

ITEMS NEEDED

Before we begin, there are a few things you're going to need. All these items are for your benefit. They will help keep all your materials organized. One of the primary goals in navigating the collegiate world and academic funding is organization. If you don't already have the following items, I'd highly suggest you get them. They are:

File Folders – Use one folder for college research. Place each college's information in a separate folder. Use one folder for each of the following: the student's academics, the student's volunteer and extracurricular activities and/or awards, information on federal aid programs and/or state programs, scholarship programs, copies of college savings accounts, and copies of IRS forms. (You'll eventually need these for Federal Financial Aid.) Label all folders appropriately and keep them in a convenient place – you'll be referencing this information frequently.

Calendar – This is very important. As you receive materials, log them into your calendar. Also, make sure you list important dates in the calendar. Such dates are scholarship application deadlines, FAFSA deadlines, and college application deadlines. Write them down. Dates such as community activity dates are also important.

Electronic Calendar – While this is not a “must have” item, it certainly can come in handy. Since electronic calendars allow you to make entries about important deadlines for future years, you can post deadlines for activities that might occur in two to three years. When the date (or deadline) arrives, it pops up on your screen and reminds you. If you have a computer at home, I'd recommend this small investment.

File Cabinet or File Box – Keep all your folders in one location. It makes it easier to reference all educational information at once. A plastic crate also works great.

FRESHMAN YEAR

NextStudent Tip: At a minimum, parents should start financially preparing for their student's college career no later than their child's freshman year in high school.

At our school, we have a freshman-parent orientation meeting shortly after the school year begins. The parents stay in the classrooms and each department team rotates for 15-minute introductions and explanations of activities. Each year the two questions I am always asked by the parents of freshmen are, "How can we afford college?" and "What do I have to do to make sure my child gets accepted to college?" As a note, if you haven't already begun saving for college, you should begin making regular savings deposits at this time. Colleges and universities will expect the family to contribute to college expenses and will probably offer student and parent loans as part of the financial aid offer. My strongest advice to any student who needs financial assistance while attending college is to become the best student he can possibly be, beginning in the freshman year of high school.

NextStudent Tip: Scholarships go to well-rounded students. Students should maintain good grades (3.2 GPA or higher), while at the same time participating in other productive activities.

Colleges also look for well-rounded students. Get involved in extracurricular activities, by exploring a variety of activities from sports to theater, volunteer groups, and academic honor societies, and develop your own leadership skills. Does your school hold a volunteer fair aimed at student participation? If not, find out if they can set up one. Many times students are not given guidance on where to participate in volunteer activities. Volunteer Fairs identify areas of "volunteerism" within the community. They are usually set up between community organizations and the school to show students where and how they can volunteer. If the school is unable to participate, seek out volunteer programs on your own. Some good places to look for volunteer organizations and community involvement are at churches, hospitals, local government agencies (such as health and human services), etc.

NextStudent Tip: Students and their friends can form their own volunteer club to help out in the community.

I always encourage and expect leadership development skills from my students. A program I've found that is very effective is one where students start their own volunteer program. This is extremely simple. Students simply gather a few friends and form their own volunteer club. Once the club is formed, they find a need in the community. The group of students can assist in helping homeless shelters, assisting shut-ins, reading to under-privileged children, and participating in walk-a-thons to raise money for a worthy cause. While students are positively contributing to the community, they are also demonstrating personal leadership initiatives by forming and/or participating within such a club. And the best part is that they are doing these activities with their friends. These are exactly the types of leadership roles scholarship organizations seek in their recipients. A note to parents – get involved with the club as well. For example, help with rides to and from the community activity.

Working after school also helps develop responsibility and provides students with income, but leaves time for involvement in school-related activities in their schedules. Remember that this is a balancing act. Students must maintain balance in all activities – grades, jobs, extracurricular activities, and volunteerism.

NextStudent Tip: Take a Practice Scholastic Aptitude Test (PSAT) in your freshman year of high school.

As a freshman, sign up to take the PSAT test for practice. National Merit scholarships are awarded on the results of this test. The actual test is taken in the student's junior year. A high score will place you among the most sought-after students in the country. Plus, your opportunities for scholarships will increase dramatically. I highly recommend purchasing PSAT practice-testing software. Or check with your guidance counselor to see if your school has PSAT practice-testing software on campus that you can use.

NextStudent Tip: Parents – discuss career opportunities with your students. Parents should advise, not judge. Students should listen, not criticize. Be open-minded about career choices.

Explore as many career avenues as possible. Students' minds should be filled with every option available. As a parent, I had a difficult time realizing that my children had different career goals than what I had for them. Sometimes this is a difficult pill for parents to swallow. Parents need to foster learning and encourage a student's chosen career path. If parents feel their student is going down the wrong career path, discuss their career choice. Parents should provide concrete examples of why a student's chosen career path might not be suitable. Students should listen carefully to their parents. Remember, students, parents have the greatest teacher of all – experience. Also, a student can research on virtually any job or job description on the Web. Research it, then discuss it.

Our school offers excellent career classes for all freshmen. These classes provide an in-depth look at interests and techniques for making it in the real world. I like to visit the freshman careers class before school ends to give a pep talk on the future, and promote extracurricular activities, leadership development, and the possibilities of post-graduate education.

NextStudent Tip: Take your subjects seriously. Aim for the hardest courses you can handle while achieving the highest grade.

Once in high school, a student's grades become part of his cumulative grade point average (GPA). It is important for parents and students to carefully select course work. Students should take classes that challenge them academically while at the same time provide them the opportunity to do well. For example, if a student takes Honors English and scores a "C" (or 2.0 grade) and another student takes Advanced English and scores a "B" (or 3.0 grade), the student who took Advanced English will end up with a higher-weighted GPA for that course. Here's how it works. Many classes are weighted. If Honors English carries a weight of 6 and Advanced English carries a weight of 5, then the student who scores a "C" in Honors English receives a weighted GPA of 12 (which is the course weight multiplied times the grade). However, the student who receives a "B" in Advanced English receives a weighted GPA of 15 (which is the course weight multiplied times the grade). For you students reading this, don't misunderstand me, I'm not telling you to choose blow-off courses so you can easily breeze through with "A's." I'm advising you to take the hardest courses possible while still maintaining the highest weighted grade. In essence, rise to your level of excellence. Pay careful attention to GPA's – they do make a difference in college funding.

SOPHOMORE YEAR

As sophomores, students should follow the same advice given to freshmen. So let's review:

- For practice, take the PSAT test again.
- Stay (or get) involved in community and volunteer activities.
- Participate in extracurricular activities.
- Take the hardest courses you can handle while achieving the highest grade.
- Challenge yourself to be your best.
- Review and re-evaluate career possibilities.
- Parents – continue to offer support in your student's educational endeavors.
- Parents – keep saving; a college education is expensive.

OK, parents and students – here it comes. Your first real steps in college life begin now. There are more than 7,200 post-secondary institutions in the U.S. alone. They vary in cost, curriculums offered, size, geography, and a number of other areas that make each of them unique. Now is the time to start narrowing down the list of potential schools. Also, students should view listings of summer opportunities (some are paid for through scholarships) in the arts, sports or academics – or maybe even travel abroad. Now is also the time to start researching scholarships for college.

NextStudent Tip: A student should start researching colleges and universities in the sophomore year of high school.

Researching college information can be somewhat daunting. There are so many choices. Do you want a smaller school with a more personalized atmosphere or a larger school with big lecture halls? Do you want to live close or far away from home? Does the school you are looking at have the type of program you're seeking, and how much does it cost? Do you want to attend a community college first then transfer to a university? And if so, are the credits transferable? Maybe you want to attend a college with a good sports or music program. These and many other variables need to be considered when choosing a college or university.

NextStudent Tip: Research colleges and universities through your high school and the Internet.

I recommend starting your college search at your local high school. Typically, high schools have College Fair Days. College Fair Days introduce actual college counselors to students. College counselors inform students about what their campus has to offer. Also, the high school counseling office has many resources such as college catalogs, videos, and brochures on various colleges and universities.

Use the Internet. In the Information Age, there's no better place to find the college of your choice than on the World Wide Web. There are numerous sites that offer valuable information and links to specific college campuses. Many allow you to search databases of up to 1,600 colleges and universities. Simply enter the information you want in a college, and a search engine will display those colleges matching your criteria. From there, many of these search engines will actually link you to those colleges' websites. In each college's Web site, you'll find the answers to virtually any question you might have about that institution. While the sophomore year is too early to start the actual college application process, many sites allow you to electronically apply (online) to your chosen college or university.

NextStudent Tip: Scholarship planning and application should start as early as possible in the high school years. Early scholarship research can lead to more potential funding.

A Word of Warning: Parents, have you heard of “Scholarship Search Services”? These are services, which, for a fee, will process a student’s information and provide them with college funding opportunities. I have had numerous parents ask me about the validity of these services. While some are reputable, others are not. The best way to check out one of these services is to call your local Better Business Bureau or talk to your school’s guidance counselors. My best advice to you is that if the service “guarantees college money” or “guarantees a student will be eligible for money,” walk away. Some of these services have been investigated by the Federal Trade Commission and have been shut down due to unethical business practices.

It is not too early to consider searching for scholarships and applying for college in the sophomore year. For example, the Ayn Rand Institute sponsors an essay competition for high school freshmen and sophomores. Also, the Hugh O’Brien Youth Award recognizes outstanding sophomores with a weekend retreat and leadership seminar experience.

Another key reason to run scholarship searches in the sophomore year is that by doing so, you will get a really good idea of just what is expected of a scholarship applicant. This will also give you an idea of what awards will be available in your senior year. If, for example, you are interested in electronics or broadcasting, the Amateur Radio Relay League offers several awards for holders of their ham radio license. Obviously, by the time you are a senior, it is a little late to obtain your ham radio operator’s license. But, since you know about this award as a sophomore, there is certainly time to get your license before the scholarship application deadline in your senior year.

NextStudent Tip: Students should take their first SAT in the spring of their sophomore year.

Remember the PSAT practice tests you’ve been taking? Guess what – it’s time to take the real one. By the spring of your sophomore year, you should take a real SAT exam for practice. Do your best, but don’t sweat it, you’ll get another chance in your junior year.

The summer between the sophomore and junior year in high school is the perfect time to visit college campuses. Remember the college research you’ve been doing? Now it’s time to visit colleges in the real world. Parents and students should take advantage of summer vacations to visit nearby college campuses. Just being on a college campus helps to pump up interest in the college experience. And the fact that parents take time to visit these schools makes it obvious that college attendance is a family priority. Over the high-school years, families can tour a variety of public, private, large, and small colleges and universities. While it’s good to start in the sophomore year, students should focus their attention on the more likely colleges during the junior year and early in the senior year.

To make the most of a “college visit,” make a checklist of questions you’ll have. At the sophomore level, students (at a minimum) should gain the following information about each school visited:

- Size of student body (how many students are currently enrolled)
- Variety of courses offered
- Average class size
- Costs and financial aid information
- Location and layout of campus
- Dorm life
- Food service
- Transportation
- Sports (extramural and intramural)
- Activities available
- Career and internship opportunities
- How other students attending that college feel about their school

Most college campuses offer scheduled tours. Call ahead to find out times and how to schedule a tour. Parents are encouraged to attend campus visits.

JUNIOR YEAR

The junior year and the first part of the senior year are primarily about positioning the student for the broadest options in college choice and developing a sense of what is the best fit between college and student.

NextStudent Tip: Parents can learn a lot about college funding by helping out in the school's resource center.

If parents have not yet met the college counselor, this is the time to get acquainted. Parents should familiarize themselves with the resources available at the school – college viewbooks and catalogues; college, scholarship and career search software and Web sites; videos; maps; etc. If your school lacks any of these resources, volunteer to help “grow” the program by writing to colleges requesting information, cataloging materials, and filing smaller brochures and handouts from the colleges for easy retrieval by students. Volunteering in the counseling center not only helps all students, but also forces you, as a parent, to become intimately familiar with all of the intricacies of your child's acceptance to and payment for college. Whether you volunteer or just visit the counseling resource center, you will almost certainly find opportunities for funding and college for your child that you never knew existed.

NextStudent Tip: Students should take as many honors courses as possible while still maintaining a grade point average of 3.2 or higher.

Students should focus on solid courses and attempt to take honors (or advanced placement) courses when possible. Also, check out any internship programs at your school. They provide excellent opportunities for exploration in career fields and development of mentoring relationships. Frequently, internship programs lead to full-time employment upon graduation from college.

Every junior, with even the slightest aspiration to attend college, should sign up for the PSAT test. This is the year National Merit Scholars are chosen based on the test results. After the PSAT test scores are in, juniors will begin receiving large volumes of college mail. It is exciting and flattering; don't lose focus. Now is the time to begin organizing this material.

NextStudent Tip: Students start receiving volumes of materials in their junior year. Make sure all materials are filed and well-organized for future reference.

Colleges send recruitment representatives to conduct information sessions for juniors and seniors and their parents. These college nights provide access to admissions counselors and information about the college. Remember that you are interviewing the college as much as the college is interviewing you. Attend the college fair at your school and ask questions!

NextStudent Tip: If a student is interested in military programs, he or she should get involved in Junior ROTC programs and/or Civil Air Patrol, and take the ASVAB test. These activities are favorably looked upon by the military.

Some students may have an interest in a military or academy education. Recruiters will come to the school to explain the various educational programs. They will also schedule parent visits. If your school has a Junior ROTC program, students should seriously consider participating as this can positively effect academy appointment and ROTC scholarship decisions. Civil Air Patrol is also an excellent organization looked upon favorably by the military. You should take the officers' qualifying test as early as possible with the intent of taking the final test in your senior year. You may also wish to sign up for the ASVAB test which helps you chart your interests and skills, and provides the military with scores that help them in their recruitment decision.

NextStudent Tip: Pick a few school clubs that offer the types of activities in which you want to participate.

Continue to volunteer and, where possible, develop leadership roles in various clubs and committees. Be sincere in your efforts. Concerning college scholarships, some students worry that they have to join every club and organization in order to qualify. Do not become that student who shows up for yearbook pictures but contributes little to on-going activities. Pick a few clubs that offer the types of activities in which you want to participate.

NextStudent Tip: Parents and students are encouraged to arrange an in-depth junior conference with the guidance counselor.

Arrange an in-depth junior conference with your counselor and your parents. This will provide an opportunity for all of you to get your hopes and plans out in the open and help you take a realistic look at your options. Your counselor will also explain the financial aid process and what you and your family can expect in terms of assistance. Your counselor may use a pre-counseling interview form.

Plan college visits during Spring Break and attend the National College Fair if it comes to a city near you. This will enable you to talk to counselors from the colleges that may not visit your high school in person. There are also fairs specific to performing arts, a Black College Fair and even National Portfolio Days, which provides assessment of student art by college experts. Check with your counselor early in the year to see what this year's calendar offers you.

NextStudent Tip: Students should start aggressively seeking scholarship information in their high school junior year.

More scholarship opportunities open during the junior year. The Discover (tm) Card Tribute Award is an outstanding example. Millions of dollars are awarded in several categories and at varying levels. Students must fill out a formal application and write short essays on varying subject areas. Top prizes are \$20,000 scholarships. There are also scholarships available for summer programs in all areas from the environment to music. Visit your counselor to find out how to apply. Take advantage of the scholarship search programs available in this site. Students should start requesting scholarship information and application forms, over the summer, from any scholarship sources they wish to pursue.

Juniors should take the SAT I (and/or the ACT) in the spring of their junior year. Professional test preparation courses are available for a fee. SAT and ACT test preparation books and software are available in book and computer stores. For the newest (and least expensive) way to prepare for these exams, check out the Internet for opportunities to take practice tests.

NextStudent Tip: I advise my students to take the SAT and ACT in the spring of their junior year and again in the fall of their senior year. In most cases, they improve their scores.

Scheduling your senior classes at the end of the junior year is very important. Colleges want to see continued academic development throughout your four years with evidence of commitment to excellence. Challenge yourself by taking honors and AP classes where you can. Also, check with your guidance office to make sure you are on track for your high school credits. Students are required to have a certain number of high school credits to graduate. If a student doesn't have sufficient credits for graduation, or he or she is not on schedule, summer school is a good time to make up these credits.

SENIOR YEAR

This is it! You are finally seniors entering the busiest year of your high school career. Your two burning questions are: “Will I be accepted by the school I really want to attend?” and “How will I ever afford to go there?” It is important not to panic. Remember that all seniors face these questions each year and somehow manage to survive the process of applying to college. To begin, read your college advisement newsletters, and check out the bulletin boards that have college, scholarship, and test information. Visit your counselor at the beginning of and throughout your senior year to keep up with current and changing information.

NextStudent Tip (regarding Scholarships):

- Don’t apply to sources whose eligibility requirements you do not meet.
- Keep your “request for information letter” to one page.
- Always include a self-addressed, stamped envelope.
- Complete application as per their instructions.
- Send a thank-you card.
- Call funding sources no more than one time.

When applying for scholarships there are few things you should know. Don’t send “request for information” letters to funding sources whose eligibility requirements you do not meet. Funding sources can only award money to those students who meet their eligibility requirements. If you request information from a source whose eligibility requirements you do not meet, you will be wasting your time. Most of them will simply discard your request. Second, for those sources whose eligibility requirements you meet, keep your “request for information” letters to one page. Third, always include a self-addressed, stamped envelope (SASE). Some funding sources may give away \$100,000 in college money; however, their annual operating budgets may only be \$20,000. Postage, envelopes, personnel – these items, while small in cost to you – can be quite expensive for them. Plus, an SASE makes it easier for the agency to return information to you. Fourth, when you receive the actual application, be thorough. If they ask for a black-and-white picture, don’t send them a color one. Provide exactly what you’re asked to provide – no more, no less. Fifth, send a “thank-you” card to them for responding. This keeps your name fresh in their minds. Remember that some of these organizations can receive up to 140,000 applicants per year. Lastly, don’t call the funding sources repeatedly. One phone call to a funding source should be sufficient.

In the world of scholarships, there are typically two waves of deadlines. The first wave occurs in the early fall and runs through the end of November. The second wave begins toward the end of January and runs through the end of May. Seniors should apply early. Many of the larger funds have fall deadlines.

Parents should look in every nook and cranny they can think of for scholarship opportunities. In addition to searching for scholarship information electronically, parents need to ask if their employer(s) sponsor(s) employee-related scholarships. Check with local clubs and organizations to which parents belong. Churches and civic groups typically sponsor small funds that sometimes get overlooked. In essence – leave no stone unturned.

NextStudent Tip: In the fall of a student’s senior year, sign up for the SAT and/or ACT exams.

Check with your guidance office to be sure that you are scheduled for all the courses you will need to graduate on time. Sometimes, students incorrectly assume they have sufficient high school credits to graduate. Don’t make this mistake. Confirm your credits well before the graduation ceremony. Alternatives to make up missing credits include night courses at local community colleges, independent study, and distance learning classes.

NextStudent Tip: Seniors need to narrow their college choices to three to six schools. Make one your ideal school. Second and third choices should be schools that will challenge you academically, and the remaining choices should be schools you know that will accept you.

By now you have developed a long list of colleges, made campus visits, used computer software and the Internet, read brochures, catalogues and viewbooks, watched videos, and solicited advice from family and friends. It is time to narrow that list down to three to six schools to which you will apply. Pick your dream school (if you do not apply, you will always wonder if you could have made it), two or three “reach” schools (these would demand your very best effort), and one or two safe schools that will accept you based on grades and scores.

NextStudent Tip: A rule of thumb for acceptance and financial aid is to fit into the top 10 to 20% accepted at a particular school. You will be recruited stronger.

To prepare the application, you will need a chronological list of club memberships, sports, and other activities in which you participated. The list should also include honors and awards you have received, with the specific name of the honor or award, and the year you earned it. Colleges also require transcripts in the fall, at midterm, and after graduation. You will fill out a transcript request at your school, and your school will mail the transcript to the college for you. Your application may come in several parts – one part that you fill out with background information, another part that your counselor fills out, listing your class rank, and providing a school profile, a counselor recommendation, etc., and another part with recommendation forms for your teachers or community mentors. You may also be asked to respond in essay form (yes, the dreaded ESSAY) to questions suggested by the college. My best advice is to be sincere, speak from the heart and, yes, check it thoroughly for grammar and spelling errors. Draft your essay as if you’re telling a story. Don’t write what you think the college wants to read. Be yourself. The essay serves to show the real you who exists beyond the grades, test scores, and extracurricular participation.

NextStudent Tip: Ask individuals, who will be writing your recommendations, at least three to four weeks in advance of the school application’s due date.

Recommendations are very important to your application. Request them from teachers, employers, and community members who really know you and can share real insight into your character, determination, and skills. Remember that since you have already submitted a résumé, the person recommending you should concentrate on sharing his or her view of who you are.

NextStudent Tip: Deadlines are deadlines – don’t miss them.

Submit your applications in advance of the actual deadline. Increasing numbers of students are applying for early decision. The student makes a binding agreement, to attend that college if he or she is accepted for early decision, in the hope that applying early gives him or her an edge in the decision process.

Each fall, there are many news magazines and newspapers that devote entire editions to college entrance requirements and the best college choices and/or bargains. Check out your local bookstore. Increasingly larger sections are dedicated to college preparedness issues, including the résumé and essay. There are some great college-search sites available on the Internet. The more you learn and the more varied your sources of information are, the more prepared you will be to make the best decision.

Attend the College Fair in the fall at your school as well as any open house opportunities offered. As a senior, you may request leaves of absence from school to visit colleges. Check with your guidance office for the procedure for these visits. College representatives will also come to your school specifically to recruit seniors. Pay attention to announcements for these visits and sign up for any that interest you.

THE END IS NEAR!

NextStudent Tip: The following is a special note to students. Keep the grades up.

Don't let "senioritis" slow you down. The last two terms of high school are the hardest. It is an emotional time. You are doing many things for the last time. You grow tired of having to request passes to go to the bathroom. In fact, all those high school rules seem so pointless. Plus, you are scared and excited all at the same time about going off to college. Take a step back and realize that this transition is difficult for your parents as well. The senior year is busy (you are seldom home), expensive (yearbooks, ads, senior photos, prom, college application fees, testing fees, interview trips, etc.), and time seems to fly by because so much is going on. Just like you, your parents are worried about acceptance and financial aid, and most of all they worry about your safety when you leave home. Try to take some quality time to reassure them how much you love them and appreciate all their support given over the years. You will still need that support while you are in college.

Consult your counselor as admissions offers come in. Work with your parents to compare the offers and to come to a final decision. Meet the Candidate's Reply Date deadline (usually May 1) to notify the college of your choice and write to inform the colleges you did not select that you will not be attending. And remember to write thank you notes to those who wrote letters of recommendation for you. Don't forget to share any good news with them. It makes them feel included and validates their participation in the process. They will be more willing to help the next student who needs it.

NextStudent Tip: Anyone attending college (or planning to attend college) needs to complete a FAFSA and SAR.

Make sure you complete your FAFSA and SAR as soon as possible. FAFSA forms are available from the U.S. Department of Education, or your high school guidance office, beginning the first part of January. Complete the FAFSA as soon as possible. Any student who plans on attending college needs to complete a FAFSA form. The FAFSA form is a federal government form (similar to a tax form). The Department of Education uses this form to determine a student's (or family's) need status. Regardless of a student's (or family's) ideas about their financial status – everyone should file their FAFSA. I've seen more parents not complete a FAFSA form simply because they incorrectly assumed they made too much money. These forms are also used in federal loan programs. Not completing a FAFSA form can eliminate any chances of low-interest or no-interest loans from the federal government. Additionally, many states use the FAFSA and SAR to determine eligibility for various state-funded programs. In essence, anyone attending college needs to complete a FAFSA and SAR.

The last two things I do for my students are give a reception for the current class and hold an informational program on a variety of topics. This program's topics usually include current information on alcohol and drugs at college, safety tips on living away from home, travel arrangements for those who go to school far from home, information on where to get legal help if necessary, and banking procedures. If your school does not currently do this, volunteer to help set up one. It is relatively easy to get community volunteers to prepare a talk and provide handouts for your benefit.

NextStudent Tip: Attend all college orientations.

After acceptance and graduation, you will be invited to an orientation at your college where you may fill out forms, complete your first semester course selection, and perhaps be tested. Do attend orientation; it is an important introduction to your school.

Best of luck to you and all your educational endeavors – you're beginning the rest of your life!