



## TESTING & GRADES

**PSAT:** The **PSAT** is offered to students in October of the junior year. Many schools also offer the test to sophomores and freshmen. The test is similar to the **SAT**, but scores are for preparation and guidance only and should never be reported to colleges. The **PSAT** models the **SAT**, but does not include a student-produced essay.

When students receive their scores, the original test booklet is returned along with a score report showing their answers and the correct answers. The score report also suggests areas where the student needs to improve and offers study tips. Students can also access on-line assistance through My College Quickstart at [www.collegeboard.com/quickstart](http://www.collegeboard.com/quickstart). Students should use these tools in preparing for the **SAT**.

The full name of the PSAT is PSAT/NMSQT, which stands for **National Merit Scholarship Qualifying Test**. PSAT scores from the junior year are reported to the Nation Merit Scholarship Corporation for use in determining winners of National Merit recognition and scholarships. Of the nearly 1.5 million students taking the test, those with the top 50,000 scores are selected for further review, including a review of their SAT scores. Students can be named “commended scholars,” “semi-finalists,” “finalists” and “winners.” Information about the program can be found at [www.nationalmerit.org](http://www.nationalmerit.org).

Starting in October 2015, high schools will be able to choose whether to offer the PSAT to sophomores in either the fall or the spring. In addition, a PSAT 8/9 will be available and offered in some high schools.

**SAT:** The **SAT reasoning test** has three sections -- Critical Reading, Math and Writing -- each of which is graded on a 200-800 point scale. The Writing section includes a student-produced essay graded on a 1-6 point scale. The **SAT** is administered 7 times per academic year. Most students will take their first SAT in the spring of the junior year, but the test may also be taken in the senior year. The SAT may be taken multiple times. Information on the SAT, as well as practice tests and other preparation tools, can be found at [www.collegeboard.com](http://www.collegeboard.com) and other test preparation sites.

### **Redesigned SAT Test and Timeline**

In 2014, the College Board announced that the SAT would be redesigned and a new test introduced in March 2016. The new test will differ from the current one in terms of both content and context.

The redesigned SAT will consist of sections on **Evidence-Based Reading and Writing** and **Math**. Together, these tests will take 3 hours and each will be scored on a 200-800 point scale. An optional 50-minute **essay** will be given at the conclusion of the 3-hour test for those who choose to take it.

Colleges will decide individually whether or not to require the essay.

The timeline is as follows:

December 2015	Final administration of “old” SAT
March 2016	First administration of the redesigned SAT

Up-to-date information is available at [www.deliveringopportunity.org](http://www.deliveringopportunity.org)

**SAT Score Choice:** Students are able to select which scores are sent to colleges by test date (i.e., 3/14 but not 10/14). Colleges do, however, have the option of requiring applicants to submit **all** of their SAT scores and students must follow the instructions of the colleges to which they apply.

**Subject Tests:** These tests are hour-long subject tests offered in 20 subjects. Students can take up to three tests on each test date, and are encouraged to take **Subject Tests** immediately following the appropriate courses. As with the SAT, students are able to send colleges individual scores. Subject Tests are offered 6 times per academic year. Information on the Subject Tests, as well as a test date calendar, can be found at [www.collegeboard.com](http://www.collegeboard.com), [www.review.com](http://www.review.com) and [www.kaplan.com](http://www.kaplan.com)

- Many colleges do not require any Subject Tests, but colleges can require up to three.
- Students must register for the SAT and Subject Tests, either on the registration form provided in the booklet or online at [www.collegeboard.com](http://www.collegeboard.com)
- Students for whom English is a second language often take the Subject Test in their native languages (if offered).

Subject Tests include: Biology/EM, Chemistry, Chinese with Listening, French, French w/ Listening, German, German w/ Listening, Italian, Japanese w/ Listening, Korean w/ Listening, Latin, Literature, Math Levels 1 and 2, Modern Hebrew, Physics, Spanish, Spanish with Listening, US History, World History

**Subject Test Score Choice:** Students are able to select the Subject Test scores that they submit to colleges.

**ACT:** The American College Testing assessment is a curriculum-based test that includes four sections: English, Math, Reading, and Science Reasoning. Each section is scored 1-36 and students receive a single composite score of 1-36, representing the average of the four individual scores. There is an optional

writing section of the ACT. The test is administered up to 4 times per year, depending on the test center location. Additional information, including practice questions and registration forms, can be found at [www.act.org](http://www.act.org) , [www.review.com](http://www.review.com) and [www.kaplan.com](http://www.kaplan.com).

**Super Scores:** Some colleges and universities create what have come to be known as “super scores,” where a composite of the highest test score in each section, regardless of date, is created. Many colleges, even those with policies of super scoring SAT and/or ACT scores, do not publish those policies.

**Test Optional/Test Flexible:** An increasing number of colleges are electing to change to either test optional or test flexible policies. Colleges provide details of their individual policies in the testing section of their websites and a list test optional and test flexible institutions is available at [www.fairtest.org](http://www.fairtest.org).

**TOEFL:** The Test of English as a Foreign Language is administered by the Education Testing Service (ETS) and is recommended for students with five years or less of English language usage. Colleges may use the TOEFL score as a replacement for the SAT Critical Reading score and colleges generally list TOEFL minimums on their international admissions websites. Registration information can be found at [www.toefl.org](http://www.toefl.org).

**Learning Differences:** Learning differences (sometimes called learning disabilities) include a broad spectrum of conditions that complicate a student’s ability to learn in a traditional setting. Accommodations, such as extended-time testing, verbal instructions, and other support services can be made available in school based on the results of a student’s evaluation. The Americans with Disabilities Act requires colleges and universities to make reasonable accommodations for students with documented learning differences. More information can be found at [www.ada.gov](http://www.ada.gov).

**SSD:** Services for Students with Disabilities (SSD) allows for special administrations of the ACT, SAT and Subject Tests, with accommodations ranging from large-block answer sheets to extended-time testing. In order for a student to use SSD, the school must confirm that the student has a valid Individual Educational Plan (IEP) or psycho-educational work-up on file.

**AP courses: Advanced Placement** courses are offered in many high schools. The courses are taught using a standardized curriculum and culminate in a standardized exam that is administered each May. Based on their scores on the exam, students may qualify for college credit or advanced standing. AP courses are indicated as such on the student’s transcript.

AP Courses that high schools may offer include: Art History, Biology, Calculus AB, Calculus BC, Chinese Language and Culture, Computer Science A, English Language, English Literature, Environmental Science, European History, French Language, Comparative Government and Politics, US Government and Politics,

Human Geography, Italian Language and Culture, Japanese Language and Culture, Latin: Virgil, Macroeconomics, Microeconomics, Music Theory, Physics B, Physics C, Psychology, Spanish Language, Spanish Literature, Statistics, Studio Art, US History and World History.

The College Board is in the process of redesigning the curricula and corresponding exams for a number of AP subjects. Redesigned courses have already been introduced in AP Biology, AP Spanish Literature and Culture, AP Latin, AP US History, AP European History and AP Chemistry.

**Honors courses:** Some high schools offer honors courses with advanced content as a complement or alternative to AP courses. Honors courses should be specified as such on the transcript.

**Grading Scale:** High schools, colleges and universities use a point system to measure student grades. In many cases, the scale goes from 0.0 (F) to 4.0 (A).

A	93-100	4.0	C+	77-79	2.3
A-	90-92	3.7	C	73-76	2.0
B+	87-89	3.3	C-	70-72	1.7
B	83-86	3.0	D	65-69	1.0
B-	80-82	2.7	F	below 65	0.0

The grading system used by a high school should be explained in the high school profile. In some cases, a **weighted** average is used, meaning that students receive a **GPA** adjustment for the work they do in honors or AP courses. For example, if the high school uses a one-step adjustment, a student who gets an A- in AP English would have the grade computed in the GPA as a 4.0 rather than as a 3.7, even though the A- appears on the transcript.

**GPA:** A student's **grade point average (GPA)** is determined at the end of the junior year by averaging the grades received in all of the student's academic courses for the three previous years. Colleges may choose to recalculate GPAs based on their own formulas.

**CEEB Code (school code):** A six-digit code assigned to each school by ETS (Educational Testing Services) that must be included on all applications and all standardized testing forms.

**ESL:** English as a Second Language (also known as English Language Learning/ELL)

**GED:** Students who have not graduated from high school who plan to attend college can earn a General Educational Development diploma (GED). Information about how to earn a GED in New York State can be found at [www.acces.nysed.gov/ged](http://www.acces.nysed.gov/ged).

## THE COLLEGE SEARCH

There are many resources available for students during the college search. These resources are also very helpful for counselors to use while working with students. Some of these resources are:

- The Public Library
- [www.nacacnet.org](http://www.nacacnet.org) (National Association for College Admission Counseling)
- [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator) (National Center for Education Statistics)
- [www.collegeboard.com](http://www.collegeboard.com)
- [www.wiredscholar.com](http://www.wiredscholar.com)
- [www.xap.com](http://www.xap.com)

In addition to the excellent guides published by The College Board, The Princeton Review, Kaplan, and others, a well-stocked bookshelf might include:

- *Fiske Guide to the Colleges* (also available as iPad app)
- *Colleges That Change Lives*, by Loren Pope
- *The Gatekeepers* by Jacques Steinberg
- *The Launching Years* by Laura Kastner and Jennifer Fugett Wyatt
- The College Board's *College Visits and College Interviews*
- *The New Rules of College Admissions: Ten Former Admissions Officers Reveal What It Takes to Get into College Today* edited by Stephen Kramer and Michael London
- *I'm Going to College and You're Not!*, edited by Jennifer Delahunty
- *Where You Go Is Not Who You'll Be* by Frank Bruni

**Community Based Organizations (CBOs):** Organizations that provide, among other services, college and career counseling. Counselors at CBOs offer important support for students who need more guidance than they can receive from within their high schools.

- Churches, Synagogues and Mosques
- Boys' and Girls' Clubs
- Community centers
- College Bound, Inc.

## CHARACTERISTICS OF COLLEGES & UNIVERSITIES

**Public Institutions:** Public universities are run primarily through the use of state and federal funds that are supplemented by tuition, fees, donations and endowments. In general, public institutions are less expensive than private institutions, but tuition is paid at two levels:

**State Residents** (students who can prove that they live in a particular state) pay a lower tuition because it is assumed that their families' taxes support the institution.

**Out-of-State students** (who reside in other states or internationally) pay a higher tuition. International students studying on F-1 visas are generally considered to be out-of-state students

**Undocumented Students:** Students in California, Colorado, Connecticut, Illinois, Kansas, Maryland, Minnesota, Nebraska, New Jersey, New Mexico, New York, Oklahoma, Oregon, Texas, Utah and Washington can qualify to pay in-state tuition, provided that they meet state-specified criteria.

**Private Institutions:** These colleges and universities are run primarily through the use of tuition, donations, and endowments.

**HBCUs (Historically Black Colleges and Universities):** A group of colleges and universities that were founded to allow college attendance for African American students before integration provided access to all institutions. These institutions admit students regardless of race, but enrollment remains largely African American.

- [www.hbcu-central.com](http://www.hbcu-central.com)
- [www.hbcunetwork.com](http://www.hbcunetwork.com)
- [www.univsource.com](http://www.univsource.com)

**HSIs (Hispanic Serving Institutions):** A group of colleges and universities where the overall enrollment is at least 25% Hispanic. Information can be found at [www.hacu.net](http://www.hacu.net), the Hispanic Association of Colleges and Universities' website.

**Men's and Women's Colleges:** The majority of colleges and universities in the United States are coeducational, but there are institutions where men and women study separately. In most cases, the institutions have relationships with other colleges and universities in their area that provide for both academic and social exchange.

- Women's College Coalition (WCC) [www.womenscolleges.org](http://www.womenscolleges.org)
- Men's Colleges [www.univsource.com](http://www.univsource.com)

**Religious Institutions:** While many colleges and universities will provide opportunities for students to practice a variety of religions, some are specific to

one. Information about religious institutions can be found at the following websites:

- Christian Colleges [www.christiancolleges.com](http://www.christiancolleges.com)
- Council for Christian Colleges and Universities [www.cccu.org](http://www.cccu.org)
- Catholic Colleges Admissions Association [www.catholiccollegesonline.org](http://www.catholiccollegesonline.org)
- Hillel [www.hillel.org](http://www.hillel.org)

### **Athletics**

Most high school athletes include their experiences on the application as evidence of athleticism, commitment and leadership. Students who plan to participate in college athletics should register with the National Collegiate Athletic Association (NCAA) at [www.ncaa.org](http://www.ncaa.org).

College sports are separated into three “divisions” known as Division I, II and III. Students should remember that only Division I institutions can offer athletic scholarship awards.

**Diversity on Campus:** This is the mix that results when students come from varying ethnic, religious, geographic, and economic backgrounds. Diversity also includes sexual orientation, political philosophy and national origin. Colleges and universities list existing student groups on campus in their publications and on their websites. In addition, the following list is a sampling of websites providing information about student groups on campuses across the country:

Gay, Lesbian, Bi-Sexual and Transgender:

- [www.campusclimateindex.com](http://www.campusclimateindex.com)
- [www.campuspride.org](http://www.campuspride.org)

Hispanic Association of Colleges and Universities

- [www.hacu.net](http://www.hacu.net)

Fellowship of Catholic Students

- [www.focusonline.org](http://www.focusonline.org)

Jewish Student Organizations

- [www.hillel.org](http://www.hillel.org)

National Black Student Union

- [www.nbsu.org](http://www.nbsu.org)

Young Democrats

- [www.yda.org](http://www.yda.org)

Young Republicans

- [www.youngrepublicans.com](http://www.youngrepublicans.com)

Fraternities and Sororities

- [www.greekpages.com](http://www.greekpages.com)

**Regions of the U.S.:** The United States is divided into regions. States may appear in more than one region.

**Metropolitan Tri-State:** New York, New Jersey and Connecticut  
**New England:** Vermont, Maine, New Hampshire, Massachusetts, Rhode Island and Connecticut  
**Mid-Atlantic Region:** New York, New Jersey, Pennsylvania, Delaware, Maryland and Washington, DC  
**Mid-Western Region:** Ohio, Michigan, Missouri, Illinois, Indiana, Oklahoma and Wisconsin  
**Southern Region:** Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia and Texas  
**Northwestern States:** Idaho, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, North Dakota, South Dakota, Washington and Wyoming  
**Pacific Northwest:** Alaska, Idaho, Oregon, and Washington  
**Mountain States:** Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah and Wyoming.  
**Western States:** Hawaii, California, Oregon and Washington

## APPLICATIONS

**Applications:** Each college and university will require that students submit an application to be considered for admission. Applications are available from the office of admission and online.

**Application Fees:** Each application requires an application fee, with these fees ranging from \$25-\$100. Most colleges will provide **fee waivers** to students who have a demonstrated financial need. Students can request fee waivers themselves or counselors can request them by contacting the college or university office of admission.

**Transcript:** The student's high school **transcript** is the official record of a student's coursework and grades from the four years of high school. The transcript is the document colleges use to evaluate an applicant's academic preparation and ability.

**Profile:** The **high school profile** is prepared by the high school and should accompany each student's transcript when it is sent to a college or university. The profile should describe both the school as a whole and the particular graduating class. The profile may also include a **grade grid**, or other reporting tool, with information about the current graduating class's performance over the first six semesters of high school.

**Personal statement/essay:** Many colleges and universities require a personal statement as part of their applications. Students should take particular care with the essay, as it is an opportunity to showcase their writing ability. If a question is provided, students should make sure that their essay answers the question

completely. If no question is provided, students can use a brief biographical essay, or may use the essay questions on the Common Application as a guide. Students may want to supplement their essay by including a graded paper from an English or History/Social Studies class.

In addition to a personal statement, many colleges will also ask students to answer a question now being referred to as “The ‘Why Here?’ Question.” These types of questions require not only that the student explain his or her possible course of study, but also to detail why the student and his or her plans fit well with the particular college. While the description of the student can be used for various applications, research is required to make the “why here?” part of the answer specific to each college.

**Letters of Recommendation/Support:** Colleges and universities may require up to three letters of support for each applicant. Many colleges and universities provide checklists as part of the application as well as including space for written comments. Usually, if three letters are requested, two will be from teachers and one will be from a counselor. Teacher and counselor recommendations are best if they are confidential, and students should be encouraged to waive their right to see the letters in the FERPA section of the application and/or on the **secondary school report (SSR)**. A universally accepted secondary school report can be found at [www.nacacnet.org](http://www.nacacnet.org).

**Additional Letters of Recommendation:** Students who are involved in activities outside of school may want an additional letter written on their behalf by their coach, supervisor or instructor. To be most useful, these letters should be sent by the writer to either the college counselor or directly to the admissions office so that confidentiality can be maintained. An outside letter can also be included in the Common Application.

**Common Application:** The Common Application is created each year for use by applicants to over 600 member colleges, in the United States and abroad. Students are able to complete a single application and electronically submit copies to participating colleges and universities. Many of the institutions will, however, require that supplemental items be submitted before the Common Application is considered to be complete. More information about the Common Application is available at [www.commonapp.org](http://www.commonapp.org).

Currently, students filing through the Common Application provide a response (up to 650 words) to one of the following writing prompts:

- Some students have a background or story that is so central to their identity that they believe their application would be incomplete without it. If this sounds like you, then please share your story.
- The lessons we take from failure can be fundamental to later success. Recount an incident or time when you experienced failure. How did it affect you and what did you learn from the experience?

- Reflect on a time when you challenged a belief or idea. What prompted you to act? Would you make the same decision again?
- Describe a problem you've solved or a problem you would 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.
- Discuss an accomplishment or event, formal or informal that marked your transition from childhood to adulthood within your culture, community, or family.

**Campus Visit:** Campus visits are recommended when they are geographically and financially feasible for the student. Colleges and universities expect that students living a reasonable distance from campus will make an effort to visit. If visiting the campus overly burdensome, the student or counselor should contact the admission office directly to explain the situation. Visits should always be arranged through the admission office, and can be coordinated with the following:

- **Interview:** A one-on-one opportunity to speak with an admission counselor on campus. Some colleges and universities will offer **alumni interviews** to students who live too far from campus to visit so that students can meet locally with alumni representatives.
- **Group Session:** If students plan to visit campus and no interviews are available, they can arrange to participate in a group session where they will hear about the college and have an opportunity to ask questions.
- **Tour:** A guided tour of the campus is an important part of the college visit.

**Demonstrated Interest:** Because colleges and universities are concerned about their applicant yield, many pay close attention to an applicant's level of interest, or how interested a student appears to be in the particular college or university. In addition to campus visits, students can use the following to express their interest:

- **E-Mail:** Students can ask questions or make comments by sending e-mail to the office of admission.
- **Thank You Notes:** Students who visit a college campus should take the time to write or e-mail a few words of thanks to the admission counselor with whom they met.
- **Regional Events:** Students can attend the information sessions and receptions that many colleges and universities hold in different regions to learn about the college and meet representatives from the admissions office.

**Opportunity Programs:** There are many opportunity programs that have been designed to encourage educationally and economically underserved students to attend college. The programs also provide support services for students after they enroll. Information can be found on individual college websites. Programs vary by state and information can generally be found on each state's education department website.

## **DECISION PLANS & DECISIONS**

**Regular Admission:** Under this plan, students usually apply between January 1 and March 15 of the senior year. Once a student's application has been reviewed, the college or university issues a decision. Most students will be either **admitted** or **denied**, meaning they are either offered a place in the freshman class or not. Students will generally receive their decision letters by April 15.

Students who are not admitted, but who meet the college or university's criteria for admission, may be offered a place on the **wait list**. Students on the wait list may be offered admission if places in the class remain available once the May 1 reply date has passed.

**Early Decision:** Under this plan, a student applies to a single college or university and makes a commitment to attend if admitted. In this case, students apply by an early deadline (usually November 1) and are notified of the decision by mid-December. If admitted, the student **must** enroll in that college or university and cancel all other pending applications. Early Decision is considered a **binding** agreement. Early decision is an option at many colleges.

Under most early decision plans, students can be admitted, denied or **deferred**. An applicant who is deferred will be placed among the regular admission pool of applicants and notified in mid-April. A deferred application is no longer binding.

Colleges and universities prepare a financial aid package for each aid-seeking student who is admitted under early decision. The package is the same as what the student would be offered in the regular pool, so students are not penalized financially for applying early. They do, however, lose the opportunity to compare financial aid offers. If the offer of financial aid from the institution where the student is insufficient, the student can be released from the early decision commitment, but also forfeits admission to the university.

**Early Action:** This plan is similar to early decision, but is **non-binding**, meaning that although students receive their decisions early they remain eligible to apply to other colleges and do not have to make a commitment until May 1. Early action is available at a growing number of colleges.

**Restricted Early Action:** This plan is a hybrid of the Early Decision and Early Action plans. While the decision from the college is non-binding, students who

apply to college under a Restricted Early Action are limited in terms of other applications that they may file simultaneously. Restricted Early Action policies vary greatly, so it is important to read them carefully.

**Rolling Admission:** Under this plan, the admission office notifies applicants as their applications are processed rather than waiting for a general spring mailing.

**Open Admission:** This policy for admission requires only that a student have graduated from high school or received an equivalency diploma (GED).

**Special Admissions Categories:** Colleges and universities will sometimes admit students using special criteria to fill specific needs on campus. These special categories include, but are not limited to:

- Legacy: children, grandchildren or siblings of alumni or current students
- Athletics: students who will participate in varsity athletics
- Talent: students who have a talent (i.e., music, theatre, etc.)

**Universal Reply Date:** Colleges and universities that are members of NACAC and have deadlines use May 1 as their reply deadline for accepting offers of admission and requests to stay on the wait list. No college or university belonging to NACAC can require a non-refundable deposit before May 1.

**Deposits:** The money required by a college or university to hold a student's place the entering class. There are several types of deposits:

- Non-refundable: Can be required only on May 1 or later.
- Refundable: Can be required at any time.
- Housing: Can be required at any time, but must be refundable until May 1.

**Yield:** The percentage of students offered admission by a specific college or university that ultimately enrolls there. Colleges will offer admission to students on the **wait list** when their **yield** is lower than expected.

## FINANCING A COLLEGE EDUCATION

The cost of attending college varies greatly, and students should explore both public and private institutions as they look at college costs.

The Federal Student Financial Aid homepage offers extensive information about the types of financial aid that are available for students. The information is available in both English and Spanish.

- [www.studentaid.ed.gov](http://www.studentaid.ed.gov)
- [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**FAFSA:** Every student who applies for federal financial aid must complete the **Free Application for Federal Student Aid**. The form is available online at

[www.studentaid.ed.gov](http://www.studentaid.ed.gov) and [www.fafsa.ed.gov](http://www.fafsa.ed.gov). For members of the Class of 2016, the forms can be filed no earlier than January 1 of the student's senior year, but should be filed immediately thereafter. In a change from previous years that will become effective for the 2017-2018 academic year, students and families will be able to use prior prior year (PPY) income tax information when filing the FAFSA. For students graduating from high school in 2017, FAFSA forms can be submitted in October 2016 using information from tax year 2015 (filed April 2016). This represents a major change to the FAFSA calendar.

Students can include up to ten colleges and universities in their initial filing, and can add others using the FAFSA correction form. Many counselors advise students to list colleges alphabetically on the FAFSA form.

Families can also use the FAFSA4Caster, found at [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov), to get an early estimate of possible aid packages.

- **SAR:** The **student aid report** is sent to the student once the FAFSA form has been processed.
- **EFC:** The **expected family contribution** is the amount the government believes a student and his or her family can pay for a student's college costs. The EFC is the same regardless of the actual cost of the institution the student attends.
- **Cost of Attendance:** This is the actual cost of a student's enrollment, and may include transportation to and from campus (as a resident or a commuter), books, food, lab fees and clothing.

**CSS Profile:** The **College Scholarship Search Profile** is a common financial aid form used by many private and public colleges and universities. It is used in addition to the FAFSA form. The form can be found online at [www.collegeboard.com/profile](http://www.collegeboard.com/profile). The CSS profile is generally available by October of the senior year. Colleges and universities may also require their own financial aid forms.

**Net Price Calculator:** The federal government mandates that all college and university websites include a net price calculator, a tool which allows prospective students to obtain an estimate of the real cost of attending a particular institution. Net price calculators (and the information required to use them) will vary by institution, so students should complete the process at each college or university.

**Financial Aid Package:** After receiving reports from **FAFSA** and **CSS** (if applicable), each college will prepare a financial aid offer, or package, for the student. The package will include a combination of the following types of assistance:

- **Need-based aid:** Financial aid that is given based on the student and his or her family's income.

- **Merit-based aid:** Financial aid that is based on factors other than income, such as SAT or ACT scores, GPA or community service.
- **Loans:** Financial aid that must be repaid, either by the student or parents.
- **Grants:** Financial aid that is a gift from the college or university.
- **Work Study:** A federal program that gives students financial aid based on campus employment.

The ratio of loans to grants within financial aid packages can vary greatly from institution to institution, and students should review the offers they receive carefully with an eye towards their actual cost of attendance. Financial aid packages will not necessarily cover the total cost for a student enrolling in the institution.

**Federal Pell Grants:** The maximum grant for the 2015-2016 award year will be \$5775. Maximums in subsequent years will depend on budgetary approval. Students' eligibility is determined through their FAFSA filings.

**State Programs:** Many states have individual programs that provide financial support for resident students attending in-state institutions. For example, New York offers the **NYS Tuition Assistance Plan (TAP)** which offers New York state residents who will attend a college or university in the state to qualify for additional assistance. Applying for TAP is part of the FAFSA form and no additional paperwork is required. The 2015-16 maximum award was \$5165.

**Scholarships:** Legitimate scholarships are grants that do not need to be repaid, and can be awarded by the college or university or by an outside company or organization. Students should take care to seek scholarships through trusted sources such as:

- [www.collegeboard.com](http://www.collegeboard.com)
- [www.fastweb.com](http://www.fastweb.com)
- [www.foundationcenter.org](http://www.foundationcenter.org)
- [www.hsf.net](http://www.hsf.net) (Hispanic Scholarship Fund)
- [www.petersons.com](http://www.petersons.com)
- [www.review.com](http://www.review.com)
- [www.wiredscholar.com](http://www.wiredscholar.com)

**Scholarship Scams:** Scholarship organizations are in the business of giving money to students, not taking money from students. There should not be any cost associated with applying for legitimate scholarships and students should be suspicious of any scholarship with a fee.

## INTERNATIONAL STUDENTS

**Visas:** International students who wish to study in the US must have a valid F-1 student visa. The visas are issued by the Department of Homeland Security

based on the school or college's submission of information through the SEVIS (Student and Exchange Visitor Information System) program. Many high schools, colleges and universities are authorized to use SEVIS. F-1 visas have a termination date at the conclusion of a student's course of study, but become invalid if the student fails to meet the requirements determined by the Department of Justice and the Department of Homeland Security.

**Tuition and Fees:** Most colleges and universities will require that the student produce bank statements proving the ability to pay tuition. Students should request several copies of their bank statements, because colleges and universities often require original paperwork.

**Financial Aid:** Many colleges and universities will offer institutional aid to international students. Information about this can be found in the international student sections of the individual college and university websites or in publications such as *The College Board's International Student Handbook* and at [www.internationalstudents.com](http://www.internationalstudents.com).

**Out-of-State Status:** Students who are in the United States on F-1 visas will pay out-of-state tuition at all state and city universities because their visa status does not allow them to establish local residency.

**Resources for International Students:**

*The College Board's International Student Handbook*

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

[www.edupass.org/finaid/undergraduate.phtml](http://www.edupass.org/finaid/undergraduate.phtml)

[www.thecollegematchmaker.com/65-colleges-give-generous-aid-international-students](http://www.thecollegematchmaker.com/65-colleges-give-generous-aid-international-students)

## ORGANIZATIONS

There are many national and regional organizations that provide professional development programming and opportunities for networking. The following list provides a representative sample.

**The National Association for College Admission Counseling (NACAC) and information about NACAC's 23 affiliate associations**

- [www.nacacnet.org](http://www.nacacnet.org)

**The New York State Association for College Admission Counseling**

- [www.nysacac.org](http://www.nysacac.org)

**Association of College Counselors in Independent Schools**

- [www.accisnet.org](http://www.accisnet.org)

**American School Counselor Association**

- [www.schoolcounselor.org](http://www.schoolcounselor.org)

**The College Board**

- [www.collegeboard.com](http://www.collegeboard.com)

