COLLEGE ADMISSION HANDBOOK:

Guidelines to help with your decisions about college and take some of the mystery out of the process.



Royal Palm Beach Community High School 10600 Okeechobee Blvd Royal Palm Beach, FL 33411 561-753-4000 www.RPBHS.org

SCHOOL CODE: 101493

for SAT & ACT Reports RPBHS is a testing center for the SAT & ACT Main Office: 561-753-4000 Guidance Office: 561-753-4020 Fax: 561-753-4022

COUNSELORS:

Natalie Pluta	(A-Dh)	natalie.pluta@palmbeachschools.org
Cindy Rosado	(Di-Je)	<u>cindy.rosado@palmbeachschools.org</u>
Nikki Lanier	(Ji-Mc)	<u>nikki.lanier@palmbeachschools.org</u>
Gary Harmon	(Me-R)	gary.harmon@palmbeachschools.org
Lori Kushel	(S-Z)	<u>lori.kushel@palmbeachschools.org</u>
Kate Murphy	(IEP)	kathryn.murphy@palmbeachschools.org
Beverly Delgado	(ELL)	beverly.delgado@palmbeachschools.org



Dear Royal Palm Student & Parent,

This packet was put together to help you in your college decision-making and application process. Please be sure to share this document with your parents.

The first thing you need to do is keep your grades up!

Next, you will need to decide what is important to you with regard to college. If you need help sorting that out, please see page 6 and 7, questions 2 and 11.

Then, you need to take some action:

- 1. Explore and obtain information about many colleges.
- 2. Learn as much as you can about those colleges that seem to satisfy your needs.
- 3. Narrow your choice to a group of colleges, perhaps 10 to 15, to study in greater depth.
- 4. Choose colleges (at least 4 recommended) to apply to, adhering to necessary timetables.
- 5. Apply for financial aid, if you and your family will need help to pay for college.
- 6. Once you elect to attend a particular college, feel confident that it is the right choice for you.

There is a timeline in this packet for your junior year and a separate one for your senior year of high school. Read this over. It might be helpful to <u>put some key dates on your calendar</u>. Please read the Frequently Asked Questions pages before focusing on the Junior and Senior Timelines.

If you can stay organized, you will lower some of your stress. We are here to assist you with your goals! Let's work together and make these next couple of years an exciting time in your life.

If you have determined what is important to you in choosing a college, and if you have investigated a group of colleges that seem to have what you want, your decision will have been made wisely and the prospect for success will be greater!

We wish you the best in all of your future endeavors! Good luck! The Royal Palm Beach Community High School Guidance Department

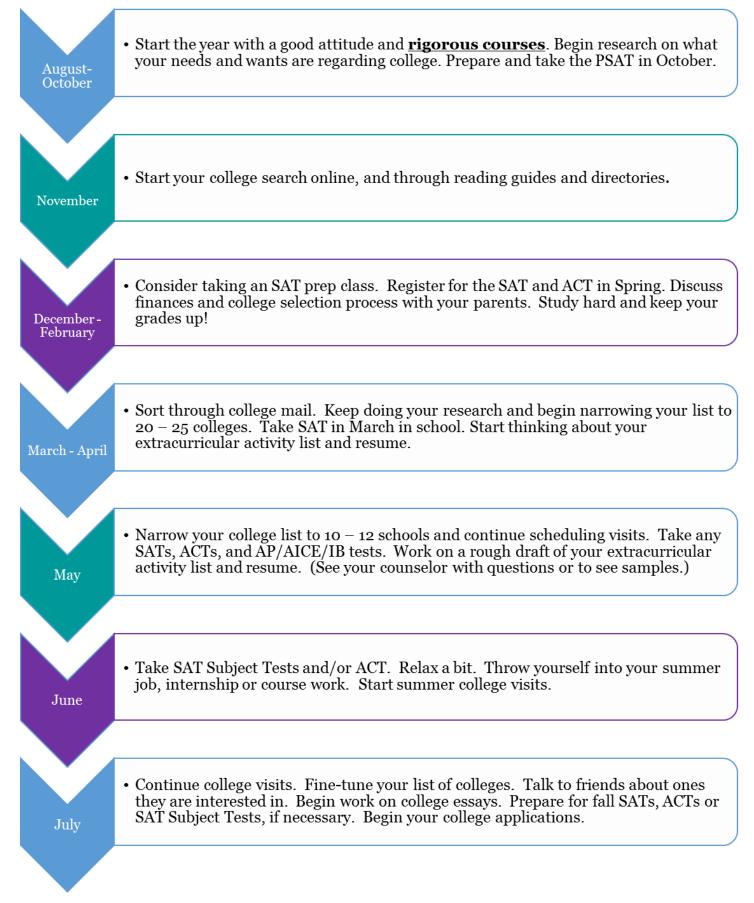
RESOURCES AVAILABLE in Guidance:

- College catalogs and viewbooks
- Reference books on a variety of college-related topics, including directories of many colleges
- Financial aid information
- Experienced and knowledgeable staff

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Junior Timeline



Senior Timeline

August	•Start the year with a good attitude and <u>rigorous courses</u> . Keep working hard. Prepare for fall standardized tests, if necessary. Write your application essays. Meet with your counselor for a credit check. Continue college visits. Apply early!
September	•Consider applying Early Decision, if you have one clear top-choice college. Consider applying Early Action. Get application forms from colleges or their websites. Register for October, November and/or December SAT, SAT Subject Tests and/or ACT, if necessary. Ask teachers to write recommendations and provide them with the necessary forms and envelopes. Begin scholarship search and continue this throughout the year. Check the Scholarship Bulletin on the RPBHS website.
October	•Apply for Bright Futures. Apply for the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. Continue visiting colleges. File Early Decision/Early Action applications, if applicable. Decide on a final list of schools to apply to. Get a copy of your transcript and check it over. Continue distributing teacher recommendation forms. Check and double-check deadlines for admissions, financial aid and housing. Take SATs and/or ACT, if scheduled. If applying early anywhere, file the CSS/Financial Aid PROFILE.
November	•File applications with December deadlines. Continue distributing teacher recommendation forms. Continue working on applications. Continue searching for scholarship opportunities. Take the SATs, if scheduled. November is the only testing date that offers SAT Subject Tests in a foreign language with the listening portion.
December	•File applications with January deadlines. Politely check with teachers and counselor to be sure recommendations and transcripts have been sent. Register to receive the CSS/Financial Aid PROFILE at www.collegeboard.org. If you still need to take SATs or ACT, this is the last date to do so and still make January and February college application deadlines.
January- February	•Continue to file applications. Send transcripts to colleges. Call Admissions Offices or check online to verify that applications are complete. Take final SAT and/or ACT.
March- April	•Receive decision letters. Look over financial aid packages with your parents, and call the schools directly if you have any concerns. If you are wait-listed, follow up with a letter of continued interest and additional information and/or recommendations. Schedule last-minute visits to colleges where you have been accepted or wait-listed. Many schools have events especially for admitted students; go, if you are able. Begin searching for summer jobs and/or internships. May 1 st is the national intent-to-enroll deadline.
May-June	•Take AP, AICE exams and/or SAT Subject Tests, if scheduled, and send the scores to your final choice college. Write thank you notes to people who wrote recommendations for you. Arrange to have your final transcript sent to your college. Graduate and take a deep breath! You did it!

FREQUENTLY ASKED QUESTIONS: COLLEGE ADMISSIONS

When will I apply to college?

Students should apply for post-secondary educational opportunities during the fall of their senior year...*the earlier, the better*. Most colleges have a February or March deadline. However, chances for admissions are better the earlier you apply. You should plan to have all applications in to four-year universities before the winter holiday of your senior year. Early Decision and Early Action deadlines are in some cases as early as October 1st. Community colleges have an open admissions policy and will generally accept applications somewhat later.

<u>What can I do between now and the time school starts in the fall to obtain</u> information about specific colleges?

- a. References such as <u>Peterson's Four Year Colleges</u>, <u>Barron's Profile of American Colleges</u>, <u>Fiske Guide</u> <u>to Colleges</u> and <u>The College Handbook</u> are useful resources which list specific information, such as admissions requirements and costs. Websites you should visit include <u>www.collegeboard.com</u>, and <u>www.act.org</u>.
- b. Contact specific schools' Offices of Admissions to request catalogs and other information. This can easily be done online.
- c. Visit the campuses of schools you are considering.
- d. Talk with friends and relatives about the schools they attended.
- e. Register online to take the ACT and/or SAT. You may register through the mail, but it takes longer.

How do I obtain a college application or catalog?

- a. Request this information through the specific college's website. Keywords to look for are 'Prospective Freshmen,' 'Admissions,' 'Undergraduate Admissions,' and/or 'Contact Us.'
- b. If you are considering a state supported university in Florida, you may obtain an application online at the school's website. Before you submit your application, be certain it is letter perfect!
- c. Local community college applications are also available online.

What do I need to take into consideration when filling out an application?

- a. Read directions carefully. Answer questions accurately and clearly.
- b. Fill out your online application carefully. <u>The neatness of your applications will help determine the impression you make on the admissions office representative.</u> Copy/download the application; this is your 'working copy' or rough draft. Once completed, transfer to your final application and submit via the Internet or mail. Make sure your application is free of typos.
- c. Send along any information requested by the college. If a transcript is required, fill out a request form in the Guidance Department. (Sample request forms are included in this booklet.)
- d. Do not wait to submit your application until college entrance test scores are available. These will be sent directly to the college from the testing service when you indicate the appropriate college code number on your SAT/ACT application.
- e. Most applications <u>do not</u> require letters of recommendation. If needed, recommendations should be requested at least **two weeks** before they are to be sent. It is best to make requests in writing and attach your resume to the request. Sample request letter and sample resumes are available in Guidance.

Exactly what is a transcript and what information does it include?

A transcript is a copy of your school record from grade nine through grade twelve. It includes the courses taken, semester grades, level of classes, honor point average, class rank, credits and standardized test scores. **Community service hours will also be included, if you have turned them in.** Courses taken at previously attended high schools will be listed on your transcript, in addition to courses taken at RPBHS.

How do I arrange to have a transcript sent to a school?

Go to PARCHMENT.COM or stop by Guidance and complete a Transcript Request Form.

Is it necessary to put my student number on the request form?

YES. To expedite your transcript request, your student number is needed.

What do most competitive colleges look for?

Most colleges require 18 **core** academic credits including:

- a. at least four years of English;
- b. at least four years of mathematics at or above the Algebra I level;
- c. at least three years of science;
- d. at least two years of social science courses;
- e. an approximate GPA of 3.0 or higher;
- f. an approximate SAT score of 1100 1200 or higher, combined Critical Reading and Math, out of 1600;
- g. an approximate ACT composite of 22 26 or higher;
- h. at least 2 sequential years of the same foreign language.

What if I don't meet the criteria listed above?

- a. Your high school graduation requirements are designed to provide a solid academic background in preparation for college entrance. Success in your required academic courses will help you compete with other candidates.
- b. Some schools, such as our Florida community colleges, have open admissions policies. This provides an opportunity for a high school graduate to enter college, regardless of test scores or GPA, as long as a high school diploma is earned.

What is the Talented 20 Program?

The Talented 20 is a part of the Governor's "One Florida" initiative, which guarantees admission at one of our eleven state universities to the top 20% of each high school graduating class. To qualify, you must complete all eighteen college preparatory credits as specified in State Board of Education Rules, be ranked in the top 20% of your class and take the ACT or SAT. It does not, however, guarantee admission to the university of the student's choice. Students must apply to 3 state universities under traditional admission policies, and be denied admission, before enforcing the Talented 20 option. Students should see their guidance counselor for detailed information.

What factors should I consider when choosing a college?

- a. <u>Area of study</u> Does the college offer a complete and quality program in the area you wish to study? If you are undecided, does it offer a variety of programs from which you could choose?
- b. <u>Size</u> Do you prefer a large campus, or are you more comfortable in a smaller environment with a smaller student body?
- c. <u>Location</u> What part of the country do you prefer? Do you feel most at ease in an urban, suburban, or rural environment?

- d. <u>Cost</u> Can your family afford the tuition and fees at an expensive school? Have you considered financial aid? Are you eligible for a scholarship?
- e. <u>Athletics and extracurricular activities</u> What activities are important to you? Sports, student government, the arts, social organizations, religious groups? Does the school offer what you want?
- f. <u>Admissions Requirements</u> Is this school a realistic choice in terms of your qualifications? What are your chances for success at this school?

Students typically apply to between 4 and 7 schools. It is recommended that a student's final list include schools from each of the following categories:

Reach	A student's top choice schools. It is fine to include a couple of 'long shots'. These are your "reaches."
Realistic	Schools that possess the significant features a student desires and at which the probability of admission is even to slightly better than even. These are categorized as "realistic" schools.
Safety	Schools that have most of the features a student desires and at which the probability of admission is "highly likely" to "certain". We refer to these as "safety" schools.

What is Early Decision?

If there is ONE school that you feel is best for you and your qualifications are excellent, you may want to consider applying through the early decision program. Applying early decision comes with an early application deadline, usually in October or November, and it is a **BINDING** application. <u>In applying for early decision</u>, students are expressing their intent to attend that particular college if accepted. Early decision applicants are required to withdraw all applications to other colleges once the early decision college has accepted the applicant. If admitted to a college on an early decision status, the student is notified before February of his/her acceptance. SAT/ACT should be taken during spring of Junior Year in order to apply for early decision. No public university in Florida has this as an option.

Even if you decide to apply to your top choice college early, please keep investigating other schools and work on other applications. Should you be deferred to the regular admissions pool, or denied admission outright to your early decision school, you want to be prepared with other options.

What is Early Action?

Early Action applicants also have early deadlines, and receive a determination of acceptance by the college before the typical spring notification date. However, the applicant is not required to make a commitment to enroll until a later specified date, usually May 1st. If your first choice school offers an early action choice, and you feel you are a strong candidate, you may want to consider this option. You are under no obligation to enroll if accepted. Deferred candidates are added to the regular admissions pool. SAT/ACT should be taken during spring of Junior Year in order to apply for early action. No public university in Florida has this as an option.

What should I do if my early application is deferred?

Every school's policy toward deferred applicants is different. It may even vary from one year to the next, depending on the number of strong, regular-deadline applications received. In addition to continuing to work on applications to other schools, you should show your first choice school that you are still interested. Send them any new information that will add to your file in a favorable way.

What should my resume include?

Everything you do outside of the classroom should be included on your activities resume. This includes extracurricular activities, community service, honors and awards received, interests and hobbies, summer experiences and employment. <u>This resume needs to be detailed, easy to read and organized.</u> You need to include precise details to show your level of involvement and responsibility to each of your activities. Go ahead and brag! You do not need to be modest on your resume. At the same time, do not lie. As busy as they are, admissions officers will notice discrepancies. The combination of your "activities and interests" and your essay(s) should paint a full and rich picture to the college admissions committees. Tell them who you are, what is important to you and what you spend your time doing.

What do I need to know about application essays?

Many college applications ask questions requiring short answers and also ask one or two essay questions, requiring longer answers. Frequently, you will be able to choose from several topics for your longer essay. You should read more on this subject, either online or from one of the books available in the guidance office. The most important things to remember when writing your application essays are:

- **Answer the question!** Do not use one essay for every application, unless the question asked is exactly the same.
- **Show, don't tell!** Write in a way that let's the reader see your great qualities. Don't just say "I love chocolate. I really love chocolate." Write about how you love chocolate so much that you called twelve levels of managers at Hershey before you found one who would agree to your doing a summer internship in Research and Development at their headquarters, and then lived with your mother's crazy Aunt Sally in Pennsylvania for 8 weeks while you learned everything you could about inventing new chocolate confections!
- **Pick a topic that lets the reader know you.** Your grades and SAT scores are one side of who you are, but your essays need to show your qualities and personality. A school cheerleader who started coaching a Special Olympics cheer squad after neighbors asked her to babysit their handicapped 8 year-old daughter has something different to write. The math/science guy who plays bass in a retropunk band all over the region on weekends has a unique story to tell.
- **Make it personal.** This is about you, be the star of the story! Don't write about global warming or immigration reform, unless those are issues you have been actively working to solve.
- **Start with a catchy first sentence.** Admissions officers read so many essays; keep them interested and reading. Make them want to know more about you.
- **Keep it short.** Read the directions carefully! If the application says you may attach <u>an</u> extra sheet of paper, if necessary, only attach ONE extra sheet.
- **DON'T underestimate the importance of good grammar. Proofread!** Typos, using the name of a different college by accident, or spelling mistakes overlooked by your spellchecker (using 'there' for 'their,' for example) are unacceptable. Readers are looking at grammar and writing ability, in addition to your topic and what you reveal about yourself.
- DON'T use gimmicks, clichés or foul language.
- DON'T write confessions of kleptomania, pyromania, or inappropriate activity.
- **DON'T try to be funny, unless that is truly part of your personality.** Humor, like beauty, is in the eye of the beholder.

FREQUENTLY ASKED QUESTIONS: TESTING

All colleges require an entrance examination. The two most often required are the SAT Reasoning Test and/or the ACT. Some colleges recommend or require SAT Subject Tests, as well.

What type of tests are the SAT and ACT?

The SAT Reasoning Test is designed to measure the reading, mathematical and writing abilities important for success in college. The ACT gives estimates of students' current level of educational development in knowledge and skill areas, including English usage, mathematics, reading and science, with an optional writing test available.

When do most high school students take the SAT or ACT?

Generally, students take the tests during the spring of their junior year and the fall of their senior year. Please see the chart on the next page for testing dates and registration deadlines.

May I take the SAT or ACT more than one time?

Yes, you may take the exams as many times as you wish. Most colleges will accept your highest score(s).

It is suggested that students retake the type of test that they did better in. Most students will feel more comfortable with one test or the other.

How do I know whether I should take the SAT or ACT?

Most colleges will accept either test. However, you should research the colleges you're interested in to see if there is a preferred test. If you have not made a college choice by the fall of your senior year, it is a good idea to take both tests.

How do I register for the SAT or ACT?

You may register online for the SAT at <u>www.collegeboard.com</u> and for ACT at <u>www.actstudent.org</u>. Registration packets may also be picked up in the Guidance Office, with detailed directions for registration, what to expect on the test day, sample questions, and how to have scores sent to colleges. Applications <u>mailed</u> to the testing company by the registration deadline will take longer to process; be sure to send them at least 3 to 4 weeks before the deadline.

What are SAT Subject Tests?

Also known as SAT IIs, SAT Subject Tests are required or recommended by many selective colleges, in addition to the SAT Reasoning Test or ACT. Nearly two dozen SAT Subject Tests are offered in different academic areas, including history, literature, science, math, and foreign language. Some colleges require as many as three subject tests. Check colleges' catalogs or online for specific requirements. These tests cannot be taken on the same day as the SAT Reasoning Test. A maximum of three SAT Subject Tests may be taken on one testing date.

How do I register for the SAT Subject Tests?

The SAT application form allows you to register for the Reasoning Test or Subject Tests. See question 5 above.

Will the Guidance Department or my teachers personally remind me to take the SAT, ACT or SAT Subject Tests?

NO. It is your responsibility to obtain the application and be aware of the testing dates. Testing dates and registration deadlines are posted in the Guidance Office and included in this booklet; see the chart below for dates.

What are the testing dates and registration deadlines for the SAT and ACT?

ACT Test and Registration Dates (<u>www.actstudent.org</u>)					
ACT Test Dates:	Regular Registration Deadline:		Nonrefundable Late Fee Required From:		
September 8, 2018	Aug	August 12, 2018		August 13-26, 2018	
October 27, 2018	Sep	September 28, 2018		September 29-October 14, 2018	
December 8, 2018	November 2, 2018		Nove	November 3-19, 2018	
February 9, 2019	January 11, 2019		Janu	anuary 12-18, 2019	
April 13, 2019	March 8, 2019		Mare	March 9-25, 2019	
June 8, 2019	May 3, 2019		May	lay 4-20, 2019	
July 13, 2019	June 14, 2019		June	June 14-24, 2019	
SAT Program Test Calendar (<u>www.sat.collegeboard.com</u>)					
Test Dates Re		Registration Dates		Late Registration Dates	
October 6, 2018		September 7, 2018		September 8-26, 2018	
November 3, 2018		October 5, 2018		October 6-24, 2018	
December 1, 2018		November 2, 2018		November 3-20, 2018	
March 9, 2019		February 8, 2019		February 9-27, 2019	
May 4, 2019		April 5, 2019		April 6-24, 2019	
June 1, 2019		May 3, 2019		May 4-22, 2019	

NOTE: <u>Royal Palm Beach Community High School is an SAT and ACT test center.</u> <u>Always verify dates and locations through the test websites</u> <u>www.collegeboard.com or www.actstudent.org</u>,

Which test is required by the Florida public 4-year colleges?

Florida universities accept either test. It is strongly recommended that students take both.

Which test should I take if I plan on attending a community college?

The ACT is recommended by Florida community colleges. The English and math scores are used for correct placement in the freshman English and math classes. Out-of-state schools may have other requirements. PBSC administers the Postsecondary Education Readiness Test (PERT), if you haven't taken the SAT or ACT. Your score on the PERT provides information about your skill level in reading, English and mathematics.

How do I get my SAT & ACT scores sent to a college?

There is a place on SAT & ACT applications to indicate the college(s) to which you wish your scores to be sent. You may request additional colleges after taking the test by ordering them online their websites. The easiest way to have additional colleges receive your test scores is through the testing service's website.

Will your high school receive a copy of all test scores?

It is very important that your school receive a copy of your results. Be sure to enter your high school code on the registration application. Test scores will then be posted on your transcript.

Royal Palm Beach Community High School's code is 101493.

What is the CLEP?

The CLEP, or College Level Examination Program, allows students to earn credit by examination. Many colleges do not give credit for the CLEP. However, they may use the results for placement. Check your college catalog for specifics.

What is an AP/AICE/IB test?

These College level courses provide a means by which a secondary school student may demonstrate his/her readiness to take advanced courses as an entering college freshman. Many colleges award credit for an AP/AICE/IB exam. The score which must be earned to receive credit is the decision of the individual college. If you take an AP/AICE/IB course at school, you will take the test for that class in the spring and will receive your score in July. You must request that your score be sent to a college at the time you take the exam.

AP/AICE/IB Exams are in May and June each year.

Is there a way to compare the scores of the ACT and the SAT?

Please see the Florida Department of Education chart on the next page for a general comparison.

Is there a best time to take these tests?

If you are considering applying Early Decision or Early Action to a very selective college, it is best to take the SAT Reasoning Test and/or the ACT in the spring of your junior year. If you are going to take the test more than once, you should retest in the late spring of junior year or in the fall of senior year. SAT Subject Tests cover particular academic subjects, and the best time to take those is while the course material is fresh in your mind. Therefore, the June test date at the end of junior year is usually optimal.

Is there anything else I should know about testing?

The earlier you register to take a standardized test, the better your chance of being able to take it at your first choice testing location. The later you register, even within the registration window, the more likely it is you will have to drive to your second or third choice testing center.

SAT vs ACT Score Comparisons

ACT Composite Score	SAT Composite Score (Math & EBRW only)
36	1600
35	1540-1590
34	1490-1530
33	1440-1480
32	1400-1430
31	1360-1390
30	1330-1350
29	1290-1320
28	1250-1280
27	1210-1240
26	1170-1200
25	1130-1160
24	1090-1120
23	1050-1080
22	1020-1040
21	980-1010
20	940-970
19	900-930
18	860-890
17	820-850
16	770-810
15	720-760
14	670-710
13	620-660
12	560-610
11	510-550

FREQUENTLY ASKED QUESTIONS: COLLEGE CAMPUS VISITS

Do your homework before visiting the college. You want to go there as an informed prospective student. Either read the viewbook or look at the school's website.

Important things to discover before your visit include:

- Size undergraduate and total; percentage of males and females
- Type private, public, two or four year, coed or not, religious affiliation
- College terms semester, quarter, trimester, winter term available, study abroad, etc.
- Accreditation regional and professional
- Admissions criteria required high school courses, SAT or ACT minimum scores, recommended or required grade point average (GPA), class rank, extra-curricular activities, recommendations required
- Cost tuition, books, room, board, travel, miscellaneous, personal
- Financial aid scholarships available (especially "no need" or merit variety), loans, academic, athletic or artistic scholarships, required forms to apply for aid.
- Deadlines for admissions and financial aid applications
- Teaching Assistants or Professors who actually teaches the undergraduate classes?
- What is the average class size? What is the faculty-student ratio?
- Housing deadlines, types and locations, deposits and refund policies
- Programs of study majors, double majors, minors, accelerated programs
- Credit by examination AICE, AP, IB, CLEP, institutional
- Foreign language requirements to get your degree
- Deposit to hold your place in class (refundable?)
- Miscellaneous Co-op Program available, study abroad, special services, early action, early decision, dual enrollment, special graduation requirements (e.g. must attend a summer session), campus maintenance, etc.

****If you will miss school to visit a college, please make sure to bring back a signed document from the college to excuse your absence.** Students are allowed up to 5 days of excused absences for college visits.

What else should I do?

- Write down any questions that you have that you could not answer with your research. Have those handy for when you are on your campus visit.
- If you are interested in a particular department or major, find out if you can take a tour specific to their facilities while you are on campus. Make those arrangements and write down the name and phone number of that contact person. Write down where and when that tour will take place.
- You might want to download and print directions to the Admissions building from the school's website.
- If you will be touring a few schools in a short period of time, you might want to take photos while on your tours. Looking at the photos later will help you remember important features of each school.

Do campus representatives ever come to RPBHS?

YES. Check in guidance weekly and listen for announcements. Interested students **must sign up at least 2 days** in advance in guidance.

COLLEGE COMPARISON WORKSHEET (Please make copies, if needed.)

	College Name	College Name
LOCATION		
 Distance from home 		
SIZE		
♦ Enrollment		
 Physical size of campus 		
ENVIRONMENT		
◆ Type of School (2yr or 4 yr)		
◆ School setting □urban □rura	1	
• Location & size of nearest city		
◆ Co-ed, male/female		
 Religious affiliation 		
ADMISSION REQUIREMENTS		
♦ Deadline		
 Tests required 		
• Average test scores, GPA, rank		
Notification		
ACADEMICS		
 Your major offered 		
 Special requirements 		
Accreditation		
 Student-Faculty ratio 		
 Typical class size 		
COLLEGE EXPENSES		
◆ Tuition, room, board		
 Estimated total budget 		
 Application fee, deposit 		
FINANCIAL AID		
♦ Deadline		
Required forms		
♦ % Receiving Aid		
♦ Scholarships		
HOUSING		
Residence hall requirements		
♦ Food Plan		
FACILITIES		
Academic		
Residential		
Recreational		
◆ Other		
ACTIVITIES		
 Clubs, organizations 		
 ♦ Greek Life 		
 Athletics, Intramurals 		
Other		
CAMPUS VISITS		
♦ When		
 Special Opportunities 		

CAMPUS VISIT WORKSHEET (Please make copies, if needed. One for each school you visit.)

College/University	
Visitation Date	
Admissions Contact	
Financial Aid Contact	

- 1. Try to visit during the week when you will be able to observe normal daily activities. Check when the college vacations occur they are usually different from ours.
- 2. If possible, attend a class in the academic area in which you plan to major.

Comments:

3. Take a campus tour, if possible, with a student already attending the college. Be sure to see the following: Dorms, library, dining hall (eat there), student center, classrooms, and recreational/athletic facilities.

Comments:

4. Find out about campus and public transportation, if you will not have your own car. Some schools do not allow freshmen to have cars on campus. Find out the details!

Comments:

- 5. Ask the questions you need or want answered. Some things to consider:
 - a. Are faculty members easy to reach outside of class?
 - b. Do most people graduate in four years?
 - c. Do many people bring their laptop computers to class?
 - d. What do students do for fun?
 - e. How big a deal are the fraternities and sororities to this school's social life?
 - f. Do many people leave campus for the weekends?

FREQUENTLY ASKED QUESTIONS: FINANCIAL AID

How does financial aid work?

Financial aid comes in a variety of forms: scholarships, grants, loans, and work-study programs. A majority of financial aid programs are funded by the federal government. Please go to <u>http://studentaid.ed.gov</u> for details on all the U.S. Department of Education financial aid programs. Financial aid can also come directly from the college you attend or from independent sources.

- Students seldom receive all the financial aid that they qualify for.
- Seventy percent (70%) of all college students will need some financial assistance.
 - a. <u>Loans</u> Loans may come from the federal government by way of the university, or from private financial institutions. Money is loaned to the student or to his/her parents. Interest rates for most educational loans are very reasonable.
 - b. <u>Work-Study Programs</u> These programs allow students to work part-time to earn money toward their education while they're going to school. Students usually work on campus and may get a job that is related to their field of study.
 - c. <u>Scholarships and Grants</u> These are 'gift' monies given to the students from a variety of sources. They do not have to be repaid.

How do I apply for financial aid?

First, submit admission applications to the schools you are considering. When requesting an admissions application, also request the school's aid application and any information they can send you about expenses and student aid. You may be able to request a financial aid application directly from the school's website. <u>Fill</u> out the aid application and submit it by the school's deadline.

What forms are necessary when applying for financial aid?

In order to apply for financial aid, your parents must fill out a <u>Free Application for Federal Student Aid</u> (FAFSA) at <u>www.fafsa.ed.gov</u> beginning October 1. In addition, some colleges will require the CSS/Financial Aid <u>PROFILE</u> or their own individualized form, if you want to apply for funds from the school itself. Financial aid each year will be based on your and your parents' previous year's income tax information.

What form should I use, even if I don't think I am eligible for aid?

Use the <u>Free Application for Federal Student Aid (FAFSA)</u> for all schools, which is available online at the beginning of October. You will fill this form out online at <u>www.fafsa.ed.gov</u>. NEW!!!! The FAFSA should be submitted in October of the senior year of high school. Also, contact each school you're applying to about additional required forms. Apply for financial aid. You'd be surprised.

Where do I find information about available scholarships?

- Contact colleges for available scholarships specific to that school.
- Check with parents' employers for scholarships they may sponsor.
- Read the Scholarship Bulletin every week and look for opportunities for which you are eligible.
- There are lots of websites with scholarship information. Please see a partial listing on page 22 of this packet.

Where can I obtain additional information?

The U. S. Department of Education publishes a free student guide: Call 1-800-4-FED-AID for a copy. Visit the websites listed in this packet on page 22.

What is the Bright Future Scholarship?

"Bright Futures" refers to a State of Florida scholarship program for students who continue their postsecondary education in the State of Florida. See pages 19, 20 and 21 for criteria. In order to apply for this scholarship and other state scholarships, the student must fill out the Florida Financial Aid Application. **Students must apply at online beginning October 1**st of their senior year.</sup> The Bright Futures Scholarship Program can also be reached by calling **1<u>-888-827-2004</u>** or on line at <u>http://www.floridastudentfinancialaid.org/ssfad/bf/</u>

* Bright Futures requires student SAT and/or ACT scores, as well as social security number, date of birth and community service hours. This information must be entered into the transcript. This is the responsibility of the student to have standardized test scores sent to RPBHS. It is suggested that each student check their transcript on <u>www.parchment.com</u> to verify accuracy of this information.

What are the eligibility requirements for the Bright Futures Scholarship Program?

There are three levels of awards, Florida Academic Scholars, Florida Medallion Scholars, and Florida Gold Seal Vocational Scholars. Each level has its own award amount, GPA requirement, required high school credits, community service hours, and SAT or ACT scores. The Florida Legislature is authorized to change these requirements. Please check <u>http://www.floridastudentfinancialaid.org/ssfad/bf/</u> for the most up-to-date eligibility requirements. Requirements for the <u>Class of 2019</u> are listed on the next few pages of this packet.

<u>Can the Bright Futures Scholarship Program be used in addition to the Florida Prepaid College</u> <u>Plan?</u>

You should talk to a financial aid officer of the college you would like to attend. However, the Florida Department of Education Bright Futures' brochure says the Bright Futures scholarship award "can be used to cover the college expenses your prepaid plan does not cover."

What are the Pathfinder Awards? How much money are they worth?

"Pathfinder High School Scholarship Awards are presented each year to seniors in Palm Beach and Martin Counties who have demonstrated outstanding achievement in 18 academic, vocational and athletic categories." College scholarships in the amounts of between \$4,000 and \$2,000 are given by the Palm Beach Newspapers, Inc. (Parent company of the Palm Beach Post, Daily News, La Palma and Pennysaver newspapers.) Each high school may submit one candidate per category; a student cannot be nominated in more than one category.

Nomination packages with supplemental materials are due in January, with judging in March and awards given in early May. Judges are selected by the Palm Beach Post from both the public and private sectors of our community; three judges per category, based on their credentials and expertise.

The eighteen categories are: Academic Excellence, Art, Business, Communications, Community Involvement, Computer Science, Drama, Foreign Language, Forensics/Speech, History/Political Science, Literature, Mathematics, Music/Instrumental, Music/Vocal, Reach for Excellence, Science, Sports, and Technical/Vocational/Agricultural.

What is the deal with scholarship scams?

You should **be wary of any offer that guarantees or promises scholarship money** or low-interest loans. Most of these scams require you to pay an up-front processing fee in return for their finding you scholarship money. Legitimate scholarship search websites will never require you to pay a fee and there are no guarantees that you will win any scholarship you apply for. Legitimate scholarship search engines, like <u>www.scholarships.com</u>, <u>www.collegeview.com</u> or others listed on page 22, may ask you to register a user name and password. They may ask for contact information or require you to look at advertisements. They will not ask, and you should never give, any financial information such as credit card numbers or bank account information. You should not give your social security number to scholarship search websites.

BRIGHT FUTURES SCHOLARSHIPS

Award Levels:

- Florida Academic Scholars
- Florida Medallion Scholars
- Florida Gold Seal Vocational Scholars

Florida Academic Scholars:

Award Level - Amounts will differ at quarter or clock hour institutions

- 1. **Public Institution** 100% of tuition and applicable fees and \$300 for both fall and spring semesters for additional educational expenses.
- 2. **Private Institution** Fixed award amount based on average tuition covered at a comparable Florida public institution.

Grade Point Average (GPA) - (Note: GPAs are not rounded.)

- 1. Weighting for more challenging higher level courses is prescribed by law as .50 per course per year
- 2. 3.5 weighted GPA using the credits listed below combined with the test scores and community service hours listed. **Required Credits**

See the **Comprehensive Course Table** to identify courses that count toward each award level.

Courses must include 16 credits of college preparatory academic courses.

- 4 English (3 with substantial writing)
- 4 Mathematics (Algebra I and above)
- 3 Natural Science (2 with substantial lab)
- 3 Social Science
- 2 Foreign Language (in the same language)
- **Total of 16 Credits** May use up to two additional credits from courses in the academic areas listed above and/or AP, IB, or AICE fine arts courses to raise the GPA.
- **Community Service** 100 hours, as approved by the district or private school

Test Scores

- 1. Best composite score of 1290 SAT I/SAT Reasoning Test based on the combined Critical Reading and Math sections only or 29 ACT
- 2. The Writing subtests for both the SAT and ACT will not be used in the composite
- 3. SAT Subject Tests exams are not used for Bright Futures eligibility
- 4. ACT scores are rounded up for scores with .5 and higher; SAT scores do not require rounding
- 5. Subsections of the SAT or ACT from different test dates may be used to meet the test criteria
- 6. For spring eligibility evaluations, test dates through January 31 will be admissible
- 7. For summer eligibility evaluations, test dates through June 30 will be admissible

Florida Medallion Scholars:

Award Level - Amounts will differ at quarter or clock hour institutions

- 1. **Public Institution** 75% of tuition and applicable fees.
- 2. **Private Institution** Fixed award amount based on the average tuition covered at a comparable Florida public institution prorated by term and hours.

Grade Point Average (GPÅ) - (Note: GPAs are not rounded.)

- 1. Weighting for more challenging higher level courses is prescribed by law as .50 per course per year
- 2. 3.0 weighted GPA using the credits and test score listed below.

Required Credits

See the **Comprehensive Course Table** to identify courses that count toward each award level. Courses must include 16 credits of college preparatory academic courses.

- 4 English (3 with substantial writing)
- 4 Mathematics (Algebra I and above)
- 3 Natural Science (2 with substantial lab)
- 3 Social Science
- 2 Foreign Language (in the same language)
- **Total of 16 Credits** May use up to three additional credits from courses in the academic areas listed above and/or AP, or IB, or AICE fine arts courses to raise the GPA

Community Service – 75 hours

Test Scores

- 1. Best composite score of 1170 <u>SAT Reasoning Test</u> based on the combined Critical Reading and Math sections only) or 26 <u>ACT</u>
- 2. The Writing sections for both the <u>SAT</u> and <u>ACT</u> will not be used in the composite
- 3. <u>SAT</u> Subject Tests exams are not used for Bright Futures eligibility
- 4. <u>ACT</u> scores are rounded up for scores with .5 and higher; <u>SAT</u> scores do not require rounding
- 5. Subsections of the <u>SAT</u> or <u>ACT</u> from different test dates may be used to meet the test criteria
- 6. For spring eligibility evaluations, test dates through January 31 will be admissible
- 7. For summer eligibility evaluations, test dates through June 30 will be admissible

Florida Gold Seal Vocational Scholars:

Award Level - Amounts will differ at quarter or clock hour institutions

- 1. Public Institution \$39 per credit hour (PSAV & ATD Programs), \$48 (AS, AAS, CCC Programs).
- 2. **Private Institution** Fixed award amount based on 75% of the average tuition covered at a comparable Florida public institution prorated by term and hours.

Grade Point Average (GPA) - (Note: GPAs are not rounded.)

- 1. Weighted for more challenging higher level courses is prescribed by law as .50 per course per year
- 2. 3.0 weighted GPA using the 15.5 core credits required for high school graduation with a 4-year diploma (listed below), and a 3.5 unweighted GPA in a minimum of three vocational credits in one vocational program, and test scores listed below.

Required Credits

See the Comprehensive Course Table to identify courses that count toward each award level Credits must be in the 16 core credits required for high school graduation with a 4-year diploma.

- 4 English
- 4 Mathematics
- 3 Natural Science
- 3 Social Science (Am. Hist., World Hist., Am. Govt. and Economics)
- 1 Practical Arts; OR 1 Performing Arts; OR .5 credit in each
- .5 Personal Fitness
- .5 Physical Education
- Total of 16 credits
- Plus a minimum of three Vocational Job-Preparatory or Technology Education Program credits in one vocational program

Community Service - 30 hours

Test Scores

1. SAT or ACT. Composite scores are not accepted. A student must qualify on the ACT alone, the SAT alone, or the CPT alone. Test types cannot be combined.

	•	
	Reading	106
	Writing	103
	Math	114
OR		
SAT R	leasoning:	
	Reading	24
	Writing & Language	25
	Math	24
OR		
ACT:		
	English	17
	Reading	19
	Math	19

- 2. For spring eligibility evaluations, test dates through January 31 will be admissible
- 3. For summer eligibility evaluations, test dates through June 30 will be admissible
- 4. Subsections of the SAT, ACT, or CPT from different test dates may be used to meet the test criteria

Other Ways to Qualify

The other ways to qualify listed below must also include a 3.5 unweighted GPA in a minimum of three Career and Technical Education credits in one vocational program and minimum test section scores listed above

General Information & Research

What are your needs and wants with regard to college? What is the best learning environment for you? What do certain colleges offer?

- 1. At *Adventures in Education*, <u>www.aie.org</u>, you'll find news about the college experience from national publications, financial aid timelines and answers to frequently asked college-planning questions in both English and Spanish.
- 2. Looking to go to college outside the United States? <u>www.braintrack.com</u> has contact information for more than 8,000 universities around the world.
- 3. If you want a feel for a campus before you visit or a reminder of the campus you saw in a rushed tour—try *Campus Tours*, <u>www.campustours.com</u>. Here, you can search for a school and access it's virtual tour, Web site, photographs and map.
- 4. Sort between myths and reality at <u>www.collegeispossible.org</u>. *College Is Possible* (CIP) is the American Council on Education's K–16 youth development program that motivates middle and high school students from underserved communities to seek a college education.
- **5.** Helpful publications for anyone seeking information on higher education are available to preview or purchase at <u>www.fiskeguide.com</u>.
- 6. At the *Next Step Magazine's* site, <u>www.nextstepmagazine.com</u>, you can check out the College Match Wizard, which lets you search for schools that match your criteria. Create a profile of yourself, and send it to college recruiters. You can also read about more than 100 different careers.
- 7. Want to attend a National College Fair? Check out *the National Association for College Admission Counseling*, <u>www.nacacnet.org</u>, for dates and locations.
- 8. Peterson's Guide, <u>www.petersons.com</u> is a portal that will lead you to SAT prep programs, financial aid, and admissions essay help!
- **9.** Explore schools and careers, improve your test scores, and find out about scholarships at <u>www.princetonreview.com</u>. After registering, be sure to try "Counselor-o-Matic" to find schools that match your grades and important criteria.

Financial Aid

 Free Application for Federal Student Aid. Every student looking for aid must check this site. <u>www.fafsa.ed.gov</u>. Required viewing for parents, too!

- 2. After a brief registration process, <u>www.fastweb.com</u>, will direct you to a list of scholarships and internships for which you may be eligible. You can also opt to receive email reminders when scholarship application deadlines approach.
- **3.** For a good estimate of your EFC (Expected Family Contribution), go to <u>www.finaid.org</u> and use their free online EFC calculator. You can also calculate what your future monthly loan payments will be at this site, dependent on how much you borrow for school.
- Check out the *Latino College Expo's* scholarship (deadline is in March) at <u>www.latinocollegeexpo.org</u>. Details on the next Latino College Expo, held in April, where you can meet representatives from more than 100 colleges are available there, also.
- 5. On student-loan lender *Nellie Mae's Website,* <u>www.nelliemae.com</u>, you can learn about and apply for student loans, and learn how to borrow money wisely.
- 6. Saving, schmaving, right? Wrong. You need to start planning for college expenses early, and <u>www.savingforcollege.com</u> can help you decipher your options. They do not sell investments or offer individual investment advice.
- 7. The Federal Student Aid site, <u>http://studentaid.ed.gov</u>, is a Department of Education-run site that has detailed collegeplanning timelines, assess to the online version of the FAFSA, and all kinds of tips for borrowing money (and paying it back).

Testing

- 1. Check the official *American College Testing*, *ACT*, page, <u>www.act.org</u>, for registration information, tips, fees, and answers to your most-asked questions.
- 2. Register for the SAT, answer sample test questions, confirm test dates, and get requirements at the official *College Board* site, <u>www.collegeboard.com</u>. The college search feature is a great way to begin exploring colleges!

Florida-Specific Information

1. Florida Academic Counseling and Tracking for Students (FACTS): www.facts.org will help you determine career objectives, learn about higher education opportunities in Florida, apply to college online, choose the right major, access college transcripts, and more.

- 2. Florida Prepaid College Board: www.florida529plans.com Information on the Prepaid College Plan and the College Investment Plan. They are both sponsored by the State of Florida and are managed by the Florida Prepaid College Board.
- 3. Florida Department of Education: www.fldoe.org Provides information and links to Florida's public and independent colleges and universities, and access to a variety of grant, scholarship, and loan programs.
- 4. *Florida Bright Futures Scholarship Program:* <u>www.firn.edu/doe/brfutures</u> This Florida Lottery-funded scholarship rewards students for their academic achievements during high school by providing funding for them to pursue postsecondary educational and career goals in Florida.
- 5. Office of Student Financial Assistance (OSFA): www.floridastudentfinancialaid.org/osfa homepg.htm OSFA serves as the administrator of Florida's scholarship and grant programs. This site provides students and parents access to student financial aid programs information. In addition, visitors can view application requirements and procedures, monitor award status, and authorized certifiers can perform administrative responsibilities.

Career Information

- 1. Want to talk to an adult working in the type of career you might like after college? Apply to get an e-mentor (you'll talk over e-mail instead of in person) at <u>www.netmentors.org.</u>
- 2. At <u>www.readyminds.com</u>, you can sign up for your own personal career counselor. Your counselor can help you determine your strengths, a major that will fit your interests and career ideas for after graduation. This is a feebased service.
- **3.** <u>www.MyMajors.com-</u> Majors quiz and career/college search. Scholarship information and free APP for phones and IPad.
- 4. <u>www.FloridaNext.com</u> High School Planner, jobs, careers, scholarship, and college information. Free Scholarship contests!

5. <u>www.NextStepU.com</u> – Information for students, parents, and counselors. College Planning Tools, college match service, financial aid, essay writing, and contest to win free college tuition!

U.S. Military Recruiters

At these sites, you can talk to recruiters, learn about the educational benefits service people receive, read diaries from active service men and women and discover the types of jobs available.

Air Force ROTC:	www.afrotc.com		
Air National Guard:	www.goang.com		
Army National Guard	<u>www.arng.army.mil</u>		
Naval ROTC: <u>https://www.nrotc.navy.mil/</u>			
U.S. Air Force:	www.airforce.com		
U.S. Army:	www.goarmy.com		
U.S. Coast Guard:	www.gocoastguard.com		
U.S. Navy:	www.navy.com		
U.S. Marines:	www.marines.com		

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- Fiske, Edward B., and Hammond, Bruce G., <u>The Fiske</u> <u>Guide to Getting into the Right College</u>, New York, NY, Random House, 1999.
- Rogers, Brandon, <u>10 Things You Gotta Know about Paying</u> <u>for College</u>, New York, NY, Spark Publishing, 2005.
- Websites listed in this pamphlet were also used for collecting specific information and were checked for functionality, May 2006.

NOTES TO REMEMBER:

This document, with functioning links to websites, is also available online at <u>www.rpbhs.com</u>.