I WROTE THIS FOR YOU:
A GUIDE TO COLLEGE APPLICATIONS

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2016-17 NATIONAL YOUTH OF THE YEAR
INTRODUCTION

Hey, friends! It has been over a year since I was in your shoes, gearing up for the college application process. I know that a hundred things may be running through your head – but trust me when I say you will be OK!

Although the college application process may seem daunting, it is actually not as bad as you may think, especially if you have some tips like these. :-) Look at this as an opportunity to really get to know yourself, because, at the end of it, you will grow so much and be headed off to the next stage of your life.

Congratulations! Because you are ahead of schedule. If you have essays already or the slightest bit of an idea what you’re doing, you are so much farther along than I was. I mean, you are reading a guide to college applications, so I know you want this. I literally went to school on the first day of senior year on a high from summer. :) As stressful as everyone makes this out to be, it really isn’t that bad bud. You got this! I’m already so proud of you, and all you’ve done is read a few poorly constructed paragraphs, haha.

And if you are an underclassman reading this, you are an overachiever (in the best way possible)!

Continue to read through this so you will have an idea of what’s ahead, but here are a few things that you can do before senior year:

- Gain experience (through internships, jobs, clubs, volunteer opportunities, activities, etc.)
- Build a resume (which will help you even outside of college apps)
- Study for the PSAT, SAT and ACT
- Have fun! :-)

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When applying to college, you want to categorize your schools into three areas: “safety,” “target” and “reach.”
1. Choose a method for getting organized. Use whatever works for you: hand-written, electronic, a mix of both. And whatever it is, please stick with it and stay organized. For example, I did a mix of both because I liked to journal my essays and brainstorm in a moleskin journal, but I would keep all finished files and other information in a Google Drive folder. This was because it was easy to share with others, and the application process is completely digital now. So, you’ll thank me later. :)

2. Brainstorm where you can see yourself for the next four years of your life. I know it sounds so overwhelming, but here are some things to consider. I recommend sitting down and journaling your answers:

- What are you passionate about? What do you spend most of your time doing?
  - Art, politics, writing, Speech & Debate, Newspaper, painting, etc.
- What do you want to study?
  - Biology, Journalism, Political Science, Nursing, Acting, etc.
- Where do you want to be?
  - A big city, a small city, in the country, suburb, etc.
- How much can your parents contribute to tuition costs?
  - All of it, barely anything, somewhere in between, etc.
- If your parents can’t contribute much, how much work are you going to put into get scholarships and grants?
  - “Whatever it takes, I’M ALL IN!”
  - “Eh I’m not feeling it,” low-key, etc.
- What size school do you feel like you’d thrive in?
  - Big, small, medium, online, etc.
- Does the reputation of the school matter to you?
  - Yes, No, It’s a plus, etc.
- Do you have legacy anywhere?
  - YES! GO [insert the name of parent’s school]!
  - No, I’ll be a first-generation college student.
- And whatever else really matters and influences you
Now, if you’ve answered these questions, you should have a pretty good idea of what you like and where you see yourself in the future. It’s okay to take a week and really meditate on this part. It is important to go into the application process knowing a little bit about what you like.

3. Make a tentative list of your top colleges. I use the word “tentative” because your list may change along the way (and that is totally OK!). I recommend settling on 6-10 schools.

When applying to college, you want to categorize your schools into three areas: “safety,” “target” and “reach.”

A “safety” school is one where your academic credentials (grades, SAT or ACT scores, and class rank) exceed the school’s range for the average first-year student. You should be pretty certain that you will be admitted to your safety schools. It is also a good idea to consider financial aid when creating your list of safety schools – make sure there is at least one school you know your family can afford or where you can count on receiving substantial financial aid. Like your dream and target schools, make sure you would be happy to attend these schools.

A “target” school is one where your academic credentials fall well within the acceptance bracket. There are no guarantees, but it’s not unreasonable to expect to be accepted to several of your target schools.

And a “reach” school is one that, if getting in and paying for college weren’t issues, you would really want to attend. For these schools, your academic credentials fall in the lower end, or even below, the school’s average acceptances. They may seem like a long shot, but they may still be possible (especially now that the college process is much more holistic – you never know!).

Now split up your list of 6-10 schools into those three categories. And – please, please, please – love all of the places you’re applying to (even your safeties). Trust me, that will make the whole process so much easier. Then, run this by a counselor, teacher, academic adviser, parent, friend, etc.
4. Research every school you are considering! You are going to be living there for the next chapter of your life. Let’s make sure you will love it. Here are a few things to look for:

- Does the environment fit well with you?
- Is it a good match for your interests?
- Do you want to do Greek life/sports/certain clubs? Are those things offered?
- If you have specific goals, can this college help you achieve them?
- Are the resources enough for you?
- Are the class sizes what you want?
- Do you want to study abroad, and do they offer ample options?
- Is it the right distance from home?
- Can you handle the weather?
- Is the student life something you would like?
- Are there any specific clubs that really peak your interest?
- And anything else that aligns with your beliefs or is important to YOU!

To learn about a school, I would first check their website and social media accounts. Then, I would ask alumni (and current students especially!) about their experience at the school. Also, take advantage of the opportunity to talk to college representatives in your local area (and make sure to follow up via email after meeting).
5. Adjust your tentative list of colleges, and select your final list.

6. Use this Google Sheet document to keep all of your logistics in one place. I made this document so my planning experience would be seamless. It made it very easy to apply, even easier to share. Hopefully, it will make it easier for you.

Because this is available to everyone, please make a copy for yourself. :) Just go to File --> Make a copy.

7. Go to Google Drive --> Create a new folder and title it something college related --> Put anything college related there so you can keep it all in one place. Make sure to share this with a counselor, mentor, parent or anyone else who is going to give you feedback.
PART II: WHAT TO DO

Here We Go!

“Always give yourself enough time to write, proofread, get feedback and revise before submitting your essay.”
THE FOUR MAIN THINGS YOU’LL NEED TO DO ARE:

☐ College research
☐ Standardized tests
☐ Recommendation letters
☐ Application essays and supplements/supplemental essays

THROUGHOUT HIGH SCHOOL

Take college-prep courses. Take challenging courses in high school (e.g., honors, AP, IB, HS/college dual enrollment), focusing on the core academics: English, math, science, history and world languages. Rigorous courses that go beyond the minimum graduation requirements will make you a more impressive applicant and can even earn you college credit during high school!

Focus on your grades. Your high school transcript is considered one of the most important parts of your college application. Good grades will distinguish you from many other applicants.

Explore and commit to extracurricular and leadership activities. Freshman year is a great time to try several different extracurricular activities to see which ones are most interesting to you. Once you decide what you like, dedicate more time to fewer activities in order to become deeply involved.

Find summer volunteer opportunities, jobs and/or internships. During summer, you can earn extra money for college while exploring different career fields.

If possible, meet regularly with your guidance counselor. Getting to know your guidance counselor early makes it easier to talk about your plans for high school, college and career.

Begin an ongoing dialogue with your parents about how to pay for college. Start this discussion ASAP, both in terms of why you want to go to college and how you’re going to pay for it. That way, you and your family will be comfortable with the topic when it’s crunch time in 11th and 12th grade.

Start saving for college. Even if you can only put aside a few dollars each month, every little bit helps. Creating a college savings account makes the idea of going on to higher education much more real.

Search and apply for nontraditional scholarships. Though most scholarships are available only for seniors applying to college, there are some available regardless of where you are in your high school career.
JUNIOR YEAR

FALL

- **Take the PSAT.** Take the PSAT as a junior to practice for the SAT and to qualify for the National Merit Scholarship program.

- **Prepare for the SAT and/or ACT.** Start getting ready for these tests at the beginning of junior year. Plan to take each test twice. Continue preparing throughout your junior year.

- **Learn more about colleges.** Use online search tools, attend college fairs and speak with college reps to begin deciding where you want to go. Ask friends who are already in college for their thoughts on different schools. Continue this process throughout junior and senior year.

- **Make visits to local college campuses.** Take time in the fall of your junior year to check out nearby colleges. Even if these aren’t schools you want to attend, seeing them will provide you with an initial sense of what college is like.

WINTER

- **Take the SAT and/or ACT.** Take the tests for the first time in the winter of junior year. Most students do better their second time, so plan to test again the spring of junior year or fall of senior year. If you are worried about the cost of the test, ask your guidance counselor about a fee waiver.

- **Take SAT Subject Tests for courses ending in the fall.** SAT Subject Tests, which are required for some colleges, are best taken immediately after you’ve taken the relevant class, while the material is still fresh.

- **Make a list of target colleges.** Identify 10 to 15 colleges of interest with the goal of having several schools at varying levels of selectivity: some “safety,” some “match” and some “reach” options. Continue updating this list throughout junior year and at the beginning of senior year.

- **If possible, set up appointments at your top target colleges.** Call ahead to admissions offices of colleges you want to visit. Note that certain colleges offer “fly-in” programs to cover cost of travel for students with financial need. Continue setting up appointments throughout junior and senior year, but don’t worry if it’s not possible for you to visit your target colleges.

SPRING

- **Search for traditional scholarships.** Once you are midway through your junior year, it’s time to begin searching for more traditional scholarships that are specifically made available to students in their senior year of high school. Continue looking for these throughout junior and senior year.

- **Prepare for the SAT and/or ACT.** If you feel like you can improve on your initial results, take the tests for the second time in the spring of junior year.

- **Take SAT Subject Tests for courses ending in the spring.** SAT Subject Tests, which are required for some colleges, are best taken immediately after you’ve taken the relevant class, while the material is still fresh.

- **Take AP Exams.** These tests, which provide an opportunity to earn college credit, are offered each year in May.

- **Begin drafting college application essays.** Senior year is very busy, so the summer after junior year is a great time to begin working on essays. Identify potential teachers who can provide recommendation letters. These should be teachers from your core classes (math, science, history, English or world languages) who know you best.

- **Search for financial aid.** Research the colleges where you plan to apply. Identify those that may offer optional interviews and start practicing for the interviews with an available teacher or friend.

SUMMER

- **Begin setting up appointments at your top target colleges.** If possible, set up appointments at your top target colleges. If possible, visit target colleges. If possible, travel to top target colleges the summer after junior year to visit dorms, classes and recreation centers. Check individual college websites for details on info sessions, tour times and interview opportunities.

- **Determine the application deadlines for each of your target schools.** Early decision and early action applications are typically due in November of your senior year, while most regular admissions applications are due between Jan. 1 and March 1.

- **Begin preparing for your interviews.** Research the colleges where you plan to apply. Identify those that may offer optional interviews and start practicing for the interviews with an available teacher or friend.

- **Outline your financial-aid plan.** Use the financial-aid calculators found on individual college websites, also known as net-price calculators, to determine how much you or your family will need to contribute for your college education. Create a list of all the financial aid options you plan to pursue, along with the deadlines for each.

- **Apply for traditional scholarships.** Many seniors apply to more than 30 scholarships. Don’t shy away from local options or ones that require essays. Since fewer students apply for these, you often have a better chance. Begin applying between junior and senior year and continue throughout the school year.
Take the SAT and/or ACT. If you feel like you can improve on your initial results, take the tests for the second (or at most, third) time in the fall of senior year. If you are worried about the cost, ask your guidance counselor about a fee waiver.

Revise college application essays. Once senior year begins, ask a teacher to proofread your application essays. After that, make any necessary revisions and prepare final drafts before college applications are due.

Ask for letters of recommendation. At least a month prior to the deadline, provide your teachers with bullet points listing how you excelled academically in their classes. Also give them the letter of recommendation forms and stamped envelopes addressed to the colleges where you are applying.

Gather all application materials. Make sure you, or your guidance counselor, have the necessary materials for college admissions including forms, test scores, essays, recommendations and transcripts. If you are worried about the cost of the application, ask your guidance counselor or college of interest about a fee waiver.

Submit an early decision application, if desired. Early decision applications, usually due in November, require a binding commitment in exchange for early acceptance. For early action schools, you receive a decision early, but can wait for the regular decision deposit deadline to make your final choice.

Submit CSS PROFILE if applying early. Though the FAFSA cannot be submitted until after October 1, certain schools require the CSS PROFILE in the fall if you plan to go through their early application process.

Send official SAT and/or ACT score reports to your early application schools. In addition to your application forms, letters of recommendation, essays and other requested materials, your early decision or action application will require you to go to the College Board (SAT) and ACT Student (ACT) websites to send colleges your official test score reports.

Be confident as you go into early decision interviews. Interviews for some early action/decision schools happen in the fall, but don’t stress out. You’ve done your research. Now it’s just about having a conversation!

Take SAT Subject Tests for courses ending in the fall. SAT Subject Tests, which are required for some colleges, are best taken immediately after you’ve taken the relevant class, while the material is still fresh.

Receive response on early applications. Most applications submitted through early programs will receive a decision by December. If you submit your financial-aid forms on time, you should receive an estimated financial-aid package as well.

Submit enrollment deposit for early decision school, if desired. If you’ve decided to apply early decision and the school’s financial aid package meets your needs, enrollment deposits are often due in winter of your senior year. If you’re worried about the cost of the deposit, talk to the school about a fee waiver.

Submit regular decision applications. Most colleges have regular decision due dates sometime between January 1 and March 1 of each year.

Update your FAFSA and CSS PROFILE applications. Revise your financial aid applications with data from you or your family’s most recent year of tax returns, if this information was estimated on your initial FAFSA / CSS PROFILE.

Send tax transcript for verification, if requested. Certain colleges may require verification of your financial information. Follow up your financial aid applications by sending the copies of your or your parents’ tax transcripts, if needed.

Receive decisions on regular applications. Regular decision applicants typically receive an acceptance, a rejection or a wait-list response in March or April.

Compare financial aid packages from multiple schools. Once you are accepted, colleges will offer a financial aid package that may include grants, along with suggested loans and work-study.

Consider work-study. Many students consider work-study options offered by their college if they cannot fully cover the cost of attendance through grants and scholarships. You can indicate your interest for work-study on the FAFSA and by contacting your college’s financial aid office.

Consider loans. Many students consider loans for college if they cannot fully cover the cost of attendance through grants and scholarships. The best deals are often from subsidized federal loans, specifically Stafford loans (now often called Direct Loans) and Perkins loans.

Consider a financial aid appeal. If your family’s circumstances have changed, or if a college’s financial aid package does not meet your needs, reach out to the financial aid office ASAP to appeal the offer.

Submit your enrollment deposit. The final date to submit a deposit and lock in your place for regular decision applications is typically May 1. If you’re worried about the cost of the deposit, talk to the school about a fee waiver.

Take AP Exams. AP Exams, which provide an opportunity to earn college credit, are offered each year in May.

Conduct a work-study job search. Coordinate with the financial aid office to identify work-study options. Finalize your job search the summer before college begins or in the fall of your freshman year in college.

Coordinate with the financial aid office to finalize your work-study job search. Many colleges offer work-study programs to help students pay for college. If you decide to sign up for a work-study job, you will be paid for the hours you work, and the money will be applied to your tuition and fees.

Receive paperwork for your college. Once you’ve decided on a college, you will receive updates regarding orientation, scheduling, housing, etc. Complete all paperwork by the necessary deadlines.

Complete ongoing enrollment paperwork for your college. As you begin the college experience, you will be responsible for completing a variety of tasks, including registering for classes, paying tuition and fees, and obtaining housing. Make sure you stay on top of these tasks to ensure a smooth transition to college.

Send tax transcript for verification, if requested. Certain colleges may require verification of your financial information. Follow up your financial aid applications by sending the copies of your or your parents’ tax transcripts, if needed.

Receive decisions on regular applications. Regular decision applicants typically receive an acceptance, a rejection or a wait-list response in March or April.

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Complete everything on this checklist. Although it may seem like there are SO many things to do, if you complete everything on the checklist below you’ll be fine. :) 

The four main things you’ll need to do are:
1. College research
2. Standardized tests
3. Recommendation letters
4. Application essays and supplements/supplemental essays

At this point, if you’ve followed the steps we already talked about, you should have compiled your final list of schools and done your college research.

The standardized testing portion takes form in a few ways. When applying to colleges you will need to take the SAT and/or ACT. It is also good (and required by some schools) to take AP tests and SAT Subject II tests. You want to take tests that you are good at and will test well in, so they can help boost your academic credentials. These take place all throughout the year. Be sure to check when the testing dates are and lock them into your schedule. (Note that the tests do cost money, but there are fee waivers. Check if you’re eligible for the SAT or the ACT waiver.)

As for recommendations, colleges will ask for recommendations from a few teacher (in different subjects) and a counselor, and will likely give you the option of including a letter of recommendation from others outside of your family (coaches, mentors, etc.). I give advice below on how to go about requesting those, but just make sure to ask in advance, always be polite, and make sure the person you’re asking knows you well enough to write about you.

Although the essays and supplements always get a bad rap, I actually think this is one of the best parts about the college application process. Even if you are not a writer, it gives you an opportunity to really meditate and evaluate who you are as a person.

The number of essays you write will vary by which type/which school you apply to. Some schools have their own application portals, but many use the Common Application. In addition to a standard essay for the Common Application, some schools ask for supplements, or supplemental essays specific to the school.

Go into this with a positive mentality. Always give yourself enough time to write, proofread, get feedback and revise before submitting. I give some of my best tips in the advice section below, but these are the main takeaways.
And, two more important tips ...

1. Visit the colleges you are applying to! It definitely weighed a lot in my decision and a lot of my friends’ decisions. Remember, you will be living there for the next four years. Make sure you actually like the campus and it feels like home...because in a year, it will be your home. If you are looking to visit schools far from home and your parents can’t afford it, there are fly-in visit opportunities where colleges will pay for some or all of your travel expenses. Research them or ask your counselor if you need help :)

Here is a great list of some of those fly-in opportunities: [http://blog.collegegreenlight.com/blog/college-fly-in-diversity-programs/](http://blog.collegegreenlight.com/blog/college-fly-in-diversity-programs/)

2. Talk to your counselor… often! :-) I dk who your counselor is, but mine was Mrs. Woodruff. She is such a good person, a true pal. But no matter who your counselor is, make sure to utilize their knowledge and build a relationship. They are going to write an essay about you, and you want to make sure they know who you really are. After that, trust them – they have probably done this before.
“Make sure others look over your essays for grammatical errors. Even ask a few people you trust to give you honest and constructive criticism on your essays.”
Asking a teacher/counselor to write a recommendation:

- Always, always ask in person!
- Ask early.
- Be kind, polite and considerate, because they have many to do every year.
- Make sure the person you’re asking actually knows you; it’s even better if they like you. :-) 
- Give them a lot of time, because they usually write recommendations on a rolling basis...also, it’s nice to be first.
- If the recommendation is due soon, and they haven’t gotten to it yet, check in with them...but always be polite.
- Thank them after they do it! Get them a little gift or a handwritten card. They tend to like that. :)

College visits:

So, a ton of colleges will come visit your local schools. I recommend talking to them for a few reasons:

1. If you don’t know much about the school, this is a good opportunity to learn about it.
2. You get the opportunity to make a connection with a representative. Get to know them, get their email address and follow up with questions. (This will set you apart, because people rarely follow up.)
3. If you can’t visit the school until after you get in, this is a nice way to get a feel for it without actually visiting.

Also, always have a few questions prepared to ask at these meetings. Whether it is an intimate meeting of 10 or a whole building full of people, ask questions.

And, if you have the opportunity to actually visit college campuses, do so!
The writing process:

- For some essays, you don’t get to choose a topic. Some essays offer several prompts, or questions/topics to get you started. Pick prompts that truly interest you, because that’ll make it easier to write about.
- If you’re not a writer, start early and get something down. Then, run it by your counselor, parent, a friend – me, if you want, lol – whoever you feel comfortable sharing it with, and get feedback. This will give you some kind of direction, and you have to start somewhere.
- Don’t be afraid to be creative and think outside of the box.
- Remember, for most schools this is the only way they get to know the real you! Share your awesome personality, and I’m sure they’ll love it :’)
- Good ideas may come at any time, so always be prepared to write. (That’s where a journal can come in handy.)
- If it helps, write in a cool place like the beach, the city or a cool new coffee shop. Whatever works for ya!
- You will have crappy rough drafts, but keep going!
- Always spell check! (Everything!)
- Make sure others look over your essays for grammatical errors. Even ask a few people you trust to give you honest and constructive criticism on your essays. Ask how they think your essay represents you as a person.
- Reuse your essays! Even if the prompts are different, you can use the same responses, just figure out ways to tweak them to fit.

Interviews:

- Register for them, even if they aren’t mandatory.
- Always arrive early.
- Dress appropriately and dress well.
- Always bring questions to ask.
- Show your personality! This is your only face-to-face interaction and they will really be able to assess your character and personality. Be yourself and they will love it.
- Make a schedule for your interviews, so you’re never late.
- Get an email and follow up with a thank you and further questions you may have.
- Make a schedule for your interviews, so you’re never late.
- Get an email and follow up with a thank you and further questions you may have.
Dear Parents:

The process can be very confusing to navigate on your own. (Trust me, I did it). If you are willing and able, try to understand the process and be there to help in any way possible.

Your help may take many forms. The most important would be emotional support (i.e., in dealing with the stress or rejection) and financial support (i.e., with tuition, college application fees, sending scores or test fees, basic necessities when away at college, etc.).

Don’t be too overbearing. Every child/student is different and will need different amounts of support. I know it is hard to let them do things on their own, but now, especially, is the time to let them lead the way. Don’t write their essays. I’ve seen it happen – don’t do it.

I know it is really hard to let them go, but this is one of the most pivotal parts of your child’s life. You have to let them go, so they can go out and make you proud!

Reach out for help! Whether you need to talk to parents who are coping with their children not being around, others navigating the financing options of college, or teachers/counselors who know the ins and outs of the application process, ask for help if you need it.

Be their biggest supporters. :-) They will need you, even though they may not thank you nearly as much as they should (*wink, wink at students*).
PART III: ADVICE

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OTHER SENIORS WHO HAVE DONE THIS BEFORE:

Number one tip would be don’t sign up for too many activities for the month of October.

Imfao second tip is if u get a counselor make sure they don’t just proofread ur essays for grammar mistakes.

Make sure they actually give critique about how the essay presents u as an applicant.

Yeah definitely focus only on schools that you are into/fit who you are.

And to, despite the low/stressful points, enjoy the process and don’t let it consume your senior year. Still have fun with your senior class because it’s the last time everyone will be together.

Ok so What I did Was I made a list of colleges that I loved and that I could picture myself at each one and then out of that list picked one that was slightly harder to get into and applied early decision to it and I got denied. I then picked the next one I liked and applied early decision II to it and happened to get in. What really helped me (and what is strategic to do I think) was doing early decision because it maximized my chances of getting into a school that Would normally have a lower acceptance rate. But I know it is hard to pick one school to go all in on so if you don’t Want to do early decision then just make a list of schools that you would be happy going to any of them.

Well I Would say to get your apps done as early as possible because then you have a lot more time to fill out scholarships and enjoy the rest of year.

and try to narrow it down to at least three choices by the time apps go out.

and make sure that you’re contacting college admissions if you have any questions and make sure you have someone guiding you through the process.

Time management is key. Trying to get started early and really trying organize yourself early. But also don’t forget to try and take advantage of all your last opportunities of being in high school.) Lastly look at the big picture and don’t think that this decision today will affect you for the rest of your life. Pick a school that you think is your best fit and where you think you will be the most successful and happy, not just the top brand name university. Be realistic.

Oh man, I Would say to start early and pace yourself, make yourself memorable, don’t get your heart set on one school in particular, and apply to a good mix of reach, core, probable, and safety schools.

I also did ED and EA and that really helped me to get a lot of schools out of the way before that huge main deadline, so maybe to check that out!

have fun senior year too!
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PART III: ADVICE

Be Super open to colleges they've never heard of before - be thorough with their research and visit as many different types of colleges as they can.

Fall in love with the process, not everyone gets the opportunity to even apply to college, let alone attend.

I think maybe to remember that you don't have to do it all yourself. I totally bottled up all my stress and questions and felt like I didn't need to ask for help or suggestions but parents and teachers and guidance counselors are there to help you do that and it's Worth it to take advantage of them.

Don't let others' success equate with your failure. People are different and have their own unique talent and potential. There's no one school that you have to go to or is the best one for you. You can always make the school you go to your own.

Also question... If you could give incoming seniors advice about the College process, what would it be?

Only apply to Colleges you can actually see yourself going to, make a list and schedule of important admissions dates, for essay writing just write whatever comes to your mind and edit later, keep essays focused on yourself and your uniqueness.

1. only apply to schools you'd truly go to
2. make sure another person reviews your forms to make sure you haven't made grammatical/mechanical errors
3. write vividly
4. don't procrastinate. dedicate time to the college process

And what's that saying?

You know... The one where you put your everything into achieving a goal?

O!

ALL IN

=)
PART IV: FINANCING COLLEGE

How To Do It

Having a clear understanding of your financial situation is crucial and will set the precedent for the rest of the process.
Over the last several decades, college tuition has increased dramatically. I will be the first one to say it is overpriced and even scary. I know that cost of higher education may worry you and your parents, but there are ways to finance college and negate the high price tag. I am here to help.

The first step is to have an honest look at your family’s finances. Is your family willing and able to cover tuition? Will your family be unable to contribute to college costs at all? Or is it somewhere in between?

Whatever the answer is, having a clear understanding of your financial situation is crucial and will set the precedent for the rest of the process.

**1. Determine your financial situation.**

**2. Become familiar with these terms:**

- **Merit-based aid:** This type of financial assistance is based on academic performance. Scoring high on the PSAT is one of the ways to receive merit-based aid, so make sure to study up.
- **Need-based aid:** This type of financial assistance is based on the capacity you and your family have to pay the cost of college tuition.
- **Loans:** This financial aid, from federal student bureaus or local banks, can make up the difference after any merit-based aid is applied to tuition and fees. Loans usually require repayment after you are no longer enrolled in college or if you aren’t at least a half-time student.
- **Grants:** Unlike loans, this type of financial assistance does not require repayment. There are several federal and state grants available to those in need. Filling out FAFSA will help you figure out which ones you are eligible for.
- **Work-study:** This federal program offers part-time employment to students that demonstrate a financial need. Students can earn money to pay for educational expenses like tuition and room and board.
- **FAFSA** *(Free Application for Federal Student Aid):* The primary form that colleges, states and the federal government use to award grants, scholarship, loans and work study.
I remember first navigating FAFSA and being so confused. No one in my family had ever gone to college, so my mom was just as clueless as I was. The process can seem very daunting, but I have put together 12 easy steps that will make FAFSA easier for you.

1. Make your Federal Student Aid ID (FSA ID).
2. Add FAFSA deadlines to your calendars.
3. Gather the right documents.
4. Use the IRS Data Revival Tool.
5. List the colleges where you want to apply.
6. Complete additional financial aid forms if they’re required.
7. Review your Student Aid Report.
8. Update your FAFSA if necessary.
9. Go through the verification process if you’re selected.
10. Review your financial aid award package.
11. Appeal your award if you believe you deserve more.
12. Renew your FAFSA every year of college.

Add FAFSA deadlines to your calendars.
- Oct. 1, 2017 is the open date for FAFSA.
- Check for your school’s FAFSA deadline. Different states and colleges have different FAFSA deadlines.
- June 30, 2019 is the federal deadline for the 2018-2019 FAFSA. However, you want to submit your form as close to the Oct. 1 opening date as possible to secure the most funds.

Gather the Rights Documents.
The FAFSA process shouldn’t take longer than 30-60 minutes if you make sure to gather all of the right documents before you get started. Here’s a checklist:

- Your Social Security card
- Your driver’s license (if any)
- Your 2016 W-2 forms (You will use 2016 tax forms for the 2018-2019 FAFSA)
- Your 2016 Federal Income Tax Return
- Your 2016 untaxed income records
- Your current bank statements
- Your parents’ Federal Income Tax Return
- Your parents’ 2016 W-2 forms
- Your parents’ bank statements
- Your parents’ untaxed income records
- Your parents’ current business and investment records

Make your FSA ID.
As you start filling out the FAFSA, you will create a FSA ID. This username-password combination will allow you to fill out the form online and access financial aid and information for years to come.
Use the IRS Data Revival Tool.
To speed up the application process and avoid mistakes, you can transfer your 2016 federal tax return information directly into your FAFSA using the IRS Data Retrieval Tool. When you reach the financial section of the FAFSA, click “Link to IRS” to auto-fill the form with your information.

List the colleges where you want to apply.
You’ll be asked to enter FAFSA school codes for up to 10 schools where you plan to apply. You can search for school codes within the online application or look here.

If you haven’t decided where you’re applying by Oct. 1, list the schools you have in mind at the moment and submit FAFSA as soon as possible. You can always update your FAFSA later.

Once you've submitted the FAFSA, there are still a few things to do, but you’ve already done the hardest part.

Complete additional financial aid forms if needed.
Find out if your state or one of the colleges you’re applying to requires additional financial aid applications. Some colleges require their own grant applications, or another standardized form called the CSS/Financial Aid Profile. A lot of schools are now asking for it too, but it’s a simple form compared to the FAFSA.

Review your Student Aid Report.
You’ll receive a Student Aid Report that summarizes the information you provided on the FAFSA. The report should arrive by email between three days and three weeks after you submit the form.

Log in with your FSA ID to view the report on FAFSA.ed.gov and make sure you didn’t make any mistakes. If your FAFSA is incomplete, your report will include notes about what you still need to complete.

The report will also include your expected family contribution (EFC). Your EFC is an estimate of the amount your family can afford to pay out of pocket for college. Colleges use it to calculate your eligibility for need-based aid. This doesn’t mean you will get all the need-based aid money you qualify for because some programs have limits, but feel free to contact the financial aid offices of your schools if you have questions or concerns.
6 | Correct or update your FAFSA if necessary.

If you find a mistake on your Student Aid Report, immediately correct your FAFSA. Also make sure to add or delete schools as your list changes. To make corrections, just log in to your account and click “Make FAFSA corrections.”

7 | Go through the verification process if you’re selected.

Some colleges verify that the information on the FAFSA is correct. If you’re selected, you’ll be notified by the school’s financial aid office. Being selected doesn’t mean that you did something wrong. Some schools require all students go through the process or may only verify a random group of students.

8 | Review your financial aid award package.

After you’ve received your college acceptance letters, you’ll get a financial aid award letter from each school. Depending on your financial need, your award letters will have a mix of need-based and non-need-based federal and state aid, and may potentially include aid from the college itself.

Remember that just because you’re eligible for a certain type of aid doesn’t mean that you have to accept it. Especially loans! If you can, try to avoid taking out loans. Apply for as many outside scholarships and school specific scholarships as possible to subsidize the amount of loan money you will need.
9. **Appeal your award if you think you deserve more.**

Sometimes FAFSA doesn’t reflect all of the major changes in your financial situation. For example, the form won’t show if one of your parents has become unemployed or may be dealing with mounting medical bills. Contact your college’s financial aid office to appeal.

10. **Renew your FAFSA every year of college.**

This is so important! Don’t forget that every October, you need to renew your FAFSA. You can fill out the renewal FAFSA, and make sure everything is up to date. Try to fill out the form as close to Oct. 1 as possible to ensure the most aid is given.

11. **Apply for as many scholarships as possible.**

I highly recommend you apply for your local city, county, high school and organization scholarships before and during college. FAFSA will not likely cover everything, so rack up as much as you can elsewhere.

I hope this information helps you!
There are SO many acronyms! I’ve listed some of the more important ones out for you!
- **CEEB Code**
  - A unique identification number assigned to high schools, colleges and universities by the College Board.
  - You should keep this number handy – you will need it when filling out the information portion of college apps.

- **CSS = College Scholarship Service Profile**
  - This is an application distributed by the College Board in the United States allowing college students to apply for financial aid.

- **EA = Early Action**
  - An early admissions process. EA usually requires students to submit an application by Nov. 1 of their senior year of high school instead of Jan. 1.
  - Main thing to note is that early action plans are nonbinding – students receive an early response to their application, but do not have to commit to the college until the normal reply date on May 1.

- **ED = Early Decision**
  - Early decision plans are binding – a student who is accepted as an ED applicant must attend the college.

- **REA = Restrictive Early Action**
  - Restrictive Early Action is a single-choice early action selection.
  - This is for students who are confident a certain school is their first choice.

- **REA plans are non-binding, but a student may not apply to any other private schools’ early program, except:**
  - A college outside of the US
  - A non-binding rolling admission program
  - A public college or university whose admission is not binding

- **Rolling**
  - Rolling admissions offers a large application window for students – sometimes six months or longer. Colleges respond to applicants as the applications come in, instead of waiting until after a particular deadline. (Some rolling admissions periods do have deadlines, though.)

- **Here is an article to help you better understand the above types of applications.**

- **FAFSA = Free Application for Federal Student Aid**
  - This form is used to determine the amount of money a family is expected to contribute to the price of attending a postsecondary institution. The results of the FAFSA are used in determining eligibility for student grants, work study and loan amounts.

- **NET Cost = estimated price of tuition minus grants, scholarships, education tax benefits**
  - The net price you pay for a particular college is specific to you, because it’s based on your personal circumstances and financial aid awards.
  - Use colleges’ net cost calculators on their websites.
Oh, and don’t forget to HAVE FUN! It’s a lot more fun if you don’t let college apps consume you!”
I WROTE THIS FOR YOU: A GUIDE TO COLLEGE APPLICATIONS

THANK YOU!

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I WROTE THIS FOR YOU: A GUIDE TO COLLEGE APPLICATIONS