	53.9
Business Management and Administration	30.4	46.4	57.4	65.1
Chemical Engineering	52.5	78.0	93.4	113.1
Chemistry	31.2	47.2	62.7	69.8
Civil Engineering	38.4	63.1	78.3	96.9
Commercial Art and Graphic Design	24.8	39.1	48.0	43.7
Communication Technologies	25.1	39.0	55.1	48.4
Communications	25.1	43.7	54.2	53.7
Composition and Speech	16.5	32.9	46.0	52.0
Computer Engineering	49.2	73.0	96.6	102.7
Computer Science	38.7	59.9	76.6	87.9
Construction Services	39.0	59.4	76.2	80.1

Education Level or Major	Initial Earnings (\$000s)	Earnings at: Year 6 (\$000)	Earnings at: Years 11 to 15 (\$000)	Earnings at: Years 26 to 30 (\$000)
Criminology and Criminal Justice	24.6	42.0	55.1	61.8
Drama and Theater Arts	15.6	31.0	38.4	48.2
Early Childhood Education	22.6	33.9	34.3	35.5
Earth and Other Physical Sciences	25.9	45.9	57.5	78.7
Economics	38.1	56.9	78.5	76.3
Electrical Engineering	53.9	68.5	88.3	104.1
Elementary Education	22.4	35.3	38.0	41.5
Energy and Extraction Engineering	50.3	78.3	85.1	111.8
Engineering Technologies	31.4	55.3	68.5	76.2
English Language and Literature	21.6	36.1	46.3	48.3
Environment and Natural Resources	20.3	39.9	52.8	63.3
Family and Consumer Sciences	23.1	33.9	38.0	38.8
Film, Video and Photographic Arts	18.9	35.9	44.7	50.2
Finance	38.3	58.2	72.6	81.0
Fine and Studio Arts	15.7	33.0	38.6	41.7
General Agriculture	26.8	43.8	48.7	54.5
General Education	25.2	37.8	40.9	44.6
General Engineering	47.2	68.7	80.0	85.1
Geography	30.0	43.4	53.8	61.4
Health and Medical Administration	21.2	40.1	50.4	58.4
History	20.8	40.2	52.8	55.0
Hospitality Management	29.8	37.9	50.4	56.7
Human Resources and Personnel Management	31.0	44.9	55.2	64.2
Industrial and Manufacturing Engineering	53.6	64.7	81.5	92.2
International Business and Business Economics	33.1	52.0	63.1	60.6
International Relations	27.2	49.6	65.0	
Journalism	25.2	40.4	52.0	55.8
Language and Drama Education	21.6	37.7	40.7	42.9
Liberal Arts	18.5	34.6	45.3	52.7
Linguistics and Foreign Languages	20.8	38.7	46.1	48.9
Marketing and Marketing Research	33.1	48.9	60.7	63.4
Mass Media	21.2	41.0	48.8	51.9
Math and Science Teacher Education	33.0	38.7	41.7	48.1
Mathematics and Statistics	32.1	47.8	67.7	79.6
Mechanical Engineering	49.0	69.5	85.0	103.7

Education Level or Major	Initial Earnings (\$000s)	Earnings at: Year 6 (\$000)	Earnings at: Years 11 to 15 (\$000)	Earnings at: Years 26 to 30 (\$000)
Medical Technologies and Assistance	29.7	46.1	49.5	54.2
Microbiology, Physiology, Genetics, and Neuroscience	24.0	43.5	57.2	62.4
Multidisciplinary Science	27.5	44.6	55.3	61.5
Music	17.5	33.0	40.9	41.3
Nursing	44.2	54.4	58.7	65.1
Operations and Logistics	44.4	59.8	75.2	83.7
Philosophy and Religious Studies	18.4	36.1	47.7	51.1
Physical and Health Education Teaching	16.9	36.7	42.8	50.6
Physical Fitness, Nutrition, and Sports Studies	18.7	38.6	48.2	47.0
Physics	32.0	50.0	78.2	88.7
Political Science and Government	25.9	46.8	61.8	66.0
Production and Transportation Technologies	24.1	54.9	70.6	78.4
Psychology	22.0	36.2	45.3	46.8
Public Administration and Policy	24.9	39.9	49.5	53.0
Secondary Teacher Education	23.7	37.3	44.2	51.2
Social Science or History Teacher Education	18.8	36.3	41.8	52.3
Social Work	20.6	33.0	37.9	38.0
Sociology	23.6	40.0	48.1	46.7
Special Needs Education	34.4	38.2	39.7	44.6
Theology and Religious Vocations	18.9	32.6	37.5	44.9
Treatment Therapy Professions	19.1	40.5	52.5	56.9
ALL MAJORS	27.0	44.4	54.7	61.7

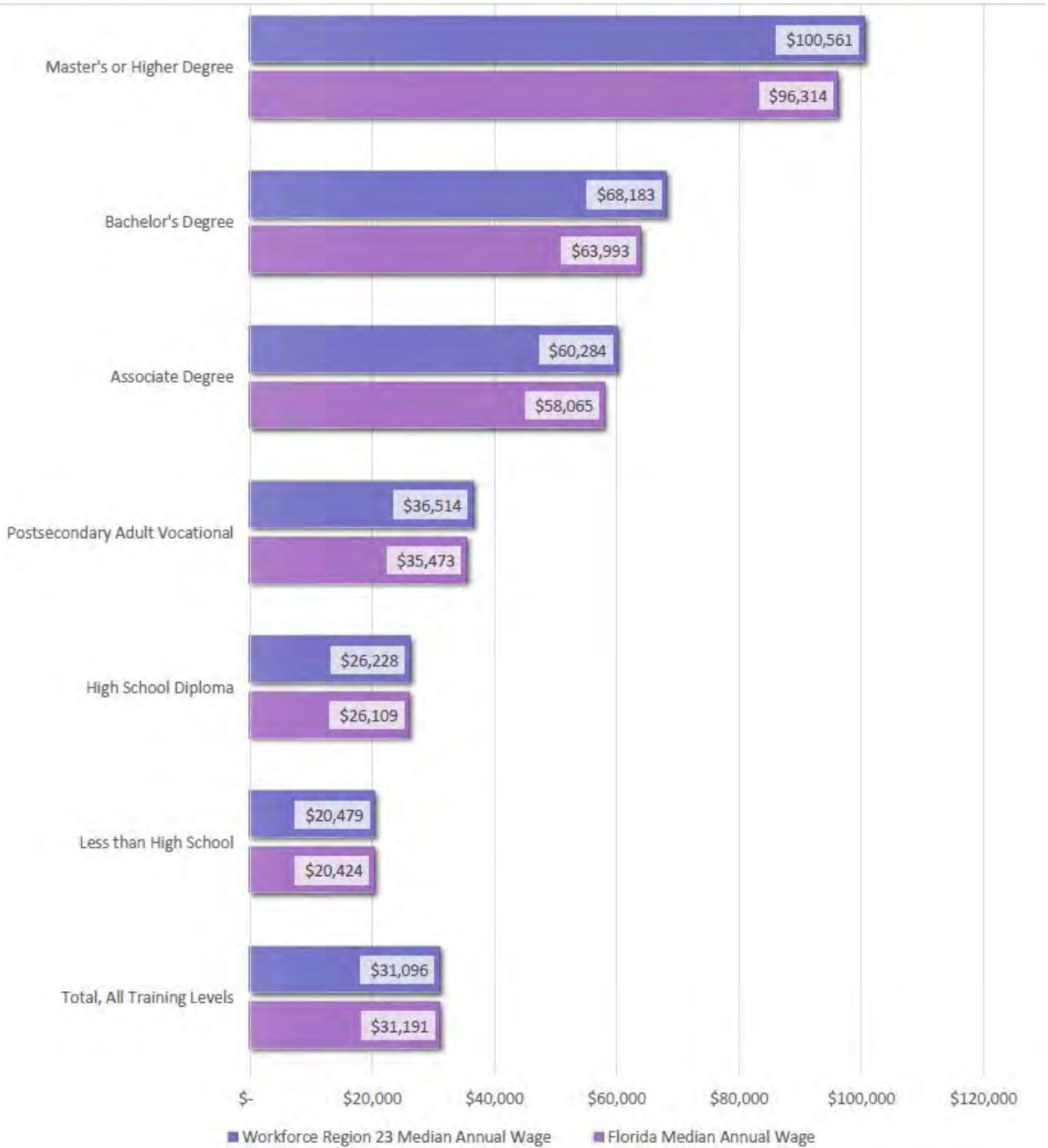
NOTES: Earnings are in thousands of current dollars and represent people who worked at least one week in the preceding twelve months; the sample is **not** restricted to full-time workers. Earning by major are for individuals with exactly a bachelor's degree.

SOURCE: Authors' calculations from the American Community Survey, 2009–2012.



WHY A COLLEGE DEGREE?

Annual median earnings by educational attainment: 2013



Source: GOAL 2025 Report, Florida College Access Network, 2015
(Florida Department of Economic Opportunity, Bureau of Labor Market Statistics)



Impact your future

Get Set for College

Make plans
with good advice
from ACT.

1. THINK
2. CONSIDER
3. COMPARE
4. APPLY
5. PLAN
6. DECIDE

ACT[®]

1. Think



THINK ABOUT YOURSELF AND YOUR COLLEGE NEEDS

- Do you start things on your own or do you need others to motivate you?
- Do you like large groups or do you prefer to be on your own or in small groups?
- Is it important to be close to home?
- Do you want to participate in extracurricular interests and activities?

Knowing what's important will help you select a college that's right for you.

WHY COLLEGE?

- Do you want to increase your earning power?
- Do you want new learning opportunities?
- Do you want to meet interesting people?

Statistics show that people with four-year college degrees more than double their

earning power over someone who holds a high school diploma. High school graduates have a lifetime earning power of about \$1.3 million compared to college graduates, who can expect to earn \$2.2 million or more during their careers.

Think about what you want for the future.

PREPARING FOR COLLEGE IS PREPARING FOR THE ACT

The ACT tests what you've learned in high school core courses. So use what you know to get into college.

Many colleges use ACT results to make decisions about college admission, course placement, career counseling, and scholarship awards.

Take the ACT in your junior year so you can meet deadlines for admission and scholarships. Your test results may influence which courses to take in your senior year to improve your readiness for college. You'll also have time to retest if you feel your scores don't accurately reflect your ability.



HIGH SCHOOL COURSES ACT recommends

Courses	ACT Recommends
English	Four years
Mathematics	Three years (including Algebra I, Geometry, and Algebra II)
Science	Three years (including Biology, Chemistry, and Physics)
Social Studies	Three years
Other	Foreign language, visual and performing arts, computer science, etc.

Check with the colleges you are interested in to see if they require additional courses. Colleges will look at your performance in high school core courses when you apply for admission.

■ If you are the first person in your family to attend college, the *Family Firsts* booklets (www.act.org/education/family.html) will give you and your family additional information to navigate the college planning process.

■ The ACT measures knowledge and skills in English, math, reading, and science. ACT also offers an optional Writing Test. Check the ACT student website at www.actstudent.org/writing to see if your preferred college requires the Writing Test.

■ Sign up for your ACT student web account early to prepare for college, explore career options, and more at

www.actstudent.org

2. Consider



CONSIDER COLLEGE CHARACTERISTICS

Going to college involves a lot of time and money. Think carefully about the type of academic program and majors that interest you. Then rank other factors based on your personal preferences and needs. Decide what matters the most to you so you identify colleges with the best fit—location, size, academic programs, activities, cost, etc.

TYPES OF SCHOOLS

A college offers curriculum leading to a four-year bachelor of arts or bachelor of science degree. A university usually has four-year degree programs and often has graduate programs in liberal arts, business, engineering, education, medicine and other fields.

Community and technical colleges offer two-year career/technical education programs. They also provide transfer programs that are similar to the freshman and sophomore offerings at four-year colleges and universities.

Area career centers (vocational-technical schools) offer career-oriented postsecondary programs that may last from a few months to a couple of years.

ADMISSION REQUIREMENTS

Understanding admission requirements will give you some idea of how likely you are to be accepted.

Admission policies range from Open (all high school graduates are accepted until the school's enrollment is at capacity; average ACT score is 16–21) to Highly Selective (the majority of freshmen who are accepted are in the top 10 percent of their high school graduating class; average ACT score is 25–30). Look for the admission standards on the college websites or talk to the admissions office staff.

COST

If cost is a concern for you, don't automatically pass over an institution that appears too expensive. Check into available financial aid and scholarships.

Keep your options open. If you are undecided about your major or career direction, look for colleges that provide flexibility and options to change your mind. Get advice from your parents, school counselors, or other advisors. Compare notes on schools with your friends.



LARGE COLLEGES may offer—

- more areas of specialized study
- more courses in each area
- more anonymity
- greater range of extracurricular activities
- larger libraries
- more laboratory facilities
- graduate programs

SMALL COLLEGES may offer—

- more personal atmosphere
- small classes, more discussion, and fewer lectures
- greater chance for participation in athletics, clubs, leadership positions
- less distance between students and faculty
- more flexible programs

3. Compare



COMPARE COLLEGES

Identify colleges where you want to apply for admission. Gather information from as many sources as possible. The more information you have, the more likely you are to make a good decision. These resources can help.

- www.actstudent.org
- College websites and college reps
- High school counselors
- Family
- Professionals in your field of interest
- College fairs

PLAN A COLLEGE VISIT

Fill out a form on the college website or contact the school's admissions office to schedule a visit. Try to make arrangements in advance so you can talk to as many people as possible. See if you can meet with faculty, coaches, or students involved in your areas of interest—both academic and extracurricular.

Timing for your visit is crucial to get an accurate impression of the school. For example, if you plan your trip during a college break or a big event like homecoming, you probably won't experience the typical campus atmosphere.



CHECKLIST for a campus visit

- Meet with an admissions counselor.
- Ask about admissions requirements. Does the school require or recommend the ACT and the ACT Writing Test?
- Discuss your chances for success in certain programs.
- Find out how to apply.
- Ask about costs, financial aid, and scholarship opportunities.
- Meet with faculty in the department of your intended major.
- Ask questions about academic requirements/offerings.
- Ask about housing and transportation options.
- Attend a class to get an idea of typical size, teaching style, and academic atmosphere.
- Ask about the career placement record for graduates in the field you plan to study.
- Identify career planning services for undergraduates.
- Tour the campus and check out the residence halls, dining options, and library resources.
- Talk to students about the environment and the amount of studying necessary for success.
- Find out about student activities, campus life, and social activities.
- Meet with coaches, music directors, and other faculty and staff about your areas of interest.

NOTE ABOUT COLLEGE MAJORS It's ok to be undecided about a major—most colleges provide services to help students select a major during the first or second year.



4. Apply



APPLY FOR ADMISSION AND MEET ALL DEADLINES

Narrow your college choices. Consider each school's educational programs, your likelihood of getting admitted, and the possibilities for financial aid. If your first-choice college fits your financial resources and there is no doubt about your admission there, you may need to apply only to that school. If this is not the case, you will want to apply to one or more second-choice colleges. If possible, include at least one that's a "sure thing" for you in terms of admission standards and costs because you probably won't receive a definite decision on a financial aid package until the spring of your senior year.

Know the application process, deadline, and fee schedule for each school you're considering. Complete the applications and return them to the admissions offices as early as possible. Keep copies for your records.

Ask your counselor to have all necessary transcripts, records, test scores, and applications sent to the schools. If a college asks you to identify references (teachers, counselors, principal, employers), select people who know you well and always get their permission to use them as references.



TOP COLLEGE application mistakes

- Misspellings and grammatical errors
- Applying online, but not submitting the application
- Forgotten signatures
- Not reading carefully
- Listing extracurricular activities that aren't activities
- Not telling your school counselor where you've applied
- Not giving references much time to submit letters of recommendation
- Using an email address that friends might laugh about, but colleges won't
- Not checking your email regularly
- Letting Mom or Dad fill out the application for you



5. Plan



PLAN TO PAY FOR YOUR EDUCATION

For most students, college costs are a big factor in the planning process. Check out college websites or contact their admissions or financial aid office to get estimated costs for attendance.

- Calculate direct costs (tuition and fees, room and board)
- Determine indirect costs (books and supplies, transportation, clothing, laundry, and entertainment)
- Add up your estimates, but don't panic when you see the totals. Remember that many colleges offer financial aid and scholarship funds.

WAYS TO FINANCE YOUR EDUCATION

You may have already started saving for your college education with money from part-time or

summer jobs, family gifts, and other resources. But it's likely you are going to need more help. Talk with your family about their willingness and ability to pay some college costs. And remember that many students receive financial aid and merit-based scholarships. Don't assume that you're ineligible for funds. Explore all your options.

FUNDING SOURCES

SCHOLARSHIPS—Awards based on merit or merit plus need that you don't repay.

GRANTS—Awards based on need that you don't repay.

LOANS—Funds available through private lending institutions, colleges, and the federal government that must be repaid.

WORK-STUDY PROGRAMS—Jobs funded by the school and often related to a student's program of study.



FREE FINANCIAL AID RESOURCES on the Web

www.studentaid.ed.gov

Federal Student Aid Homepage

www.ed.gov/finaid.html

US Department of Education's comprehensive resource on student financial aid

www.fafsa.ed.gov

FAFSA—Free Application for Federal Student Aid

STEPS TO APPLY for financial aid

1. Apply for admission as well as financial aid.

Many colleges require both an application for admission and for financial aid before your financial aid eligibility can be determined. Deadlines vary, so develop a calendar of important dates and meet all deadlines for admissions and financial aid.

2. Submit required financial aid forms.

File all forms for the colleges you are considering, including the FAFSA (Free

Application for Federal Student Aid). Go to www.fafsa.ed.gov to fill out the form or request a paper version.

Note: You only need to complete one FAFSA, which includes a section for you to list colleges that should receive your information. In your senior year, complete the FAFSA as soon after January 1 as possible. The FAFSA calculates your Expected Family Contribution (EFC) and determines your eligibility for federal Pell Grants, other federal financial aid programs, and many state programs.

3. Apply for scholarships and grants.

Ask about state scholarship, grant, and loan programs. Also look for institutional, community, foundation, and corporation program funds.

4. Keep track of progress.

Monitor the information you receive from colleges regarding fees, payment schedules, etc. Include this information in your college planning.

www.actstudent.org

ACT[®]



6. Decide



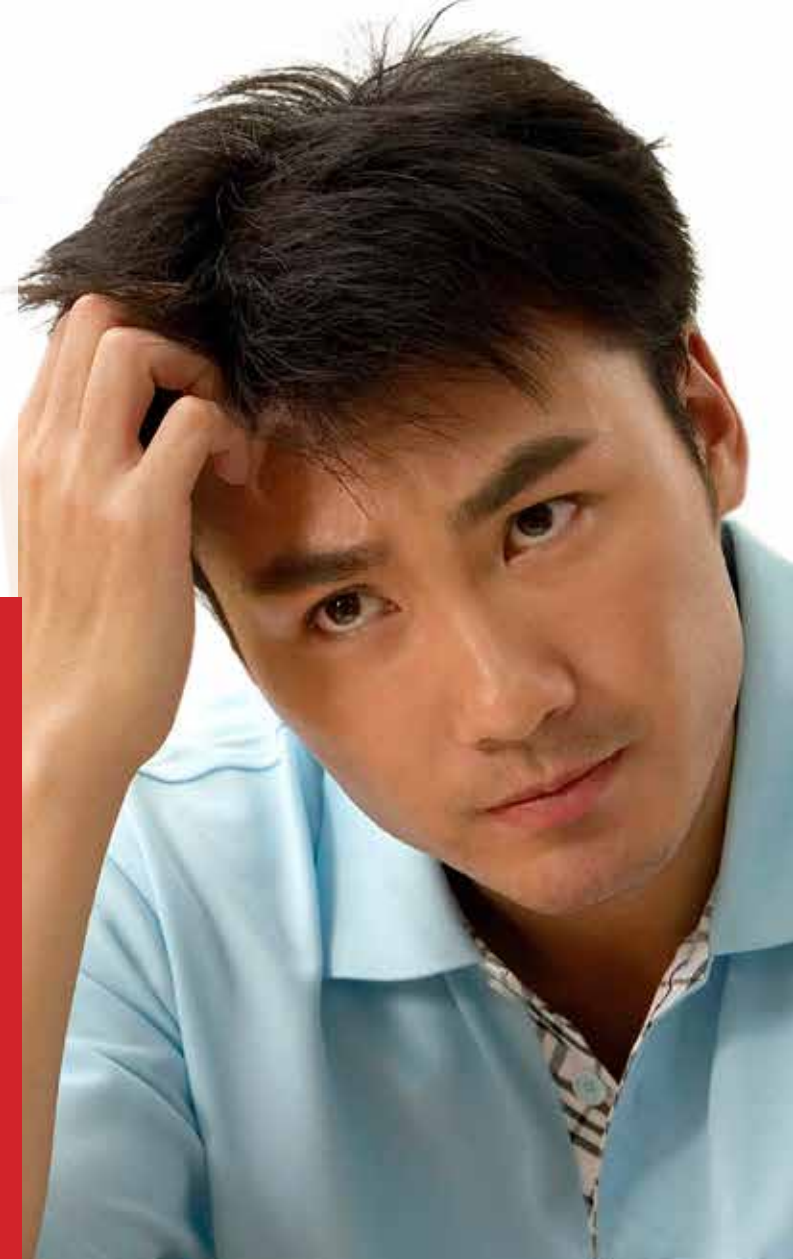
DECIDE WHAT YOUR FUTURE HOLDS

As you move through your senior year, you will have to make a final college choice. Talk more with the people you trust for advice and weigh your options.

Once you make a decision, and your college confirms your enrollment, notify all the other colleges you applied to that you will not

be attending so they are not holding a place for you.

Start thinking about the many opportunities college will offer you. Look to the future with enthusiasm! Curiosity, hard work, and perseverance will make the difference as you enter an exciting new phase of your life.



Additional College Planning Websites

www.ed.gov—US Department of Education's website with information for students and parents.

www.bls.gov/ooh—Department of Labor's Occupational Outlook Handbook—includes employment training, earnings, projections, publications, etc.

www.actstudent.org/college—The ACT guide to planning for college and career.

www.ed.gov/gearup/—Resources from GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) to help low-income students prepare and succeed in postsecondary education.

Sources for your financial assistance:

- the federal government
- private foundations
- professional and service organizations
- colleges and universities
- state agencies



1. PIENSA
2. CONSIDERA
3. COMPARA
4. TRAMITA
5. PLANIFICA
6. DECIDE

Mejora tu futuro

Prepara para
la Universidad

Haz tus planes con los
buenos consejos de ACT.

ACT[®]

1. Piensa

PIENSA EN TI Y EN TUS NECESIDADES UNIVERSITARIAS

- ¿Te motivas solo para hacer las cosas o necesitas que los demás te motiven?
- ¿Te gustan los grupos grandes o prefieres estar solo o en grupos pequeños?
- ¿Es importante para ti estar cerca de casa?
- ¿Quieres participar en actividades e intereses extracurriculares?

Saber lo que es importante para ti te ayudará a seleccionar una universidad adecuada.

¿POR QUÉ LA UNIVERSIDAD?

- ¿Quieres aumentar tu poder remunerativo?
- ¿Quieres nuevas oportunidades para aprender?
- ¿Quieres conocer a personas interesantes?

Las estadísticas señalan que la capacidad remunerativa de quienes tienen un título universitario de cuatro años es más que el doble que la de alguien que tiene un diploma de

secundaria. Los egresados de la secundaria a lo largo de su vida tienen un poder remunerativo de aproximadamente \$1.3 millones, mientras que los egresados de universidad pueden llegar a ganar alrededor de \$2.2 millones de dólares o más a lo largo de su carrera profesional.

Piensa en lo que deseas para el futuro.

PREPÁRATE PARA LA UNIVERSIDAD ES PREPARARTE PARA EL ACT

El ACT evalúa lo que has aprendido en los cursos básicos de secundaria. Por eso, aprovecha lo que sabes para entrar a la universidad.

Muchas universidades utilizan los resultados del ACT para tomar decisiones sobre admisión a la universidad, colocación en cursos, orientación profesional y la asignación de becas.

Toma el ACT en el penúltimo año de secundaria para que puedas cumplir con las fechas límite de admisión y becas. Los resultados de tus exámenes podrían influir en los cursos que debes tomar en tu último año para estar mejor preparado para la universidad. Además, así tendrás tiempo para tomar el examen otra vez si piensas que tus resultados no reflejan exactamente tu capacidad.

CURSOS DE SECUNDARIA recomendados por ACT

Cursos

Inglés
Matemáticas
Ciencias
Estudios Sociales
Otros

ACT Recomienda

Cuatro años
Tres años (incluyendo Álgebra I, Geometría y Álgebra II)
Tres años (incluyendo Biología, Química y Física)
Tres años
Idioma extranjero, artes visuales y dramáticas, computación, etc.

Averigua si las universidades que te interesan requieren otros cursos. Las universidades examinarán tu aprovechamiento en las materias básicas de secundaria cuando presentes tu solicitud de admisión.

- Si eres la primera persona de tu familia que asistirá a la universidad, el folleto Family Firsts (Los primeros en la familia) en www.act.org/education/family.html contiene más información para ti y tu familia que les ayudará con el proceso de planificación para la universidad.
- El ACT mide los conocimientos y aptitud en inglés, matemáticas, lectura y ciencias. El ACT también ofrece un examen de redacción opcional. Visita el sitio web de ACT para estudiantes en www.actstudent.org/writing para ver si la universidad que prefieres exige el examen de redacción.
- Crea pronto una cuenta web para estudiante de ACT para prepararte para la universidad, explorar opciones de carreras y más en

www.actstudent.org

2. Considera



CONSIDERA LAS CARACTERÍSTICAS DE LAS UNIVERSIDADES

Ir a la universidad requiere una gran cantidad de tiempo y dinero. Piensa muy bien en el tipo de programa académico y las carreras que te interesan. Luego, califica otros factores de acuerdo con tus preferencias y necesidades personales. Decide qué es lo más importante para ti para que puedas identificar las universidades más adecuadas por su ubicación, tamaño, programas académicos, actividades, costos, etc.

TIPOS DE ESCUELAS

Los colegios universitarios (college) ofrecen planes de estudios que culminan en una licenciatura en artes o ciencias que requiere cuatro años de estudio. Las universidades por lo general tienen programas de licenciatura de cuatro años y a menudo tienen programas de postgrado en artes liberales, administración de empresas, ingeniería, educación, medicina y otros campos.

Los colegios comunitarios y técnicos ofrecen carreras o programas técnicos de dos años. También ofrecen programas de transferencia, similares a los cursos de primer año y segundo año de las universidades.

Las escuelas técnicas/vocacionales ofrecen programas de educación superior con

orientación en ciertas carreras que pueden durar desde varios meses hasta dos años.

REQUISITOS PARA LA ADMISIÓN

Entender los requisitos de admisión te dará una idea de la probabilidad de que te acepten.

Las políticas de admisión abarcan desde admisión abierta (se aceptan a todos los egresados de secundaria hasta que se llene el cupo; la calificación promedio en el ACT es 16–21) hasta admisión altamente selectiva (la mayoría de los estudiantes aceptados al primer año se encuentran entre el 10 por ciento de los mejores estudiantes de su generación de la secundaria; la calificación promedio en el ACT es 25–30). Consulta las normas de admisión en las páginas web de las universidades o habla con el personal de la oficina de admisiones.

Costo

Si el costo te preocupa, no des por alto automáticamente a una institución que te parece muy cara. Averigua sobre apoyo económico y becas.

No descartes opciones. Si aún estás indeciso sobre tu carrera o rumbo profesional, busca universidades que te ofrezcan flexibilidad y alternativas si cambias de parecer. Pide consejo a tus padres, a los consejeros escolares y a otros asesores. Compara tus notas sobre las universidades con tus amigos.



LAS UNIVERSIDADES GRANDES pueden ofrecer:

- más áreas de estudios especializados
- más cursos en cada área
- más anonimato
- mayor variedad de actividades extracurriculares
- bibliotecas más extensas
- más laboratorios
- programas de posgrado

LAS UNIVERSIDADES PEQUEÑAS pueden ofrecer:

- ambiente más personal
- clases pequeñas, más discusión y menos monólogos
- mayor posibilidad de participación en atletismo, clubes, puestos de liderazgo
- menos separación entre estudiantes y profesores
- programas más flexibles

3. Compara



COMPARA LAS UNIVERSIDADES

Identifica las universidades en las que quieres solicitar admisión. Recopila información de todas las fuentes que puedas. Mientras más información tengas, mejores serán tus probabilidades de tomar una buena decisión. Estos recursos pueden ser útiles.

- www.actstudent.org
- Páginas web de las universidades y representantes universitarios
- Consejeros de la secundaria
- Familiares
- Profesionales en el campo que te interesa
- Ferias universitarias

PLANIFICA Y VISITA UNA UNIVERSIDAD

Completa un formulario en el sitio web de la universidad o llama a la oficina de admisiones del plantel para programar una visita. Trata de hacer citas por adelantado para que puedas hablar con la mayor cantidad de gente posible. Averigua si puedes hablar con profesores, entrenadores o estudiantes involucrados en tus áreas de interés, tanto académicas como extracurriculares.

La temporada en que visites la escuela es crucial para ver realmente cómo es la escuela. Por ejemplo, si planeas tu visita a la universidad cuando están de vacaciones o durante un evento importante, probablemente no puedas ver como es realmente el ambiente en el plantel.



LISTA DE VERIFICACIÓN para una visita de plantel

- Haz cita con un consejero de admisiones.
- Pregunta sobre los requisitos de admisión. ¿La universidad exige o recomienda el examen ACT y el examen de redacción ACT?
- Pregunta sobre tus probabilidades de éxito en ciertos programas.
- Averigua cómo presentar la solicitud de admisión.
- Pregunta sobre costos, apoyo económico y oportunidades de becas.
- Haz una cita para reunirte con profesores del departamento de la carrera que deseas estudiar.
- Haz preguntas acerca de los requisitos/cursos académicos.
- Pregunta sobre las opciones de alojamiento y transporte.
- Asiste a una clase para tener una idea del tamaño típico, el estilo de enseñanza y el ambiente académico.
- Pregunta sobre el éxito en la obtención de empleos para los egresados en el campo en que deseas titularte.
- Identifica los servicios de planificación de la carrera para los estudiantes de licenciatura.
- Recorre el plantel y visita los dormitorios, los lugares para comer y los recursos de la biblioteca.
- Habla con estudiantes sobre el medio ambiente y cuánto es necesario estudiar para salir triunfante.
- Averigua sobre actividades estudiantiles, la vida en el plantel y las actividades sociales.
- Reúnete con entrenadores, directores de música y otros profesores y personal para preguntar sobre tus áreas de interés.

NOTA SOBRE LAS CARRERAS UNIVERSITARIAS No tiene nada de malo no estar del todo decidido sobre tu carrera; la mayoría de las universidades cuentan con servicios para ayudar a los estudiantes a seleccionar una carrera en el primer o segundo año.



4. Tramita



TRAMITA TU ADMISIÓN Y ENTREGA A TIEMPO

Escoge unas cuantas universidades. Piensa en los programas educativos de cada escuela, la probabilidad de que seas admitido y las posibilidades de apoyo económico. Si tu universidad preferida se ajusta a tus recursos económicos y no tienes duda de que te acepten, quizás sólo tendrás que presentar la solicitud en esa universidad. De lo contrario, te convendría solicitar admisión en más de una universidad de las que te interesan. Si es posible, presenta tu solicitud por lo menos a una universidad que “sea segura” para ti en términos de las normas de admisión y los costos, pues probablemente no sabrás de la decisión definitiva de un paquete de apoyo económico hasta la primavera de tu último año de secundaria.

Conoce el proceso, las fechas límite y las cuotas de solicitud de cada escuela que estés considerando. Completa las solicitudes y devuélvelas a las oficinas de admisión lo antes posible. Conserva copias para tus expedientes.

Pide al consejero de tu escuela que envíe todas las transcripciones, expedientes académicos, resultados de pruebas y solicitudes correspondientes a las universidades. Si una universidad te pide recomendaciones (de maestros, consejeros, directores, empleadores), selecciona a gente que te conoce bien y siempre pídeles permiso para usar su nombre como referencia.



PRINCIPALES ERRORES

en las solicitudes universitarias

- Errores de ortografía y errores gramaticales
- Completar la solicitud en línea, pero no enviarla
- No tener todas las firmas necesarias
- No leer con atención
- Nombrar actividades extracurriculares que no son actividades
- No informar al consejero de la secundaria en cuáles universidades presentaste solicitud de admisión
- No conceder a las referencias tiempo suficiente para enviar sus cartas de recomendación
- Usar una dirección de correo electrónico que puede ser simpática para los amigos, pero no para las universidades
- No revisar tu correo electrónico con regularidad
- Dejar que tu mamá o papá llene tu solicitud



5. Planifica



PLANIFICA CÓMO PAGAR TU EDUCACIÓN

Los costos universitarios son un factor importante en el proceso de planificación de la mayoría de los estudiantes. Visita las páginas web de las universidades o comunícate con las oficinas de admisiones y de apoyo económico para que te den el costo aproximado de asistir a sus universidades.

- Calcula los costos directos (matrícula y cuotas, alojamiento y comida)
- Determina los costos indirectos (libros y útiles escolares, transporte, ropa, lavandería y entretenimiento)
- Suma las cantidades, pero no te asustes cuando vea los totales. Recuerda que muchas universidades ofrecen apoyo económico y becas.

MEDIOS PARA FINANCIAR TU EDUCACIÓN

Quizás ya hayas comenzado a ahorrar para tu educación universitaria con dinero de trabajos de tiempo parcial o trabajos de verano, regalos de

la familia y otros recursos. Pero probablemente necesites más ayuda. Habla con tu familia acerca de su disposición y capacidad de pagar algunos costos de la universidad. Y, no te olvides de que muchos estudiantes reciben ayuda económica y becas por buenas calificaciones. No des por sentado que no calificas para fondos. Explora todas sus opciones.

FUENTES DE FINANCIAMIENTO

BECAS—Se basan en las calificaciones o en las calificaciones y la necesidad; no tienes que pagarlas después.

SUBVENCIONES—Se basan en la necesidad; no tienes que pagarlas después.

PRÉSTAMOS—Fondos a través de instituciones de crédito privadas, universidades y el gobierno federal; tienes que pagarlos después.

PROGRAMAS DE TRABAJO Y ESTUDIO—Son empleos subvencionados por la universidad que a menudo tienen que ver con el programa de estudios del estudiante.



RECURSOS GRATUITOS SOBRE APOYO ECONOMICO en la internet

www.studentaid.ed.gov

Página de Ayuda Federal para Estudiantes

www.ed.gov/finaid.html

Recursos completos del Departamento de Educación de los Estados Unidos sobre apoyo económico para estudiantes

www.fafsa.ed.gov

FAFSA — Solicitud gratuita de ayuda federal para estudiantes

PASOS PARA PRESENTAR LA SOLICITUDE de apoyo económico

1. Presenta la solicitud de admisión y de apoyo económico.

Muchas universidades exigen la solicitud de admisión y de apoyo económico para que puedan determinar el apoyo económico que te pueden ofrecer. Las fechas límite varían, por lo que es importante que prepares un calendario con las fechas importantes y que cumplas todos los cierres de plazo de admisión y de apoyo económico.

2. Envía los formularios de solicitud de apoyo económico correspondientes.

Envía todos los formularios a las universidades

que estás considerando, incluyendo la solicitud FAFSA (Solicitud Gratuita de Ayuda Federal para Estudiantes). Visita www.fafsa.ed.gov para llenar el formulario o solicitar una versión impresa.

Nota: Sólo tienes que completar un formulario FAFSA, que incluye una sección para que indiques cuáles universidades deben recibir tu información. En tu último año de secundaria, completa el formulario FAFSA lo antes que puedas después del 1 de enero. FAFSA calcula la Aportación Familiar Esperada (EFC) y determina tu elegibilidad para las becas federales Pell Grant, otros programas federales

de apoyo económico y muchos programas estatales.

3. Solicita becas y subvenciones.

Pregunta sobre programas estatales de becas, subvenciones y préstamos. También averigua sobre fondos de programas institucionales, comunitarios y corporativos.

4. Haz seguimiento de los avances.

Revisa la información que recibas de las universidades con respecto a cuotas, planes de pago, etc. Incluye esa información en tu planificación para la universidad.

www.actstudent.org

ACT[®]

6. Decide



DECIDE CÓMO SERÁ TU FUTURO

Conforme transcurra tu último año en la secundaria, tendrás que tomar la decisión final entre una de las universidades que hayas seleccionado. Consulta otra vez con personas de confianza para consejos y evaluación de tus opciones.

Cuando hayas tomado una decisión y tu universidad confirme tu matriculación, informa a las

demás universidades que no asistirás a su plantel para que no te guarden una plaza.

Empieza a pensar en las numerosas oportunidades que te ofrecerá la universidad. ¡Mira hacia el futuro con entusiasmo! La curiosidad, el trabajo duro y la perseverancia marcarán la diferencia a medida que comienzas una nueva y emocionante fase de tu vida.



Otros sitios web para la planificación universitaria

www.ed.gov—Sitio web del Departamento de Educación de los Estados Unidos con información para estudiantes y sus padres.

www.bls.gov/ooh—El Departamento del Trabajo de Estados Unidos publica en la Internet un manual ocupacional titulado Occupational Outlook Handbook con información sobre capacitación laboral, ingresos, proyecciones, publicaciones, etc.

www.actstudent.org/college—La guía de ACT para planificar para la universidad y una carrera profesional.

www.ed.gov/gearup/—Recursos de GEAR UP para ayudar a estudiantes de bajos recursos a prepararse y tener éxito en la educación superior.

Fuentes de ayuda económica.

- el gobierno federal
- organizaciones profesionales y de servicio
- organismos estatales
- fundaciones privadas
- colegios y universidades

www.actstudent.org

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**National Association for
College Admission Counseling**

Guiding the way to higher education

Guiding the Way to Higher Education

**Families, Counselors and
Communities Together**



**National Association for
College Admission Counseling**

Guiding the way to higher education

ESSENTIAL IV

Follow the Road to College

Questions

1. What is your biggest fear as relates to your child applying and attending college?
2. What counseling did you receive when you were in high school about the college admissions process?
3. Do you know what services or resources are available to help your child with the college admissions process?

Asking the Right Questions

Small or
large?

Cost?

What part of
the country?

Athletics
and
activities?

School with
specific major
or school with
lots of variety?

Urban,
suburban,
rural?

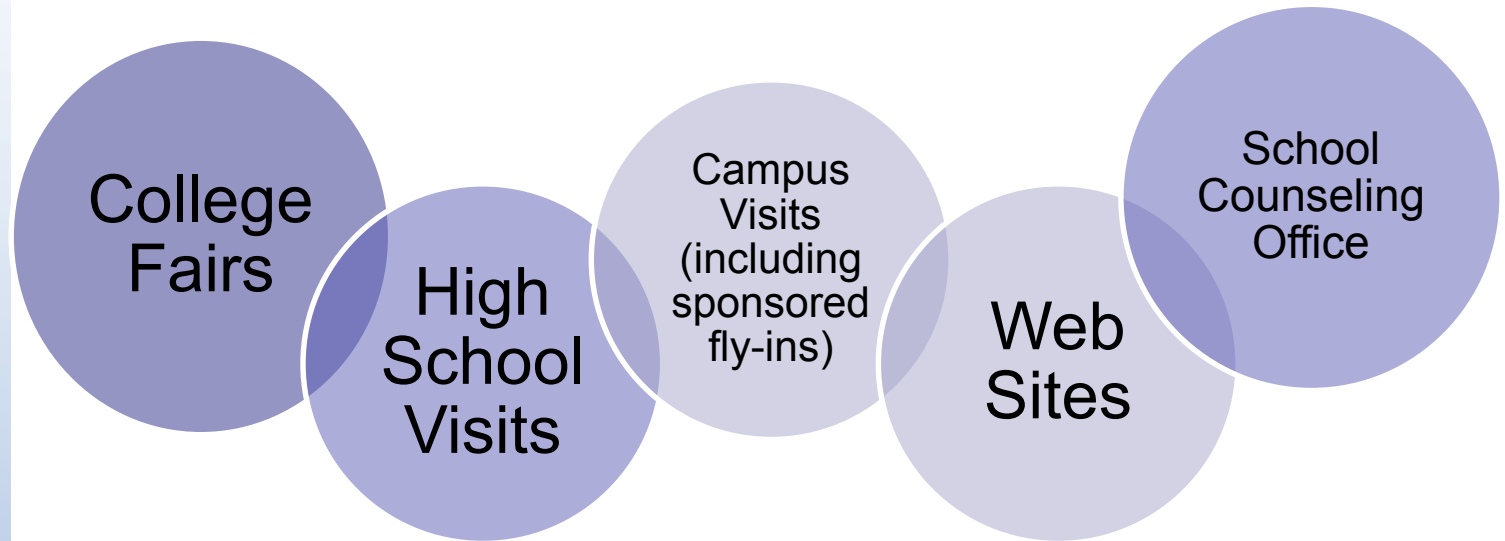
Two year or
four year?

Diversity?



More important is finding a college that is right for the student, and that the goals and personality of the student are well matched with the college. Students who think first about who they are and what they want are more likely to choose a college that fits them.

Gathering Information



Applying to College

- Keep college information in separate folders.
- Keep notes about likes and dislikes, contacts, visits in the file with the information.
- Set up a checklist for all college applications including:
 - Deadlines (both application and financial aid)
 - Test scores
 - Essays
 - Recommendations

Applying to College

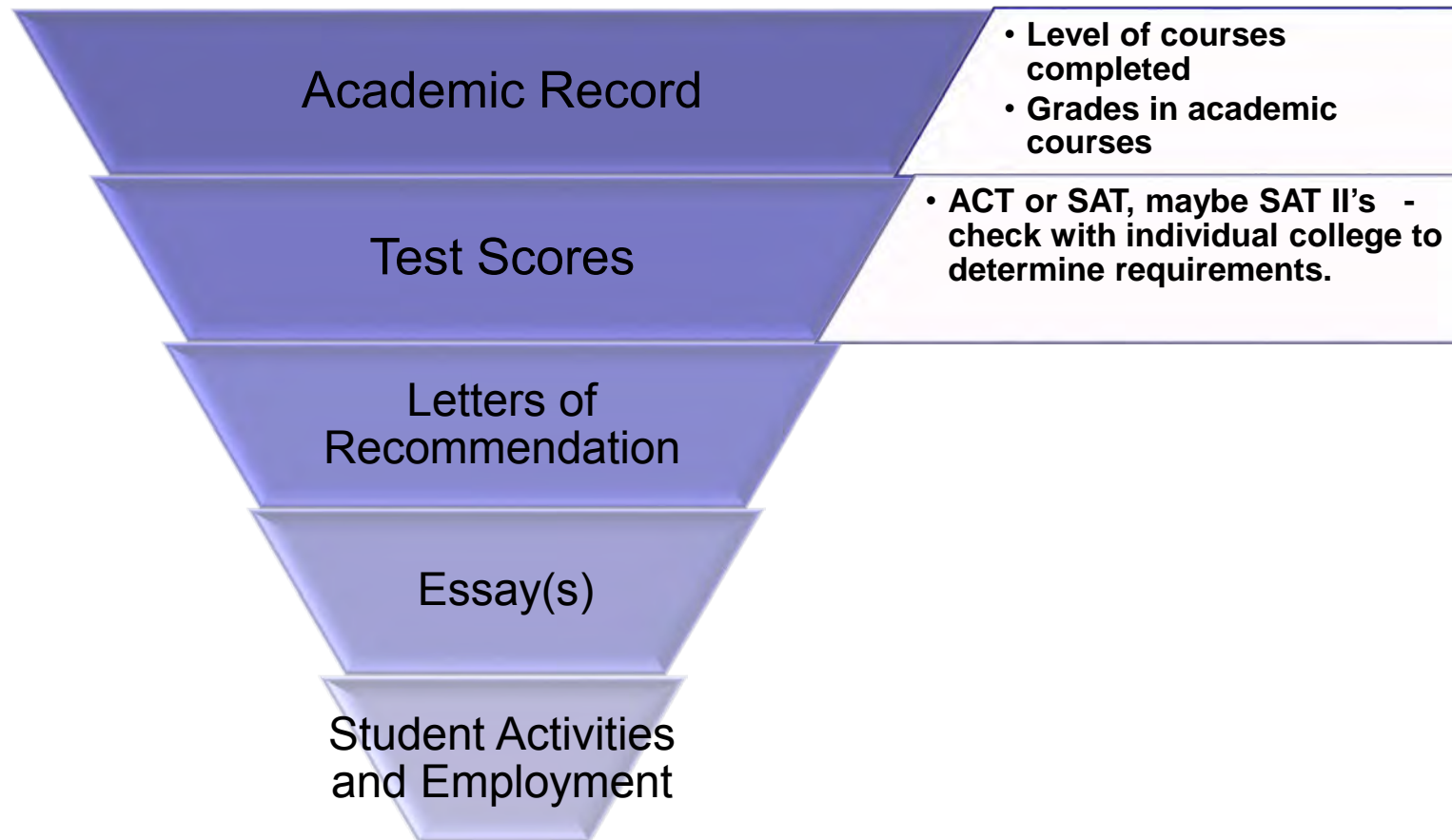
- Keep a calendar with room for notes and a place to record all pertinent deadlines, contacts, interviews, etc.
- Read all information sent by colleges, both e-mail and letter.
- Make copies of every application for admission and financial aid before sending!



As the student finalizes the list of colleges and begins filling out the applications, follow the Golden Rule of the college admission process:

Never apply to a college that you would not gladly attend if offered the choice.

Admissions Decisions



Students' Rights

Before Applying:

- To receive factual information from colleges

When Offered Admission:

- Have until May 1 to accept offer of admission and financial aid, or be able to request an extension until May 1 if the due date is sooner.
 - Does not apply to early decision candidates.
- Wait list information

Students' Responsibilities

Before you apply:

- Research, understand, and comply with policies and procedures of each college.

As you apply:

- Submit everything on time
- Be sole author of applications
- Seek assistance from school counselor and follow process recommended by your high school
- Arrange for visits to schools and schedule interviews

Students' Responsibilities

As you apply:

- Seek assistance with people/programs in the community that can offer aid and expertise in the college admission process
- Visit the College Access Website to search for a college access program in your area

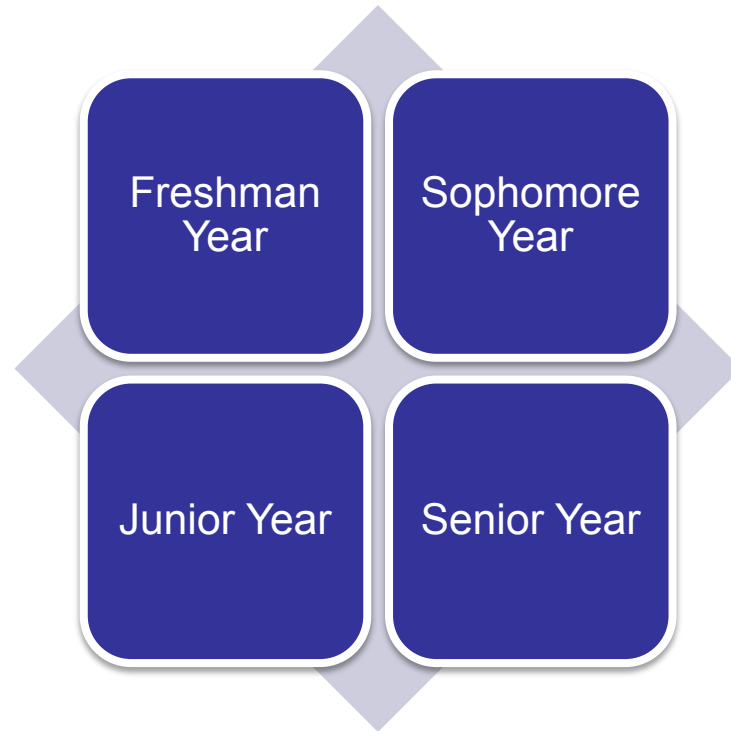
<http://www.collegeaccess.org/accessprogramdirectory/>

The School Counselor: A Valuable Resource

Counselors are one of the best resources your student has; they are the student's ally throughout the middle/high school years and the entire college admission process.



Prepare for College Calendar



Parents' & Guardians' Roles

The application period can be a time of anxiety for students.

Help your child follow the procedures properly and meet all deadlines.

Be an active participant in the exploration process



**National Association for
College Admission Counseling**

Guiding the way to higher education

Guía hacia la educación superior

**Las familias, los consejeros y
las comunidades juntos**



**National Association for
College Admission Counseling**

Guiding the way to higher education

ESENCIAL IV

Siga el camino hacia la
educación superior

Preguntas

1. ¿Cuál es su mayor temor en lo que respecta a la solicitud y asistencia de su hijo a una institución de educación superior?
2. ¿Qué tipo de orientación recibió usted cuando estaba en la escuela secundaria sobre el proceso de admisión a una institución de educación superior?
3. ¿Está usted al tanto de los servicios o recursos de ayuda disponibles para su hijo en el proceso de admisión a una institución de educación superior?

Cómo hacer las preguntas correctas

¿Pequeña o grande?

¿Costo?

¿Qué parte del país?

¿Deportes y actividades?

¿Escuela con una asignatura principal (concentración) específica o escuela con una amplia variedad?

¿Urbana, suburbana, rural?

¿De dos años o de cuatro años?

¿Diversidad?



Lo más importante es encontrar la universidad o institución ideal para el estudiante, y que los objetivos y la personalidad del estudiante se correspondan con la universidad o institución. Los estudiantes que piensan primero quiénes son y qué quieren son más propensos a elegir una universidad o institución apropiada para ellos.

Cómo recabar información

**Ferias de
instituciones
de educación
superior**

**Visitas a
las
escuelas
secundari
as**

**Visitas a los
campus
(incluidos los
viajes
financiados)**

**Sitios
web**

**Oficina de
Orientación
Estudiantil**

Solicitud de ingreso a la universidad o institución

- Mantenga la información de cada universidad o institución en carpetas separadas.
- Mantenga notas sobre lo que le gusta y lo que no le gusta, los contactos y las visitas en el archivo que contiene la información.
- Establezca una lista de control para las solicitudes a todas las universidades o instituciones, incluidas:
 - Fechas tope (tanto para la solicitud como para la ayuda financiera)
 - Puntajes de las pruebas
 - Ensayos
 - Recomendaciones

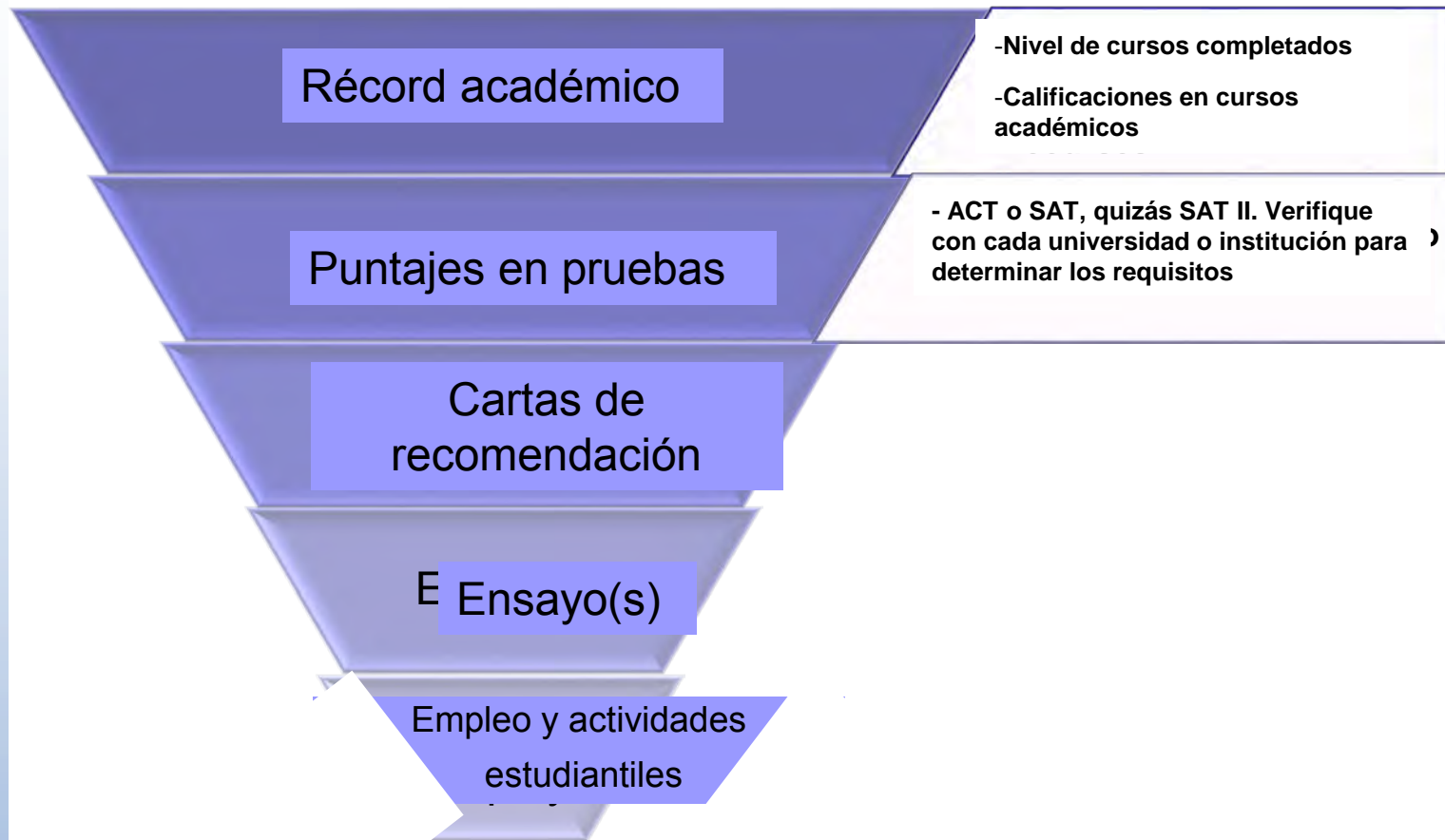
Solicitud de ingreso a la universidad o institución

- Mantenga un calendario con espacio para notas y un lugar para anotar las fechas tope pertinentes, los contactos, las entrevistas, etc.
- Lea toda la información enviada por las universidades o instituciones, tanto en mensajes electrónicos como en cartas.
- ¡Haga copias de todas las solicitudes de ingreso y ayuda financiera antes de enviarlas!

A medida que el estudiante vaya terminando la lista de las universidades o instituciones y empiece a llenar las solicitudes, siga la Regla de Oro del proceso de admisión de la institución:

Nunca solicite el ingreso en una universidad o institución a la que no asistiría de buena gana si le dieran a escoger.

Decisiones para la admisión



Derechos de los estudiantes

Antes de hacer la solicitud:

- Recibir información objetiva de las universidades o instituciones

Cuando se ofrece la admisión:

- Tiene hasta el 1.º de mayo para aceptar la oferta de admisión y la ayuda financiera, o puede solicitar una extensión hasta el 1.º de mayo si la fecha tope es antes.
 - No se aplica a candidatos que toman una decisión temprana.
- Información sobre la lista de espera

Responsabilidades de los estudiantes

Antes de que haga la solicitud:

- Investigue, comprenda y cumpla con las políticas y procedimientos de cada universidad o institución.

Cuando esté haciendo la solicitud:

- Envíe todo a tiempo
- Sea el único autor de las solicitudes
- Procure ayuda del consejero escolar y siga el proceso recomendado por su escuela secundaria
- Programe visitas a escuelas y concerte entrevistas

Responsabilidades de los estudiantes

Cuando esté haciendo la solicitud:

- Busque ayuda de personas o programas en la comunidad que ofrezcan asistencia y experiencia en el proceso de admisión a instituciones de educación superior.
- Visite el sitio web de College Access para buscar un programa de acceso a una institución de educación superior en su área

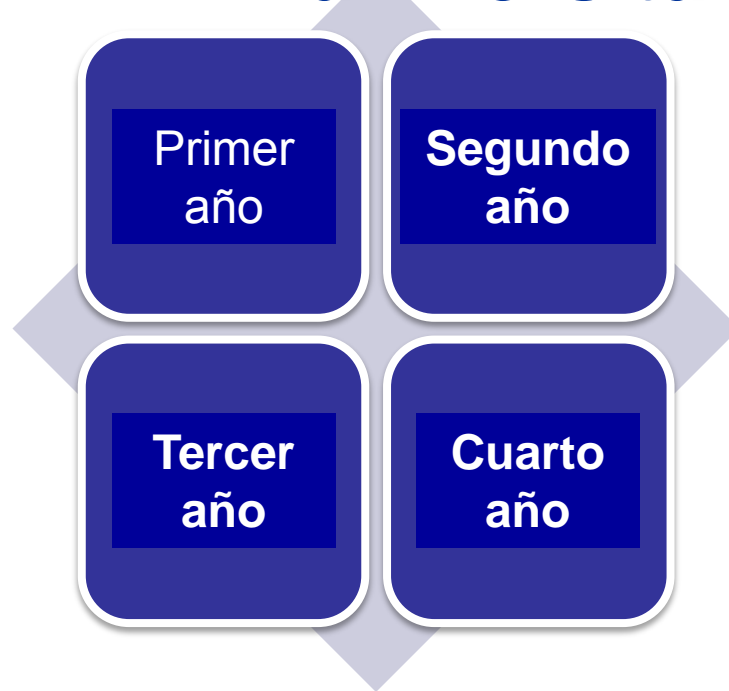
<http://www.collegeaccess.org/accessprogramdirectory/>

El consejero escolar: Un valioso recurso

Los consejeros son uno de los mejores recursos que tiene un alumno; son el aliado del alumno durante los años de escuela media y secundaria y durante todo el proceso de admisión a la institución de educación superior.



Prepárese para el calendario universitario



Roles de los padres y tutores

*El período de
solicitud puede ser
un período de
ansiedad para los
estudiantes.*

*Ayude a su hijo a seguir
los procedimientos
correctamente y cumplir
con todas las fechas
tope.*

*Participe
activamente en el
proceso de
exploración.*

MAKING THE MOST OF YOUR COLLEGE FIELD TRIP & COLLEGE FAIR EXPERIENCE

Asking the right questions will make you feel more prepared and confident when choosing a college or university.

ACADEMICS	What are the most/least popular majors?
	What is the average class size? What is the percentage of classes taught by graduate students instead of professors?
	Is there a set teaching style? Are classes generally more discussion-based or lecture-based?
	On average, how many years does it take students to graduate?
	If I'm struggling academically, what support services are provided? What tutoring programs are offered?

FINANCIAL AID	What scholarships, grants, and loans are available? What was the total amount awarded to students last year?
	Do you offer work-study or job programs?
	How do I apply for financial aid? What deadlines are imposed by the school? How and when will I be notified of my financial aid package?
	What are the course/credit load and GPA requirements for financial aid?
	Does living off campus affect financial aid?

HOUSING & TRANSPORTATION	Do most students live on campus or commute? Will I be guaranteed on-campus housing? Are there separate dorms for underclassman and upperclassman? Are dorms co-ed or single-sex?
	Are students required to live on campus for a certain amount of time?
	When do freshman move in? When do other students move in?
	Do the dorms close over breaks? If so, when will I have to move out?
	How are roommates assigned, or can I choose my own roommate? What if my assigned roommate and I do not get along?
	How much crime is there on campus and in the surrounding neighborhood? Does the campus have 24 hour security? How secure are the dorms?
	Are there quiet study areas? Is there a quiet time/curfew enforced ever night?
	What transportation is available, both on and off campus? Are freshman allowed to have cars? What are the parking fees?

MAKING THE MOST OF YOUR COLLEGE FIELD TRIP & COLLEGE FAIR EXPERIENCE

INTERNSHIPS, STUDY ABROAD & CAREERS	What internship programs are available? What are the eligibility requirements? Do students receive credit and/or payment for internships?
	What study abroad programs are available? What are the eligibility requirements? What are the average costs of a study abroad program?
	Is there a career center on campus? What about job placement services for graduating students?
	What is the job placement rate/percent of recent graduates?

ACTIVITIES & SPORTS	What student groups/clubs exist on campus?
	Are there sororities and fraternities? Do they play a large part in the school's social life?
	What are the most popular social events on campus?
	What kind of sports (including intramural) are available?
	Has the school won any recent competitions or division titles?
	Are athletic scholarships available?
	What sport and fitness facilities are available for student use?
	What physical education classes can I take along with my core curriculum classes?

Attend a college fair

Attending college fairs is a must! You will have dozens of college admission representatives from schools far and wide all gathered in one spot — so don't miss it! And, worse, don't come unprepared.

What's the game plan?

Know what to expect — how is the event structured, what's the dress code like, and even how long the event will run. These seem pretty basic, but you don't want to show up late and dressed inappropriately. Just ask organizers or counselors prior to the event and you'll be ready for the day.

Who's there?

Get a list of schools in attendance before you go to the college fair, and plan your time wisely. Collect as much college information as you can. Better yet, before you go to the fair have a list of hot prospects you want to check out. Pull that list together by doing online research and using our Match tool at NextStepU.com/Match to find schools that fit your criteria!

During the fair

Show your initiative by talking to the college reps at the college fairs; they are often the ones who will review your application. A student who asks great questions

Good questions to ask representatives:

- How would you describe the student body's personality?
- How is this school distinctive?
- How many students transfer to another school during or after their first year?

on college night is an admission rep's dream!

Don't waste time

Do not use the college fair as a time to socialize with neighbors and friends. Use your time wisely. Keep an open mind when at the fair. There will be at least a handful of colleges you've never heard of. Make it a priority to stop by the tables of two or three schools that are not household names. The reputation of a university does not guarantee that it's the best school for you.

Leave with homework

Pick up as much literature as possible from a variety of colleges. Ask for an application, information on specific majors and a financial aid brochure. Before leaving each table and moving on to the next, ask the admissions representative

for a business card. This will provide you with a contact person in the admissions office, someone who might later be able to serve as an advocate for your application.

After the event, sort through all of the information (and goodies!) you picked up throughout the day. Spend a bit more time comparing programs, locations, class size, etc. And getting ready for your next step — the campus tour!

Read more!

Get more tips on what to do at college fairs at LINKForCounselors.com



PLANNING A COLLEGE FIELD TRIP

When it comes to researching potential schools, try planning a **College Visit!** Many students change their school of choice after visiting a college campus.

Get the most out of your college visit with these tips:

Review the school calendar.

Schedule your visit while college classes are in session. You won't get a realistic idea of student life in July or during winter break.

Meet the experts.

Talk to the current students – they may soon be your peers. Specific questions will provide you with far more interesting (and helpful) answers. Don't forget to contact your school alumni attending each specific school.

Meet the other experts.

Stop by the admissions office and introduce yourself. Let them know what interests you about the school so they can direct you to the best place for further information. Collect contact information and send a brief, friendly email thanking them for taking the time to talk to you.

If there is a sign-up sheet, add your name! Colleges do keep track of which applicants have demonstrated genuine interest in the school. A visit is a great way to demonstrate your interest.

Take the campus tour...

Register for the official campus tour. While you're walking around, check out the flyers and bulletin boards and pick up a school newspaper to get a sense of what's going on. If there are any facilities that are important to you, ask your tour guide for more information. Don't forget to take a look at the freshmen dormitories!

Be a student for a day (or night).

Some schools sponsor overnight programs in which you can stay with a current student. This is a great opportunity to get a deeper sense of campus life and interact with your potential future friends and roommates. Even if you don't stay over, most schools will allow you to sit in on lectures. Browse the course catalogue before you arrive, or ask the admissions office what classes are in session that day.

Save the best for last.

You'll get better at visiting colleges with practice. As you compare schools, you pick up on the aspects you like and dislike. You also figure out the right questions to ask, as well as the best campus spots to gauge student life.

Keep a record of every college visit.

If you visit many schools, your memories of them are bound to overlap. Keep track of the details you like and dislike. When more questions arise, you can call or send an email for an answer rather than visiting a second time.

Interested in Virtual Campus Tours? Visit the following websites for more information:

<https://www.flvc.org/>

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

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

The College Fair Experience for Students

A college fair features a wide variety of college representatives who have traveled to one site in a region or school to meet and provide information to students and their parents. The event offers an opportunity to gather as much college information as possible in one day.

College Fair Structure

- 1. College Admission Representatives** are the main focus of the fair. The individuals you meet are members of the admission offices of their institutions. These representatives are set up at a table or booth bearing many brochures, guides, and other informational items. They are here to meet with you to answer any questions you may have.
- 2. Special Interest Sessions** are part of some college fairs, particularly large ones that are designed to serve entire communities. Separate from the college booths are information sessions offered on college topics of interest, such as Financial Aid, NCAA (National Collegiate Athletic Association) Requirements, and Career Planning.
- 3. Counseling Information Centers** are also a part of some college fairs. Experienced high school/ community resource counselors assist you in navigating the fair. If you need help determining which colleges to visit, ask for help. Reference books on requirements, scholarships, and majors are available, as well as information on college entrance tests.

Reasons to Attend

- Meet college admission representatives face-to-face.
- Gain exposure to a variety of post-secondary institutions throughout the country.
- Ask questions about current admissions and financial aid.
- Pick up free brochures on colleges you might want to consider.
- Receive answers to individual questions in the counseling center.
- Learn from experts conducting special interest sessions.

How can I get the most out of the fair? Plan ahead!

- Put the college fair event on your calendar.
- Invite your parents to attend with you. Parents may have their own questions, and this is an opportunity for both of you to receive the same information.
- Ask for a list of colleges that are expected to participate.
- Revisit any activities you have completed relating to college searches, or visit the websites of the colleges that interest you.

Bring these materials to the fair

- A bag or backpack to collect college literature
- Completed “student information cards” to give to college representatives
- A pen and notepad
- A short list of questions

During the college fair

- Study the floor plan of the college fair. Circle the colleges on your program that you wish to see.
- Create a priority plan to include an initial eight colleges you want to visit.
- If possible, complete a “student information card” for each school.
- Determine questions to ask college representatives.
- Take literature and pens that are on the table. These materials are for you.
- Introduce yourself to college representatives and ask questions. This is your opportunity to impress the college staff. The representative you meet today may be the one reviewing your application.
- Present yourself well; if this college representative helps evaluate your application, your conversation may serve as a mini-interview.
- Dress as you would for an interview.
- Get business cards from college representatives for follow-up information.
- When your questions are answered, move on to the next college.

Questions to ask

- Do you think I am a good candidate for your college (present your college information card)?
- What types of students attend your campus? What is the level of diversity?
- Where do most students live? What is the focus of social life?
- What do you think is unique about your campus?
- What percentage of students receives financial aid? What is the average aid package?

College representatives offer these suggestions.

- Talk with college representatives first before taking materials; choose only relevant pieces.
- If a teacher has given you an assignment, *do not simply hand the assignment to the representative to complete.* Do the work yourself by reviewing college materials.
- Ask conversational questions. Speak for yourself rather than depending on your parents.
- Respect reasonable time limits with college representatives, as others will want a turn.
- Hand your college information card to the representative. This will give him or her a quick profile of you.

After the college fair

- Read through and organize your materials; create a file for each school.
- Make notes about your impressions.
- Make plans to visit colleges of interest when they are in session.
- Send thank-you notes to representatives. (Use the business cards for names and addresses.)
- Technology provides opportunities to visit college campuses via the Internet. There are virtual college fairs.
- CollegeWeekLive, www.collegeweeklive.com/, sends weekly invitations to visit selected colleges and universities.

How to Request Letters of Recommendation

1. Ask teachers, counselors, and administrators who know you well and who will write you a personalized, glowingly positive letter of recommendation. If this person is a teacher, it is preferable that you are currently in his or her class or were a student of theirs last year.
2. Make your request *at least two weeks* before the letter is due. Explain any extenuating circumstances to the potential letter writer.
3. Provide the recommendation form for the colleges with all the student information completed.
Note: You should waive the right to see the letter if given this option. If there are no recommendation forms, then provide a photocopy of any information you have about the school or organization requesting the recommendation. Be sure to include the exact name of the organization or college and to whom the letter should be addressed.
4. Provide a photocopy of your AVID information sheet and/or educational résumé, and application essay. Keep the original for future requests.
5. Provide an up-to-date copy of your unofficial transcript.
6. Place all of the above in a file folder or 9"x12" envelope. On the front, print your name, the list of colleges to which you are applying, and the due date for each letter. Letter writers usually have the option to submit electronically or return the letter in a sealed envelope to the student to mail.
7. Mark on your calendar the date you need to give a "friendly reminder" to the letter writer. (This should be about four days before the letter is due.)
8. **Important:** After you have received the letter of recommendation, or the letter has been electronically submitted, send the writer a thank-you note. He or she will appreciate it, and chances are you will need to request another letter later in the year.
9. If the letter is given to you directly and you have not waived your right to see it, photocopy the letter before putting it in the mail. Obtain a certificate of mailing from the post office for your records.
10. NEVER hand materials to the writer on the day before you need them!

TEACHER RECOMMENDATION REQUEST

Student Name: _____

Student DOB: _____ Student ID: _____

Student Email Address / Phone # (in case of questions) _____

Today's Date: _____ Recommendation Needed By: _____

Teacher's Name: _____

Course(s) with This Teacher (i.e., English 3): _____

Thank you so much for agreeing to write this letter of recommendation for me. I asked you because I think you are a teacher who knows me well and who can accurately evaluate my potential for academic success in college. The information below may be helpful to you as you write the recommendation.

1. I think my academic strengths are:

a. _____

b. _____

c. _____

d. _____

2. I think my personal strengths are:

a. _____

b. _____

c. _____

d. _____

TEACHER RECOMMENDATION REQUEST

3. Some of my personal and academic achievements include:

a. _____

b. _____

c. _____

d. _____

4. I am considering the following college majors because:

a. _____

b. _____

c. _____

d. _____

5. Some of the things I would like the college admission and/or scholarship committee to know about me:

a. _____

b. _____

c. _____

d. _____

TEACHER RECOMMENDATION REQUEST

6. Below are the schools I am applying to. I have attached any teacher recommendation forms they require.

School Name	Mailing Address for Recommendation	Admission Email Address <i>(if applicable)</i>

Student Résumé attached: *(circle one)* YES NO

Student Signature: _____



Ready, Set, Resume: Have You Got the Skills?

LESSON 5: STUDENT ACTIVITY SHEET

Knowing what to put on a resume can be tricky. The key is to think about the skills, education and experience that are required for your desired job, and to cater your resume to that job. In researching your dream career, what skills, education and experience did you discover are necessary? Use that information to create a “perfect” resume for that job on the next page, relying on the sample resume and information below as a guide.

John Smith | jsmith@ucdavis.edu

100 Alvarado Avenue | Davis, California 95616 | 530.753.0000

OBJECTIVE

A laboratory research internship with ABC Company.

EXPERIENCE

Shift Leader, In-N-Out Burger, Davis, CA - (10/13 - present)

- Provided outstanding customer service and handled customer complaints
- Acted as cashier; recorded and delivered bank deposits
- Trained and supervised ten personnel
- Maintained inventory count of all products
- Ensured proper food sanitation procedures were followed

EDUCATION

Bachelor of Science in Biological Sciences - (June 2013)

University of California, Davis

Related Course Work: General Chemistry (Lab), Microbiology (Lab),
Organic Chemistry (Lab), Zoology (Lab), Biology

SKILLS

- Familiar with buffer preparation, titrations, pipetting, pH meter, and analytical balances
- Ability to keep accurate laboratory records
- Experience using Microsoft Word, Excel, PowerPoint and Access in both PC and Mac platforms

Contact information allows potential employers to reach you. Just make sure to use a professional email address that includes your name.

The **objective** succinctly states your career goals and employment focus by articulating a target industry or job category.

The **experience** section highlights your work history, including specific job titles, start and end dates and a brief description of responsibilities held. If you do not yet have employment experience, volunteer work and internships can be included.

List your **education** level and degrees obtained beginning with the most recent. Include the name of the school, dates attended and education level completed.

Skills define the talents that make you a desirable candidate for the position. Make sure to align your skill sets to the target job.



Ready, Set, Resume: Have You Got the Skills?

LESSON 5: STUDENT ACTIVITY TEMPLATE

Name:

email:

address/phone:

OBJECTIVE

EXPERIENCE

-
-
-
-
-

EDUCATION

-
-
-
-

SKILLS

-
-
-
-



LinkedIn Profile Checklist

PHOTO: It doesn't have to be fancy - just use your cellphone camera in front of a plain background. Wear a nice shirt and don't forget to smile!

HEADLINE: Tell people what you're excited about now and the cool things you want to do in the future.

SUMMARY: Describe what motivates you, what you're skilled at, and what's next.

EXPERIENCE: List the jobs you held, even if they were part-time, along with what you accomplished at each. Even include photos and videos from your work.

ORGANIZATIONS: Have you joined any clubs at school or outside? Be sure to describe what you did with each organization.

The screenshot shows a LinkedIn profile for David Xiao. The header includes the LinkedIn logo, a search bar, and the text "Search for people, jobs, companies, and more...". The profile name is "David Xiao" with the headline "Econ Major and Aspiring Financial Analyst" and location "San Francisco Bay Area | Financial Services". It lists "Previous" as "Berkeley Ventures" and "Education" as "University of California, Berkeley". There are buttons for "Improve your profile" and "Edit Profile", and a "153 connections" badge. Below the profile picture is a "Background" section with a "Summary" subsection. The summary text reads: "I'm a senior at Berkeley, starting to look for roles in the financial industry. As an economics major, I'm fascinated by the invisible forces that shape our world. Why does one company succeed and another fail? Is it possible to predict which idea will be the next big thing? As such, I've taken lots of microeconomics coursework and have interned with a local venture capital firm. And now I'd like to put that experience to good use, analyzing tomorrow's up-and-coming companies." The "Experience" section lists a "Venture Capital Internship" at "Berkeley Ventures" from May 2013 to September 2013 (5 months) in Berkeley, CA. The description says: "Conducted research on 20 startup companies and presented my findings to the fund's board, leading to a new \$1.5 million investment." Below this is a video thumbnail titled "INTRODUCTION TO VENTURE CAPITAL" with the description: "A presentation I gave to my classmates, based on what I learned at Berkeley Ventures". The "Organizations" section lists "Berkeley A Capella" as "Lead Singer" from March 2012 to Present, with the description: "Schedule and perform at events for one of Berkeley's oldest a cappella groups, including last year's Cal-Stanford game."

Continued >>

EDUCATION: Starting with college, list all the educational experiences you've had - including summer programs.

VOLUNTEER EXPERIENCE & CAUSES: Even if you weren't paid for a job, be sure to list it. Admissions officers and employers often see volunteer experience as just as valuable as paid work.

SKILLS & EXPERTISE: Add at least 5 key skills - and then your connections can endorse you for the things you're best at.

HONORS & AWARDS: If you earned a prize in or out of school, don't be shy. Let the world know about it!

COURSES: List the classes that show off the skills and interests you're most excited about.

PROJECTS: Whether you led a team assignment in school or built an app on your own, talk about what you did and how you did it.

RECOMMENDATIONS: Ask managers, professors, or classmates who've worked with you closely to write a recommendation. This gives extra credibility to your strengths and skills.

Education

University of California, Berkeley
Economics, B.A.
2010 - 2014 (expected)



Volunteer Experience & Causes

Big Buddy

Skyline High School

September 2012 - May 2013 (9 months) | Education

Mentored an Oakland high school student through the college application process, helping him get into his dream school.

Skills & Expertise

Most endorsed for...

12 Economics

11 Start-ups

10 Due Diligence

10 Venture Capital

10 Management



Honors & Awards

The Achievement Award Program

UC Berkeley

Four-year scholarship awarded to community-minded students with a proven track record of academic success.

Courses

University of California, Berkeley

- Microeconomic Theory (Econ 101A)
- International Monetary Economics (182)
- Public Economics (230A)

Projects

Venture Capital Financing in India

May 2013

For our international Monetary Economics course, Paul and I decided to study the emerging venture capital industry in India. By looking at data from the World Bank, we were able to understand the challenges and opportunities facing this nascent sector. And we developed a series of recommendations for overcoming these challenges, which we delivered to our professor in a final term paper.

5 team members



David Xiao

Econ Major and Aspiring Financial Anal...



Paul Smith

Student at UC Berkeley

Recommendations

Received (2)

Venture Capital Internship

Berkeley Ventures



Tim Lee

Partner

David spent the summer with us at Berkeley Ventures and made an immediate impact. He showed us a brand new technique for firm analysis that he had just learned in school and came through with recommendations that opened our eyes to a unique set of opportunities.

We don't normally hire undergrads as interns but after working with David, we will again!

November 13, 2013, Tim managed

Sample Résumé

4000 Federal Lane, Pasco, WA 99301
(509) 555-5555 • dsuarez@mail.com

DIANA SUAREZ

EDUCATION

- 2012–present **Grossmont Middle College High School**, El Cajon, CA 92020
Will graduate June, 2013 with High School Diploma
Concurrently enrolled in high school and college courses
- 2010–2011 **Valhalla High School**, El Cajon, CA 92020
Enrolled in AVID and honors courses; 3.22 GPA

HONORS AND/OR AWARDS

- Spring 2011 Outstanding AVID Student Award for most improved performance and GPA
- Spring 2011 Alvarado Hospital Service Excellence Award and \$1,500 college scholarship as outstanding volunteer
- Fall 2011 Dean's List for 3.5 GPA fall semester
- Spring 2010 Track and Field "Best Newcomer" award for positive attitude and enthusiasm

EXTRACURRICULAR ACTIVITIES AND COMMUNITY SERVICE

- 2012–2013 **Yearbook Editor-in-Chief**, Grossmont Middle College High School: Created yearbook design, supervised editors and writers to ensure accuracy and deadlines, reviewed all photos and copy.
- 2011–present **Sunday School Teacher**, Presbyterian Church, Fletcher Hills, CA: Taught Sunday School for grades 7–11, taught community service program for children, collected canned food for Presbyterian Crisis Center.
- 2010–2013 **Girl Scout Gold Award Winner**, Troop 6733, Fletcher Hills, CA: Gold Award—created a video presentation of Holocaust survivors. Silver Award—organized a food-a-thon to feed 500 homeless.
- 2012–present **Team Captain, Varsity Lacrosse**, Grossmont High School: Recognized as most improved player in 2012. County Champions in 2013.
- 2010–present **AVID Student**: Enrolled in AVID (Advancement Via Individual Determination), elective for 4 years of high school to help prepare for college admission.

WORK EXPERIENCE AND INTERSHIPS

- 2013–present **Hostess**, Denny's Restaurant, La Mesa, CA: Restaurant maintenance, cleaning, customer service.
- 2012–2012 **Front Lobby Receptionist**, Alvarado Hospital, San Diego CA: Greeted guests, answered phones, data entry of patient information.

REFERENCES

- John Smith**, English Teacher, Grossmont Middle College High School, (619) 555-5555, jsmith@gccd.edu
- Jane Smith**, Presbyterian Church Office Manager, (619) 555-5555, jsmith@mail.com

DUAL ENROLLMENT 101

(MIAMI DADE COLLEGE)

What is Dual Enrollment?

It is a program that allows eligible high school students currently attending accredited Miami-Dade County public or private high schools, or home school to simultaneously enroll in a college course. The credits that students earn must be used toward both a high school graduation and are acceptable toward a college Associate or Baccalaureate degree, or Technical Certificate.

What are some of the benefits of Dual Enrollment?

- Enriches the course opportunities for outstanding high school students
- Shortens the time to attain a college degree
- Saves students and parents money, as dual enrollment students are exempt from paying application, registration, tuition, laboratory, and special fees if the class(es) taken are being used toward high school graduation
- Provides students with college credit that is transferable to a college or university
- Grades earned through dual enrollment will become part of the students' permanent high school and college transcripts

Who is eligible for the Dual Enrollment program at Miami Dade College?

Students in the 6-12 grades that are enrolled in Miami-Dade County public, private, home or Charter Schools are eligible to participate in the MDC Dual Enrollment programs.

Students must have:

- A minimum 3.0 high school unweighted grade point average (GPA)
- Passed the appropriate Reading and Writing sections of the College's Basic Skills Assessment Tests (PERT or CPT), or submitted adequate SAT/ACT scores, or submitted adequate FCAT scores.
- Permission from the parent/guardian, high school principal and counselor
- Met with the College Dual Enrollment Coordinator at the Campus he/she plans to attend
- An understanding that the amount of work necessary to succeed in dual enrollment courses will be greater than in high school courses

NOTE: Students participating in dual enrollment must earn a grade of "C" or higher in their college-level courses to continue participation. Students whose College GPA falls below 2.0 are ineligible to continue dual enrollment.

When and where may Dual Enrollment courses be taken?

The courses may be taken before school, after school, and during the summer. Courses may be offered at the high school, on the college campus, or other approved locations. Students are responsible for providing their own transportation to the college campus.

DUAL ENROLLMENT 101

(MIAMI DADE COLLEGE)

What is the cost of Dual Enrollment?

- **There is NO cost. ALL** students enrolled in the dual enrollment or Early Admission program are **exempt** from the payment of application, registration, tuition, and laboratory fees. Miami-Dade County public school students will receive their books at no cost. Students are issued a dual enrollment book voucher from their high school.

If you'd like to apply for Dual Enrollment with Miami Dade College, speak with your counselor or CAP Advisor for information on the application process.

Source: Miami Dade College, Dual Enrollment, http://www.mdc.edu/asa/dual_enrollment.asp



Conversation Starter

Interested in learning more about AP[®] courses? This guide will help you start thinking about why AP might be right for you and prepare for a discussion about AP with your counselor or teacher.



Explore

There are many reasons to take an AP course — visit exploreap.org to learn about all the benefits.

If you took the PSAT/NMSQT®, visit quickstart.collegeboard.org to see which AP classes are right for you, and record them below:

Answer these questions to get a better sense of which AP course you might be interested in:

Which courses do you enjoy most in school?

What college majors are you considering?

In which subjects do you excel?

What careers excite you?

Discuss

Schedule a meeting to talk with your counselor or teacher and discuss your answers from the Explore section. During your conversation, answer the following questions together:

What AP courses does our school offer?

May I speak with a student who has taken an AP course?

Are there AP courses offered that I am likely to do well in?

What information should I share with my parents/guardians?

Are there other courses that can help me succeed in AP or help me prepare for college and a career?

What kind of workload should I expect from an AP course at our school?

Does our school weight AP grades in our GPAs? How?

Are there study groups or people who can help me if I need it?

What is the cost of taking the AP Exam? Is there help with payment?

What can I do next to prepare for AP?

Enroll

Once you've decided whether AP is right for you, ask your counselor or teachers about:

The AP course enrollment time period at my school is:

My school's enrollment requirements for AP are:

After you have all the necessary information, enroll in the AP course(s) that make the most sense for you.

I plan on enrolling in these AP course(s):

Offering more than 30 subjects, the College Board's Advanced Placement Program[®] enables students to pursue college-level studies — with the opportunity to earn college credit, advanced placement, or both — while still in high school.

Enterese plis sou aprann kou AP? Papye pou kòmanse konvèsasyon sa ka ede w pale avèk yon konseye oswa pwofesè sou sa ki fè sans pou ou.

Ki sa you kou AP ka fe pi byen pou mwenn? Ki avantaje mwenn ka tire nan kou sa?

Li kòmanse ak enterè ou yo. Pi fò nan lekòl yo ofri yon seleksyon nan kou AP, se konsa li enpòtan pou ouvri entelijans ou nan kou a – gen yon kou AP ou pa te janm panse ki ka ede w rive nan objektif ou.

1. Reflechi sou sa ki enterese ou:

- Ki kou ou jwi pi plis nan lekòl? Ki sijè ou briye plis ladan 'l?
- Ki pwofesyon nan inivèsite yo ou pi enterese? Nan ki karyè pwofesyonel ou motive?

2. Mande konseye w oswa pwofesè kesyon sa yo:

- Kisa kou AP ofri lekòl nou yo?
- Èske kou AP yo ofri mwenn anpil chans poum bay bon rezilta?
- Èske gen lòt kou ki ka ede m reyisi nan kou AP ya oswa ede m ' prepare pou kolèj ak pou karyèm?

Ki etap yo mwenn bezwen pran?

Konseye ou yo ak pwofesè yo ka ede ou jwenn enfòmasyon ou bezwen. Yo pral ede ou jwenn pi bon kou nan pi bon moman.

3. Chache konnen ki jan AP ap travay nan lekòl ou a.

- Èske gen kondisyon pou elèv yo enskri nan kou AP ya?
- Kilè ki dat limit enskripsyon lekòl nou an?
- Èske klas AP lekòl nou an ap konsidere GPAs pou nou, e si wi, ki jan?
- Ki pri pou peye pou pran egzamen kou AP ya? Èske nap jwenn èd ak peman ?
- Èske mwenn ka pale ak yon elèv ki te pran yon kou AP ?
- Kisa mwenn ta dwe pataje ak paran mwenn / gadyen ?
- Ki kalite travay mwenn ta dwe atann de yon kou AP avanse nan lekòl nou an?
- Èske gen gwoup etid la oswa moun ki ka ofri èd si mwenn bezwen li?
- Kisa mwenn ka fè pwochen fwa lem map prepare pou AP?

THE IMPORTANCE OF COLLEGE PREP COURSES (AP, IB, DE)

WHY SHOULD YOU SIGN UP?

1. Stand Out in College Admissions

Deciding to take a college prep course lets colleges and universities know that you have what it takes to succeed in an undergraduate environment. When admissions officers see “AP, IB, DE” on your transcript, they know that what you experienced in a particular class has prepared you well for the challenges of college. Taking college prep courses is a sign that you’re up for the most rigorous classes your high school has to offer.

2. Earn College Credits

By taking a college prep course and scoring successfully on the related exam, you can save on college expenses: most colleges and universities nationwide offer college credit, advanced placement, or both, for qualifying exam scores. These credits can allow students to save college tuition.

3. Skip Introductory Classes

If you already know your preferred college major, taking a related college prep course and earning a qualifying score on the exam can help you advance and avoid required introductory courses – so you can move directly into upper-level classes and focus on the work that interests you most. Even taking a college prep course unrelated to your major can place you beyond your college’s general education requirements. This opens up additional time on your schedule, enabling you to do a second major or minor, take exciting electives, or pursue additional interests.

4. Build College Skills

Taking a college prep course builds the skills you'll need throughout your college years. You give your mind a rigorous workout while polishing up your time management and study skills. You also get better at handling challenging issues and problems, with the support of your teachers. College prep courses let you know what to expect during the next phase of your educational journey, and help you build the confidence to succeed!



¿Estás interesado en conocer un poco más sobre los cursos AP? Esta guía puede ayudarte a hablar con tu consejero o maestro sobre las opciones que más te convienen.

¿Cuál curso AP es adecuado para mí?

Todo empieza con tus intereses. La mayoría de escuelas ofrecen una amplia selección de cursos AP, así que es importante mantener tu mente abierta —puede haber un curso AP que no habías considerado y que puede ayudarte a alcanzar tus metas.

1. Piensa en cuáles son tus intereses:

- ¿Cuáles son los cursos que te agradan más en tu escuela? ¿En cuáles materias te va muy bien?
- ¿Qué carreras profesionales estás considerando? ¿Qué carreras te emocionan?

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2. Pregúntale a tu consejero o maestro lo siguiente:

- ¿Cuáles son los cursos AP que nuestra escuela ofrece?
- ¿Cuáles son los cursos AP en los que yo podría tener un buen desempeño?
- ¿Existen otros cursos que puedan ayudarme a tener éxito en el programa AP o a prepararme para la universidad y las carreras profesionales?

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¿Qué pasos debo tomar?

Tu consejero y maestros pueden ayudarte a obtener la información que necesitas. Te ayudarán a inscribirte en el curso más adecuado para ti, y en el momento más conveniente.

3. Averigua cómo funciona el programa AP en tu escuela.

- ¿Cuáles son los requisitos para inscribirse en el programa AP?
- ¿Cuáles son las fechas límite de inscripción en tu escuela?
- ¿Afectan nuestras calificaciones AP en nuestro promedio académico (GPA, por sus siglas en inglés)? ¿Cómo?
- ¿Cuál es el costo de tomar un examen AP? ¿Existe algún tipo de ayuda financiera para cubrir este costo?
- ¿Podría hablar con algún estudiante que haya tomado un curso AP?
- ¿Qué debo compartirle a mis padres o tutores?
- ¿Qué cantidad de trabajo debo esperar de un curso AP en nuestra escuela?
- ¿Existen grupos de estudio o personas que ofrezcan apoyo en caso de ser necesario?
- ¿Qué puedo hacer ahora para prepararme para el programa AP?

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COPING WITH EXAMS AND EXAM ANXIETY

For many students, exam time is particularly stressful. Despite this, many students attempt to deal with this stress in ways that are counter-productive or even self-defeating; their behavior and attitudes tend to diminish their performance on exams rather than enhance it.

While there is no guarantee for an easy time on exams, there are some specific tips and guidelines that students can follow which will help them learn more efficiently during exam time.

Remember that **you are not alone**: almost everyone gets somewhat anxious at exam time!

Tips & Guidelines:

1. Try to stay on a reasonably regular schedule of reviewing, eating, sleeping, and relaxing. Start studying at least two weeks before exams begin.
2. Don't attempt to study 24 hours a day; your efficiency and capacity to retain material will rapidly decrease. Schedule blocks of time to study each subject area.
3. Don't force yourself to study beyond your normal limits of concentration. If you find yourself able to concentrate for only 30-45 minutes, study for only that period of time and then take a short break. Your concentration should return. Short and regular study periods are more productive than lengthy single sessions.
4. Eat a well-balanced diet and drink lots of water/fluids. Excessive amounts of coffee may produce confusion and even disorganization of thought processes.
5. Don't use drugs or alcohol -- they can decrease your ability to think clearly. Take medication only under the supervision of a physician.
6. Be conservative and reasonable about the demands you place on yourself. Unrealistic goals may only cause more stress and anxiety.
7. If you have a problem that you believe will interfere with taking your exams, be sure to notify your teacher or a counselor in advance of your exam.

PREPARING FOR THE ACT TEST

There are many ways to help prepare you for the ACT!

Taking challenging courses in high school is the best way for a student to prepare for the ACT. It is a good idea for you to become familiar with the test before you take it. The ACT student website—www.actstudent.org—offers free online practice tests and testing tips for each content area, including the optional Writing Test.

Tips for Taking the ACT

- Carefully read the instructions on the cover of the test booklet.
- Read the directions for each test carefully.
- Read each question carefully.
- Pace yourself—don't spend too much time on a single passage or question.
- Pay attention to the announcement of five minutes remaining on each test.
- Use a soft lead No. 2 pencil with a good eraser. Do not use a mechanical pencil or ink pen; if you do, your answer document cannot be scored accurately.
- Answer the easy questions first, then go back and answer the more difficult ones if you have time remaining on that test.
- On difficult questions, eliminate as many incorrect answers as you can, then make an educated guess among those remaining.
- **Answer every question.** Your scores on the multiple-choice tests are based on the number of questions you answer correctly. **There is no penalty for guessing.**
- If you complete a test before time is called, recheck your work on that test.
- Mark your answers properly. Erase any mark completely and cleanly without smudging.
- Do not mark or alter any ovals on a test or continue writing the essay after time has been called. If you do, you will be dismissed and your answer document will **not** be scored.

Tips for the ACT Multiple-choice Tests

English Section

- Be aware of the writing style used in each passage.
- Consider the elements of writing that are included in each underlined portion of the passage. Some questions will ask you to base your decision on some specific element of writing, such as the tone or emphasis the text should convey.
- Be aware of questions with no underlined portions—that means you will be asked about a section of the passage or about the passage as a whole.

PREPARING FOR THE ACT TEST

- Examine each answer choice and determine how it differs from the others. Many of the questions in the test will involve more than one aspect of writing.
- Read and consider all of the answer choices before you choose the one that best responds to the question.
- Determine the best answer.
- Reread the sentence, using your selected answer.

Mathematics Section

- Read each question carefully to make sure you understand the type of answer required.
- If you choose to use a calculator, be sure it is permitted, is working on test day, and has reliable batteries.
- Solve the problem.
- Locate your solution among the answer choices.
- Make sure you answer the question asked.
- Make sure your answer is reasonable.
- Check your work.

Reading Section

- Read the passage(s) carefully.
- Read and consider all of the answer choices before you choose the one that best responds to the question.
- Refer to the passage(s) when answering the questions.

Science Section

- Read the passage carefully.
- Refer to the scientific information in the passage when answering the question.
- Read and consider all of the answer choices before you choose the one that best responds to the question.
- Note conflicting viewpoints in some passages.

Writing Section (Optional)

- Carefully read the instructions on the cover of the test booklet.
- Do some planning before writing the essay; you will be instructed to do your prewriting in your Writing Test booklet. You can refer to these notes as you write the essay on the lined pages in your answer folder.
- Do not skip lines and do not write in the margins. Write your essay legibly, in English, with a No. 2 pencil. Do not use ink, a mechanical pencil, or correction fluid.
 - **Carefully consider the prompt** and make sure you understand the issue—reread it if you aren't sure.
 - **Decide what perspective you want** to take on the issue.
 - **Then jot down your ideas:** this might simply be a list of reasons and examples that you will use to explain your point of view on the issue.

PREPARING FOR THE ACT TEST

- **Write down what you think** others might say in opposition to your point of view and think about how you would refute their arguments.
- **Think of how best to organize** your essay.
- At the beginning of your essay, make sure readers will see that you understand the issue. Explain your point of view in a clear and logical way.
- Stay focused on the topic.
- Discuss the issue in a broader context or evaluate the implications or complications of the issue.
- Address what others might say to refute your point of view and present a counterargument.
- Use specific examples.
- Vary the structure of your sentences, and use varied and precise word choices.
- Make logical relationships clear by using transitional words and phrases.
- End with a strong conclusion that summarizes or reinforces your position.
- If possible, before time is called, recheck your work:
 - Correct any mistakes in grammar, usage, punctuation, and spelling.
 - If you find any words that are hard to read, recopy them so your readers can read them easily.
 - Make any corrections and revisions neatly, between the lines (but not in the margins).

TIP!

Remember; speak with your Counselor or CAP Advisor to see if you qualify for testing waivers.

PREPARING FOR THE SAT

GUIDE FOR 9TH–12TH GRADES

Freshman Year

1. Create a high school plan
 - Make sure you know what high school courses are required by colleges and that you're taking the right classes starting this year.
 - Get to know the levels of courses offered by your school.
2. Take challenging classes
 - You should take at least five solid academic classes every semester. These usually include classes in English (language arts), math, science, social studies, foreign languages, and the arts. Try to take advantage of honors and other higher-level courses to challenge yourself.
3. Learn about the SAT Subject Tests
 - Although most students take SAT Subject Tests beginning in their junior year, there are some tests that you should take as soon as possible after taking the subjects, for example: World History, Biology E/M, Chemistry, and Physics.
4. Read and write as much as you can
 - Go beyond your reading and writing assignments in school. Reading books and magazines, keeping a journal or blogging can help you improve your writing skills, reading comprehension and vocabulary.

Sophomore Year

1. Explore the Advanced Placement Program® (AP®)
 - Try out college-level work, improve your abilities, and, with the right grades, maybe even receive college credit. More than 3,000 higher education institutions award credit based on AP Exam grades. Speak to your counselor!
2. Ask if the PSAT/NMSQT® is offered to 10th-graders
 - While it's usually given in the 11th grade, the PSAT/NMSQT is also often offered in the 10th grade. By taking it this year, you'll receive a score report to help you improve your performance on next year's exams.
3. Think about taking the SAT Subject Tests
 - Are you taking any courses this year that are related to an SAT Subject Test? For some subjects, it's best to take those exams at the end of the year, while the material is still fresh in your mind.
4. Keep up your participation in school activities or volunteer efforts
 - Extracurricular activities can help you develop time-management skills, expand your horizons and find what you are passionate about doing.

Source: The College Board, SAT

PREPARING FOR THE SAT

GUIDE FOR 9TH–12TH GRADES

Junior Year

1. Take the PSAT/NMSQT
 - Sign up for the test, which is given in October. Taking the PSAT/NMSQT is the best way to get ready for the SAT.
2. Plan for spring tests
 - You can take either the SAT or up to three SAT Subject Tests on one test day. Plan your testing schedule carefully if you want to take both types of tests. Speak to your counselor/CAP Advisor about testing waivers.
3. Get ready for the SAT
 - Visit the SAT Practice section to take free practice questions and a free full-length official practice test.
<http://sat.collegeboard.org/practice/sat-practice-test>
 - Be sure to sign up for The Official SAT Question of the Day for daily practice.
<http://sat.collegeboard.org/practice/sat-question-of-the-day>
 - Use the access code on your PSAT/NMSQT score report to sign into My College Quickstart. With this personalized planning kit, you can prepare for the SAT using a study plan based on your PSAT/NMSQT results.
4. Get ready for the SAT Subject Tests
 - Visit the SAT Subject Tests Practice section to get free practice questions and answer explanations for all 20 tests.
5. Take the SAT
6. Send scores to colleges and scholarship programs
 - If you know which schools you'd like to receive your scores, then consider sending them in the spring of your junior year. Colleges see this as a sign of interest and may use scores to qualify you for special campus visits programs, information sessions in your hometown or for scholarships.

PREPARING FOR THE SAT GUIDE FOR 9TH–12TH GRADES

Senior Year

1. Take the SAT again?
 - If you plan on taking the SAT again, the beginning of senior year is the best time. Research shows that students who take the SAT a second time usually improve their score. Remember to speak to your counselor/CAP Advisor about testing waivers.
2. Improve your performance
 - Use My SAT Online Score Report to review your strengths and areas for improvement
 - Visit SAT Skills Insight to understand the skills needed to take you to the next level
 - Visit the SAT Practice section and be sure to sign up for The Official SAT Question of the Day @SAT Question on Twitter for daily practice.
3. Take SAT Subject Tests™
 - SAT Subject Tests measure your knowledge of a particular subject. If you continue to study the subject and take the test again, your score should reflect your increased knowledge.
4. Send scores to colleges and scholarship programs
 - Many colleges and universities have application deadlines in December or January of your senior year. If you haven't sent your scores to any institutions or if you would like to send more score reports, now is the time.

HIGH SCHOOL VS. COLLEGE WHAT'S THE DIFFERENCE?

<u>High School</u>	<u>College</u>
Free	Costs Money (tuition, books, parking, fees)
Mandatory	Voluntary
Familiar/Closed Environment	Foreign/Open Environment
Familiar/Similar Peers	Diverse Student Body
Small Enrollment/Class Size	Large Enrollment/Class Size
Counselor/Parent Selects Classes	Student Selects Their Own Classes
Teacher/Parent Conferences, Phone Calls Home	No Teacher/Parent Conferences or Phone Calls Home
Routine Class Schedule	Unpredictable Class Schedule
76% of Time Each Week Spent Inside the Classroom	91% of Full-Time Student's Time Each Week Spent Outside the Classroom
Content is taught from text book	Content is based on professors lectures; text book use varies
See Teacher Daily	See Professor Infrequently; Meetings Require an Appointment
Lighter/Easier Workload; Little to No Homework	Heavier Workload; Daily Homework for Each Class
Free Transportation to School	Student Must Find Their Own Transportation
Low Cost/Free Meals	Full Cost Meals
Ability to Make Up Missed Work	Ability to Make Up Work Depends on the Professor
Grades Every Nine Weeks	Grades Once Per Term

Can you think of any other differences?



NAME: _____

1. Go to www.actprofile.org and click the **Create Account** button to sign up.
2. Go to **Inventories** under the **My Profile** tab and complete your interest, abilities, and values inventories.
3. Once you've completed all three inventories, go to the Career Map by clicking on the **Explore Careers** button at the end of your values inventory or clicking **Career Map** under the **Career** tab.
4. Explore occupations by clicking on the circles (Career Areas) in the Career Map.

Be sure to explore occupations in the blue Career Areas. These occupations have work tasks that fit your interests, your abilities, or your work values. Do you have red Career Areas? Occupations in these Career Areas match two or more of your inventory results, so be sure to explore them too!

5. Find three occupations that look good to you right now, and favorite them by clicking on the star next to the occupation title. You can favorite more later.

Occupation 1: _____

Occupation 2: _____

Occupation 3: _____

When exploring occupations, it's important to consider what soft skills and hard skills are required to be successful at that job.

- ★ **Hard skills** help you carry out the technical and professional requirements of a job.
- ★ **Soft skills** help you work well with other.

6. After looking at the occupation details, list a few hard skills and soft skills for each of your three favorite occupations.

Occupation 1: _____	
Hard Skills (see the Details tab of this occupation)	Soft Skills (see the Qualities tab of this occupation)

Occupation 2: _____	
Hard Skills (see the Details tab of this occupation)	Soft Skills (see the Qualities tab of this occupation)

Occupation 3: _____	
Hard Skills (see the Details tab of this occupation)	Soft Skills (see the Qualities tab of this occupation)

7. It is also important to consider what majors or programs of study might help you prepare for your favorite occupations. Go to the **Training** tab of each of your favorite occupations and note the majors that can help you prepare for them. List some or all of them in the table below:

Majors to consider		
Occupation 1:	Occupation 2:	Occupation 3:

8. Think about your favorite occupations and the majors that help you prepare for them. Favorite three majors. You can favorite more later by clicking on the star next to the name of the major. Consider whether the major helps you prepare for a favorite occupation and/or matches your interests.

9. Click on **Summary** under the **Insights** tab. Click the PDF icon in the right-hand corner to download a copy of your insights summary. Print the page.

OPTIONAL

WANT MORE HELP THINKING ABOUT MAJORS?

Picking a major that matches your interests is also important. You can use your interest inventory results and the Major Map to understand what majors might be a good fit for you.

- Go to the Major Map by clicking **Major Map** under the **Education** tab.
- Explore majors by clicking on the boxes in the Major Map. Remember that blue areas match you interest inventory results.

EXTRA: UNDERSTANDING WHAT'S IMPORTANT TO YOU

Click on **Career Search** under the **Career** tab. This search is a powerful way to explore important differences between occupations.

Here you can explore how occupations differ in their work characteristics. For example, click **More Search Options** to use the **Advanced Search** to see how occupations differ in Variety. Select the *Low Variety* option and look at the resulting list of occupations. Workers in these occupations repeat a few tasks each day. Any surprises?

Now clear the *Low Variety* search option and select the *High Variety* option. Workers in these occupations change tasks more often throughout the day.

By comparing the occupations in these two lists you can begin to understand how important Variety is to you in a career.

Now it's your turn. Here is a list of work characteristics:

Search	Important to Me?
Variety	<input type="radio"/>
Work Setting	<input type="radio"/>
Travel	<input type="radio"/>
Contact with Others	<input type="radio"/>
Work Schedule	<input type="radio"/>

Go to the **Advanced Search**, select a search and try the different search options. How does the list of occupations change? Based on what you see, which work characteristics are important to you?

TAKE HOME

Now that you know more about your interests, abilities, and values, and how they relate to majors and occupations, it's time to learn about what it's like to be in today's workforce.

1. Find a trusted, employed adult you can interview.

Name: _____

Occupation: _____

2. Ask the person you're interviewing the following questions, and note their answers below:

- How long have you had your current job?
- What is your educational and/or training background?
- What do you like about your job?
- What do you dislike about your job?
- What are the strongest skills you need to do this work?
- What are your strongest skills that help you work well with others (coworkers, customers, etc.) in your job?

3. Now think about your own soft skills that can help you work well with others. Imagine you have a job in one of your favorite occupations. How might these skills help you do your work? How might they help you work with colleagues, customers, etc.? Take a look back at Step 6 if you need help.

CAREER PLANNING TIPS

Career planning has three steps that you will cycle through and repeat throughout your working life. By following these steps, you can make career decisions that are right for you. You'll know what your options are and what it will take to reach your goals.

FIRST, take a realistic look at your strengths, weaknesses, and interests.

Consider:

- What do you think about yourself?
- What can help you achieve your goals, and what obstacles could get in your way?
- What types of work and school courses and activities appeal to you? What interests you?
- What do you do well now, and what skills have you gained through experience?
- What values do you have regarding work?

SECOND, explore your options.

It's hard to know what you want to do "when you grow up" if you aren't even aware of the possibilities. Here are a just a few ways to find career information:

- If you are in school, see your counselor and talk to your parents.
- Spend time with people whose activities interest you.
- Volunteer or work in a job that interests you.
- Discuss your career and educational plans with your parents, counselor, or other interested people.

FINALLY, consider issues that can affect your plans.

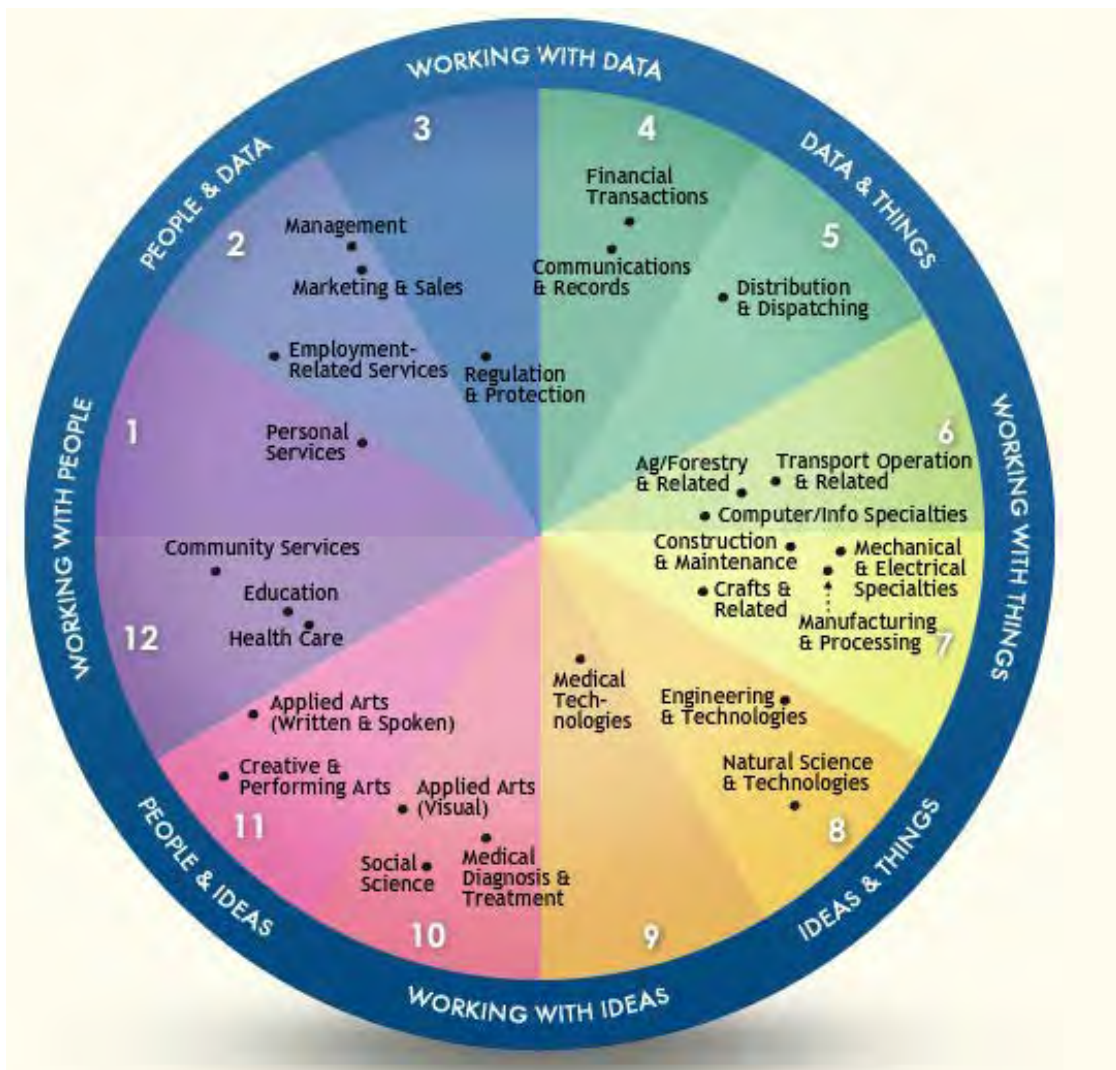
Take appropriate actions to accomplish your goals. Consider:

- What do you need to study?
- What schools offer the training you need?
- How will you pay for school?
- Are you ready to search for a job?
- How will you balance your work and going to school?
- How will you manage family or relationship commitments?

CAREER PLANNING TIPS

Review the World of Work Map:

The World-of-Work Map graphically shows how occupations relate to each other based on work tasks. When you receive scores from one of ACT's assessments, you receive a personalized report. This report suggests map regions and career areas on the World-of-Work Map for you to explore.



Find a career

Some of you have known what you wanted to be when you grow up for years. The rest of you are probably not even sure what your major will be in college — let alone your career! And that's OK. We're here to help. Follow these steps to find the right career and how to get started!

Follow your passion

Career decisions should be in line with your interests — not necessarily with the hottest new career in the field. Consider this: 30 percent of entering freshmen dropout, the average completion of a college degree now takes six years and 64 percent of employees under the age of 25 are unhappy in their jobs.

That's why John Strelecky, author of "The Why Café," says "you have to find a heart connection to a job." Maybe you don't have one area of interest. That's OK, too. Take as many different classes as you can. Backpack around the

world. Take a semester at sea. Try out lots of options and find one that you're most interested in.

YOUR PASSIONS:

Find your fit factor

Finding the right career fit goes beyond passion. You have to consider what you want to be doing and what you are good at, says Jim Beqaj, a recruiting consultant, career coach and author of "How to Hire the Perfect Employer." You have to have the skills to succeed. So try this exercise. If you could create a job for yourself that would leave you challenged but also satisfied, what would it be?

Tie it together

Once you figure out your passion and how that fits into the working world, it's time to work toward that career. Apply to internships and jobs in those fields and at specific companies that need what you're good at. Distinguish yourself from the other applicants by talking about your fit and your passion. Talk about why you're the best candidate strike the right "match" in terms of philosophy, vision and culture.

POSSIBLE CAREERS:



Read more!

Get more tips on how to find a career at LINKForCounselors.com



FINDING THE RIGHT COLLEGE FOR YOU!

1. List up to 4 subjects/activities/hobbies that interest you:
(both in school and outside of school)

- a. _____
- b. _____
- c. _____
- d. _____

2. What college majors and degrees are related to your interests?

- a. _____
- b. _____
- c. _____
- d. _____



3. List 4 colleges/universities that offer degree programs based on your interests:

- a. _____
- b. _____
- c. _____
- d. _____



4. Research the admission requirements for your selected schools:

- a. **School 1:** _____
 - i. Location: _____
 - ii. GPA: _____
 - iii. ACT/SAT: _____
 - iv. Essay: _____
 - v. Letter(s) of Recommendation: _____
 - vi. Community Service Hours: _____
 - vii. Tuition/Fees: _____
- b. **School 2:** _____
 - i. Location: _____
 - ii. GPA: _____
 - iii. ACT/SAT: _____
 - iv. Essay: _____
 - v. Letter(s) of Recommendation: _____
 - vi. Community Service Hours: _____
 - vii. Tuition/Fees: _____



FINDING THE RIGHT COLLEGE FOR YOU!

- c. **School 3:** _____
- i. Location: _____
 - ii. GPA: _____
 - iii. ACT/SAT: _____
 - iv. Essay: _____
 - v. Letter(s) of Recommendation: _____
 - vi. Community Service Hours: _____
 - vii. Tuition/Fees: _____
- d. **School 4:** _____
- i. Location: _____
 - ii. GPA: _____
 - iii. ACT/SAT: _____
 - iv. Essay: _____
 - v. Letter(s) of Recommendation: _____
 - vi. Community Service Hours: _____
 - vii. Tuition/Fees: _____

5. Based on your findings, list some personal goals to become college ready:

- a. _____
- b. _____
- c. _____
- d. _____

Get real advice on how to succeed in high school and prepare yourself for college and a career, from people like you! Visit <http://www.mytonomy.com/>



5 THINGS YOU NEED TO KNOW ABOUT COLLEGE ADMISSIONS

1. You can get in. Really.

College admission isn't as competitive as you might think. Fewer than 100 colleges in the U.S. are highly selective, which means they accept less than 25 percent of applicants. Close to 500 four-year colleges accept more than 75 percent of applicants. And open-admission colleges accept all or most high school graduates.



2. You are more than test scores.

Colleges care most about the work you've done in high school. They look for students who have earned strong grades in challenging courses. They also try to learn about your character by looking at what you do outside the classroom. Take advantage of opportunities like the application essay and college interview to show a more complete picture of who you are.

3. You are in charge.

This is your big future—you're in the driver's seat. Stay focused on what's important to you and what you want to get out of the college experience. College planning can feel overwhelming at times, but if you take charge and stay focused on your goals, you can make it work for you.



4. You are unique.

You should base your choice on how well a college fits your needs. Don't worry about how it's ranked on a list or how famous it is. The effort you put in and the opportunities you take advantage of once you get there matter more than the college you go to. Once you graduate from college, your achievements and skills will matter most.

5. You are not in this alone.

Family, teachers and friends are a great resource. Discuss your plans to go to college with them and ask for help and advice. Make an appointment with a school counselor or CAP Advisor to talk about the application process, colleges that will suit you and options for financial aid.

DEFINITIONS OF ADMISSION OPTIONS IN HIGHER EDUCATION



National Association for
College Admission Counseling
Guiding the way to higher education

STUDENTS: WHICH COLLEGE ADMISSION PROCESS BEST SUITS YOU?

Non-Restrictive Application Plans

Regular Decision

DEFINITION:

Students submit an application by a specified date and receive a decision in a clearly stated period of time.

COMMITMENT:

NON-BINDING

Rolling Admission

DEFINITION:

Institutions review applications as they are submitted and render admission decisions throughout the admission cycle.

COMMITMENT:

NON-BINDING

Early Action (EA)

DEFINITION:

Students apply early and receive a decision well in advance of the institution's regular response date.

COMMITMENT:

NON-BINDING

Restrictive Application Plans

Early Decision (ED)

DEFINITION:

Students make a commitment to a first-choice institution where, if admitted they definitely will enroll. The application deadline and decision deadline occur early.

COMMITMENT:

BINDING

Restrictive Early Action (REA)

DEFINITION:

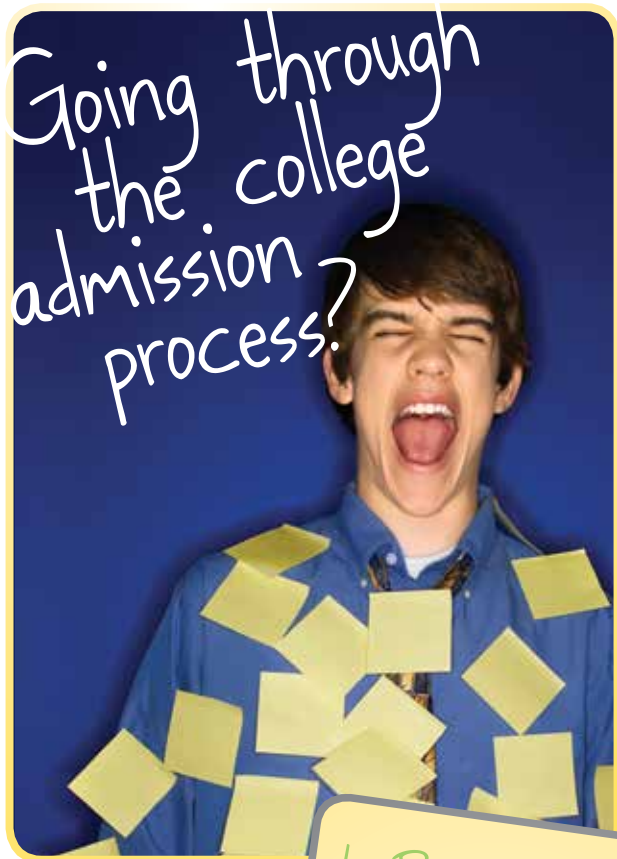
Students apply to an institution of preference and receive a decision early. They may be restricted from applying ED or EA or REA to other institutions. If offered enrollment, they have until May 1 to confirm.

COMMITMENT:

NON-BINDING

Students are not restricted from applying to other institutions and have until May 1 to consider their options and confirm enrollment.

Students are responsible for determining and following restrictions.



Overwhelmed?

That's understandable
—there is a lot of information out there and this is a major life decision for you—and your family.

One way to help you manage the college research and application process is to break it down into **four easy steps**.

1. Preparing
2. Researching
3. Applying
4. Deciding
Begin now!

1. Preparing

Talk – talk with your family, your high school counselor, friends, coaches, and anyone else who has served as a positive role model for you about your hopes, dreams, aspirations, fears, and desires for your future.

Learn – engage your education, learn how to study and take the most challenging courses that are available and appropriate for you. A strong academic performance in high school demonstrates to a college you are ready for the academic challenges you will face there.

Participate – get involved in a few extracurricular activities you really enjoy and commit to them. Strive to become a leader in that activity. Start writing for the school newspaper in ninth grade and work your way up to editor senior year. Life on a college campus is more than classes and a college wants students who will enrich the experience for others.

Plan – what do you need to do between today and when your college applications are due to make yourself a viable applicant to the college or university of your choice? Are you taking the necessary courses? What standardized tests are required?

Prepare...
9th Grade
10th Grade
11th Grade
Fall of 12th Grade

2. Researching

Learn as much as you can about schools that interest you to discover if they are right for you. You should learn a lot more than just whether or not they offer your possible major. Empower yourself by having the necessary information to make knowledgeable decisions. Fortunately, learning about colleges has never been easier. The information you should be looking for is usually just a click away.

Some questions to help you get started:

- How much does it cost to attend and might you qualify for financial aid? (The schools' online Net Price Calculator is a good place to start, but contact the admission/financial aid office to discuss aid options).
- What types of financial aid are available?
- What resources are available? How do they support a student with learning differences or who is physically challenged?
- What activities and clubs are available?
- What are your housing options?
- Does the college have a career guidance and placement office? Pre-professional advising (pre-med, pre-law, pre-vet, etc.)?
- Your counselor will be able to help you think of many, many more questions that you should be considering.
- And if you can...visit the college or university. There is no substitute for first-hand experience.

Resources to help your research:

Financial Aid: www.studentaid.ed.gov

Campus Safety: <http://ope.ed.gov/security>

General Information About Schools:

<http://nces.ed.gov/collegenavigator>

www.collegeresults.org

<http://nsse.iub.edu>

www.nationalcollegefairs.org

Research...
Spring 11th Grade through Fall 12th Grade

3. Applying

Actually applying for admission to a college is not as intimidating a task as you may think. Yes, you will need to complete forms online; gather information about yourself, your family, your activities; and, most likely, you will need to write a personal statement. It is all very doable. Your counselor is there to help—ask.

Some things for you to remember:

Do not miss deadlines—submitting an application for admission or financial aid after the deadline may automatically make you ineligible for consideration.

Fill out the FAFSA and/or additional financial aid forms because financial aid procedures can differ from school to school. No application for admission can be due prior to October 15. This is a bonus for you!

You need to be the sole author of your application—complete it yourself. You may ask for advice, but the words need to be yours.

No college should ask you where they rank on your list. You are not obligated to tell a college where else you are applying.

You should never feel pressured into applying to a college—admission officers are there to tell you about opportunities and give you accurate information.



Apply...
Fall of 12th Grade

Different application plans have different requirements and obligations.

Be sure you understand them:

Early Decision – if you apply Early Decision, you are committing yourself to attend that college if admitted. You file the application early in senior year and are notified of the college's decision around the end of the fall semester. You may have only one active Early Decision application filed at a time.

Early Action – you apply to the college during fall of your senior year and the college notifies you well before their Regular Decision deadline as to their decision. You are not obligated to attend the school. You may submit Early Action applications to multiple colleges.

Single Choice Early Action or Restrictive Early Action – this is the same concept as Early Action, BUT the colleges that use this form will restrict your ability to apply Early Action or Early Decision to other colleges.

Rolling Admission – a college will make its admission decision soon after an application is completed. Decisions are released on a “rolling” basis.

Regular Decision – A college has a specific deadline by which all applications must be completed. All of the applications are evaluated, all decisions made, and notification letters are then mailed to all applicants.

4. Deciding

Once the admission offices have notified you of their decisions, you need to make your decision as to which school you will attend. It is a big decision, and an important one. Take your time, carefully evaluate all of the information and make the choice that is best for you.

- No college can require you to commit to attending prior to May 1, the National Candidates Reply Date, with the exception of Early Decision or NCAA athletic scholarship programs.
- If you have received financial aid offers, compare them carefully. Determine exactly what your out-of-pocket cost will be to attend each school.
- Attend prospective student events at the colleges to which you were admitted.
- Talk to your family, your counselor and those you trust.
- You should never submit an enrollment deposit to more than one school. It is an unethical practice that may result in your acceptances being withdrawn by the colleges involved.
- Once you have decided, notify the colleges that you will not attend and request to have your application enclosed.
- If you have been offered a spot on a college's Wait List, learn what you need to do to be an active member of the Wait List. Be sure that you have a place to attend if you are not eventually offered admission off the Wait List.

Decide...
Spring 12th grade
May 1 = National Candidates Reply Date



1050 N. Highland Street Phone: 703/836-2222
Suite 400 800/822-6285
Arlington, VA 22201 Fax: 703/243-9375
www.nacacnet.org

The College Application Essay: A Recipe for a Draft

Okay, it's time. You've made a list of college options, you've read over some applications, and you've settled into the first marking period. Time to think **ESSAY!** You've probably looked at the questions, wondered what the colleges meant by the phrase "a significant experience" (does someone have to die?), and hoped this part of the application would go away.

Let's take it on. Here's a recipe for getting started.

Assemble these ingredients:

- 3 sheets of paper
- a timer or stopwatch
- a pen or pencil

Procedure:

- Begin by thinking about yourself. What are your strengths and weaknesses? What are your best qualities? Are you an intellectual? A creative type? Curious? Passionate? Determined? Resourceful?
- Choose a positive quality you'd like to convey to the admission committee, a strength that makes you an addition to any group. (DON'T pick an event or something you've done. President of the Nuclear Awareness Club is not a personal quality.) Focus on a quality of your mind or of your character. Now complete this sentence: "I am a very _____ person."
- Set the timer for 20 minutes. Pretend you're taking an exam at high school and the question is: "Tell a story about an experience or time when you showed you were a very _____ person." Use the characteristic you identified above. Write non-stop for 20 minutes; force yourself to keep telling the story and what it reveals until the timer goes DING.

OK...that's it. You've got a rough draft for your application essay!

You can look at the college application forms now and see what questions they ask. No matter what the questions are, you've already identified the important characteristic you want to convey to each college. You've actually answered any question that asks, "Tell us about yourself," or "Tell us about a significant experience in your life," or "We'd like to get to know you better." And for "Tell us about a person...," or a book, or a quote, you can make your choice based on the same quality you want to convey.

The key here is that the focus is on YOU and not on THEM, not on what they want but on what you are. So **WRITE ON!**

Sarah M. McGinty, www.collegeboard.org, 1999

College Essay Topics

Read through the topics listed below. All are topics that have been required on college admission forms. Choose the one that you feel you can answer best. Write a 2–3 page essay developing the topic.

- What have you undertaken or done on your own in the last year or two that has nothing to do with academic work? (Northwestern)
- Imagine that you have the opportunity to travel back through time. At what point in history would you like to stop and why? (Swarthmore)
- What is the best advice you ever received? Why? And did you follow it? (University of Pennsylvania)
- Select a creative work—a novel, a film, a poem, a musical piece, a painting or other work of art—that has influenced the way you view the world and the way you view yourself. Discuss the work and its effect on you. (New York University)
- What do you think has been the most important social or political movement of the 20th century? Do you share a personal identification with this cause? (Trinity College, CT)
- If you were to look back on your high school years, what advice would you give to someone beginning their high school career? (Simmons)
- It has been said [by Andy Warhol] that “in the future everyone will be famous for fifteen minutes.” Describe your fifteen minutes. (New York University)
- What single adjective do you think would be most frequently used to describe you by those who know you best? Briefly explain. (Stanford)
- Describe an intellectual experience of the past two years that has given you great satisfaction. (Amherst)
- If you were to describe yourself by a quotation, what would the quote be? Explain your answer. (Dartmouth)
- Tell us about the neighborhood that you grew up in and how it helped shape you into the kind of person you are today. (Yale and the University of Chicago)
- You’ve just written a 300-page autobiography. Send us page 217. (University of Pennsylvania)
- If you could be a “fly on the wall” to observe any situation (historical, personal, or otherwise) describe what you would choose to observe and why. What would you hope to learn and how would it benefit you? (University of Pittsburgh)
- If we could only admit one more student to the University of Pittsburgh, why should it be you? (University of Pittsburgh)
- Describe a risk that you have taken and discuss its impact on your life. (Kalamazoo College)
- If you could spend a year with any real or fictional person in the past, present, or future, whom would you choose? Why? (Kalamazoo College)

- What invention would the world be better off without, and why? (Kalamazoo College)
- If you had the gift of telepathy, the ability to read other people’s minds, would you use this gift or not? Explain. (Middle East Technical University)
- Tell us about one of the best conversations you’ve had. (Stanford)
- If you were to write a book, on what theme or subject matter would it be based, and why? (Stanford)
- Tell us how a particular book, play, film, piece of music, dance performance, scientific theory or experiment or work of art has influenced you. If you choose a novel, film, or play, assume we know the plot. (Notre Dame)
- Select a technological innovation of this century and discuss its effects on your family, local community or nation. (Notre Dame)
- Read Annie Dillard’s *An American Childhood*. Choose one of her observations or ideas and write a creative, reflective or provocative essay. (Notre Dame)
- Read Martin Luther King, Jr.’s “Letter from Birmingham Jail.” Drawing upon personal experience, write a creative, reflective or provocative essay. (Notre Dame)
- If you had only \$10 to plan a day’s adventure, where would you go, what would you do, and whom would you take with you? (Johns Hopkins)
- Evaluate a significant experience, achievement, risk you have taken, or ethical dilemma you have faced and its impact on you. (Common Application)
- Discuss some issue of personal, local, national, or international concern and its importance to you. (Common Application)
- Indicate a person who has had a significant influence on you, and describe that influence. (Common Application)
- Describe a character in fiction, an historical figure, or a creative work (as in art, music, science, etc.) that has had an influence on you, and explain that influence. (Common Application)
- A range of academic interests, personal perspectives, and life experiences adds much to the educational mix. Given your personal background, describe an experience that illustrates what you would bring to the diversity in a college community, or an encounter that demonstrated the importance of diversity on you. (Common Application)

Write your college essay

The admission essay is an important part of any college application. Some schools give more weight to the essay than others, but if an essay is required, you can bet it's going to be used in the admissions decision to some degree. Even if you have a high GPA, the essay provides an easy way for you to distinguish yourself from the other thousand applicants who have similar grades and activities as you. Writing an admissions essay that works will increase your chances of being accepted. To help you out, we have put together this easy list of do's and don'ts for writing your admission essay.

Do:

- Brainstorm ideas before you write. Choose the idea that best fits you and a topic that you feel will be unique to the other thousands of essays that the admissions officers will read.
- Choose a topic that is specific. Doing so will allow you to go in-depth into one idea rather than trying to cover a broad topic with a short essay. The more in-depth you go, the more unique your essay will be.
- Write multiple drafts of your essay and get feedback on each one from a parent or friend. This will help ensure you cover the topic well, and give you the chance to choose the best of your work.
- Write as well as you can, edit the document and get help if needed. Use a mixture of sharp adjectives and smart wit without sounding too terse, verbose or ostentatious (SAT words!)

Don't:

- Don't choose offensive topics. Topics that may be offensive are those that surround religion, racism and even personal opinions on world issues. You won't be doing yourself any favors if your essay leaves the admissions officer feeling offended or angry.
- Don't let anyone else dictate the topic of your essay. You can get help brainstorming if you want, but don't write about someone else's chosen topic.
- Don't write a negative essay. The more positive you are with the topic, the more enjoyable the essay will be to read. Avoid negative topics and negative ideas within the body of the essay.
- Don't be arrogant or pedantic with your writing. The admissions officers will see it, and arrogance will work against you in the admissions process.

NOTES: _____



SCHOLARSHIP OPPORTUNITIES AND SEARCH TOOLS

Florida Department of Education – Scholarships & Grants

The FL Department of Education, Office of Student Financial Assistance (OSFA), administers a variety of state-funded grants and scholarships (including Bright Futures) to assist Florida residents with the cost of their postsecondary education. Visit the following website for more information and eligibility requirements:

Website: <http://www.floridastudentfinancialaid.org/SSFAD/home/uamain.htm>

The Miami Foundation – Scholarships

Scholarships vary year to year. Visit the following website for more information and eligibility requirements:

Website: <https://miamifoundation.org/sslpage.aspx?pid=429>

The Miami Herald Silver Knight Awards – Scholarships

The purpose of this Awards program is to recognize outstanding students who have not only maintained good grades but have also unselfishly applied their special knowledge and talents to contribute significant service to their schools and communities. Visit the following website for more information and eligibility requirements:

Website: <http://www.miamiherald.com/site-services/miami-herald-events/silver-knight/>

Congressional Hispanic Caucus Institute (CHCI) – Scholarships

The CHCI Scholarship Program provides financial assistance that will increase graduation rates among Latino students in post-secondary education. Visit the following website for more information and eligibility requirements:

Website: <https://www.chcinextopp.net/scholarships#.VTfAuonwtaQ>

Ronald McDonald House Charities (RMHC) – Scholarships

The RMHC network offer scholarships to students in financial need who have demonstrated academic achievement, leadership and community involvement. Visit the following website for more information and eligibility requirements:

Website: <http://www.rmhc.org/rmhc-us-scholarships>

FastWeb – Scholarship Search Tool

Search for scholarships, get student financial aid and find money to pay for college.

Website: <http://www.fastweb.com/>

Department of Labor – Scholarship Search Tool

Search more than 7,000 scholarships, fellowships, loans, and other financial aid opportunities.

Website: <http://careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>

Big Future by The College Board – Scholarship Search Tool

Find scholarships, financial aid and internships from more than 2,200 programs, totaling nearly \$6 billion.

Website: <https://bigfuture.collegeboard.org/scholarship-search>

For more scholarship information, schedule a visit with your CAP Advisor or Counselor!

SCHOLARSHIP OPPORTUNITIES AND SEARCH TOOLS

CollegeNET – Scholarship Search Tool

A scholarship search engine and social network where students create topics, participate in discussions, and vote on scholarship winners.

Website: <http://collegenet.com/elect/app/app>

Scholarships.com – Scholarship Search Tool

A scholarship search engine to find money for college and learn about the entire financial aid process.

Website: <https://www.scholarships.com/about-us/>

For more scholarship information, schedule a visit with your CAP Advisor or Counselor!

INCREASING PARENTAL AND COMMUNITY INVOLVEMENT



Planning a Town Hall Meeting is a Great Way to Engage Parents and the Local Community in Your School!

Tips for a Successful Town Hall Event

I. Form a Planning Committee

	Form partnerships with a variety of organizations and other likely allies and with them to plan and hold your event <ul style="list-style-type: none"> - create a list of current partners that already exist in your school
	Create a common vision and messaging to assure partner assistance and investment in the event
	Delegate responsibilities to committee members so all can assist with the planning and logistics <ul style="list-style-type: none"> - location, staffing, equipment, materials, guest speakers, panelists, food/catering

II. Understand the Specific Needs and Characteristics of Your Community

	Focus town hall meeting topic(s) on specific parent and/or student needs and concerns
	Involve parents in the planning committee <ul style="list-style-type: none"> - engage your school PTSA, parent resource center

III. Identify Objectives

	Establish a clear goal or objective for the town hall meeting
	Let parents and students know what to expect from the meeting and what will be expected of them
	Make sure your objective(s) coincide with your partners' objectives and with parents' needs

IV. Selecting the Location and Date

	Establish a timeline <ul style="list-style-type: none"> - what time of year will the event be most relevant and impactful? - consider the needs of parents and students when selecting a date/time
	Select a location that is easy for parents, students, partners and the media to get to
	Establish a budget <ul style="list-style-type: none"> - Decide what equipment and supplies are necessary (AV equipment, tables and chairs, catering) and who will cover the costs

INCREASING PARENTAL AND COMMUNITY INVOLVEMENT

V. Identify and Invite Panelists and a Moderator/Facilitator

	<p>Select trusted, well-respected speakers to a panelist and/or moderator/facilitator</p> <ul style="list-style-type: none"> - Think of experts (educator, community leader, elected official) with a broad range of experience related to the objective/goal of your town hall event - Invite panelists/moderator by first speaking with them and the follow up with a formal invitation letter
	Include community members and alumni to lend credibility to the event
	<p>Schedule an informal prep session with the panel and moderator 1-2 days prior to the event</p> <ul style="list-style-type: none"> - Make sure all participants have background information on your school and the event objective/goal
	Offer the moderator/facilitator prepared questions to help guide the conversation
	Identify an individual to serve as media spokesperson to provide comments to the press

VI. Preparations for the Day of the Event (On-Site)

	<p>Provide attendees with handouts related to the event</p> <ul style="list-style-type: none"> - agenda, event objectives speaker bios
	<p>Identify an individual to take photos of the event</p> <ul style="list-style-type: none"> - share on school website, social media pages
	Collect names and emails of guests to keep them informed on follow up items and upcoming events at your school

CONSIDERATION of DEFERRED ACTION for CHILDHOOD ARRIVALS

Deferred action for childhood arrivals (DACA) allows certain individuals, who meet specific guidelines, to request consideration of deferred action from USCIS. Individuals who receive deferred action will not be placed into removal proceedings or removed from the United States for a specified period of time unless terminated. If you receive deferred action, you may be eligible for employment authorization. You may request deferred action for childhood arrivals if you meet the following guidelines:

Can I be considered? Review Guidelines



You came to the United States before reaching your 16th birthday

You have continuously resided in the United States since June 15, 2007, up to the present time



You were under the age of 31 as of June 15, 2012



You never had a lawful immigration status on or before June 15, 2012, or any lawful immigration status or parole that you obtained had expired as of June 15, 2012

You are currently in school, have graduated or obtained your certificate of completion from high school, have obtained your General Educational Development certification, or you are an honorably discharged veteran of the Coast Guard or Armed Forces of the United States



You have not been convicted of a felony, significant misdemeanor, or three or more misdemeanors, and do not otherwise pose a threat to national security or public safety

You were physically present in the United States on June 15, 2012, and at the time of making your request for consideration of deferred action with USCIS



How do I file?



Collect documents as evidence you meet the guidelines



Complete USCIS Form I-821D, I-765 and I-765 Worksheet



Mail USCIS forms and fees (total \$465)



Visit your local USCIS Application Support Center for a scheduled biometric services appointment



Check the status of your request online

Renew your DACA



Find your DACA expiration date

On your Form I-797, Notice of Action



OR



Form I-766 - The date your Employment Authorization Document (EAD) expires

SUBMIT renewal request

4 months or 120 days before your current period of DACA expires.

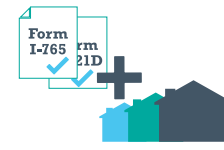
Ensure you meet the following



You met the initial DACA requirements



You did not depart the United States on or after August 15, 2012, without advance parole



You have continuously resided in the United States since you submitted your most recent DACA request that was approved



You have not been convicted of a felony, a significant misdemeanor, or three or more misdemeanors, and do not otherwise pose a threat to national security or public safety

Complete and mail forms to USCIS

- 1 Form I-821D, Consideration of Deferred Action for Childhood Arrivals
- 2 Form I-765, Application for Employment Authorization
- 3 Form I-765WS, Worksheet

REMEMBER: Read instructions carefully • Sign the forms • Pay \$465 fee



U.S. Citizenship and Immigration Services

If you have questions about your request, please call USCIS Customer Service at 1-800-375-5283 or 1-800-767-1833 (TDD). www.uscis.gov/childhoodarrivals

CONSIDERACIÓN DE ACCIÓN DIFERIDA PARA LOS LLEGADOS EN LA INFANCIA

La Acción Diferida para los Llegados en la Infancia permite a ciertas personas que cumplen con requisitos específicos, solicitar a USCIS diferir acción en su caso. Las personas que reciben acción diferida no enfrentarán procedimientos de deportación ni serán removidos de Estados Unidos por un período de tiempo específico, a menos que les sea revocada. Si se le concede acción diferida, usted puede ser elegible a la autorización de empleo. Puede solicitar Acción Diferida para los Llegados en la Infancia si cumple con los siguientes requisitos:

¿Puedo ser considerado a Acción Diferida?

Revise los requisitos



Vino a EE.UU. antes de cumplir los 16 años de edad

Ha residido continuamente en EE.UU. desde el 15 de junio de 2007 hasta el presente



Tenía menos de 31 años de edad al 15 de junio de 2012



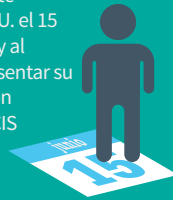
Usted nunca tuvo estatus migratorio legal en o antes del 15 de junio de 2012, o cualquier estatus migratorio legal o permiso adelantado que obtuvo caducó al 15 de junio de 2012

Está actualmente en la escuela, se graduó u obtuvo su certificado de finalización de escuela superior, ha obtenido un Certificado de Desarrollo Educativo General, (GED, por sus siglas en inglés) o es un veterano retirado honorablemente de la Guardia Costera o las Fuerzas Armadas de Estados Unidos



No ha sido convicto de un delito grave, delito menos grave de carácter significativo, o tres o más delitos graves, ni representa una amenaza a la seguridad nacional o a la seguridad pública

Estuvo físicamente presente en EE.UU. el 15 de junio de 2012 y al momento de presentar su solicitud de acción diferida ante USCIS



¿Cómo presento mi petición?



Reúna los documentos que evidencian que cumple con los requisitos



Complete los Formularios I-821D, I-765 e I-765WS (Hoja de Trabajo)



Envíe a USCIS los formularios y el pago de tarifas (\$465 en total)



Asista a su cita programada en el Centro Local de Asistencia en Solicitudes de USCIS para la toma de datos biométricos



Verifique electrónicamente el estatus de su petición

Cómo renovar su DACA



Verifique la fecha en que caducará su DACA

En su Formulario I-797, Notificación de Acción



En su formulario I-766. Documento de Autorización de Empleo (EAD por sus siglas en inglés) caducará

Presente una petición de renovación

4 meses o 120 días antes de que caduque su periodo vigente de DACA.

Asegúrese de que cumple con los siguientes requisitos



Cumple con los requisitos iniciales de DACA



No salió de EE.UU. sin un permiso adelantado de viaje a partir del 15 de agosto de 2012



Ha residido continuamente en los Estados Unidos desde que presentó su más reciente petición de DACA aprobada.



No ha sido convicto de un delito grave, delito menos grave de carácter significativo, o tres o más delitos graves, ni representa una amenaza a la seguridad nacional o a la seguridad pública

Complete y envíe sus formularios a USCIS

1 Formulario I-821D, Consideración de Acción Diferida para los Llegados en la Infancia

2 Formulario I-765, Solicitud de Autorización de Empleo

3 Formulario I-765WS, Hoja de Trabajo

RECUERDE:

Lea las instrucciones cuidadosamente, firme los formularios, y pague la tarifa de \$465.



U.S. Citizenship and Immigration Services

Si tiene preguntas acerca de su petición, por favor llame a Centro Nacional de Servicio al Cliente de USCIS al 1-800-375-5283 o 1-800-767-1833 (TDD).

www.uscis.gov/es/acciondiferida



U.S. Citizenship and Immigration Services



Deferred Action for Childhood Arrivals (DACA)

Background

- On June 15, 2012, DHS announced that certain people who came to the U.S. as children may request consideration of deferred action for childhood arrivals (DACA).
- On August 15, 2012, USCIS began a new process to review requests for deferred action for childhood arrivals, and to grant work authorization, on a case by case basis.





Guidelines

You may request deferred action for childhood arrivals if you:

- were under 31 on June 15, 2012;
- came to the U.S before you turned 16;
- lived continuously in the U.S. from June 15, 2007 to the present;
- were in U.S. on June 15, 2012 and when you made your request for deferred action.





Guidelines

You may request deferred action for childhood arrivals if you had no lawful status on June 15, 2012. This means that:

- You never had a lawful immigration status on or before June 15, 2012; or
- Any lawful immigration status or parole that you obtained prior to June 15, 2012 had expired as of June 15, 2012.





Guidelines (continued)

You may request deferred action for childhood arrivals if you:

- are in school at the time of filing;
- graduated or have a certificate of completion from high school;
- have a GED certificate; or
- were honorably discharged from the U.S. Coast Guard or U.S. Armed Forces.





Guidelines

You may request deferred action for childhood arrivals if you:

- have not been convicted of:
 - a felony;
 - a significant misdemeanor; or
 - three or more misdemeanors.
- are not a threat to national security or public safety.





Guidelines

You may request deferred action for childhood arrivals even if you:

- have been in removal proceedings or your proceedings were terminated;
- are in removal proceedings now;
- have a final removal order;
- have a voluntary departure order.



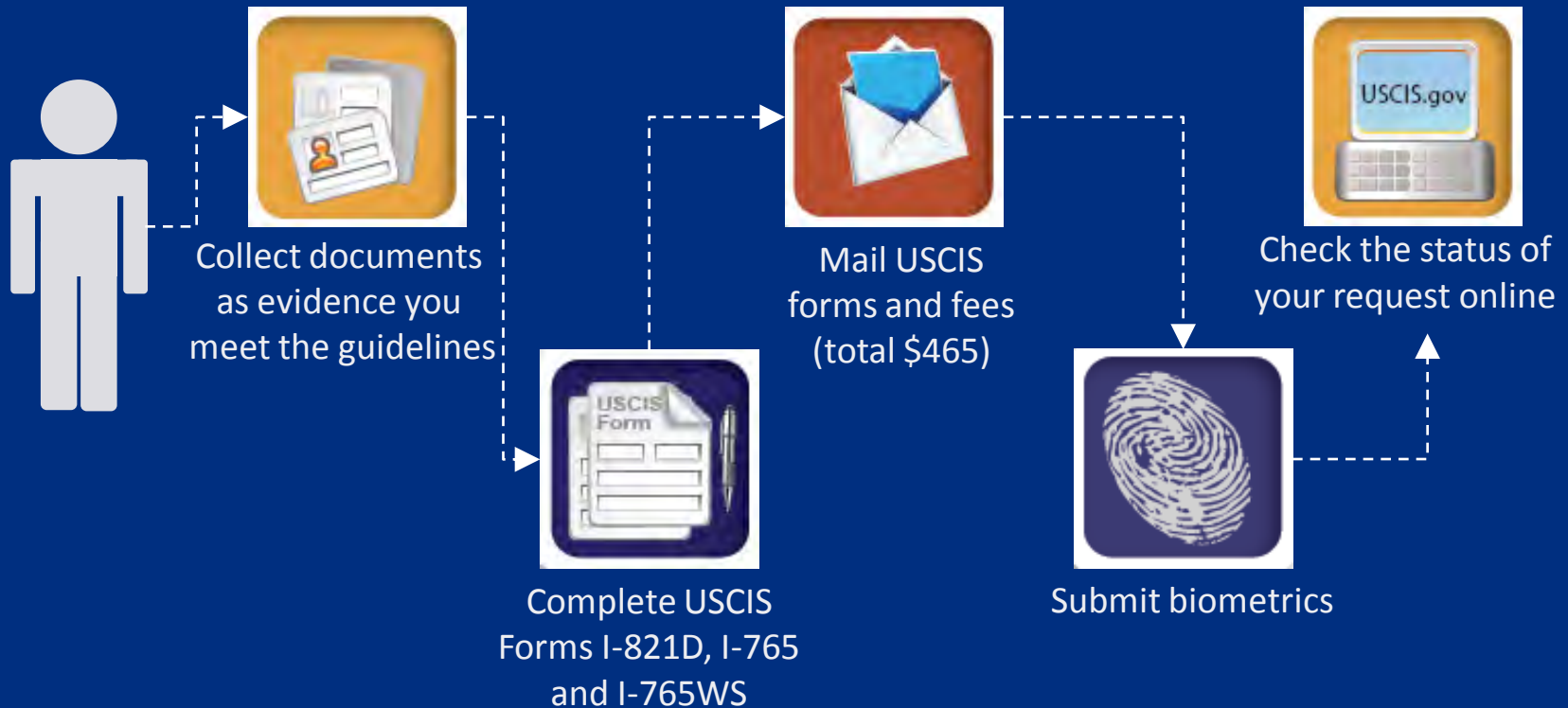


Guidelines

- If your removal proceedings were terminated by an Immigration Judge, you must submit a copy of the termination order.
- If you are in detention now, do not request deferred action from USCIS. You, or your attorney, should speak to your deportation officer.



How to Request Initial DACA





Documents & Evidence

- Anyone requesting initial deferred action for childhood arrivals needs to submit documents as evidence they meet the guidelines.
- Those requesting a renewal of DACA do not need to submit documents unless they have *new* documents about removal proceedings or criminal history that they have not already submitted to USCIS in a previously approved DACA request
- Unless we ask for the original, the requestor should submit photocopies of these documents.





Complete the Forms

Fill out and sign:


- Form I-821D, Consideration of Deferred Action for Childhood Arrivals;
- Form I-765, Application for Employment Authorization;
- Form I-765WS, Form I-765 Worksheet;

**Consideration of Deferred Action
for Childhood Arrivals**

U.S. Department of Homeland Security
U.S. Citizenship and Immigration Services

USCIS
Form I-821D
OMB No. 1615-0124
Expires 06/30/2016

Receipt		Action Block
For USCIS	A- []	

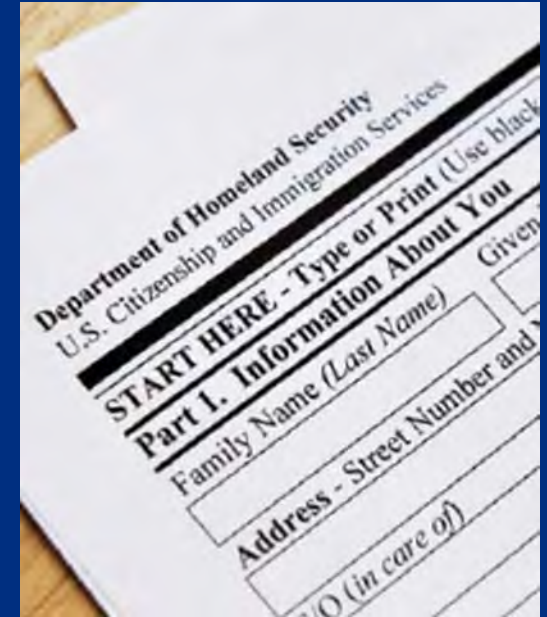
Form I-821D 06/04/14 N  Page 2 of 7





Tips

- Type or print in black ink;
- Mail all forms together;
- Write your name and date of birth the same way on each form;
- Answer all questions completely and accurately – do not leave data fields blank;
- Sign your forms - if you are under 14, a parent or guardian can sign for you;





Tips

- Use the correct version of the forms: I-821D (not I-821), I-765, and I-765WS;
- Submit photocopies unless we ask for original documents;
- Foreign language documents must have a complete English translation;

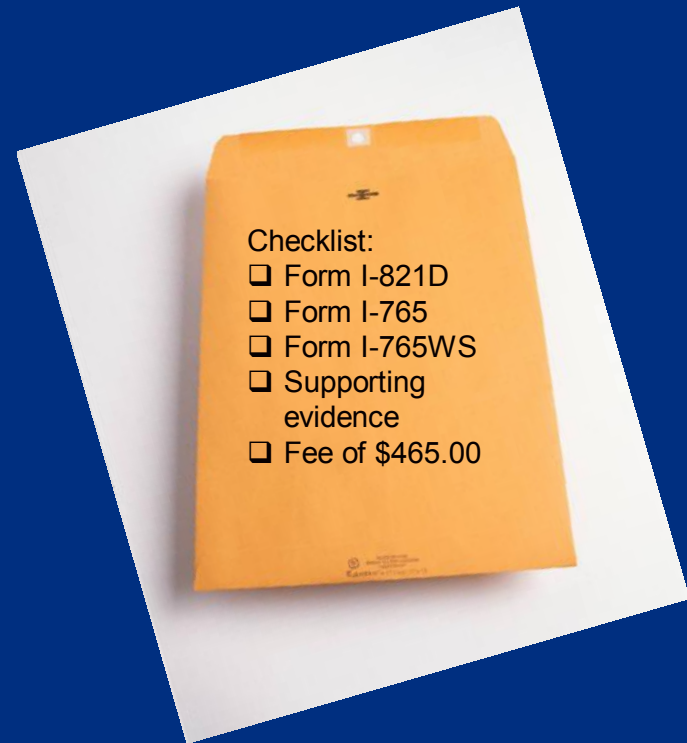




Mail the Forms

Put everything in one envelope...

- all three forms (I-821D, I-765 and I-765WS);
- supporting evidence;
- and the fee of \$465;
- Use mailing address listed on the I-821D instructions;
- Keep a photocopy of your paperwork for your records;





What documents show you meet the guidelines?

Proof of identity	<ul style="list-style-type: none">▪ Passport;▪ Birth certificate with photo identification;▪ School or military ID with photo;▪ Any U.S. government immigration or other document that has your name and photo;
Proof you came to U.S. before your 16th birthday	<ul style="list-style-type: none">▪ Passport with admission stamp;▪ Form I-94/I-95/I-94W;▪ School records from the U.S. schools you have attended;▪ Any Immigration and Naturalization Service or DHS document stating your date of entry (Form I-862, Notice to Appear);▪ Travel records, hospital or medical records;
Proof of immigration status	<ul style="list-style-type: none">▪ Form I-94/I-95/I-94W with authorized stay expiration date;▪ Final order of exclusion, deportation, or removal issued as of June 15, 2012;▪ A charging document placing you in removal proceedings;





What documents show you meet the guidelines?

**Proof of presence
in U.S. on June 15,
2012**

**Proof you have
lived continuously
in the U.S. since
June 15, 2007**

- Rent receipts or utility bills;
- Employment records (pay stubs, W-2 Forms, etc);
- School records (letters, report cards, etc);
- Military records (Form DD-214 or NGB Form 22);
- Official records from a religious entity confirming participation in a religious ceremony;
- Money order receipts for money sent in or out of the country;
- Passport entries;
- Birth certificates of children born in the U.S.;
- Dated bank transactions;
- Automobile license receipts or registration;
- Deeds, mortgages, rental agreement contracts;
- Tax receipts, insurance policies;





What documents show you meet the guidelines?

Proof you were a student when you made your request	<ul style="list-style-type: none">▪ School records (transcripts, report cards, etc) from the U.S. school you are attending now showing:<ul style="list-style-type: none">▪ the name(s) of the school(s);▪ periods of school attendance, and;▪ the current educational or grade level;▪ U.S. high school diploma or certificate of completion;▪ U.S. GED certificate;
Proof you were honorably discharged from the Coast Guard or U.S. Armed Forces	<ul style="list-style-type: none">▪ Form DD-214, Certificate of Release or Discharge from Active Duty;▪ NGB Form 22, National Guard Report of Separation and Record of Service;▪ Military personnel records;▪ Military health records;



Brief Absences

A brief, casual, and innocent trip outside the U.S. will not interrupt your continuous residence as long as the absence:

- was before August 15, 2012;
- was short;
- was not because of a formal court ordered removal of any kind, and
- your actions while outside of the U.S. did not violate U.S. law;

Any unauthorized travel outside of the United States on or after August 15, 2012 will interrupt your continuous residence and you will not be considered for deferred action under this process.





What documents show your trip was brief, casual & innocent?

- Plane or other transportation tickets or itinerary showing the travel dates;
 - Passport entries;
 - Hotel receipts showing the dates you were abroad;
 - Evidence of the purpose of the travel (e.g. you attended a wedding or funeral);
 - Copy of advance parole document; and
 - Any other evidence that could support a brief, casual, and innocent absence.
-
- In Part 2 of Form I-821D, list all the trips you took outside of the U.S. since June 15, 2007.
 - Include the departure and return dates and the reason for your trip(s).



Direct Evidence

Submit as much direct evidence as you can.

Other evidence (other than that listed in the charts above) may also be used to show:

- You were in the U.S. on June 15, 2012;
- You came to the U.S. before your 16th birthday;
- You have lived continuously in the U.S. since June 15, 2007;
- Any travel outside the U.S. during the 5 years of continuous presence was brief, casual, and innocent.





What Happens After I File?

- We will check your request for completeness and send you a receipt notice.
- Then we will send you a notice for a fingerprint appointment.
- Do not miss this appointment or your request could be delayed or denied.
- We may ask you for more information or ask you to come to our office.
- You will receive a written decision.





What Happens After I File?

- There is no appeal or motion to reopen/reconsider for these cases.
- You can submit a case inquiry by contacting USCIS call centers at 1-800-375-5283 or 1-800-767-1833 (TDD for the hearing impaired) or by submitting a case status inquiry at www.uscis.gov/tools if certain conditions are met .





What Happens After I File?

E-Notification

- You may choose to receive an email or text message that your request has been accepted.
- To receive this notice, complete Form G-1145, E-Notification of Application/Petition Acceptance, and clip it to the first page of our I-821D application.
- Check the status of your request in Case Status Online at www.uscis.gov.
- The 90-day period for reviewing Form I-765 filed together with Form I-821D begins if and when USCIS decides to defer action in your case.



Trips Outside the U.S.

- If we defer action in your case and you want to travel outside the United States, you must apply for advance parole.
- File Form I-131, Application for Travel Document and pay the fee of \$360.
- We generally approve advance parole when the travel is for humanitarian, educational, or employment purposes.
- Advance parole requests will not be considered unless we have already deferred action in your case.
- Do not submit Form I-131, Application for Travel Document, with Form I-821D; if you do, your entire packet will be rejected.



DACA Renewal

- In September 2014, the first individuals who received deferred action from USCIS will begin to have their DACA and employment authorization expire.
- If your DACA and employment authorization expire, you will revert to having no employment authorization or deferred action and, for admissibility purposes, you will begin to accrue unlawful presence time once again.
- To request a renewal, DACA recipients should submit Form I-821D, Form I-765 and Form I-765WS (Worksheet), along with the I-765 filing fees, 120-150 days before their current DACA is set to expire.
- USCIS is currently accepting requests for both initial and renewal DACA.



DACA Renewal Guidelines

- To request renewal, an individual must have previously received DACA and
 - ✓ Did not depart the U.S. on or after August 15, 2012 without advance parole;
 - ✓ Has continuously resided in the U.S. since he or she submitted the initial DACA request; and
 - ✓ Has not been convicted of a felony, a significant misdemeanor, or three or more misdemeanors, and does not otherwise pose a threat to national security or public safety.



Initial vs. Renewal DACA

- You must submit supporting documents only for an initial request, not a renewal, unless requested by USCIS or if you have new information as explained below.
- Do not provide any additional documents at the time you request renewal of DACA unless you have *new* documents about removal proceedings or criminal history. Do not submit documents that you have already submitted to USCIS as part of a previously approved DACA request.
- You should keep all documents that demonstrate how you meet the DACA guidelines, so you can provide them if requested by USCIS.



If We Do Not Defer Action

- In cases where we do not defer action, we will follow existing policy guidance governing the referral of cases to U.S. Immigration and Customs Enforcement (ICE) and the issuance of a Notice to Appear (NTA).
- If your case does not involve a criminal offense, fraud, or a threat to public safety, we will not refer your case to ICE.
- Visit www.uscis.gov/NTA for details.



Protecting Your Information

We will not share any information about you with ICE or U.S. Customs and Border Protection (CBP) for the purpose of immigration enforcement proceedings unless you meet the criteria for:

- the issuance of an NTA; or
- a referral to ICE under the criteria set forth in our NTA guidance.



Reminders

- Remember - the Wrong Help Can Hurt.
- All USCIS forms are available for free at www.uscis.gov/forms or by calling 1-800-870-3676.
- Get help only from an official government resource, an attorney, or Board of Immigration Appeals (BIA) accredited representative.
- To find an attorney or accredited representative, visit www.uscis.gov/avoidscams.
- For official information about deferred action for childhood arrivals, go to www.uscis.gov/childhoodarrivals.



About this Presentation

- Authors: U.S. Citizenship and Immigration Services;
- Date of last revision: June 23, 2014;
- This presentation is valid as of the date of the last revision.
- This presentation contains no sensitive Personally Identifiable Information (PII).
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General information

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How do I request consideration of deferred action for childhood arrivals (DACA)?



U.S. Citizenship
and Immigration
Services

On June 15, 2012, the Secretary of Homeland Security announced that certain people who came to the United States as children and meet several key guidelines may request consideration of deferred action for a period of 2 years, subject to renewal. Those granted deferred action are also eligible for work authorization.

Only individuals who can prove through verifiable documentation that they meet these guidelines will be considered for deferred action. Determinations will be made on a case-by-case basis under the guidelines in the Secretary's memorandum.

How do I know if I may request consideration of deferred action for childhood arrivals?

You may request consideration if you:

1. Were under the age of 31 as of June 15, 2012;
2. Came to the United States before reaching your 16th birthday;
3. Have continuously resided in the United States since June 15, 2007, up to the present time;
4. Were physically present in the United States on June 15, 2012, and at the time of making your request with USCIS;
5. Had no lawful status on June 15, 2012, which means that:
 - You never had a lawful immigration status on or before June 15, 2012; or
 - Any lawful status or parole that you obtained prior to June 15, 2012, had expired as of June 15, 2012.
6. Are currently in school, have graduated or obtained a certificate of completion from high school, have obtained a General Education Development (GED) certificate, or are an honorably discharged veteran of the Coast Guard or U.S. Armed Forces; and
7. Have not been convicted of a felony, significant misdemeanor, or three or more other misdemeanors, and do not otherwise pose a threat to national security or public safety.

How do I request consideration of deferred action for childhood arrivals?

You must submit **Form I-821D, Consideration of Deferred Action for Childhood Arrivals**. This form must be completed, properly signed, and accompanied by a **Form I-765, Application for Employment Authorization**, and a **Form I-765WS, Form I-765 Worksheet**. Failure to submit a completed Form I-765, accompanied by the correct fees, will disqualify you from consideration for deferred action. While there is no filing fee for Form I-821D, you must submit the \$380 filing fee and \$85 biometric services fee for Form I-765, for a total fee of \$465. Please read the form instructions to ensure that you submit all the required documentation to support your request. See www.uscis.gov/I-821D and www.uscis.gov/I-765 for complete filing instructions. See www.uscis.gov/childhoodarrivals for additional information on the deferred action for childhood arrivals process.

Please Note: Once you receive a receipt confirming that your request is properly filed, you will be sent an appointment notice to visit an Application Support Center for biometric services (photograph and fingerprints). Please make sure you read and follow the directions in the notice. Failure to attend your biometrics appointment may delay processing or result in a denial of your request.

Where do I file my request for consideration of deferred action for childhood arrivals?

Requests for consideration of deferred action for childhood arrivals will be filed by mail to the USCIS Lockbox. Please visit www.uscis.gov/I-821D or contact the USCIS National Customer Service Center at **(800) 375-5283** for the most current information and instructions on where to mail your request.

What evidence should I submit with my initial request for consideration of deferred action for childhood arrivals?

For initial requests, the evidence should show that you meet the guidelines outlined above in "How do I know if I may request consideration of deferred action for childhood arrivals?" This includes evidence that you:

1. Were born after June 15, 1981;
2. Arrived in the United States before the age of 16;
3. Have continuously resided in the United States since June 15, 2007, up to the present time;
4. Were present in the United States on June 15, 2012;
5. Had no lawful status on June 15, 2012;
6. Are currently in school, have graduated or received a certificate of completion from high school, obtained a General Educational Development (GED) certificate, or are an honorably discharged veteran of the Coast Guard or U.S. Armed Forces; and
7. Are at least 15 years of age at the time of filing if you have never been in removal proceedings or if your case was terminated before you submit your request for consideration of deferred action for childhood arrivals.

For information about specific documents that may satisfy these guidelines, please read the instructions to Form I-821D at www.uscis.gov/I-821D and the frequently asked questions at www.uscis.gov/childhoodarrivals.

Does this process apply to me if I am currently in removal proceedings, have a final removal order, or have a voluntary departure order?

Yes. This process is open to any individuals who can demonstrate that they meet the guidelines, including those who have never been in removal proceedings as well as those in removal proceedings, with a final order, or with a voluntary departure order (as long as they are not in immigration detention). If you are not in immigration detention and want to affirmatively request consideration of deferred action, you must submit your request to USCIS. You do not need to be 15 years of age or older at the time of filing if you are in removal proceedings, have a final removal order, or have a voluntary departure order. All cases will be considered on an individual basis.

Submit a copy of the removal order or any document issued by the immigration judge or the final decision from the Board of Immigration Appeals, if available. This requirement applies only to people who have been in removal proceedings.

Do brief departures affect my ability to satisfy the continuous residence in the United States since June 15, 2007, guideline?

A brief, casual, and innocent absence from the United States will not interrupt your continuous residence. Any absence will be considered brief, casual, and innocent if it occurred before August 15, 2012, and was:

1. Short and reasonably calculated to accomplish the purpose for the absence;
2. Not because of an order of exclusion, deportation, or removal;
3. Not because of an order of voluntary departure, or an administrative grant of voluntary departure before you were placed in exclusion, deportation, or removal proceedings; and
4. The purpose of the absence and/or your actions while outside the United States were not contrary to law.

Any unauthorized travel outside of the United States on or after August 15, 2012, will interrupt your period of continuous residence and you will not be considered for deferred action under this process.

For information about specific documents that may show your absence was brief, casual, and innocent, please read the instructions at www.uscis.gov/I-821D and the frequently asked questions at www.uscis.gov/childhoodarrivals.

Will USCIS conduct a background check when reviewing my request for consideration of deferred action for childhood arrivals?

Yes. You must undergo background checks before USCIS will exercise prosecutorial discretion. You will not be considered for deferred action for childhood arrivals, unless there are exceptional circumstances, if you have been convicted of:

- Any felony;
- A significant misdemeanor offense;
- Three or more misdemeanor offenses (not occurring on the same date and not arising out of the same act, omission or scheme of misconduct); or
- You otherwise pose a threat to national security or public safety.

What happens after I submit my request for consideration of deferred action for childhood arrivals?

After receiving your Form I-821D, Form I-765, and Form I-765WS, USCIS will review them for completeness, including the required fees, initial evidence, and signatures. If the request is complete, USCIS will send you a receipt notice. USCIS will then send you a notice scheduling you to visit an Application Support Center for fingerprinting and photographing. You may choose to receive an email and/or text message notifying you that your form has been accepted by completing a [Form G-1145, E-Notification of Application/Petition Acceptance](http://www.uscis.gov/Form-G-1145). Please see www.uscis.gov/Form-G-1145 for instructions.

Each request for consideration of deferred action for childhood arrivals will be reviewed on an individual, case-by-case basis. You will be notified of USCIS' determination in writing. USCIS may request more information or evidence, or may request that you appear at a USCIS office. There is no appeal or motion to reopen/reconsider the denial of a request for consideration of deferred action for childhood arrivals.

Can I renew the period for which removal action will be deferred in my case?

Yes. You may request consideration of renewal of your deferred action for childhood arrivals. Your request for a renewal will be considered on a case-by-case basis. If USCIS renews its exercise of discretion under deferred action for childhood arrivals for your case, you will receive deferred action for another 2 years, and if you demonstrate an economic necessity for employment you may receive employment authorization throughout that period.

How do I know if I may request a renewal of my deferred action for childhood arrivals?

You may request consideration of renewal of deferred action for childhood arrivals if you met the guidelines for initial deferred action for childhood arrivals (see above) and you:

1. Did not depart the United States on or after August 15, 2012, without advance parole;
2. Have continuously resided in the United States since you submitted your most recent deferred action for childhood arrivals request that was approved up to the present time; and

- Have not been convicted of a felony, a significant misdemeanor, or three or more misdemeanors, and do not otherwise pose a threat to national security or public safety.

Requests for renewal should be submitted to USCIS around 120 days (but no more than 150 days) before the expiration of the current period of deferred action. To request renewal of your deferred action for childhood arrivals, submit Form I-821D, Form I-765, and Form I-765WS along with the \$380 filing fee for the Form I-765 and a \$85 biometric services fee, for a total of \$465.

You do not need to provide any additional documents at the time you request renewal of deferred action for childhood arrivals unless you have **new** documents related to removal proceedings or criminal history that you did not submit to USCIS in a previously approved deferred action for childhood arrivals request.

If USCIS does not exercise deferred action in my case, will I be placed in removal proceedings?

If your request for consideration of deferred action for childhood arrivals is denied, USCIS will apply its policy guidance governing the referral of cases to U.S. Immigration and Customs Enforcement (ICE) and the issuance of Notices to Appear. If your case does not involve a criminal offense, fraud, or a threat to national security or public safety, your case will not be referred to ICE for removal proceedings except in exceptional circumstances. For more detailed information, visit www.uscis.gov/nta.

Does this process result in lawful status for people who receive deferred action for childhood arrivals?

No. Deferred action under this process is only a discretionary determination to defer removal action. It is an act of prosecutorial discretion and does not provide you with a lawful status.

What protections are in place to protect the information I share in my request from being used for immigration enforcement purposes?

The information you provide in your request is protected from disclosure to U.S. Immigration and Customs Enforcement (ICE) and U.S. Customs and Border Protection (CBP) for the purpose of immigration enforcement proceedings unless you meet the criteria for the issuance of a Notice to Appear or a referral to ICE under the criteria explained in USCIS' Notice to Appear guidance at www.uscis.gov/nta. Individuals whose cases are deferred under the consideration of deferred action for childhood arrivals process will not be referred to ICE.

The information may be shared with national security and law enforcement agencies, including ICE and CBP, for purposes other than removal. These other purposes could include: for assistance in the consideration of deferred action for childhood arrivals, to identify or prevent fraudulent claims, for national security purposes, or for the investigation or prosecution of a criminal offense. This information-sharing clause covers family members and guardians, in addition to the person requesting deferred action.

This policy may be modified, superseded, or rescinded at any time without notice. It is not intended to, does not, and may not be relied upon to create any right or benefit, substantive or procedural, enforceable at law by any party in any administrative, civil, or criminal matter.

Key Information

Key USCIS forms referenced in this guide	Form #
Consideration of Deferred Action for Childhood Arrivals	I-821D
Application for Employment Authorization	I-765
I-765 Worksheet	I-765WS
E-Notification of Application/Petition Acceptance	G-1145

Key USCIS Web sites referenced in this guide	Web site link
Information about Deferred Action for Childhood Arrivals process and frequently asked questions	www.uscis.gov/childhoodarrivals
Consideration of Deferred Action for Childhood Arrivals Form	www.uscis.gov/I-821D
Application for Employment Authorization	www.uscis.gov/I-765
E-Notification of Application/Petition Acceptance Form	www.uscis.gov/G-1145
USCIS Notice to Appear Policy	www.uscis.gov/NTA

Other U.S. Government Services-Click or Call	
General Information	www.usa.gov
New Immigrants	www.welcometoUSA.gov
U.S. Immigration & Customs Enforcement	www.ice.gov

For more copies of this guide, or information about other customer guides, please visit www.uscis.gov/howdoi.

You can also visit www.uscis.gov to download forms, e-file some applications, check the status of an application, and more. It's a great place to start!

If you don't have Internet access at home or work, try your local library.

If you cannot find what you need, please call

Customer Service at: (800) 375-5283
TDD for hearing-impaired: (800) 767-1833.

Disclaimer: *This guide provides basic information to help you become generally familiar with our rules and procedures. For more information, or the law and regulations, please visit our Web site. Immigration law can be complex, and it is impossible to describe every aspect of every process. You may wish to be represented by a licensed attorney or by a nonprofit agency recognized by the Board of Immigration Appeals.*



Información general

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¿Cómo solicito la Consideración de Acción Diferida para los Llegados en la Infancia?



U.S. Citizenship and Immigration Services

El 15 de junio de 2012, la Secretaria de Seguridad Nacional anunció que ciertas personas que llegaron a Estados Unidos cuando niños y cumplen con una serie de requisitos clave pueden solicitar la consideración a la acción diferida por un periodo de dos años, sujeto a renovación. Las personas a quienes se les concede la acción diferida también son elegibles para la autorización de empleo.

Sólo las personas que puedan demostrar mediante documentación verificable que cumplen con estos requisitos serán consideradas para la acción diferida. Las determinaciones se harán caso por caso, en virtud de las directrices contenidas en el memorando de la Secretaria.

¿Cómo puedo saber si puedo solicitar Consideración de Acción Diferida para los Llegados en la Infancia (DACA, por sus siglas en inglés)?

Usted puede solicitar ser considerado si:

1. Era menor de 31 años al 15 de junio de 2012;
2. Llegó a los Estados Unidos antes de cumplir los 16 años de edad;
3. Ha residido continuamente en los Estados Unidos desde el 15 de junio de 2007, hasta este momento;
4. Estuvo presente físicamente en los Estados Unidos el 15 de junio de 2012, y al momento de hacer su solicitud ante el USCIS;
5. No tenía estatus legal el 15 de junio de 2012, lo cual significa que:
 - Nunca ha tenido un estatus migratorio legal en o antes del 15 de junio de 2012; o
 - Cualquier estatus legal o libertad condicional que obtuvo antes de 15 de junio de 2012, había vencido para esa fecha.
6. Actualmente asiste a la escuela, se graduó u obtuvo un certificado de finalización de la escuela secundaria, obtuvo un Certificado de desarrollo de educación general (GED, por sus siglas en inglés), o es un veterano retirado honorablemente de la Guardia Costera o las Fuerzas Armadas de los EE. UU.; y
7. No ha sido convicto por un delito grave, delito menor significativo, o tres o más faltas menores, y de ninguna otra manera representa una amenaza para la seguridad nacional o pública.

¿Cómo solicito Consideración de Acción Diferida para los Llegados en la Infancia?

Debe presentar el **Formulario I-821D, Consideración de Acción Diferida para los Llegados en la Infancia**. Este formulario debe ser completado, debidamente firmado e ir acompañado de un **Formulario I-765, Solicitud de Autorización de Empleo**, y un **Formulario I-765WS, Formulario I-765 Hoja de Trabajo**. Fallar en presentar el Formulario I-765 junto con el pago de las tarifas de presentación correctas lo descalificará para ser considerado a la acción diferida. Aunque no hay una tarifa de presentación por el Formulario I-821D, usted debe enviar el pago de la tarifa de presentación de \$380 y el pago de la tarifa de servicios biométricos de \$85 del Formulario I-765, para un total de \$465. Lea las instrucciones del formulario para asegurarse de que envía toda la documentación necesaria para respaldar su solicitud. Consulte www.uscis.gov/I-821D y www.uscis.gov/I-765 para las instrucciones completas de la presentación. Vaya a www.uscis.gov/es/accióndiferida para obtener información adicional sobre el proceso de Acción Diferida para los Llegados en la Infancia..

Tenga en cuenta que: Una vez que reciba el comprobante que confirma que su solicitud fue correctamente presentada, se le enviará una notificación de cita para que visite un Centro de Asistencia en Solicitudes para la toma de sus datos biométricos (fotografía y huellas digitales). Asegúrese de leer y seguir las instrucciones en la notificación. No asistir a su cita para la toma de datos biométricos puede retrasar el proceso o resultar en la denegación de su solicitud.

¿Dónde presento mi solicitud de Consideración de Acción Diferida para los Llegados en la Infancia?

Las solicitudes de Consideración de Acción Diferida para los Llegados en la Infancia deben enviarse por correo a la Localidad Segura (Lockbox) de USCIS. Visite www.uscis.gov/I-821D o comuníquese con el Centro Nacional de Servicio al Cliente del USCIS al **(800) 375-5283** para obtener la información más actualizada y las instrucciones sobre dónde enviar su solicitud.

¿Qué pruebas debo presentar con mi solicitud inicial de Consideración de Acción Diferida para los Llegados en la Infancia?

En el caso de solicitudes iniciales, las pruebas deben demostrar que cumple con los requisitos especificados anteriormente en "¿Cómo puedo saber si puedo solicitar Consideración de la Acción Diferida para los Llegados en la Infancia?". Esto incluye pruebas de que usted:

1. Nació después del 15 de junio de 1981;
2. Llegó a los Estados Unidos antes de tener 16 años de edad;
3. Ha residido continuamente en los Estados Unidos desde el 15 de junio de 2007, hasta este momento;
4. Estuvo presente en Estados Unidos el 15 de Junio de 2012;
5. No tenía estatus legal el 15 de junio de 2012;
6. Se encuentra actualmente en la escuela, se graduó o recibió un certificado de finalización de la escuela secundaria, obtuvo un Certificado de desarrollo de educación general (GED), o es un veterano honorablemente retirado de la Guardia Costera o de las Fuerzas Armadas de los EE. UU.; y
7. Tiene por lo menos 15 años al momento de la presentación, si nunca ha estado sujeto a un proceso de deportación o si su caso se dio por terminado antes de su solicitud de Consideración de Acción Diferida para los Llegados en la Infancia.

Para obtener información acerca de los documentos específicos que pueden satisfacer estos requisitos, lea las instrucciones para el Formulario I-821D en www.uscis.gov/I-821D y para preguntas frecuentes visite www.uscis.gov/childhoodarrivals.

¿Este proceso se me aplica si estoy actualmente en proceso de deportación, tengo una orden final de expulsión, o tengo una orden de salida voluntaria?

Sí. Este proceso está abierto a las personas capaces de demostrar que cumplen con los requisitos, en particular aquellos que nunca han estado sujetos a procedimientos de deportación, así como a aquellos en procedimientos de expulsión, con una orden final, o con una orden de salida voluntaria (siempre y cuando no estén en centros de detención de inmigrantes). Si no está en un centro de detención de inmigrantes y desea solicitar consideración de acción diferida, debe presentar su solicitud ante USCIS. Usted no tiene que tener 15 años de edad o más al momento de la presentación si es objeto de procedimientos de deportación, tiene una orden final de expulsión, o tiene una orden de salida voluntaria. Todos los casos se considerarán de manera individual.

Si está disponible, envíe una copia de la orden de expulsión o cualquier documento emitido por el juez de inmigración o la decisión final de la Junta de Apelaciones de Inmigración. Este requisito aplica únicamente a las personas que han estado sujetas a procedimientos de expulsión.

¿Las salidas breves afectan mi capacidad de satisfacer el requisito de tener residencia continua en Estados Unidos desde el 15 de junio de 2007?

Ausentarse de forma breve, casual e inocente de Estados Unidos no interrumpirá su residencia continua. Cualquier ausencia será considerada breve, casual, e inocente si ocurrió antes del 15 de agosto de 2012, y fue:

1. Breve y calculada de manera razonable para lograr el propósito de la ausencia;
2. No se debió a una orden de exclusión, deportación o expulsión;

3. No se debió a una orden de salida voluntaria, o una concesión administrativa de salida voluntaria antes de que haya sido sujeto a procedimientos de exclusión, deportación, o expulsión; y
4. El propósito de la ausencia y/o sus acciones, mientras estuvo fuera de los Estados Unidos no fueron contrarias a la ley.

Cualquier viaje no autorizado fuera de Estados Unidos en o después del 15 de agosto de 2012, interrumpirá su período de residencia continua y usted no será considerado para acción diferida en virtud de este proceso.

Para obtener más información acerca de los documentos específicos que pueden demostrar que su ausencia fue breve, casual e inocente, lea las instrucciones en www.uscis.gov/I-821D y para preguntas frecuentes visite www.uscis.gov/childhoodarrivals.

¿Realizará USCIS una verificación de antecedentes cuando revise mi Solicitud de Consideración de Acción Diferida para los Llegados en la Infancia?

Sí. Debe someterse a controles de antecedentes antes de que el USCIS ejerza la discreción procesal. Usted no será considerado a la Acción Diferida para los Llegados en la Infancia, a menos que existan circunstancias excepcionales, si ha sido condenado por:

- Cualquier delito grave;
- Un delito menor significativo;
- Tres o más delitos menores (no ocurridos en la misma fecha y no resultantes de la misma acción, omisión, o un esquema de mala conducta); o
- De alguna manera representa una amenaza para la seguridad nacional o pública.

¿Qué sucede después de que presento mi Solicitud de Consideración de Acción Diferida para los Llegados en la Infancia?

Después de recibir su Formulario I-821D, el Formulario I-765, y el Formulario I-765WS, USCIS los revisará en su totalidad, incluyendo los cargos requeridos, las pruebas iniciales y las firmas. Si la solicitud está completa, USCIS le enviará un acuse de recibo. USCIS le enviará un aviso para programar su visita a un Centro de Asistencia en Solicitudes, para la toma de huellas dactilares y fotografías. Puede optar por recibir un mensaje de correo electrónico y/o un mensaje de texto con la notificación de que su formulario ha sido aceptado, al completar un Formulario G-1145, Notificación Electrónica de Aceptación de Solicitud/Petición. [Formulario G-1145, Notificación Electrónica de la Solicitud/Aceptación de la Petición](http://www.uscis.gov/G-1145). Consulte www.uscis.gov/G-1145 para obtener instrucciones.

Cada Solicitud de Consideración de Acción Diferida para los Llegados en la Infancia se examinará individualmente. Usted será notificado por escrito acerca de la determinación de USCIS. USCIS puede solicitar más información o pruebas, o puede solicitar su comparecencia en una de sus oficinas. No hay apelación o moción para reabrir/reconsiderar la denegación de una Solicitud de Consideración de Acción Diferida para los Llegados en la Infancia.

¿Puedo renovar el periodo por el cual se diferirá la acción de expulsión en mi caso?

Sí. Usted puede solicitar la renovación de su Consideración de Acción Diferida para los Llegados en la Infancia. Su solicitud de renovación será considerada individualmente. Si USCIS renueva su ejercicio discrecional de diferir acción en su caso, recibirá la acción diferida por otros dos años, y si demuestra necesidad económica, puede recibir autorización de empleo durante dicho periodo.

¿Cómo sé si puedo solicitar una renovación de mi Acción Diferida para los Llegados en la Infancia?

Usted puede solicitar la consideración de renovación de su Acción Diferida para los Llegados en la Infancia si cumple con los requisitos iniciales y:

1. No salió de los Estados Unidos en o después del 15 de agosto de 2012, sin libertad condicional anticipada;
2. Ha residido continuamente en los Estados Unidos desde que presentó su más reciente solicitud de acción diferida para los Llegados en la infancia que fue aprobada hasta el momento actual; y
3. No ha sido condenado por un delito grave, un delito menor significativo, o tres o más faltas menores, y de ninguna otra manera representa una amenaza para la seguridad nacional o pública.

USCIS alrededor de 120 días (pero no más de 150 días) antes de la fecha de caducidad de la acción diferida en vigor. Para solicitar la renovación de su Acción Diferida para los Llegados en la Infancia, presente el Formulario I-821D, el Formulario I-765, y el Formulario I-765WS junto con la tarifa de presentación de \$380 para el Formulario I-765 y el pago de la tarifa de servicios biométricos de \$85, para un total de \$465.

No es necesario que proporcione documentos adicionales al momento de solicitar la renovación de DACA, a menos que tenga nuevos documentos relativos a procedimientos de expulsión o antecedentes penales que no presentó al USCIS en una Solicitud de Acción Diferida para los Llegados en la Infancia aprobada previamente.

Si en mi caso USCIS no ejerce la discreción de acción diferida, ¿estaré sujeto a procedimientos de expulsión?

Si se rechaza su Solicitud de Consideración de Acción Diferida para los Llegados en la Infancia, USCIS aplicará sus regulaciones sobre las políticas que regulan el referido de casos al Servicio de Inmigración y Control de Aduanas (ICE, por sus siglas en inglés) de EE. UU. y a la Notificación de Aviso de Comparecencia (NTA, por sus siglas en inglés). Si su caso no implica un delito, fraude, o una amenaza para la seguridad nacional o pública, usted no será referido a ICE para ser puesto en procedimientos de expulsión a menos que existan circunstancias excepcionales. Para obtener más información, visite www.uscis.gov/nta.

¿Este proceso provee un estatus legal a las personas que reciben Acción Diferida para los Llegados en la Infancia?

No. La acción diferida, en virtud de este proceso, sólo es una determinación discrecional para aplazar la acción de expulsión. Es un acto de discreción procesal y no le brinda un estatus legal.

¿Qué resguardos existen para proteger la información que comparto en mi solicitud de ser utilizada con fines de control de inmigración?

La información que proporciona en su solicitud está protegida de divulgación al Servicio de Inmigración y Control de Aduanas (ICE) y la Oficina de Aduanas y Protección Fronteriza de EE. UU. (CBP, por sus siglas en inglés) a los efectos de procedimientos de control migratorio, a menos que cumpla con los criterios para la emisión de una Notificación de Comparecencia o un referido a ICE en virtud de los criterios establecidos en las guías de la Notificación de Comparecencia de USCIS en www.uscis.gov/nta. Las personas cuyos casos se difieren en virtud de la Consideración de Acción Diferida para los Llegados en la Infancia no serán referidas a ICE.

La información puede ser compartida con las agencias de seguridad nacional y de aplicación de la ley, incluyendo ICE y CBP, para fines distintos a la expulsión. Estos otros fines podrían incluir: para la

asistencia en la Consideración de Acción Diferida para los Llegados en la Infancia, para identificar o evitar las reclamaciones fraudulentas, para fines de seguridad nacional, o para la investigación o el enjuiciamiento de un delito penal. Esta cláusula de intercambio de información cubre a los familiares y tutores, además de a la persona que solicita la acción diferida.

Esta política puede ser modificada, sustituida o revocada en cualquier momento, sin previo aviso. No tiene la intención, no invoca, y no puede ser invocada para crear algún derecho o beneficio, sustantivo o procesal, ejecutable por la ley por cualquiera de las partes en cualquier asunto administrativo, civil o penal.

Información importante

Formularios importantes de USCIS a los cuales se hace referencia en esta guía	Formulario #
Consideración de Acción Diferida para los Llegados en la Infancia.	I-821D
Solicitud de Autorización de Empleo	I-765
Hoja de Trabajo del Formulario I-765	I-765WS
Notificación Electrónica de Aceptación de Solicitud/ Petición	G-1145

Sitios web clave de USCIS a los que se hace referencia en esta guía	Enlace al sitio web
Información sobre el proceso de Acción Diferida para los Llegados en la Infancia	www.uscis.gov/childhoodarrivals
Formulario de Consideración de Acción Diferida para los Llegados en la Infancia.	www.uscis.gov/I-821D
Solicitud de Autorización de Empleo	www.uscis.gov/I-765
Formulario de Notificación Electrónica de Aceptación de Solicitud/Petición	www.uscis.gov/G-1145
Notificación de Comparecencia de USCIS	www.uscis.gov/NTA

Otros servicios del gobierno de los Estados Unidos— Haga clic o llame	
Información General	www.usa.gov
Nuevos inmigrantes	www.welcometoUSA.gov
Servicio de Inmigración y Control de Aduanas de EE. UU.	www.ice.gov

Para obtener más copias de esta guía, o información acerca de otras guías para los clientes, visite www.uscis.gov/esp/comopuedo.

También puede visitar www.uscis.gov/espanol para descargar formularios, enviar algunas solicitudes vía Internet, revisar el estatus de una solicitud y mucho más. ¡Es la mejor forma de empezar!

Si no tiene acceso a Internet en su casa ni en su trabajo, visite su biblioteca pública local.

Si no puede encontrar lo que necesita, llame al Centro Nacional de Servicio al Cliente al: **(800) 375-5283**

TDD para con impedimentos auditivos: (800) 767-1833

Exención de responsabilidad: Esta guía proporciona información básica para ayudarle a familiarizarse de manera general con nuestras normas y procedimientos. Si desea obtener más información, o datos sobre las leyes y regulaciones, visite nuestro sitio web. Las leyes de inmigración pueden ser complejas y es imposible describir todos los aspectos de cada uno de los procesos. Es posible que desee ser representado por un abogado con licencia o por una agencia sin fines de lucro reconocida por la Junta de Apelaciones de Inmigración.

Step Into Your Future!

The Florida Bright Futures Scholarship Program has helped more than 660,000 Florida students attend a postsecondary institution. The program offers three types of scholarship awards – the Florida Academic Scholars award (FAS), the Florida Medallion Scholars award (FMS), and the Florida Gold Seal Vocational Scholars award (GSV).



STEP

1

Go to www.FloridaStudentFinancialAid.org/SSFAD/bf to find out how to qualify for a Bright Futures Scholarship.



STEP

2

Go to www.FloridaStudentFinancialAid.org and submit a completed, error free Initial Student Florida Financial Aid Application (FFAA) during your last year of high school, by graduation.



STEP

3

Make the grade, earn the score....and graduate! The Florida Bright Futures Scholarship Program is created to establish a lottery-funded scholarship program to reward any Florida high school graduate who merits recognition of high academic achievement. The graduate must enroll in a degree program, certificate program, or applied technology program at an eligible Florida public or private postsecondary education institution.



STEP

4

Know your responsibilities....apply, meet the requirements before graduation & throughout your college career. (Requirements are subject to change with each Florida Legislative session.)

Office of Student Financial Assistance website: www.FloridaStudentFinancialAid.org

Toll-Free: 1-888-827-2004

E-mail: OSFA@fldoe.org

Verification of Receipt (This is not the application for the scholarship.)

I verify that I have received this notice and will read the initial eligibility requirements of the Florida Bright Futures Scholarship Program for the 2014-15 academic year.

NAME (please print) _____ DATE _____

SIGNATURE _____

Please return this verification portion to your high school counselor.

Locate your high school graduation year in Column A to determine the requirements and conditions for your Bright Futures award.

Refer to Complete Bright Futures Eligibility Criteria at <http://www.FloridaStudentFinancialAid.org/SSFAD/bf/bfmain.htm>

Bright Futures Initial Eligibility (Columns A-D) and Scholarship Award Information (Columns E-I) by High School Graduation Year								
FAS = Florida Academic Scholars			FMS = Florida Medallion Scholars			GSV = Gold Seal Vocational Scholars		
A	B	C	D	E	F	G	H	I
Initial Eligibility				Scholarship Award Information				
Student's High School Graduation Year ¹	Required SAT/ACT Score to Earn FAS Award	Required SAT/ACT Score to Earn FMS Award ²	Community Service Requirements	Number of FAS/FMS Hours of Funding Available ^{3,4}	Number of GSV Hours of Funding Available	Number of Years to Reinstatement of an Initial Award ⁵	Number of Years of Funding Available	Restoration Opportunity
2008- 2009 and earlier	1270 SAT / 28 ACT	970 SAT / 20 ACT	FAS = 75 hrs FMS = 0 hrs GSV = 0 hrs	110% of program of study	110% of program of study up to 90 credit hours	Within 3 years of high school graduation.	Up to 7 years from high school graduation	For insufficient GPA and insufficient hours ⁷
2009- 2010	1270 SAT / 28 ACT	970 SAT / 20 ACT	FAS = 75 hrs FMS = 0 hrs GSV = 0 hrs	100% of program of study	100% of program of study up to 90 credit hours	Within 3 years of high school graduation.	Up to 7 years from high school graduation	For insufficient GPA in 1 st year of funding <u>only</u>
2010- 2011	1270 SAT / 28 ACT	970 SAT / 20 ACT	FAS = 75 hrs FMS = 0 hrs GSV = 0 hrs	100% of program of study	100% of program of study up to 90 credit hours	Within 3 years of high school graduation.	Up to 5 years from high school graduation ⁶	For insufficient GPA in 1 st year of funding <u>only</u>
2011- 2012	1270 SAT / 28 ACT	980 SAT / 21 ACT	FAS = 100 hrs FMS = 75 hrs GSV = 30 hrs	100% of program of study	100% of program of study up to 72 credit hours in AS, AAS, CCC or PSAV's; 60 credits hours in ATD's.	Within 3 years of high school graduation.	Up to 5 years from high school graduation ⁶	For insufficient GPA in 1 st year of funding <u>only</u>
2012- 2013	1280 SAT / 28 ACT	1020 SAT / 22 ACT	FAS = 100 hrs FMS = 75 hrs GSV = 30 hrs	100% of program of study	100% of program of study up to 72 credit hours in AS, AAS, CCC or PSAV's; 60 credits hours in ATD's.	Within 2 years of high school graduation.	Up to 5 years from high school graduation ⁶	For insufficient GPA in 1 st year of funding <u>only</u>
2013- 2014 and after	1290 SAT / 29 ACT	1170 SAT / 26 ACT	FAS = 100 hrs FMS = 75 hrs GSV = 30 hrs	100% of program of study	100% of program of study up to 72 credit hours in AS, AAS, CCC or PSAV's; 60 credits hours in ATD's.	Within 2 years of high school graduation.	Up to 5 years from high school graduation ⁶	For insufficient GPA in 1 st year of funding <u>only</u>

¹ High school graduation year = the year in which the student graduated from high school. For example, a student who graduated between September 1, 2013 and August 31, 2014 graduated in the 2013-2014 academic year.

² Home educated students who are unable to document a college-preparatory curriculum and wish to earn an FMS award, must earn a 1070 SAT or 23 ACT; and as of 2013-14 must earn a 1220 SAT or 27 ACT.

³ Extended hours of funding are available to FAS and FMS recipients in a single program of study requiring more than 120 hours.

⁴ FAS & FMS scholars completing a baccalaureate degree in 2010-11 or later within 7 semesters (or equivalent hours) or fewer, may receive 1 term of graduate funding, up to 15 semester hours, paid at the undergraduate rate.

⁵ Exception to the maximum number of years to begin receiving funding is made for students who are active military.

⁶ Students who are unable to complete their program after 5 academic years due to a verifiable illness or other documented emergency may be granted a 1-year extension to the renewal timeframe.

⁷ The award may **not** be restored if it was lost due to insufficient hours prior to the 2009-10 academic year.

THE BENEFITS OF INTERNSHIPS



What is an Internship?

An internship is a learning opportunity that gives you on-the-job training in a specific occupation. You will gain real-world experience, make contact with professionals in your field and gain relevant experience to add to your resume. Internships are typically part time and can last between three to six months.

What are the Benefits and Advantages of Internships?

<p>1. Gain Work Experience & Transferable Skills</p>	<p>All students have their educational experience in common. Stand Out to an employer by also having work experience throughout high school and college. Why is this important?</p> <ul style="list-style-type: none"> ✓ Work experience makes you more marketable; from an employer's perspective, you'll require less training and have already proven you can handle more responsibilities ✓ Transferable skills are generally required for any job and include communication and interpersonal skills, computer proficiency and team work
<p>2. Earn Course Credit</p>	<p>Some college degree programs incorporate a work/internship opportunity into the requirements for graduation. Other programs may have internships as an elective course for credit</p> <ul style="list-style-type: none"> ✓ Start early, check with your high school counselor/CAP advisor for more information on available opportunities
<p>3. Possibly Earn Money</p>	<p>Internships can be paid or unpaid; it depends on the position and company</p> <ul style="list-style-type: none"> ✓ If an internship unpaid, be sure to request a written letter of recommendation from those who know your work the best
<p>4. Experience a Prospective Career Path</p>	<p>Many students enter college with an idea of their major or career path...and many students end up changing their minds. Working for a company or industry can give you valuable insight into whether or not a career path is right for you, potentially avoiding the costs of obtaining a college degree in a field you're not interested in</p> <ul style="list-style-type: none"> ✓ Find an internship in a field/career that is of interest to you. By the time you graduate, you will have gained the experience you need to successfully (and confidently!) pursue the right career for you
<p>5. Gain Practical Experience</p>	<p>Many students learn best by being hands on. Everyone can benefit from learning how their classroom knowledge applies to real situations</p> <ul style="list-style-type: none"> ✓ This will help reinforce the content, strategies and tactics taught in class

THE BENEFITS OF INTERNSHIPS

6. Network	<p>It's all about who you know. Internships allow you to build your network of professional contacts in your field for references or future job opportunities</p> <ul style="list-style-type: none"> ✓ An internship is an opportunity to learn from everyone around you. Ask questions and be eager to learn. These people could be your future colleagues or can be the connection to your first job
7. Develop New Skills	<p>Internships allow you to learn more about your own strengths and weaknesses</p> <ul style="list-style-type: none"> ✓ Create learning objectives and ask for feedback from your supervisor ✓ Embrace mistakes, ask questions, observe and gain confidence in your abilities....practice makes perfect!

When looking for an internship, *remember to consider:*

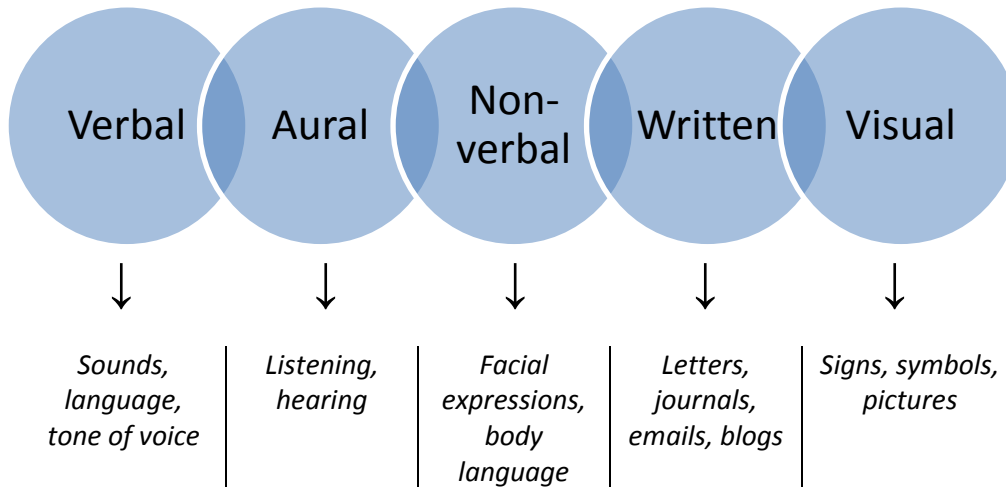
- **Your Availability**
 - How much free time do you have each week to dedicate towards an internship? (Think about your current class schedule and responsibilities at home or work)
 - How long will the internship last?

- **Location of the Internship**
 - Do you have adequate transportation to get to/from your internship?
 - Will you need to budget additional costs for transportation?



ENHANCING YOUR COMMUNICATION SKILLS

Communication skills are important to everyone. They are how we give and receive information and convey our ideas and opinions with those around us. Communication comes in many forms:

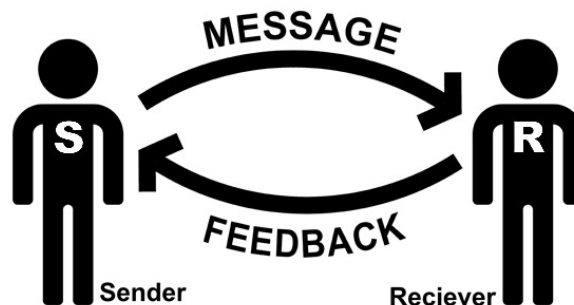


To an employer, good communication skills are essential. In fact, employers consistently rank good communication skills at the top of the list for potential employees.

During an interview, for example, employers are impressed by a job candidate who answers questions with more than one-word answers. This demonstrates that he or she is listening, and shares information and ideas (by asking questions for clarification and/or follow-up).

Remember, non-verbal communication is also critical in an interview. Employers expect good eye contact, good posture, and “active” listening.

It is important to develop a variety of skills for both communicating **TO** others and learning how to interpret the information received **FROM** others. Knowing our audience and understanding how they need to receive information is equally important as knowing ourselves. The activities on pages 2-5 will help students practice these skills.



ENHANCING YOUR COMMUNICATION SKILLS



Activity 1 – ROLE PLAY

About the Activity: This activity helps students understand the importance of being specific when offering and receiving communication. Often times our meaning gets lost, twisted, or misunderstood because we haven't been specific enough in our communication or we haven't asked clarifying questions. These role plays are designed to demonstrate the value of being specific in communication: TO others and in what is received FROM others.

Student Participation: Students can pair into small groups for role play or one group can volunteer to role play for the entire class. Sample scenarios and names can be adjusted based on your student group.

Sample Role Play Scenarios, 1-4: *Encourage students to improvise the discussion.*

1. (2 students required; 'Matt' and 'Mrs. Smith')

Matt has a job mowing lawns and receives some not-so-positive feedback from Mr. Smith, a client. Mrs. Smith is upset about the cost of Matt's service and would like a discounted rate. How can Matt address the feedback of Mrs. Smith?

a. Follow Up Discussion:

- i. How did Matt handle Mrs. Smith's feedback?
- ii. Was Matt's communication clear, effective and professional?
- iii. What non-verbal communication did you observe?
- iv. What could Matt or Mrs. Smith have done differently?

2. (2 students required; 'Ana' and 'Mr. Smith')

Ana missed the bus and is now running late for work. She has an important meeting with her boss, Mr. Smith, to request additional work hours and responsibilities. How should Mary handle this situation?

a. Follow Up Discussion:

- i. How did Ana handle this situation?
- ii. Was Ana's communication clear, effective and professional?
- iii. What non-verbal communication did you observe?
- iv. What could Ana or Mr. Smith have done differently?

ENHANCING YOUR COMMUNICATION SKILLS

Activity 1, Role Play Scenarios Continued...

3. (3 students required; 'Matt', 'Ana' and 'Laura')

Matt, Ana and Laura have been assigned a group project to complete for their college freshman English class. They must write a ten page paper and design a visual poster for a class presentation. Laura has missed three out of four meetings with Matt and Ana to help prepare the work. Matt and Ana are now concerned that their project will not be completed on time. Their English professor has already expressed that each group must handle any issues/problems themselves. How can Matt and Ana address this concern with Laura?

a. Follow Up Discussion:

- i. How did Matt, Ana and Laura handle this situation?
- ii. Was Matt and Ana's communication clear, effective and professional?
- iii. What non-verbal communication did you observe?
- iv. Did Laura listen to/hear the concerns of Matt and Ana? How do you know?
- v. What could Matt or Ana have done differently?

4. (2 students required; 'Ana' and 'Professor Smith')

Ana is upset about receiving a "C" on her final paper for her Science class with Professor Smith. Ana worked very hard on this paper and spent many hours in the library researching. How can Ana address her concern with Professor Smith?

Follow Up Discussion:

- i. How did Ana handle this situation?
- ii. Was Ana's communication clear, effective and professional?
- iii. How was Ana's tone of voice with Professor Smith?
- iv. What could Ana have done differently?

Additional Items for Discussion

1. What are some strategies you can use that will help you to "keep your cool" in difficult situations?
2. What are some strategies you can use that will help you to convey your message clearly?

ENHANCING YOUR COMMUNICATION SKILLS



Activity 2 – INTERVIEW ROLE PLAY

About the Activity: This activity helps students understand the importance of being specific when offering and receiving communication during an interview.

Student Participation: Students can pair into small groups for role play or one group can volunteer to role play for the entire class. Sample scenarios and names can be adjusted based on your student group.

Sample Role Play Scenarios, 1-3: *Encourage students to improvise the discussion.*

1. (2 students required, “Mary” and “Interviewer”)

Mary is interested in a career in hospitality and tourism. She has an interview with the Loew’s hotel for the position of front desk associate. She has been learning about hospitality/tourism in her academy classes and has had one internship with another local hotel where she completed a lot of administrative/office work.

Role Play Questions: Interviewer Asks Mary...

- Tell me about your education and experience
- Why are you interested in working here?
- Describe a time when you faced a hurdle or setback (either in school or at work) and the steps you took to overcome this?
- What qualities do you have that make you right for this position?
- Why should I hire you?

Follow Up Discussion:

- How did Mary handle the interview and questions?
- Was Mary’s communication clear, effective and professional?
- What non-verbal communication did you observe?
- What could Mary have done differently to improve her interview skills?

2. (2 students required, “Carlos” and “Interviewer”)

Carlos is interested in a career in medicine. He has an interview with a local hospital for an internship position. Carlos has taken some medical courses in his academy classes but has no work or internship experience.

(continued on page 5)

ENHANCING YOUR COMMUNICATION SKILLS

Role Play Questions: Interviewer Asks Carlos...

- Tell me about your education and experience
- Why are you interested in working here?
- Describe your most interesting class; what have you enjoyed learning about?
- What qualities do you have that make you right for this position?
- Why should I hire you?

Follow Up Discussion:

- How did Carlos handle the interview and questions?
- Was Carlos' communication clear, effective and professional?
- What non-verbal communication did you observe?
- What could Carlos have done differently to improve his interview skills?

3. (2 students required, "Laura" and "Interviewer")

Laura is unsure of her career interests. She has an interview with a local real estate office for the entry level position of receptionist. Laura has no work experience but does have volunteer and community service experience.

Role Play These Questions: Interviewer Asks Laura...

- Tell me about your education and experience
- Why are you interested in working here?
- Tell me about a volunteer or community service project that you're most proud of and why?
- How would you handle a rude customer on the phone?
- Why should I hire you?

Follow Up Discussion:

- How did Laura handle the interview and questions?
- Was Laura's communication clear, effective and professional?
- What non-verbal communication did you observe?
- What could Laura have done differently to improve his interview skills?

CREATING A LEADERSHIP SKILLS GROWTH PLAN

This activity can help bridge the gap between talking about leadership and actually doing something to improve leadership skills.

Activity Description: Students will build a personal leadership development strategy.

1. Review the leadership skills below; allow for a group discussion to add skills to the list
2. Next, select three skills that you feel need attention for improvement
3. Plug those three skills into the chart on page 2 and fill in the necessary information – an example is provided on the chart

Leadership Skills

- | | | |
|------------------------------|-----------------------------|----------------------------|
| ✓ Find a vision | ✓ Make meaningful decisions | ✓ Coach others |
| ✓ Establish team values | ✓ Manage conflict | ✓ Train for proficiency |
| ✓ Set norms | ✓ Problem solve efficiently | ✓ Give productive feedback |
| ✓ Identify expectations | ✓ Set goals | ✓ Manage change |
| ✓ Nurture collaboration | ✓ Plan effectively | ✓ Assess performance |
| ✓ Build trust | ✓ Share information | ✓ Communicate successfully |
| ✓ Conduct effective meetings | | |

Additional Skills to Add:

- | | | |
|---|---|--|
| ✓ | ✓ | |
| ✓ | ✓ | |
| ✓ | ✓ | |

Skills to Improve

1. _____
2. _____
3. _____

CREATING A LEADERSHIP SKILLS GROWTH PLAN

Leadership Growth Plan

Leadership Skills to Improve	Growth Objective(s) for Each Skill	Activities to Improve Each Skill	People Who can Help	Indicators of Success	Timeline
Example: Meeting Facilitation	To conduct team meetings where more people participate	<ul style="list-style-type: none"> ▪ Ask selected team members for honest feedback ▪ Have a teacher critique a meeting 	<ul style="list-style-type: none"> ▪ Teacher 	<ul style="list-style-type: none"> ▪ 20% increase of team members actively participating (asking questions, sharing ideas) at meetings by the end of the year 	<ul style="list-style-type: none"> ▪ Obtain group and teacher feedback after the first three meetings to assess progress
1.					
2.					
3.					

Source: Adapted from Workshopexercises.com

DEVELOPING LEADERSHIP SKILLS

Strong leadership skills are beneficial in a variety of settings; school, work, volunteer/community service projects etc. First, take the time to honestly analyze yourself. Learn to understand yourself...it's the first step to understanding others!

Consider these important questions:

1. What kind of leader am I?

- a. One who helps solve problems? A leader who helps people get along? How do others see me as a leader?

2. What are my goals, purposes, and expectations in working with this particular group?

Ask yourself these questions:

- a. Do I try to be aware of how others think and feel?
- b. Do I try to help others perform to the best of their abilities?
- c. Am I willing to accept responsibility?
- d. Am I willing to try new ideas and new ways of doing things?
- e. Am I able to communicate with others effectively?
- f. Am I a good problem solver?
- g. Do I accept and appreciate other perspectives and opinions?
- h. Am I aware of current issues and concerns on campus or in my community?



After analyzing your strengths and weaknesses, take action!

Upgrade your leadership skills with the following strategies.

1. Communicate effectively. Effective communication is dialogue. Barriers are created by speaking down to people, asking closed questions that elicit yes or no answers, using excessive authority, and promoting a culture that depends on unanimity. If your focus is winning the argument or if you react defensively to criticism, you'll create fear of openness and hinder the organization's growth.

Try these steps to effective communication:

- Listen actively-ask open questions
- Be genuinely interested in what others say
- Thank people for their openness--stress how much you value it--even if you don't like specifically what is being said
- Point to areas of agreement before jumping on areas of disagreement. This reduces defensiveness; members won't fear being "attacked"
- Set aside your authority to create an atmosphere of partnership in your group
- Portray disagreement as simply a difference of opinion. Get rid of the "I'm right, you're wrong" attitude

2. Encourage enthusiasm and a sense of belonging. This can be done by showing:

- Friendliness: others will be more willing to share ideas if you're interested in them too
- Understanding: everyone makes mistakes. Try to be constructive, tolerant and tactful when offering criticism
- Fairness: equal treatment and equal opportunity lead to an equally good effort from all group members
- Integrity: members will take tasks more seriously if you show that you're more interested in group goals than your own personal gain

DEVELOPING LEADERSHIP SKILLS

- 3. Keep everyone working toward agreed upon goals.**
 - Remind everyone of the group's purposes from time to time. It's easy to become narrowly focused and lose sight of the larger goals
 - Provide encouragement and motivation, by showing your appreciation for good ideas and extra effort
 - Harmonize differences and disagreements between group members by stressing compromise and cooperation
 - Involve everyone in discussions and decisions, even if asking for opinions and ideas means a longer discussion
- 4. Get to know the people around you.** Everyone has different abilities, wants, needs, and purpose in life. To get along with others and get results, you need to get to know them.
 - Interact with group members as often as possible.
 - Become familiar with every member of your group. Take note of each person's unique qualities, skills and characteristics
- 5. Treat others as individuals.** Put your knowledge and understanding of each group member to work!
 - Be aware of expectations. Everyone expects something different: recognition, a chance to learn, a chance to work with other people
 - Be creative. A repetitious routine can cause boredom. A successful leader thinks of new and better approaches to old ways of doing things
 - Provide rewards. Recognition by the group is a source of personal satisfaction and positive reinforcement for a job well done
- 6. Delegate responsibilities.** If everyone shares the work, everyone can share pride in the group's accomplishments.
 - Let each member know what's expected of him/her
- 7. Accept responsibility for getting things done.**
 - Take the initiative. Why stand around and wait for someone else to get things started?
 - Offer help and information. Your unique knowledge and skills may be just what's needed
 - Seek help and information. Ask for advice if you need it. This will encourage group involvement and help accomplish group goals
 - Make things happen. By being decisive, energetic, and enthusiastic
 - Know when and how to say "no." If your time and resources are already committed elsewhere, don't take on extra tasks
- 8. Problem solve in a step-by-step way.** Whether you are faced with a decision to make or a conflict to resolve, following a logical approach will help.
 - State the problem as simply and clearly as possible
 - Gather all relevant information and available resources
 - Brainstorm as many ideas or solutions as you can think of (with others if possible)
 - Evaluate each idea or solution and choose the best one
 - Design a plan for using your idea or solution. Include a timetable, assigned roles, and resources to be used
 - Follow up on your plan by asking if your idea worked and why or why not

STUDY SKILLS



Improve Learning by Maximizing Your Memorizing

Organize It

Get the big picture. Learn material from general (big picture) to specific (little details). Outline it; diagram it; chart it.

Create associations. You remember new information more effectively if you associate it with learned information.

Use Your Body

Learn it once, actively. Action is a great memory enhancer. Use your hands as you study. Get your whole body involved.

Relax. You absorb material more quickly and recall it with greater accuracy when relaxed. Relaxation is a state of alertness, yet free from tension. You can be active and relaxed.

Create pictures. Draw diagrams. Use these images to connect facts and illustrate relationships. Associations are recalled more easily when visualized.

Write it down. Writing engages a different kind of memory than speaking. It prompts you to be more logical, coherent, and complete. It is also an effective way to prepare for exam questions.

Recite and repeat. Repetition blazes a trail through the pathways of your brain, making information easier to find. Reciting out loud anchors information because it utilizes two different senses (saying as well as hearing it). Reciting in your own words forces you to process the material.

Use Your Brain

Overlearn. Learn more than you need to know about a subject. Pick it apart, examine it, and add to it until it becomes second nature.

Escape the short-term memory trap. Short term memory is limited in what it can contain and rarely lasts longer than a few hours. A short review within hours of a study session can move material from short-term to long-term memory.

Distributed learning. Three 2-hour study sessions are more effective than one 6-hour session. If you overload your brain, it will shut down for rest. Distributing your learning allows time for your brain to "rewire" itself by growing new connections between cells.

Use your times of peak energy. Study your most difficult subjects when your energy peaks.

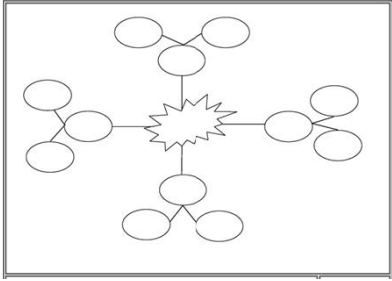
Be aware of attitudes. If you feel history is boring, you will have trouble remembering dates and facts. Look for connections that relate to your own interests.

STUDY SKILLS

Recall It

<p>Remember something else. If you can't recall specific facts, remember the example used during lecture. The information is encoded in the same area of the brain, so similar or related information will trigger recall.</p>	<p>Brainstorm. If you are stumped on a test question, start writing answers to related questions, and you will likely recall the answer.</p>
<p>Notice when you remember. Notice your learning style. Is it easier to remember what you saw, heard, or have done? Adjust learning techniques to your natural learning style.</p>	<p>Teach it. Teaching requires mastery. By explaining information, you will quickly understand it yourself. Study groups are especially effective in promoting this kind of mastery.</p>
<p>Use it before you lose it. Pathways to information become weak with disuse. To remember something, access it a lot. Read it, write it, speak it, listen to it, apply it. Make contact with the material regularly.</p>	

Memory Tricks

<p>Create mind maps. Using mind maps classifies information for easier recall. It also gives a visual image to remember.</p> 	<p>Create new words. Acronyms are words created from the initial letters of a series of words. For example:</p> <ul style="list-style-type: none"> ▪ IPMAT helps biology students remember the stages of cell division (interphase, prophase, metaphase, anaphase, and telephase) ▪ ROYGBIV helps students remember the sequence of hues that make up a rainbow (red, orange, yellow, green, blue, indigo, and violet)
<p>Create sentences. Acrostics are sentences that stand for something. For example, the first letters of the words of the sentence "Every Good Boy Does Fine" are the musical notes of the lines of the treble clef staff (EGBDF).</p>	<p>Create rhymes and songs. Rhyming, songs and jingles are powerful memory tools. For example, "In 1492, Columbus sailed the ocean blue."</p>

TIME MANAGEMENT



Why is Time Management Important?

Time management is an important tool to help you set priorities and remain focused (and less stressed!) on academic and personal goals.

Activity

Part 1: Think back over the last 24 hours and calculate how much time you have spent on the following activities. Blank spaces are provided to add other categories if needed.

Minutes or Hours Spent:	Activity:
	school sports/other activities
	working
	sleeping
	spending time with friends
	spending time with family
	watching TV/video games
	spending time on the phone/computer
	school work/homework
_____	Add up your total time spent on these activities.

TIME MANAGEMENT

Part 2: Think about the time you spend each day on school work. Use the following scale to answer the questions below.

- 3 – strongly agree** (I always do this)
- 2 – somewhat agree** (I sometimes do this)
- 1 – disagree** (I never do this)

1. I schedule regular time for studying/homework each day. _____
2. I write down my school assignments and check this list regularly. _____
3. I complete assignments ahead of time to avoid last minute work. _____
4. I use textbooks, class notes and assignments to help me study. _____
5. I am rarely distracted when studying. _____

Part 3, Reflection: Think about how you answered the questions above and answer the questions below.

1. What are the really important things that I need to spend *more time* on?

2. What are the things that I could do only *sometimes* (not needed every day) to have more free time?

3. What are the things that I *need to do regularly* every day?

TIME MANAGEMENT

Time Management Tips for High School Students

Does it seem like there's never enough time in the day to get everything done? Feel like you're always running late? Here are some tips for taking control of your time and staying organized.

1. Make a "To Do" List Each Day

- a. Put things that are most important at the top of your list and do them first. Use a planner or an app on your phone/computer. This will help you identify how much free time you have each day

2. Use Spare Minutes Wisely

- a. Get some reading/studying done on the bus ride home from school

3. Find the Right Time

- a. You'll work more efficiently if you figure out when you do your best work. For example, if you're tired by the early evening, set aside time in the afternoon for homework and studying

4. Review Your Notes Every Day

- a. You'll reinforce what you learned each day so you need less time to study. You'll also be prepared if a teacher decides to give a pop quiz

5. Get a Good Night's Sleep

- a. Being tired and running on empty will make the day seem longer and your tasks more difficult. Get to bed early

6. Communicate Your Schedule to Others

- a. If phone calls/texts are proving to be a distraction, let your friends know the time you'll be studying so they know not to call/text you. Same goes for family, keep them informed of your schedule.

7. Keep Things in Perspective

- a. Setting goals that are unrealistic will only set you up for failure. Set goals that are challenging yet reachable.

Financial Aid Glossary

Award Letter: A letter from the college financial aid office that is sent to the student listing all financial aid awarded to the student. Award letters vary among institutions, but they generally list the expected family contribution, cost of attendance, and the terms of the aid awarded.

Cost of Attendance: The student's cost of attendance includes tuition, fees, and a standard allocation designed to cover reasonable living expenses while attending school. The cost of attendance is determined by the school using guidelines established by federal regulations.

Default: This term applies to loans. It is the failure to repay a student loan according to the terms of the loan. If you default, your school, the organization that holds your loan, the state, and the federal government can all take action to recover the money, including notifying national credit bureaus of your default.

Estimated Family Contribution (EFC): The total amount students and their families are expected to pay toward college costs. This is determined from family and student income and assets for the prior year. The amount is derived from a need analysis of the family's financial circumstances.

FAFSA: The Free Application for Federal Student Aid determines a student's financial aid. Apply online at www.fafsa.gov. Forms may be filed any time after January 1, of the year for which the student is seeking aid. January of the senior year will be the first opportunity for high school students to apply.

Federal Direct Student Loan Program: Federally sponsored loan programs, which include the Stafford Loan and the Parent PLUS Loan (for parents of undergraduate students)

Financial Aid Package: The total financial aid a student receives. Federal and non-federal aid, such as grants, loans, work-study, and scholarships, are combined in a "package" to help meet the student's need.

Financial Need: The amount by which your family's contribution falls short of covering your college expenses. It is determined by subtracting the expected family contribution (EFC) from the total cost of attendance.

Gift Aid: Financial aid that does not have to be paid back, such as scholarships and grants

Grant: A type of financial aid award based on need or merit that does not require repayment

Interest: A fee charged when you take out a loan. Interest is calculated as a percentage of the principal loan amount. The rate may be constant throughout the life of the loan (fixed rate) or it may change at specified times (variable rate).

Merit-Based Aid: Financial aid that is awarded based on a student's academic, leadership, or artistic talent, or some other criteria. Merit-based aid may consider a student's grades, test scores, special talents, or extracurricular activities to determine eligibility.

Need Analysis: A process of reviewing a student's financial aid application to determine the amount of financial aid eligibility. Completing a need analysis form is the required first step in applying for most types of financial aid.

Need-Based Financial Aid: Financial aid that is awarded based on a student's financial circumstance. Need-based aid can be awarded in the form of grants, loans, or work-study.

Student Aid Report (SAR): A form sent to the student after submitting the FAFSA. The SAR shows the information that was processed and indicates Pell Grant eligibility.

Work-Study: An opportunity for a student to work part-time and attend college. Work-study is designed to help students fund their college.

Financial Aid Myths...and Realities

Myth #1: You can't afford college, or you can't afford the college of your dreams.

Truth: When students and parents see the tuition price, the cost of living in the dorms, and the price of textbooks they get “sticker shock.” Paying for college is the largest single investment many families make. Two out of three students get at least some financial aid to help make college more affordable. Students can receive a combination of grants, loans, scholarships, or work-study jobs to help reduce the cost of college.

Myth #2: My dream college is a private school. My family can't afford the tuition.

Truth: Don't rule out the college of your dreams just because of the cost. If a college has higher tuition and expenses, students often get more financial aid to help cover the extra cost. For example, Harvard University has pledged that a family with an income of \$60,000 or less will not be expected to contribute to college costs.

Myth #3: You have to be very poor, very smart, or uncommonly talented to qualify for financial aid.

Truth: Financial aid comes in many forms—grants and scholarships, which don't have to be repaid, and loans, which do have to be repaid. There is need-based aid for students who come from lower income families and merit-based aid for students who excel in athletics, drama, debate, instrumental music, community service, and many other areas.

Myth #4: The college with the lowest price will be the most affordable.

Truth: Not necessarily! Some of the more expensive colleges have raised significant amounts of money for scholarships from their alumni and friends. As a result, they have more money to give to students in the form of scholarships, which reduces the “sticker price.” If a student qualifies for need-based aid, they may receive more financial aid at the more expensive school, thus reducing the final cost.

Myth #5: You can get more scholarships or financial aid for college by paying someone to search for you.

Truth: Beware of any group or individual that guarantees a scholarship or financial aid if you pay a fee. These groups utilize high pressure tactics to get parents to pay for a service they don't need. There are many very good, free scholarship and financial aid sources.

Myth #6: I'm expecting to receive a lot of scholarships, so I don't need to apply for aid.

Truth: Apply for all types of aid: scholarships, grants, work-study opportunities, and loans. If your final tab after paying tuition, fees, books, room and board, computer, etc., is completely covered by your scholarships, you can turn down the other aid. Also, in the unlikely event that you need to switch schools unexpectedly, you've already secured some aid towards your potential new school.

Myth #7: I am going to pay for college myself, so it doesn't matter how much money my parents make.

Truth: Most need-based financial aid is based on parents' income and assets. Most schools require students to fill out the Free Application for Federal Student Aid (FAFSA) in order to qualify for need-based aid. That form asks for parent's income information.

Myth #8: You can wait until you get accepted to a college before worrying about financial aid.

Truth: Most financial aid is distributed on a first-come, first-served basis. Planning should start junior year for what sources of financial aid you will apply to. There are some scholarships that are available to juniors, so starting early may mean more money for college.

Myth #9: I want to go to college, but my parents don't have the money, and I can't afford to take out loans to pay for college.

Truth: Almost all students today can get low-interest education loans to help them pay for college, and education loans typically don't have to be paid back until a student is out of school. The average loan debt of undergraduate students today is roughly \$20,000—that's less than the cost of most new cars!

Myth #10: There is no money for college.

Truth: Total annual financial aid available to students is approaching \$200 billion. This includes the entire spectrum of aid, such as grants, scholarships, work-study, low-interest and government-subsidized loans. However, students must apply for the different types of financial aid, meet the requirements, and meet the timelines.

Myth #11: My parents make too much money to qualify for any aid.

Truth: This is the biggest myth of all and the most dangerous. There are no income limitations on aid. While a family with significant income may not be eligible for need-based aid, there are dozens of strategies available to lower the cost of college. Always submit the FAFSA to see what you qualify for. There may be family circumstances that increase your chances of getting some aid, including number of family members in college, household size, age of older parent, etc.

Myth #12: The process of applying for financial aid is too complicated.

Truth: For many schools, the only step involved in applying for financial aid is to fill out the FAFSA. Completing the FAFSA is actually very easy, especially if you do it online. There are detailed instructions for every question, as well as online help.

LEARN MORE ABOUT FINANCIAL AID APPLICATIONS

<u>Type of Application</u>	<u>FAFSA</u>	<u>CSS/Financial Aid PROFILE</u>	<u>College's Financial Aid Form</u>
Who requires it?	All colleges	Some colleges (primarily private)	Some colleges
Cost?	Free	\$25 for initial application including one college, plus \$16 for each additional school*	Depends on the college
Available online or paper?	Online is recommended: Fafsa.gov	Online only: Profileonline.collegeboard.org	Depends on the college
When is the form available?	January 1	October 1	Depends on the college
How do I make corrections after the form is submitted?	Online	Send new information directly to colleges	Send new information directly to colleges
How do I get started?	Register for Federal Student Aid PIN and Start the FAFSA on the Web Worksheet and watch a tutorial video: Fafsa.gov (remember to save your PIN!)	Create a collegeboard.org account and complete the online CSS/Financial Aid PROFILE registration	Obtain the application form directly from the college
Who signs the form?	Student and Parent	Student or Parent	Depends on the college
How is it used?	Calculates eligibility for federal, state and some college/university financial aid	Calculates eligibility for college/university financial aid	Calculates eligibility for college/university financial aid

*Fee waivers may be available. Check with your CAP Advisor or Counselor.

UNDERSTANDING THE DIFFERENT TYPES OF FINANCIAL AID

Order In Which To Accept Aid	Type of Aid	What to Keep in Mind	Questions/Notes
1	Scholarships and Grants	You don't have to pay this money back. <ul style="list-style-type: none"> - Make sure you understand the conditions you must meet. For example, you might have to maintain a certain GPA in order to continue receiving a scholarship 	
2	Work-Study	You don't have to pay this money back, but you do have to work for it. <ul style="list-style-type: none"> - Take into account your school and activity schedules to make sure you have enough time available for work-study 	
3	Federal Student Loans	You have to repay this money/loan with interest. <ul style="list-style-type: none"> - These loans are funded by the federal government - Subsidized loans don't start accruing (accumulating) interest until you leave college - The interest rate is fixed and is often lower than private loans—and much lower than some credit card interest rates - You must complete a FAFSA to receive a federal student loan 	
4	Loans from Your State Government or College	You have to repay this money/loan with interest. <ul style="list-style-type: none"> - Make sure you review the terms of the loan. How does it compare to a federal student loan? 	
5	Private Loans	You have to repay this money/loan with interest. <ul style="list-style-type: none"> - These loans are nonfederal loans, made by a lender such as a bank, credit union, state agency, or a school - Many private student loans require payments while you are still in college - Private student loans can have variable interest rates, some greater than 18%. A variable rate may substantially increase the total amount you repay 	

UNDERSTANDING THE DIFFERENT TYPES OF FINANCIAL AID

	Private Loans Continued	<ul style="list-style-type: none">- Private student loans may require an established credit record. The cost of a private student loan will depend on your credit score and other factors- Make sure you review the terms of the loan	
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Additional Information and Videos: <https://studentaid.ed.gov/sa/types>

Source: Federal Student Aid (FSA), <https://studentaid.ed.gov/sa/>

GET INVOLVED! COMMUNITY SERVICE FOUR-YEAR PLAN

Creating yearly goals for community service projects will help keep you on track for graduation requirements. Many colleges and employers like to see a student/employee that is actively involved in his/her community!

Student Name: _____

Graduation Year: _____

<u>Freshman Year</u>	
Goal:	
Time Commitment: (weekly, monthly, annually)	
Total Number of Hours:	
Reflection: (what you liked, disliked, plans to continue this goal)	

<u>Sophomore Year</u>	
Goal:	
Time Commitment: (weekly, monthly, annually)	
Total Number of Hours:	
Reflection: (what you liked, disliked, plans to continue this goal)	

GET INVOLVED! COMMUNITY SERVICE FOUR-YEAR PLAN

<u>Junior Year</u>	
Goal:	
Time Commitment: (weekly, monthly, annually)	
Total Number of Hours:	
Reflection: (what you liked, disliked, plans to continue this goal)	

<u>Senior Year</u>	
Goal:	
Time Commitment: (weekly, monthly, annually)	
Total Number of Hours:	
Reflection: (what you liked, disliked, plans to continue community service beyond high school)	

Total Service Hours Completed During High School: _____

GET INVOLVED! COMMUNITY SERVICE



Students should keep accurate logs of their service including the date, service performed, supervisors name and number of hours. See your counselor or CAP Advisor for additional forms.

1. The City of Miami-Dade

<http://www.miamidade.gov/parks/volunteer-opportunities.asp>

Volunteer opportunities include:

- a. Arts and Culture
- b. Golf Courses
- c. Marinas
- d. Natural Areas Management
- e. Disability Services
- f. Zoo Miami

2. Miami Dade College, Institute for Civic Engagement and Democracy

<http://www.mdc.edu/main/iced/students/volunteering.aspx>

Volunteer opportunities include:

- a. Mentoring youth
- b. Tutoring
- c. Beach clean-up
- d. Serve food at a homeless shelter
- e. Plant trees
- f. Sort clothing donations at a shelter

3. Miami-Dade Animal Services

<http://www.miamidade.gov/animals/volunteer.asp>

Great volunteer opportunity for animal lovers.

4. Camillus House

<http://www.camillus.org/main/volunteers/#.VTpc4yFVhHw>

Volunteer opportunities include:

- a. Help prepare and/or serve food to individuals who are poor and homeless
- b. Host a food drive or other fundraising drive
- c. Help organize a special event



5. Miami Children's Hospital

<http://www.mch.com/how-can-i-help/volunteer-resources.aspx>

Volunteer opportunities include:

- a. Bedside buddy
- b. Gift shop
- c. Playroom
- d. Welcome Ambassador

6. Miami Children's Museum

<http://www.miamichildrensmuseum.org/index.php/support-us/volunteer>

Volunteer opportunities include:

- a. Gallery gurus
- b. Classroom assistant
- c. Birthday buddy
- d. Mascot representative

Additional volunteer opportunities can be found by visiting:

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

Serve. Lead. Inspire.



Get involved

Do you love helping others? Can't pass up getting involved for a good cause? Even though you may not expect anything in return for your volunteering efforts, there are colleges, companies and organizations that will reward you for your community involvement.

Going beyond high school or college groups

High schools and colleges offer plenty of opportunities to participate in extracurricular activities. But the extracurriculars at school aren't the only ones that count. Consider taking on classes outside of school, like joining a performing arts group or a dance company.

NON-SCHOOL RELATED:

Volunteer

Better yet, if you can volunteer in an area that is related to your intended major. Not only are you giving back to the community but

you also are gaining experience in a subject that is important to you and possibly a future career! For instance, if you plan to study nursing in college, you could volunteer at your local hospital. Or if you want to be a teacher, volunteer in an afterschool program or at a daycare center.

VOLUNTEER OPPORTUNITIES:

Show commitment

It's important to show continual commitment to at least one activity. Having a list of dozens of extracurricular activities during your senior year of high school isn't as fulfilling as having one or two activities that you have shown a continual commitment to. Plus, many scholarships—both from the institution or private sources—are available for students who participate in certain extracurricular activities! Sure giving back and getting involved in your community feel great! But they have their advantages, too!

Ways to highlight your extracurricular activities to get an edge

- Discuss one of your activities in your admissions essay
- Include a list of activities and highlight leadership positions and accomplishments on your résumé
- If an extracurricular opportunity you are interested in doesn't exist at school, create it yourself.

Excerpted from an article by Elaina Loveland, author of Creative Colleges: A Guide for Student Actors, Artists, Dancers, Musicians.



Florida International University Student Resources & Services

<u>Department</u>	<u>Phone Number</u>	<u>Purpose</u>
Academic Advising Center	305-348-2892 (MMC) 305-919-5754 (BBC)	Academic support regarding the UCC, course selection, and academic policies/procedures.
Campus Life	305-348-2138 (MMC) 305-919-5804 (BBC)	Programs and services that engage students through various social, cultural, recreational, and educational events.
Career Services	305-348-2423 (MMC) 305-919-5770 (BBC)	Career counseling with regards to major and career selection, resume writing, and interview preparation. Numerous services are offered to students for internship and networking opportunities.
Center for Academic Success	305-348-2441 (MMC) 305-919-5927 (BBC)	Tutoring in math, science, reading, and study skills. The Center also coordinates and administers a variety of exams.
Center for Excellence in Writing	305-348-6634 (MMC) 305-919-4036 (BBC)	Tutoring and assistance with writing.
Center for Leadership and Service	305-348-6995 (MMC)	Programs that expose students to new ideas and experiences, designed to develop leadership effectiveness, community involvement, and global citizenship.
Counseling & Psychological Services	305-348-2277 (MMC) 305-919-5305(BBC)	Services that enhance mental health and emotional well-being. Confidential individual, group, and couples counseling is offered.
Disability Resource Center	305-348-3532 (MMC) 305-919-5345 (BBC)	Services for students with documented disabilities including, but not limited to, physical access and classroom accommodations.
Financial Aid	305-348-7272 (MMC) 305-919-5750 (BBC)	Financial guidance for work study programs, grants, scholarships, and need-based federal, state and local assistance.
Honors College	305-348-4100 (MMC) 305-919-5597 (BBC)	Exclusive college for students with similar capabilities and aspirations. The Honors College encourages students to gain an integrated understanding of fundamental ideas of human civilization viewed from the perspective of different academic disciplines.
Housing and Residential Life	Housing Office, 305-348-4190 (MMC) Residential Life, 305-348-3661 (MMC)	Programming and activities designed to provide a supportive and safe environment for the campus residential community, including personal growth and development and leadership experiences.
Multicultural Programs and Services	305-348-2436 (MMC) 305-919-5817(BBC)	Scholarships, tutoring, events, and initiatives designed to enhance social, academic, and cultural aspects of the life of FIU students.
Orientation and Parent Programs	305-348-6414 (MMC)	Programs and services designed to introduce students and parents to FIU. Programs and services include Panther Camp and opportunities to have/become a peer advisor.
International Student and Scholar Services	305-348-2421 (MMC) 305-919-5813 (BBC)	Advising services for international students and visiting professors/researchers in regards to immigration, legal, personal, academic, cultural, social and financial concerns.
National Student Exchange (NSE)	305-348-1292 (MMC) 305-919-5754 (BBC)	A program for undergraduate exchange within the United States and Canada. NSE provides an opportunity to attend one of 200 colleges and universities.
Recreation Services	305-348-2575 (MMC)	Recreational and fitness programs.

Campus Recreation at BBC	305-919-5678 (BBC)	Recreational and fitness programs.
Office of the Registrar	305-348-2320 (MMC) 305-919-5750 (BBC)	Registration activities including establishing, maintaining, releasing, and preserving the confidentiality of student records.
Parking and Transportation	305- 348-3615 (MMC) 305-919-5558 (BBC)	Assistance with parking decals, citations, and transportation solutions.
Student Conduct & Conflict Resolution	305-348-3939 (MMC)	Enforcement of community standards (FIU policies, federal, state, and local laws). The department also holds students accountable for their behavior.
Student-Athlete Academic Center	305-348-6412 (MMC)	Advising services for student athletes regarding eligibility, NCAA compliance, and athletic departmental policies.
Student Financials	305-348-2126 (MMC)	Financial services regarding system support, deadlines, tuition and fees, and academic calendars.
Student Health Services	Wellness Center: 305-348-4020 (MMC) 305-919-5307 (BBC)	Cost-effective, confidential, and professional primary care for registered students.
Study Abroad	305-348-1913 (MMC)	The opportunity to engage in an international experience studying, researching, or interning abroad in dozens of countries throughout the world.
University Wide Scholarships	305-348-2800 (MMC) 305-919-5754 (BBC)	Scholarships
Victim Empowerment Program	305-348-1215 (MMC) 305-919-5324 (BBC) 24-Hour Hotline: 305-348-3000	Assistance to individuals who have been victimized through threatening or actual violence, and assistance in the healing process.

Florida International University

Student Resources & Services

Florida International University provides a diverse set of programs, services, and activities to support student life learning and academic success for its students. The university's Division of Student Affairs offers a number of comprehensive student services designed to promote student learning and to enhance the development of FIU's students.

FIU offers many centralized academic support services, and academic support is also provided by the individual units most closely associated with the academic activity. All efforts work collaboratively to meet the academic needs of students, contribute to student learning, and promote student success.

Student Support Programs, Services, and Activities at FIU Include the Following Areas:

Academic Support Services

Academic Advising

Libraries and Learning Resources

Online Student Development Services

Study Abroad

Tutorial Services

University Testing Center

Upward Bound

Enrollment Services

Office of Admissions

Office of Financial Aid

Office of the Registrar

OneStop Enrollment Services

Veterans Resource Center

Student Support Services

Career Services

Counseling and Psychological Services

Disability Resources

Housing and Residential Life

International Student and Scholar Services

Leadership and Service

Multicultural Programs and Services

Orientation Services

Recreation

Student Centers

Student Clubs

Victim Advocacy

Wellness Services

Academic Support Services

Academic Advising

Advising takes place both in centralized units and within FIU's colleges and schools. To ensure that FIU has a coordinated and seamless approach to academic advising, FIU has brought together representatives from advising offices from colleges, departments, and Undergraduate Education as well as Enrollment Management and student support units to form the Council of Academic Advising. The council focuses on university-wide operations and functions that are interrelated with academic advising.

The [Undergraduate Education Academic Advising Center](#) provides academic advising for exploratory students and those who need assistance in identifying or transitioning into an appropriate major. The Academic Advising Center works in conjunction and collaboration with other colleges and support offices.

Libraries and Learning Resources

The [University Libraries](#) are open to students and faculty 111.5 hours per week and provide individual study carrels, lounge chairs, and group study tables throughout the buildings to

accommodate a variety of user learning and research needs. There are a total of 2,062 seats available for students between the two libraries. Equally important is the access to print and electronic information for student learning and research.

The Libraries also provide students and faculty with access to 532 computers, including 130 laptops and 15 document scanners. Both the Green library on the Modesto A. Maidique Campus and the Hubert Library on Biscayne Bay Campus have wireless connectivity to facilitate access to electronic resources. In addition to Internet access, library public access computers are equipped with a variety of software packages. Librarians teach library instruction classes in addition to offering a variety of online tutorials covering topics such as plagiarism and use of electronic resources.

Online Student Development Services

There are over 40 [Academic programs](#) offering 50 percent or more of the program's credits by electronic delivery. FIU Online provides a variety of student support services to support the goals of student academic and development success. Student support services include telephone and walk-in assistance, e-mail and live chat support services, orientations for online courses, technical support, and online self-help webpage. The frequently asked question knowledgebase is on the [FIU Online Homepage](#).

In addition to online services, the Support Services Team provides guidance and general information about registration, majors, minors, and certificate selection including general graduate and professional program information.

Study Abroad

The Office of Study Abroad provides students with the opportunity to spend a semester or academic year studying at one of FIU's foreign partner institutions through the International Student Exchange (ISE) Program, or through FIU Study Abroad programs (usually ranging from 10 days to a semester) designed and led by FIU faculty members.

Students participating in the ISE Program will pay FIU tuition and fees and, with pre-approval from their department, will receive transfer credit for the courses taken abroad.

Tutorial Services

The [Assistance for Academic Achievement](#) tutorial program (AAA), offered through FIU's Division of Student Affairs, provides tutorial assistance with homework, studying for exams, and other class assignments. Tutoring is free. The program provides tutoring to students in college algebra, finite math, essay critiques, chemistry, physics, pre-calculus, calculus, organic chemistry, and biology.

Centrally located in the Green Library on the Modesto A. Maidique Campus and in the Academic I building on the Biscayne Bay Campus, the [University Learning Center](#), offered through Undergraduate Education, uses faculty and trained tutors to provide academic support in mathematics and statistics, chemistry, physics, reading, and learning/study skills. Individual and group tutoring sessions are available. University Learning Center faculty coordinators work

with faculty in the colleges, schools, and departments to develop and implement discipline-specific and course-specific programs that address the needs of students in particular majors or courses.

The [Center for Excellence in Writing](#) promotes writing excellence among both undergraduate and graduate students at FIU. The CEW holds group-format workshops and provides direct one-on-one mentoring to support graduate student writing efforts. At present, the CEW provides a range of writing-related workshops for graduate students from all disciplines, as well as individual tutoring for all graduate student writing efforts.

University Testing Center

The University Testing Center coordinates and administers the ACCUPLACER, College-Level Examination Program (CLEP), HESI A² and placement testing (CPT) for freshmen. The Center also administers and provides information on other undergraduate and graduate admission tests, along with other professional and individualized distance learning examinations.

Additional information is available by calling (305) 348-2441 (Modesto Maidique Campus) and (305) 919-5927 (Biscayne Bay Campus) or by visiting <https://testing.fiu.edu>.

Upward Bound

The Upward Bound pre-collegiate program is a federally funded project designed to prepare underserved high school students for college. Upward Bound provides participants with supplemental instruction in academic areas, counseling, life skills training, financial aid, and a summer residential experience. The target high schools are Miami Carol City, Miami Northwestern, Miami Central, William H. Turner Technical Arts, and Miami Southridge.

Enrollment Services

Office of Admissions

Undergraduate Admissions, in addition to limited hard-copy communications, has developed a robust web site [Undergraduate Admissions](#) and a comprehensive e-mail communication plan. In order to communicate FIU's practices and policies effectively. The e-mail plan is designed to communicate targeted messages to prospective students. The plan also includes a targeted-message cycle for potential scholarship recipients. The Web site also utilizes a checklist approach to provide already admitted students with the necessary information to make a smooth transition to FIU.

Undergraduate Admissions hosts several on/off campus events throughout the year which can be located on their web site under "Discover". The events include open houses, Panther walks, campus tours, preview sessions, and welcoming receptions. During these events, the office makes presentations on admissions policies, financial aid, campus life, and housing. Potential students can register for these events through the Undergraduate Admissions Web site.

OneStop Enrollment Services

[OneStop Enrollment Services](#) is dedicated to providing centralized and efficient customer service through prompt, practical and reliable information. Committed to the success of our students, OneStop strives to provide individualized service that meets the needs of all students in an inviting and friendly environment. OneStop provides assistance with transcripts, enrollment verifications, adding and dropping courses, establishing residency, general financial aid questions, student case resolution and any other enrollment related questions.

Office of Financial Aid

Florida International University's Office of Financial Aid awards financial aid in compliance with published regulations and guidelines. The office provides efficient and effective undergraduate student employment services, offers financial aid and related counseling for students and parents, and disburses financial aid funds on a timely basis. The [Office of Financial Aid](#) Web site provides students and parents with general information about federal, state, and institutional aid programs, eligibility requirements, award terms, and application instructions. Federal aid is disbursed only to eligible students who qualify for Title IV aid, satisfy the Standards of Satisfactory Academic Progress Policy, clear verification, and accept the terms and conditions of the award.

Office of the Registrar

The [Registrar's Office](#) implements FIU's enrollment policies and ensures compliance with state and federal laws. The office compliments student learning by providing guidance regarding course information, scheduling, registration, records maintenance, certification, enrollment verification, and services related to academic progress and program completion. The Office of the Registrar maintains a secure centralized student information system (PantherSoft) designed for student's enrollment needs.

Veterans Resource Center

[The Veteran and Military Affairs Office](#) is part of Enrollment Services at FIU. The office is centrally located on the Modesto A. Maidique Campus. The office assists students with receiving educational benefits from the federal Department of Veterans Affairs and general support services available to all students.

Student Support Services

Career Services

[The FIU Career Services Office](#) provides information and services relating to career decisions and job search preparation, and serves as a clearinghouse for on/off campus employment and internship opportunities. Career Services partners with students and alumni to help them develop, implement, and evaluate their career paths. Using high-tech, high-touch operations, Career Services facilitates career search by providing access to internship and employment opportunities with local, national, and global employers. The office sponsors Career Fairs that annually attract more than 4,000 students and 250 employers.

Counseling and Psychological Services

[The FIU Counseling and Psychological Services Center](#) provides counseling and psychological services as well as consultation and referral services for students. Limited psychiatric services are also available. Outreach programs include suicide prevention, recognizing depression, relationship building, stress management, test anxiety, and developing counseling skills. Mental health screenings are provided throughout the year on health issues such as alcohol and drug usage, depression, anxiety, and eating disorders.

Disability Resources

[The FIU Disability Resource Center](#) (DRC) provides assistance to FIU students with disabilities who self-identify and complete an intake and assessment process through which they qualify under the Americans with Disabilities Act for services, auxiliary aides, and academic accommodations. Students who seek services work with the center's disability specialists on a one-to-one basis throughout their tenure at the university. Core services, auxiliary aides, and accommodations are provided.

In addition to core services, the DRC offers additional training and use of equipment, including technology labs under the Florida Alliance for Assistive Technology and Services Grant and the Johnson Scholarship Career Services Initiative.

Housing and Residential Life

FIU's [Housing and Residential Life](#) supports student housing and programming for students who live on campus. These on-campus resident buildings are both apartments and traditional suite-style residence halls. Residence buildings on both campuses are in close proximity to classes, the library, the student recreation center, recreation fields, sporting events, and student activities. The Academic Resource Center is located in one of the residence halls on the Maidique campus to provide tutoring, in-hall academic advising, and educational programs.

International Student and Scholar Services

[International Student and Scholar Services](#) (ISSS) has offices at both the Modesto Maidique and Biscayne Bay campuses. The staff advises international students and scholars on a variety of issues and is responsible for complying with procedures mandated by the Department of Homeland Security and updating student and scholar records in the Student & Exchange Visitor Information System (SEVIS).

ISSS provides advising services and related assistance for international students (F-1 visa category) and exchange students and scholars (Student, Researcher, Professor, and Short-term Scholar categories).

Leadership and Service

[The FIU Center for Leadership and Service](#) provides students with developmental and experiential opportunities that foster leadership and community involvement grounded in values and moral purpose. The center offers leadership education and opportunities for students to

participate in service learning, advocacy, and volunteerism. The goal is to help students become active citizens on campus, in their respective communities, and in the workplace.

One program offered through the Center for Leadership and Service is the [Academy of Leaders](#), a structured leadership development certificate program for students.

The Center for Leadership and Service also directs the Service Learning program, providing guidance to students and faculty on how to incorporate reflective strategies on service-learning experiences in classroom activities.

Multicultural Programs and Services

The [Office of Multicultural Programs and Services](#) (MPAS) provides retention-centered services for our diverse student body. MPAS offers students the personal, academic, social, and cultural support needed for the achievement of their educational goals. Staff members assist with leadership development, counseling, career and academic advisement, financial assistance, tutorials, and serve as liaisons to academic units and student support services. Student Support Services (SSSP), a TRIO program, funded by the U.S. Department of Education, also falls under the MPAS umbrella. This program is geared toward providing a cohort of 160 primarily first-generation, low income students with various support services to help them attain their baccalaureate degree.

Orientation Services

Orientation, called Panther Preview, is administered by the [FIU Office of Orientation and Parent Programs](#). Panther Preview helps both first-time college students and transfer students with the transition to university life at FIU. During orientation, students are welcomed to the FIU community and introduced to the university's academic mission, philosophy, and undergraduate learning goals. To design the orientation program, the Office of Orientation works closely with units in Academic Affairs, including the Academic Advising Center and the Center for Academic Success.

Recreation

[FIU's Recreation Services](#) provides recreational activities for students, faculty, staff, and alumni. Recreation Services has offices on both the Modesto A. Maidique and the Biscayne Bay campuses. The mission of the department is to promote a healthy lifestyle and improve the quality of life for the entire campus community while providing gender-equitable programs for participants of all abilities and skill levels.

Student Centers

The University Center on each campus provides direct services to students and the University community. The Graham Center (GC) at Modesto A. Maidique Campus and the Wolfe University Center (WUC) at Biscayne Bay Campus are the focal points for the University community to meet and interact in a non-classroom environment. Staff in the Centers coordinate the scheduling of space and assist with the production of student and University sponsored events.

As the hub of University life, these buildings house the offices of Student Government Association (SGA); Student Programming Council; Student Organizations Council (SOC); and The Beacon student newspaper among others.

Student Clubs

The department of Campus Life monitors over 300 registered clubs that collectively sponsor several hundred events annually. Clubs have a variety of purposes, including social, religious, political, athletic, academic, health, and service. Annual events sponsored by Campus Life include Homecoming, Week of Welcome, Hispanic Heritage Celebration, American Heritage Celebration, and Pan-African Celebration.

Victim Advocacy

The [Victim Empowerment Program](#) formerly called the Victim Advocacy Center supports the recovery of victims of violence or abuse and helps to reduce secondary victimization. The center seeks to increase awareness of violence and victimization at FIU and within the surrounding communities. Information is provided on prevention and response to relationship violence and sexual assault.

Wellness Services

The Wellness Center, a unit of [University Health Services](#), offers wellness services including alcohol and drug education programs, sexual health workshops, smoking cessation programs, stress management workshops, alternative therapies information, and diet and other nutritional programs. Various health awareness campaigns are sponsored throughout the year.

WHAT IS A PRE-COLLEGE ADVISOR?

Miami Dade College (MDC) Pre-College Advisors provide pre-enrollment support and guidance to students ensuring students have the best opportunity to achieve their educational goals while assisting them with their admission and matriculation.

Your local **MDC Campus Pre-College Advisor** can assist students with the following:

- Provide pre-enrollment advisement
- Provide MDC admission, assessment, registration and program information
- Assist students with residency and the financial aid process
- Assist students with clarifying their career pathway and selecting a program of study

Contact your local MDC campus to schedule a visit or request an in-school presentation from a pre-college advisor.



STUDENT SERVICES

SINGLE STOP @ MDC

Miami Dade College (MDC) has partnered with Single Stop USA, a non-profit organization, and the partnership has resulted in a brand new "**One Stop Shop**" for students to get connected to benefits.

The concept is to have a place where students can go to get screened for multiple government benefits, receive assistance in applying for those benefits, and have follow-up to see if they have in fact received the benefits they are eligible for. MDC- Single Stop coordinators use a specially designed technology known as BEN (Benefits Enrollment Network) to do rapid screenings, and then assist our clients in applying on line via ACCESS Florida when appropriate.

All of our services are **FREE** for Miami Dade College students at the North, Kendall, and Wolfson campuses *and* members of their families.

Free Services Single Stop Offers:

1. **Free Benefits Screening**

Single Stop Coordinators determine which public benefits a student or family member is eligible for and help them apply for those benefits.

2. **Free Financial Counseling**

Single Stop provides financial advice and helps students and family members to establish or repair credit. On-site financial counselors help families to address debt issues and improve budget management skills.

3. **Free Legal Referrals**

Single Stop provides students with various legal referrals to target legal problems, such as Disability claims, tax controversies, unemployment benefit denials, housing issues, discrimination issues, food stamp denials, consumer issues and other legal issues. Referrals and legal counseling available at no cost!

4. **Free Tax Preparation Services**

Completely free tax preparation, even if the student or family members use E-File! During the tax season (January through April 15th), students and family members can meet with an IRS-Certified tax preparer and have their taxes prepared for free. Tax preparers will determine if students and family members are eligible to receive the Earned Income, American Opportunity or Child Tax Credits.

5. **Free Food Pantry**

The Student Food Pantry provides a means for students to stay focused on their academic studies despite any untimely financial hardships they may be faced with while pursuing a degree.

6. **Free Mentoring Program**

The Mentoring Program is an innovative initiative at Miami Dade College, placing students in two-year mentoring relationships to provide them with the additional support needed to persist toward a college degree.

STUDENT SERVICES SINGLE STOP @ MDC

Where do you begin?

To schedule an appointment please contact:

<p>Barbara Pryor Director, Single Stop bpryor@mdc.edu (305)237-1448</p>	<p>Wolfson Campus Mercy Arenas Project Coordinator Marenas@mdc.edu (305)237-3338</p>
<p>North Campus Nathaniel Gomez Program Coordinator ngomez1@mdc.edu (305)237-1444</p>	<p>North Campus Benjamin Paul Project Leader AmeriCorps VISTA Volunteer bpaul@mdc.edu</p>
<p>North Campus Wendy Joseph MA Program Coordinator, Educate Tomorrow at Single Stop wjoseph@mdc.edu (305)237-1514</p>	

To provide a learning environment that promotes student access and success, Miami Dade College Student Services offers programs, services, and activities through MDC's seven campuses, two primary outreach centers (MDC-West, the Carrie P. Meek Entrepreneurial Education Center), and the Virtual College. Under the direction of the campus presidents and the executive directors [of the Virtual College and outreach centers, respectively], MDC student service professionals implement a variety of student success and retention programs, recruitment and outreach activities; new, transfer, and international student orientations; and student leadership and student life activities.

Student support programs, services, and activities at MDC include the following areas:

1. ACCESS Disability Services
2. The MEED Program
3. Admissions and Registration Services
4. Advisement and Career Services
5. College Information Center
6. Financial Aid
7. International Student Services
8. Recruitment and Orientation
9. Service Learning
10. Single Stop
11. Student Life and Student Government
12. Study Skills Laboratories
13. Testing Services
14. Veterans Affairs
15. Virtual College Student Support Center

1. ACCESS Disability Services

ACCESS provides auxiliary aids, services and program modifications for students with documented disabilities. It ensures compliance with all federal and state regulations and guidelines applicable to post-secondary education. ACCESS implements MDC Policy I-21, Equal Access and Opportunity, and MDC Procedure 4055, Accommodations Provided for Students with Disabilities to ensure equal access to facilities, services, and the breadth of the college experience.

2. The MEED Program

The MEED Program, located at the Wolfson Campus, has also played an important role in providing students with employment assistance since 1987; however, over the last few years, MEED has developed a partnership with South Florida AmeriCorps agencies and other community agencies (e.g., The Miami-Dade Employability Network or M-DEAN) that have resulted in increasing number of placements in paid internships and AmeriCorps memberships as well as entrepreneurship. Many of these have been so successful in leading to full employment or opening up opportunities for other students with disabilities to gain valuable work experience, that the MEED Program has expanded program services to all other Campuses. It is expected that this initiative will continue to allow many more students throughout Miami Dade County to give evidence of their abilities and find real and valuable employment.

3. Admissions & Registration Services

Admissions and Registration Services implement the college's open-admission policy and ensure compliance with state and federal laws and regulations. It complements student learning by providing guidance in all aspects of admissions, course information, scheduling, registration, records maintenance, certification, enrollment verification, and other services related to academic progress and course/program completion. Admissions and Registration Services service area maintains a secure, centralized student information system designed to serve both comprehensive and individualized needs.

4. Advisement and Career Services

MDC Advisement and Career Services provide students with a quality, learning-centered experience that enables them to establish and complete their educational goals and create a career path. By developing a positive relationship with the student, the academic and career advisors clarify career goals and personal strengths, assist students with referrals to external resources and support services, explore educational opportunities, and guides appropriate course selection. Academic and career advisors meet with new students, incoming transfer students, transient students and those enrolled in developmental courses and who are in not in clear academic standing as well as students who have not declared a major.

5. College Information Center

The Information Center provides academic advisement and other related services such as financial aid in addition to registration assistance online and on the phone. The Information Center also staffs the principle information telephone line (305.237.8888). It also manages the Ask MDC web page, responds to e-mails, staffs live chats, and responds to students questions on the MDC Facebook page and Twitter. It is also a principle contributor to all virtual events and supports the College special projects and promotional campaigns.

6. Financial Aid

The Financial Aid Office at Miami Dade College (MDC) is a service-oriented department committed to assisting students in funding their educational goals. The office is dedicated to providing quality service, reliable consumer information and access to all available funding sources with effective and efficient processing of financial aid requests. In collaboration with other offices at the college, the Financial Aid Office provides timely and accurate information to students, parents, high school counselors and the community.

7. International Student Services

International Student Services (ISS) provides direct services to prospective and currently enrolled international students by providing up-to-date college and governmental compliance information, holistic advisement and monitoring of academic progress.

8. Recruitment and Orientation

The purpose of the Recruitment service area is to present the academic opportunities available at Miami Dade College (MDC). Recruitment Specialists develop and implement activities consistent with the mission of the College. These activities include providing prospective students, parents and other members of the community with current and accurate information regarding admission and registration, testing requirements, program offerings, as well as other resources and related opportunities that are available at the College.

All new degree-seeking FTIC-DE students are required to attend a new student orientation to accomplish the following:

- Be better prepared to transition to college and student life
- Learn about the educational opportunities, support services, tips for success, policies and next steps
- Obtain an overview of degree and program requirements
- Meet their assigned advisors who recommend first semester courses and discuss follow-up appointment where the student's Individualized Education Plan and goals will be discussed
- Learn how to register for their classes and meet students and staff who will facilitate the process

There are orientations, which are school or program specific such as the Honors College, English for Academic Purposes and the upper division of a Bachelor's Degree Program

9. Service Learning

The Institute for Civic Engagement and Democracy (iCED) encourages partnerships with the community, promotes service tied to the curriculum that develops students' citizenship skills, and prepares students to be active, committed, and informed citizens and leaders. iCED is responsible for all service-learning and America Reads activities at MDC. In addition, iCED functions as a clearinghouse for students, staff, and faculty who wish to become involved in service, and helps coordinate a host of campus-community partnerships and civic engagement activities. With full-service Centers on four campuses, and outreach programs to all campuses, iCED serves the entire college. The signature iCED program is academic service-learning. MDC has the nation's largest community college service-learning program. Last academic year 316 faculty integrated course-related service into 1,074 class sections. This faculty engaged in excess of 7,900 students in service with approximately 500 community partners throughout Miami-Dade County, and the participating students contributed approximately 183,000 hours of service during the academic year.

10. Single Stop

Single Stop at Miami Dade College, (MDC) harnesses two of the country's most effective anti-poverty tools: coordinated access to America's safety net and a post-secondary education. Single Stop is a ground-breaking partnership between MDC and Single Stop USA an anti-poverty organization. Designed to help students persist and complete, MDC launched Single Stop at the North and Wolfson Campuses in 2010, and then replicated it in 2011 at the Kendall Campus.

Single Stop offers a unique one-stop approach that combines benefits screening and application assistance with tax preparation, legal assistance, financial counseling and mentoring. These resources promote health; stable housing; help overcome barriers to attending school; and a path to economic stability. Single Stop provides services and activities that promote student service-learning and academic success while enhancing personal and educational development, including opportunities for leadership development, co-curricular involvement, cultural enrichment, and community involvement.

Single Stop at MDC leverages existing resources to help the poorest students and immediate family members marshal resources to persist; serves a nucleus for on-campus and community resources; provides service learning opportunities for current students and places first time in college students in a two year mentoring relationship with professional mentors. Single Stop provides services and activities that promote student learning and academic success while enhancing personal and educational development, including opportunities for leadership development, co-curricular involvement, cultural enrichment, and community involvement. Single Stop has various community and national partnerships; including but not limited to, Department of Children and Families, Legal Services of Greater Miami and iMentor.

11. Student Life & Student Government

Student Life develops, promotes and implements services and activities and promote student learning and help students achieve academic success while enhancing their personal and educational development including offering opportunities for leadership development, cultural enrichment, and co-curricular and community involvement. The Student Life office oversees the Student Government Association on each campus, enabling students to initiate programs and activities tailored to each campus population; serves as a

hub for numerous other student organizations; provides student organization and activity-related forms, listings of student clubs and organizations and student organization guidelines and responsibilities; and oversees the College President’s Student Leadership Retreat, Student Programming Board, and Florida College System Student Government Association Conferences. MDC’s athletics programs also fall under the purview of Student Life. MDC is a member of the National Junior College Athletic Association and fields men’s teams in basketball and baseball and women’s teams in basketball, volleyball, and softball.

Below is a listing of **MDC student clubs and organizations** by campus:

MDC Clubs and Organizations

<u>Kendall Campus</u>	
I Am I	Psychology Student Association
Medlife MDC Kendall	Jubilation Dance Ensemble
Alpha and Omega Int’l Students	Campus Crusade for Christ
Political Awareness Club	Diversity Dance Club
Miamibiance	SWER
Distinction Society	Computer Club
Project hope	Math Club
Catholic Student ministry	Water Clock Project
SIFE/Enactus	SAID
Phi Theta Kappa	VASO
Miami Music Revolution	Phi Beta Lambda
WAVES	Future Educators of America
IF Club	Florida Engineering Society
Diverse Student Organization	
Psi Beta Honor Society	
<u>Medical Campus</u>	
BSN Honor Society	Future Veterinary Technicians of America
Clinical Laboratory Sciences Student Association	Health Information Management Student Association (HIMSA)
<u>North Campus</u>	
Abilities Unlimited, Disabled Student Organization	Phi Theta Kappa International Honor Society
Alpha Mu Gamma Foreign Language Honor society	Psi Beta National Honor Society of Psychology
American Sign Language	Psychology Club
Aspira Leadership Student Organization	Rotaract Club
Axis Creative Arts	Student Aiding International Development
Biology Club	Student Government Association (SGA)
F.A.C.E.	Student Leadership Council
Film Society	Student Life Skills, Technology and Learning
Future Educators of America	Synergy FGLSAMP
Golden Key Honor Society	Students Working for Equal Rights
Haitian IBO	The Catholic Circle
Hispanic Scholarship Fund	The Meek Achievers
I-LEAD	The Otaku Project
International Youth Fellowship	The Reporter
Minorities in Agriculture, Natural Sciences, and Resources Phi Chapter	The Trendsetters
	Tropical Beat Caribbean Student Association
	Unity LGBTQA & Straight Alliance

<u>North Campus Continued</u>	
Matayim	Waves
Math Club	Women Moving Forward
MD investment	Youth Environment Sustainability
Model United Nations	Writers Blocks
Phi Beta Lambda Business Society	
<u>Wolfson Campus</u>	
Acts of Kindness (A-OK)	Phi Theta Kappa
Ambassadors for Christ	Philo-Symposium (Philosophy Club)
Anime Unlimited	Pre-Dental Club
Best Buddies	Pre Medical Student Association
Campus Crusade for Christ (CRU)	Psi Beta
“The Collective”	Psychology Club
Catholic Campus Ministry	Rotaract
Dominican Student Association	SIGMA XI
Excel by ACCESS	Sex Education Alliance
FILMMA (Film Making)	Sociology and Anthropology Org.
Future Educators of America	Society of Law and Community Service
Haitian Boukan Club	Society of Professional Journalists MDC Student Chapter
Human Rights Alliance	Spirit of Faith
International Club	STEM Student Association (STEMSA)
International Rescue Committee at MDC	Strong Women Strong Girls
InterVarsity Christian Fellowship	Student Allocation & Programming Board
Math Club	Student Government Association (SGA)
MDC Gourmet	Students Aiding International Development
MDC Pride	Students for Barack Obama
MDC Thespian Society	Students Working for Equal Rights
MDC Wesley	Urban Creation (International Dance)
Minority Students for College Success	Veterans and Supporters Joining Forces
MIRACLES	Video Gaming Association
Mixed Soles	Wolfson Health & Wellness Organization
Mobile Technology	Wolfson Table Tennis League
Model United Nations	Youth for Environmental Sustainability
Modelle International	
National Society of Leadership & Success	
Phi Beta Lambda	

12. Study Skills Laboratories

In order to promote, support and complement the educational experiences of students, each MDC campus provides computerized study skills laboratories where students receive online and face-to-face academic support through supplemental instruction; review sessions; test preparation; tutoring; access to electronic resources (i.e. guides and videos) and specialized software targeting skills in mathematics, English, writing, reading and other areas. Additional support services provided to students include group study areas/facilities for collaborative work and technical support via one-on-one instruction and workshops to hone technological skills.

In general, Miami Dade College provides assistance to students experiencing academic difficulties or those wishing to improve their course performance through tutoring services offered at the various study skills laboratories. Specific tutoring services include appointment-based and drop-in tutoring, one-on-one and collaborative tutoring sessions, exam reviews and workshops, electronic and handout resources, as well as virtual/remote tutoring sessions for students via Smarthinking. Such distance-learning services provide students unable to visit the labs in person, as well as students from the Virtual College with comparable academic supports.

13. Testing Services

The purpose of the Testing Department is to provide placement and assessment services that are necessary for faculty, administrators, students and the community at large. Testing departments offer various placement tests and numerous examinations to students and the community, including certification, distance learning, and other standardized assessments, such as the Childcare Competency Examinations, College-Level Examination Program, Scholastic Aptitude Test, American College Test, and the computer-adaptive college placement test for English as a Foreign Language. The Testing Departments offer flexible and extended testing schedules, including evening and weekend services, to meet the needs of MDC's nontraditional student population. These services are offered in an environment consistent with industry established security and proctoring standards.

14. Veterans Affairs

Within the Admissions and Registration Office at most Campuses, MDC houses veterans certifying officials who are available to assist all eligible U.S. veteran students and dependents who are using their VA educational benefits to further their education. MDC's VA staff can provide information about entitlements, filing claims to the Department of Veterans Affairs (DVA), and certifying enrollment at MDC. MDC's Veterans Affairs coordinators provide information about entitlements, filing claims with the Department of Veterans Affairs, and certifying MDC enrollment, and make referrals to appropriate MDC and community services, including MDC ACCESS services. MDC has a dedicated Veteran Student Information web site to provide veteran and military students information.

15. Virtual College

Students taking online classes may access support services and facilities, including study skills laboratories, libraries, and wellness centers, at all MDC campuses. MDC Virtual College students receive a full roster of support services through live chat, e-mail, troubleshooting features, and other online academic and support resources from the Virtual College Student Support Center. The Student Support Center answers and/or routes all students' questions dealing directly with advisement, registration, book purchases, academic support, and login/technical issues. Online students reach out to Virtual College by phone, e-mail, and web forms, using Parature, an online ticketing and knowledge-based application, to track student requests. Tickets are routed to Virtual College staff for resolution and are reviewed by the Director of Student Services to ensure prompt response, appropriate action, and closure. Calls are routed via an automated call distribution system to the first available student services staff member. Voicemail is used at night and on weekends. The Student Support Center is open during regular business hours, with extended hours during term startup and proctored testing periods.

Resources Provided By:

Miami Dade College, Wolfson Campus, Office of Student Achievement (2014), www.mdc.edu



Student Services

1. Toppel Career Center

The mission of the Toppel Career Center is to help students and alumni develop career skills by providing high quality resources, services, programming and events that will prepare them for a lifetime of career success. Our Vision: Empowering and connecting a world of successful Canes.

2. International Student and Scholar Services

The Department of International Student and Scholar Services (ISSS) represents the needs and interests of the University of Miami international community and provides support services and programs for international students, scholars, observers and academic departments at UM.

3. Bookstore

The University of Miami partners with Follett Higher Education Group to manage our campus bookstore. Follett manages more than 850 college and university bookstores nationwide. Our goal is to make sure you have all the tools you need to make the most of your time at UM.

4. Office of Financial Assistance

The University of Miami's stated mission is to disseminate knowledge and encourage growth and development in its students through the dedicated guidance of its faculty, staff and administration in a diverse environment of freedom, creativity, scholarship, tolerance, respect and exploration.

5. Student Account Services

The Office of Student Account Services processes all financial information of a student's account during their enrollment at the University of Miami. The Office of Student Account Services Staff members are available to assist and answer inquiries by phone, email, or in person.

6. Disability Services

The Office of Disability Services (ODS) is the primary university office responsible for the coordination of auxiliary aids and services for students with disabilities. Students seeking services should contact the ODS to discuss individual needs and obtain documentation guidelines.

7. Orientation

The mission of the Department of Orientation is to provide an orientation program for new students and their parents that serves as the foundation of their UM experience and begins the process through which they obtain the information necessary to have a successful transition into the UM community.

8. Commencement

Commencement is a special time for our graduates and guests. The University of Miami is committed to making all Commencement ceremonies and events accessible to those who need special accommodations. All Commencement ceremonies are held in the BankUnited Center.

9. Ombudsperson and Troubleshooters

The Ombudsperson and University Troubleshooter program was established to open channels of communication between students and the university community by providing an identifiable person to listen to student concerns.



University of Miami Student Resources & Services

Academic Support

1. Academic Enhancement

The primary focus of the Office of Academic Enhancement is to promote a diverse academic experience for all undergraduate students at the University of Miami, with a particular focus on those groups who have been historically underrepresented in higher education.

2. Academic Resource Center

The Camner Academic Resource Center (ARC) at the University of Miami offers a multitude of resources for every constituent of the University of Miami community: students, parents, faculty, staff, and administrators. Our goal is to provide resources to help manage success and advance potential.

3. Honors Program

The Honors Program offers exceptional students an educational opportunity by providing an academically challenging course of study at the University of Miami. Students must complete the requirements of the Honors Program in order to be eligible to graduate with General Honors.

4. Study Abroad

Provide opportunities for UM students to acquire an international perspective in their academic career through studying abroad on UM sponsored programs or at partner universities overseas. UM offers a variety of programs to fit students' different interests and requirements.

5. Writing Center

The Writing Center strives to help all members of the university community learn more about writing and become better writers. Writers at all levels can benefit from sharing their writing with someone who is both knowledgeable and trustworthy, someone who is not grading them or evaluating their work.

6. Undergraduate Research

The distinction between a student taking a traditional course and one doing research is that the former is a receptacle of knowledge and the latter is the creator of knowledge. Our community outreach consists of programs designed to encourage more student diversity in science.

7. Civic and Community Engagement

The Office of Civic and Community Engagement (CCE) fosters university-community collaboration by engaging the university's academic resources in the enrichment of civic and community life. Our goals include developing new courses in which community-based partnerships are central.

8. Pre-Health Advising and Mentoring

Many careers in healthcare require a graduate or professional degree. There are a variety of majors and minors that will prepare you for health professional graduate programs. Students interested in medicine, dentistry, veterinary medicine, physician assistant, and pharmacy programs should consult us.

For more information on Student Services:

http://www.miami.edu/sa/index.php/student_life/student_services/

For more information on Academic Support:

http://www.miami.edu/sa/index.php/student_life/academic_support/

BREAKING DOWN THE COSTS OF COLLEGE

What is included in the cost of college?

College costs include more than tuition and room and board. Below are common costs:

Item	Description
Tuition	The cost of taking courses. Course costs vary by school.
Room and Board	Lodging and food costs vary by school.
Books and School Supplies	Books can be expensive! School supplies include: <ul style="list-style-type: none"> • books • book bags; • notebooks/binders; • pens and pencils; • paper and computer paper; and • desk accessories such as folders, trays, and pen holders.
Fees	Fees depend upon your school. Examples include activity fee, athletic fee, lab fee, parking decal fee and health fee. Schools can provide a list of fees.
Equipment and Room Materials	This category might include: <ul style="list-style-type: none"> • a computer and printer; • a microwave and refrigerator; and • sheets, towels, etc.
Travel and Miscellaneous Expenses	If you commute to school, include transportation costs. (public transportation, car, gas, insurance) If you live on campus, include travel during school breaks. You may also want to include clothing and cell phone costs.

Next: Work on a budget to calculate how much money/financial aid you'll need to cover all school expenses. (see page 2)

BREAKING DOWN THE COSTS OF COLLEGE

Item	Cost/Budget
Tuition	\$ _____ (per semester or per year)
Room and Board	\$ _____ (per semester or per year)
Books and School Supplies	Estimated Costs: (per semester or per year) <ol style="list-style-type: none"> 1. Books: \$ _____ 2. Book bag; \$ _____ 3. Notebooks/binders; \$ _____ 4. Pens and pencils; \$ _____ 5. Paper and computer paper; and \$ _____ 6. Desk accessories \$ _____
Fees	Fees depend upon your school. (per year) <ol style="list-style-type: none"> 1. Activity fee: \$ _____ 2. Athletic Fee: \$ _____ 3. Lab fee: \$ _____ 4. Parking decal fee: \$ _____ 5. Health Fee: \$ _____
Equipment and Room Materials	<ol style="list-style-type: none"> 1. Computer/laptop and printer; \$ _____ 2. Microwave and refrigerator; and \$ _____ 3. Sheets, towels, etc. \$ _____ 4. Other \$ _____
Travel and Miscellaneous Expenses	<ol style="list-style-type: none"> 1. Car purchase; \$ _____ 2. Car insurance per month; \$ _____ 3. Gas per month; \$ _____ 4. Public transportation per month. \$ _____

Next, add all of your estimated costs together. \$ _____

AVOIDING SENIORITIS!

Your senior year of high school will almost certainly be one of the most stressful times of your high school career. Grades, scholarships and college applications rush upon you all at once and, once the rush seems to have passed, many times, seniors tend to get an attitude that reflects the fact that they will no longer be attending high school next year.

When people refer to the term “senioritis,” they are usually referring to the attitude I just described. Seniors begin to think that their grades don’t matter anymore. They only come to school because it’s required to graduate. Everyone gets the mindset of “I don’t need to do that,” or “It doesn’t matter, I’m graduating soon.” Once you get into the habit of blowing off classes and assignments, showing up late, and being disrespectful to teachers, that behavior tends to carry on throughout the next few years in college as you work towards your career.

Here are five ways to help you avoid senioritis:

1. Stay Focused

Instead of focusing on why you *shouldn't* have to be in high school anymore, focus on why you *should*.

- The same work ethic that you close out with your senior year will be the one that you carry on to college, and it’s important to end on the right foot.

3. Keep Your Eyes on the Prize

Graduation is now less than six months away.

- Remember, you have to pass in order to graduate! Remain focused on your work and grades.

5. Colleges Can Change Their Minds

Did you know that a college still has the option to change its mind regarding your acceptance?

- If your grades drop or if your academic performance is not consistent with what it was at the time of your application, *your acceptance isn't guaranteed*. Things can change, and senioritis will play a negative role in this situation.

2. Stay Organized

Organization is another factor that will help you avoid senioritis. Typically, when seniors fall behind on their schedule, things begin to go downhill.

- Keep up with all that you have to do by staying organized!

4. Remember All the Hard Work

Don’t let 12 years of academic struggles and all of your hard work go to waste simply because you are now tired of being at school.

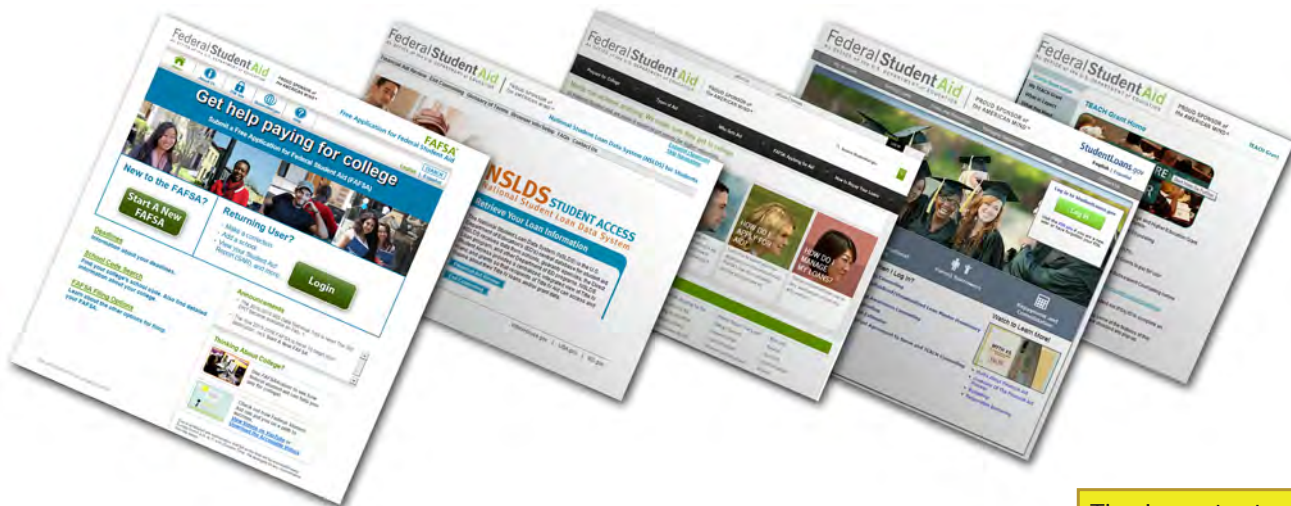
- All those hours studying and all the time in class is not worth wasting simply to get lazy at the end of your final year.



Just remember. It’s almost over...be sure to keep your head in the game!

How to create an FSA ID

The FSA ID – a username and password – has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to fafsa.gov, the National Student Loan Data System (NSLDS®) at www.nsls.ed.gov, StudentLoans.gov, StudentAid.gov, and Agreement to Serve (ATS) at www.teach-ats.ed.gov.



Tip: Important: Only the owner of the FSA ID should create and use the account. Never share your FSA ID.

Step 1 When logging in to one of the websites listed above, click the link to create an FSA ID.

Step 2 Create a username and password, and enter your e-mail address.

Step 3 Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers.

Step 4 If you have a Federal Student Aid PIN, you will be able to enter it and link it to your FSA ID. You can still create an FSA ID if you have forgotten or do not have a PIN.

Step 5 Review your information, and read and accept the terms and conditions.

Step 6 Confirm your e-mail address using the secure code, which will be sent to the e-mail address you entered when you created your FSA ID. Once you verify your e-mail address, you can use it instead of your username to log in to the websites.

You can use your FSA ID to sign a FAFSA right away. Once the Social Security Administration verifies your information in one to three days, or if you have linked your PIN to your FSA ID, you will be able to use your FSA ID to access the websites listed above. For help, visit StudentAid.gov/fsaid.

WHAT INFORMATION WILL YOU NEED TO FILL OUT THE 2016-2017 FAFSA?

Here's a checklist!



Reminder: The 2016-2017 FAFSA will not be available until Jan 1, 2016!

1	Your Federal Student Aid ID (to create an ID, https://fsaid.ed.gov/npas/index.htm)
2	Your Social Security Number (SSN)
3	Your Parents' Social Security Numbers if you are providing parent information
4	Your Driver's License Number if you have one
5	Your Alien Registration Number if you are not a U.S. citizen
6	Federal Tax Information or Tax Returns including IRS W-2 information, for you and for your parents if you are providing parent information <ul style="list-style-type: none">- Use income records for the year prior to the academic year for which you are applying: for instance, if you are filling out the 2016–2017 FAFSA, you will need 2015 tax information- If you have not yet filed an income tax return for 2015, complete and submit the FAFSA using estimated tax information or use your 2014 tax information. You can return to the FAFSA and update this information once your 2015 tax information is filed
7	Records of your Untaxed Income, such as child support received, interest income, and veterans non-education benefits, for you, and for your parents if you are providing parent information
8	Information on cash; savings and checking account balances; investments, including real estate but not including the home in which you live; and business and farm assets for you, and for your parents if you are providing parent information

Complete your 2016-2017 FAFSA as soon as possible (*after Jan 1*) to meet college and state aid deadlines. The earlier, the better!

After you complete the **FAFSA**, the U.S. Department of Education will send you your **Student Aid Report (SAR)**—the result of your FAFSA. Review your SAR with parents and/or a teacher and, if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility.

For More Information:

- About the FAFSA: <https://studentaid.ed.gov/sa/fafsa/filling-out>
- FAFSA Completion Videos: <https://www.youtube.com/playlist?list=PL23B9A23CD8DD82DD>

DO NOT MAIL THIS WORKSHEET.

The *FAFSA on the Web Worksheet* provides a preview of the questions that you may be asked while completing the *Free Application for Federal Student Aid* (FAFSA®) online at www.fafsa.gov.

You must complete and submit a FAFSA to apply for federal student aid and for most state and college aid. Write down notes to help you easily complete your FAFSA anytime after January 1, 2015.

See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college's financial aid administrator about other deadlines. The Federal deadline is June 30, 2016.

- **This Worksheet is optional and should only be completed if you plan to use FAFSA on the Web.**
- **Sections in purple are for parent information.**
- **This Worksheet does not include all the questions from the FAFSA. The questions that are included are ordered as they appear on FAFSA on the Web. When you are online, you may be able to skip some questions based on your answers to earlier questions.**

Applying is easier with the IRS Data Retrieval Tool!

Beginning in early February 2015, students and parents who have completed their 2014 IRS tax return may be able to use *FAFSA on the Web* to electronically view their tax information. With just a few simple steps, the tax information can also be securely transferred into *FAFSA on the Web*.

Sign your FAFSA with a Federal Student Aid PIN!

If you do not have a PIN, you can apply for one at www.pin.ed.gov. Your PIN allows you to electronically sign when you submit your FAFSA. *If you are providing parent information, one parent must also sign your FAFSA. To sign electronically, your parent should also apply for a PIN.*

Free help is available!

You do not have to pay to get help or submit your FAFSA. Submit your FAFSA **free** online at www.fafsa.gov. Federal Student Aid provides **free** help online at www.fafsa.gov or you can call 1-800-4-FED-AID (1-800-433-3243). TTY users (hearing impaired) can call 1-800-730-8913.

NOTES:

APPLICATION DEADLINES

Federal Deadline - June 30, 2016

State Aid Deadlines - See below.

Check with your financial aid administrator for these states and territories:

AL, AS*, AZ, CO, FM*, GA, GU*, HI*, MH*, MP*, NE, NH*, NM, NV*, OH*, PR, PW*, SD*, TX, UT, VA*, VI*, WI and WY*.

Pay attention to the symbols that may be listed after your state deadline.

AK	Alaska Performance Scholarship - June 30, 2015 Alaska Education Grant - As soon as possible after January 1, 2015. Awards made until funds are depleted.
AR	Academic Challenge - June 1, 2015 (<i>date received</i>) Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2015 (<i>date received</i>)
CA	For many state financial aid programs - March 2, 2015 (<i>date postmarked</i>) +* For additional community college Cal Grants - September 2, 2015 (<i>date postmarked</i>) +* Contact the California Student Aid Commission or your financial aid administrator for more information.
CT	February 15, 2015 (<i>date received</i>) #*
DC	FAFSA completed by April 1, 2015 For DCTAG, complete the DC OneApp and submit supporting documents by April 30, 2015.
DE	April 15, 2015 (<i>date received</i>)
FL	May 15, 2015 (<i>date processed</i>)
IA	July 1, 2015 (<i>date received</i>) Earlier priority deadlines may exist for certain programs.*
ID	Opportunity Grant - March 1, 2015 (<i>date received</i>) #*
IL	As soon as possible after January 1, 2015. Awards made until funds are depleted.
IN	March 10, 2015 (<i>date received</i>)
KS	April 1, 2015 (<i>date received</i>) #*
KY	As soon as possible after January 1, 2015. Awards made until funds are depleted.
LA	June 30, 2016 (July 1, 2015 recommended)
MA	May 1, 2015 (<i>date received</i>) #
MD	March 1, 2015 (<i>date received</i>)
ME	May 1, 2015 (<i>date received</i>)
MI	March 1, 2015 (<i>date received</i>)
MN	30 days after term starts (<i>date received</i>)
MO	April 1, 2015 (<i>date received</i>)
MS	MTAG and MESSG Grants - September 15, 2015 (<i>date received</i>) HELP Scholarship - March 31, 2015 (<i>date received</i>)
MT	March 1, 2015 (<i>date received</i>) #
NC	As soon as possible after January 1, 2015. Awards made until funds are depleted.
ND	April 15, 2015 (<i>date received</i>) # Earlier priority deadlines may exist for institutional programs.
NJ	2014-2015 Tuition Aid Grant recipients - June 1, 2015 (<i>date received</i>) All other applicants - October 1, 2015, fall & spring terms (<i>date received</i>) - March 1, 2016, spring term only (<i>date received</i>)
NY	June 30, 2016 (<i>date received</i>)*
OK	March 1, 2015 (<i>date received</i>) #
OR	OSAC Private Scholarships - March 1, 2015 Oregon Opportunity Grant - As soon as possible after January 1, 2015. Awards made until funds are depleted.
PA	All first-time applicants enrolled in a: community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania Open-Admission institution; or non-transferable two-year program - August 1, 2015 (<i>date received</i>) All other applicants - May 1, 2015 (<i>date received</i>)
RI	March 1, 2015 (<i>date received</i>) #
SC	Tuition Grants - June 30, 2015 (<i>date received</i>) SC Commission on Higher Education Need-based Grants - As soon as possible after January 1, 2015. Awards made until funds are depleted.
TN	State Grant - Prior-year recipients receive award if eligible and apply by March 1, 2015. All other awards made to neediest applicants until funds are depleted. State Lottery - fall term, September 1, 2015 (<i>date received</i>); spring & summer terms, February 1, 2016 (<i>date received</i>)
VT	As soon as possible after January 1, 2015. Awards made until funds are depleted.*
WA	As soon as possible after January 1, 2015. Awards made until funds are depleted.
WV	PROMISE Scholarship - March 1, 2015. New applicants must submit additional application. Contact your financial aid administrator or your state agency. WV Higher Education Grant Program - April 15, 2015

For priority consideration, submit application by date specified.

+ Applicants encouraged to obtain proof of mailing.

* Additional form may be required.

STATE AID DEADLINES

SECTION 1 - STUDENT INFORMATION

After you are online, you can add up to ten colleges on your FAFSA. The colleges will receive the information from your processed FAFSA.

Student's Last Name **First Name** **Social Security Number**

Student Citizenship Status (check one of the following)

U.S. citizen (U.S. national) Neither citizen nor eligible noncitizen

Eligible noncitizen (Enter your Alien Registration Number in the box to the right.)

Your Alien Registration Number

A										
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Generally, you are an eligible noncitizen if you are:

- A permanent U.S. resident with a Permanent Resident Card (I-551);
- A conditional permanent resident with a Conditional Green Card (I-551C);
- The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or
- The holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

Student Marital Status (check one of the following)

Single Married or remarried Separated Divorced or widowed

You will be asked to provide information about your spouse if you are married or remarried.

Selective Service Registration

If you are male and 25 or younger, you can use the FAFSA to register with Selective Service.

What is the highest school parent 1 completed?

- Middle school/Jr. high College or beyond
 High school Other/unknown

What is the highest school parent 2 completed?

- Middle school/Jr. high College or beyond
 High school Other/unknown

SECTION 2 - STUDENT DEPENDENCY STATUS

If you can check ANY of the following boxes, you will not have to provide parental information. Skip to page 4.

If you check NONE of the following boxes, you will be asked to provide parental information. Go to the next page.

<input type="checkbox"/> I was born before January 1, 1992	<input type="checkbox"/> I am married	<input type="checkbox"/> I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)	
<input type="checkbox"/> I am serving on active duty in the U.S. Armed Forces	<input type="checkbox"/> I am a veteran of the U.S. Armed Forces	<input type="checkbox"/> I now have or will have children for whom I will provide more than half of their support between July 1, 2015 and June 30, 2016	
<input type="checkbox"/> Since I turned age 13, both of my parents were deceased	<input type="checkbox"/> I was in foster care since turning age 13	<input type="checkbox"/> I have dependents (other than children or my spouse) who live with me and I provide more than half of their support	
<input type="checkbox"/> I was a dependent or ward of the court since turning age 13	<input type="checkbox"/> I am currently or I was an emancipated minor	<input type="checkbox"/> I am currently or I was in legal guardianship	<input type="checkbox"/> I am homeless or I am at risk of being homeless

NOTES:

SECTION 3 - PARENT INFORMATION

Who is considered a parent? "Parent" refers to a biological or adoptive parent or a person determined by the state to be a parent (for example, if the parent is listed on the birth certificate). Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are **not** considered parents on this form unless they have legally adopted you. If your legal parents are living and married to each other, answer the questions about both of them. If your legal parents are not married and **live together**, answer the questions about both of them. In case of divorce or separation, give information about the parent you lived with most in the last 12 months. If you did not live with one parent more than the other, give information about the parent who provided you the most financial support during the last 12 months or during the most recent year you received support. If your divorced or widowed parent has remarried, also provide information about your stepparent.

Providing parent 1 information? You will need:

Parent 1 (father/mother/stepparent) Social Security Number

Parent 1 (father/mother/stepparent) name

Parent 1 (father/mother/stepparent) date of birth

Check here if parent 1 is a dislocated worker

Providing parent 2 information? You will need:

Parent 2 (father/mother/stepparent) Social Security Number

Parent 2 (father/mother/stepparent) name

Parent 2 (father/mother/stepparent) date of birth

Check here if parent 2 is a dislocated worker

Did you know?

If your parents file a tax return with the IRS, they may be eligible to use the IRS Data Retrieval Tool, which is the easiest way to provide accurate tax information. With just a few simple steps, they may be able to view their tax return information and securely transfer it into *FAFSA on the Web*.

Did your parents file or will they file a 2014 income tax return?

- My parents have already completed a tax return
- My parents will file, but have not yet completed a tax return
- My parents are not going to file an income tax return

What was your parents' adjusted gross income for 2014?

Skip this question if your parents did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2014. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did parent 1 (father/mother/stepparent) earn from working in 2014?

\$

How much did parent 2 (father/mother/stepparent) earn from working in 2014?

\$

In 2013 or 2014, did anyone in your parents' household receive: (Check all that apply.)

- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Supplemental Nutrition Assistance Program (SNAP)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- Free or Reduced Price School Lunch

Note: TANF may have a different name in your parents' state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did your parents have any of the following items in 2014?

Check all that apply. Once online, you may be asked to report amounts paid or received by your parents.

Additional Financial Information

- American Opportunity Tax Credit or Lifetime Learning Tax Credit
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Taxable grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Untaxed Income

- Payments to tax-deferred pension and retirement savings plans
- Child support received
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pension distributions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability

Your parents may be asked to provide more information about their assets.

Your parents may need to report the net worth of their current businesses and/or investment farms.

NOTES:

SECTION 4 - STUDENT INFORMATION

Did you know?

If you file a tax return with the IRS, you may be eligible to use the IRS Data Retrieval Tool, which is the easiest way to provide accurate tax information. With just a few simple steps, you may be able to view your tax return information and securely transfer it into *FAFSA on the Web*.

Did you file or will you file a 2014 income tax return?

- I have already completed my tax return
- I will file, but I have not completed my tax return
- I'm not going to file an income tax return

What was your (and spouse's) adjusted gross income for 2014?

Skip this question if you or your spouse did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2014. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did you earn from working in 2014?

- Check here if you are a dislocated worker

\$

How much did your spouse earn from working in 2014?

- Check here if your spouse is a dislocated worker

\$

In 2013 or 2014, did anyone in your household receive: (Check all that apply.)

- Supplemental Security Income (SSI)
- Supplemental Nutrition Assistance Program (SNAP)
- Free or Reduced Price School Lunch
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Note: TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did you or your spouse have any of the following items in 2014?

Check all that apply. Once online, you may be asked to report amounts paid or received.

Additional Financial Information

- American Opportunity Tax Credit or Lifetime Learning Tax Credit
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Taxable grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Untaxed Income

- Payments to tax-deferred pension and retirement savings plans
- Child support received
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pension distributions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability
- Money received or paid on your behalf

You may be asked to provide more information about your (and your spouse's) assets. You may need to report the net worth of current businesses and/or investment farms.

NOTES:

Do not mail this Worksheet. Go to www.fafsa.gov to complete and submit your application.

For more information on federal student aid, visit StudentAid.gov.

You can also talk with your college's financial aid office about other types of student aid that may be available.

NO ENVÍE ESTA PLANILLA

La *Planilla de preparación para FAFSA on the Web* permite conocer de antemano las preguntas que se podrían presentar en la *Solicitud Gratuita de Ayuda Federal para Estudiantes* (FAFSA®, por sus siglas en inglés) en www.fafsa.gov.

Para solicitar la ayuda estudiantil de los programas federales y de la mayoría de los programas administrados por los estados e instituciones de educación superior, hay que llenar y presentar la FAFSA. Conviene tomar apuntes en esta planilla para que le sea más fácil llenar la FAFSA. (La solicitud se puede llenar a partir del 1 de enero del 2015.)

A la derecha se presentan las fechas límite para solicitar ayuda estatal. Para cumplir con las fechas indicadas, presente la solicitud antes de la medianoche (hora del centro). También preste atención a los símbolos que aparecen después de algunos de los plazos. Para obtener información sobre otros plazos importantes, consulte al orientador de su escuela secundaria o a la oficina de asistencia económica de su institución de educación superior. El plazo para obtener ayuda económica federal termina el 30 de junio del 2016.

- El uso de esta planilla es opcional. Los únicos que la deben utilizar son los usuarios de *FAFSA on the Web*.
- En las secciones moradas, se pide la información de los padres.
- La planilla no incluye todas las preguntas de la FAFSA. Sin embargo, las que se incluyen en la planilla siguen la misma secuencia que se utiliza en el formulario electrónico de *FAFSA on the Web*. En ocasiones se pueden omitir algunas de las preguntas de la FAFSA según las respuestas a las preguntas anteriores.

Herramienta de consulta y traspaso de datos del IRS

A principios de febrero del 2015, los estudiantes y padres que hayan presentado su declaración de impuestos del 2014 al Servicio de Impuestos Internos (IRS) quizás puedan utilizar *FAFSA on the Web* para consultar su información tributaria. En algunos pasos sencillos también podrán traspasar sus datos tributarios a la FAFSA de forma segura.

El PIN de la Oficina de Ayuda Federal para Estudiantes

Si usted no tiene un número de identificación personal (PIN), puede pedirlo en www.pin.ed.gov. El PIN le permite firmar la FAFSA electrónicamente en el momento de presentar la solicitud. Si necesita incluir la información de sus padres, uno de ellos también tendrá que firmar la solicitud. Si su padre o su madre desean firmar la FAFSA electrónicamente, deberán solicitar su propio PIN.

Orientación sin costo alguno

No es necesario pagar nada para presentar la FAFSA ni para recibir orientación sobre cómo llenarla. Puede presentar la FAFSA gratis en nuestro sitio www.fafsa.gov. Para recibir orientación gratuita de la Oficina de Ayuda Federal para Estudiantes, puede visitar www.fafsa.gov o llamar al 1-800-433-3243. (Las personas con problemas de audición que utilizan teletipo pueden llamar al 1-800-730-8913.)

APUNTES:

PLAZOS DE SOLICITUD

Ayuda federal: 30 de junio del 2016

Ayuda estatal: ver abajo

Consulte con la oficina de asistencia económica para averiguar los plazos de los siguientes estados y territorios:

AL, AS*, AZ, CO, FM*, GA, GU*, HI*, MH*, MP*, NE, NH*, NM, NV*, OH*, PR, PW*, SD*, TX, UT, VA*, VI*, WI y WY*.

Preste atención a los símbolos que aparecen después de algunos de los plazos.

AK	Beca de Rendimiento Académico (<i>Alaska Performance Scholarship</i>): 30 de junio del 2015. Beca de Estudios de Alaska: Lo antes posible a partir del 1 de enero del 2015. Se otorgará ayuda hasta agotar fondos.
AR	Beca «Academic Challenge»: 1 de junio del 2015 (<i>fecha de recibo</i>) Beca de Formación de la Fuerza Laboral: consulte con la oficina de asistencia económica. Beca de Oportunidad de Estudios Superiores: 1 de junio del 2015 (<i>fecha de recibo</i>)
CA	Muchos programas estatales de ayuda económica: 2 de marzo del 2015 (<i>fecha de matasello</i>) + * Concesiones complementarias de las becas <i>Cal Grant</i> en instituciones de dos años: 2 de septiembre del 2015 (<i>fecha de matasello</i>) + * Para obtener más información, comuníquese con la California Student Aid Commission o con la oficina de asistencia económica de su institución educativa.
CT	15 de febrero del 2015 (<i>fecha de recibo</i>) # *
DC	FAFSA: 1 de abril del 2015 DCTAG: Llene el formulario DC OneApp y entregue los documentos justificativos a más tardar el 30 de abril del 2015.
DE	15 de abril del 2015 (<i>fecha de recibo</i>)
FL	15 de mayo del 2015 (<i>fecha de tramitación</i>)
IA	1 de julio del 2015 (<i>fecha de recibo</i>); los plazos de prioridad de algunos programas pueden terminar antes. *
ID	Beca de Oportunidad: 1 de marzo del 2015 (<i>fecha de recibo</i>) # *
IL	Lo antes posible a partir del 1 de enero del 2015. Se otorgará ayuda hasta agotar fondos.
IN	10 de marzo del 2015 (<i>fecha de recibo</i>)
KS	1 de abril del 2015 (<i>fecha de recibo</i>) # *
KY	Lo antes posible a partir del 1 de enero del 2015. Se otorgará ayuda hasta agotar fondos.
LA	30 de junio del 2016 (conviene presentar la solicitud antes del 1 de julio del 2015)
MA	1 de mayo del 2015 (<i>fecha de recibo</i>) #
MD	1 de marzo del 2015 (<i>fecha de recibo</i>)
ME	1 de mayo del 2015 (<i>fecha de recibo</i>)
MI	1 de marzo del 2015 (<i>fecha de recibo</i>)
MN	A 30 días de comenzar el periodo académico (<i>fecha de recibo</i>)
MO	1 de abril del 2015 (<i>fecha de recibo</i>)
MS	Becas MTAG y MESG: 15 de septiembre del 2015 (<i>fecha de recibo</i>) Beca HLP: 31 de marzo del 2015 (<i>fecha de recibo</i>)
MT	1 de marzo del 2015 (<i>fecha de recibo</i>) #
NC	Lo antes posible a partir del 1 de enero del 2015. Se otorgará ayuda hasta agotar fondos.
ND	15 de abril del 2015 (<i>fecha de recibo</i>) # Es posible que se adelanten los plazos establecidos para la consideración prioritaria en programas institucionales.
NJ	Becarios del Programa de Ayuda de Matrícula 2014-2015: 1 de junio del 2015 (<i>fecha de recibo</i>) Los demás solicitantes: 1 de octubre del 2015 (otoño y primavera) (<i>fecha de recibo</i>) 1 de marzo del 2016 (sólo la primavera) (<i>fecha de recibo</i>)
NY	30 de junio del 2016 (<i>fecha de recibo</i>) *
OK	1 de marzo del 2015 (<i>fecha de recibo</i>) #
OR	Beca privada de OSAC: 1 de marzo del 2015 Beca de Oportunidad de Oregon: Lo antes posible a partir del 1 de enero del 2015. Se otorgará ayuda hasta agotar fondos.
PA	Solicitantes nuevos que cursen estudios en: un centro universitario de dos años; un centro de formación profesional o técnica; una escuela de enfermería adscrita a un hospital; una institución de admisión libre ubicada en Pensilvania o en un programa de dos años cuyos créditos no se pueden convalidar: 1 de agosto del 2015. Los demás solicitantes: 1 de mayo del 2015 (<i>fecha de recibo</i>)
RI	1 de marzo del 2015 (<i>fecha de recibo</i>) #
SC	Beca de Matrícula: 30 de junio del 2015 (<i>fecha de recibo</i>) Becas por necesidad de la Comisión de Educación Superior de Carolina del Sur: lo antes posible a partir del 1 de enero del 2015. Se otorgará ayuda hasta agotar fondos.
TN	Beca Estatal: Los becarios del año anterior recibirán la beca si reúnen los requisitos y presentan la solicitud a más tardar el 1 marzo del 2015. Otras concesiones de la beca se harán a los solicitantes más necesitados hasta que se agoten los fondos. Lotería Estatal: (otoño) 1 de septiembre del 2015 (<i>fecha de recibo</i>); (primavera y verano) 1 de febrero del 2016 (<i>fecha de recibo</i>)
VT	Lo antes posible a partir del 1 de enero del 2015. Se otorgará ayuda hasta agotar fondos. *
WA	Lo antes posible a partir del 1 de enero del 2015. Se otorgará ayuda hasta agotar fondos.
WV	Beca Promesa (<i>PROMISE Scholarship</i>): 1 de marzo del 2015. Los solicitantes nuevos también deberán presentar otra solicitud. Consulte con la oficina de asistencia económica de la institución educativa o la agencia estatal de educación superior. Programa de Becas de Estudios Superiores de Virginia Occidental: 15 de abril del 2015.

Para consideración prioritaria, presente la solicitud para la fecha indicada.

+ Conviene obtener constancia del envío por correo.

* Es posible que se necesite otro formulario.

PLAZOS DE SOLICITUD: AYUDA ESTATAL

SECCIÓN 1: DATOS DEL ESTUDIANTE

En el formulario electrónico de *FAFSA on the Web*, usted podrá incluir hasta diez instituciones de educación superior a las que se enviarán los resultados de la solicitud.

Apellido del estudiante **Nombre** **Número de Seguro Social**

Estado de inmigración o ciudadanía del estudiante (Marque sólo una de las casillas.)

- Ciudadano (o persona nacional) de EE.UU. Ni ciudadano ni extranjero con derecho a participar
- Extranjero con derecho a participar (Escriba su número de registro de extranjeros en el cuadro a la derecha.)

En general, se considera que uno es extranjero con derecho a participar si:

- es residente permanente de EE.UU. y tiene una tarjeta de residencia permanente (I-551);
- es residente permanente condicional de EE.UU. y tiene una tarjeta de residencia condicional (I-551C);
- tiene constancia (I-94) del registro de su llegada o salida (emitida por el Departamento de Seguridad Nacional), en la que se indique alguna de las siguientes categorías: «Refugiado», «Asilo otorgado», «Inmigrante cubano o haitiano», portador de visa tipo T (T-1, T-2, T-3, etc.) o «Admitido a prueba» (o «Parolee») (tratándose de esta última categoría, la I-94 es constancia de que la persona fue admitida a prueba por un año como mínimo y de que aún no ha vencido la correspondiente situación migratoria), o
- tiene una certificación o constancia válida de cumplimiento de requisitos, emitida por el Departamento de Salud y Servicios Humanos, que indique la clasificación «Víctima del tráfico de seres humanos».

Número de registro de extranjeros

A											
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Estado civil del estudiante (Marque sólo una de las casillas.)

- Soltero Casado en primeras o nuevas nupcias Separado Divorciado o viudo

A los solicitantes casados se le pedirá que proporcionen información sobre su cónyuge.

Inscripción ante el Sistema del Servicio Selectivo

Si usted es varón con 25 años o menos de edad, puede utilizar la FAFSA para inscribirse en los registros militares del Sistema del Servicio Selectivo.

Máximo nivel de estudios del padre/madre 1

- Medio/Intermedio (grados 6 a 8) Secundario (grados 9 a 12)
- Postsecundario Otro/desconocido

Máximo nivel de estudios del padre/madre 2

- Medio/Intermedio (grados 6 a 8) Secundario (grados 9 a 12)
- Postsecundario Otro/desconocido

SECCIÓN 2: SITUACIÓN DE DEPENDENCIA DEL ESTUDIANTE

Si usted puede marcar ALGUNA de las siguientes casillas, no tendrá que proporcionar la información de sus padres. En tal caso, pase a la página 4. En cambio, si no puede marcar NINGUNA de ellas, se le pedirá que proporcione la información de sus padres. En este caso, pase a la página siguiente.

<input type="checkbox"/> Nací antes del 1 de enero de 1992.	<input type="checkbox"/> Estoy casado.	<input type="checkbox"/> Estaré cursando un programa de maestría o de doctorado (p. ej., MA, MBA, MD, JD, PhD, EdD, certificado de posgrado).
<input type="checkbox"/> Presto servicio activo en las Fuerzas Armadas de EE.UU.	<input type="checkbox"/> Soy veterano (ex combatiente) de las Fuerzas Armadas de EE.UU.	<input type="checkbox"/> Tengo o tendré hijos a los que proporcionaré más de la mitad del sustento, entre el 1 de julio del 2015 y el 30 de junio del 2016.
<input type="checkbox"/> Desde que cumplí los 13 años, hubo un momento en que era huérfano de ambos padres.	<input type="checkbox"/> Desde que cumplí los 13 años, hubo un momento en que estaba bajo cuidado de crianza temporal.	<input type="checkbox"/> Tengo a mi cargo personas (aparte de mis hijos y mi cónyuge) que viven conmigo y a las que proporciono más de la mitad del sustento.
<input type="checkbox"/> Desde que cumplí los 13 años, hubo un momento en que estaba bajo la tutela de los Tribunales.	<input type="checkbox"/> Soy o era menor de edad emancipado.	<input type="checkbox"/> Estoy o estaba bajo tutela legal.
		<input type="checkbox"/> Me encuentro sin hogar o en riesgo de estarlo.

APUNTES:

SECCIÓN 3: DATOS DE LOS PADRES

¿A quién se le considera como padre o madre? «Padres» se refiere a los padres biológicos o adoptivos, y a las personas denominadas como el padre o la madre, según la determinación del estado (como por ejemplo, cuando una persona figura como el padre o la madre en el acta de nacimiento). A los abuelos, a los padres de crianza temporal, a los tutores legales, a los hermanos mayores y a los tíos **no** se les considera padres para efectos de la presente planilla, a menos que lo hayan adoptado legalmente. Si sus padres legales están casados el uno con el otro o si conviven en pareja sin casarse, conteste las preguntas dando información sobre los dos. Si sus padres están separados o divorciados, conteste las preguntas dando información sobre aquél con el que usted haya vivido más tiempo durante los últimos doce meses. De no haber vivido más tiempo ni con el uno ni con el otro, proporcione información sobre el que le haya dado más ayuda económica durante los últimos doce meses, o durante el último año en que haya recibido sustento de parte de alguno de ellos. Si su padre o madre divorciado o viudo se casó en nuevas nupcias, también incluya información sobre su padrastro o madrastra.

¿Va a proporcionar los datos del padre/madre 1?

Necesita la siguiente información:

- Número de Seguro Social del padre/madre/padrastro/madrastra 1
- Apellido del padre/madre/padrastro/madrastra 1
- Fecha de nacimiento del padre/madre/padrastro/madrastra 1
- Marque la casilla si el padre/madre 1 es trabajador desplazado.

¿Va a proporcionar los datos del padre/madre 2?

Necesita la siguiente información:

- Número de Seguro Social del padre/madre/padrastro/madrastra 2
- Apellido del padre/madre/padrastro/madrastra 2
- Fecha de nacimiento del padre/madre/padrastro/madrastra 2
- Marque la casilla si el padre/madre 2 es trabajador desplazado.

¿Sabía que...?

Si sus padres presentan una declaración de impuestos al IRS, quizás puedan utilizar la Herramienta de consulta y traspaso de datos del IRS, que ofrece la manera más fácil de proporcionar información exacta en la FAFSA. En unos pasos sencillos, la información de su declaración se puede consultar y transferir directamente a la FAFSA desde la base de datos del IRS.

¿Han presentado o presentarán sus padres declaración de impuestos sobre los ingresos del 2014?

- Ya prepararon su declaración.
- La presentarán pero aún no la han preparado.
- No van a presentar declaración de impuestos.

¿Cuál fue el ingreso bruto ajustado de sus padres en el 2014?

Omita esta pregunta si sus padres no presentaron declaración de impuestos. Esta cantidad se encuentra en los siguientes formularios del IRS: 1040 (renglón 37); 1040A (renglón 21) o 1040EZ (renglón 4).

Las siguientes preguntas piden información sobre los ingresos obtenidos por el trabajo (salarios, sueldos, propinas, etc.) en el 2014. Conteste las preguntas si se ha presentado o no declaración de impuestos. La información puede encontrarse en los formularios W-2 o en los siguientes del IRS: 1040 (suma de los renglones 7, 12 y 18 y la casilla 14 [código A] del Anexo K-1 [Formulario 1065]); 1040A (renglón 7) o 1040EZ (renglón 1).

En el 2014, ¿cuánto ganó por su trabajo el padre/madre/padrastro/madrastra 1?

En el 2014, ¿cuánto ganó por su trabajo el padre/madre/padrastro/madrastra 2?

En el 2013 o el 2014, ¿recibió alguien del hogar de sus padres asistencia de alguno de los siguientes programas?

Marque todos los que correspondan.

- Programa de Ingreso Suplementario de Seguridad (SSI)
- Programa de Ayuda Temporal para Familias Necesitadas (TANF)
- Programa de Asistencia de Nutrición Suplementaria (SNAP)
- Programa Especial de Nutrición Suplementaria para Mujeres, Bebés y Niños (WIC)
- Programa de Almuerzos Escolares Gratuitos o de Precio Reducido

Nota: En algunos estados se les conoce por otro nombre al Programa TANF. Si desea confirmar el nombre de este programa, llame al 1-800-433-3243.

En el 2014, ¿les correspondió a sus padres alguna de las partidas indicadas abajo? Marque todas las partidas que correspondan. En el formulario electrónico, puede que se le pida que proporcione las cantidades pagadas o recibidas por sus padres.

Otra información económica

- Créditos tributarios *American Opportunity* y *Lifetime Learning*
- Manutención pagada a favor de hijos menores
- Ingresos tributables obtenidos de programas de estudio y trabajo, de ayudantías y de becas de investigación
- Parte tributable de becas y subvenciones declaradas al IRS
- Paga por combate o paga extraordinaria por combate
- Ingresos del trabajo en programas de educación cooperativa

Ingresos no tributables

- Aportaciones a planes de pensión y de jubilación con impuestos diferidos
- Aportaciones deducibles hechas a cuentas personales de jubilación y a planes de jubilación para personas empleadas por cuenta propia (SEP, SIMPLE y Keogh)
- Manutención recibida a favor de hijos menores
- Ingreso por intereses exento de impuestos
- Parte no tributable de distribuciones de cuentas personales de jubilación
- Parte no tributable de distribuciones de pensiones de jubilación
- Asignaciones para alojamiento, comida y otros gastos de manutención, pagadas a militares, clérigos y otros
- Asistencia no educativa para veteranos
- Otros ingresos no tributables que no se hayan declarado en esta planilla, como la compensación del seguro obrero y la indemnización por discapacidad

Puede que se le pida que proporcione más información sobre los bienes y activos de sus padres. También es posible que necesite indicar el valor neto de los negocios o fincas agrícolas con fines de inversión que tienen sus padres actualmente.

SECCIÓN 4: DATOS DEL ESTUDIANTE

¿Sabía que...?

Si usted presenta una declaración de impuestos al IRS, quizás pueda utilizar la Herramienta de consulta y traspaso de datos del IRS, que ofrece la manera más fácil de proporcionar información exacta en la FAFSA. En unos pasos sencillos, la información de su declaración se puede consultar y transferir directamente a la FAFSA desde la base de datos del IRS.

¿Ha presentado o presentará usted declaración de impuestos sobre los ingresos del 2014?

- Ya preparé mi declaración.
- La presentaré pero aún no la he preparado.
- No voy a presentar declaración de impuestos.

¿Cuál fue su ingreso bruto ajustado (y el de su cónyuge) en el 2014?

Omita esta pregunta si usted o su cónyuge no presentaron declaración de impuestos. Esta cantidad se encuentra en los siguientes formularios del IRS: 1040 (renglón 37); 1040A (renglón 21) o 1040EZ (renglón 4).

\$

Las siguientes preguntas piden información sobre los ingresos obtenidos por el trabajo (salarios, sueldos, propinas, etc.) en el 2014. Conteste las preguntas si se ha presentado o no declaración de impuestos. La información puede encontrarse en los formularios W-2 o en los siguientes del IRS: 1040 (suma de los renglones 7, 12 y 18 y la casilla 14 [código A] del Anexo K-1 [Formulario 1065]); 1040A (renglón 7) o 1040EZ (renglón 1).

¿Cuánto ganó usted por su trabajo en el 2014?

- Marque la casilla si usted es trabajador desplazado.

\$

¿Cuánto ganó su cónyuge por su trabajo en el 2014?

- Marque la casilla si su cónyuge es trabajador desplazado.

\$

En el 2013 o el 2014, ¿recibió alguien de su hogar asistencia de alguno de los siguientes programas?

Marque todos los que correspondan.

- Programa de Ingreso Suplementario de Seguridad (SSI) Programa de Ayuda Temporal para Familias Necesitadas (TANF)
- Programa de Asistencia de Nutrición Suplementaria (SNAP) Programa Especial de Nutrición Suplementaria para Mujeres, Bebés y Niños (WIC)
- Programa de Almuerzos Escolares Gratuitos o de Precio Reducido

Nota: En algunos estados se les conoce por otro nombre al Programa TANF. Si desea confirmar el nombre de este programa, llame al 1-800-433-3243.

En el 2014, ¿le correspondió a usted (o a su cónyuge) alguna de las partidas indicadas abajo?

Marque todas las partidas que correspondan. En el formulario electrónico, puede que se le pida que proporcione las cantidades pagadas o recibidas.

Otra información económica

- Créditos tributarios *American Opportunity* y *Lifetime Learning*
- Manutención pagada a favor de hijos menores
- Ingresos tributables obtenidos de programas de estudio y trabajo, de ayudantías y de becas de investigación
- Parte tributable de becas y subvenciones declaradas al IRS
- Paga por combate o paga extraordinaria por combate
- Ingresos del trabajo en programas de educación cooperativa

Ingresos no tributables

- Aportaciones a planes de pensión y de jubilación con impuestos diferidos
- Aportaciones deducibles hechas a cuentas personales de jubilación y a planes de jubilación para personas empleadas por cuenta propia (SEP, SIMPLE y Keogh)
- Manutención recibida a favor de hijos menores
- Ingreso por intereses exento de impuestos
- Parte no tributable de distribuciones de cuentas personales de jubilación
- Parte no tributable de distribuciones de pensiones de jubilación
- Asignaciones para alojamiento, comida y otros gastos de manutención, pagadas a militares, clérigos y otros
- Asistencia no educativa para veteranos
- Otros ingresos no tributables que no se hayan declarado en esta planilla, como la compensación del seguro obrero y la indemnización por discapacidad
- Dinero en efectivo recibido, o dinero pagado en su nombre

Puede que se le pida que proporcione más información sobre sus bienes y activos. También es posible que necesite indicar el valor neto de los negocios o fincas agrícolas con fines de inversión que tiene actualmente.

APUNTES:

No envíe esta planilla. Para llenar y presentar el formulario electrónico de solicitud, acuda a www.fafsa.gov.

Si desea obtener más información sobre los programas federales de ayuda estudiantil, visite **StudentAid.gov**.

Para recibir orientación sobre otros tipos de asistencia, consulte con la oficina de ayuda económica de su institución educativa.



FAFSA TOOLS

*Remember, the FAFSA application will not be available until **January 1st**.*

Helpful Online Videos and Tutorials for Completing Your FAFSA:

- Federal Student Aid (FSA)
<https://www.youtube.com/playlist?list=PL23B9A23CD8DD82DD&feature=plcp>
- University of California, Santa Barbara
<https://www.finaid.ucsb.edu/fafsasimplification/>
- Oklahoma College Assistance Program
<https://www.youtube.com/user/OkCollegeAssistance?feature=watch>

FAFSA High School List & MDC Campus Directors – 2015

MDC Contact: Mercedes Amaya, Associate Vice Provost, Student Financial Services, Miami Dade College (mamaya@mdc.edu)

M-DCPS Contact: Martha Harris, Division of Student Services (mharris1@dadeschools.net)

The Education Fund: Lisa Ciacci, Director, SmartPath to College (lciacci@educationfund.org)

Miami Dade College North Campus - Chimene Garrison, 305-237-1061 cgarriso@mdc.edu	Miami Dade College Kendall Campus - Regina Ferguson, 305-237-0870 rferguso@mdc.edu	Miami Dade College Wolfson Campus - Jean M. Daphnis, 305-237-3261 jdaphnis@mdc.edu	Miami Dade College Homestead Campus - Luis Betancourt, 305-237-5033 lbetanco@mdc.edu	Miami Dade College Inter American Campus - Kenneth Tague, 305-237-6377 ktague@mdc.edu	Miami Dade College Hialeah Campus - Odalys Portela, 305-237- 8829 oportela@mdc.edu	Miami Dade College West Campus – Yadira Codina, 305-237-8901 ycodina@mdc.edu
Carol City	Archimedean	Academy Community Education	COPE (S)	Acad. Arts & Minds	American	Ronald Regan
Doctor’s Charter	Braddock	Coral Gables	Homestead	Coral Park	Central	
Goleman Barbara	Coral Reef	DASH	Lawrence Academy	Doral Academy	City of Hialeah Ed.	
Hialeah	Ferguson	Edison	Mavericks High (S)	Doral Perform Arts	Hialeah Gardens	
Hialeah-Miami Lakes	Killian	iPrep Academy HS	Robert Morgan	Green Springs	Mater Academy	
Mavericks High (N)	Palmetto	MAST	Somerset	Life Skills-Dade	Westland Hialeah	
Miami Lakes	South Miami	Miami Arts Charter	South Dade	Mater Academy East		
Mourning Senior HS	Southwest	Miami Beach	Miami Southridge	Miami Senior		
Norland	Sunset	Miami Springs	Medical Academy for Science and Technology (MAST) Homestead	Washington		
North Miami	Felix Varela	Northwestern		Young Women’s		
North Park	Miami Southridge	Young Men’s				
Turner Tech		Booker T. Washington				
		Miami Jackson				



PLANNING A FAFSA WORKSHOP

*Remember, the FAFSA application will not be available until **January 1st**.*

I. **Planning & Logistics (October & November)**

- Contact your local Miami Dade College Campus and speak with the Financial Aid Director to secure their participation and assistance in FAFSA workshops
 - Discuss MDC availability/schedule
 - Will there be a bilingual audience? A need for a bilingual presentation?
- Identify workshop logistics according to the needs of your students and parents
- You may need to space out workshops, January through April, to ensure parents have enough time to complete their taxes
 - Consider during school hours, evening and Saturday workshops
 - Workshop length, 1-3 hours
- Secure a workshop location; utilize the media center or lab with computers and internet access
 - Be sure to inform your MDC financial aid team of final workshop logistics

II. **Staffing:** Secure school staff and school partners to attend the workshop and assist students/parents

III. **Promotion:** Promote the workshop in school, to parents and the community

- Create school posters to promote the workshop to Seniors, create fliers to send home to parents, send emails to student/parents
- Inquire about posting fliers in local churches and community centers
- Utilize your school website, mobile application and social media pages to further promote the workshops
- Offer giveaways and/or food to encourage student and parent attendance
- Remember to provide information on what documents will be required in order to complete the FAFSA

VISUAL 1

BENEFITS AND COSTS OF DIFFERENT BUSINESS ORGANIZATIONS

Sole Proprietorship	
Advantages (Benefits)	Disadvantages (Costs)
<ul style="list-style-type: none"> • All business decisions are the owner's • Low start-up costs • All profits go to the owner • Greater freedom • Very little government control • Income taxes once 	<ul style="list-style-type: none"> • Unlimited liability • Long working hours • Difficult to obtain financial capital • All business decisions are the owner's • Limited life span

Partnership	
Advantages (Benefits)	Disadvantages (Costs)
<ul style="list-style-type: none"> • Easy to form • Low start-up costs • Divided liability • Easier to obtain financial capital • Opportunity to gain complementary skills • Income taxes once 	<ul style="list-style-type: none"> • Unlimited liability (in a general partnership) • Divided authority • Divided profits • Can be difficult to find the right partner • Potential disagreements among partners • Limited life span

VISUAL 1, CONTINUED

BENEFITS AND COSTS OF DIFFERENT BUSINESS ORGANIZATIONS

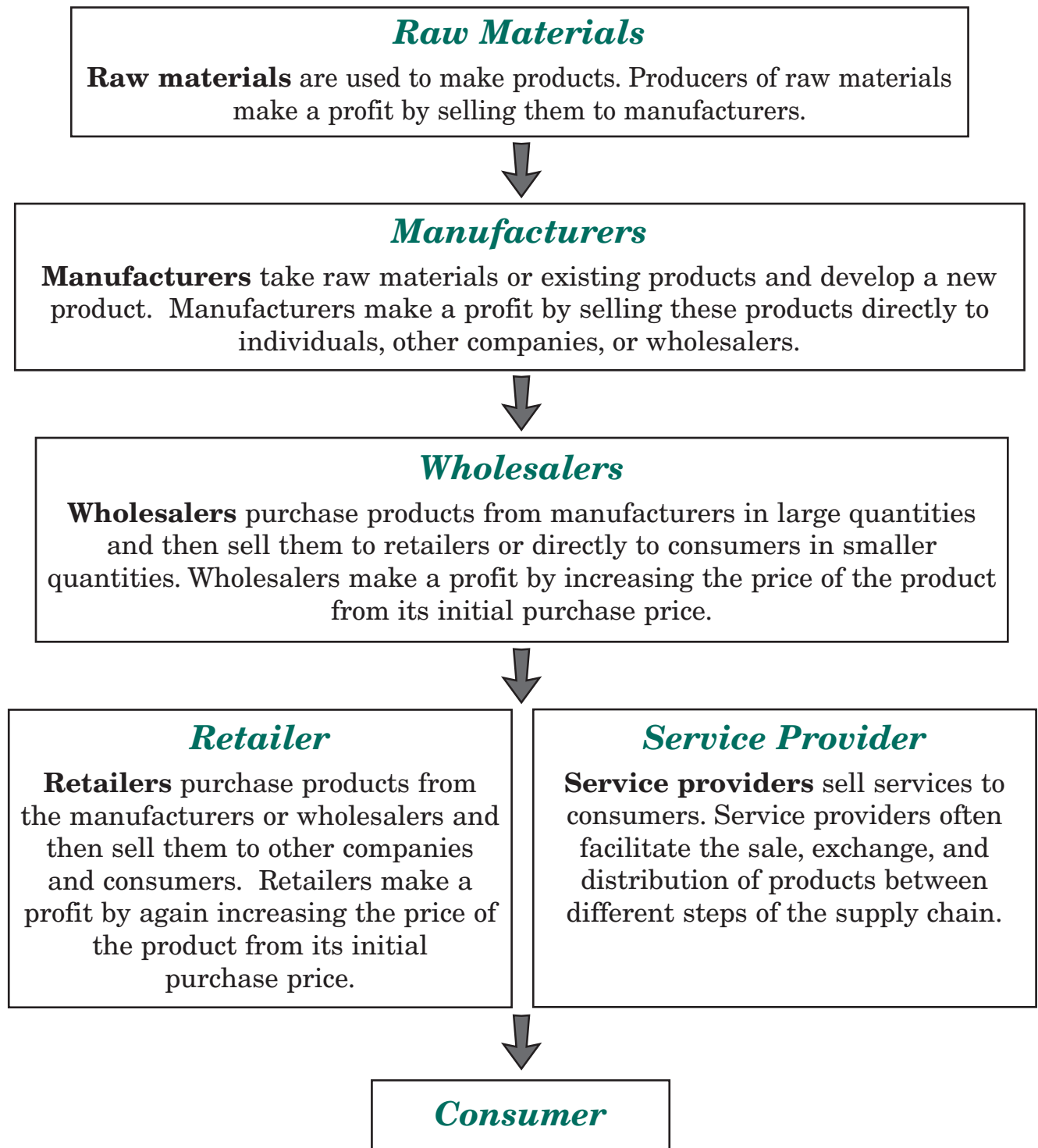
Corporation	
Advantages (Benefits)	Disadvantages (Costs)
<ul style="list-style-type: none"> • Limited liability • Specialized managerial functions • Easier to raise financial capital • Perpetual existence • Freely transferable shares of stock 	<ul style="list-style-type: none"> • Greater government regulation • Expensive to organize • Double taxation • Not easily dissolved • A lot of paperwork • Extra costs for lawyers, fees, etc.

Franchise	
Advantages (Benefits)	Disadvantages (Costs)
<ul style="list-style-type: none"> • Proven idea • Brand name • Support from franchisor • Exclusive rights • Established relationships with suppliers • Financing may be easier than starting from scratch 	<ul style="list-style-type: none"> • Restrictions from franchisor • Royalty fees on sales • May be expensive to own and operate • Stiff penalties from franchisor if business is sold or closed • Added costs for legal and accounting services • Loss of individuality

VISUAL 1

THE SUPPLY CHAIN

Supply Chain: The supply chain is all of the steps involved in making a product and delivering it to the customer.



VISUAL 2

ASSET ANALYSIS

In any region, there are existing resources or assets from which businesses can be built. These assets take the form of:

Financial assets:

Assets that have the potential to be transferred into or produce liquid capital (money). These resources might also be used to support entrepreneurs in the form of training and financing for businesses.

Examples include:

- Financial lenders: banks, credit unions, other lending agencies
- Existing businesses
- Economic development agencies
- Government offices
- Civic organizations

Human assets:

Assets that serve as a resource for creating jobs or hiring employees.

Examples include:

- Schools, colleges, and universities
- Community-based educational and job training programs
- Existing labor pool, such as unemployed workers, existing workers, and students
- Churches or other faith-based training programs
- Military

VISUAL 2, CONTINUED

ASSET ANALYSIS

Social assets:

Assets that provide opportunities for connecting and networking with people.

Examples include:

- Social groups, such as the Boy/Girl Scouts, Big Brothers/Sisters, gardening clubs
- Professional organizations, such as legal and medical organizations
- Fraternal groups, such as the Lions, Kiwanis, Rotary, and Veterans of Foreign Wars
- Religious organizations, youth groups, and service groups
- Educational groups, such as parent/teacher organizations and alumni organizations
- Recreational groups, such as sports teams/leagues, card clubs, and other interest groups
- Boards of directors of such organizations as banks, school boards, and chambers of commerce

Cultural assets:

Assets that impact quality of life by providing entertainment.

Examples include:

- Music attractions, such as the blues music of the Mississippi, jazz music of Chicago, Broadway in New York City, etc.
- Sports attractions, such as the Baseball Hall of Fame, professional and collegiate sports arenas, and local sporting team fields
- Food attractions, either regionally specific (Maine lobster, North Carolina barbeque, etc.) or culturally/ethnically specific (Amish, Mexican, Navajo, etc.)
- Historic and civic sites, such as battle fields, monuments, or seats of government
- Family entertainment venues: theme parks, water parks, etc.
- Religious attractions: historic churches or cathedrals
- Art attractions: museums, festivals, crafts, and shows

VISUAL 2, CONTINUED

ASSET ANALYSIS

Environmental assets:

Assets that relate to a region's geography.

Examples include:

- Beaches: resorts, stores, restaurants, and rentals
- Rivers, lakes, and oceans: fishing, boating, and commercial transit
- Parks: food, festivals, and family reunions.
- National parks, forests, and historic sites: camping and hiking
- Roadways: Interstate exits, historic roadways (Route 66), and scenic byways
- Wildlife: hunting, fishing, bird watching
- Railways

Entrepreneurial assets:

Assets that assist entrepreneurs in starting and operating their businesses.

Examples include:

- Chambers of Commerce
- Financial institutions
- Government supported services: Small Business Development Centers, Small Business Administration, Minority Business Assistance Centers, etc.
- Business incubators: buildings where entrepreneurs can start businesses and receive services such as advertising, accounting, legal, rent, and telecommunications at a reduced cost

So You Want to Own Your Own Business?

Maybe you're thinking of studying business in college or perhaps you feel prepared to start your business right after high school. Preparing a business plan is your first step!

Preparing a business plan is a tool designed to help you find and explore ideas, opportunities and practices of making choices for starting a business. It also provides you with a way to analyze potential opportunities consistently over time.



The basic components of a business plan are as follows:

- ❖ providing a description of the business
- ❖ identifying the management plan
- ❖ choosing the best marketing strategy
- ❖ analyzing the finances needed to start the business and make it successful

Business Plan Questions

You'll need to answer a series of questions that will lead you to think about the requirements and the possibilities of any kind of business. Until you start to ask these questions, you won't be able to visualize the details necessary to be successful.

Use the following questions to make decision about a business idea of your choice. Be sure to write out your answers to remember your decisions and build on them.

1. How can you describe the business? (in only one paragraph)

2. What is your product, or service?

3. Who will buy it?

4. Where should you locate the business and why?

5. How can you attract and retain customers?

6. What/who is your competition?

ENTREPRENEURSHIP SKILLS

-
7. How much should you charge for the products or service?
-
8. What advice/guidance do you need and who can provide it?
-
9. How will you organize the managers and/or workers of the business?
-
10. How will you split the profits? Who is responsible for the losses?
-
11. What should you consider to be able to produce the product and get it to the customer?
-
12. How much money is needed to get the business started? How will you obtain these funds?
-
13. How many customers will you have per month and how much will they buy per month?
-
14. How much does it cost to make the product or provide the service?
-
15. What are your operating costs? (Rent, utilities, salaries, insurance, materials etc.)
-
16. How much money will your business earn each month by selling your product or service?
-
17. How much investment will you need to keep the business going until you make a profit?
-
18. What is your potential profit per year for Year I, Year II, and Year III?
-
19. How much money do you need to borrow to start this business?
-
20. How will you make the business grow in the future?
-

Are you having trouble getting started?

Invite a local business owner to your school to discuss these questions/decisions in relation to the startup of their business. Discuss the questions and answers with other students to decide how you would have started such a business.

FOUR FUNCTIONS OF BUSINESS

1. **Production** – The primary reason a business exists in a market economy is to provide products or services to consumers and to earn a profit.
2. **Marketing** – All businesses in a market economy need to complete marketing activities in order to make their products and services available to consumers. These activities make up the marketing mix, which includes the following: Product, Distribution, Price and Promotion. The goal is to attract as many customers as possible so that the product succeeds in the marketplace.
3. **Management** – It is necessary for all businesses in a market economy to spend a great deal of time developing, implementing, and evaluating plans and activities. Setting goals, determining how goals can be met, and deciding how to respond to the actions of competitors is the role of management. Management also solves problems, oversees the work of employees, and evaluates the activities of the business.
4. **Finance** – One of the first responsibilities of the finance function is determining the amount of capital (money) needed for the business and how the capital (money) will be obtained. The finance function also involves planning and managing the financial records of the business.

Get To Work

You are planning to open a business. You begin to think about the four functions of business – production, marketing, management, and finance.

- Describe how each function will apply to your specific business
- Next, explain how the functions will work together to ensure you run a successful business

Define Your Business: _____

<p><u>Production:</u></p>	<p><u>Marketing:</u></p>
<p><u>Management:</u></p>	<p><u>Finance:</u></p>

FROM IDEA TO BUSINESS VIDEO SERIES

'The Secret Process of Today's Successful Ventures' in Six Animated Educational Videos

Entrepreneurs often find it challenging to go from idea to a valid business model, which is essential for a business to get off the ground, let alone survive and grow. The "From Idea to Business" video series by the Kauffman Foundation teaches entrepreneurs how to design and test business models that help their ideas have a better chance of succeeding.

Geared toward anyone looking to start or grow a business, the videos aim to boost executives' and entrepreneurs' chances of success in their search for a scalable and profitable business model. The six video series covers topics including:

- Getting from business idea to business model
- Visualizing your business model
- Prototyping
- Navigating your environment
- Proving it
- Telling your story/Pitching your business

To view the video series,
visit the following link:

<http://www.entrepreneurship.org/bmc>



Playlist - Business Model Canvas

10/18/2013

Watch all 6 episodes from start to finish by clicking this playlist.



Ep 1 - Getting From Business Idea to Business Model

10/18/2013

Watch the story of Beth, Carl, and an idea they believed could become a great business.



Ep 2 - Visualizing Your Business Model

10/18/2013

Learn about the business model canvas, a visual tool to craft powerful business models.



Ep 3 - Prototyping

10/18/2013

Avoid falling in love with your first idea, and learn how to prototype multiple business model [options](#).



Ep 4 - Navigating Your Environment

10/18/2013

Map the environment in which your business model will fight for survival.



Ep 5 - Proving It

10/18/2013

Test all aspects of your business model to find out what works, what doesn't, and what needs to change.



Ep 6 - Telling Your Story

10/18/2013

Pitch your business model in a clear, simple, and compelling way.

Source: Ewing Marion Kauffman Foundation,
<http://www.kauffman.org/>

VISUAL 1

THE MARKETING MIX

TARGET MARKET

A target market is a group of consumers to whom a business wants to sell its products.
 Examples: women, men, parents, teenagers, college students, athletes, pet owners, etc.

PRODUCT

The good or service offered to satisfy a customer's want.

PRICE

Establishing and communicating the value of a good or a service to the prospective customer.

**THE MARKETING MIX
 "THE FOUR P'S"**

PLACEMENT

Any form of communication used to inform, persuade, or remind consumers about the product.

PROMOTION

The channel or pathway used to get both the marketing message and the product to the consumer. The channel could be direct from producer to the final consumer or via the use of a supply chain (intermediaries such as wholesalers, distributors, and retailers).

VISUAL 2

TYPES OF GOODS

**COMPLEMENTARY
GOODS**

Goods that go together or complement one another; i.e. hot dogs and hot dog buns, cake and ice cream, shoes and shoe laces.

VS.

SUBSTITUTE GOODS

Goods that have a similar function; however, if the price of one good starts to up, then people will substitute another good in its place.

NORMAL GOODS

Those goods for which consumers' demand increases when their income increases.

VS.

INFERIOR GOODS

Goods that decrease in demand when consumer income rises. These goods are not of poorer quality than other goods, as is suggested by the adjective "inferior." Instead, they are simply goods that you consume less of if your income rises.

VISUAL 3

MARKET SEGMENTATION CHARACTERISTICS**GEOGRAPHIC:**

- Region (Country, State, Neighborhood, City)
- Population Density (Urban, Suburban, Rural)
- Climate (Weather patterns)

DEMOGRAPHIC:

- Age
- Gender
- Family Size
- Income
- Occupation
- Education
- Nationality
- Ethnicity
- Social Class

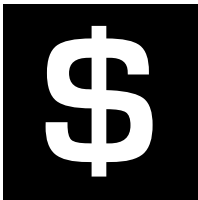
PSYCHOGRAPHIC:

- Hobbies/Interests
- Opinions
- Attitudes
- Values

BEHAVIORISTIC:

- Brand Loyalty
- Ability and Willingness to Buy
- Occasion (Valentine's Day, Christmas, Birthday, Wedding, Anniversary, etc.)

Student Activities



Lesson One

The Art of Budgeting



what are your goals?

directions

List some of your educational, social, financial, family, health/physical, and recreational goals. In some categories you may have more than six goals; in others you may have fewer.

my educational goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

my social goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

my financial goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

what are your goals? (continued)

my family goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

my health/physical goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

my recreational goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____



working with your goals

what goals are the most important to you?

Choose the two goals from each category that are the most important to you. Identify each goal as short-term (1–4 weeks), medium-term (2–12 months), or long-term (1 year or longer).

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

prioritize your goals

List and prioritize six of your most important goals. After each goal, identify what you could be doing now to work toward the goal, and what resources (if any) you need to achieve each goal.

goal #1 _____

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:

working with your goals (continued)

goal #2

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:

goal #3

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:

goal #4

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:

working with your goals (continued)

goal #5

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:

goal #6

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:



where does your money come from?

directions

Answer these questions. Be prepared to discuss your answers in class.

1. List your current source(s) of income.

2. What do you expect to be your source(s) of income in the near future?

3. What are your feelings about being financially dependent vs. financially independent?



setting up and maintaining a personal budget

directions

Use this form to set up a personal budget. After you've completed your planning, try to stick to your budget for one month. At the end of the month, record your actual income and your actual expenses. Calculate the difference between what you thought you would earn and what you actually earned, and what you thought you would spend and what you actually spent.

income	budget	actual	difference
Job #1	\$	\$	\$
Job #2	\$	\$	\$
Other	\$	\$	\$
total monthly income	\$	\$	\$

expenses	budget	actual	difference
fixed regular expenses			
Rent	\$	\$	\$
Car insurance	\$	\$	\$
Car payment	\$	\$	\$
Job #1	\$	\$	\$

fixed irregular expenses			
Savings	\$	\$	\$
Food	\$	\$	\$
Utilities	\$	\$	\$

transportation			
Bus fare	\$	\$	\$
Gas and oil	\$	\$	\$
Parking and tolls	\$	\$	\$
Repairs	\$	\$	\$

setting up and maintaining a personal budget (continued)

other

Medical expenses	\$	\$	\$
Clothing	\$	\$	\$
Entertainment	\$	\$	\$
Household items	\$	\$	\$
Personal items	\$	\$	\$
Tuition	\$	\$	\$
School expenses	\$	\$	\$
total monthly expenses	\$	\$	\$



rework a budget

directions

Use one of the attached budget sheets to set up and maintain Gabrielle's budget. Then, use the other sheet to rework Gabrielle's budget into one that fits your personal lifestyle.

her planned income and expenses

Gabrielle works part-time at a greeting card company and part-time at a record store. The net monthly income from her first job is \$600. The net monthly income from her second job is \$800.

Her planned fixed monthly expenses include:

- \$200 for rent (she shares an apartment with two friends)
- \$175 for car payment
- \$220 for car insurance

Her planned flexible expenses include:

- \$100 (to save for going to trade school)
- \$150 for food
- \$40 for gas and oil
- \$50 for clothes
- \$60 for entertainment
- \$30 for personal items

how her month actually went

1. What she made:

- Gabrielle made \$45 in overtime pay this month

2. What she spent on fixed, regular expenses:

- Rent went up to \$225, starting this month
- Her monthly car payment was \$175
- Her monthly car insurance premium, as of this month, went up to \$295

3. What her flexible expenses actually were:

- \$190 for food (she had a dinner party for which she hadn't budgeted)
- \$60 for gas and oil (her car needed an oil change)
- \$34 for parking and bridge tolls
- \$220 for car repairs
- \$80 for a new pair of running shoes
- \$70 for entertainment
- \$60 for personal items
- \$36 for a birthday present for her mother

4. Her unexpected expenses:

- Gabrielle got two speeding tickets in one week. The total cost of both tickets is \$230.

rework a budget (continued)

how does her budget look now?

- 1.** What is the difference between Gabrielle's planned expenses and her actual expenses?
- 2.** In what areas did she overspend?
- 3.** In what areas did she spend less than she planned?
- 4.** How much did she spend for the use of her car this month?
- 5.** How much money did she have at the end of the month to put into savings?

if it were your budget...

- 1.** Using the attached budget sheet, set up a budget for yourself. Use Gabrielle's income as a starting point. Keep in mind your personal financial goals.
- 2.** What did you change about the budget?
- 3.** How much would you save each month to put toward your personal and financial goals?

rework a budget (continued)

Gabrielle's budget

income	budget	actual	difference
Job #1	\$	\$	\$
Job #2	\$	\$	\$
Other	\$	\$	\$
total monthly income	\$	\$	\$
expenses	budget	actual	difference
fixed regular expenses			
Rent	\$	\$	\$
Car insurance	\$	\$	\$
Car payment	\$	\$	\$
Job #1	\$	\$	\$
fixed irregular expenses			
Savings	\$	\$	\$
Food	\$	\$	\$
Utilities	\$	\$	\$
transportation			
Bus fare	\$	\$	\$
Gas and oil	\$	\$	\$
Parking and tolls	\$	\$	\$
Repairs	\$	\$	\$
other			
Medical expenses	\$	\$	\$
Clothing	\$	\$	\$
Entertainment	\$	\$	\$
Household items	\$	\$	\$
Personal items	\$	\$	\$
Tuition	\$	\$	\$
School expenses	\$	\$	\$
total monthly expenses	\$	\$	\$

rework a budget (continued)

if it were your budget

income	budget	actual	difference
Job #1	\$	\$	\$
Job #2	\$	\$	\$
Other	\$	\$	\$
total monthly income	\$	\$	\$

expenses	budget	actual	difference
fixed regular expenses			
Rent	\$	\$	\$
Car insurance	\$	\$	\$
Car payment	\$	\$	\$
Job #1	\$	\$	\$
fixed irregular expenses			
Savings	\$	\$	\$
Food	\$	\$	\$
Utilities	\$	\$	\$
transportation			
Bus fare	\$	\$	\$
Gas and oil	\$	\$	\$
Parking and tolls	\$	\$	\$
Repairs	\$	\$	\$
other			
Medical expenses	\$	\$	\$
Clothing	\$	\$	\$
Entertainment	\$	\$	\$
Household items	\$	\$	\$
Personal items	\$	\$	\$
Tuition	\$	\$	\$
School expenses	\$	\$	\$
total monthly expenses	\$	\$	\$



lesson one quiz: the art of budgeting

true-false

1. ____ The budgeting process starts with monitoring current spending.
2. ____ Most short-term goals are based on activities over the next two or three years.
3. ____ A common long-term goal may involve saving for college for parents of a newborn child.
4. ____ Rent is considered a fixed expense.
5. ____ Flexible expenses stay about the same each month.

multiple choice

6. ____ The final phase of the budgeting process is to:
 - A. set personal and financial goals.
 - B. compare your budget to what you have actually spent.
 - C. review financial progress.
 - D. monitor current spending patterns.
7. ____ An example of a long-term goal would be:
 - A. an annual vacation.
 - B. saving for retirement.
 - C. buying a used car.
 - D. completing college within the next six months.
8. ____ A clearly written financial goal would be:
 - A. "To save money for college for the next five years"
 - B. "To pay off credit card bills in 12 months"
 - C. "To invest in an international mutual fund for retirement"
 - D. "To establish an emergency fund of \$4,000 in 18 months"
9. ____ An example of a fixed expense is:
 - A. clothing.
 - B. auto insurance.
 - C. an electric bill.
 - D. educational expenses.
10. ____ _____ is commonly considered a flexible expense.
 - A. Rent
 - B. A mortgage payment
 - C. Home insurance
 - D. Entertainment

case application

Each month Mary and Brad Johnson have lengthy discussions about their household spending. They do not understand why they are continually short of money even though they both have good salaries. What actions might be taken to avoid personal and financial difficulties?

401(k) - A retirement savings plan funded by employees and often matched by contributions from the employer; contributions are usually made before taxes and grow tax-free until withdrawn, although after-tax contributions are also allowed.

529 plan - A savings plan operated by a state or educational institution designed to help set aside funds for future college costs. Savings deposited in a 529 plan grow tax-free until withdrawn.

A

American Stock Exchange (ASE) - The third-largest stock exchange by trading volume in the United States.

annual fee - A yearly fee associated with some financial accounts.

annual percentage rate (APR) - The yearly interest rate charged on outstanding credit card balances.

asset - Anything of material value owned by an individual or company.

auto insurance - Insurance designed to protect a driver, and often a vehicle, financially in the event of an accident or theft.

B

bad debt - Debt taken on for items that a consumer does not need and cannot afford. (See "good debt.")

balance - The amount of money in a savings or checking account, or the amount of money owed on a credit card account.

bank - A financial institution that invests money deposited by customers, provides loans and exchanges currency.

bankruptcy - A condition of insolvency where an individual or business is unable to pay debts.

bank services - Services offered by a bank for convenience, such as online banking, automatic transfer and check cancellation.

benchmark - A point of reference against which stocks or other investments may be assessed.

bond - A type of loan in which an investor extends money to the government or a corporation with a set interest rate and maturity date.

bookkeeping - The recording of financial transactions and exchanges.

brokerage firm - An organization that charges a fee to act as an intermediary between buyers and sellers of stock.

budget - A plan for future spending and saving, weighing estimated income against estimated expenses.

C

capital - Wealth in the form of money or property.

capital gains - Profits from the sale of an investment.

career objective - The goal of your current career efforts, or a short statement of definition about the position you are seeking on a resume.

career path - The progression of an employee through a given career.

cash flow - The total amount of money being transferred into or out of a business, account or an individual's budget.

caveat emptor - The principal that a buyer is responsible for checking the quality and suitability of goods before making a purchase. (Latin phrase for "let the buyer beware.")

Certificate of Deposit (CD) - A savings certificate issued by a bank, depositing money for a specified length of time.

charitable contributions - Cash, stocks, gifts or other items donated to a charitable organization.

charitable giving - The act of giving money or other items to a non-profit, charitable organization.

collateral - An asset or amount of money provided as security for repayment of a loan.

collision insurance - Auto insurance that covers certain costs if your vehicle is damaged.

compound interest - Interest calculated on both the principal and the accrued interest.

contribution limits - Maximum legal limit on contributions to a specific account.

co-payment – Primarily for health insurance; the amount owed each time you visit the doctor.

cost – The price charged for a good or service.

cost-benefit analysis – Analyzing whether the cost of an item is more than, equal to, or less than the benefit that comes from its purchase.

cost comparison – Comparing the cost of two or more goods or services in an effort to find the best value.

credibility criteria – Criteria by which charitable organizations are evaluated in order to ensure their credibility.

credit – An agreement by which a borrower receives something of value now and agrees to pay the lender at a later date.

credit bureau – A reporting agency that collects information on consumer credit usage.

credit card – A card issued by a bank or other business for purchases using borrowed funds to be paid pay back later.

credit history – A record of an individual's past borrowing and payments.

credit limit – The maximum dollar amount that can be charged on a specific credit card account.

creditor – A person or business to whom money is owed.

credit rating – A financial institution's evaluation of an individual's ability to manage debt.

credit report – A document outlining an individual's credit history, for use by credit card issuers and others considering providing you with a loan.

credit reporting agency – A company that compiles and provides information to creditors to facilitate their decisions about extending credit.

credit score – A number representing a person's creditworthiness, based on past credit and payment history.

credit union – A nonprofit cooperative that is owned by its members and functions similarly to a bank with regard to savings, loans, credit cards, etc.

creditworthiness – An analysis made by a lender about a consumer's riskiness as a borrower.

D

debit card – A card that allows consumers to make purchases using money from their checking account.

debt – The state of owing money to another individual or business, or the amount of money borrowed.

debt collectors – Businesses or individuals that pursue the payment of debts owed.

debt consolidation – Taking out one loan to cover a variety of debts, often with the goal of paying a lower interest rate overall.

deductible – The amount an insured person must pay for services before the insurance provider begins to cover costs.

depreciation – The decrease in value of assets over time.

dividend – A sum paid regularly by a company to its shareholders.

Dow Jones Industrial Average – An index of 30 stocks indicating the relative price of shares on the New York Stock Exchange.

down payment – The amount a consumer pays up front for something on the day of the purchase.

E

emergency fund – Money set aside for emergency expenses, recommended to cover six to nine months worth of living costs.

employer-sponsored savings plan – A benefit plan offered by an employer for employees at relatively low cost.

entrepreneur – Someone who owns or operates his or her own business.

Equal Credit Opportunity Act – A law that helps protect consumers from being discriminated against due to race, sex, marital status, religion or age when obtaining credit.

estate – The whole of an individual's possessions, including property and debts.

estate plan – The process of arranging for the dispersal of an individual's estate in the event of death.

executor – A person or institution appointed to carry out the terms of a will.

expenditures - The action of spending funds or an amount of money spent.

expense - The money an individual spends regularly for items or services.

F

Fair Credit Billing Act - Helps protect consumers by setting established procedures for resolving credit billing or electronic fund transfer mistakes.

Fair Credit Reporting Act - Legislation that promotes the accuracy and privacy of information and enables consumers to receive a copy of their credit report.

Fair Debt Collection Practices Act - A law that ensures debt collectors follow specific procedures and protocols when collecting debts.

Federal Deposit Insurance Corporation (FDIC) - A body that regulates most banks in the United States and insures most private bank deposits.

federal taxable wages - The sum of all earnings by an employee that are eligible for a specific taxation.

Federal Trade Commission (FTC) - A federal agency established in 1914 that administers consumer protection legislation.

finance - To borrow funds for the purpose of a purchase.

financial advisor - A professional who provides financial services and advice to individuals or businesses.

financial partnership - A relationship that requires financial dependence, contribution and communication.

financial plan - A strategy for handling one's finances to ensure the greatest future benefit.

fixed expenses - Personal expenses that are the same each month.

foreclosure - A legal process in which a mortgaged property is taken because the borrower has failed to keep up payments.

G

good debt - The concept that sometimes it is worth taking on certain types of debt in order to generate income in the long run. Common examples include college education debt and real estate.

grace period - The time a borrower is allowed after a payment is due to make that payment without adding to the interest owed.

gross income - The total amount of money an individual has earned before taxes are taken out.

guaranteed interest rate - The minimum interest rate an investor can expect from an issuing company.

H

Health Savings Account (HSA) - A pre-tax savings account designed specifically for medical expenses.

homeowners insurance - Insurance designed to cover the costs of damage to home or property in the event of a theft, natural disaster or other unexpected event.

I

identity theft - The fraudulent use of another person's information for financial gain.

identity thief - An individual who uses another person's financial information for financial gain.

income - Payment received for goods or services, including employment.

income tax - Tax levied by a government directly on personal income.

Individual Retirement Account Fund (IRA) - A retirement account that allows individuals to contribute a limited yearly sum toward retirement on either a pretax (traditional IRA) or after-tax (Roth IRA) basis.

inflation - The overall increase in the cost of products and services over time.

insider trading - When someone uses information not available to the public to gain advantage on an investment.

insurance - An agreement that helps to protect against financial risk in the event something unexpected happens.

insurance policy - A contract between a consumer and insurance company outlining coverage plans.

interest rate – The rate at which a borrower pays interest for borrowing an item or money; or the percentage rate earned on a given investment.

Internal Revenue Service (IRS) – A United States government agency that is responsible for the collection and enforcement of taxes.

invest – To expend money with the expectation of earning a profit on that fund over time.

investment – An item or financial product on which a consumer expects to earn a profit in the future.

investment portfolio – A range of investments held by a person or organization.

investment strategy – A set of rules or procedures to guide an investor's selections.

L

lease – A contract outlining the rental terms of a piece of property, whether a car, an apartment or another space.

letter of dispute – A formal letter to a credit reporting company to dispute specific information in a credit file.

life insurance – Provides financial protection for one's family in the event of death.

loan – Money or assets borrowed and paid back with interest over time.

loan principal – An amount borrowed that remains unpaid, excluding interest.

loan term – The period of time during which a loan is active.

long-term financial goal – A financial goal that will take longer than a year to achieve.

M

market value – The amount for which something can be sold in a given market.

Medicare – A federal health insurance system for people over 65 and for those with certain disabilities.

medium-term financial goal – A financial goal that will require less than a year to achieve.

minimum balance – A specific amount of money that a bank or credit union requires in order to open or maintain a particular account.

minimum payment – The smallest amount that a consumer is required to pay toward a credit card balance monthly in order to keep the account in good standing.

money market account – A deposit account offered by banks, in which money is invested in government and corporate securities.

mortgage – A loan secured in order to purchase property.

mortgage loan – A loan for the purpose of purchasing real estate.

mortgage payment – The payment a borrower makes each month toward the purchase of a home.

mortgage term – The agreed-upon amount of time to pay off a mortgage.

mutual fund – An investment program funded by shareholders that trades in diversified holdings or assets.

N

NASDAQ – The National Association of Securities Dealers Automated Quotations (NASDAQ) is a computerized system for trading in securities.

National Credit Union Share Insurance Fund (NCUSIF) – A fund administered by the National Credit Union Administration to help protect individual deposits to credit unions at insured U.S. institutions.

needs – Items needed in order to live, such as clothing, food and shelter.

net income – The amount an employee earns once taxes and other items are deducted from his or her gross pay.

New York Stock Exchange (NYSE) – A New York City-based stock exchange, which is considered the largest equities-based exchange in the world based on total market capitalization.

nonprofit organization – An organization chartered for purposes other than making profits.

O

online banking - Allows customers to conduct financial transactions via the Internet.

opportunity cost - The loss of potential gain from other alternatives when one option is chosen.

overdraft fees - Fees incurred when a customer withdraws more money from an account than what is available in the account.

overdraft protection - A line of credit banks extend to customers that protects checks from bouncing when their account has insufficient funds.

P

payroll deduction - An amount withheld from an employee's earnings, such as income tax and Social Security tax.

performance history - A background on the history of a given stock or investment.

personal property insurance - Coverage that allows an individual to insure important or expensive personal items.

premium - The amount paid to an insurance provider monthly in order to maintain an insurance plan.

Price/Earnings (P/E) Ratio - The ratio of a company's current share price compared to its per-share earnings.

Private Mortgage Insurance (PMI) - Insurance to help protect a mortgage lender in the event a borrower cannot make payments.

property tax - A capital tax on property based on its estimated value.

purchase price - The price paid for an item or service.

purchasing power - The financial ability to buy products and services.

pyramid schemes - Illegal schemes in which money from new investors is used to show a false return to other investors.

Q

qualifications - Skills that qualify a potential employee for a given position.

R

recession - A period of economic decline during which trade and industrial activity are reduced.

resale value - The amount at which an individual or company would be able to sell a specific item.

resume - A brief outline of one's professional and educational experiences and qualifications, used for the purpose of gaining employment.

retirement account - An account such as an IRA or 401(k) that helps an individual set aside money for retirement.

return on investment (ROI) - Also known as the Rate of Return (ROR), this is the profit that one makes on an investment.

rewards - Benefits and bonuses a credit card company offers customers to entice them to open a card.

risk - The possibility of financial loss.

S

savings account - An account where money is kept for future use.

savings and loan association - A form of mortgage lender that is required by law to ensure a certain percentage of the loans it provides are mortgage loans.

scholarship - An award of financial aid for the purpose of education that does not need to be repaid.

Securities Act of 1933 - A law that demands accurate information be disclosed to investors to help prevent fraudulent and misleading investments.

Securities Exchange Act of 1934 - Ensures that transactions are regulated and follow specific criteria.

Securities Investor Protection Corporation (SIPC) - Insurance on investments offered by the government.

securitized loan - A loan that is protected by collateral to ensure loan repayment.

self-employment tax - An additional tax that self-employed individuals pay.

service fees - Account-related fees for customers, such as late fees and overdraft fees.

shareholder – An owner of shares of stock in a company.

short-term financial goal – A financial goal that will require less than six months to achieve.

simple interest – An amount earned on an account holder's principal, according to a specified rate.

Social Security taxes – A tax on individuals used to fund the U.S. government's social security program.

stockbroker – A professional that helps investors buy, sell and trade stocks on the stock market.

stock market – A market in which shares of stock are bought and sold.

stock market index – An index based on a statistical compilation of the share prices of a number of representative stocks.

stocks – Investments in which the investor has partial ownership of a company.

student loan – A loan offered to students for education-related expenses that must be repaid.

T

tax-deferred growth – Growth in which income taxes on investment earnings are not payable until the money is withdrawn.

tax exemption – A factor that reduces or eliminates a person's obligation to pay tax.

tax return – A tax form to be filed with a government body to declare liability for taxation.

thrift banks – Financial institutions that specialize in home and small business loans.

transparency – The degree of disclosure by a charity of their financial and administrative practices.

travel insurance – Ensures an individual has access to quality medical care when abroad; or, insurance that protects you against cancelled trips.

tuition – Fees paid in exchange for instruction.

tuition inflation – The annual rate of increase in the cost of tuition.

U

U.S. Securities and Exchange Commission (SEC) – A U.S. government agency that oversees investment transactions to help prevent fraud.

V

variable expenses – Expenses that change in price and frequency each month.

variable interest rate – An interest rate that fluctuates based on market changes.

W

W-2 form – A form that outlines an individual's earnings, and tax deductions incurred.

wants – Items that are desired, but that are not needed to live.

will – A written statement detailing how an individual would like his or her assets divided and dependents cared for in the event of death.

withdrawal limit – The maximum amount a customer is able to withdraw from an account on a given day.

withdrawal penalty – Any penalty incurred by an account holder for early withdrawal from an account with withdrawal restrictions.

Y

yield – The interest or dividends received by a shareholder from a stock.

MANAGING YOUR MONEY

Learning to use a bank account is an important step in handling your personal finances.

Here's what you need to know about bank accounts:

Checking Account

Benefits:

- Safe place to keep your money
- Helps you track your spending
- Your employer may be able to direct deposit your paychecks
- You can track account activity online or by the banks mobile app
- Provides you access to checks, ATM machines and debit card purchases

What to look for when opening a Checking Account:

- Zero or low monthly account maintenance fees
 - Check if your parents have an account at the same bank, this may lower or eliminate bank fees
 - Let the bank know you are a student; they may have promotional rates available for you
- Low minimum balance requirements
 - Some banks require a large deposit that must remain in the account at all times in order to avoid fees
- Banks with locations and ATM's that are convenient to where you live, work and go to school
- Fraud protection in case someone illegally gets a hold of your bank account information or ATM/debit card

Savings Account

Benefits:

- Developing a habit of saving will help you out in case of an emergency, or if you're planning on making a large purchase in the future (i.e. buying a car, renting an apartment, college fee's/expenses)
- Many banks allow you to automatically transfer a certain amount from each paycheck or deposit into a linked checking account
- Savings accounts earn a small amount of interest, which over time will help your money grow
- You can track account activity online or by the banks mobile app

Debit Cards

Do's and Don'ts:

- DO keep your debit card and PIN secure in a safe place. Never leave your card with a stranger
- DON'T confuse your debit card with a credit card. When you pay for something with a debit card, the money must be available in your checking account at the time of purchase
- DON'T forget to track your debit purchases so you always know the amount of money available in your checking account. Most banks will charge fee's if you write a check or use your debit card for an amount greater than what is in your account
- DO ask if your bank offers security features such as a photo on your card for identification purposes



Credit Crossroads

LESSON 15: STUDENT ACTIVITY SHEET 1

Review the credit scenarios below and determine the positive and negative impacts each decision may have on that person’s financial future.

Scenario 1

Mark and Ryan just moved into their first apartment together and they want to buy a flat screen TV for the living room. They both work but between college tuition, books and rent their funds are running low. Mark decides to take advantage of a financing offer from a local electronics store and buys the TV on a line of credit.

Is this a good or bad debt move? Why?

Scenario 2

Blake just graduated college and accepted a new job as a graphic designer for a marketing firm. He wants to buy a \$100,000 condo near his new job and he has saved enough money for a 20% down payment. He is planning on taking out a loan, or a mortgage, for \$80,000 to purchase the property.

Is this a good or bad debt move? Why?

Scenario 3

Nora has heard that opening a lot of credit card accounts is a good way to build credit. She currently has five credit cards, but is sometimes forgetful in paying her bills on time and usually has a balance on each card. Her favorite store is offering a \$50 coupon on her next purchase, with the promise of more coupons in the future, if she opens a credit card. She decides to open the store credit card to get the discounts.

Is this a good or bad debt move? Why?



Debt Snowball

LESSON 15: STUDENT ACTIVITY SHEET 2

Beware of the debt snowball. Once bad debt starts rolling, it's hard to stop the momentum of money owed from piling up. Check out the scenarios below to see how the debt snowball can pick up interest and lead to years of continued payments.

What's It Really Cost?

Brent buys a new video game console at \$200 and pays for it with a credit card carrying a 25% Annual Percentage Rate (APR). He only has to pay a minimum payment of \$10 each month, which seems like a bargain because he can use the video game console right away and make the payments over time. Help Brent figure out the true cost of his video game console and how long it will take him to pay it of. Use the calculator at practicalmoneyskills.com/HS25 to fill in the information below.

Original Purchase Cost	Months to Pay off Debt	Amount Paid in Interest	Final Price
\$200.00			

Now, imagine that Brent charges \$2,000 in car repairs and plans on paying a minimum monthly fee of \$50. The card carries a 25% Annual Percentage Rate (APR). How much are those car repairs really costing Brent and when will he pay off the amount owed? Use the same online calculator to fill in the information below.

Original Purchase Cost	Months to Pay off Debt	Amount Paid in Interest	Final Price
\$2,000.00			



lesson one

the art of budgeting



presentation slides

phase 1: Assess your personal and financial situation (needs, values, life situation).

phase 2: Set personal and financial goals.

phase 3: Create a budget for fixed and variable expenses based on projected income.

phase 4: Monitor current spending (saving, investing) patterns.

phase 5: Compare your budget to what you have actually spent.

phase 6: Review financial progress and revise budgeted amounts.

well-written personal and financial goals SHOULD:

- **be realistic**
A student working part-time is not likely to be able to afford a new car every couple of years.
- **be specific**
“I want to save \$5,000 for a down payment to buy a house.”
- **have a timeframe**
“I want to pay off my credit card within the next 18 months.”
- **state the action to be taken**
“I want to start an automatic deposit savings account with monthly withdrawals from my checking account.”

setting up and maintaining a budget

income	budget	actual	difference
Job #1	\$	\$	\$
Job #1	\$	\$	\$
Other	\$	\$	\$
total monthly income	\$	\$	\$

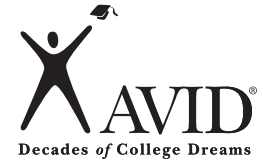
expenses	budget	actual	difference
fixed regular expenses			
Rent	\$	\$	\$
Car insurance	\$	\$	\$
Car payment	\$	\$	\$
Credit card	\$	\$	\$
fixed irregular expenses			
Savings	\$	\$	\$
Food	\$	\$	\$
Utilities	\$	\$	\$

setting up and maintaining a budget (continued)

expenses	budget	actual	difference
transportation			
Bus fare	\$	\$	\$
Gas and oil	\$	\$	\$
Parking and tolls	\$	\$	\$
Repairs	\$	\$	\$
other			
Medical expenses	\$	\$	\$
Clothing	\$	\$	\$
Entertainment	\$	\$	\$
Household items	\$	\$	\$
Personal items	\$	\$	\$
Tuition	\$	\$	\$
School expenses	\$	\$	\$
total monthly expenses	\$	\$	\$

QUESTIONS TO ASK ALUMNI ABOUT THEIR 1ST YEAR COLLEGE EXPERIENCE

1. Did you feel prepared for your college courses?
2. How did homework assignments and time spent on studying differ than high school?
3. How large were your classes? Did class size affect your learning?
4. How often did you meet with an academic advisor? Did you receive a lot of support?
5. Did you find it easy or difficult to make new friends?
6. What is it like living in a dorm? Did you get along with your roommate?
7. What is life like on campus, aside from school-work? Were you involved in activities, events or clubs?
8. Did you ever feel lonely or homesick? How did you handle this?
9. What were your professors like? How did they differ from high school teachers/faculty?
10. Did you work during your first year? Was it difficult to balance school/work/life?
11. How much technology was available to students in classes and on campus? (computers, labs, wifi)
12. Did you take classes in your major/area of interest your first year? What was this like?
13. Did you feel safe on campus?
14. Did you find the financial aid office helpful? What services and support did they provide?
15. Did you encounter any problems with debt during your first year?
16. Did you feel college exposed you to diverse opinions, cultures, and values?
17. How often did you get to see your family/friends from home?
18. Did you experience any peer pressure? How did you handle this?
19. Would you recommend your college to others?
20. What is the biggest misconception you had about college?
21. What is the best piece of advice you can offer high school students to be prepared and successful in college?



Compare Financial Aid Award Letters

	College A	College B	College C
TOTAL Cost of Attendance	\$	\$	\$
Grants & Scholarships			
1.			
2.			
3.			
4.			
5.			
6.			
TOTAL Grants & Scholarships	\$	\$	\$
Work-Study			
Loans			
7.			
8.			
9.			
10.			
TOTAL Loans	\$	\$	\$
TOTAL Financial Aid Award	\$	\$	\$
Net Cost to Attend <i>(subtract TOTAL Financial Aid Award from TOTAL Cost of Attendance)</i>	\$	\$	\$

What is a Financial Aid Award Letter?

The financial aid award letter provides prospective and current college students with information about the student's college costs and the financial aid available to help the student pay for these costs. The award letter may also include details on the college's calculation of the student's demonstrated financial need. The letter will provide a determination of financial aid eligibility and, if the student is eligible for financial aid, a detailed breakdown of the financial aid package according to the type, amount and source of financial aid. The award letter may also include information about the terms and conditions for the financial aid.

Financial aid award letters for prospective students typically arrive with or soon after the offer of admission. (For most students this is late March or early April.) Financial aid award letters for continuing students may arrive later. Some financial aid award letters will be provided online, through a secure web site.

Some colleges require students to accept or reject each source of financial aid. Others do not. If you reject one form of financial aid, such as loans or student employment, they will not increase other types of financial aid to compensate.

Compare College Financial Aid Award Letters Based on the Bottom Line Cost

To compare financial aid award letters from different colleges, compare them based on the out-of-pocket cost.

The **out-of-pocket cost** is the difference between the total cost of attendance and the total gift aid (grants and scholarships). The cost of attendance includes tuition and required fees, room and board, books, supplies, transportation, personal expenses, dependent care and possibly student health insurance and the cost of a computer. Gift aid does not need to be repaid and includes grants, scholarships, tuition waivers and housing waivers. The out-of-pocket cost is the bottom line cost of college, the amount the family must pay, earn or borrow to cover college costs. The out-of-pocket cost is sometimes called the **net price**. Since each college awards different amounts of gift aid, the out-of-pocket cost may vary from college to college.

This is in contrast with the **net cost**, which is the difference between the cost of attendance and the need-based financial aid package. But the financial aid package includes loans, which have to be repaid (often with interest). This means the actual bottom line cost to the family will be higher than the net cost.

The net cost is a measure of cash flow requirements, not the bottom-line cost of college. The net cost will correspond to the expected family contribution (EFC) and will be similar at most colleges. If there are significant differences in net cost, it may be a sign of unusual circumstances that were taken into account at one college but not the others.

Thus, families should compare college financial aid award letters based on the out-of-pocket cost and not the net cost.

If the difference in out-of-pocket cost is less than \$500, the difference is not significant enough to affect the choice of college. But if the difference is greater, especially if it is more than \$5,000, the family should consider the out-of-pocket cost along with other criteria when choosing a college. Higher out-of-pocket costs lead to a greater debt and work burden, potentially affecting college success and potentially increasing the chances of graduating with excessive debt. The amount of education debt has an impact on further education, career choices and lifestyle after graduation.

Tools for Comparing Financial Aid Award Letters

FinAid provides two free tools to help you decode and compare financial aid award letters.

Simple Award Letter Comparison Tool

The Simple Award Letter Comparison Tool compares the financial aid packages from three colleges, highlighting any significant differences. It also calculates the net cost and out-of-pocket cost figures, and estimates the lifetime cost of any education loans.

www.finaid.org/calculators/awardletter.phtml

Advanced Award Letter Comparison Tool

The Advanced Award Letter Comparison Tool is like the Simple Award Letter Comparison Tool, but includes non-financial criteria in addition to financial criteria for comparing colleges. The financial and non-financial differences are displayed visually in a matrix format.

www.finaid.org/calculators/awardletteradvanced.phtml

Problems and Pitfalls with Financial Aid Award Letters

No standard for financial aid award letters. There is no standard format for financial aid award letters, making them difficult to interpret and to compare and contrast.

Actual costs may be higher than the Expected Family Contribution (EFC). The EFC is not the price you pay. Financial aid packages usually include loans, which have to be repaid, and there may also be unmet need. Some colleges use two different EFCs, one for federal and state aid and another for the college's own funds. Often the price you pay is much higher than the expected family contribution. On the other hand, the amount you pay will probably be lower than the overall cost of attendance.

Inconsistent cost of attendance information. Colleges may use different definitions of the cost of attendance. Some colleges don't even include the cost of attendance on the award letter. Others report just direct costs, which are usually billed by the college, while some report both direct and indirect costs. You can find detailed cost information in the college's catalog or on its web site. Make sure you have current figures for each of the major costs, including tuition and required fees, room and board, textbooks, supplies, travel and transportation, personal expenses, a computer and, if relevant, student health insurance and dependent care (e.g., childcare or eldercare).

- | |
|---|
| <p>Cost of Attendance</p> <ul style="list-style-type: none"> □ <u>Direct Costs (Required)</u> <ul style="list-style-type: none"> ○ Tuition and Required Fees ○ Room and Board ○ Textbooks and Supplies □ <u>Indirect Costs (Discretionary)</u> <ul style="list-style-type: none"> ○ Travel and Transportation ○ Personal Expenses ○ Computer ○ Student Health Insurance ○ Dependent Care |
|---|

Cost allowances may be underestimates and unrealistic. There may be significant differences in the various cost allowances, such as textbooks, travel and transportation, personal expenses and off-campus housing. Some colleges will underestimate these figures to make their costs look less expensive, so make sure the costs are reasonable. You may wish to use the same estimate of textbook costs for all colleges, say \$1,000 to \$1,200 a year, to ensure that the costs are comparable. Transportation costs may vary based on distance of the college from the student's home, number of trips home per year and whether you reside on campus or commute. Make sure the transportation costs are reasonable. If you will be commuting, the transportation figures should be based on the round-trip

distance from home to school, the IRS mileage rate, the number of days on campus and the cost of parking on campus. If you will be living on campus, assume the cost of four round-trip tickets home per year, one for fall break, one for winter break, one for spring break and one for summer break.

Discretionary costs are under your control. Some of the indirect costs are discretionary. You can control how much you spend on housing or textbooks. Living off campus with a roommate can reduce your housing costs. Buying only required textbooks, buying textbooks online, buying used textbooks (or older editions or re-imported international editions), renting textbooks, buying textbooks through a co-op, buying ebooks or reselling textbooks to the bookstore at the end of the semester can save you as much as half the cost of the textbooks. You can also borrow textbooks from the college library (or the preview copies from the faculty) or share textbooks with your roommate.

- | |
|---|
| <p>Online Sources of Textbooks</p> <ul style="list-style-type: none"> Alibris.com Amazon.com Barnes & Noble (bn.com) Bigwords.com BookRenter.com CampusBooks.com Chegg.com CollegeBookRenter.com Google (books.google.com) Half.com Overstock.com Textbooks.com ValoreBooks.com |
|---|

Packaging of non-need-based loans. Some colleges include non-need-based loans such as the unsubsidized Stafford and PLUS loans on the financial aid award letter in order to increase awareness of lower-cost federal loans. Families are eligible for these loans at every college, regardless of financial need. You are under no obligation to accept the loans and can request a lower loan amount. (Refusing these loans, however, will not increase your grants.) Try to avoid borrowing the maximum allowable amounts if you don't need to, as every dollar you borrow will cost you about two dollars by the time you've repaid the debt. Live like a student while you are in school so you don't have to live like a student after you graduate.

Gapping. Some colleges do not provide enough financial aid to meet the full demonstrated financial need. This leaves the student with unmet need, also referred to as a gap. This is more likely at colleges with limited financial aid resources. Some colleges may try to mask the existence of a gap by including loans in the financial aid package, by increasing work expectations or by underestimating costs.

It may be difficult to determine the type of each award.

Financial aid award letters sometimes use cryptic acronyms or abbreviations for awards or fail to identify the type of an award, making it difficult to distinguish loans (which have to be repaid) and student employment from gift aid such as grants and scholarships (which do not have to be repaid). Most financial aid award letters do not mention interest rates, fees, monthly payments and total payments next to the loan amounts. A loan might be identified as a "LN" or just by name. Typical loans include the Federal Perkins Loan, Federal Subsidized Stafford Loan, Federal Unsubsidized Stafford Loan, Federal PLUS Loan and private or alternative student loans. The Federal TEACH Grant is actually a forgivable loan. Federal Work-Study and College Work-Study are forms of student employment. Even when awards are

Types of Financial Aid

- Gift Aid
 - Grants
 - Scholarships
 - Tuition Waivers
 - Housing Waivers
- Self-Help Aid
 - Student Employment
 - Student Loans
 - Installment/Payment Plans

identified as loans, it may be difficult to determine which are less expensive and which are more expensive in the long term.

Student employment is not guaranteed. Federal work-study funding is paid as it is earned. If students work fewer hours, they will not earn the full amount of their awards. It may also be difficult to find a desirable work-study job.

Front-loading of grants. Some colleges award more grants during the freshman year and fewer grants in subsequent years. The intention is partly to ensure that students who drop out have fewer loans to repay, since students who drop out are three times as likely to default as students who graduate. But it also makes the college seem more generous than it really is.

Financial aid award letters provide information for just one year. The financial aid award letter provides cost and financial aid information for just one year. The cost of attendance will probably increase every year, and may be 20% to 25% higher by the senior year in college. Cumulative debt at graduation will typically be about four to five times freshman year debt for Bachelor's degree recipients.

Questions to Ask College Financial Aid Administrators

The following questions can have a significant impact on college costs, especially the out-of-pocket cost, and on evaluating the financial aid award letter.

1. Does the college meet the full demonstrated financial need for all four years, or is there unmet need (a gap)?
2. How much on average do the college costs increase per year?
3. Does the college practice front-loading of grants? Can students expect to receive a similar amount of grants in subsequent years, assuming their financial circumstances are similar? If the college practices front-loading of grants, how much will the grants change each year?
4. What is the college's outside scholarship policy? How does the college reduce the need-based financial aid package when a student wins a private scholarship? Does the scholarship reduce the loan and work burden (and unmet need, if any) or does it replace the college's grants and scholarships?
5. What are the residency requirements for in-state public college tuition?
6. How many hours will I need to work to earn the full work-study award I've been offered? How much will I be paid per hour? Are work-study jobs readily available, or are they hard to get?
7. What are the requirements for keeping my grants and scholarships in future years? Do I need to maintain a minimum grade point average? Do I need to take a particular number of units? Do I need to participate in any special activities such as community service?
8. How does one appeal for more financial aid if the financial aid award is insufficient or the family's financial circumstances have changed?
9. What percentage of first-time, full-time students graduate within a normal timeframe? How many years, on average, does it take to earn the degree?
10. What percentage of students graduate with debt and what is the average cumulative debt at graduation?

Glossary of Terms

Adverse Credit History. To be eligible for a Federal PLUS loan, the borrower may not have an adverse credit history, which is defined as having a bankruptcy, foreclosure, repossession, tax lien, wage garnishment or default determination in the last five years or a current delinquency of 90 or more days.

Alternative Student Loan. See *Private Student Loan*.

Asset. An asset is property with a financial value, such as bank and brokerage accounts, cash, stocks, bonds, mutual funds, money market accounts, certificates of deposit, trusts, tax shelters, college savings plans (529 plans, prepaid tuition plans, Coverdell education savings accounts), real estate (house, land, farm), businesses, retirement plans (401(k), 403(b), Traditional IRA, Roth IRA, Keogh, SEP, SIMPLE, pension plans), life insurance policies and income-producing property. Some assets, such as qualified retirement plan accounts, are not reported on financial aid application forms.

Capitalization of Interest. Interest capitalization occurs when unpaid interest is added to the loan balance. This causes the loan to grow larger, increasing the cost of the loan. Interest can be capitalized monthly, quarterly, annually or when the loan enters repayment. Capitalization causes interest to be charged on top of interest.

Co-signer. A co-signer is a co-borrower, equally as obligated to repay the debt as the primary borrower.

Cost of Attendance (COA). The cost of attendance is the full one-year cost of enrolling in college. It includes direct (required) costs, such as tuition and required fees, room and board, textbooks and supplies, as well as indirect (discretionary) costs, such as travel and transportation, personal expenses, computer, student health insurance and dependent care.

CSS/Financial Aid PROFILE. The PROFILE form is used to apply for financial aid at about 250 colleges. It calculates the student's expected family contribution (EFC) under the Institutional Methodology (IM). It is used to apply for the college's own financial aid funds and does not affect eligibility for government aid. It is filed online at profileonline.collegeboard.com.

Deferment. Deferment is the temporary suspension of the obligation to repay a debt. Interest on subsidized loans is paid by the federal government during a deferment. Interest on unsubsidized loans continues to accrue and remains the responsibility of the borrower and is capitalized if unpaid. Federal education loans may be deferred while the borrower is enrolled at least half-time, during the grace period and during

periods of economic hardship. The economic hardship deferment has a three-year limit. See also *Forbearance*.

Demonstrated Financial Need. Demonstrated financial need is the difference between the cost of attendance and the expected family contribution. (Financial Need = COA – EFC)

Dependency Status. Students may be considered dependent or independent. Dependent students must provide financial information for their parents on the FAFSA. Independent students must provide financial information for their spouse, if any, on the FAFSA, but do not provide parental information. Independent students include students who are over age 24 as of December 31 of the award year, married students, graduate students, orphans, veterans, active duty members of the Armed Forces and students with dependents other than a spouse. Students who are not independent are considered dependent. If there are unusual circumstances, such as the incarceration or institutionalization of both parents, the student can appeal for a dependency override, which is granted at the discretion of the college financial aid administrator. The definition of dependency for federal student aid purposes differs from the definition used by the IRS for federal income tax purposes.

Education Tax Benefit. An education tax benefit is a form of student aid obtained by filing a federal income tax return. Examples include the Hope Scholarship (American Opportunity Tax Credit) and Lifetime Learning tax credits, the Tuition and Fees Deduction and the Student Loan Interest Deduction.

Expected Family Contribution (EFC). The expected family contribution is a measure of the family's financial strength. It is based on the income and assets of the student. For dependent students, it is also based on the income and assets of the student's parents and the age of the older parent. For independent students, it is also based on the income and assets of the student's spouse, if any. The EFC is also based on family size and the number of children in college. The EFC does not consider certain forms of unsecured consumer debt, such as credit cards and auto loans. There are two main formulas for calculating an EFC, the federal methodology (FM) and the institutional methodology (IM). The two formulas differ in the types of assets that are included (e.g., family home, assets of siblings), the assumption of a minimum student contribution, the treatment of paper losses, regional differences in cost of living, allowances for educational savings and emergency funds, the treatment of children of divorced parents and adjustments for more than one child in college at the same time. The FM EFC is used for determining eligibility for federal and state aid and

financial aid at most colleges. About 250 colleges use the IM EFC instead for awarding their own financial aid funds.

Federal Education Loan. Federal education loans are cheaper, more available and have better repayment terms than private student loans. The interest rates on federal loans are fixed, while most private student loans have variable rates. Examples of federal education loans include the Perkins, Stafford and PLUS Loans. Since July 1, 2010, all new federal education loans have been made through the US Department of Education's Direct Loan program.

Federal Methodology (FM). See *Expected Family Contribution*.

Financial Aid. Financial aid is money to help families bridge the gap between the expected family contribution and the cost of attendance. It includes gift aid and self-help aid.

Financial Aid Appeal. See *Professional Judgment*.

Financial Aid Award. A financial aid award is a component of the financial aid package. Awards come in many types, such as grants, scholarships, loans and student employment.

Financial Aid Package. A financial aid package is a combination of multiple types and sources of financial aid. It may include money from the federal government, state government, the college itself and private sources.

Financial Need. See *Demonstrated Financial Need*.

Forbearance. A forbearance is a temporary suspension of the obligation to repay a debt. Interest continues to accrue during a forbearance and will be capitalized if unpaid. Unlike a deferment, the borrower is responsible for the interest on both subsidized and unsubsidized loans during a forbearance. Forbearances on federal education loans have a five-year limit.

Forgiveness. Forgiveness is cancellation of a debt, usually for working in a particular occupation, such as a public service job, teaching in a national shortage area or serving in the military.

Free Application for Federal Student Aid (FAFSA). The FAFSA is a financial aid application form used to apply for federal and state student financial aid, as well as financial aid at most colleges. It is filed online at www.fafsa.ed.gov. The student will receive a Student Aid Report containing his or her expected family contribution about a week after filing the FAFSA.

Gift Aid. Gift aid is financial aid that does not need to be repaid, such as grants, scholarships, and tuition and housing waivers. Gift aid will vary by college, depending on available funds.

Grace Period. The grace period is the time after the student graduates, withdraws or drops below half-time enrollment and before repayment begins. The grace period is 6 months for the Federal Stafford and PLUS loans and for most private student loans, and 9 months for the Federal Perkins loan.

Grant. A grant is a form of gift aid, usually based on financial need. The Federal Pell Grant is the largest need-based college grant program.

Institutional Methodology (IM). See *Expected Family Contribution*.

Interest. Interest is a periodic fee charged for the use of borrowed money. The interest rate is expressed as a percentage of the loan balance and may be fixed or variable.

Loan. A loan is borrowed money that must be repaid usually with interest. See also *Federal Education Loan* and *Private Student Loan*.

Master Promissory Note (MPN). A promissory note is a legal contract in which the borrower agrees to repay the loan. It specifies the terms of the loan, such as the interest rates and fees. The Master Promissory Note is a promissory note that is effective for a continuous period of enrollment up to 10 years.

Merit-Based Aid. Merit-based aid is based on academic, artistic or athletic talent or other student attributes or activities.

Need Analysis. Need analysis is a process of evaluating the family's financial strength by considering income, assets, family size, the number of children in college and the age of the older parent. See *Expected Family Contribution (EFC)*.

Need-Based Aid. Need-based aid is based on demonstrated financial need.

Net Cost. The net cost is the difference between the cost of attendance and the need-based financial aid package.
(Net Cost = COA – Financial Aid)

Net Price. The net price is the same as the out-of-pocket cost, the amount the family pays, earns or borrows to cover college costs.

Out-of-Pocket Cost. The out-of-pocket cost is the difference between the total cost of attendance and total gift aid.
(Out-of-Pocket Cost = COA – Gift Aid)

Principal. The principal is the amount of money borrowed or still owed on a loan, not including interest and other charges.

Private Student Loan. A private student loan is made and funded by a private lender, such as a bank or other financial institution. Private student loans tend to be more expensive than federal loans and have less flexible repayment terms.

Professional Judgment (PJ). Professional judgment is a process by which the college financial aid administrator reviews unusual circumstances to determine a possible adjustment to the need-based financial aid package. Unusual circumstances include changes in the family's financial situation from the previous year, such as job loss, salary reductions and death of a wage-earner, as well as anything that distinguishes the family from typical families, such as high unreimbursed medical expenses, high childcare or eldercare costs or private K-12 tuition. The professional judgment review is driven by independent third-party documentation of the unusual circumstances. If the financial aid administrator decides that the unusual circumstances are worthy of consideration, the adjustments to the data elements on the FAFSA or cost of attendance will be based on the financial impact of the unusual circumstances on the family. This may then yield a new EFC which will lead to a new or revised financial aid package.

Promissory Note. See *Master Promissory Note*.

Room and Board. Housing and meal plan costs.

Satisfactory Academic Progress (SAP). Satisfactory academic progress is required for continued receipt of student financial aid. It usually involves a requirement that the student maintain a particular grade point average (e.g., 2.0 on a 4.0 scale) and that the student be passing classes at a rate consistent with the requirements for graduation within no more than 150% of the normal timeframe (e.g., within 6 years for a Bachelor's degree).

Scholarship. A scholarship is a form of gift aid, usually based on merit and funded by private foundations, philanthropists, corporations, and colleges and universities.

Self-Help Aid. Self-help aid is financial aid that depends on the family's resources. It includes student loans (which have to be repaid, usually with interest) and student employment.

Special Circumstances Review. See *Professional Judgment*.

Sticker Price. The sticker price is the total cost of attendance.

Sticker Shock. Sticker shock refers to a family's dismay when they learn about a college's sticker price. Sticker shock may cause some families to not consider a college, even if the financial aid package reduces the costs to an affordable level.

Student Aid Report (SAR). The Student Aid Report lists the data elements submitted on the FAFSA, some intermediate calculations and the student's expected family contribution, along with other information such as the graduation rates of the colleges the student is considering.

Student Employment. Student employment usually involves a part-time job of 10-15 hours per week during the academic year. Jobs may include on-campus employment, such as working in the library or cafeteria, or off-campus employment, such as inner city math and reading tutoring programs. Federal Work-Study is the largest student employment program.

Subsidized Loan. The federal government pays the interest on subsidized loans during the in-school deferment, during the grace period before repayment begins and during an economic hardship deferment. The Federal Perkins Loan and Federal Subsidized Stafford Loan are examples of subsidized loans. Eligibility is based on demonstrated financial need.

Tuition. Tuition is a fee charged for the cost of instruction.

Tuition Installment Plan. A tuition installment plan or tuition payment plan spreads out college costs into 9-12 equal monthly installments. Tuition installment plans usually charge an up-front fee without separate interest charges. This is in contrast with loans which are typically repaid over a much longer term and which usually charge interest.

Unmet Need. The unmet need, sometimes called a gap, is the difference between the full demonstrated financial need and the student's need-based financial aid package.
(Unmet Need = Financial Need – Financial Aid)

Unsubsidized Loan. Interest on unsubsidized loans continues to accrue during the in-school deferment, during the grace period before repayment begins and during an economic hardship deferment. If the borrower does not pay the interest as it accrues, the interest is capitalized (added to the loan balance). The Federal Unsubsidized Stafford Loan and the Federal PLUS Loan are examples of unsubsidized loans. Eligibility is not based on financial need, so even wealthy families will qualify.

Verification. The US Department of Education and the college financial aid office will select some FAFSAs for verification to ensure their accuracy. The family will be required to supply documentation corresponding to the data elements on the FAFSA, such as a copy of the most recent year's federal income tax return, W-2 and 1099 statements, and the most recent bank and brokerage account statements prior to the date the financial aid application was filed, etc.

WHAT TO DO IF YOU'RE WAIT-LISTED

BOOST YOUR CHANCES OF GETTING IN

You've sent in your applications. Now you're waiting for a letter from each college you applied to, either offering you admission or turning down your application. And there's another possibility: *a college may put you on a waiting list.*

This can happen when you meet the admission requirements, but the college has already accepted the number of applicants it has room for. If a spot becomes available later on, you may be offered a place.

The college won't make you this offer, though, until after the **May 1 decision deadline** has passed. If you're on the waiting list, it's hard to know what your chances of acceptance are.

Decide Whether to Stay on the List

Your next step is to respond and let the college know whether or not you want to stay on the waiting list. It makes sense to keep your spot on the list only if you're really interested in going to the college.

Before you decide, find out whether there are any conditions attached to being wait-listed. For example, since you're notified later than other applicants, you may have fewer housing and financial aid options.

Even if you decide to remain on the waiting list, prepare to attend another college. Choose the best fit from the colleges that accepted you, fill out the paperwork and send a deposit. You'll forfeit this deposit if the college that wait-listed you offers you a place and you accept. Still, you need to be sure you have a place in an incoming freshman class next fall.

Take Control

If you decide to stay on the waiting list, be proactive. Here's what you can do to boost your chances of being accepted:

1. **Get a sense of your chances of admission.** Contact the admission office to find out if the college ranks wait-listed students or if it has a priority list. Most are willing to let you know your status. The higher you rank on the list the better your chances of being accepted.

If you get wait-listed by one of your top choices, let admission officers know why you're a great fit for their college.

2. **Write a letter to the admission office.** The college has already decided that you have the academic credentials for admittance. Now's the time to mention any additional nonacademic factors that might help your case — any new achievements or supplemental information. Emphasize your strong desire to attend the college and make a case for why you're a good fit. You can tell them that you'll enroll if they accept you, but only if you're absolutely certain you will.
3. **Study hard.** This is no time to slack off. If you're wait-listed, you may be reevaluated based on your third- and fourth-quarter grades.
4. **Stay involved.** Show admission officers you're committed to sports, clubs and other activities.
5. **Request another (or a first) interview.** An interview can give you a personal contact — someone who can check on the status of your application. You can also enlist the help of your high school counselor or someone you know who graduated from that college.
6. **Realize that you've already achieved something.** You were wait-listed, not turned away. Many students were not as successful.
7. **Reconsider the colleges that accepted you.** If you would be just as happy at one of your other choices, send in a deposit and plan to attend that college. Then turn down the spot on the waiting list. You'll be surprised how much better you feel after your decision has been made.

Source: The College Board, Big Future, <https://bigfuture.collegeboard.org/>

STUDENT GUIDE TO CREATING A SUCCESSFUL COLLEGE EXPERIENCE

HOW STUDENTS EXPERIENCE COLLEGE MAKES A DIFFERENCE



The **Gallup-Purdue Index (GPI)**, a recent survey of more than 30,000 U.S. college graduates, found that graduates who were emotionally supported during college, and who had participated in experiential and deep learning opportunities, were more likely to have high well-being and engagement with their jobs later in life. These graduates were more likely to have had a mentor during their undergraduate experience that encouraged them to pursue their goals and dreams. They also were extremely active in extracurricular activities. Importantly, they graduated with lower levels of student debt. **Find the full report at www.gallup.com.**

This guide is designed to help college students get the most out of the college experience. Review the list every semester and integrate the Gallup-Purdue Index findings into your college plan.

GET TO KNOW YOUR INSTRUCTORS

- **Introduce yourself early in the semester.**
- **Ask questions.** Go to class early or stay afterward to talk with the instructor.
- **Go to office hours.** Ask about material that you're curious about, not only what you're not sure you understand. Ask your instructor about her/his areas of interest and research.
- **Ask your instructors about undergraduate research opportunities.** You might invent a new product or make a scientific discovery.
- **Arrange an independent study experience.**
- **By the middle of the semester, ask yourself:**
 - Do all of my instructors know who I am?
 - Do I feel that my instructors care about me as a person?
 - Have I developed a mentor/mentee relationship with one or more of my instructors?

GET INVOLVED, BECOME A LEADER

- **Work part-time on campus.** The GPI survey showed that if graduates had an internship or job where they applied what they were learning in the classroom, their odds of being engaged at work doubled. On-campus work also provides additional mentoring opportunities, allows you to practice skills that enhance your resumé and helps with college expenses.
- **Co-curricular activities** are a great way to explore your interests and meet new people. (WARNING: Don't let your campus involvement, leadership positions, and volunteering get in the way of your academics!)
- **Get involved in your residence hall**, with people who share your major, or do something just for the fun of it.
- **Volunteer.** It's a great way to do something for you while doing something important for someone else. You also can apply what you learn in class as you give back to the community.
- **Consider an internship.** Visit the Career Center to learn about options.
- **Consider study abroad.** Increase your world view. Many opportunities exist to visit other countries — from semester abroad programs to faculty-led spring break trips.
- **Practice your leadership skills.** Employers are looking for people who can lead from day one. College gives you many opportunities to build your skills so you can be ready when it's time for a job.

63%

OF COLLEGE STUDENTS HAD **AT LEAST ONE PROFESSOR** WHO EXCITED THEM ABOUT LEARNING

GALLUP-PURDUE INDEX

Q&A

- Am I involved in activities that help me explore and express my interests?
- Am I in a leadership role or will there be an opportunity to grow into a leadership role?
- Am I using my time outside the classroom in a way that will help me after graduation?

GOOD STUDY SKILLS TO ENSURE ACADEMIC EXCELLENCE

Succeeding in the classroom isn't necessarily hard, but it does take hard work. Here is the formula for success:

- **Read the syllabus** to find out when assignments are due, when tests are scheduled and how grades are determined.
- **Go to every class.** Never miss.
- **Sit near the front** in class. It will help you stay focused.
- **Find a study partner** or group in every class.
- **Take good notes.** After every class, rework/rewrite/reorganize your notes to increase your retention of the information. Start studying for every exam at least 7 days in advance. Don't cram at the last minute — it usually doesn't pay off.
- At the beginning of each semester, ask yourself:
 - Do I understand what is expected of me in each class?
 - Do I have contact information for someone in every class to study with or contact in case I'm sick?

STUDY 2 HOURS FOR EVERY HOUR YOU ARE IN CLASS

- Manage your time wisely.
- Never let a week go by where you don't understand the content in your courses.
- If you are confused or lost in a class, visit your professor, go to a help lab or study with a friend. Use your campus resources — they are there to help you.

Q&A

- Do I know what resources are available to me in general?
- Do I need any specific support or resources for a particular class?

SPEND AND INVEST WISELY

- Your financial aid office is a great resource not only for understanding your financial aid package, but also for financial literacy resources to help you make wise spending and borrowing decisions.
- Remember that if you are receiving need-based aid and/or taking out loans, you need to apply for financial aid EVERY year.

WELL-BEING

- Success means more than just good grades. **Make sure you take care of your overall well-being** with a complete approach to health and development.
- **Utilize campus resources** to support all of your needs — academic, social, emotional and financial.
- **Make friends and share** your collegiate experiences together. These friends become your support network and can be lifelong connections after college.
- **Don't forget to keep up with the right amounts of sleeping, eating and exercise.**

GRADUATE IN 4 YEARS

- Time is money, both in college costs and delayed earning power.
- In most cases, students will need to successfully complete a minimum of 15 credits per semester in order to graduate in four years. The typical degree requires 120 credits, which is 15 credits over eight semesters.
- Work to identify the best major for you by the end of your first year — and once you have a plan, stick with it.

Q&A

- Do I have a well-designed degree plan that takes me through graduation in four years or less?

\$2.3 MILLION VS. \$1.3 MILLION

LIFETIME EARNINGS POTENTIAL FOR COLLEGE BACHELOR'S DEGREE VS. HIGH SCHOOL DIPLOMA

LUMINA FOUNDATION

The College Board's Paying for College website bigfuture.collegeboard.org/pay-for-college provides great information, as does FinAid www.finaid.org/.

The American Institute of Certified Public Accountants provides a terrific online money management resource 360financialliteracy.org/Life-Stages/College-Students.



GALLUP

PURDUE
UNIVERSITY

WWW.PURDUE.EDU

TIPS FOR CREATING A SUCCESSFUL COLLEGE EXPERIENCE

A successful college experience is created by establishing effective habits early in your first semester and taking specific actions in the first weeks. Turn the following tips into actions and make your first semester college a huge success!

<i>Early is the New On Time</i>	Plan to arrive at class about 15 minutes before the class begins. That way, you will have a cushion to absorb any mishaps, like not finding parking or getting lost. If all goes smoothly, you will have time to relax and chat with others who are in the class.
<i>Be Prepared</i>	Have at a minimum, something to write with and write on. A binder or folder for each class is also essential. If you have purchased the textbook for the class ahead of time, preview it and bring it with you.
<i>Front Row Seating</i>	Sit up front. It's more interesting there and it's easier to pay attention. You will have less distractions from others students in front of you talking, texting, etc.
<i>Network</i>	Exchange contact information with at least two other students in each class. Choose students who appear serious about doing well. These students will be your lifeline if you have to miss class. They can share notes and handouts with you, so you can return to the next class prepared. Don't expect the professor to catch you up – this is your responsibility!
<i>Project a Positive Image</i>	Just as you will be making initial judgments about your professor ("brilliant", "boring", "hard") they will be judging you ("bright", "slacker", "motivated") These initial judgments persist. Make sure your first impression is a good one! Be on time, be polite, stay interested and ask relevant questions. Avoid side-talking, texting or falling asleep.
<i>Positive Communication</i>	Communicate with each of your professors early in the semester. A good habit to establish is to attend their office hour(s). These hours and times should be listed on the course syllabus. Come prepared with some questions about the course or its content.

TIPS FOR CREATING A SUCCESSFUL COLLEGE EXPERIENCE

<p><i>Balance</i></p>	<p>Up until now, others (parents, teachers, coaches, etc.) managed your time for you. Now, you are in charge of your time! Aside from class time, make the rest of your day/week healthy and productive. This balance is now up to you! Get a day planner and keep a weekly plan for each hour of the day. Fill in all of your responsibilities and activities. Get at least eight hours a night of sleep, eat healthy, avoid alcohol and drugs, exercise regularly and study, study, study.</p>
<p><i>Stay Focused on Studying</i></p>	<p>Most learning in college takes place outside of the classroom. The general rule is to study two hours for every hour you are in class. Twelve hours per week in class equals twenty-four hours of study (reading, writing, outlining chapters, reviewing notes, flash cards, etc.) Be sure these study hours are in your weekly plan from the beginning and stick to them.</p>
<p><i>Reach Out</i></p>	<p>Unlike high school, services and support in college do not "come to you." A wide variety of support services are available at college but it's now your responsibility to take the first step and make contact. In the first week of school, explore all that your campus has to offer: tutoring, counseling, career assessment, health services and so on. Remember, your tuition costs allow you to have access to these services. Take advantage of them and get your money's worth!</p>

BASIC LIFE SKILLS YOU SHOULD KNOW ...BEFORE COLLEGE



There are some skills in life that everyone seems to just know. But, at what point did they learn *how to do that*? Trust us, you're not alone – obviously, people weren't born knowing how to take care of themselves. Many students leave the 'nest' without the most basic knowledge of day-to-day life because they've always relied on parents/family to take care of things.

Now is the time to learn the following life skills, if you haven't already! Just remember, you're a smart, capable student! Place a check next to the skills you've already mastered.

Home and Personal Care Skills

- _____ How to use basic kitchen appliances (oven, stovetop, microwave)
- _____ Wash/Dry clothes (laundry detergent, fabric softener, dryer sheets)
- _____ Determine which clothes to take to the dry cleaners, cost of dry cleaning
- _____ Make a bed (with clean sheets)
- _____ Fold laundry
- _____ How to properly clean a toilet, shower, bathroom floor, kitchen
- _____ How to unclog a toilet
- _____ Set an alarm and wake yourself up on time

Life-Management and Organization Skills

- _____ Create a budget
- _____ Keep your school, work, financial records organized
- _____ Organize all passwords, accounts and important documents in a safe place for reference
- _____ Use a credit card responsibly, avoiding debt
- _____ Fill out a W9 form for an employer
- _____ When/how to pay taxes
- _____ Time management
- _____ Keep a daily calendar
- _____ How to set up internet/cable
- _____ Calculate a tip
- _____ Address an envelope
- _____ Write a check and balance a checkbook
- _____ Change the battery in a fire alarm
- _____ Back-up information on your computer and other devices

BASIC LIFE SKILLS YOU SHOULD KNOW ...BEFORE COLLEGE



Student-Specific Skills

- Shop for books
- Keep track of your grades
- Keep track of assignments due
- Sign up/register for classes
- Maintain healthy study habits
- Contact professors for help
- Navigate to classes
- Discuss living guidelines with your roommate(s)
- Locate the student section of your university's web site
- Taking clear, readable notes
- Essay writing
- Create an outline
- Public speaking
- Seek out extracurricular activities you enjoy
- Create a schedule that works for you
- Maintain a healthy balance between your academic and social lives

Professional Skills

- Write a resume
- Write a cover letter
- Professionally format emails
- Write thank you notes
- Network

Transportation Savvy

- Read a map
- Fill up a car with gas
- Get an oil change
- Change a tire
- Hail a taxi
- Bike maintenance
- Utilize and navigate public transit

BASIC LIFE SKILLS YOU SHOULD KNOW ...BEFORE COLLEGE



General Conscientiousness

- _____ Awareness of your surroundings
- _____ Recognizing a potentially dangerous situation
- _____ Have personal medical information, keep up with and make appointments
- _____ Emergency preparedness
- _____ Avoid drugs and alcohol
- _____ How to say “no,” respectfully
- _____ How to ask for help
- _____ Be open-minded
- _____ Accept constructive criticism

How did you do?

Brainstorm some ways you can improve specific skills.

1. _____
2. _____
3. _____
4. _____
5. _____



Being on a college campus is fun but it's easy to gain a false sense of security and feeling of safety when surrounded by your peers.

Whether you're going to college for the first time or are returning for another year, it's important to review and remember top safety tips to ensure you're taking the right precautions.

The following college safety tips can help you avoid dangerous situations or help you should you find yourself in a risky situation.

1. Don't allow technology to make you unaware of your surroundings

Everyone with headphones, a smartphone and an MP3 player knows – the minute you're plugged in, you zone out! You stare at your phone/device, not fully aware of what is going on around you.

- When you start to find yourself becoming unaware of what's going on around you is the time you need to consider turning the music down, putting your phone away and opening your eyes to what's happening.
- The key to getting out of a potentially dangerous situation is to recognize it as such. This is nearly impossible if you aren't even aware of the situations you're walking into.

2. Never walk alone at night

Walking around alone, especially at night, may not be a safe option.

- There are times that you need to get from point A to point B, which may occur at night, but you should always abide by the buddy system so that, should something happen, you're not on your own.

3. Utilize locks

While it's easy to become relaxed in college life, there are some habits that should always remain standard.

- Locking your doors and windows, especially when you're alone or asleep, should be one of them.
- Aside from allowing yourself to be vulnerable, it's also much easier for theft to take place if you leave a door or window unlocked.

4. Carry some emergency cash

It's good to have some cash on you at all times, just in case.

- Perhaps your credit card won't work or your debit card gets lost. You never want to be stuck in a scary situation because you don't have the necessary funds to get out of it as quickly as possible.



5. Locate the emergency system areas on campus

Most campuses have emergency call buttons or phones scattered throughout campus for students to utilize in the event of an emergency.

- Find out what your campuses system is and locate the areas in which the systems are placed. Should you ever find yourself in trouble, it will be much easier if you know where you can call for help.

6. Know your way around campus

In addition to paying attention to your surroundings; you should know your surroundings as well.

- Take time to become familiar with campus landmarks and streets so that you are able to navigate your way around or call for help, should you need to.

7. Never stay at a party when your friend leaves

No, you don't need to call it an early night just because one of your friends does. But, what you should do is ensure you always have a minimum of one person with you that you know (and know you can trust).

- Being alone in a party setting isn't smart – go home if you're going to be alone because it is not worth the risk to stay – no matter how nice everyone there seems.

8. Avoid becoming inebriated and losing control

If you're getting to the point that you don't have control of yourself or your surroundings, you need to stop and think about the types of situations you're putting yourself in.

- It's far too easy for others to take advantage of you or a situation if you can't think or act rationally.

9. Always have emergency contacts on you or in your device

If you have a smartphone, program emergency numbers into it.

- Emergency contacts is one of the first spots hospitals check if you're admitted alone
- List your important emergency contact numbers and information in your planner, if you carry one. Whatever items you have on a regular basis are good spots to keep emergency information.

10. Consider carrying pepper spray or taking a self-defense course

The hope is certainly that you'd never need to make use of these defense mechanisms, however, having them with you can make a life-saving difference in harmful situations you otherwise might not be able to get out of.

COLLEGE BURNOUT

If we all remained motivated 100% of the time we would be robots. It is simply impossible to stay on task at all times. Breaks are necessary every now and then to avoid overexertion and exhaustion, otherwise known as burning out. College burnout is a real thing and it often sneaks up on us without realizing. In order to avoid college burnout refer to the below description and symptoms.

What is College Burnout?

- Fatigue, frustration, or apathy resulting from prolonged stress, overwork, or intense activity
- To deplete oneself
- To exhaust one's physical and mental resources
- A syndrome of emotional exhaustion, depersonalization, and reduced personal accomplishment

<u>What are some symptoms?</u>		
Depression	Loss of concern or feelings	Low performance
Insomnia	Negativism	Decreased communication
Lingering colds	Boredom	Lack of focus
Headaches	Increased worry	Increased family conflict

Tips for Coping

1. Breathe and allow yourself some time to recuperate. It is vital to meet all of your physical needs before attempting to learn
2. Be sure you catch up on sleep, eat plenty of healthy meals, drink water, and visit a doctor if your physical symptoms persist
3. Seek counsel from a counselor or academic advisor to help you get back on track.
Remember, each college has services/support centers to help you through tough times

COLLEGE BURNOUT

4. Set smaller goals for yourself. Sometimes we just get overwhelmed if the goal is too large to even comprehend. It is easy to get burned out if we do not break daunting tasks down into doable pieces on a daily basis. Practice dividing your school assignments such as, readings, papers, and exam preparation, into daily chunks on your study calendar
5. Use positive self-talk to foster a better outlook on your studies. By simply telling yourself that you can accomplish something can turn your entire attitude around and increase your motivation. Start by giving yourself encouragement and eliminate any negative thoughts that may be surrounding your time learning
6. If you are feeling especially burned out in the particular major that you are perusing, maybe look into other programs offered that interest you



10 Things Rising Freshmen Can Do to Be Ready for College

1. **Carefully read everything that is sent to you by your college. Be sure to watch for:**
 - Any forms regarding special academic programs or activities to sign up for, roommate preferences, housing, medical or insurance issues. Complete and return the forms ASAP. The earlier your college gets the materials, the better the chances you get what you want -- a roommate that's a good match, a special seminar, your choice of dorms, the right meal plan.
 - When Freshman Orientation begins. Sign up as soon as the information arrives. The best events often fill up the first day they are announced.
 - Pre-Orientations. Sign up early and go. These are great opportunities to meet other freshmen. Some of the cool experiences offered include river-rafting trips, retreats in the mountains or at the ocean, special seminars with star faculty members, and unique community service projects. Take advantage!
 - Anything that comes to you about registering for classes. Pay close attention to the directions. Especially your first semester, you don't want to get stuck with a bunch of courses you don't like.
 - When tuition and room/board are due. Put the date on calendar to make sure that everything gets paid on time.

2. **Sometime during the summer, contact the Financial Aid Office at your college to confirm exactly what scholarships, work/study and other financial aid you will be getting.**
 - Once you know what it is, sit down with your parent/guardian to discuss your college budget. A budget will help you sort out how much money you will have to spend on trips home, movies, books, haircuts, meals outside the dorm and other unexpected things that come up.

3. **Get a hold of your roommate when you receive his or her name and contact information.**
 - Introduce yourself and get acquainted! You can decide who is going to bring what for the dorm room so you don't have duplicates. Remember, dorm rooms are usually smaller than your bedroom at home and will accommodate only one small TV, and/or microwave (if allowed), and/or small refrigerator (if allowed), and/or coffee pot and/or area rug.

4. **Find out what the computer/Internet facilities are at your college.**
 - Virtually every college is fully "wired" and wireless. Certain colleges even provide computers for students. Find out so you can plan accordingly. You may want to also inquire about printing fees and costs if you do not have your own printer.

COLLEGE TRANSITION

5. **Develop a list of your Internet passwords and PINs, credit card numbers, social security number etc.**
 - Leave this list at home in a safe place so if you need them, your parent/guardian can get it for you.
6. **Find out when you need to arrive at college for orientation or the beginning of school.**
 - Work back from that date to see when your travel arrangements should be, whether you are driving, flying or taking a train or bus. Find out if a parent/guardian can accompany you for this big occasion.
 - Make travel and hotel reservations as early in the summer as you can, if you or a parent/guardian need to spend a night or two in town or near campus before you move in.
7. **Depending on what form of transportation you use to get to your college, you need to determine how you are going to get all of your "stuff" to where you're going to live.**
 - Check to see if the college has a special arrangement with UPS, FEDEX, US Postal Service or another delivery service. If not, call these groups to find out what the least expensive way is for you to send packages to school and when you need to send them so that they don't arrive too early or too late.
8. **Make a list of items that you will need to take with you to college.**
 - Clothing, bedding/sheets, computer, printer, toiletries, cleaning/laundry items, notebooks, pens/pencils etc.
9. **Check out the New Student section of your college's website.**
 - It will tell you exactly what to do, where and by when.
10. **Make sure you have great summer so that you are relaxed and ready to begin your college experience!**

Source: The Huffington Post, College. http://www.huffingtonpost.com/marjorie-hansen-shaevitz/10-things-rising-freshmen_b_1666672.html

Issues Facing College Freshmen

- 1. Independence.** How will you handle it? Make your own decisions—make your own mistakes. No one to remind you...no one to do it for you...no one to fix it for you...no one to pick up after you...no one to wake you up...no one to make you study.
- 2. Social issues.** Making friends...dating...“How come everyone else is so cool and I feel like such a nerd?”
- 3. Managing time.** 24 whole hours every day—and absolutely no one to tell you where to go, when to go, and what to do. It only seems like no one else ever studies and is always out having more fun than you are.
- 4. Dealing with stress.** What are the “stress busters” for you—running, working out, talking with friends?
- 5. Finances.** Making your monthly allowance last. No more refrigerator to raid—you have to pay for every Twinkie and Diet Coke. Do you realize how much it costs to do your laundry?
- 6. Academics.** No one takes attendance—do you have to go to class? There’s no daily homework—the tests are the grade. A whole semester’s grade may depend upon one exam. “Everyone here was the smartest kid in their high school, except me.” Finding a quiet place to study—it probably won’t be your dorm room. Tutors and getting help.
- 7. Living with a roommate.** Liking each other is not as important as being considerate of each other.
- 8. Drinking and drugs.** You had better have your answer ready because the peer pressure can be tremendous.
- 9. Tolerance.** You will meet lots of different types of people, lots of strange ideas, and lots of controversial subjects.
- 10. Campus activities.** How will you get involved, what activities will you pursue, how many activities can you realistically handle?
- 11. The home ties.** What and how often will you call home? Or email? Should you make an “official break” with the high school sweetheart?
- 12. Your values system.** It will be challenged.
- 13. Will you be getting a campus job?** How much time will you have to work? How much money do you need to earn?
- 14. Athletics.** Are you planning to go out for a team your freshman year? Do you have a scholarship that requires you to play? How much practice and play time will be required?
- 15. Homesickness.** Like the tides, it comes and goes.
- 16. Keeping in touch.** Collect names and phone numbers of your friends so you can keep in touch and share freshman experiences. Caution!! Everyone else’s college experiences will sound better than yours. Take them with a grain of salt.

TIPS FOR USING FACULTY OFFICE HOURS



In college, your instructors will provide you with a set of regularly scheduled times when they are available to meet with you outside of class to discuss questions that you might have about the course or assignments. These are known as **office hours**. Taking advantage of office hours can be one of the smartest things you can do while you are in college.

Here are some tips collected from faculty members designed to help you make the most of this opportunity.

1. Make an appointment. Although faculty members are expected to be available during posted office hours, it can be helpful to make an appointment for a specific time. Your instructors may have last minute schedule changes – just like you. If you have made an appointment, your instructor will be expecting you and can contact you about changes in his or her schedule. If you do show up for an office hour and the instructor doesn't, make sure to follow up with an email to ask about the best way to reschedule.

2. Be on time. Your instructor may teach 4 or 5 courses, and his or her schedule is as busy as yours. If you are late for your appointment, chances are very good that your instructor may already be talking with another student. If you have made an appointment and an emergency comes up, contact your instructor as soon as possible to explain the situation.

3. Have a clear idea of why you are using the office hour. Your instructor's first question will probably be, "What can I do to help you?" or "So, why are you here?" Write down a list of prepared questions ahead of time so that you can refer to them during your meeting. Be specific about what you need help with. Saying, "I am having trouble understanding the concept of acceleration when I am working on the physics problems" rather than just saying, "I need help" will make the session more productive and provide your instructor with a place to start. If you are completely lost in terms of what is being covered in class, talk about those concerns – and do it early in the semester while there is still time to drop the course and add another one. Ask about supplemental readings the instructor can recommend to help you with background information on the topic.

4. Bring what you need to the meeting. If you had trouble with an exam, it's helpful to bring the exam with you. If you're working on a paper, bring what you have written. It's easier for instructors to respond to something concrete. Keep in mind, however, that if you want feedback on a paper, it is probably wise to clear this ahead of time with the instructor. There might not be time to read and critique your entire paper during your meeting – an office hour doesn't necessarily mean you get a whole hour of your instructor's time. Highlight specific aspects of the paper that you are having difficulty with.

5. Ask for clarification. What makes sense during the office hour may be confusing hours later when you are trying to remember your conversation. Repeating back to the instructor what you have just heard – in your own words – is one way of making sure you are on the right track. Begin with, "So let me see if I got this straight..." and go from there! Taking notes of what is said during the meeting can also be helpful.

TIPS FOR USING FACULTY OFFICE HOURS



6. Schedule a follow-up meeting if needed. Don't hesitate to use the office hours more than once during the semester if you need the help. You can also ask for referrals to other resources on campus that can provide you with assistance. Almost all colleges and universities have some kind of program that helps students improve their chances for academic success!

7. Don't wait until you have a problem. Office hours can be used as an opportunity to get to know your professor and to share information about your learning style or your expectations for the course. This also helps your instructor attach a name to a face. Schedule an appointment at the beginning of the semester before it gets too busy and indicate to your professor that you would like a chance to introduce yourself. Then limit the visit to five or ten minutes. Remember, however, that if you are taking a large lecture class, your professor may not have time to meet with students except if there are specific problems. Each faculty member handles office hours differently though, so don't be afraid to ask if this kind of appointment is appropriate.

Gear up for college

All the planning has paid off, the decisions are made and you're ready to go to college. So now comes the packing. Although you may be living in a dorm — which is often required of freshman — this summarized packing list should work for most college moves.

Remember, you'll need necessities to get by daily without leaning on mom or dad, raiding their cupboards and using their washer and dryer.

So here is a list of useful things to remember to bring with you on your transition into the real world:

Keep it clean

Stay on top of hygiene with clean clothes, tidy room and the tools to help make it happen. Plus, you'll need to invest in shower essentials. This isn't your mom's tub—you never know what a shared college shower room may hide!

- ⚡ Laundry basket
- ⚡ Laundry detergent & fabric softener
- ⚡ Roll of quarters
- ⚡ A shower caddy
- ⚡ Flip-flops for the shower
- ⚡ Towels
- ⚡ Disinfectant spray
- ⚡ Cleaning wipes

CLEANING ITEMS:

What's for dinner?

Sure, you'll have a meal plan, but there may be days and nights when you just feel like preparing something quick and easy in your dorm or suite. Most spaces these days have a microwave you can use, which makes preparing favorites like macaroni and cheese a cinch! Don't forget these dining necessities:

- ⚡ Large plastic bowl
- ⚡ Box of microwave popcorn
- ⚡ Reusable water bottle
- ⚡ Gift certificate to the local grocery store
- ⚡ Reusable coffee-mug

DINING ITEMS:

Keep in touch

You can pack envelopes and stamps, but snail mail is so passé. Be ready to Skype, Facebook and even call home regularly. You're



on your own, but it's normal to be homesick from time to time. Plus, your parents want to hear from you anyway!

Stay organized

Dry-erase board, cork board, day planner, sticky-notes, extension cord ... the list goes on and on and on, so be sure to give yourself ample time to gear up for the college life ahead.

And a few more things you need to pack:

- ⚡ Decorated tack board
- ⚡ Picture frame
- ⚡ Mounting tape for places where nails can't go
- ⚡ Utility hooks
- ⚡ A tool kit

Read the blog

Find giveaways, tips and tricks to prepare you for college at

LINKForCounselors.com



Focus on yourself

Consider this: *“Reputation is for time; character is for eternity.”—J. B. Gough*

College is a time when you are enjoying your independence, exploring your passions and finding your true calling. But during that time, it’s also very easy to get caught up on the wrong path and acting as a follower instead of taking the lead.

It’s possible to make college a time for discovery while still being true to yourself.

Here are a few suggestions to make the transition a smooth one:

Keep in touch with old friends

Many always say you are the company you keep. Well, there’s something to be said about your old high school friends. They were your friends for a reason — why stop working on that friendship now? Sure there may be distance between you and even new friends you’ll need to introduce to your home crew, but keeping in touch with your old friends will keep you in touch with the old you.

Try new things

Although we keep talking about

how you need to stay true to yourself, college is also a time to try out new adventures. Join new organizations, maybe try an intramural sport or even consider taking a class that’s a bit outside your comfort zone. These new experiences will help you find out even more about the real you!

OPPORTUNITIES:

Set priorities

College should be a fun time in your life—but don’t forget why you are there! Set priorities for yourself in terms of study time, grades, calls home and even hours of sleep. Although there will be lots to get involved in, you need to make sure you are taking care of No. 1 and doing your best when it comes to your school-work.

TOP 3 PRIORITIES:

Have fun

Lastly, enjoy every minute of this new chapter. Some days will be lots of fun. While others may bring personal conflict and new challenges you haven’t faced before. However, remember to keep in touch with the old you and you’ll make the right choice!



BUCKET LIST:





YEAR IN REVIEW

Reflect on What You've Learned & Achieved

Think about the activities you've participated in over the past year and what you have learned. Use the chart below to track your achievements as well as the things you have learned along the way. It will be helpful to have this information in one place when it comes time to fill out college applications and applying for jobs and/or internships.

<i>Year</i>	<i>Activity/Organization</i>	<i>What I Achieved/Learned</i>
<i>Freshman</i>		
<i>Goals for Next Year:</i> 		
<i>Sophomore</i>		
<i>Goals for Next Year:</i> 		

YEAR IN REVIEW

<i>Year</i>	<i>Activity/Organization</i>	<i>What I Achieved/Learned</i>
<i>Junior</i>		
<p>Goals for Next Year:</p> 		
<i>Senior</i>		
<p>Goals for Next Year:</p> <p>(College, Work, Life)</p> 		

Sample College Club Meeting Agenda
Courtesy of [Westland Hialeah Sr. High School](#)



AGENDA

Time: 2:30-3:30pm

Date: September 9, 2014

**Club Sponsors: Ms. Cordova
Ms. Rodriguez**

- I. Introduction
 - a. Students sign-in
 - b. A brief introduction will be given regarding the purpose of the meeting
 - c. Introduction of class sponsors

- II. Choosing Postsecondary Education
 - a. Discussion of various colleges and vocational programs will be given
 - b. What steps have to be implemented in order to be successful after high school
 - c. Vocational/Technical Schools
 - d. Action Plan – 9th and 10th Grade
 - e. Community Service Projects

- III. College Club Officers
 - a. Applications will be in the Activities Office
(President, Vice President, Treasurer, Secretary)

- IV. Discuss next meeting agenda
 - a. FACTS.org profiles
 - b. Create an account in FASTWEB for each individual student
 - c. 9th & 10th grade will apply for 2 scholarships minimum by next meeting
 - d. 11th & 12th grade will apply for 3 scholarships minimum by next meeting

Sample College Club Meeting Agenda
Courtesy of [Homestead Sr. High School](#)



AGENDA

Time: 11:00am

Date: October 10, 2014

Club Sponsor: Ms. Berkey

I. Welcome

- a. Student sign-in

II. Upcoming College Related Events and School Activities

- a. October 30 - College Fair, 100 Black Men College & Career Expo
 - i. About the College Fair
 - ii. Sign up with Ms. Berkey

III. Presentation by the University of Miami

- a. About UM
- b. Admissions, Programs of Study, Degree Pathways, Financial Aid and Scholarships
- c. Student Q&A

Sample College Club Meeting Agenda
Courtesy of [Miami Southridge Sr. High School](#)



AGENDA

Time: 12:00pm

Date: November 6, 2014

Club Sponsor: Ms. Bunyan

I. Welcome and Student Sign In

II. Debrief - College Field Trip to Florida International University

- a. Club students will write a reflection essay on what they learned from the experience
- b. Members are encouraged to share their positive experiences with peers to promote future club activities and events

III. College Club T-Shirts

- a. Review t-shirt designs submitted by club members and vote on a finalist
- b. How can club members use the t-shirts to promote the college club to peers and promote a college going culture at Southridge?

III. Community Service

- a. Review community service hours necessary for graduation. Students are encouraged to go above and beyond the minimum hours to become a leader in the school and in your community!
 - Review community service goal sheet. Identify 3-4 goals for the school year and share with peers
- b. Discuss upcoming community service projects organized by the college club
 - a. Tutoring and reading projects at local elementary and middle schools
 - b. School clean up



AGENDA

Time: 12:00pm

Date: December 15, 2014

Club Sponsor: Ms. Ros

- 1. Welcome and Student Sign In**

- 2. Planning a College Forum at Miami Jackson**
 - a. What are the benefits of the Forum?
 - b. Discuss the types of things you'd like to learn more about as it relates to the first year college student experience
 - c. Miami Jackson alumni from 6 universities/colleges will be represented (UM, FSU, FIU, USF, Morehouse, MDC)
 - d. Club students to follow up with confirmed alumni to review logistics (date/time/location/sign in)
 - e. Club students to promote the forum to the school via school announcements, posters/fliers, and Miami Jackson social media pages

- 3. January 1 – FAFSA opens!**
 - a. Review items you'll need in order to complete the FAFSA application
 - b. Jackson FAFSA workshop events are scheduled for Feb 18-21, 2015
 - i. Seniors are encouraged to participate and bring a parent/guardian. Financial aid advisors from MDC will be available to help all students complete the FAFSA and answer any questions
 - ii. Distribute fliers to students to increase awareness of the workshops. Bring a flier home to your parent/guardian
 - iii. College club students to meet tomorrow at lunch and/or after school to design posters to be placed around the school

Sample College Club Meeting Agenda
Courtesy of [Westland Hialeah Sr. High School](#)



AGENDA

Time: 2:30-3:30pm

Date: January 12, 2015

Club Sponsors: Ms. Cordova
Ms. Rodriguez

I. Welcome to the College Club

- a. Students sign-in
- b. A brief overview of what the meeting will entail

II. Check Florida Bright Futures Eligibility, <http://www.floridastudentfinancialaid.org/ssfad/bf/>

- a. Increase in community service requirement (and hours increase for Florida Academic Scholars) for all three Bright Futures award levels. Bright Futures Florida Academic Scholars (FAS), Florida Medallion Scholars (FMS), and Florida Gold Seal Vocational Scholars (GSV) during the 2011-12 academic year, and thereafter, must complete:
 - a. FAS – 100 hours
 - b. FMS – 75 hours
 - c. GSV – 30 hours

III. Federal Student Aid (FAFSA), www.fafsa.gov

- a. Federal Deadline
 - Online applications must be submitted by midnight Central Time, June 30, 2016. Any corrections or updates must be submitted by midnight Central Time, September 17, 2016
- b. State Deadline
 - Florida –May 15, 2015—Date Processed

IV. Award Letters From the Schools/Colleges You Applied To

- a. Monitor your progress with the High School Evaluations that compare your transcript information to current requirements for graduation, scholarships, and even state university admissions

V. Upcoming Club Meeting

- a. February 9th in the Auditorium at 2:30pm

Sample College Club Meeting Agenda
Courtesy of [MAST at Homestead](#)



AGENDA

Time: Lunch 1 & 2

Date: February 4, 2015

Club Sponsor: Ms. Venzal

I. Welcome

- a. Student sign-in

II. PSAT Score Report Distribution

- a. Score Interpretation Review (10th graders)
- b. Upcoming PSAT Assemblies (9th and 11th graders)

III. Presentation by CAP Advisor

- a. Overview of CAP program at MAST
- b. Learning more about Dual Enrollment
 - i. Requirements
 - ii. Student with Miami Dade College or Florida International University
 - iii. Full time and early admissions options
- c. Student input/advice to underclassman

Sample College Club Meeting Agenda
Courtesy of [Hialeah Miami Lakes Sr. High School](#)



AGENDA

Time: 11:30am

Date: March 10, 2015

Club Sponsor: Ms. Cruz

I. Welcome and Student Sign In

II. Financial Aid Updates

a. What to do after you receive your financial aid award letter

- Be aware of tuition deposits and college/university deadlines
- Understanding your tuition bill – Fall and Spring will be separated
- Scholarship awards – students are responsible for contacting the financial aid office at the college/university to notify them of any awards so your bill can be adjusted
- Discuss work study. What is it? What are the benefits?

III. Searching and Applying for Scholarships

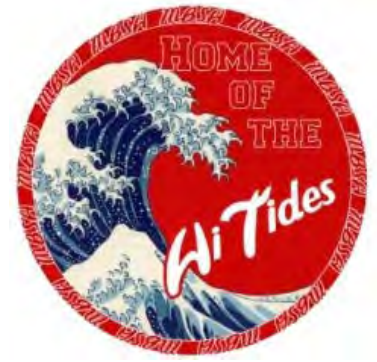
a. Tutorial on reputable scholarship search sites (avoid scams!)

- Fastweb, CollegeNET, Scholarships.com, FL Department of Education, College Board

b. Updated scholarships are posted on HML website; see CAP Advisor with questions/concerns

c. Club students should apply to a minimum of two scholarships

Sample College Club Meeting Agenda
Courtesy of [Miami Beach Sr. High School](#)



AGENDA

Time: 2:30-3:30pm

Date: April 6, 2015

Club Sponsor: Ms. Carro

I. Welcome

- a. Student sign-in

II. Upcoming College Club Field Trip – May 21-22, 2015

- a. Discuss colleges/universities confirmed:
 - i. Full Sail University
 - ii. Florida Gulf Coast University
 - iii. Florida Polytech University
- b. Review trip itinerary and student code of conduct
- c. College club fundraising for the trip
 - i. Share ideas to reduce the student cost (currently \$50 per student) for the trip
- d. Making the most of the experience
 - i. Brainstorm questions to ask admission and financial aid representatives at each school

III. Questions & Reminder for Next Meeting



AGENDA

Time: 2:30pm

Date: May 8, 2015

Club Sponsor: Mr. Jennings

I. Welcome

- a. Student sign-in

II. FAFSA Status Review

- a. View SAR report
- b. Finalize any outstanding applications

III. Scholarship Search

- a. Scholarship Project Follow Up
 - i. All students are required to research and apply for a minimum of two scholarships by the end of the school year (show proof of completion)
 - ii. Peer support and assistance

- b. May 14, 2015 - Miami Bayside Foundation Scholarship Award Ceremony
 - i. Scholarships will be awarded to 25 City of Miami residents graduating from M-DCPS and attending college in the fall
 - ii. Eight Booker T. Washington students will be recognized for their academic achievements!