

# DESTINATION UNIVERSITY

A Guide to College  
for Students and  
their Families



[WWW.HSF.NET](http://WWW.HSF.NET)

# contact information



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# hispanic scholarship fund

## ABOUT THE DESTINATION UNIVERSITY

This colorful, fully bilingual resource is designed to guide students and parents through the educational process, from middle school to college.

## HISTORY

Founded in 1975 as a not-for-profit, the Hispanic Scholarship Fund (HSF) is the nation's preeminent Latino scholarship organization, providing the Latino community more college scholarships and educational outreach support than any other organization in the country. During the 2007-2008 academic year, HSF awarded almost 4,100 scholarships exceeding \$26.7 million. In its 33-year history, HSF has awarded in excess of 86,000 scholarships, worth more than \$247 million, to Latinos attending nearly 2,000 colleges and universities in all 50 states, Puerto Rico, Guam and the U.S. Virgin Islands. For more information about HSF, please visit: [WWW.HSF.NET](http://WWW.HSF.NET).

## MISSION

The Hispanic Scholarship Fund is committed to doubling the rate of Hispanics earning a college degree to 18 percent by the year 2010.

## OUTREACH PROGRAMS

- \* **Town Hall Meetings:** These meetings are bilingual, multi-media sessions where students and their families receive inspiration and information about the value and affordability of a college education.
- \* **Steps for Success Saturdays:** A full day of hands-on specialized instruction, S4S offer a range of college preparation workshops for middle and high school students and their parents.
- \* **Scholar Chapters:** These student organizations promote academic success and professional preparation among Latino college students, while encouraging them to serve as role models and leaders in their communities.
- \* **Alumni Mentoring:** HSF pairs alumni with current Scholar Chapter members to aid in the students' academic and professional development.
- \* **Peer Counseling:** This program hires and trains current university students from the HSF Scholar Chapter campuses to serve as peer-counselors/mentors to Latino youth at local area high schools and community colleges.
- \* **University Alliances:** Currently at two state universities in Georgia and Texas, their goal is to develop supporting relationships within the university community to improve the enrollment and retention of Latino students and increase their college graduation rate.
- \* **Rising Star:** This program works with select non-profits in Colorado and Texas to support exceptional students whose GPA is lower than the 3.0 minimum required for traditional scholarships and selected scholars participate in mentoring and academic support programs.

# HSF SCHOLARSHIP PROGRAMS

HSF offers a variety of scholarship programs for students at different points in their academic careers. However, each HSF-administered scholarship is different, and many have varying requirements; consult all of the guidelines and requirements for the specific programs before applying. Students are required to apply to each discrete program at HSF for which they wish to receive consideration. Each year our scholarship programs change, so we recommend that you visit our website twice a year.

## GENERAL ELIGIBILITY REQUIREMENTS

- Be a U.S. citizen or legal permanent resident
- Have a minimum 3.00 cumulative GPA
- Apply for federal financial aid using the FAFSA
- Have plans to be enrolled FULL-TIME in a degree seeking program at a U.S. accredited institution in the Fall of 2009

TO LEARN MORE VISIT  
**WWW.HSF.NET**

OR CALL  
**1-877-473-4636**

### HSF SCHOLARSHIP PROGRAM

- Scholarships available for graduating high school seniors and students in all levels of college
- Awards range from \$1,000 to \$10,000
- All majors are eligible for awards
- Over 4,000 scholarships awarded each year
- Special scholarship opportunities available for community college students planning to transfer to a four-year university

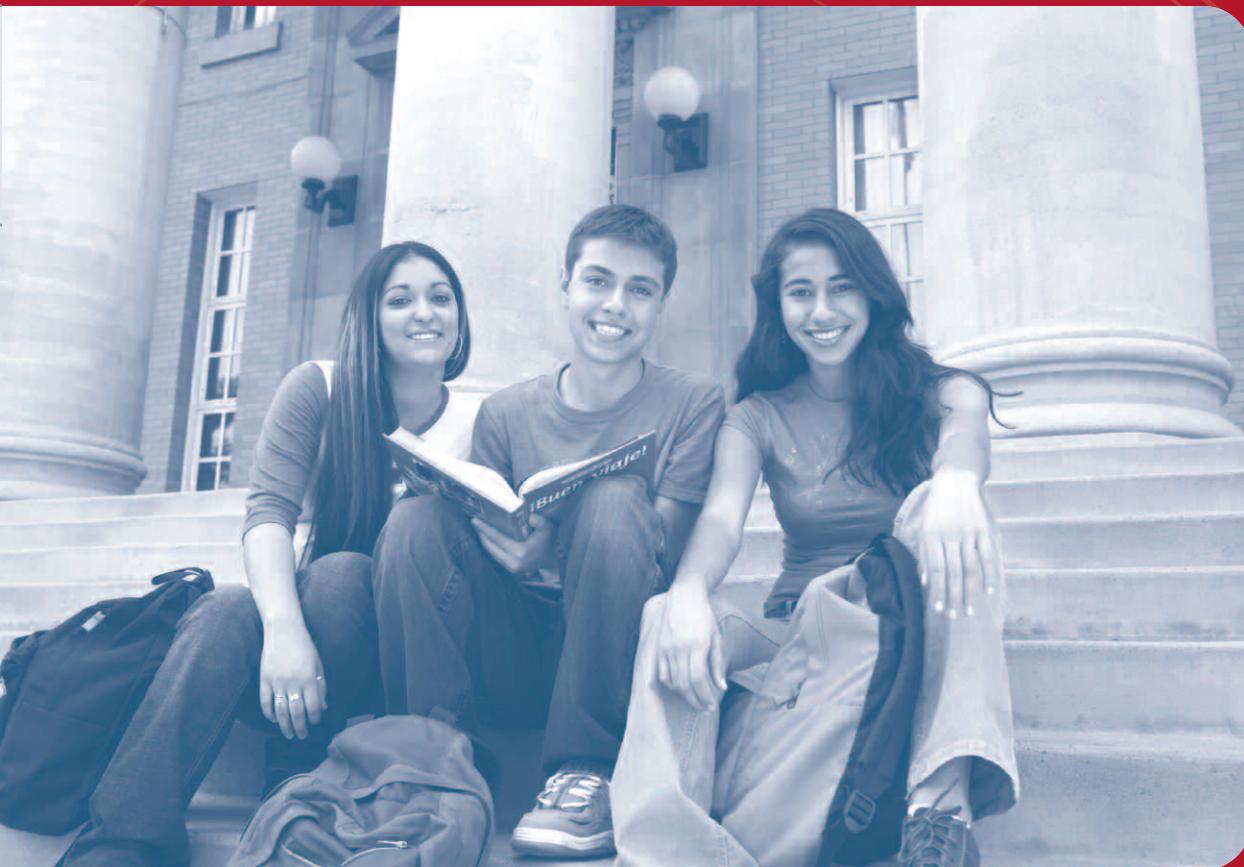
**APPLY ONLINE AT [WWW.HSF.NET](http://WWW.HSF.NET) — SEPTEMBER 1, 2008 - FEBRUARY 18, 2009**

### GATES MILLENNIUM SCHOLARS (GMS)

- Open to students enrolling for the first time at a college or university as a FULL-TIME degree-seeking freshman in the Fall of 2009
- Must have a minimum GPA of 3.3 on a 4.0 scale (unweighted)
- Demonstrate leadership skills and financial need (Pell Grant eligible)
- 1,000 new Gates Scholars selected every year

**APPLY ONLINE AT [WWW.GMSP.ORG](http://WWW.GMSP.ORG) — AUGUST 1, 2008 - JANUARY 12, 2009**

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## TRANSITION FROM ELEMENTARY SCHOOL

**Middle School/Junior High** is a critical time for students on the road to college. It is not too early for parents to start thinking about college for their child in the 6th, 7th and 8th grades. The choices parents and children make during this time affect the college application process later. Studies show that students begin to make decisions about their academic and career choices during middle school.

### What's New and Different in Middle School?

ELEMENTARY SCHOOL	MIDDLE SCHOOL/JUNIOR HIGH
Small student body and less interaction with peers.	Large student body and more interaction with peers.
Same teacher all day long.	Different teachers throughout the day.
Teaching style is active and hands-on, and may not require note-taking.	Teaching style may include more lecturing and will require note-taking.
Minimal homework.	Regular homework.
Few or no structured after-school activities.	Opportunity to get involved in organized sports, clubs, etc.
Students have bags or desks to keep their books and belongings.	Students will walk to each class, have lockers and parents will be responsible for their class schedules.
Students are graded with explanations, numbers, or the check (✓) system.	Students may be graded with the letter (A, B, C, D, F) or percentage system (0-100%) with calculated GPAs.

### Academic Musts!

#### MATH

By middle school it is important that students understand multiplication and long division, and know the relationship between whole numbers, fractions, decimals, and percentages. Algebra is very important because it is the foundation for all mathematics.

#### READING AND WRITING

By middle school the student should be a comfortable reader and fluent writer. Keep in mind that reading and writing are skills that take time to develop, so be patient and practice. Strong reading and writing skills are critical to high school and college success.

#### SCIENCE

Middle school students will have the opportunity to get involved in hands-on science activities and experiments in Physical, Life and Earth science classes. These classes will strengthen the student's investigation skills and lay the groundwork for high school Biology, Physics and Chemistry.

To find a **TUTOR** in your area on any subject, talk to a school counselor or teacher, or search the website:  
[www.tutornation.com](http://www.tutornation.com)

To find a **MENTOR** program in your area, start with these websites:  
[www.mentoring.org](http://www.mentoring.org)  
[www.bbbsa.org](http://www.bbbsa.org)

## SURVIVAL TIPS

All the skills developed in middle school will help you prepare for high school. **Students**, below is a checklist to help you stay on the right track to get to college.

- ❑ Earn the highest grade possible in all your classes!
- ❑ Create a schedule to study, read and do homework.
  - \* Set up daily reading time. Visit school writing centers to practice writing and learn how to take notes, organize and summarize ideas.
  - \* If you are falling behind, talk to a teacher or counselor about summer school classes, tutors and after-school homework sessions.
- ❑ Choose the classes that will best prepare YOU for high school.
  - \* If you already make A's in regular classes, enroll in honors classes.
  - \* Enroll in Pre-Algebra and, if possible, in Algebra I by the time you finish Middle School.
  - \* If possible, take Foreign Language, Computer Science and Art classes.
  - \* Make an appointment with a school counselor to learn about the college preparation process. The earlier the better!
  - \* Make sure you enroll in college prep courses at the high school you are going to attend.
- ❑ Get involved!
  - \* Find out what groups, clubs, teams and community groups are available to join!
  - \* Create a list of the groups, clubs, teams or community groups you participated in. Don't forget to include any awards earned.

### College Prep Curriculum

Courses that will help you acquire the skills and knowledge necessary to enter and be successful in college.

### Testing

All students are required to take standardized tests to measure progress in each grade. Sometimes they are used for placement in an academic program. Schools usually provide a schedule of testing dates.

## HOW CAN PARENTS GET INVOLVED?

Parental involvement is as important in middle school and high school as it is in elementary. This is the time to help your child develop good study habits and set goals for the future.

### Parent Advocacy/Involvement in School

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- \* Talk to your child about his/her dreams. Ask them what they want to be when they grow up.
- \* Tell your child that school is a priority and that you expect him/her to do well.
- \* Make certain your child has chosen classes from a college preparatory curriculum meeting with school personnel and discussing options.
- \* Encourage your child to get involved in extracurricular activities.
- \* Ask about school programs and projects such as community service, tutoring, sports, or special events.
- \* Attend school events and speak with teachers and counselors to let them know that you want to work with them.
- \* If you need an interpreter, make arrangements in advance with the school or district. Do not use your child as an interpreter.
- \* Emphasize the importance of reading and writing.
- \* Celebrate your child's achievements.

### Communication with Teachers and Counselors

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Consider these questions when speaking with teachers and counselors:

- \* What is being taught in the classroom? How is my child doing in class?
- \* Is she/he performing at an appropriate level in all classes? Pay particular attention to Math and Reading.
- \* What does each test result or report card mean? Can a low test score stop my child from going to the next grade?
- \* What does my child need to do to go to the next grade?
- \* How can I help my child at home?
- \* What do I do if my child is failing a class?

### Organizational Tips

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- \* Designate a specific time and study area to do homework.
- \* Post a schedule that includes homework, TV and physical activity time.
- \* Encourage the use of a notebook or pad for taking notes and writing down assignments and deadlines.
- \* Check homework against the assignment list.
- \* Help your child pack their school bag the night before.

# HOW TO PREPARE FOR COLLEGE WHILE IN HIGH SCHOOL

high school

These are the 6 Essential Measures that Admissions Officers use to Decide who will Receive an Admissions Letter

1

## College Prep Curriculum

A college prep curriculum focuses on English, Math, Lab Science, History/Social Sciences, Foreign Language and Visual/Performing Arts. Admissions officers check transcripts for a class schedule that matches a college prep curriculum (see pg. 8). You are compared to other applicants to see if you are taking the most challenging courses available, including Honors, Advanced Placement or International Baccalaureate Program classes.

- \* If a class you need is not offered at your high school, you might be able to take it at a local community college.
- \* If you are taking English as a Second Language classes, check with your counselor to see if they count toward English class requirements.

2

## High GPA

A grade point average (GPA) is a measure of achievement on the scale of 0 to 4 used in high school and college. You should keep your GPA between a 3.0 (B) and 4.0 (A) average. Among other things, your GPA is used to decide whether or not you will be admitted to college and if you are eligible to receive state or private scholarships.

- \* Tutoring programs to help improve grades are often available through schools or local community groups.
- \* Talk to your teachers if you are having trouble in a class; ask them how you can improve your grade in the class.

3

## Strong Test Scores

The SAT® and ACT® are standardized tests that compare how you measure up to your peers around the country. Most colleges and universities require one of these tests.

- \* Take a practice test to determine how much preparation you need for the real test.
- \* Prepare for standardized tests with prep courses, practice tests and online tools.
- \* Register early for standardized tests, at least six weeks before the day of the exam.

4

## Personal Statements

Personal statements/essays give admissions counselors a chance to see your achievements, obstacles, goals and values.

- \* Start writing your essays early!
- \* Go through the entire writing process: brainstorming, drafting, revising, peer editing and finalizing.

5

## Effective Letters of Recommendation

People who know you well will be able to write effective letters of recommendation that will best inform admissions officers of your achievements. Teachers, counselors and activity sponsors can speak to your work ethic, abilities, organizational skills, motivation and attitude both in and out of school.

- \* Make time to strengthen relationships with potential recommenders.
- \* Keep an updated résumé for recommenders that list your accomplishments, activities, awards/recognitions and off-campus jobs.

6

## Extracurricular Activities

Participating in school-based clubs, community service, faith-based activities, work experience or internships demonstrate abilities outside of the classroom.

- \* Join a few clubs, teams or groups freshman year.
- \* Pick one or two activities and stay consistently involved.
- \* Apply for leadership positions during your junior and senior year.
- \* Get involved during your summer break.
- \* **Remember studies are the priority!**

## STANDARDIZED TESTS: WHAT TO EXPECT

### PSAT®

The **PSAT®** provides first-hand practice for the **SAT®**. It is a practice test that does not count for college admissions.

#### *Why should I take the PSAT®?*

To help you prepare for the **SAT®**. You can become familiar with the kinds of questions and the exact directions you will see on the **SAT®**.

#### *When should I take the exam?*

Sophomore year (if you completed Geometry) (fall)  
Junior year (fall)

#### *How do I register for the exam?*

You must sign-up at your high school through your counselor. The tests are administered in October.

#### *What about the cost?*

It costs \$13 to take this exam. Ask your counselor if you qualify for a fee waiver.

#### *What is the test like?*

The test takes 2 hours and 10 minutes and consists of five sections.

#### *What about the scores?*

Each section is worth 80 points, with a perfect score being 240. The average score for students in eleventh grade is 147.

### SAT® Reasoning

The **SAT®** is an exam that measures the skills you need to do college-level work in any academic area.

#### *Why should I take the SAT?*

Many colleges require **SAT®** scores as part of their admissions process.

#### *When should I take the SAT?*

- \* Junior year (spring)
- \* Senior year (fall)

The test is administered **seven** times a year. It is best to take the exam in early fall. We recommend you take it more than once.

#### *How do I register for the SAT?*

You can register and pay for the test online. Try to register at least 6 weeks before the test day — if you register too late you will pay late fees.

#### *What about the cost?*

The cost is \$43 to take the **SAT®** exam. Ask your counselor if you qualify for a fee waiver.

#### *What is the test like?*

The **SAT®** lasts 3 hours and 45 minutes and has ten sections.

#### *What about the scores?*

Each section is worth 800 points, with a perfect score being 2400. The average score on the **SAT®** is about 500 on each portion.

For more information on the PSAT go to  
[www.collegeboard.com](http://www.collegeboard.com) or call 609-771-7600.

For more information on the SAT, go to  
[www.collegeboard.com](http://www.collegeboard.com) or call 609-771-7600.

## SAT® Subject Tests

**Subject Tests** are designed to measure knowledge and skills in specific subject areas.

### *Why should I take the Subject Tests?*

Some colleges require a Subject Test as part of its admissions process. Review college admissions to determine which tests to take.

### *When should I take the exams?*

You should take these tests at the completion of the corresponding course or in the next semester.

### *How do I register for a Subject Test?*

You can register and pay for the test online. Subject Tests are only offered certain months at certain sites; make sure to register on time.

### *What about the cost?*

The cost is \$20 to register for a Subject Test, plus an additional \$20 if it is a Language test. There is an additional \$8 fee for all other subjects. Ask your counselor if you qualify for a fee waiver.

### *What is a Subject Test test like?*

All tests are one-hour and multiple-choice. However, some of these tests have unique formats.

### *What about the scores?*

Each Subject Test is worth 800 points. The average range for an SAT® Subject Test is from 500-700.

## The ACT® Assessment

The **ACT® Assessment** is an exam that tests your knowledge of material you covered in high school.

### *Why should I take the ACT?*

Some colleges might require ACT scores as part of their admissions process.

### *When should I take the ACT?*

- \* Junior year (spring)
- \* Senior year (fall)

The test is administered **six** times a year. It is best to take the exam in early fall. We recommend you take it more than once.

### *How do I register for the ACT?*

You can register and pay for the test online. Try to register at least 6-weeks before the day of the test; if you register too late you will pay late fees.

### *What about the cost?*

The cost is \$44.50 to take the **ACT®** with the Writing Test and \$30 to take the **ACT®** without the Writing Test. Ask your counselor if you qualify for a fee waiver.

### *What is the test like?*

The **ACT®** taken with the Writing Test lasts 3 hours and 25 minutes. The **ACT®** lasts 2 hours and 55 minutes without the Writing Section.

### *What about the scores?*

The composite score ranges from 1-36 and the average score is 20.

For more information go to  
[www.collegeboard.com](http://www.collegeboard.com) or call 609-771-7600.

For more information go to  
[www.actstudent.org](http://www.actstudent.org) or call 319-337-1270.

# high school

## SIX-YEAR PLAN

This worksheet will help you plan out a course of study in preparation for college. It includes course names and suggested number of years for each core area.

		Grade 7	Grade 8	Grade 9	Grade 10	Grade 11	Grade 12
<b>English</b> <i>4 years of High School</i> <i>English required</i>	Examples: Literature Writing/Composition Speech						
<b>Math</b> <i>4 years required</i>	Examples: Algebra Geometry Algebra II Trigonometry Pre-Calculus, Calculus						
<b>Laboratory Science</b> <i>3 years of High School</i> <i>recommended</i>	Examples: Biology Chemistry Physics						
<b>History/Social Studies</b> <i>3 years of High School</i> <i>recommended</i>	Examples: U.S. History U.S. Government Economics World History						
<b>Foreign Language</b> <i>2 years of same</i> <i>language required;</i> <i>4 years recommended</i>	Examples: Spanish French Italian German						
<b>Electives</b> <i>Visual or performing arts and</i> <i>other challenging courses</i> <i>required in High School</i>  <i>1 year of the same</i> <i>subject required</i>	Examples: Drama, Ceramics, Guitar, Psychology, Computer Science, Statistics, Humanities						

## I AM GOING TO COLLEGE! SO HOW DO I CHOOSE THE ONE THAT'S RIGHT FOR ME?

Get to **KNOW** yourself and **KNOW** your likes and dislikes to help you make a decision.

### THINK ABOUT:

- \* Cost
- \* Location
- \* Size
- \* Programs of study
- \* Campus life
- \* Public vs. private
- \* Diversity

You should also consider the different types of schools and choose the right one for you. Here is a summary:

- \* Technical College – 6 months to 2 years
  - ✓ Type of degree: Diploma and/or Associate Degree
- \* Community College – 2 years
  - ✓ Type of degree: Associate Degree and/or Certificate Programs
- \* University – 4 years
  - ✓ Bachelor of Arts / Bachelor of Science
- \* Beyond 4 years....
  - ✓ Master Degree, Doctorate Degree and Professional Degree

## ACADEMIC “TO DO’S”

The high school years are full of important academic developments, deadlines and tasks. The following list details things you must do EVERY year of high school. The list includes tips for both parents and students.

### To do in every year of High School:

#### PARENTS

- Meet with your child’s counselor on a regular basis to talk about:
  - \* College prep courses
  - \* Schedules
  - \* College admissions requirements
- Take advantage of Back to School Night and make sure to talk to your child’s teacher about his/her performance in class.
- Learn about all your financial aid options and how to access them (see pgs. 14-18).

#### STUDENTS

- Earn the highest grades possible in all your classes, A’s and B’s.
- Take rigorous classes in English, Math & Science (see pgs. 5,8).
- Enroll in honors or AP classes if available.
- Update your résumé every semester.

## ACADEMIC “TO DO’S” IN GRADES 9 & 10

### Grade 9

#### STUDENTS

- ❑ Enroll in an Algebra course. If you can't, meet with your counselor to find out what extra work must be done to get on track.
- ❑ Get organized, stay organized: prioritize your school work and activities.
- ❑ Get involved in extracurricular activities at school or in the community (see pg. 5).
- ❑ Develop a résumé: include information about your coursework, extracurricular activities, awards and achievements.
- ❑ Research the college resources available to you, such as the college counseling office at your school, Upward Bound programs, and tutor and mentor programs, etc.

### Grade 10

#### PARENTS

- ❑ Is your child signed up for the **PSAT/NMSQT**®?

#### STUDENTS

- ❑ If you completed Geometry in 9th or 10th grade, take the **PSAT/NMSQT**®; talk to your counselor to register in September (see pgs. 6-7).
- ❑ Take Advanced Placement (AP) exams, if applicable.
- ❑ Focus on one school or community-based extracurricular activity (see pg. 5).
- ❑ Get organized, stay organized: make a schedule of your weekly activities.
- ❑ Begin to research universities and scholarship opportunities (see pg. 16).

## ACADEMIC “TO DO’S” IN GRADE 11

### 1st semester

#### PARENTS

- ❑ **Question:** Are the courses your child is taking college prep? (see pgs. 5, 8)
- ❑ Check with your child's counselor regarding exit exams in your state.
- ❑ Talk with guidance counselors about colleges and financial aid (see pgs. 14-18).
- ❑ Attend college fairs and talk to college representatives.

#### STUDENTS

- ❑ Register to take the **PSAT/NMSQT**® in September.
- ❑ Try to achieve leadership roles in your extracurricular activities.
- ❑ Fill out the FAFSA4caster (see pg. 17).
- ❑ Explore internship opportunities.
- ❑ Request information and admissions applications from colleges.
- ❑ Get organized, stay organized: start to think about the college and scholarship application process.
- ❑ Attend college fairs and talk to college representatives.

## 2nd semester

### PARENTS

- ❑ Check with your child's counselor about fee waivers for taking standardized tests.
- ❑ Visit college campuses with your child.
- ❑ Start researching scholarships (see pg. 16).
- ❑ Attend informational meetings offered by your child's high school guidance counselors.

### STUDENTS

- ❑ Take the **SAT**® and **ACT**® for the first time (see pgs. 6-7). You should take the **SAT**® Subject Tests immediately after completing the course for that subject.
- ❑ Take AP exams, if applicable.
- ❑ Begin to write a personal statement and have your English teacher proofread it.
- ❑ Request applications from scholarship organizations (see pg. 16).
- ❑ Get organized, stay organized: start talking with individuals who might be able to write letters of recommendation for your applications (see pg. 5).
- ❑ Attend college fairs and talk to college representatives.

## ACADEMIC "TO DO'S" IN GRADE 12

### 1st semester

#### PARENTS

- ❑ Make sure your child is registered to take the **SAT**® and/or **ACT**®.
- ❑ Become familiar with the Free Application for Federal Student Aid (FAFSA) and timelines.
- ❑ Attend a FAFSA workshop!
- ❑ Talk with guidance counselors about colleges and financial aid (see pg. 14-18).
- ❑ Attend college fairs and visit college campuses to speak with representatives.

#### STUDENTS

- ❑ Take the **SAT**®, **ACT**®, and **SAT**® Subject Tests, or other exams needed for college admissions (see pgs. 6-7).
- ❑ Prepare and submit admissions and scholarship applications.
- ❑ Remember to gather the necessary documents required for your applications (transcripts, letters of recommendation, etc.) at least two weeks before your application deadlines.
- ❑ Get organized, stay organized: make a calendar of college and scholarship application deadlines!
- ❑ Visit college campuses with your parents, high school or a community organization. Interview currently enrolled students to learn more about the school and campus life.

## ACADEMIC “TO DO’S” IN GRADE 12 (cont.)

### 2nd semester

#### PARENTS

- ❑ Make sure the FAFSA is completed (see pgs. 17-18).
- ❑ Talk with college financial aid counselors about financial aid packages (see pg. 18).
- ❑ Research ways students can cut college costs (see pg. 18).

#### STUDENTS

- ❑ Explore career, job and internship opportunities.
- ❑ Get organized, stay organized: stay on top of your deadlines!
- ❑ Apply for financial aid by completing the FAFSA as soon as possible after January 1 (see pgs. 17-18).
- ❑ Confirm that your SAR is correct (see pg. 18).
- ❑ Check with the colleges you’ve applied to about on-campus housing application deadlines.
- ❑ If you are planning to attend a community college, take the placement exams you need and register for Fall courses.

### After acceptance from a college/university

#### PARENTS

- ❑ Stay on top of your child’s deadlines for college. Help your child with applications for campus housing, registering for placement testing and orientation, etc.
- ❑ Talk to your child about money management skills.
- ❑ Get ready to send your son or daughter to college!

#### STUDENTS

- ❑ Maintain a high GPA (A’s & B’s)—your acceptance is conditional upon submission of your final transcript.
- ❑ Take AP exams, if applicable.
- ❑ Most universities have a deadline to notify them of your enrollment, make sure you are aware of the deadline.
- ❑ Send a final transcript to the university you plan to attend.
- ❑ Apply for on-campus housing.
- ❑ Make reservations for placement testing, orientation and registration programs.
- ❑ Send thank you notes to those who helped you during your college application process.

## SAMPLE RESUME

Lisa Sanchez

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555 Main St, Anytown, CA 90000  
777-777-7777 (tel)  
lsanchez@email.net

### EXPERIENCE AND ACCOMPLISHMENTS

Excellent organizational skills  
Strong computer skills

### RELEVANT HIGH SCHOOL STUDIES

Technical writing; advanced composition; debate; video production; computer classes

### ACTIVITIES AND ACCOMPLISHMENTS

Earned "A" or "A+" in all computer classes  
Built personal computer from scratch

### AWARDS AND HONORS

Student of the Year – 2001  
Honor Roll – 2003 - 2005

### VOLUNTEER HISTORY

Hilldale Public Library – 2000 - 2002  
American Red Cross – 2001 - 2002

### SCHOOL ORGANIZATIONS

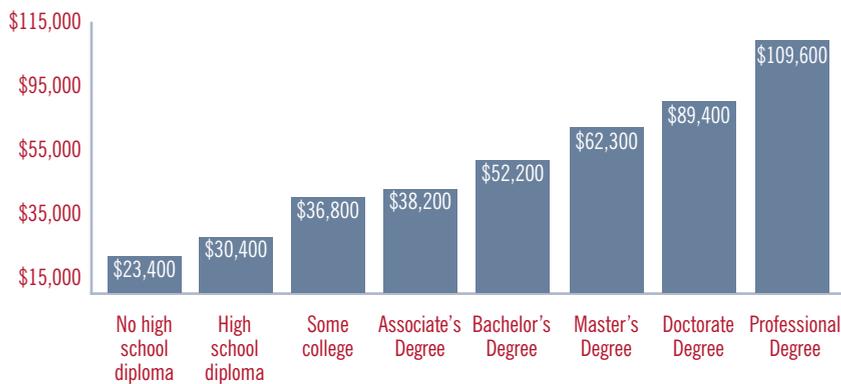
Hilldale High School Math Club – 2003 - 2005  
Vice-president – 2005  
National Honor Society – 2003 - 2005  
Clayton Middle School Library – 2000 - 2002  
Student Librarian

### EDUCATION

Graduation Date: 2007  
Hilldale High School 2003 - 2007  
Clayton Middle School 1999 - 2002

## WHY GO TO COLLEGE?

### More education, More \$\$\$



Source: USA Today/U.S. Census Bureau 2004

### Top 10 Salaries for College Grads in the first year on the job:

1. Chemical Engineering	\$60,054
2. Electrical Engineering	\$54,599
3. Mechanical Engineering	\$54,587
4. Business/Managerial	\$51,631
5. Computer Science	\$51,070
6. Financial Analyst	\$47,905
7. Civil Engineering	\$47,145
8. Accounting	\$45,508
9. Business Administration	\$43,523
10. Marketing	\$41,323

Source: National Association of College and Employers' (NACE) Winter 2007 Salary Survey

Parents should be prepared for the expenses involved in sending their child to college. We have put together a helpful estimate of the costs you can expect. What follows is an "average cost of attendance" with estimates of the cost for public and private schools across the United States. **For an exact budget, contact the school's Financial Aid Office to speak with a counselor.**

Over the past several years, the average cost of attending college has steadily increased and in 2006 – 2007 rose between 6 and 8 percent. This trend is expected to continue. Check the College Board's website at [www.CollegeBoard.com](http://www.CollegeBoard.com) frequently for more information on annual increases.

### Cost of attending college – public vs. private

Average Cost of Attendance for One Year at:

#### PUBLIC 2-Year College

Tuition & Fees:	\$ 480
Books & Supplies:	\$ 1,422
Personal/Transport:	\$ 3,348
Room & Board:	\$ 9,936
<i>(living off campus without parents)</i>	
<b>Total/Year:</b>	<b>\$15,186</b>

#### PUBLIC 4-Year College

	In-State	Out-of-State
Tuition & Fees:	\$ 3,451	\$ 7,519
Books & Supplies:	\$ 1,281	\$ 1,281
Personal/Transport:	\$ 3,158	\$ 3,502
Room & Board:	\$ 9,304	\$ 9,304
<b>Total/Year:</b>	<b>\$17,194</b>	<b>\$21,606</b>

#### PRIVATE 4-Year College

Tuition & Fees:	\$22,218
Books & Supplies:	\$ 935
Personal/Transport:	\$ 1,999
Room & Board:	\$10,588
<b>Total/Year:</b>	<b>\$35,740</b>

## HOW MUCH MONEY CAN I GET?

The financial situation of the family determines **need based aid**. Your achievement or talent in a particular area, such as academics, athletics, music, etc. determines **merit based aid**.

**SOME AID CONSIDERS BOTH NEED AND MERIT!**

### 4 TYPES OF FINANCIAL AID

1. **GRANTS** are a type of aid that **DO NOT** have to be repaid and are usually awarded based on need.
2. **SCHOLARSHIPS** are a type of aid that **DO NOT** have to be repaid and are usually awarded to students who demonstrate potential or distinction.
3. **WORK STUDY** allows you to earn money while enrolled full-time in college to help pay for education expenses.
4. **LOANS** are sums of money lent by public or private agencies to be used for the cost of school and **DO** have to be repaid. Loans can be made to you and/or your parent(s).

### 3 OTHER WAYS TO PAY

1. **SAVINGS**, or past income, is one of the best ways to pay for college. For example, putting aside money from a part time or summer job is a great way to save!
2. **YOUR FAMILY** is expected to help pay for your education. See the Resources page for information on 529 college savings plans.
3. **MILITARY OR COMMUNITY SERVICE** can earn you special scholarships and other educational assistance, such as Teach for America, Peace Corps and AmeriCorps.

**\*\*For more information on your state's financial aid program, refer to the EdFund booklet, Fund Your Future.\*\***

The local public library  
can be a great resource in  
your quest for financial aid.

## APPLYING FOR SCHOLARSHIPS

A scholarship is a financial aid award that **DOES NOT** need to be paid back and that students earn based on merit and/or need. Scholarships are awarded on a competitive basis and each one has its own requirements.

### ASSEMBLE SCHOLARSHIP INFORMATION

- ❑ Start researching scholarship opportunities early. Places to search include the Internet, your local library, local organizations, your high school counselor, and college financial aid offices.
- ❑ Read through all the requirements to see if you are eligible.
- ❑ **Never pay to access scholarship information!**
- ❑ **Apply to as many scholarships as possible!**

### ORGANIZATION IS ESSENTIAL

- ❑ Create files or note cards to help track details about the different scholarships you want to apply to.
- ❑ Share your résumé with those people who are reviewing your essays or writing your letters of recommendation so that they have a record of your academic and personal activities and achievements both in and out of school (see pg. 5).
- ❑ Talk to teachers, counselors, advisors, or supervisors about letters of recommendation.
- ❑ Keep copies of all of the applications you submit.

### INSTRUCTIONS ARE REALLY IMPORTANT

- ❑ Read the instructions on each scholarship application carefully.
- ❑ Some scholarships specify how they want the essays typed (i.e., 10 font, 11 font, single- or double-spaced).

### TALK TO SOMEONE ABOUT PROOFREADING YOUR ESSAYS

- ❑ Ask teachers or counselors to proofread your essays before submitting your application.
- ❑ Give your readers clear deadlines as to when you need to have their comments.

### COMPLETE APPLICATIONS AND SUBMIT REQUIRED DOCUMENTS

- ❑ Answer the questions completely and include all requested documents.
- ❑ Commonly requested documents include: school transcripts, SAR, personal statements or essays, and letters of recommendation.

### NEVER, EVER MISS DEADLINES

- ❑ No exceptions are made for missed deadlines!
- ❑ Verify if a deadline is a “received by” or “postmarked by” deadline.
- ❑ Follow up with those people who are reading your essays or writing letters for you well in advance of deadlines.

## TOP 7 MISTAKES IN SCHOLARSHIP APPLICATIONS

1. Not checking your email account
  - With most applications being online, it is important to check your email account regularly.
2. Answering essays and questions incorrectly
  - Make sure you read each question carefully and that your essay answers the questions asked on the application.
3. Submitting late documents
  - Make sure and follow-up with all the documents that need to be mailed in separately.
4. Not updating contact information
5. Sending incorrect forms
6. Not proofreading
7. Not keeping copies

## HOW AND WHEN DO YOU APPLY?

1

### You Can Estimate Your Eligibility for Federal Financial Aid

During your junior year, use the FAFSA4caster, to reduce the time it takes to fill out the Free Application for Federal Student Aid (FAFSA) and to help determine how much additional aid you will need.

- \* Visit [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)

2

### Read and Complete the Application Thoroughly

Many questions are straightforward, like your social security number or date of birth. However, other questions require you to read the instructions carefully. Words like "household", "investments" and even "parent" are specifically defined for purposes of student financial aid. Be sure to read the instructions and enter the information requested.

- \* Request a PIN at [www.pin.ed.gov](http://www.pin.ed.gov)
- \* Then complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

3

### Apply Early

Submit your application as soon as possible after January 1. Some state aid, school-based aid, and private scholarships have early deadlines. Applying early increases the opportunity to receive support from as many sources as possible.

#### *What information and documents will I need?*

- \* Social Security Number (student's only)
- \* Driver's license (student's, if any)
- \* W-2 Forms and Federal Income Tax Return of money earned (student's and parents')
- \* Untaxed income records – Social Security, TANF, welfare, etc.
- \* Bank statements and information on investments
- \* Business value
- \* Retirement/pension funds
- \* Alien registration card (if not a U.S. citizen)

**Important:** You do not need to file your tax return before you submit the FAFSA! If any income or tax information changes after you file your FAFSA you can submit the new information during the corrections process.

4

### Wait for your Student Aid Report (SAR)

**The Student Aid Report (SAR)** is an official summary of the FAFSA application. It should arrive 1-3 weeks after you submit the FAFSA. Review your **SAR** carefully and make necessary corrections at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or follow the instructions provided and send your changes via postal mail. You will receive an updated SAR within 2-3 weeks. If you have no changes, you do not need to do anything. The SAR also serves as your official record that your FAFSA was received and processed.

The information on your SAR will also include an **Expected Family Contribution (EFC)**, which is the product of a federal formula used to calculate the amount of money you and your family are expected to pay toward the cost of college. Schools use the EFC to prepare your financial aid package.

## HOW AND WHEN DO YOU APPLY? (cont.)

### 5

#### You have Received your SAR, Now What?

The schools you entered on the **FAFSA** now have access to your SAR data. Schools that admit you will generate your financial aid package. Some schools may ask for verification which requires that you complete a worksheet and provide requested materials such as copies of your tax returns. Once you receive your financial aid offer from the school, review the package and call the financial aid office with any questions. If your financial situation changes, be sure to inform the financial aid office. A package can be adjusted due to changes in a family's ability to pay or special circumstances that arise.

**Important:** The **FAFSA** must be completed every year in order to obtain financial aid.

### 6

#### Sample Financial Aid Package

	Public	Private
Pell Grant	\$ 3,000	\$ 4,700
State Grant	\$ 2,000	\$ 3,000
Institutional Grant	\$ 2,975	\$ 8,675
Loan-Stafford Subsidized	\$ 2,625	\$ 3,500
Institutional Scholarships	\$ 1,000	\$ 6,825
Work-Study	\$ 1,000	\$ 2,000
<b>Total Aid</b>	<b>\$12,600</b>	<b>\$28,700</b>
Total Cost	\$17,194	\$35,740
-Total Aid	\$12,600	\$28,700
<b>Net Cost (EFC + Remainder)</b>	<b>\$ 4,594</b>	<b>\$ 7,040</b>

## WHAT IF I STILL CAN'T AFFORD COLLEGE?

- Community college is a great option; you do not lose time because many class credits are transferable to other universities and can count toward your bachelor's degree.
- You can always attend school as a part time student. Instead of 4-5 classes a semester (10 credits and up), you can take 1-3 classes (3-9 credits).
- Online classes are often less expensive, but always make sure the classes count toward your major or degree.
- If you are being charged out of state tuition, ask if and how you can qualify for in-state tuition.
- Seek out other schools that are interested in increasing diversity, and are willing to offer you more aid.
- Explore the option of private loans
- Many institutions often have "emergency grants" or monies that are set aside for extreme cases.
- Take advantage of AP classes or other classes that offer college credit while in high school.
- Take advantage of all the scholarship opportunities available and begin to research NOW! (see pg. 16)

## EDUCATIONAL & FINANCIAL CONTACT INFORMATION

### DEPARTMENT OF EDUCATION

- \* Federal Student Aid Information Center (800) 433-3243
- \* FAFSA4caster [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)
- \* FAFSA Online [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- \* Student financial aid information [studentaid.ed.gov](http://studentaid.ed.gov)
- \* Visit your state's department of education website to find out more about preparing and paying for college.

### ACADEMIC PROGRAMS

- \* AP Advanced Placement courses (888) CALL-4-AP or (609) 771-7300
- \* IB International Baccalaureate North American Office (212) 696-4464 or [www.ibo.org](http://www.ibo.org)

### SCHOLARSHIP SEARCH

- \* FastWeb [www.fastweb.com](http://www.fastweb.com)
- \* Hispanic College Fund [www.hispanicfund.org](http://www.hispanicfund.org)
- \* International Education Financial Aid [www.iefa.org](http://www.iefa.org)
- \* Latino College Dollars [www.latinocollegedollars.org/](http://www.latinocollegedollars.org/)
- \* MALDEF Scholarships List [maldef.org/pdf/Scholarships.pdf](http://maldef.org/pdf/Scholarships.pdf)
- \* Scholarships for Hispanics [www.ScholarshipsforHispanics.org](http://www.ScholarshipsforHispanics.org)

### OTHER USEFUL LINKS

#### For Students:

- \* Know How 2 Go [knowhow2go.org](http://knowhow2go.org)
- \* Mapping your Future [www.mapping-your-future.org](http://www.mapping-your-future.org)
- \* The College Board [www.collegeboard.com](http://www.collegeboard.com)

#### For Parents:

- \* An Introduction to 529 Plans [www.sec.gov/investor/pubs/intro529.htm](http://www.sec.gov/investor/pubs/intro529.htm)
- \* FinAid! [www.FinAid.org](http://www.FinAid.org)
- \* Saving for College [www.savingforcollege.com](http://www.savingforcollege.com)
- \* The College Savings Plans Network [www.collegesavings.org](http://www.collegesavings.org)
- \* For more information about educational tax benefits visit [www.irs.gov/individuals/students/](http://www.irs.gov/individuals/students/)

### HELPFUL BOOKS

- \* *How to Go to College Almost for Free* by Ben Kaplan
- \* *The College Board Scholarship Handbook 2009* by The College Board
- \* *Kaplan Scholarships 2008* by Kaplan
- \* *Get Free Cash for College (2008)* by Kelly Y. Tanabe and Gen S. Tanabe
- \* *Acing the College Application: How to Maximize Your Chances for Admission to the College of Your Choice* by Michele A. Hernandez

