

COLLEGE ADMISSIONS AND THE APPLICATION PROCESS

A Handbook

March 2007

**VESTAL SENIOR HIGH SCHOOL
Counseling and Guidance Office**

VESTAL, NEW YORK





VESTAL, NEW YORK 13850

VESTAL SENIOR HIGH SCHOOL

Counseling and Guidance Office

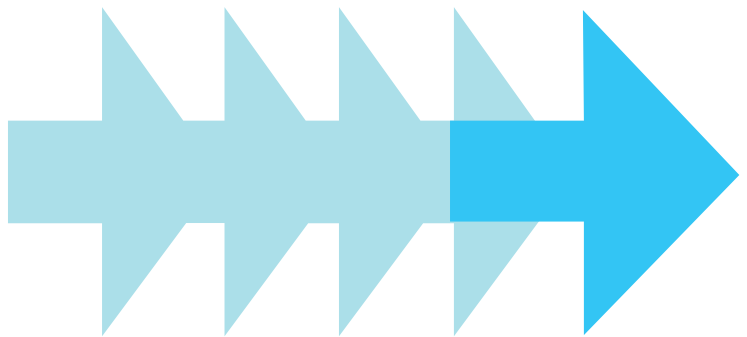
The college selection and admissions process is an exciting time for students and their families, yet it is often a time of confusion and anxiety. The information that follows will hopefully provide some answers, or at the very least, provide you with information to make the process a little easier.

It is important to understand that college selection is not a one or two-day event. Selecting colleges to apply to takes time. While the majority of the college selection process occurs in the junior year, the process really begins earlier as students begin to consider their future. So plan on giving the selection process a good deal of time. Take advantage of the time set aside with your counselor to work through this process. There are over 1,900 four-year colleges and about an equal number of two-year colleges. You are going to one of them. Deciding which one is a task worthy of your time.

We hope this booklet will assist you with the college admissions process. Remember there are numerous people and resources to help so please feel free to call upon us.

Please keep this book in your senior year as a resource.

Good luck and best wishes on your college search.



TYPES OF COLLEGES

STATE UNIVERSITY OF NEW YORK (SUNY)

TWO-YEAR COLLEGES

COMMUNITY COLLEGES

Community colleges, such as BCC, Corning Community College and TC3 offer all high school graduates an opportunity for a college diploma.

The basic requirement for admission is high school graduation, but this does not guarantee a student will be admitted to the program he or she wants.

At community colleges, in order to be accepted into the program you want, you must meet the admission requirements of that program. However, students not having the proper high school preparation for admission to a specific program will still be offered admission to the college. By being admitted to the college, a student may take the courses needed for admission to his or her original program and then re-apply the following term or school year for the program desired.

SCHOOLS OF TECHNOLOGY

Colleges such as Delhi, Cobleskill, and Alfred are part of the SUNY Colleges of Technology. These two-year residential colleges offer courses of study in a wide

range of interests, not just technology programs.

Admission requires high school graduation and meeting the admission requirements for the program the student wants. If students don't meet the requirements, they will not be offered admission.

FOUR-YEAR COLLEGES

UNIVERSITY COLLEGES

Colleges such as SUNY Cortland, Oneonta, Oswego, and Geneseo are four-year colleges grouped as University Colleges. Admissions to these schools

require a higher level of preparation and achievement at the high school level than the two-year colleges.

Typically students wishing to be admitted to these schools must have a high school average in the 80's or higher, submit SAT or ACT tests scores and have three years or more preparation in the academic areas of

English, Social Studies, Math, Science and Foreign Language.

UNIVERSITY CENTERS

There are four University Centers in the SUNY system: Binghamton University, Albany University, University of Buffalo and Stony Brook University. These four universities, along with SUNY Geneseo, have the highest admissions standards in the SUNY system.

Admission requirements usually require an average in the high 80's or higher, SAT scores of 1500-1600 or higher and



three or more years of study in English, Social Studies, Math, Science and Foreign language.

PRIVATE SCHOOLS

Private colleges and universities are schools not funded by the State government. Schools such as Cornell, Syracuse, Harvard, Boston University and Bucknell are examples of private colleges.

The admissions standards vary from school to school and range from competitive to very selective. A major difference between SUNY schools and private schools is the cost.

Do not assume private colleges will cost you more than state colleges. While private colleges cost more on paper, some offer more financial aid than state schools. See the chapter on financial aid for further information.



ADMISSIONS FACTORS

When an Admissions Counselor looks at a student's application he/she tries to determine if the student has the ability to be successful at that college.

The Counselor also looks at the student in terms of what he/she will bring to the campus to make the campus a better place. Keeping this in mind, most colleges will evaluate a student's application while looking at several different criteria. They include:

- Courses*
- Grades*
- Rank in Class*
- Tests scores*
- Extra-curricular activities*
- Essays
- Letters of Recommendation

*These are part of your record and are, therefore, sent automatically to the colleges when your applications are given to Guidance.

Not all schools ask for all of these. For example, some schools will not require essays or letters of recommendation. However, you should be prepared to submit all of these, especially if you are applying to a four-year school.

COURSES

Most schools are looking for evidence that a student can do challenging work. The courses you take in high school offer the best evidence of this. Rule of Thumb: take the most challenging courses you can. It is better to struggle in high school

than it is to struggle in college. Your goal is to graduate from college, not just get admitted.

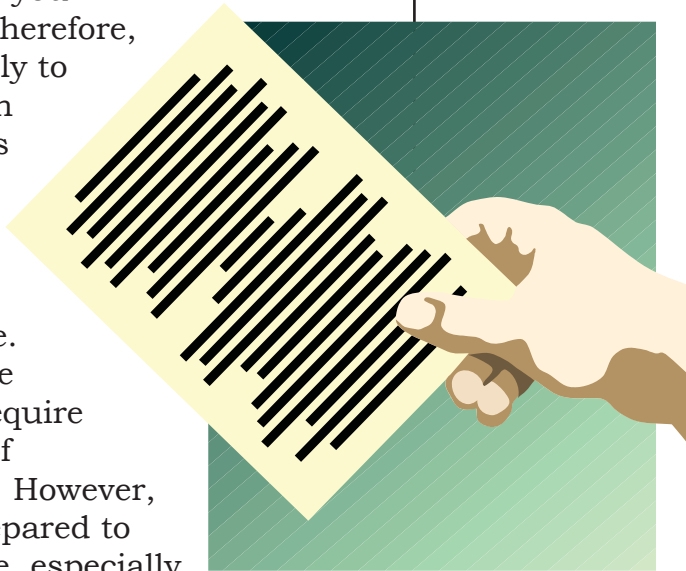
Most students can be admitted to a college but not everyone graduates. Prepare yourself to graduate! Unless you are going to study in the arts field, most colleges will look at your English, social studies, math, science and foreign language classes for evidence of your ability to study at a higher level. Additionally, students who study the arts, such as music, art, dance will usually have to present a portfolio or audition.

The more selective the college, the more challenging your course selection must be. Most highly selective colleges take the approach of, "What challenging courses were available to the student and did he/she take them?"

The question is often asked about taking challenging courses and receiving a lower grade or taking a less challenging course and getting a higher grade. Admissions Counselors will tell you to take the more challenging course as long as you don't get in over your head. Your senior year schedule is included as part of your application so a challenging senior-year schedule is a must.

GRADES

The Admissions Counselor sees your final grade for each high school course taken, your final exam grade, whether regents or local, and your official high school average as recorded on your transcript. Passing and failing grades are recorded. Courses repeated or taken in summer school are



also shown. Your cumulative high school average is calculated and includes your final grades for all high school courses completed by the end of summer school prior to the beginning of the senior year.

Does this mean you can take it easy in the senior year? Absolutely not! Colleges regard the senior year as very important, from course selection to your grades. Most colleges require the guidance office to send a copy of your first semester report card for the senior year to them. Students have had their offers of admission withdrawn after the college received the first semester report card. Don't be one of them! This review process is also done when you send your final senior grades in July.

One final note: many colleges recalculate your average using only the grades from English, social studies, math, science and foreign language. This usually results in a lower average.

RANK IN CLASS

Like your official high school average, your rank in class is determined at the beginning of your senior year.

Vestal uses a weighted ranking system whereby the more challenging courses are given more points for the average. For ranking purposes, Regent's level courses are given a weight of 1.02, accelerated/honors courses a weight of 1.04 and AP, IB courses a weight of 1.06. Thus a 90 in Regents courses would be multiplied by 1.02 to get a ranking average of 91.8.

Colleges have consistently stated that high schools that do not use a weighted ranking system put their students at a disadvantage.

TEST SCORES

The results of all SAT and ACT testing are posted on the official high school transcript. However, some colleges, Binghamton University being one of them, require you to have your scores sent directly from the testing agency. Check your application or on-line at the college web site for this information.

EXTRA-CURRICULAR ACTIVITIES

Students complete an Activities Form prior to graduation whereby all their activities are documented from grade nine through twelve.

Offices held, honors won, significant travel, sports participation and employment history are also included on the form. Students should record only those activities they have been actively involved with and not those in which they were members in name only. Quality is more important than quantity.

These activities are an important part of the admissions process as this is where the college determines what the students will bring to the campus to make it a more interesting school. In fact, the more selective the school the more important the activities become.

ESSAYS

Many colleges require students to write essays as part of the admissions process. The number can range from one to as many as six.

The writing ability of the applicant is often a deciding factor in admissions. Work on your writing ability - write, write, and write during your high school years. Plan to write multiple drafts of your essay using the comments of teachers, parents and friends in order to improve. Try to make

your essay interesting and be sure to use proper grammar.

Accept advice, but make the essay your own.

LETTERS OF RECOMMENDATION

If you have to submit letters of recommendation, you will most likely have to have one or two from teachers and one from your counselor. Choose teachers who are familiar with your learning style, work habits, motivation and character. Teachers should be able to comment on your analytical and communication skills as well.

You should spend time with those writing letters for you to share your goals and ambitions and to inform them of things about you they may not know but which would be helpful in the letter-writing process. A well-written recommendation from a teacher or counselor carries a lot of influence with the admissions staff.

Some final thoughts on the admissions process:

You can make personal contact with the admissions counselor who is responsible for Vestal High School. Talk about your interest in attending that college. Be a person, not just a pile of papers.

TESTING

Most four-year colleges require an admissions test as part of the admissions process.

The SAT and the ACT are the two



tests usually referred to. Most colleges will accept either test. While most two-year schools do not require a test we recommend you take either the SAT or ACT.

- **SAT Reasoning Test**

The SAT Reasoning Test is offered seven times during the school year. The tests are given on Saturday mornings in October*, November*, December*, January, March, May* and June. Vestal High School is a test center for the tests designated by*. Area high schools are test centers for the test dates not offered at Vestal.

The tests are approximately three hours and 45 minutes in length and measure your writing, critical reading, and math skills. The score range is 200-800 for each test with the average score being 500.

- **ACT**

The ACT test is given five times during the school year on Saturday mornings in October, December, February, April and June. Vestal High School is a test site for the June test only. Area high schools are test sites for the other test dates.

The **ACT ASSESSMENT - (ACT)** scores are measures of skills in four major curriculum areas: English, mathematics, reading and science reasoning. These areas are tested because they include the major areas of instruction in most high school and college programs. The ACT has a 30-minute writing test as an optional component of the ACT. Students may register to take one or the other test option both of which are offered during the same test session.

The score range is 1-36 with an average score of approximately 21 on each test. The total of the four sub-tests, English/writing, math, reading comprehension and science reasoning, produces a composite score which is your ACT score. Again, the average composite score is a 21.

- **SAT II SUBJECT TESTS**

The SAT II Subject Tests are subject specific tests and are usually required by highly selective colleges. These results may be used as part of the admissions process or be used for course placement.

Typically a student is requested to submit three SAT II test results. The tests required are determined by the college applied to.

Each test is one hour long and you may take up to three tests on a test date. You cannot take the SAT I and SAT II on the same test date. If you think you might be applying to highly selective colleges such as Cornell, Harvard, Colgate and similar colleges you should plan on taking the SAT II Subject Tests.

It is recommended that you consider taking the US History, Biology, Chemistry or Physics tests as soon as possible after completion of the course, while it is still fresh in your mind. This means you might take an SAT II during grade 10 or 11. The other tests can be taken in the junior or senior years.

- **PRELIMINARY SCHOLASTIC ASSESSMENT TEST (PSAT)**

The PSAT is a test that will familiarize you with the SAT. This test will give you an idea of the types of questions, the difficulty of the questions and the

time limits you must work within on an actual SAT. It will also predict what you can expect to score on the SAT, and the score report you receive will show you where your strengths and weaknesses lie.

The top 1% of students in each state is also qualified to compete for the National Merit Scholarship as a result of this test. The PSAT is normally taken in the junior year. Students who take the test prior to the junior year are not eligible for the National Merit Scholarship Competition. These students must retake the test as juniors or seniors to be eligible. It is given on a Saturday morning in October.

- **REGISTERING FOR THE SAT AND ACT TESTS**

The recommended method of registering is through the Internet at **www.collegeboard.com** or **www.act.org**. Registration materials are also available in the guidance office. Students complete the forms and mail them directly to the registration centers by the deadlines shown on the forms.

You will receive an admissions ticket approximately one month after mailing the registration form. If you register on line be sure to print off the admission ticket. Keep it in a safe place, as you will have to present it, along with a picture ID, to be admitted to the test.

- **WHEN SHOULD I TAKE THE SAT OR THE ACT?**

You may take a test any time it is offered. However, we recommend you take it in the spring of the junior year.

Vestal is a test site for the May SAT and the June ACT. You may want to take

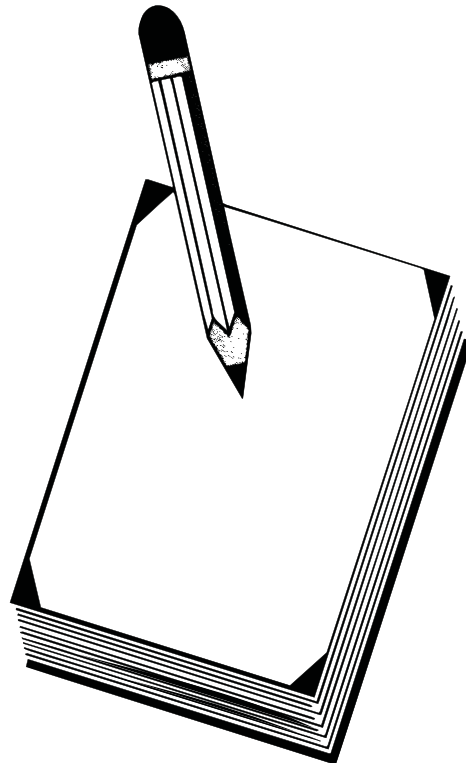
the test again in your senior year if you feel the results are not what you are capable of. Most colleges will use your best test scores, even if they are from different tests.

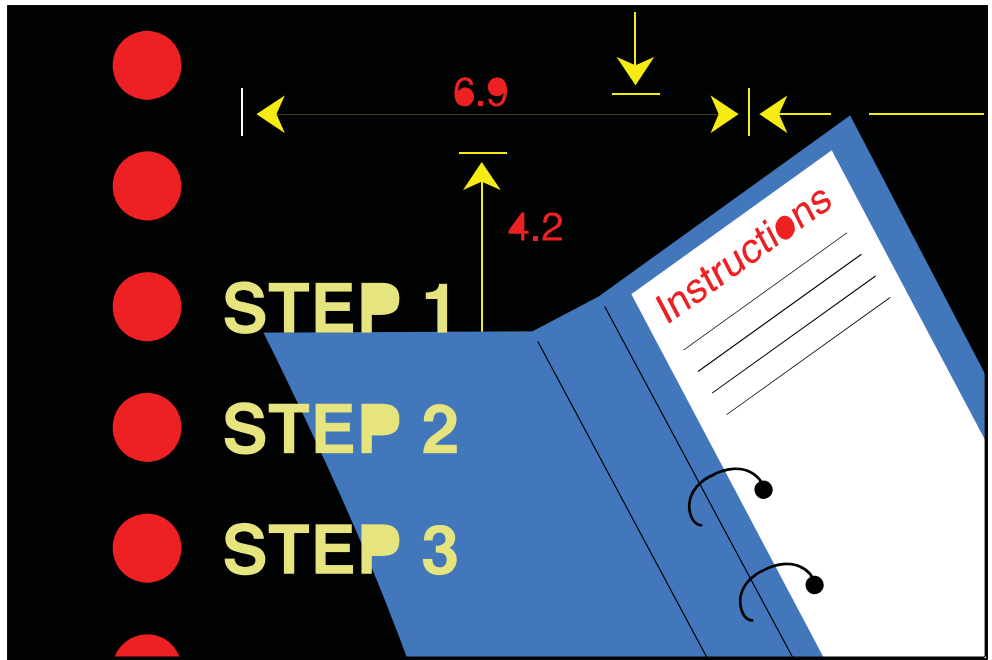
When your test scores are reported by the testing agency to the colleges, all tests scores are sent. Thus, if you take a test five times, five sets of scores are reported. Most colleges do not recommend taking a test more than three times.

- **WHICH TEST IS BEST FOR ME?**

Before you answer this question you must be aware of which test is acceptable to the college you are applying to. Most schools accept either test but check the application, catalog or school to be sure.

The SAT tests math, critical reading, and writing. If these are not your strongest areas you may want to consider taking the ACT by itself or in addition to the SAT. The ACT is approximately 25% math, 25% English/writing, 25% reading, and 25% science reasoning. If you take both tests, the colleges tend to use your best score, whether it is from the SAT or the ACT.





SELECTING COLLEGES

The college selection process is a lengthy one requiring the student to give consideration to many factors.

The process can be broken down into four steps: prioritizing what the student wants in a college, gathering a list of colleges that meet these needs, gathering information about these colleges, and finally, evaluating this information to select the schools to apply to.

Your counselor will work with you during the entire process. While the majority of this is done during the junior year, your counselor will be discussing these areas throughout your high school career.

Students are expected to have most, if not all, of the college selection process completed by the end of the junior year. This is definitely not a senior year project.

PRIORITIZING YOUR NEEDS

WHAT DO I WANT TO STUDY?

- Do I have more than one interest area?
Could I study more than one of them at the same college?
- What subjects have I done well in during high school?
- What are my interests and abilities?
- Can I combine my interests and abilities with a major or career?
- Would I have to declare a major the first year or do I declare after the sophomore year?



WHERE DO I WANT TO GO TO SCHOOL?

- Do I want to go to school in-state or out-of-state?

- Do I prefer a school in a city, suburban or rural area?
- Do I prefer a large, medium or small school?
- Do I perform better with small classes or large classes?
- How difficult will it be to get home?

ADMISSIONS

- What are the requirements for admission?
- Do I want a competitive or less competitive college?
- How well do I match the typical student who attends this college?

HOUSING

- Is on campus housing guaranteed?
- Do I prefer coed or single sex housing?
- Are cars allowed on campus?

ACTIVITIES

- Does the school have the activities I want to participate in?
- Are there support services available for career counseling, finding a job when I graduate, for tutoring and for personal problems?

ATHLETICS

- Do I plan on playing sports in college?
- Are intramural, club or intercollegiate levels available?
- If intercollegiate, do I meet the NCAA regulations for playing?
- Does the college have athletic teams for the sports I like to watch?

COST

- What percentage of my financial need does the college meet?
- Are merit-based, athletic and other scholarships available?
- What financial aid forms do I need to complete?
- What is the financial aid deadline?

- Does the school have their own money for financial aid?
- Will the financial aid continue at the same level from year to year?

CAREER DEVELOPMENT/JOB PLACEMENT

- Are internships or co-op available?
- Do these programs increase the time it takes to finish my program?
- Does the school have study-abroad programs?
- What percentage of students in my major finds employment in this area of study? Goes to graduate school?
- What job placement services are available?
- Do employers recruit on campus?

LOCATING COLLEGES/GATHERING INFORMATION

Finding colleges and gathering information about the colleges that will meet your needs happens by a variety of means. Your counselor will be a primary source of guiding you through this process.

However, you can also gain information from your parents, brothers and sisters, friends, alumni, books and the computer. Use all the resources available to you.

SOURCES AVAILABLE THROUGH VESTAL HIGH SCHOOL

Your counselor has many years of experience in visiting colleges, meeting with admissions counselors, researching colleges, attending workshops and conferences on college admissions and assisting other students with the college search.

• COMPUTER PROGRAMS

We use two computer search programs to assist students in locating colleges. Choices and Career Cruising, allow

students to input their needs and receive a list of colleges meeting those needs. Career Cruising is on the Internet so students can access the program at home at www.careercruising.com. The user name is Vestal and the password is Careers.

• COLLEGE REPRESENTATIVES

Each year approximately 80 college representatives visit Vestal High School to meet with students. This provides an excellent opportunity for students to gather information about a particular college and to ask questions.

• COLLEGE CATALOGS

Catalogs for SUNY, out-of-state and private colleges are in the guidance office. These catalogs may be signed out for student use.

• COLLEGE GUIDE BOOKS

Numerous college guides are available in the guidance office. These guides contain specific information on admissions, programs of study, financial aid and general information on the college so the student can get a good feel for the college.

• COLLEGE INFORMATION DAY

Each October at the Broome County Memorial Arena College Information Day is held. Approximately 200 colleges are represented. The guidance department takes seniors to the Arena during the school day and the program is open during the evening for students and parents to visit.



WEB SITES

The following web sites may prove useful to you.

General College Sites

College Board Online:
www.collegeboard.com

Comprehensive References:
www.princetonreview.com
www.barronseduc.com
www.hesc.com
www.petersons.com

Financial Aid Sites

www.fastweb.com
www.finaid.org
www.collegeboard.com
www.fafsa.ed.gov

COLLEGE VISITS

One of the most important parts in selecting your college is the visit. You should visit any college you are considering.

To see a college for the first time when you arrive with your bags is not in your best interest. Seeing the condition of the campus, its classrooms, dorms and other facilities gives you an important first impression. The people you meet, whether staff, faculty or students also make an impression. It is this collection of impressions that leaves you with a gut feeling that you either like the school or you don't. Pay attention to these gut feelings.

To visit a school, you may call the admissions office or simply stop by if you are in the area. Most schools have scheduled campus tours and general group information sessions every weekday and sometimes on Saturdays. If you are planning a Saturday visit or wish to meet

with an admissions counselor, you should call ahead for an appointment. Many schools also give you the opportunity to spend a few days with a student, stay in the dorm and attend classes.

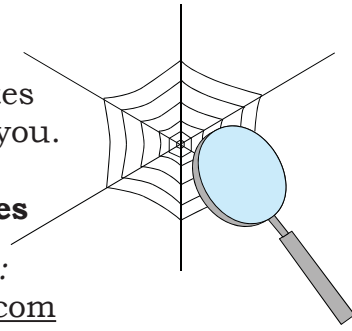
Visits afford you the opportunity to see the school and to get answers to your questions. Research the school before you go and always go with questions. To sit with a counselor and have no questions leaves a bad impression. Remember that you are giving the admissions counselor his/her first impression of you. Make it a good one. In the end, the visit, along with the cost, will most likely be the two deciding factors in determining where you go.

SELECTING COLLEGES TO APPLY TO

Once you have completed your research and have visited the colleges you are interested in, it is time to select those schools you wish to apply to. You can apply to as many as you wish but remember there is a fee for each application.

Typically the list would include schools that you match up with well, perhaps a "reach" school and a "safe" school. A "reach" school would be a school that has admissions requirements that are a little higher than your record but within your admissions range. A "safe" school would be a school that has admissions requirements significantly lower than your record. This would be a school where your chances of acceptance are very high.

However, you should understand that there are no guarantees. By working with your counselor you will establish a list of schools to apply to that give you very good chances of acceptance.





APPLICATIONS

TYPES OF APPLICATIONS

One of the first decisions you must make during the application process is what type of application you wish to complete. The following will describe your options.

EARLY DECISION

If you apply under the Early Decision process, you are indicating that the school you are applying to is your first choice and if you are accepted you must attend this school. You must apply early, usually by one of three dates, November 15, December 1 or December 15. You usually have a decision by December 15 or by early January for the December deadlines. You also receive an early financial aid award.

The only way you can get out of attending is if you cannot afford to go. You may apply to one school only under Early Decision but you may have other applications out to other colleges under the regular decision process. If accepted you must withdraw all other applications. Not every school offers Early Decision. THIS OPTION REQUIRES YOU TO BE VERY SURE THAT THIS IS THE SCHOOL YOU WISH TO ATTEND!

EARLY ACTION

This application is similar to Early Decision but you are not obligated to attend this school. You apply early and you have an early decision. If accepted under Early Action you may keep your other applications in process at the other schools you applied to. Not all schools offer Early Action.

REGULAR DECISION

This is the most common application process. All schools have Regular Decision. Basically you must apply by the application deadline, which is usually in January.

Once your application is received it is reviewed, a decision is made and finally you are notified of the decision. The typical amount of time that passes from applying to decision is six to eight weeks. This is referred to as Rolling Admissions.

Some schools, however, have a common notification date under the Regular Decision process. This means that all students are notified on the same date, usually in April, regardless of when you applied.

OBTAINING AN APPLICATION

SUNY COLLEGES

SUNY applications are available in the Guidance Office by late September. You may apply to multiple campuses. BCC has a free separate application available in guidance.

PRIVATE AND OUT-OF-STATE COLLEGES

Private and out-of-state college applications normally have to be obtained by the student. The Guidance Office has applications for some colleges but do not assume we have applications for the schools you are interested in. It is in your interest to request applications for these schools during your junior year. We have postcards you can mail to colleges for this purpose or you can call, write or go on-line.

COMMON APPLICATION

The Common Application is just that: an application common to many schools. This is a single application that may be used to apply to approximately 100 private colleges. The colleges accepting the Common Application are listed on the top of the application. Usually you complete one application and then copy it for the other schools. Information on applying to each school is enclosed in the application. If you have a choice of using the school's application or the Common Application

use the school's application. The Guidance Office has a supply of Common Applications. The Common Application is available on line.

ON-LINE APPLICATIONS

Many colleges now have on-line applications. Some schools prefer you apply on-line but most at this time do not have a preference. Check with the schools you are interested in to see if they use on-line applications and if they prefer you apply on-line.

IF YOU APPLY ON-LINE YOU MUST LET THE GUIDANCE OFFICE KNOW SO YOUR ACADEMIC RECORDS CAN BE SENT TO THE COLLEGES. FAILING TO DO SO WILL DELAY THE PROCESSING OF YOUR APPLICATION.

TWO-PART APPLICATIONS

Many schools have a Part 2 to add to the application. Soon after the initial application has been received you may receive a Part 2. This part usually contains essays if they are required, a request for letters of recommendation from teachers and the counselor, a copy of your extra-curricular activities and perhaps a personal statement.

When completed, Part 2 should be returned to the Guidance Office. We will complete our parts and mail it to the college. **IF YOU DO NOT RETURN PART 2, YOUR APPLICATION MAY BE CLOSED.**

PROCESSING YOUR APPLICATION

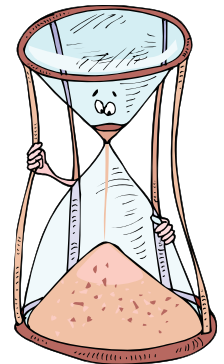
APPLICATIONS MUST BE MAILED FROM THE GUIDANCE OFFICE. The only exceptions would be the Part 1's that the colleges request you mail directly to them. **IF IN DOUBT, BRING IT IN!**

When you bring your application to the Guidance Office you must supply the following using the guidance application

checklist provided to each student. An example of the checklist is on page 19.

- An envelope; 8 1/2" x 11" preferred
- 4 stamps per envelope
- Application fee in the form of a check or money order. No cash.
- Make sure your application is signed and dated.
- A completed college application checklist.
- Failure to supply these items will delay the mailing of your application.

You should give us at least one week to process your application. November and December are the busy months so you should give us two weeks to complete your applications during these months. You cannot bring in your application and expect to have it completed and sent out the same day or within a few days.

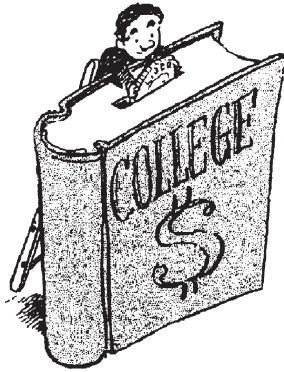


PLEASE BE AWARE OF DEADLINES AND GIVE US SUFFICIENT TIME TO COMPLETE YOUR APPLICATIONS!

- Applications are processed by date of receipt: first come, first served.
Exception: Early Decisions are processed first because of early deadlines. **YOU MUST INFORM US OF EARLY DECISION/ACTION APPLICATIONS.**
- Your records are copied
- The application goes to your counselor where it is checked for completeness and accuracy. When completed we mail it.
- Dates of receipt and mailing of applications are kept on file.

FINANCIAL AID

The cost of attending college is high. Many families cannot afford to pay the cost of going to college. Financial aid makes college a reality for many, if not most, students. Financial aid is money made available to families to help pay the cost of college. FINANCIAL AID IS BASED ON NEED.



The cost of going to college is similar to the price of a new car. Very few people pay the sticker price of a new car. Likewise, very few people pay the full cost of college as shown in the catalog. Because you will not know your cost of attending until you apply for admissions and financial aid we suggest you consider applying to any college you are interested in. Only after you have received your financial aid letter will you know the true cost of attending a college.

NEED BLIND ADMISSIONS

Many colleges have "Need Blind" admissions. This means that a student who needs a lot of financial aid has as good a chance of being accepted as those who need very little financial aid. The only exception might be with borderline students. If a student needs significant financial aid, and is a borderline acceptance, he/she will most likely not be offered admission.

APPLYING FOR FINANCIAL AID

Most students have to complete one financial aid form called the FAFSA. However, a few may have to complete a form called the Profile and perhaps a form from the college in addition to the FAFSA.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

FAFSA forms arrive in the guidance office in December. They cannot be postmarked prior to January 1 of your senior year. All students going to college and needing financial aid must complete this form. Financial information requested on this form comes from yours and your parent's income tax return for the previous year. If you will not have your income tax completed by the financial aid deadline of the college you may estimate your answers by using the income tax return from the previous year. It is recommended that you apply on line at www.fafsa.ed.gov. Prior to filing the parent and the student should file for a pin number at the same website.

There is no charge for filing the FAFSA.

PROFILE

In addition to the FAFSA you might have to complete the Profile. This form is used by private colleges who are using their own money for financial aid in addition to federal and state money. Therefore, they want more financial information, which is requested on the Profile. There is a fee to receive the form and then a fee for each school you have the information sent to.

The schools using the Profile are listed on the application form, which is available in the guidance office by September. The Profile may be filed at any time.

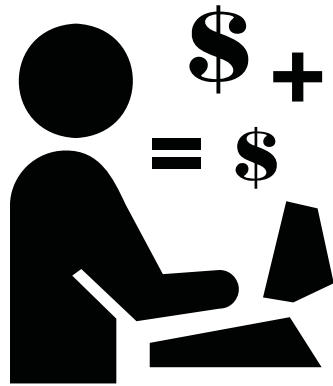
It is recommended you file electronically at www.collegeboard.com.

COLLEGE FORMS

If the college has its own financial aid form, it will be sent it to you after you apply for admission or when the application is sent to you. However, we suggest you request all financial aid forms when you apply.

SOURCES OF FINANCIAL AID

The first source of financial aid is your family. Parents and students are expected to pay their fair share of college expenses. The difference between the expected family contribution, as determined by the FAFSA, and the cost of going to college is your financial need. Colleges will attempt to meet your financial need but most do not meet 100% of your need. The financial aid the college offers will be a combination of federal, state and college money.



The money offered as financial aid will be in the form of student loans, scholarships, grants and work-study.

STUDENT LOANS

The first money offered will be “self-help” money such as a student loan. The Federal Government sets loan amounts for the Stafford Loan by your year in college.

This loan is a student loan, not a parent loan. The student applies for the loan and it is in the student’s name. No payments are made until the student has been out of school for six months. Hopefully the student has graduated but, regardless of the reason, payments are expected to begin six months after leaving school. The repayment period is up to ten years at a low interest rate. The Federal Government pays interest on the loan while the student is in school.

WORK STUDY

This is another “self-help” financial aid award. Under this program jobs are available on campus for which the student will be paid. Typically the student works no more than ten hours per week and is paid every two weeks or once a month.

This is the only financial aid money the student actually sees. Most students use this money for spending money and for books for the second semester.

The amount of money shown for Work-Study on the financial aid letter represents the maximum amount the student may earn. There is no guarantee the student will actually earn that amount. The amount earned depends on the hours worked and the pay per hour. Also, this amount IS NOT deducted from your bill.

SCHOLARSHIPS

Scholarships are often part of the financial aid package. The amount can vary greatly and is usually based on grades and need. The student must maintain a certain average to keep the scholarship for the next year. This money does not have to be repaid.

LOCAL SCHOLARSHIPS

The local community, through service organizations, offers Vestal students numerous scholarships each year. Each year the total value of all local scholarships has been approximately \$100,000. Any graduating senior is eligible to apply for these scholarships. These are announced in school, posted in senior homerooms and, additionally, a separate scholarship booklet is mailed home to each senior.

GRANTS

Grants are gifts. The money comes from the college and like the scholarships is based on need and usually includes grades. Grants do not have to be repaid.

TUITION ASSISTANCE PLAN (TAP)

New York State assists students with need by helping to pay part of their tuition. Aside from need the student must be a resident of New York State and attend a college in New York State. The college may be a state or private college. The amount

paid depends of the cost of tuition. TAP money does not have to be repaid.

Students are considered for these programs by completing the FAFSA.

FINANCIAL AID LETTER

Most colleges send financial aid letters in late March, early April. The letter will show how much financial aid you are receiving and in what form. The amount of financial aid offered varies from school to school. Compare the financial aid offers to determine your true cost of attending college. You may have to sign the financial aid letter and send it back to accept the aid.

You have the right to accept or reject any part of the financial aid.

APPEALING THE FINANCIAL AID AWARD

Most colleges do not change the financial aid award unless you can show a significant change in your financial status. In some cases the income tax return from the previous year does not reflect changes in your financial status in the present year. Unexpected bills due to illness or a job change or loss are examples.

Write to the Financial Aid Director of the college to appeal the award letter. Do not use the argument that another college gave you more money. This does not sit well with the college and rarely results in your receiving more money.

FINANCIAL AID EXAMPLES

The FAFSA determines how much you and your family can expect to pay for the coming school year. This is called the Expected Family Contribution (EFC). The EFC does not change because of the cost of the college. Thus, if your EFC is \$5,000 you would be expected to pay \$5,000

towards your college education whether you attended BCC, Cornell or SUNY Geneseo. The difference between your EFC and the cost of college is your financial need.

Your financial aid will attempt to provide your financial need. Some schools will provide 100% of your need but most do not. As you research your schools look for the percent of financial need the college meets. The following examples demonstrate the effect of financial aid on the cost of college.

Expected Family Contribution (EFC)
\$5,000

In the above example, Schools A and B came up with 100% of your financial need. School C came up with 73%. Thus for School C you would have to come up with

	School A	School B	School C
Cost	\$6,000	\$32,000	\$13,000
EFC	5,000	5,000	5,000
Financial Need	1,000	27,000	8,000
Financial Aid (Possible Examples)			
Student Loan	500	2,625	2,625
Work Study	0	2,000	1,500
TAP	500	3,500	750
Scholarship	0	10,000	1,000
Grant	0	8,875	0
Total Financial Aid	\$1,000	\$27,000	\$5,875
Difference Between Need & Financial Aid	0	0	\$2,125
Final Cost (Your Money)	\$5,000	\$5,000	\$7,125

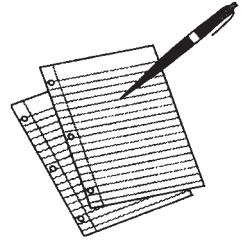
your EFC of \$5,000 plus the difference between your need and the financial aid received which is \$2,125. The cost of going to School C is therefore \$7,125. Now you know the true cost of going to each school.



VESTAL HIGH SCHOOL COLLEGE APPLICATION CHECKLIST
Please complete one checklist for each application

Vestal High School
205 Woodlawn Drive
Vestal, NY 13850
Phone: 607-757-2214
Fax: 607-757-2306
HIGH SCHOOL CODE: 335730

Counselor:
__Mrs. Christi Smith
__Ms. Rebecca Martino
__Mrs. Katy Jablonowski
__Mrs. Judith St. John
__Mrs. Lucinda Steele



STUDENT NAME: _____

COLLEGE: _____

DUE DATE: _____

- Early Action
 Early Decision

____ COMPLETED APPLICATION (Did you proofread and sign the application? Did your parent sign the application if needed?)

_____ Online application submitted on (date) _____ (if applicable)
_____ Mid-Year Report Required

- ____ ENVELOPE (addressed to college) (large size manila)
____ STAMPS - we need 4 - (2 for BCC)
____ APPLICATION FEE
____ check attached
____ check already mailed
____ fee waived
____ paying by credit card

____ ESSAY/PERSONAL STATEMENT if required (Did you proofread this? YES, you need to check spelling and grammar!)

____ LETTERS OF RECOMMENDATION

- ____ Counselor letter required
____ The following teachers have been given stamped envelopes addressed to the college admissions office: (if required)
1. _____
2. _____
3. _____

Note: Letters of recommendation should be sent directly from the teacher to the college or agency requesting them.

OFFICE USE ONLY:

Date in: _____ Processing App: _____ Date Given to Counselor: _____
Date out: _____ Secretary Initial _____ Completed: _____
Counselor Initial _____

ACCEPTING AN OFFER OF ADMISSION

An offer of admission is accepted by sending a non-refundable deposit of approximately \$150.00 to \$600.00 to the college by May 1. In many cases, students who send their deposits in first get the better dorm room assignments. If you need more time to decide on accepting an offer, call the Admissions Office and request an extension.

