



## 2020-21 Post-Secondary Planning Guide



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## GUIDANCE DEPARTMENT

Dear Senior and Parents/Guardians of Seniors,

Class of 2021, welcome to your senior year!!!

We have already begun working to prepare you for your senior year, and in the fall we will be meeting with you individually to discuss your post-graduation plan.

The Post-Secondary Planning Guide was created to assist you through your senior year and is designed for you to be able to get accurate information while at home. Please take the time to read through the guide and use it as a resource throughout the entire process.

As we work together on your post-secondary plans, please remember that although you are busy with school and other responsibilities, taking time to read, research and think about your future is **one of your most important responsibilities.**

Finally, be sure to adhere to deadlines. You often don't get a second chance if you miss a college or financial aid deadline!

We look forward to working with you!

Dr. Jorge Alvarez High School  
Guidance Department

# Class of 2021 Graduation Requirements

## What are the current graduation requirements?

Students must earn a minimum of 21 credits in a College/Career Ready Course of Study:

- 4 in English
- 4 in Math
- 3 in Science
- 3 in Social Studies
- 2 in World Language or demonstrate proficiency through ACTFL exam
- 2 in Physical Education
- .5 in Art
- .5 in Technology
- 1 PBDA
- Complete Financial Literacy Coursework
- 1 Elective





## Career/Military Bound Students



## Career Bound Students

Students Who Want to Get a Job and Establish a Career Right After High School

1. During the 1<sup>st</sup> Quarter, you should complete the following tasks:
  - a. Visit career planning websites. Use the list of websites included in this guide.
  - b. Make a list of your top 10 career choices.
  - c. Download information showing qualifications and criteria for each career.
  - d. Find technical schools with a proven track record that may help provide you with the skills necessary to enter your career area.
  - e. Draft your resume and include volunteer experience, sports, hobbies, awards, and accomplishments.
  - f. Make a list of the top 5 choices of who you will ask for recommendations and/or references.
  - g. Attend all visits on time. Presenters are sometimes also hiring managers in the company.
  
2. Make appointments as needed to meet with the guidance counselor
  - a. Ask for what you need to make a sound decision.

Inform guidance of organizations that you would like to visit or see in school such as

City Year

Year Up

Armed Forces

- b. Review the top 25 highest paying careers jobs in the country for high school graduates alone, with your family, and with your counselor- and explore your options.

***\*\*\*Remember, your goal is to secure a career path and develop career goals so that you will have a solid plan right after graduation. \*\*\****





# Building Futures



## **Build Your Future with Us**

Apprentices in the building trades learn skills that lead to rewarding careers- and get paid well to do it. At Building Futures we assess your readiness for a union apprenticeship with a 5 week training and evaluation that includes hands-on tasks. If you're ready, we'll make the connection. If you're close, we'll help find the support you need to close the gap. Our graduates who go on to pursue an apprenticeship earn money while they learn a trade and they enjoy great pay, full benefits, a pension and paid education and training. Throughout our program you'll also get hands-on training and technical instruction, academic tutoring including support in preparing for your apprentice exam if you choose a trade with exams, emergency and support services, career counseling, and more.

## **We help build careers.**

Participation in Building Futures is a long term investment in your career. We are not a job agency. Rather than help individuals find jobs, we help women and men build the foundation for a career in construction that starts in a first year apprenticeship. Apprentices learn while they earn working on a construction site, so your construction employment starts when you successfully enroll as an apprentice.

## **Eligibility**

Building Futures serves low-income adults from Rhode Island's diverse urban communities. Even if you have no experience in construction, we can get you on the road to a new career. Our program might be a good fit for you, if you:

- ✓ Are interested in a long-term career in construction;
- ✓ Like to work with your hands;
- ✓ Like to work outdoors;
- ✓ Are between 18 and 35 years old;
- ✓ Are a citizen, permanent resident, or are authorized to work in the U.S.;
- ✓ Have a drivers' license and access to reliable transportation; \*
- ✓ Have a high school diploma or GED.

Your first step is attending our next orientation. Our staff will work with you to address any barriers you may have (including helping to identify how to obtain or reinstate your license). Even if you've never picked up a hammer before, Building Futures can help you build a career in construction.

## **Orientation**

We offer our program three times a year, starting in January, May, and September. If you're interested in working with us to find out if a career in construction is right for you, you must attend an orientation.

Building Futures • 1 Acorn Street • Providence, RI 02903  
phone: 401.919.5919 • website: [www.bfri.org](http://www.bfri.org) • email: [info@bfri.org](mailto:info@bfri.org)

## City Year



City Year is an education nonprofit organization founded in 1988 dedicated to helping students and schools succeed. City Year has several locations throughout the country, including a chapter in Providence. The Providence organization is led by a group of dedicated and inspiring professionals who are committed to ensuring that City Year makes significant impact in helping students who are at risk to stay on track to graduate on time. City Year works in urban schools and works with students and faculty in a variety of different roles. Students who enroll in City Year do so after they graduate high school.

### What do you do at City Year?

1. **Attendance monitoring and engagement:** Roadblocks, like lack of transportation and family challenges, make it hard for some students to get to school. That is why we keep an eye on attendance. This involves everything from talking with students about their challenges to simple gestures such as greeting them on their way into school. And when they are not there on time, we will make phone calls home.
2. **Socio-Emotional support:** We act as role models both through example and positive coaching. If students are having a hard time, we pull them aside and address their concerns, transforming their experience into a positive one.
3. **Support in Math and English:** We also work closely with teachers to identify learning gaps and help differentiate instruction for students who need it most through one-on-one tutoring. We also create after school programs that help students succeed in math and English to stay on track and graduate with their peers.

### Eligibility requirements at the start of service

1. Be between the ages of 18 and 25
2. Have a college degree, some college, high school diploma, or GED
3. Be a U.S. citizen or legal permanent resident.
4. Able to commit to completing 1700 hours of full-time service over 11 months.
5. Have served no more than three terms in an AmeriCorps state or national program
6. Because the safety of students is our first priority, every confirmed AmeriCorps member must undergo a criminal history check. In cases where a criminal offense appears, the circumstances will be reviewed on a case-by-case basis.

City Year Providence • 275 Westminster Street, Suite 500 • Providence, RI 02903  
phone: 401.553.2500 • website: [www.cityyear.org](http://www.cityyear.org) • email: [recruitment@cityyear.org](mailto:recruitment@cityyear.org)

# Exeter Job Corps Center



Job Corps is the nation's largest FREE education and job training program for young adults.

## Job Corps Mission

### National Mission

Job Corps is a no-cost education and career technical training program administered by the U.S. Department of Labor that helps young people ages 16 to 24 improve the quality of their lives through career technical and academic training.

## Our Center's Mission

At Exeter Job Corps Center, we support the Job Corps program's mission to teach eligible young people the skills they need to become employable and independent and place them in meaningful jobs or further education.

## A Day in the Life at Job Corps

A typical day at Exeter Job Corps Center is full of activities to help our students prepare for the real world. Students get up early and spend the majority of their day receiving academic and hands-on career technical training.

WHAT YOU NEED TO KNOW	JOB CORPS INDUSTRY SECTORS
<ul style="list-style-type: none"><li>• Job Corps is tuition-free to eligible young men and women.</li><li>• Job Corps is open to ages 16 through 24.</li><li>• There are 123 centers across the nation.</li><li>• Job Corps offers hands-on training in high-growth industries like health care, information technology, advanced manufacturing, and many more.</li><li>• Our most successful Job Corps students are in the program for at least 18 months.</li><li>• Job Corps works—Job Corps graduates either enter the workforce or an apprenticeship, go on to higher education, or join the military.</li></ul>	<ul style="list-style-type: none"><li>• Advanced Manufacturing</li><li>• Automotive and Machine Repair</li><li>• Construction</li><li>• Finance and Business</li><li>• Health Care</li><li>• Homeland Security</li><li>• Hospitality</li><li>• Information Technology</li><li>• Renewable Resources and Energy</li><li>• Transportation</li></ul>

Exeter Job Corps Center • 162 Main Street • Exeter, RI 02822  
phone: 401.268.6000 • website: [www.exeter.jobcorps.gov](http://www.exeter.jobcorps.gov)

# New England Tractor Trailer Training School



## WHO WE ARE

Your Trusted Source for Truck Driver Training and HVAC Training

New England Tractor Trailer Training School (NETTTS) has over 50 years of commitment to serving students. NETTTS, an ACCSC accredited school, is a CDL and HVAC training school located in the Southeastern Massachusetts, Connecticut and Rhode Island region.

NETTTS is a family-owned school. NETTTS instructors are experienced CDL drivers and HVACR technicians that want to help see you succeed. They offer students behind-the-wheel and field experience during their career training programs. Our CDL training will prepare you to take the written and road test for your state's CDL. The HVACR Technology Training program teaches the skills required of today's entry-level HVACR Service Technicians.

This campus is located off I-95. Training at this location is available to students from both Massachusetts and Rhode Island.

## **Financial Aid for Career Training**

Financial Aid is available for those that qualify, and our full-time, professional Financial Aid associates will help you develop a plan for paying for your tuition.

## **Job Placement Assistance**

Our goal is to help you become job ready. The Career Services team will work with you throughout your training to help make sure you're prepared when you graduate.

## **Multiple Career Training Programs**

CDL Commercial Truck Driver Training, HVACR Service Technician Training for heating and cooling professionals, and Safety Training for companies in the motor carrier industry.

New England Tractor Trailer Training School • 600 Moshassuck Ind. HW • Pawtucket, RI 02860  
phone: 401.725.1220 • website: [www.nettts.com](http://www.nettts.com) • email: [info@nettts.com](mailto:info@nettts.com)

# Year Up



Year Up is a one-year intensive career development program that provides high school graduates or GED recipients with a combination of hands on skill development and professional internship opportunities. During the first six months, students focus on technical and professional skill building while the last six months focus on utilizing those skills in a professional internship. Internships take place at some of the biggest employers in Rhode Island, including: Lifespan, CVS, GTECH, and Bank of America.

In order to be eligible for Year Up, you must:

1. Be 18-24 years old
2. Have a high school diploma or GED
3. Have a low to moderate income
4. Be motivated and interested in technology, business and/or customer service

Benefits of Year Up:

1. Earn up to \$900 a month while in training
2. Earn up to 29 free college credits, which is almost a full year's worth of college credits.
3. Average starting salary of Year Up graduates is \$32,000 per year
4. 84% of graduates have a job within 4 months of graduation making at least \$30,000
5. COMPLETELY FREE!!

## RHODE ISLAND IMPACT



## PARTIAL LIST OF TECHNICAL AND PROFESSIONAL TRAINING OFFERED

### Technical

- Helpdesk/Desktop Support
- Cyber Security
- Investment Operations
- Accounting
- AML/Fraud Compliance
- Project Management Support
- Data Analytics
- Quality Assurance
- Advanced Excel
- Software Development
- Client Services & Sales Support
- Application Development

### Professional

- Microsoft Office
- Time Management
- Workplace Norms
- Presentation Skills
- Career Networking
- Customer Service
- Business Writing

up to **31**  
COLLEGE CREDIT  
RECOMMENDATIONS<sup>4</sup>

Year Up Rhode Island • 40 Fountain Street, 7<sup>th</sup> Floor • Providence, RI 02903  
phone: 401.421.7819 • website: [www.yearup.org](http://www.yearup.org)

# Military Bound Students

The United States Armed Forces are the military forces of the United States. They consist of the Army, Navy, Marine Corps, Air Force, and Coast Guard. There are also the Military Reserves, which assist the main branches of the US Armed Forces. If you are interested in joining the military, let your guidance counselor know and we can bring in a recruiter for the branch you are interested in joining. In addition, recruiters from each branch will attend our college fair, held in the beginning of January.

**Army-** the United States Army (USA) is the main branch of the United States Armed Forces responsible for land-based military operations. It is the largest and oldest established branch of the U.S. military. The primary mission of the army is to fight and win our Nation's wars by providing prompt, sustained land dominance across the full range of military operations and spectrum of conflict in support of combatant commanders.

**Navy-** the United States Navy (USN) is the naval warfare service branch of the United States Armed Forces. The mission of the Navy is to maintain, train and equip combat-ready Naval Forces capable of winning wars, deterring aggression and maintaining freedom of the seas.

**Marine Corps-** the United States Marine Corps (USMC) is a branch of the United States Armed Forces responsible for providing power projection from the sea, using the mobility of the U.S. Navy to rapidly deliver combined-arms task forces. The USMC serves as an expeditionary force-in-readiness and has three primary areas of responsibility:

- The seizure or defense of advanced naval bases and other land operations to support naval campaigns
- The development of tactics, technique, and equipment used by amphibious landing forces in coordination with the Army and Air Force
- Such other duties as the President may direct

**Air Force-** the United States Air Force (USAF) is the aerial warfare service branch of the United States Armed Forces. The U.S. Air Force provides air support to ground troops and aids in the recovery of troops in the field.

**Coast Guard-** the Coast Guard is a maritime, military, multi-mission service unique among the U.S. military branches for having a maritime law enforcement mission (with jurisdiction in both domestic and international waters) and a federal regulatory agency mission as part of its mission set. It operates under the U.S. Department of Homeland Security during peacetime, and can be transferred to the U.S. Department of the Navy by the U.S. President at any time or by the U.S. Congress during times of war.

**Military Reserves-** the reserve components of the United States Armed Forces are military organizations whose members generally perform a minimum of 39 days of military duty per year and who augment the active duty (or full-time) military when necessary. The reserve components are also referred to collectively as the Guard and Reserves.

The purpose of each reserve component is to provide trained units and qualified persons available for active duty in the armed forces, in time of war or national emergency, and at such other times as the national security may require, to fill the needs of the armed forces whenever, during and after the period needed to procure and train additional units and qualified persons to achieve the planned mobilization, more units and persons are needed than are in the regular components.

The seven reserve components of the U.S. Military are:

1. Army Reserve
2. Navy Reserve
3. Marine Corps Reserve
4. Air Force Reserve
5. Coast Guard Reserve
6. Army National Guard of the United States
7. Air National Guard of the United States

## Benefits of the Military

- Guaranteed Paycheck and Cash Bonuses
- Education Benefits
- Advanced and Specialty Training
- 30 days annual paid vacation
- Travel
- Option for full-time or part time service
- Tax-free room, board and allowances
- Health and Dental Care
- Special home loans and discounts
- Highly sought-after skills, leadership and training experience
- Qualifies you for G-7/G-9 and government jobs

### ASVAB (Armed Services Vocational Aptitude Battery)

The ASVAB is a multiple-aptitude battery that measures developed abilities and helps predict future academic and occupational success in the military. It is administered annually to more than one million military applicants, high school, and post-secondary students and must be completed prior to entering a branch of the Armed Forces. Your score on the ASVAB determines your eligibility for the USAF, as well as type of job you can get in the military.

### Computer Administration

Roughly 70% of military applicants take the test by computer. The computer version of the ASVAB, called the CAT-ASVAB, is an adaptive test. This means that the test adapts to the ability level of each individual examinee.

Each examinee completes the CAT-ASVAB at his/her own pace. That is, when you complete a subtest, you can immediately move onto the next subtest without waiting for everyone else in the testing room to finish. There are time limits imposed on each subtest in the CAT-ASVAB, but almost all examinees complete the individual subtests before the time expires. As you take each subtest, the amount of time and number of items remaining for that subtest is displayed in the lower right hand corner. On average, it takes about 1½ hours to complete the CAT-ASVAB. The number of questions and time limits for the subtests on the CAT-ASVAB are shown in the table below

Subtest*	# of Questions	Time Limit (in Minutes)
General Science (GS)	16	8
Arithmetic Reasoning (AR)	16	39
Word Knowledge (WK)	16	8
Paragraph Comprehension (PC)	11	22
Mathematics Knowledge (MK)	16	20
Electronics Information (EI)	16	8
Auto Information (AI)	11	7
Shop Information (SI)	11	6
Mechanical Comprehension (MC)	16	20
Assembling Objects (AO)	16	16
Total	145	154

\*To learn more about the content of the ASVAB subtests, click on the link to the right.

You will not be able to review or change an answer once you submit it. Your test scores will be available immediately after the test session. More information regarding the ASVAB can be found at [www.official-asvab.com](http://www.official-asvab.com).



## Fastest Growing Occupations

OCCUPATION	GROWTH RATE, 2016-2026	2017 MEDIAN PAY
Solar Photovoltaic Installers	105%	\$39,490 per year
Wind Turbine Service Technicians	96%	\$53,880 per year
Home Health Aides	47%	\$23,210 per year
Personal Care Aides	39%	\$23,100 per year
Physician Assistants	37%	\$104,860 per year
Nurse Practitioners	36%	\$103,880 per year
Statisticians	34%	\$84,060 per year
Physical Therapist Assistants	31%	\$57,430 per year
Software Developers, Applications	31%	\$101,790 per year
Mathematicians	30%	\$103,010 per year
Physical Therapist Aides	29%	\$25,730 per year
Bicycle Repairers	29%	\$28,390 per year
Medical Assistants	29%	\$32,480 per year
Genetic Counselors	29%	\$77,480 per year
Occupational Therapy Assistants	29%	\$59,310 per year
Information Security Analysts	28%	\$95,510 per year
Physical Therapists	28%	\$86,850 per year
Operations Research Analysts	27%	\$81,390 per year
Forest Fire Inspectors and Prevention Specialists	27%	\$37,380 per year
Massage Therapists	26%	\$39,990 per year





# College Bound



## Some Ideas for College Majors

Many colleges will have majors and minors that you can focus on in college. Listed below are small samples of college majors and minors that may be available to you when choosing a college.

### **ART & DESIGN**

Applied Technology  
Art  
Art Education  
Dance Performance  
English/Creative Writing  
Film Studies  
Music  
Textile Marketing  
Textiles, Fashion Merchandising, and Design  
Theatre (Design/Technical, General Theatre, Musical Theatre, Performance)

### **BUSINESS**

Accounting  
Entrepreneurial Management  
Finance  
Management (General, Human Resources, Operations)  
Marketing

### **ENGINEERING & SCIENCES**

Biology  
Biomedical Engineering  
Biotechnology  
Chemical Dependency/Addiction Studies  
Chemical Engineering  
Chemistry  
Civil and Environmental Engineering  
Computer Engineering  
Electrical Engineering  
Industrial and Systems Engineering  
International Engineering Program (includes a B.S. in engineering and a B.A. in German, French, Spanish, Chinese, or Italian)  
Mechanical Engineering  
Nuclear Engineering  
Nuclear Medicine Technology  
Ocean Engineering  
Pharmaceutical Engineering  
Physics  
Plant Sciences  
Premedical, Pre-dental, Pre-optometry, Pre-veterinary Preparation

### **GOVERNMENT & POLITICS**

Criminal Justice  
International Nongovernmental Organizations Studies (INGOS)  
Justice Studies  
Labor Studies  
Political Science  
Prelaw  
Public Administration

### **HEALTH, MEDICINE & WELLNESS**

Community Health and Wellness  
Dental Hygiene Completion  
Food Safety

Health Care Administration  
Health Education  
Health Sciences  
Medical Laboratory Sciences  
Nursing  
Pharmacy  
Respiratory Therapy Completion

### **HISTORY**

Africana Studies  
Anthropology  
Art History  
History

### **HUMAN SCIENCES & SERVICES & EDUCATION**

Communication  
Elementary Education  
Gender and Women's Studies  
Human Services  
Psychology  
Secondary Education  
Social Work  
Sociology  
Special Education  
Women's Studies  
Youth Development

### **LANGUAGE & LIBERAL ARTS**

English  
Francophone Studies  
French  
Latin American Studies  
Mathematics  
Modern Languages  
Philosophy  
Portuguese Studies Program  
Spanish  
World Languages Education

### **NUTRITION & EXERCISE SCIENCE**

Kinesiology  
Physical Education

### **TECHNOLOGY**

Applied Technology  
Computer Information Systems  
Computer Science  
Diagnostic Medical Sonography  
Magnetic Resonance Imaging  
Medical Imaging  
Radiologic Technology  
Technology Education

### **WORLD STUDIES**

Economics  
Environmental Studies  
Geography  
Global Studies

## 10 Best College Majors for a Lucrative Career

### 10. Nursing

Starting salary: \$56,900      Mid-career salary: \$73,600

Requires health assessment and autonomy courses, among others, which are paired with extensive supervised clinical experience.

### 9. Actuarial Mathematics

Starting salary: \$60,800      Mid-career salary: \$119,600

Actuaries work in the insurance and finance industries to analyze the financial costs of risk and uncertainty. Provides high pay and manageable hours.

### 8. Civil Engineering

Starting salary: \$55,100      Mid-career salary: \$93,400

Civil engineers design and supervise large construction projects, including airports, sewer systems and tunnels, ensuring that each architectural creation is structurally sound.

### 7. Statistics

Starting salary: \$54,900      Mid-career salary: \$103,100

Statistics majors specialize in regression analysis and probability, using computer programs to build complex models for predictions and probabilities.

### 6. Physics

Starting salary: \$57,200      Mid-career salary: \$105,100

Other jobs to consider with a bachelor's in physics include aerospace engineer, computer engineer or civil engineer - all of which offer above-average growth projections and pay.

### 5. Finance

Starting salary: \$50,900      Mid-career salary: \$89,300

Financial analyst is the popular entry-level jobs. Requires a strong mathematical background and common sense.

### 4. Economics

Starting salary: \$51,400      Mid-career salary: \$97,700

Provides diverse job opportunities. Economic majors sharpen analytical, quantitative, research and writing abilities.

### 3. Software Engineering

Starting salary: \$61,700      Mid-career salary: \$99,800

Software-engineering majors prepare to specialize in the planning, formulating, testing and implementation of computer software, creating program design for anything from space shuttles to mobile phones.

### 2. Management Information Systems

Starting salary: \$56,300      Mid-career salary: \$95,500

This career combines an in-depth understanding of technology with strong business acumen to complete diverse curriculums. Mixes different traditional majors.

### 1. Computer Science

Starting salary: \$61,600      Mid-career salary: \$103,600

Computer science majors are highly coveted technology gurus who join some of the world's fastest-growing industries upon graduation.

## **College Bound Students**

Students Who Want to Attend College Immediately After High School

1. **Before the end of the 1<sup>st</sup> Quarter, you should have completed the following tasks:**
  - a. Visit the CollegeBoard website.
  - b. Make a list of your top 10 college choices.
  - c. Use the CollegeBoard website to find out about deadline information for your top 10 college choices.
  - d. Make a calendar and list all of the deadlines in order.
  - e. Finalize the last draft of your college essay.
  - f. Finalize the last draft of your resume including volunteer experience, sports, hobbies, awards, and accomplishments.
  - g. Make a list of the top 3 choices of people you will ask for recommendations and/or references.
2. You should have taken the SAT at least once (twice is preferable) and the SAT Subject Exams, if necessary in two areas of choice, by November 2020.
3. If you speak another language in your home and have been educated in the United States for less than six years, you should speak to your guidance counselor about the TOEFL. Many colleges and universities will accept this score in addition to the SAT English portion of the test. This is very important since it gives you an advantage if you do well.

### **College Application Process-General Information**

1. Listen to the daily announcements.
2. Check the guidance website, Google Classroom and Instagram for updates.
3. Inform guidance of colleges that you'd like to visit or see in school.
  - a. If you are scheduled to attend a college info session go to guidance and get a pass for the visit and have the pass signed by the teacher whose class period, you will miss. (Keep in mind that the teacher may refuse if you are not in good standing. academically, behaviorally, etc.). Most colleges will be doing virtual visits this year, so it will be easier to learn about colleges, as colleges will be offering many different sessions.
  - b. Attend all visits on time and behave appropriately. Remember the presenters are usually admissions professionals; in other words, they are sometimes part of the group who make the decisions about who is accepted to the college. You always want to make a great impression!

# College Application Calendar-Steps from Applying to Enrolling

## August/September

- Work on your list of colleges that you will be applying to.
- Start going on College Tours and Open Houses of the colleges on your list.
- Register for the October SAT.
- Be sure to have your senior meeting with your counselor.

## October

- Show up and take the SAT.
- Complete your FAFSA.
- Complete your college essay and resume.
- Be sure to have your 2<sup>nd</sup> meeting with your counselor. If you are applying Early Action, you need to have your 3<sup>rd</sup> meeting as well.
- Register for the November or December SAT if you need to take them again. If you are applying to a school that requires the SAT Subject tests, register for the Nov/Dec SAT.

## November

- Show up and take the SAT if registered.
- Complete your FAFSA if you haven't already done so.
- Complete your checklist so you can have your 3<sup>rd</sup> meeting with your counselor. If you are applying EA, you need to submit your application this month, usually by November 15.

## December

- Complete your FAFSA if you haven't already done so.
- Complete your checklist so you can have final meeting with your counselor. Your application deadline for all of your colleges is December 15<sup>th</sup>. You cannot miss this deadline!
- Be sure to see if any of the colleges you applied to require the CSS Profile. If so, get it done!

## January

- Check your colleges for any other financial aid forms they may require and be sure to complete them.
- Start looking for scholarships. There are numerous scholarships that are for Alvarez and/or Providence students only. Be sure to get these applications from the college guide! It is free \$!!

## February/March

- Scholarships!!
- Check with your colleges and make sure your applications are complete.

## April/May/June

- Continue looking for scholarships. Be sure to check the guidance updates for scholarships!
- May 1<sup>st</sup> is decision day. You must inform the college you will be attending by May 1<sup>st</sup>. Most colleges will require you to confirm your enrollment with a non-refundable deposit.
- Once you have chosen your college, be sure to complete all housing, medical, academic and loan information that is required.

## **The Senior's Responsibilities**

1. You are responsible for submitting your college applications online.
  - a. You will be given multiple opportunities via small group meetings, and scheduled appointments with your guidance counselor to receive assistance with the college and financial aid applications throughout the process. **As always, you can fill out a slip to see your guidance counselor and will usually be seen within 24 hours.**
  - b. Completed applications include: the application, essays, recommendations, and your college resume.
2. You must submit all of your applications at once.
3. If you are a Student-Athlete and a senior and you stand a good chance of receiving an athletic scholarship, see Mr. Tedeschi during the first month of school to ensure that you are following the NCAA guidelines.

## **School Counselors' Responsibilities**

1. School counselors will log in all applications which are submitted.
2. School counselors will encourage students to attend a District and/or school FAFSA night.
3. School counselors and staff will submit initial, midyear, and final transcripts to appropriate colleges, universities, and associated agencies.
4. School counselors will ensure that every senior is informed throughout the year.
5. School counselors will ensure that every senior receives equal opportunities for success.
6. School counselors will ensure that they work with the administration and the athletic director to ensure that NCAA guidelines are met for student athletes.
7. School counselors will advocate for each senior to the best their ability to ensure that each senior realizes his/her goals.

## **Parent/Guardian's Responsibilities**

1. Please be a partner and an advocate to your senior.
  - a. Work with him/her to follow the college/career process (deadlines, etc.).
  - b. Communicate regularly with the school's guidance counselors, administration, and/or teachers if you have any questions and/or concerns.
2. If your senior is a student athlete who may receive an athletic scholarship, ensure that s/he completes the NCAA process.
3. Ask for help if you need someone to translate for you.

## Pieces of the College Application Puzzle

Applying to college is like putting together the pieces of a puzzle. Most colleges will require the items listed below and many will not begin review of your application until they are all submitted. It is imperative that you pay careful attention to the details of your application and deadlines.



**The Application**-The application form is the first piece to the puzzle. Be sure the Common Application is complete and without errors. You will register for a Common Application account during your first meeting and your counselor will work with you to complete the entire application.

**Application Fee**-Most application fees range from \$25-\$75 depending on the school. Most colleges will accept CollegeBoard fee waivers, if you have taken the SAT or NEACAC fee waivers while some schools offer their own fee waivers. You must return a school lunch application, even if you do not eat school lunch, and see your school counselor to determine your eligibility for a fee waiver.

**Transcript**-The high school transcript is a record of your academic achievement over the last four years. It must be sent to all colleges to which you are applying. Transcripts are not official unless they are submitted online by the school or in a sealed envelope.



**Standardized Test Scores**-Scores on the SAT or the ACT are used by admissions committees as one measure to compare students from different schools. You must have your SAT scores sent directly by CollegeBoard.



**Application Essay**-The essay is your chance to set yourself apart from other students. It is an opportunity for you to let the admissions officers reading your application get to know who you are as well as your values, dreams and aspirations in an honest, open manner. Your essay should be thoughtful, carefully written and make a statement and more time should probably be spent on this than any other part of the application. You will have an opportunity to complete your essay in your senior English class. Take advantage of that opportunity, but a completed essay from English class is not a college ready essay! Be ready to make more edits and it usually takes at least 7-8 drafts of your essay before it is ready to be submitted.

**Counselor Recommendation**-The counselor will present a fair and accurate assessment, emphasize strengths and highlight important academic trends for each student. It is important that you fill out the senior questionnaire as well as review your activity sheet with your counselor.

**Teacher Recommendations**-Each college has its own specific requirements for teacher recommendations, but in most cases one is required and two teacher recommendations are ideal. Read the application forms carefully and submit any necessary forms to your teachers at least three weeks before the due date. You may want to ask at least one teacher in the discipline related to your major to write a recommendation for you. Give teachers at least two weeks advanced notice.

**Activity Sheet**-It is important to create your activity sheet of all activities, both in and out of school that you have participated in since freshman year. The activity sheet is for your college applications and scholarships. A sample is provided in the appendix. A formal resume, which is also in the handbook, is for job applications and can be attached to the application as well.



**Interview**-Some schools require interviews while others do not conduct any interviews. If applying to a school that is too far to travel to for an interview, you may be able to meet with an alumnus in our area. If participating in an interview, please see “Interview Tip Sheet” and practice before your interview. The interview is another way to stand apart from other students.



**Portfolio/Audition**-If applying to a school as a performing arts or visual arts major, you will need to submit a portfolio of your work or an audition tape. Portfolios are usually started by freshman/sophomore year. If you have not already begun, you should start putting this together in September.



**\*\*\*It is imperative in this process that you pay very close attention to directions and deadlines. While meeting all deadlines and following directions carefully will not guarantee you admission, missing deadlines or incorrectly completing applications will almost certainly cause you to miss an opportunity. Individual schools weigh each aspect of the application packet differently. Carefully check requirements for the schools you are applying to for specifics.**





## Standardized Testing

### Dr. Jorge Alvarez High School CEEB code is 400001

Most four year institutions require the SAT I, ACT or TOEFL as part of their admission criteria.

TEST	TEST DATE	REGISTRATION DEADLINE	LATE REGISTRATION DEADLINE
TOEFL Test of English as a Foreign Language	TBD	TBD	NONE
SAT	October 14, 2020	N/A	N/A
SAT	November 7, 2020	October 7, 2020	October 20, 2020 (for mailed registrations) October 27, 2020 (online or phone registrations)
SAT & Subject Tests	December 5, 2020	November 5, 2020	November 17, 2020 (mailed registrations) November 24, 2020 (online or phone registrations)
SAT & Subject Tests	March 13, 2021	February, 2021	February 23, 2021 (mailed registrations) March 2, 2021 (online or phone registrations)
SAT & Subject Tests	May 8, 2021	April 8, 2021	April 20, 2021 (mailed registrations) April 27, 2021 (online or phone registrations)
SAT & Subject Tests	June 5, 2021	May 6, 2021	May 18, 2021 (mailed registrations) May 26, 2021 (online or phone registrations)

**SAT I**-The SAT I is a test that measures verbal, mathematic, and writing ability and predicts college performance. Nearly all colleges require this test or the ACT. Testing is recommended in the spring of the junior year and then again in the fall of senior year. If spring testing is not completed, students should plan to take the SAT I at least twice in their senior year. Once scores are requested, colleges receive all scores, but most consider the best math and best verbal score received. You are automatically registered for the SAT in October. If you need to take the test in November or December, make an appointment with your counselor, as you need to complete registration for those SAT dates. Most students will be eligible for two fee waivers if they qualify for free/reduced lunch. If you register for a test and do not attend the testing session, your fee waiver is wasted, so be sure to attend. You may choose to send your scores to eight institutions for free if using a fee waiver. Scores may be sent to additional colleges or universities after the test date, usually for a fee, if you make the request form the testing service. Also, be sure to attend the testing once registered; there is a fee to change a test date or location. Testing accommodations may be available for students with a disability. Please see your counselor or special education case manager to determine eligibility.

## SAT Information

	<b>Critical Reading</b>	<b>Math</b>
Lowest Score	200	200
2019 Alvarez Average	361	375
<b>YOUR SCORE</b>		
<b>October</b>		
<b>November/December</b>		
2019 State Average	483	474
2019 National Average	531	528
Perfect Score	800	800

**SAT II-Subject Tests:** The SAT Subject Test is a test that measures performance in a particular subject area. Not all colleges require this test, but most selective colleges will require that you take at least two subject tests. Please check the admission criteria of your selected schools to determine if you should take this test. You can take up to three subject tests in one test administration.

There are several websites and books available to help you prepare for the SAT. You may log-on to [www.collegeboard.com](http://www.collegeboard.com) for additional SAT prep information, which will connect you to Khan Academy, a free, personalized SAT preparation course that is based on YOUR PSAT and SAT scores. Do not waste this invaluable resource!

### FREE SAT Prep Information

Kahn Academy is a completely free website that will create an individual SAT Prep plan for you, based on your scores and skills. Kahn Academy has:

**Practice tests and more**

4 official full-length practice tests, plus study and test-taking tips

**Short quizzes**

8 diagnostic quizzes to pinpoint your areas for practice

**Interactive practice**

Thousands of practice questions, video lessons, and hints

**Instant feedback**

Get constant feedback and progress so you know where you stand

You can register and start working immediately. The website is [www.khanacademy.org](http://www.khanacademy.org) and then sign up for new students is on the bottom of the page.

**TOEFL:** Test of English as a Foreign Language. The test measures the ability of Non-native speakers of English to use and understand English as it is spoken, written, and heard in College and University settings. There are Reading, Listening, Speaking and Writing sections of the exam. The exam is approximately 4 hours long and is internet based. Students may practice online at [www.ets.org/toeflpractice](http://www.ets.org/toeflpractice). The pencil and paper version of the TOEFL is given once in the fall at a Providence High School. Students should see your counselor for eligibility, date and registration information. You can also take a computerized version at a local testing center; the cost for this type is much more expensive. Register for TOEFL online at [www.ets.org/toefl](http://www.ets.org/toefl).

## Local Colleges that are SAT optional

Assumption College, Worcester, MA  
Bates College, Lewiston, ME  
Bennington College, Bennington, VT  
Boston Architectural College, Boston, MA  
Bowdoin College, Brunswick, ME  
Brandeis University, Waltham, MA  
Bridgewater State University, Bridgewater, MA  
Bryant University, Smithfield, RI  
Clark University, Worcester, MA  
College of the Holy Cross, Worcester, MA  
Connecticut College, New London, CT  
Curry College, Milton, MA  
Dean College, Franklin, MA  
Eastern Connecticut State University,  
Windham, CT  
Emerson College, Boston, MA  
Emmanuel College, Boston, MA  
Endicott College, Beverly, MA  
Fairfield College, Fairfield, CT  
Johnson & Wales University, Providence, RI  
Lasell College, Newton, MA  
Long Island University, Brooklyn Campus,  
Brooklyn, NY  
Merimack College, North Andover, MA  
Middlebury College, Middlebury, VT  
Mitchell College, New London, CT  
Mount Holyoke College, South Hadley, MA  
New England College, Heniker, ME  
New England Institute of Technology, Warwick, RI  
Newbury College, Brookline, MA  
Nichols College, Dudley, MA  
Pine Manor College, Chestnut Hill, MA  
Providence College, Providence, RI  
Quinnipiac University, Hamden, CT  
Regis College, Weston, MA  
Roger Williams University, Bristol RI  
Salem State University, Salem, MA  
Salve Regina University, Newport, RI  
Smith College, Northampton, MA  
Southern New Hampshire, Manchester, NH  
Stonehill College, Easton, MA  
Trinity College, Hartford, CT  
University of Massachusetts - Boston, Boston, MA  
University of Massachusetts, Lowell, Lowell, MA  
University of Saint Joseph, West Hartford, CT  
Wesleyan University, Middletown, CT  
Western New England University, Springfield, MA  
Wheaton College, Norton, MA  
Worcester Polytechnic Institute, Worcester, MA  
Worcester State University, Worcester, MA

\*Due to COVID-19, most colleges are test optional for the 2020-2021 school year. For a list of all SAT optional school, visit <http://fairtest.org/university/optional>



# Tips for Finding the Right College

Choosing a college or university is an important and complicated decision. Many factors contribute to the process, but the important thing is to find a place where you are comfortable and will be successful. Take your time and make an educated decision!

If possible, you should visit the colleges that you are interested in attending. If you plan your trip in advance, you can receive a campus tour, talk to the faculty and students, and sit in on a class and maybe even stay overnight in a dorm. Explore all of your options, listen to the information and remember, **YOU** know best what is important to **YOU** in this decision. The following are factors that you should consider about a school's ability to meet your needs:

## Faculty/Student Body

- ❖ How much personal attention will I receive?
- ❖ How accessible is the faculty?
- ❖ Are courses taught by professors or Teaching Assistants?

## Location/Size

- ❖ Do I want to be a "big fish in a little pond or a little fish in a big pond"?
- ❖ Do I want to be close to home to visit or often?
- ❖ Do I want the excitement of a big city or the peace of a quiet town?
- ❖ Do I want access to other institutions?



## Academics/Major

- ❖ Does the college offer the major I want to study?
- ❖ Am I enrolling in a popular major that may cause difficulty to enrollment in classes?
- ❖ Is there a student support center and is it available to all students?
- ❖ Do they offer internships?
- ❖ What is the job placement rating for my major?
- ❖ Career Services and Job Placement Rate

## Campus Life/Diversity

- ❖ What extracurricular activities are available (intramural athletics, special groups)?
- ❖ Are there ethnic groups/organizations on campus?
- ❖ Are there fraternities/sororities?
- ❖ Do they have club sports teams?



## Graduation/Retention Rate

- ❖ What is the retention rate of students after the 1<sup>st</sup> year? Retention rate of students after the 1<sup>st</sup> year means whether they go back to the college after their first year.
- ❖ What is the 4 and 6 year graduate rate for the college?

## Cost

- ❖ While price should NOT BE a determining factor in applying to a school, consider all options once you receive your financial aid packages. Your counselor will help you understand all of your financial aid packages and compare them so you know exactly how much you have to pay, how much free money you received and how much you have to take out in loans for each school.



## USE THIS TO HELP YOU NAVIGATE



1. Log on to [www.collegeboard.org](http://www.collegeboard.org). Click on the Students link.
2. Create a free account (*you cannot use your school email*). If you already have an account, log in now. Be sure to write down your account information and keep it somewhere safe. You will use this account often during your high school career.
3. Directions to get to the areas you need:
  1. **SAT and Subject Tests**
    - Quick Links are located on the top of the page. Click on SAT link under the section titled CollegeBoard Tests.
      - In the middle of the page, click on the practice link. On the left hand side of the page, all of the information you need to improve your SAT scores are there under the practice and review section. You can work on Critical Reading, Mathematics and Writing as well as take a full practice test. Take advantage of these FREE resources!
  2. **College Search**
    - Go back to the main page and click on **College Search**. That takes you to a link and then you click college matchmaker. On each page, check off all information that applies to you. At the bottom of the page, there is a **next** button. If you keep hitting the next button, it will take you through all the categories.
    - At the end of your search, hit the **Submit** button. This will bring up all if the colleges that match your criteria. At any time during your search, you can hit the **See Results** button on the left and that will bring up all of the current colleges that meet your criteria.
    - Click on the individual colleges to access some basic information about that college.
    - The school's actual website is listed under the **main address**. You can click on the hyperlink and that will take you to their website.
  3. **Careers and Majors**
    - Go back to the main page
    - Under the Find a College link is the career/major section. Click on the career and majors link.
      - Major-What you take in college/tech school that leads to your career.
      - Career- What you do for a living.
    - Ex. Someone who wants to be a teacher majors in education. Education is their college major and teaching is their career.
  4. **Advanced Placement (AP) Classes**
    - Go back to the main page
    - Under CollegeBoard Tests, click on AP
    - Read the section about AP and then use the drag down menu to look up each class under course review.

## College Comparison Worksheet

<b>College Name</b>				
<b>Location/Size</b> Distance from home Size of Campus Environment				
<b>Environment</b> Type of school (2/4 year) Setting (Urban/Rural) Co-ed/Single Sex Other Affiliation Mile to closest city				
<b>Admission Requirements</b> Deadline Tests required/average score Special requirements				
<b>Academics</b> Major Student/faculty Ratio Typical Class Size Teaching Staff				
<b>College Expenses</b> Tuition/Room/Board Application Fee/Deposit Total Budget				
<b>Financial Aid</b> Deadlines Forms Necessary Percentage Received Aid Average Award Scholarships				
<b>Housing &amp; Learning Communities</b> Guaranteed Cars on Campus Types and Sizes/Roommate				
<b>Facilities &amp; Career Center</b> Academics Recreational Student Support				
<b>Activities &amp; Study Abroad</b> Clubs/Organizations Athletics/Intramurals Fraternities/Sororities				
<b>Campus Visits</b> When Interview				

## Choosing the Right College

There are no magic numbers and no guarantees in college admissions. Some students apply to just one or two colleges, while others apply to six to eight schools. You should carefully research and compare schools and then make a list of choices. You should have at least one safety school, and this may be a community college, two to six schools that match your profile, and one reach school. Applying to too many schools has its drawbacks, the same way not applying to enough schools has its drawbacks. There is an excellent article on collegeboard.com titled “Why 20 is too many.”

### Selective colleges consider these factors for admission:

- SAT & ACT scores
- Courses taken & Grades in individual courses
- Overall Grade Point Average
- Rank in class
- Application questions and essay
- Admission test results – ex: Accuplacer, Math Placement
- Activities outside the classroom – ex: Work, Community Service, Honors/Awards, School/Community Activities
- Counselor/teacher recommendations
- Geographic location (where you live)
- Demographic Information
- Personal interview
- Alumni relationship / legacy (did family member graduate)
- Major/college applied to
- Special talents and skills – ex: bilingual
- College Essay
- Upward Trend – ex: as enrolling in AP courses

\*There's no general agreement about which of these factors are ranked more important. However, most admissions officers place the most weight on your high school record.



# College Application Options/Terms

The Common Application is used by over 600 colleges and universities. They accept this application in place of their own application without any penalty. You fill it out once and then electronically submit copies of the same application to any school that participates. Most of the participating colleges have a supplement that must be submitted as well. The Common Application and all information pertaining to it are available at [www.commonapp.org](http://www.commonapp.org). You should begin your application with you counselor in the fall, and all your applications should be submitted by December 1<sup>st</sup>.

## Application Terminology

**Early Action** is an admissions procedure to notify students of early admissions to the college. Students need not accept the college's offer of admissions but may file other applications.

**Single Choice Early Action** is a new term used to describe a process that limits early action/decision applications to one school. Students may still apply regular admission to other schools and are not required to give their answers to colleges until the regular decision deadline.

**Early Decision** is a plan under which you may submit you credentials early to only one college, usually between 10/15-11/15 of your senior year. You are notified of your status earlier, usually no later than 12/31. As part of an early decision plan you are required to sign a statement agreeing to accept the college's offer of admission. You must also withdraw you application from other colleges if accepted under Early Decision.

**Regular Admission** is the plan under which you submit your credentials to schools of choice, usually from November to February depending on individual schools, and wait for a decision until all applications to the school have been reviewed. Usually, all students at regular admission schools are notified of acceptance at one time, usually between March 1<sup>st</sup> and April 1<sup>st</sup>.

**Rolling Admission** is the plan under which candidates submit credentials at their convenience up to a certain date. They receive an offer of acceptance or rejection usually within four to six weeks and usually have to send a deposit by a certain date. You should apply as early as possible to rolling admission schools because you don't know how long spaces will remain open.

**Open Enrollment** is a term used by colleges who set a standard of admission and admit all students who meet that standard. This term is used by most Community Colleges and technical schools.

## Potential College Responses after Applying

**Offer of Conditional Admittance** is acceptance to a college provided you maintain your academic performance throughout the year. A college can withdraw its offer if your grades fall significantly or if you are involved in an activity that results in disciplinary action by the school or law enforcement.

**Waitlisting** occurs after the regular admissions process is complete. There is no guarantee a college will go to the waitlist, or where you will rank on the list. Students on a waitlist for one college should plan to attend another college and then reconsider if later offered admission. You should also notify the school where you are waitlisted that you are still interested in attending.

**Denial** is a final decision by the college to not offer admission. Students who are denied can apply again after completing at least a semester of college coursework.

**Deferment** is a term used when a student requests a year off after acceptance has been granted. This may happen for many different reasons and you should check individual schools to see if you qualify for this option should it become necessary.



# The College Essay

The essay is a very important part of your application. It is a chance for your voice to come through in all its uniqueness. Tackle this challenge early and with enthusiasm and you won't be disappointed in your results. You will be working on your essay in advisory, as well as at home on your own. You will receive a great deal of guidance with this task if you are on time. There are books in the counselor's office to help with this process and collegeboard.com is also a great resource with sample questions and essays with critiques. Below are some tips from The CollegeBoard to help with your essay.

## College Essay Writing Tips

### *Write an Effective Application Essay*

A great application essay will present a vivid, personal, and compelling view of you to the admissions staff. It will round out the rest of your application and help you stand out from the other applicants. The essay is one of the only parts of your application over which you have complete control, so take the time to do a good job on it. Check out these tips before you begin.

## Dos

### **Keep Your Focus Narrow and Personal**

Your essay must prove a single point or thesis. The reader must be able to find your main idea and follow it from beginning to end. Try having someone read just your introduction to see what he thinks your essay is about.

Essays that try to be too comprehensive end up sounding watered-down. Remember, it's not about telling the committee what you've done—they can pick that up from your list of activities—instead, it's about showing them who you are.

### **Prove It**

Develop your main idea with vivid and specific facts, events, quotations, examples, and reasons. There's a big difference between simply stating a point of view and letting an idea unfold in the details:

- **Okay:** "I like to be surrounded by people with a variety of backgrounds and interests."
- **Better:** "During that night, I sang the theme song from Casablanca with a baseball coach who thinks he's Bogie, discussed Marxism with a little old lady, and heard more than I ever wanted to know about some woman's gall bladder operation."

### **Be Specific**

Avoid clichéd, generic, and predictable writing by using vivid and specific details.

- **Okay:** "I want to help people. I have gotten so much out of life through the love and guidance of my family, I feel that many individuals have not been as fortunate; therefore, I would like to expand the lives of others."
- **Better:** "My Mom and Dad stood on plenty of sidelines 'til their shoes filled with water or their fingers turned white, or somebody's golden retriever signed his name on their coats in mud. I think that kind of commitment is what I'd like to bring to working with fourth-graders."

# Don'ts

## Don't Tell Them What You Think They Want to Hear

Most admissions officers read plenty of essays about the charms of their university, the evils of terrorism, and the personal commitment involved in being a doctor. Bring something new to the table, not just what you think they want to hear.

## Don't Write a Resume

Don't include information that is found elsewhere in the application. Your essay will end up sounding like an autobiography, travelogue, or laundry list. Yawn.

- "During my junior year, I played first singles on the tennis team, served on the student council, maintained a B+ average, traveled to France, and worked at a cheese factory."

## Don't Use 50 Words When Five Will Do

Eliminate unnecessary words.

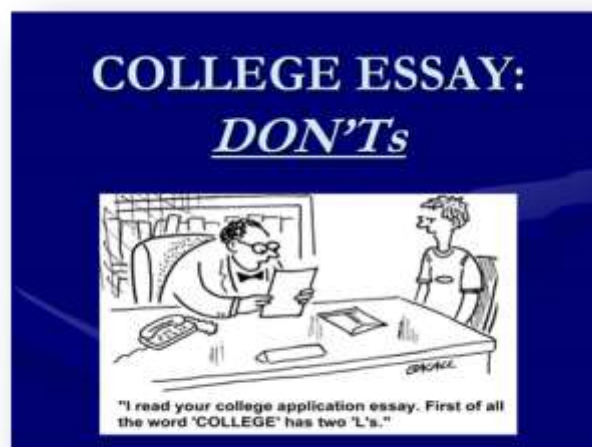
- **Okay:** "Over the years it has been pointed out to me by my parents, friends, and teachers—and I have even noticed this about myself, as well—that I am not the neatest person in the world."
- **Better:** "I'm a slob."

## Don't Forget to Proofread

Typos and spelling or grammatical errors can be interpreted as carelessness or just bad writing. Don't rely on your computer's spell check. It can miss spelling errors like the ones below.

- "After I graduate *form* high school, I plan to work for a nonprofit organization during the summer."
- "From that day on, Daniel was my best *fried*."

This article is based on information found in *The College Application Essay*, by Sarah Myers McGinty.



## Writing the "Perfect" Essay

First of all, let us debunk the myth. There is no such thing as a perfect essay. There, we've said it. Now you can clear your mind of the anxiety that typically accompanies students as you sit down to write. Instead, you can focus on using the essay as a tool to let the Committee on Admission learn more about you as an individual.

Many of us feel that in the fall of your senior year, the college essay is the only portion of your application remaining on which you can still have a significant influence. Granted, you will need to continue working hard in your classes, but you have already met people who will speak highly of you in a recommendation, you have already been involved in various extra-curricular activities, and you have likely completed your standardized examinations. The one remaining portion is the college essay. We realize how hectic your senior year is, but take advantage of this opportunity.

The best essays that we read are ones that tell us not only about a specific event, mentor, excursion, or accomplishment, but also tell us how the writer has been affected by their experiences. For example, a typical essay might inform the reader of a trip to France that the student took the previous summer. It might focus on the challenges faced in getting to their destination, the French culture, or even the people that the student met. The better essay, however, takes it to the next level. It makes the experience personal. The student might choose to explain what surprised, frustrated, or inspired them about the trip. The student might choose to focus on how they now view the world a little bit differently after this newfound international perspective.

Another common example is students' essays on a person who influenced their lives. Frequently, we read essays about applicants' grandparents, for example. Many essays simply focus on the attributes that a grandmother has that make her special to the applicant. They may focus on the challenges that a grandmother has overcome or the successes she has enjoyed. They leave the reader knowing that the student loves his grandmother, but not knowing anything more about the student. The better essay, however, might also focus on the way the writer has attempted to emulate these admired qualities. The student might choose to share how learning of his grandmother's life experiences have helped him better understand the world. This allows us to learn more about the student and what makes the student special.

As you can see, in both of these examples, the first essay simply tells us of an experience, but the second essay shows us more about the individual. We walk away from it knowing a bit more about the qualities the applicant possesses and how he or she might fit into our campus community.

We hope that you will not view the college essay as a roadblock between you and your college choice, but as a unique opportunity to be in the driver's seat in the college process. Let your qualities, characteristics, and personality shine through. Best wishes as you begin your journey.

# How to Write a College Essay?

The essay is one of the most important pieces of your college application. Colleges ask you to write essays for two major reasons. First, it gives admissions officers a chance to see how strong your writing is in terms of clarity, structure, grammar, and creativity. Second, the essay is the place in the application where you can convey your personality, what makes you a complex and unique individual.

## What Do I Write About?

- What are your major **accomplishments**? Why are they meaningful to you?
- What **distinguishes** you from everyone else? How did you develop this attribute, quality or skill?
- Have you ever struggled to succeed? What made you **successful**?
- What is your strongest **personality** trait? How would your friends characterize you?
- What have you done outside the classroom that demonstrates your **leadership** skills or work ethic? Extracurricular or community service?
- How does **this particular university** fit into your plans for the future?

## Helpful Tips

- ✓ Be original, honest, and memorable. Take risks and choose a topic that is important to you, something you are passionate about.
- ✓ Be specific. Don't use clichés. Instead of writing "education is the key to my future," discuss why a particular school is right for you and your goals.
- ✓ Stay focused. Maintain a consistent focus on your central point.
- ✓ Do not repeat information that is listed elsewhere in your application.
- ✓ Tell a story. Why it's significant, what you learned, and how you grew.
- ✓ Remember your audience. The purpose of this essay is to get into college!
- ✓ Have it edited. English Teachers, College Guide. Your Guidance Counselor will also edit.

## Four Statements to Start Your College Essay

1. Just by looking at me, you wouldn't know that I \_\_\_\_\_

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2. \_\_\_\_\_ has changed my life because

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3. I have overcome \_\_\_\_\_

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4. My high school transcript doesn't tell you that I \_\_\_\_\_

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## Top 10 Essay Clichés

A *cliché* is “something that has become overly familiar or commonplace”. This is the last thing you want in you essay. Clichés make your writing appear **lazy**, your ideas **ordinary**, and your experiences **typical**.

- I always learn from my mistakes.
- I know my dreams will come true.
- I can make a difference.
- \_\_\_\_\_ is my passion.
- I no longer take my loved ones for granted.
- These lessons are useful both on and off the field (or other sporting arena).
- I realized the value of hard work and perseverance.
- \_\_\_\_\_ was the greatest lesson of all.
- I know what it is to triumph over adversity.
- \_\_\_\_\_ opened my eyes to a whole new world.

*And a few more...*

- “My name is...”**: It’s on the application.
- “I am a senior at Alvarez...”**: They all know your name and school. It’s already on your application.
- boyfriend/girlfriend**: They’re all wonderful people, but admissions officers are not interested.
- religion/politics**: You do not know who will be reading your essay and whether they share your personal beliefs and opinions. Keep them to yourself.
- “My mother/father told me to go to college...”** and **“I want to make my family proud by going to college...”**: Again, admission officers want to know about you, not your family. Why do you want to go to college? Or do whatever you want to do? You shouldn’t be going to college just to make your family proud.

## 2020-2021 Common Application Essay Prompts

1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.
2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
4. Describe a problem you've solved or a problem you'd like to solve. It can be an intellectual challenge, a research query, an ethical dilemma - anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.
5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
7. Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.

During the 2018-2019 application year, the most popular topic of choice was: “Share an essay on any topic of your choice. It can be one you’ve already written, one that responds to a different prompt, or one of your own design.” (24.1%). The next most popular topics were: “Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.” (23.7%), followed by “The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?” (21.1%).

**Talent Development Supplemental Statement:** Please provide a statement of 250 words or fewer explaining why you believe you are eligible for the Talent Development Program. Your statement must begin: 'I believe I am eligible for the Talent Development program because.'

Things to consider when writing your essay. Focus on the following:

- Explain why education matter to you.
- Talk about your upbringing, your experience, and the challenges you have face that has made you a stronger person.
- Talk about how do you plan on using your education? How do you plan to give back to your community?

The following are some of the supports that Talent Development provides:

- 6 week free summer program
- Chance to learn about college and build relationships before school starts
- An additional adviser to help you navigate college when you enter URI
- A family environment to help you rely on
- A family of students that look likes you

# School Information you will need for applications

School Code: 400001

**School Address** Dr. Jorge Alvarez High School  
375 Adelaide Avenue  
Providence, RI 02907  
401-456-0676

**Counselors** Mr. David Tedeschi  
David.Tedeschi@ppsd.org - (always use this on applications)  
401-456-1772

Ms. Natasha Rodriguez  
Natasha.Rodriguez@ppsd.org - (always use this on applications)  
401-456-1772

Ms. Yissel Rodriguez  
Yissel.rodriguez@ppsd.org- (always use this on applications)  
401-456-1772

**Principal** Mr. Nathan Biah  
Nathan.Biah@ppsd.org

**Assistant Principals** Ms. Judith D'Antuono  
Judith.Dantuono@ppsd.org

Mr. Edward Barrios  
Edward.barrios@ppsd.org

**Crusade Advisor** Ms. Karol Ramirez  
kramirez@thecollegecrusade.org





# THE COMMON APPLICATION

## Information Needed to Complete the Common Application

**Before you begin, you should have the following with you:**

1. Your Activity Sheet
2. Your Current Schedule
3. Family Information, including all siblings
  - a. Country of Birth
  - b. Address
  - c. Education Level and Colleges Attended
  - d. Occupation and Employer Information
4. Your GPA \_\_\_\_\_ and Class Rank \_\_\_\_\_
5. Your SAT Scores

### Information you need to complete the Common Application

The Dr. Jorge Alvarez High School CEEB code for Alvarez HS is 400001

You must also put when you started school (09/2017 for most students) and the graduation date (06/2021).

Next fill out the Counselor information. It should be listed as Mr. David Tedeschi, Ms. Natasha Rodriguez or Ms. Yissel Rodriguez. Their email addresses are [David.Tedeschi@ppsd.org](mailto:David.Tedeschi@ppsd.org), [Natasha.Rodriguez@ppsd.org](mailto:Natasha.Rodriguez@ppsd.org) or [Yissel.rodriguez@ppsd.org](mailto:Yissel.rodriguez@ppsd.org). Their phone number is 401-456-1772.

**NEVER 'SUBMIT' AN APPLICATION UNTIL IT HAS BEEN REVIEWED BY YOUR COUNSELOR!**

Don't forget—keep an eye on your deadlines!

**ALL APPLICATION MATERIALS SHOULD BE COMPLETED AND READY FOR SUBMISSION BY DECEMBER 1<sup>st</sup>!**



## **Mistakes to Avoid on Your College Application from collegeboard.com**

College applications represent you to admissions officers, so give yourself the best chances of acceptance by taking your time and completing all parts of the application fully.

The best approach to turning in a great application is to allow plenty of time to work on it. Complete a first draft of the application before working on the final document. Starting early will save you from making the most common errors and the worst mistake of all: missing the application deadline.

Here are several Common Application errors and how to avoid them:

### **Dishonesty**

Never lie on an application. This includes overstating grades, exaggerating about participation in activities, or plagiarizing an essay. Just be yourself. Your essay should express something personal, but appropriate. An admissions committee receives thousands of applications, and trying to write what you think admissions officers want to hear is the surest way to sound forgettable.

### **Ignoring an academic red flag**

If you have an issue that might need explaining, such as a poor grade in a class, time missed from school, etc., it is best to briefly and honestly address it on the application. Do not ignore it, or the admissions committee will draw its own conclusion. Tell your own story. It is not uncommon to have a problem area, and owning up to it shows honesty and maturity.

### **Getting the details wrong**

You do not want to sing the praises of one college on another college's application. Since you may use some of the same essays and responses for more than one school, go over each draft carefully, making sure to insert the correct names and details. Then put the applications away for at least a day, and go back over them with a fresh eye.

### **Sloppy or lazy preparation. Procrastination – waiting hurts everyone**

All applications are not the same. Follow the instructions for each college's application exactly. Ask your school counselor or teacher to clarify any questions you have, or look on the college's website for additional information.

Have someone you trust proofread your work. Never rely on spell-check. Every application needs to be complete, accurate, and legible. Follow up on test scores, recommendations, etc. to be sure they are sent to the college.

# USEFUL POST-SECONDARY PLANNING WEBSITES

## COLLEGE INFORMATION

**College Search:** [www.collegeboard.org](http://www.collegeboard.org)  
**College Planning:** [www.collegeconfidential.com](http://www.collegeconfidential.com)  
**College Planning/U.S. Department of Education:** [www.ed.gov](http://www.ed.gov)  
**College Planning:** [www.collegeweeklive.com](http://www.collegeweeklive.com)  
**College Search:** [nces.ed.gov/collegenavigator/](http://nces.ed.gov/collegenavigator/)  
**College Search (Rhode Island Schools):** [www.riopc.edu](http://www.riopc.edu)  
**College Statistics:** [www.nces.ed.gov](http://www.nces.ed.gov)  
**Spanish CollegeBoard:** [padres.collegeboard.org](http://padres.collegeboard.org)

### Test Information

**SAT Information:** [www.collegeboard.org](http://www.collegeboard.org)  
**ACT Information:** [www.act.org](http://www.act.org)  
**FREE SAT PREP:** [www.khanacademy.org](http://www.khanacademy.org)  
**ACCUPLACER:** <https://accuplacer.collegeboard.org/students>  
**SAT/ACT Prep:** [www.maxthetest.com](http://www.maxthetest.com)  
**TOEFL Online:** [www.toefl.com](http://www.toefl.com) (Test of English as a Foreign Language)  
**SAT Optional Schools-** [www.fairtest.org](http://www.fairtest.org)

### Career Information

**Occupational Information:** [www.onetcenter.org](http://www.onetcenter.org)

## SCHOLARSHIPS

### Rhode Island Scholarships

[www.rischolarships.org](http://www.rischolarships.org) - Scholarships for RI students only!  
[www.ccri.edu/foundation/scholarships](http://www.ccri.edu/foundation/scholarships) - Scholarships just for CCRI

### Heritage/Minority Scholarships

**Hispanic College Fund:** [www.hispanicfund.org](http://www.hispanicfund.org)  
**Latino Dollars for Scholars:** [www.ladori.org](http://www.ladori.org)  
**United Negro College Fund:** [www.uncf.org](http://www.uncf.org)  
**Portuguese Heritage Scholarship:** [www.ridayofportugal.org/scholarships](http://www.ridayofportugal.org/scholarships)  
**Gates Minority Scholarship:** [www.gmsp.org](http://www.gmsp.org)  
**American Indian College Fund:** [www.collegefund.org](http://www.collegefund.org)  
**Various Minority Scholarships:** [www.hsf.net](http://www.hsf.net)  
**Various Minority Scholarships:** [www.free-4u.com](http://www.free-4u.com)

### **Military**

www.military.com (for all branches and programs)  
www.afcea.org/scholarships

### **International Student Scholarships**

www.internationalscholarships.com  
www.iefaf.org  
www.iie.org  
www.ciee.org

### **Nursing Students**

www.discovernursing.com  
www.n-e-f.org

### **Scholarships for Women**

www.rankinfoundation.org  
www.swe.org

### **General Scholarships**

www.rifoundation.org - this website has many **LOCAL** scholarships!!! Go here first!!  
www.fastweb.com  
www.collegedata.com  
www.scholarship-page.com  
www.collegescholarships.com  
www.scholarships.com  
www.gocollege.com  
www.free-4u.com  
www.scholarshipfund.org

### **Athletic Scholarships**

www.ncaa.org (several scholarships listed)

### **Undocumented Students**

www.mydocumentedlife.org/scholarships

### **Dr. Jorge Alvarez High School Scholarships** (see your Counselor)

Aramark Scholarship	Edward Hinkling Bradford Scholarship
RISLA Scholarship	SAO High School Scholarship
University of Rhode Island Think Big Scholarship	Sodexo Scholarship
Mayor Joseph R. Paolino, Jr. Public Service Award	New England Red Sox Service Scholarship
Providence Teachers Union Mary Joyce Memorial Scholarship	

### **General Financial Aid Information**

**FAFSA on the Web:** www.fafsa.ed.gov  
**Rhode Island State Grant:** www.collegegrants.org/rhode-island-college-grants  
**Rhode Island Student Loan Authority:** www.risla.com  
**CSS Profile Online Application:** www.collegeboard.org  
**Scholarship Scam Information:** www.finaid.org  
**Student Aid Information:** www.studentaid.ed.gov  
**Financial Aid information:** www.finaid.org

## Local College Websites

### RHODE ISLAND COLLEGES

<b>Brown University</b>	<a href="http://www.brown.edu">www.brown.edu</a>
<b>Bryant University</b>	<a href="http://www.bryant.edu">www.bryant.edu</a>
<b>Community College of RI</b>	<a href="http://www.ccri.edu">www.ccri.edu</a>
<b>Empire School of Cosmetology</b>	<a href="http://www.empire.edu">www.empire.edu</a>
<b>Johnson &amp; Wales University</b>	<a href="http://www.jwu.edu">www.jwu.edu</a>
<b>MotoRing Technical Training Institute</b>	<a href="http://www.mtti.edu">www.mtti.edu</a>
<b>New England Institute of Technology</b>	<a href="http://www.neit.edu">www.neit.edu</a>
<b>Paul Mitchell-The School</b>	<a href="http://www.paulmitchell.edu/rhodeisland">www.paulmitchell.edu/rhodeisland</a>
<b>Providence College</b>	<a href="http://www.providence.edu">www.providence.edu</a>
<b>Rhode Island College</b>	<a href="http://www.ric.edu">www.ric.edu</a>
<b>Rhode Island School of Design</b>	<a href="http://www.risd.edu">www.risd.edu</a>
<b>Roger Williams University</b>	<a href="http://www.rwu.edu">www.rwu.edu</a>
<b>Salve Regina University</b>	<a href="http://www.salve.edu">www.salve.edu</a>
<b>University of Rhode Island</b>	<a href="http://www.uri.edu">www.uri.edu</a>

### MASSACHUSETTS COLLEGES

<b>American International College</b>	<a href="http://www.aic.edu">www.aic.edu</a>
<b>Assumption College</b>	<a href="http://www.assumption.edu">www.assumption.edu</a>
<b>Boston College</b>	<a href="http://www.bc.edu">www.bc.edu</a>
<b>Boston University</b>	<a href="http://www.bu.edu">www.bu.edu</a>
<b>Bridgewater State College</b>	<a href="http://www.bridgew.edu">www.bridgew.edu</a>
<b>Bristol Community College</b>	<a href="http://www.bristol.mass.edu">www.bristol.mass.edu</a>
<b>Clark University</b>	<a href="http://www.clarku.edu">www.clarku.edu</a>
<b>College of the Holy Cross</b>	<a href="http://www.holycross.edu">www.holycross.edu</a>
<b>Northeastern University</b>	<a href="http://www.northeastern.edu">www.northeastern.edu</a>
<b>UMass Dartmouth</b>	<a href="http://www.umassd.edu">www.umassd.edu</a>
<b>Wheaton College</b>	<a href="http://www.wheatoncollege.edu">www.wheatoncollege.edu</a>
<b>Worcester Polytechnic Institute</b>	<a href="http://www.wpi.edu">www.wpi.edu</a>

### CONNECTICUT COLLEGES

<b>Eastern Connecticut State University</b>	<a href="http://www.easternct.edu">www.easternct.edu</a>
<b>Fairfield University</b>	<a href="http://www.fairfield.edu">www.fairfield.edu</a>
<b>University of Connecticut</b>	<a href="http://www.uconn.edu">www.uconn.edu</a>
<b>University of New Haven</b>	<a href="http://www.newhaven.edu">www.newhaven.edu</a>



# Professional Tips



# Sample Professional Résumé

375 Adelaide Avenue  
Providence, RI 02907  
401.456.1772  
Email: alvarezguidance@gmail.com

## EDUCATION

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### High School Diploma

- Dr. Jorge Alvarez High School 2021

## SCHOOL ACTIVITIES

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### Financial Literacy for a Brighter Future, grades 11-12

- Learned about credit, financial aid, and job preparation
- Time commitment: 2 hours per week

## COMMUNITY SERVICE

---

### Ministerios Nuevo Pacto (New Covenant Ministries), *Volunteer*, grades 9-12

- Lead pianist and vocalist in church band, technical/sound assistance, childcare
- Time commitment: 8-10 hours per week

### Youth Revolution Youth Group, *Youth Leader*, grades 10-12

- Prepare bible lessons, organize events and plan fundraising
- Time commitment: 2 hours every Tuesday

## WORK EXPERIENCE

---

### Piano Teacher, grades 9, 11-12 grades

- Teach beginner, intermediate and advanced piano lessons
- Time commitment: 6 hours per week

### Camp Aldersgate, *Staff*, grades 9-12

- Help set-up, register campers, serve and prepare food, dormitory leader
- Time commitment: Every 3 months for 3 days

## ACHIEVEMENTS AND AWARDS

---

**Certificate for Successfully Completing Financial Literacy for a Brighter Future,**  
grade 11

### **Most Improved Student,** grade 9

- Recognized for academic improvement throughout the year



## Résumé Tips

- *Use the sample as a guideline.* But also realize that there are other possible formats. If you find that this one doesn't work well for you, feel free to switch things around a little.
- *Think outside the box.* Brainstorm before you start typing up an organized résumé. Write down all the ways you spent your time during high school when you were not in class. Did you work a part time job? Did you organize a school event? Include all of your activities and achievements that will impress colleges, even if they are not "typical" extracurricular activities.
- *Organize.* Once you have a list of activities, figure out the headings you want to organize them under. You can start with the headings in the sample and come up with your own if you need to.
- *List the most important information first.* If you think your extracurricular activities are the most impressive part of your résumé, start there. If you have spent most of your time on community service, begin with those experiences. Likewise, within each heading, list the most recent and the most important activities or awards first.
- *Fill in the details.* The more information you give the better. Describe the clubs you participated in and the organizations you worked for if they are not self-explanatory. Describe, with **active verbs**, what you did and accomplished with each activity, use quantities where possible. Include any rewards or recognition you received. Finally, make sure to say which grades (or which summers) you participated in each activity and estimate about how much of a time commitment it was each week.
- *Remember your audience.* Imagine yourself as an admissions officer reading your résumé. Does it explain everything well? Is it easy to read and to-the-point (bullet points are usually better than full sentences)? Does it emphasize your strengths and show a college why they should admit you?
- *Revise, revise, revise.* Once you have a rough draft, ask the College Guide or a teacher to look at it and give suggestions. Make the suggested revisions. Get a second opinion and keep revising until you are confident with the final product.
- *Be consistent and professional.* A sophisticated résumé is consistent in style and formatting. Dates, headings and descriptions should be organized in the same way throughout the document. Do not use 'cool' fonts or colors to 'spice-up' the résumé, your achievements and experiences should speak for themselves.

### ACTIVE VERBS

*Organized*  
*Developed*  
*Worked*  
*Prepared*  
*Lead*  
*Competed*  
*Helped*  
*Taught*  
*Assisted*  
*Supervised*  
*Trained*  
*Qualified*

### HEADINGS

*Education*  
*Work Experience*  
*Community Service*  
*Volunteer Experience*  
*Honors*  
*Awards*  
*Achievements*  
*Athletics*  
*Extracurricular Activities*  
*Skills*  
*Hobbies*  
*Interest*

## Questions to Ask When Creating a Résumé

1. What school-based activities have you participated in (cheerleading, drumline, broadcasting, yearbook, newspaper, faculty or administrative intern)?
2. Have you ever participated in a non-school based activity (e.g. an internship or volunteer position)?
3. Have you held any leadership positions in these organizations (president, treasurer, editor, and columnist)?
4. What were your responsibilities as a member of this group?
5. Have you done any work for which you were **paid** after school, on weekends or during the summer?
6. Have you ever assisted a parent, family member or family friend at their job or business place?
7. What did you do this past summer?
8. Do you play a sport on a regular basis? For a varsity team, for an intra-mural league, or for recreation?
9. Do you have working knowledge of any other language other than English?
10. Do you play any musical instruments?
11. Have you ever been on the honor roll?
12. Have you ever been recognized as student of the month/week?



## College Visits/Interviews

To interview or not to interview-a common dilemma among college applicants. While interviews may not be required they can put an applicant over the edge to an admissions yes, if the interview is favorable. If interviewing, the following tips may be helpful.

- ❖ Schedule the interview yourself with the admissions office. Do not ask a staff member or parent to call for you. You are now a responsible young adult.
- ❖ Arrive at least 15 minutes early. On time is late!
- ❖ Research your school thoroughly before interview. You want to sound knowledgeable and interested.
- ❖ Verify admissions requirements.
- ❖ Discuss your circumstances, assets and concerns with admissions officer.
- ❖ Take a campus tour while you are there and talk with students on campus.
- ❖ Be sure you are dressed appropriately. Your college admissions interview is similar to a job interview.
- ❖ Practice answering questions before the interview and prepare a short list of questions you may have for the interviewer.
- ❖ Be sure to send a thank you note to the interviewer.

Possible interview questions:

- ❖ What are your strengths and weaknesses?
- ❖ Why do you want to attend \_\_\_\_\_ University?
- ❖ What are your favorite courses?
- ❖ What do you do after school and in your free time?
- ❖ What has been your greatest experience in high school?
- ❖ What is your favorite book? Or what was the last book you read for fun?
- ❖ Who is your favorite character?
- ❖ What contributions do you think you will make to this college community?
- ❖ What is your greatest accomplishment?
- ❖ Have you ever faced a challenge it was difficult to overcome-how did you handle it?
- ❖ If you could change one thing about yourself what would it be?
- ❖ Are your grades an accurate reflection of who you are as a student?
- ❖ Have you chosen a major? If so, why have you chosen it?
- ❖ How did you spend your summer?
- ❖ What would you say is your most enjoyable moment?



Possible questions to ask interviewer:

- ❖ How do you assign roommates?
- ❖ How are advisors assigned and how often do they typically meet with students?
- ❖ Are there campus jobs that are not part of the work-study program?
- ❖ Do students lose credits if they participate in study abroad?

Take your time with answers. It is better to be thoughtful than sound scattered. The College Guide has questions for the College Reps that can be helpful.

## Group Interviews for College Admissions or Job

Many times job or college interviews are group interviews. Hiring managers and colleges may do group interviews to save time but it can also help them find employees with standout qualities. Below are some tips on how to handle a group interview.

Group Interviews show a couple things about you:

- Are you a team player or are you just looking for an opportunity to sabotage the other interviewees?
- Are you a leader or are you a follower?
- Can you problem solve with others or are you a part of the problem itself?
- Are you comfortable taking directions from someone else or are you the one who has to constantly be in charge no matter what?
- Can you stand out from other job seekers in the room and differentiate yourself enough without dominating the interview and standing out for all the wrong reasons?

How to Conduct Yourself During Group Interviews

- Group interviews may consist of two to ten people. Feel free to try and create small talk with the other interviewees before the interview starts. This creates a comfortable atmosphere for you and everyone else.
- Be mindful that when answering the question, it is not too lengthy of a response. You want to provide the other interviewees enough time to answer.
- Be sure to add on to the other interviewee's thoughts and ideas. This shows you are actively listening and shows that you can work well with others.
- Be respectful of everyone else by not interrupting the other interviewees.



# Professional Communication and Self-Advocacy

In the beginning of the year, your guidance counselor will call schools and email colleges/universities with you. Towards the end of the year, it is important that you become more comfortable calling and emailing the colleges you have been accepted too and are able to advocate for yourself. Below are some steps on how to navigate the process.

## Phone Call Etiquette

- Introduce yourself by stating your name and the reason you are calling.
  - It is important to be prepared with the necessary information when making a professional phone call
  - Some of the things they will ask for is
    - Your student ID number
    - Your full name
    - The last four digits of your social security number (if you are calling about a financial question)
    - Date of birth
  - Remember the name or extension of any specific person you are trying to get in contact with, that way your call can be easily transferred.
  - Be sure to write down all your questions before you make the phone call to avoid calling multiple times. This can be time consuming and show that you are unprepared.
  - When you are done be sure to get the name of the person you are speaking to and thank them for their help. This will help you keep track of the information you attained in case you need to call this person back or reference them.

## How to Answer Emails

- Sending and replying to emails in college will be one way to communicate with professors and deans of the colleges. Professors will expect you to communicate in a professional tone. Here are some tips to help you address a professor or any other professional in an email.
  - Add a title to the subject line, which is an introduction to the email.
    - The subject line gives your professor an idea of what your email is about-
      - Sending an email with no subject line does not communicate a sense of urgency to your professor/recipient and often will end up in the trash before the email is read.
  - When writing your email, be sure to type it as if it is a letter. This means you should start the email with a formal greeting. Try to steer clear of greetings like “hey” or “hi”.
  - Be sure to address your professor by their last name. An example of how to address the email:
    - Dear Professor Smith,
    - Good Afternoon Professor Smith,
  - Email is not a text message! Avoid the use of slang and informal words in your emails and use proper grammar. By using slang or informal language in your message, it gives the person you are emailing an impression of unprofessionalism.
  - Be sure your email is short and gets to the point. If you find yourself needing to send a long email, try to consider whether it is better to talk to the professor in person.

- When your professor does get back to you with an answer, always be sure to respond with a thank you.
- When closing the email, be sure to sign off with a closing statement and your name.
  - Examples:
    - Best
    - Best regards
    - Sincerely
    - Warmly
    - Thank you

## **Email Example**

**Subject Line:** Syllabus Deadline

**Greeting:** Dear Professor Kilmer,

**Message:** My name is Jessica and I am in section 1 of your Old English course. After looking over the syllabus last night, I noticed that the deadline for the final paper is listed as March 7 on the syllabus, which is a Monday. However, in class, the deadline was noted as being Thursday, March 10. I wanted to verify the correct deadline so that I can appropriately organize my schedule and turn in my assignment on time. Thank you so much for your time.

**Closing Statement & Signature:** Best Regards,  
Jessica





# Financial Aid





# Financial Aid Overview

The following pages are intended to be an introduction to the financial aid process. We have included financial aid terms, myths, information required for the FAFSA.

## Financial Aid Terms

### Award Letter

The document you receive from a college that explains the terms of the financial aid that the college is offering you. The information includes the types and amounts of financial aid offered, what you are expected to do to keep the award and a deadline for accepting the award.

### Cost of Attendance

The total amount of college expenses before financial aid. Cost of attendance includes money spent on tuition and fees, room and board, books and supplies, and living expenses.

### CSS/Financial Aid PROFILE®

A financial aid application used by more than 400 colleges, universities and private scholarship programs to award their financial aid funds. The CollegeBoard offers this service.

### Demonstrated Need

The difference between your expected family contribution (EFC) and the total cost of attendance for a particular college.

### Expected Family Contribution (EFC)

EFC is the amount the government feels a family can afford to contribute to a student's education. States and colleges use this number to help determine your financial aid award, however, colleges may require families to contribute more than the EFC. The EFC is calculated using information you supply about your family's financial circumstances.

### Free Application for Federal Student Aid (FAFSA)

The free application form you submit to apply for federal financial aid. It is required for all students seeking federal student grants, work-study programs and loans. Most colleges require it as well. The FAFSA may also qualify you for state-sponsored financial aid.

### Financial Aid

Money given or loaned to you to help pay for college. Financial aid can come from federal and state governments, colleges, and private and social organizations.

### Grant

Money that does not have to be paid back. Grants are usually awarded based on need. There are two most common federal grant programs are:

1. Pell Grant Program-The largest federal grant program. Students who meet the federal criteria for financial need automatically receive this grant, which does not require repayment. Once a student accepts this offer, the grant is automatically credited to his college account. For the 2019-20 school year, the Pell Grant was worth \$6190.
2. SEOG (Supplemental Education Opportunity Grant)- Awarded to low income students based on availability of funds at the college and does not require repayment.



## Loan

Money you borrow from the government, a bank or another source. Loans need to be paid back, usually over an agreed period of time. You will most likely also have to pay interest on a loan — a fee for borrowing the money. The four most common federal loans are:

1. **Subsidized Loans-** **Subsidized loans** are awarded on the basis of financial need. You will not be charged any interest before you begin repaying the loan because the federal government subsidizes the interest during the time you are in school. Full payment begins about 6 months after graduation or immediately if you withdraw from school.
2. **Unsubsidized Loans-** **Unsubsidized loans** charge interest from the time the money is first disbursed until it is paid in full. The interest is capitalized, meaning that you pay interest on any interest that has already accrued. You can make interest only payments while you are in school to minimize how much interest accrues. Full payment begins about 6 months after graduation or immediately if you withdraw from school.
3. **Perkins Loan-** The **Federal Perkins Loan** Program provides low interest loans to help needy students finance the costs of postsecondary education. Perkins borrowers are eligible for loan cancellation for teacher service at low-income schools and under certain other circumstances specified in the law. Students may defer repayment of the loan while enrolled (at least half-time) at a postsecondary school.
4. **Federal Direct Parent Loan (Plus Loan)-** The Federal Parent PLUS Loan provides financing to parents and guardians with good credit to cover educational expenses. The most a parent can borrow is the cost of attendance, which covers tuition, school supplies, housing, and more **minus all other financial aid awards**. The US Department of Education is the loan provider, not the college.

As of 2019-20SY, the loan has a fixed interest rate of 7.08%. Interest is charged from the date the first payment is made (usually in Aug/Sep). In addition, a 4.236% origination fee is deducted from each disbursement. The loan needs to be repaid beginning 60 days after the spring disbursement, but that can be deferred if the student is in school more than ½ time. In order to apply for a PLUS Loan, you must:

1. Visit the Direct Loan website, [www.studentloans.gov](http://www.studentloans.gov)
2. Click on the Log in bar on the upper right of the screen
3. You must have an FSA ID, which is the same ID you used for the FAFSA. If you need to create an FSA ID, the directions are included in the handbook.
4. Click on the Request Plus Loan on the left hand column
5. Follow the steps to complete the application and credit check. Be sure to select the college that your child is planning to attend in the School Name section.
6. The results from the credit check will be available immediately.
  - a. If the credit is approved, you will be given instructions for completing a PLUS Master Promissory Note (MPN)
  - b. If the credit is denied, you will be given options to not pursue the loan, obtain a credit endorser or appeal the credit decision.

If the loan is denied, the parent may still receive a loan if someone (such as a relative or friend who is able to pass the credit check) agrees to endorse the loan. The endorser promises to repay the loan if the parent fails to do so. The parent may also still receive a loan if he or she can demonstrate extenuating circumstances. For additional information about the PLUS Loan, visit <http://www.direct.ed.gov/parent/html>.

**Merit Aid**

Financial aid given to students based on personal achievements. Most scholarships are considered merit aid, as they are generally awarded for success in school, the arts, or athletics.

**Need-Based Financial Aid**

Financial aid (scholarships, grants, loans and work-study opportunities) given to students because they and their families are not able to pay the full cost of attending a certain college. This is the most common type of financial aid.

**Need-Blind Admission**

A policy of making college admission decisions without looking at applicants' financial circumstances. Colleges that use this policy may not offer enough financial aid to meet a student's full need.

**Net Price**

The full cost of attendance at a college minus the amount of gift aid a student receives. This is the true amount of money a student will pay to attend a college.

**Net Price Calculator**

An online tool that gives you a personalized estimate of what it will cost to attend a specific college. Most colleges are required by law to post a net price calculator on their websites.

**Outside Scholarship**

Also called "private scholarship". A scholarship offered by a private organization — not the government or a college. Outside scholarships are offered by all kinds of groups, individuals, corporations and nonprofit organizations.

**Priority Date**

The date by which your application – whether it is for college admission, student housing or financial aid – must be received to be given the strongest consideration. Since financial aid is often limited, meeting the priority date is important to be eligible to receive funds.

**Reserve Officers' Training Corps (ROTC)**

A program offered by the military and available at some colleges. ROTC offers scholarships to students who agree to serve in the military after they graduate. Some ROTC four-year scholarships cover full tuition and fees. The program combines a military education along with college study leading to a bachelor's degree.

**Residency Requirements**

The amount of time a student has to live in a state before he or she is eligible for in-state tuition prices and state aid.

**Scholarship**

Money that does not have to be paid back. Scholarships may be awarded based on leadership, athletics, need based, merit, private, institutional.

**Student Aid Report (SAR)**

The report sent to your family after you submit the Free Application for Federal Student Aid (FAFSA) that tells you what your expected family contribution (EFC) is.

**Undergraduate**

A college student working toward an associate degree or a bachelor's degree.

**Work-Study**

A program that allows students to take a part-time campus job as part of their financial aid package. To qualify for work study, you must complete the Free Application for Federal Student Aid (FAFSA). Some colleges have their own work-study programs.

## Financial Aid Myths

*"Our family just can't afford college."*

**Reality:** While college costs may be on the rise, billions of dollars of financial aid are available to help families pay tuition bills. Grants, scholarships, student loans and work study can all help defray the cost of college. Plus, most financial aid is based on your family's financial need, meaning the less money you have and make, the more aid you might be eligible for. Remember, college graduates earn more money over the course of their life-time than high-school graduates so college is a good investment.

*"Only straight 'A' students get financial aid!"*

**Reality:** A good academic record can help students qualify for merit-based scholarships. However, most federal financial aid, such as Pell Grants, Federal Work-Study, and subsidized Stafford loans, is awarded based on need and not on merit. Furthermore, many scholarships from outside organizations are awarded based on need or for other qualities. Do not rule out getting a scholarship if you are not a straight-A student. Visit [RIscholarships.com](http://RIscholarships.com) to search through a comprehensive list of local scholarships.

*"We saved for college, so we won't qualify for aid."*

**Reality:** Saving money for college does not mean you will not qualify for aid if you need it. Only a portion of your assets is included in your Expected Family Contribution (EFC). File the FAFSA to find out if you qualify for aid.

*"My grades will suffer if I work during the school year."*

**Reality:** Studies have shown that many students who work part-time while attending school actually perform better academically than students that do not work. Plus, they gain invaluable career experience.

*"We were not eligible for aid when our first child went to college, so we won't be eligible when our second child goes to school."*

**Reality:** Your Expected Family Contribution (EFC) will have to cover the Cost of Attendance (COA) at two schools instead of one now that your second child is attending college. This may mean you are now eligible for financial aid. Plus, your financial situation may have changed. You will never know if you qualify for financial aid unless you apply each year. File the FAFSA to find out.

*"It doesn't matter how much money we make, because our child will fund education herself."*

**Reality:** Most need-based financial aid is based off of both you and your child's income, regardless of whether you plan to pay for education costs as long as your child is considered a dependent. A student cannot legally declare independence simply because their parents will not help fund the cost of their education. Independent students must meet certain criteria.

*"We make too much money to qualify for aid."*

**Reality:** Many factors are considered when assessing whether a family qualifies for financial aid. Although income is one factor, there is no cutoff. Other factors such as assets, parent age and family-size also determine EFC. Fill out the FAFSA to find out if you qualify.

*"The FAFSA form is too hard to fill out!"*

**Reality:** Applying online makes filling out the FAFSA easier. The web application provides detailed step-by-step instructions on how to complete the form. Plus, you can access a customer service rep through online chat if you have any questions. Free assistance is also available through the College Planning Center of Rhode Island. Make an appointment with an experienced College Planning Center counselor today to get help.

*"There is no benefit to filing the FAFSA application electronically."*

**Reality:** Filing your FAFSA through the web has a lot of advantages. It is faster, there is immediate proof of submission and the web application can catch important errors. Plus, you may receive your Student Aid Report (SAR) quicker if you file online. All families are encouraged to file the FAFSA online.

*"Private schools are too expensive for our family!"*

**Reality:** While this is not true for ALL private schools, many private schools often offer more financial aid to attract students from all income levels. Recently, some of the nation's most elite colleges have launched financial aid programs that waive tuition, fees and in some cases, room and board, for families under certain income levels. Cost should not be the only factor you consider when developing a college list. Finding a school that meets career, academic and personal needs is also important. Just make sure to apply to at least one reasonably affordable school that you will be happy at and think you will be accepted to in case the financial aid offered at other schools does not meet your needs.

\*information compiled from Rhode Island Student Loan Authority

## 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 into the FAFSA. Your FSA ID confirms your identity when you access your FAFSA and sign Federal Student Aid documents. You can create your FSA ID when you log on to [fafsa.gov](http://fafsa.gov). If you are having trouble logging in check if parent/sibling/guardian already created an ID.

**Step #1** - Log on to the FAFSA at [www.fafsa.gov](http://www.fafsa.gov). After you enter and confirm your basic information (First Name, Last Name, SS# and DOB), there is a link that says create your 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. **Be sure to write these down and take a picture to email to yourself!**

**Step #4** - Review your information, and read and accept the terms and conditions.

**Step #5** - 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.

**Step #6** - You will need to do the entire process again for your parent/guardian, as you and one of your parents/guardians must sign the FAFSA for it to be considered complete.

You and your parent/guardian can use your FSA ID to sign a FAFSA right away. Once the Social Security Administration verifies your information in one to three days, you will be able to use your FSA ID to access the FAFSA. For help, visit [StudentAid.gov](http://StudentAid.gov).

## What do you need to complete the FAFSA?

**In order to complete the FAFSA, you will need ALL of the following information that applies to you and your family:**

1. Social Security Number for you as the student
2. Social Security Number for both parents/guardians.
3. Permanent Resident card (if the student is not a U.S. citizen)
4. Driver's license number (if any) for you as the student.
5. The date you parents were married/separated or divorced.
6. The date of birth for both parents, so that you can register one parent for a PIN.
7. An email address. If you do not have an email address, you need to create one and be sure that it works.
8. W-2 Forms and other records of money earned in 2019 **for you and your parent(s)/guardian.**
9. Your 2019 federal income tax return IF you are filing a tax return.
10. Your parent's 2019 federal income tax return.

### Steps to Complete the FAFSA

1. One you have all of the above information that applies to you, you are ready to complete the FAFSA. It does not cost anything to complete the FAFSA and the options below will not charge you any money to help you complete the FAFSA. You can:
  - a. Complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) with a parent.
  - b. Bring it to school and make an appointment with your guidance counselor.
  - c. Bring it to the College Planning Center in the Warwick Mall. You will need to make an appointment if you want the College Planning Center to assist you with your FAFSA.
2. **You MUST HAVE ALL of the information that applies to you. WE CANNOT HELP YOU WITH YOUR FAFSA IF YOU DO NOT HAVE EVERYTHING YOU NEED!!**
3. Do not forget about the CSS Profile. It is **YOUR** responsibility to know what colleges require the CSS Profile and what that deadline is for the college. You need all of the information listed above to complete the CSS Profile plus much more! The CSS Profile has to be done online and costs money to complete if you do not qualify for a fee waiver, which is determined by CollegeBoard and is based on your family's income and if they own property.

# Materials







## ATTENTION SENIORS!!

You will have a one-on-one meeting with your guidance counselor during the month of September/October. The goal for that meeting is to assist you in identifying post-secondary options. If you plan on attending a four-year college, you will need to follow the steps below:

For your **2<sup>nd</sup>** Meeting, no later than November 1<sup>st</sup>, you will need to bring:

1. A finalized list of schools (**MUST** include RIC and URI) in which you plan to apply. The reason we have you apply to those state schools is because they accept the most students from Alvarez and give excellent financial aid.
2. Your Honors/Awards/Community Service Activity Sheet (Rough Draft).
3. Your essay (Rough Draft). It needs to be typed and edited by an English teacher. You need to bring a printed copy to the meeting.
4. To decide what two adults will be writing your letters of recommendations. You just need to ask them if they will write you a recommendation. You do not need the recommendation for the meeting.
5. Your completed senior questionnaire.
6. Send SAT scores.

For your **3<sup>rd</sup>** Meeting, no later than November 15<sup>th</sup>, you will need:

1. Complete the Common Application, except for the activities and essay section. Also, complete the college supplement sections, except for any essays. Leave anything you do not understand blank, but use your college guide to help you. All of the information you need is there.
2. Complete your FSA ID **for you and your parent**. Bring your number with you to the meeting. Use the directions in your handbook.
3. Finalized copy of your essay. The essay question you are answering needs to be typed at the top.
4. Finalized copy of your Honors/Awards/Community Service Sheet.

For your **Final** Meeting, no later than December 1<sup>st</sup>, when you apply to colleges, you will need:

1. To have completed the Common Application. Use the directions in your post-secondary guide to complete the Common Application online. Guidance will submit with you after your entire application has been checked.
2. Have your essay, any supplements and your honors/awards/community service sheet on your google drive.
3. If you need to pay for any of your applications, a check/money orders for each application.

**Guidance will NOT schedule a meeting with you until you have completed the appropriate items for that meeting. It would be a waste of our time and yours!**

# Senior Self-Descriptive Questionnaire

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

Telephone Number: \_\_\_\_\_

To: Seniors  
From: Ms. R, Ms. Rodriguez and Mr. Tedeschi  
Re: Self-Description Form

Most likely, we will be writing you a college recommendation in the next month or two. A college recommendation is a personal and academic recommendation that is an extremely important part of your application. Please complete this form in as much detail as possible. Including anything you think a college should know about you. Do not be afraid to brag about your experiences!

For example: “Melanie Senior came to high school from the Dominican Republic, just learned English two years ago, supports her sick mother on her paycheck from Dunkin Donuts, plays the guitar in the Guitar Ensemble, and has wanted all her life to run a funeral parlor.”

All this information is to Melanie’s advantage when her counselor can:

1. explain her SAT scores in light of her language barrier
2. mention her dedication to job and to family responsibilities
3. discuss her musical abilities and
4. talk about her sense of purpose

**Thinking seriously about these questions and writing complete and thoughtful answers will help your counselor write a better recommendation for you, which will help you get into college! The more information we have, the better the recommendation will be! Feel free to use additional sheets of paper but be sure to write neat, we need to be able to read what you write!**

1. List questions which you feel I can help you with this year as we work together on your after high school plans:

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**Part I. Background Information**

A. Family/Household Data – (including unusual changes in family – for example: divorce, death, remarriage).

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Age of student when it occurred: \_\_\_\_\_

1. How many members are there in your family including yourself? \_\_\_\_\_

2. Fill in spaces below according to the information requested.

Siblings:

	<b>First name</b>	<b>Age</b>	<b>Relationship</b>	<b>Name of School</b>
a.	_____	_____	_____	_____
b.	_____	_____	_____	_____
c.	_____	_____	_____	_____
d.	_____	_____	_____	_____
e.	_____	_____	_____	_____

3. Parent/Guardian Education – (school, college, degree(s), country [if outside if US]):

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4. Citizenship (this is needed for college and financial aid and will not be shared with anyone else) Please circle: US Citizen    Permanent Resident    No Status    Not Sure

5. If you were not born in the US, where were you born and when did you arrive in the US?

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6. Please list the colleges that you plan on applying in your order of preference:

1. \_\_\_\_\_ 4. \_\_\_\_\_  
2. \_\_\_\_\_ 5. \_\_\_\_\_  
3. \_\_\_\_\_ 6. \_\_\_\_\_

7. Possible college major: \_\_\_\_\_  
Possible career choice: \_\_\_\_\_

Were you ever in ELL? \_\_\_\_\_

If so, what year did you exit out of ELL? \_\_\_\_\_

## Part II: Extra-Curricular Activities

- A. What is the most meaningful activity you have done in your life? Why?

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- B. What is your favorite class? Why?

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- C. If you know your college major/future career, what made you choose?

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## Part III: Summer Experiences

Describe briefly how you spent the last three summers. (Travel, work, camp, etc.)

Summer after 9<sup>th</sup> grade: \_\_\_\_\_

Summer after 10<sup>th</sup> grade: \_\_\_\_\_

Summer after 11<sup>th</sup> grade: \_\_\_\_\_

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## Part IV: About Yourself

1. Sense of values (List and explain things that are important to you, ex: Family, School, etc.):

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2. What special talents or areas of interest do you have? ex: Bilingual, Reading, etc.)

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**Rate yourself against your classmates in the factors listed below:**

Below Average	Average	Good Above Average	Excellent (Next 10%)	Outstanding (Top 5%)	
					Academic Motivation
					Academic Creativity
					Academic Self-Discipline
					Academic Growth Potential
					Leadership
					Self-confidence
					Sense of Humor
					Concern for Others
					Emotional Maturity
					Personal Initiative
					Reaction to Setbacks

1. What are the first words that come to mind to describe yourself:

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2. If there was one thing you could change about your high school experience, what would it be and why?

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3. If your counselor were to meet 1,000 seniors, how would he/she remember you?

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## Common Application Honors/Activity Sheet

The purpose of this sheet is to help you organize your high school activities. You can use any format that you like, however most college are going to ask for the same information. The samples provided are just to give you an idea of how your activities should be organized. Just a few reminders:

1. Have your most recent information at the top.
2. Check for spelling and grammar and use complete sentences.
3. Remember everything you have done over the past four years and everything that you are currently doing. Include any leadership roles that you may have taken in your activities and any special conferences, workshops, etc. that you have attended.
4. Be neat! Be sure to use the same font, alignment and size for the entire document. Also have a space between the category (Community Service, Work Experience, etc.) and the chart. The categories and titles of the chart should be in bold.
5. This **MUST** be submitted to your counselor to assist him in writing a complete and accurate recommendation.

### Honors and Awards

Award	Year
Honor Roll-1 <sup>st</sup> Quarter	9, 10, 11, 12
Honor Roll-3 <sup>rd</sup> Quarter	9, 10, 11, 12
Perfect Attendance	9, 10, 11, 12
Student of the Month-Algebra I	9, 10, 11, 12

### School and Community Activities

Activity	Year	Description
St. Pius Church	9, 10, 11, 12	I attend church weekly.
Mount Pleasant Varsity Baseball	9, 10, 11, 12	I was a member of the varsity baseball team. I played P and LF.
Yoga	9, 10, 11, 12	I participated in an after school program that taught me how to do Yoga.

### Community Service

Agency	Year	Total Hours	Description
Special Olympics	9, 10, 11, 12	20	Helped set up the events and assisted the athletes during the events.
School Food Drive	10, 12	20	Helped the school raise money and collect food for needy families.

### Work Experience

Location	Year	Hours	Description
Taco Bell	11,12	20 hours per week	I help prepare the food and assist the customers.
Burger King	9,10	15 hours per week	I worked as a cashier and cleaned the dining room.

## Cost of Attending Worksheet

Colleges	College #1	College #2	College #3	College #4	College #5
<b>Type of Financial Aid</b>					
Total Cost of Attending					
Federal Subsidized Stafford Loan					
Federal Unsubsidized Stafford Loan					
Grants and Scholarships					
Total					
<b>Difference of (Out of Pocket)</b>					
Total Loans					
<b>Total Cost for 2020-2021 Year</b>					
Work Study					

**Grants and Scholarships-** Grants and scholarships are the most desirable types of funding you can receive to pay for your college education, since they don't need to be repaid. Most grants are given by the federal government, the state of RI and/or the accepting college.

**Subsidized Loans- Subsidized loans** are awarded on the basis of financial need. You won't be charged any interest before you begin repaying the loan because the federal government subsidizes the interest during the time you are in school. Payment usually begins within 6 months of graduation or immediately if you withdraw from school. Full payment usually begins within 6 months of graduation or immediately if you withdraw from school.

**Unsubsidized Loans- Unsubsidized loans** charge interest from the time the money is first disbursed until it is paid in full. The interest is capitalized, meaning that you pay interest on any interest that has already accrued. You can make interest only payments while you are in school to minimize how much interest accrues. Full payment usually begins within 6 months of graduation or immediately if you withdraw from school.

**Parent Plus Loan-** The Federal **Parent PLUS Loan** provide affordable financing to parents and guardians with good credit to cover educational expenses. PLUS Loan funds can be used for tuition, school supplies, housing, and more. In order to qualify, the parent borrower must not have an adverse credit history (a credit check will be done). If the parent does not pass the credit check, the parent may still receive a loan if someone (such as a relative or friend who is able to pass the credit check) agrees to endorse the loan. The endorser promises to repay the loan if the parent fails to do so. The parent may also still receive a loan if he or she can demonstrate extenuating circumstances.

**Work Study-** The FWS Program provides funds for part-time employment to help needy students to finance the costs of postsecondary education. Hourly wages must not be less than the federal minimum wage. Students may be employed by: the institution itself; a federal, state, or local public agency; a private nonprofit organization; or a private for-profit organization. Work study payment is given directly to the student and that money does not have to be used to cover the cost of tuition, therefore when calculating the cost of attendance, do not include any work study monies.