

# College Planning and Readiness Seminar Booklet #3



"Helping students be inspirationally charged and mentally focused for college, using an enthusiastic and hands-on approach."

Created for:

SMART SCHOLARS: Early College Program at Niagara Falls High School



## A Message from Your Instructor

Hello Students,

As you begin to transition to the next level of education, it is my honor to assist you in the college planning and readiness process. This booklet contains important information interspersed with my personal experiences when I began my college planning and readiness journey.

The following topics covered in this booklet include:

- 1. Navigating the College Planning Timeline
- 2. College Visitation Questions
- 3. Common Fears about Going to College
- 4. Social Media: Be Careful About What You Post!
- 5. Paying for College
- 6. 10 Things Parents Can Do to Help Their Kids Navigate the College Planning Process

This is the final booklet for the semester. All booklets are posted on Ms. Cuddahee's webpage located on the NFHS district website under "NFHS Early Scholars" tab.

Please feel free to contact me at <u>bookercollegeplanning@yahoo.com</u> should you have any questions.

Stay safe!

Allen P. Booker, M.S. NFHS Early College Program Instructor Booker College Planning



## **Navigating the College Planning Timeline**

## Congratulations!

You've made it to the next grade! I commend you on your accomplishment. As the world continues to navigate its way through a global pandemic, it's important that you continue to prepare for life after high school. Although the college planning process has experienced some major disruptions—from standardized tests being cancelled, to on-campus visits being postponed, there are many things you can do now—safely and in the comfort of your own home to prepare yourself for life after high school. Below you will find a timeline that will help you navigate the college planning process. Please keep in mind that the timeline consist of a partial list of items. I strongly recommend that you consult with your school counselor for further guidance.

#### **SUMMER**

- ➤ Begin to develop a preliminary list of 8-10 colleges you are considering. Many factors will play into your decision to select a college—including but not limited to: location, size, academic programs, athletics, extra-curricular activities, campus life, diversity, etc.
- ➤ Continue to explore summer enrichment programs in your community—or on a college campus. It is important to find meaningful and safe opportunities that will allow you to continue to building your "brag sheet."

- Take advantage of virtual college tours. Use your preliminary list of colleges as a guide to check out the colleges you are considering. Visit each college's website to see if they're offering virtual tours. You can also check out **CampusTours**<a href="https://www.campustours.com">https://www.campustours.com</a> or **YouVisit** <a href="https://www.youvisit.com">https://www.youvisit.com</a>
- ➤ Build your brag sheet!
  - A **brag sheet** is very similar to a student resume it highlights your accomplishments, key experiences, leadership skills and employment throughout your high school career. Essentially, it's a quick reference guide with all of the details and achievements for someone trying to get to know you better. (Source: Fastweb.com)
- Review application requirements for each college and determine whether you will apply via the Common Application or directly to the institution. (SENIORS ONLY)
- ➤ Start crafting your essay. The college essay is one of the most important pieces in the college application process! Whether it is a Common Application essay, personal statement or supplemental essay, this aspect of the college application should not be underestimated—as they can be the deciding factor for admission. (SENIORS ONLY)
- Research your college major. Using your preliminary list of colleges as a guide, go to each school's website and look up your desired major. If the school has your major, ask yourself the following questions:
  - 1. What are the program requirements to get into this major?
  - 2. When am I required to officially apply?
  - 3. What is the job outlook for this major?
  - 4. Does this major offer degrees beyond the 4-yr/bachelor's degree, i.e. Masters, PhD, etc.?

## **FALL**

- Continue to challenge yourself by taking the strongest curriculum that is appropriate.
   (JUNIORS ONLY)
- ➤ Prep for SAT / ACT. **Seniors**—If you didn't take the SAT in your junior year, or find that you were not satisfied with you past scores, now would be a good time to register for the exam.

- Make every effort to take advantage of "virtual" college fairs and tours.
- ➤ Begin to narrow down your college list and review application deadlines. Determine how you will be applying: Early Action, Early Decision, Rolling Admissions, etc. (SENIORS ONLY)
- ➤ Begin to review and file a Free Application for Federal Student Aid forms, also known as a FAFSA—and research scholarships. (SENIORS ONLY)
- Create a list of individuals you want to ask for a Letter of Recommendation. (SENIORS ONLY)
- Finalize your college essay. (SENIORS ONLY)
- ➤ Begin to review the Common Application and other applications to get an idea about what types of information is needed to officially apply to college. (SENIORS ONLY)

#### **SPRING**

➤ Continue to stay focused. Whether in the classroom or virtually, keeping up with your academics is very important! Seniors—if you "slack off" once you've been accepted to college, colleges reserve the right to rescind admissions offers.

For a general list of items that can cause a student to have his or her admissions offer rescinded, please visit the following website:

**Unigo**: <a href="https://www.unigo.com/admissions-advice/can-colleges-revoke-admissions-offers-what-behaviors-can-cause-this-and-how-can-students-protect-themselves/41/4">https://www.unigo.com/admissions-advice/can-colleges-revoke-admissions-offers-what-behaviors-can-cause-this-and-how-can-students-protect-themselves/41/4</a>



## **College Visitation Questions**

Selecting a college is a very personal thing. Just think—when you go shopping for clothes or shoes, several things come to mind. Comfort and fit are an absolute must! Seeking out the right college or university uses the same philosophy. You must make sure the campus is a good "fit" for you; and most importantly, comfort is key. Listed below is a partial list of questions you can use during your virtual or campus tours and/or admissions appointments to get an idea as to whether a particular college is right for you.

Please feel free to add your own questions to the list.

- 1. How has your campus changed since the global pandemic?
- 2. What measures is the administration implementing to keep students safe?
- 3. What impact will the pandemic have on the college admissions process, i.e. timelines, application deadlines, standardized testing (SAT / ACT), etc.?
- 4. During these uncertain times, will classes be held virtually?
- 5. Tell me more about your school's (INSERT YOUR MAJOR HERE) program.
- 6. Is this a strong or competitive major?
- 7. What are the academic requirements to be admitted into the program?

8.	What's the job outlook for this particular program?
9.	Tell me (5) things that makes your college distinctive.
10.	Are classes taught by professors or teaching assistants?
11.	What is the student to faculty ratio?
12.	Are students required to live on campus?
13.	What types of support services are available to incoming freshmen?
14.	BONUS QUESTION: If you have an opportunity to talk to a student who's already attending the institution, a good question to ask is "Why did you decide to attend this school?"
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## **Common Fears about Going to College?**

When I started to think about college, I wasn't sure what to expect. Was I fearful of the unknown? Absolutely. Did I know exactly what major I wanted to pursue? I think so. Were there other fears stirring around inside of me about college? Yep!

I want you to take a few moments to ask yourself "What are some of my fears about going to college? Check the boxes below that apply to you. This exercise will give you some perspective into areas of your life you may want to discuss with your parent(s), guardian, school counselor, or teacher.

## **ACTIVITY**

\_\_ Unsure of major \_\_\_ Can't afford to go to college
\_\_ Separation from home, family and friends \_\_\_ Home or family problems
\_\_ No clear career goals \_\_\_ Trouble making friends
\_\_ Loneliness \_\_\_ Other: (Please explain)



## Social Media: Be Careful About What You Post!

In the age of social media, everyone has at least one or more social media accounts. Whether it's Twitter, Instagram, Snapchat, or Facebook, we all have the urge to post pictures of friends, family, vacations, graduations, etc. Social media can be a valuable tool to communicate with people all over the world. Unfortunately, some people have the urge to post things that may not be appropriate for social media. Before you apply to college, you may want to take a look at the content on your social media platforms. Negative posts could jeopardize your chances of gaining admission into college.

According to U.S. News & World Report, (<a href="https://www.usnews.com/education/best-colleges/articles/2019-08-22/why-colleges-look-at-students-social-media-accounts">https://www.usnews.com/education/best-colleges/articles/2019-08-22/why-colleges-look-at-students-social-media-accounts</a>, Moody, 2019) admissions officers do look at social media accounts for prospective students, but the practice is declining, according to the Kaplan Test Prep survey. While 25% of admissions pros looked at social media in 2018, that's down from 40% in 2015. According to the survey, the decline is due to applicants who are more cautious about social media and increased privacy concerns. The article also indicated that social media boils down to three rules: "You're never anonymous," it never disappears and anyone can find your posts.



**Paying for College** 

Over the past 20 years, the cost of obtaining a college education continues to rise. Students and parents more often than not find themselves in a mountain of debt to pay off those large loans. According to Forbes Magazine, (https://www.forbes.com/sites/zackfriedman/2020/02/03/student-loan-debt-statistics/#13970a69281f, Friedman, 2020) the latest student loan debt statistics for 2020 show how serious the student loan debt crisis has become for borrowers across all demographics and age groups. There are 45 million borrowers who collectively owe nearly \$1.6 trillion in student loan debt in the U.S. Student loan debt is now the second highest consumer debt category—behind only mortgage debt—and higher than both credit cards and auto loans. The average student loan debt for members of the Class of 2018 is \$29,200, a 2% increase from the prior year, according to the Institute for College Access and Success.

When I applied to college "back in the day," I paid \$500.00 a semester, and commuted from home. I also had a part-time job on-campus. As I navigated my way through a 2-yr and 4-year college, my final debt, post-college graduation was under \$1,200.00. YES, you heard me correctly! How did I leave college with such low debt? It was through a combination of financial aid resources:

## **➤** College work-study job

Federal Work-Study provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study. (studentaid.gov)

#### > Pell Grant

A Pell Grant is a subsidy the U.S. federal government provides for students who need it to pay for college. Federal Pell Grants are limited to students with financial need, who have not earned their first bachelor's degree, or who are enrolled in certain post-baccalaureate programs, through participating institutions. (Wikipedia)

#### > TAP

The New York State Tuition Assistance Program (TAP) helps eligible New York residents pay tuition at approved schools in New York State. Depending on the academic year in which you begin study, an annual TAP award can be up to \$5,165. Because TAP is a grant, it does not have to be paid back. (NYS Higher Education Corporation)

## **Educational Opportunity Program (EOP)**

The State University of New York's Educational Opportunity Program provides access, academic support and financial aid to students who show promise for succeeding in college but who may not have otherwise been offered admission. Available primarily to full-time, matriculated students, the program supports students throughout their college careers within the University. (State University of New York)

PLEASE NOTE: The scenario I outlined above may not work for everyone. Every family's financial situation is different—so be sure you talk to a qualified financial aid advisor.

## **Sources of Financial Aid**

Financial aid comes from four sources. A financial aid package usually offer a combination of the following:

- > Scholarships (gift aid) based on merit or ability, sponsored by state scholarship programs, employers, community organizations and private foundations.
- Grants (need-based money) Grants do not have to be paid back.Example: Pell and TAP grants
- ➤ College work study- A student can work a part-time job on-campus. Work study programs are not available at all colleges and are based on financial need.
- Loans- Loans have an interest rate and must be repaid, usually after graduation. Loans are available to students and parents.

In order to qualify for financial aid, a student must complete the Free Application for Federal Student Aid, also known as a FAFSA. You can visit their website at <a href="www.fafsa.ed.gov">www.fafsa.ed.gov</a>

You can also check out these financial aid resources:

**New York State Higher Education Corporation** (Grants and Scholarships) <a href="https://www.hesc.ny.gov">https://www.hesc.ny.gov</a>

Fastweb (Scholarships) https://www.fastweb.com

## **Local Scholarships**

\*Please check with your school counselor for local scholarship opportunities.

Overall, everyone should have access to a quality and affordable education without going into massive debt. Good luck!





# 10 Things Parents Can Do to Help Their Kids Navigate the College Planning Process

Taking an active role in your child's future is extremely important, especially in a society that promotes and values post-secondary education. According to Collegevine (<a href="https://blog.collegevine.com/a-parents-guide-to-college-planning">https://blog.collegevine.com/a-parents-guide-to-college-planning</a>, Schuschu, 2017) there's no one right way to handle the college planning process as a parent. Your ideal level and type of involvement in preparing your child for college will depend on your child's individual needs. However, students definitely benefit when their parents play an active role.

I've created a list of (10) things that will help you prepare your child for life after high school.

- 1. Help your child set college planning timeline goals, i.e. researching colleges, participating in campus tours, taking standardized tests, application deadlines, etc.
- 2. Seek out services and resources that will help you and your child navigate the college planning process, i.e. school counselor, college prep programs, etc.
- 3. Participate in virtual or in-person campus tours and open house programs with your child.
- 4. Prepare and support your child for standardized tests, i.e. SAT, ACT, etc.
- 5. Encourage your child to participate in Summer Enrichment programs prior to senior year.

- 6. Help your child navigate application deadlines and procedures required to applying to college.
- 7. Help your child stay organized, i.e. high school courses, homework, college planning tasks, time management, etc.
- 8. Attend parent/teacher conferences. Whether in-person or virtually, staying on top of your child's academic progress is KEY to his or her college success!
- 9. Help your child stay focused! It's imperative that students, particularly those who are nearing the end of their high school education, remain focused on becoming future ready. (Source: Xello)
- 10. Don't be afraid to ask questions!

# A Life Quote

"Always walk through life as if you have something new to learn and you will."

Vernon Howard