Each year, the Center for College Planning (CCP) at The NHHEAF Network Organizations is dedicated to providing students and families with free valuable information about the college planning process. College Outreach Specialists travel statewide annually presenting in 100% of the state’s public high schools. CCP offers an array of early awareness, college and career planning, and financial aid programs for K-12 students, parents, and school counselors.
High School to Do List - All Four Years

- Take a challenging core course of study: If you undertake this rigorous core course of study and challenge yourself to do your best work during your high school career you may enjoy a wider range of postsecondary options after graduation.
  - Four years of English
  - Three years of math (some majors have a minimum requirement of pre-calculus or calculus)
  - Three years of a lab science
  - Three to four years of social studies
  - Two years of a foreign language (some colleges require three consecutive years)

- Participate and get involved in school, community or work: Do things that foster your sense of community, responsibility, time management, and leadership to demonstrate these key aspects of your character.

- Schedule regular meetings with school counselors and attend college night events at your high school: Go to nhheaf.org/events to find a current list of Center for College Planning events at your high school.

College Prep Time Line

Freshman & Sophomore Years

- Begin exploring career and major options: Try job shadows, volunteer opportunities, informational interviews and career assessments (see page 3).
- Talk with your school counselor: Stay connected to your school staff and share your postsecondary goals to ensure you are on the correct academic path and meeting all college prep requirements.
- Begin creating a college résumé: Create a format for your college résumé that you can continue to update as you engage in new activities (see sample on page 9).
- Considering playing an NCAA eligible sport in college? Begin researching NCAA guidelines and high school academic requirements to ensure your eligibility by visiting eligibilitycenter.org.
- Begin preparing and studying for the PSAT or PreACT: The summer between 10th and 11th grade is a perfect time to start using FREE tools to prep for the practice versions of the SAT and ACT (see page 7).

JUNIOR YEAR

Fall
- Attend a college fair: To see a list of both local and regional college fairs go to neacac.org.
- Take the PSAT or PreACT: These are practice versions of the college entrance exams.
- Continue studying for the spring SAT or ACT: If you do even 30 minutes of prep twice a week you will be ready to face the test this spring (see page 7)!

Winter
- Register for senior year courses: Remember colleges will see your senior year classes; this is not the time to take a lot of “study halls”. Continue to challenge yourself to the best of your ability.
- Consider special academic programs to get college credit while still in high school: Advanced Placement (AP), Running Start or e-Start, SNHU in the High School, etc.

Spring
- Attend Destination College at Southern New Hampshire University on Saturday, April 7th: For details on this FREE Center for College Planning event for Juniors, go to destinationcollege.org.
- Take the SAT or ACT: You will take the SAT through your school. Check to see if the colleges you’re considering require SAT Subject Tests. Spring of junior year is a great time to take them, if necessary (see page 6).
- Begin researching and developing a list of colleges you are interested in: You can utilize college search engines, visit campus websites, or take campus tours (see pages 3, 4-5, and 8).
- Interested in Architecture, Art, Dance, Theater or Music?: Inquire with each college to determine if a portfolio or audition is required. Both can be extensive, so the more time you have, the better (see page 11).
Summer

- **Visit college campuses:** Look for opportunities to get on different types of campuses; rural and urban, tiny, small, and large. Get a feel for what you like and remain open to a variety of options (see pages 4 and 8).
- **Consider doing a FAFSA4caster to estimate financial aid:** Go to [fafsa.gov](http://fafsa.gov) to use the FAFSA4caster tool to get an idea of the federal financial aid your family may be eligible to receive (see page 15).
- **Begin a family conversation about a college budget and each family member’s realistic ability to contribute financially:** Getting on the same page about what your family can afford can help you choose your list of schools and ensure you have viable financial options to choose from in spring of senior year.
- **Start working on your college essay:** Utilize the summer to get your thoughts organized and start your essay so you won’t have to “cram” in the fall (see page 12).
- **Attend a College Bootcamp:** Many high schools offer a “bootcamp” in the summer to get students started on the college application process. If your school does not offer one, consider attending one presented by the Center for College Planning (For more information contact the CCP at 800.525.2577, ext. 119).

**SENIOR YEAR**

Fall

- **Narrow down your list of colleges:** Try using the 2-2-2 approach (see page 10).
- **Retake the SAT or ACT:** You are responsible for sending your scores to ALL schools that require them. Go to [collegeboard.org](http://collegeboard.org) or [act.org](http://act.org) to learn how to send your scores.
- **Get organized!** Create a list that includes important information for your colleges of choice. Include deadlines, financial aid requirements and forms needed (See our [College Application Checklist](#) on page 14).
- **FAFSA online application becomes available October 1st:** If a FAFSA is required by your college of choice, you simply need to file by the college’s specified deadline. To make an appointment for free assistance filing your FAFSA, contact the Center for College Planning at 800.525.2577, ext. 119.
- **Work on college applications:** Colleges use many different online applications. Check with each of your colleges to determine which they use.

Winter

- **Submit completed college applications:** Deadlines can vary. For a full list of the types of admission deadline options see page 10.
- **Apply for scholarships:** There are scholarships from national, regional and local sources, but in order to receive any scholarship, you need to apply! Don’t limit your options; apply, apply, apply (See page 13)!
- **College decision letters arrive:** Every college has their own “turn around” time from when you apply to when their decision is sent, but a realistic time frame is 4 to 8 weeks from when you apply.

Spring

- **Once you have been accepted, the college will send you a Financial Aid award letter:** For help interpreting your award letter, attend a [Paying for College 101](#) program at your high school or meet with a Center for College Planning Counselor by calling at 800.525.2577, ext. 119.
- **Compare award letters and calculate your estimated loan debt:** Go to the “student loan calculator” at [nhheaf.org](http://nhheaf.org) for help estimating your future loan payment after you graduate.
- **Make one last visit to your school of choice before sending your deposit:** Many colleges offer “admitted student days” where accepted students can visit the campus, meet faculty, and sample campus life one more time. If you can’t visit, revisit the website and call admissions with any last minute questions.
- **MAY 1st – National Candidate Reply Day:** Accepted students must send in their admission deposit by this deadline in order to secure their spot in the upcoming freshman class. Planning to live on campus? A housing deposit may also be due at this time.

**GURU TIPS**

It may be helpful to keep a “college only” calendar. This calendar includes all of your admission and financial aid deadlines, as well as required application components and SAT/ACT test dates.
Work Hard. Challenge Yourself.

IT’S NEVER TOO EARLY TO PLAN FOR COLLEGE

Some students believe that colleges only look at 11th and 12th grade work to determine college readiness and that the work they do in 9th and 10th grade doesn’t matter. This is a myth for two reasons. First, the work you do in 9th and 10th grade sets the tone for the types of courses your teachers and school counselors will recommend you for in future years. If you show your ability to take on challenges and work hard, more rigorous and challenging courses will be available to you in 11th and 12th grade. Second, colleges request and review your high school transcript (for more about what a transcript is, see below). Many colleges look for trends in the student’s work over time to evaluate the student’s potential success at their college. So keep your grades strong and show consistent effort.

WHAT CAN YOU DO STARTING NOW?

Explore Careers!

• Do a job shadow or informational interview – taking the time to learn and observe about a career can both inspire you and let you know if you are on the right path for what interests you. You can even add this to your college résumé once you complete it! (see page 9 for sample college résumé).

• Take a career assessment – while no assessment can predict with 100% certainty which careers are perfect for you, the questionnaires or surveys are a helpful way to research possibilities.

Create a College and Career Portfolio Online!

While your high school may offer various college planning tools, we invite you to utilize these FREE online versions from home:

Bridges
bridges.com
Site ID: 0105773
Password: higher
Connects interests and skills with occupations, college majors and school information.

Big Future
bigfuture.org
Student creates their own login username and password.

College Scorecard
collegescorecard.ed.gov
Search for colleges by programs or degrees, location, size, graduation rates, and more.

All of the above are online career and/or college search and portfolio systems that assist students in the exploration, comparison, and selection process. These also offer a variety of assessments and inventories a student can take to start both the career and major exploration process.

WHAT IS A TRANSCRIPT?

• Reflects all courses, grades received, and credits earned in Grades 9 – 12
• May reflect a weighted and unweighted grade point average (GPA)
• Includes a High School Profile outlining the courses offered at the high school, the levels you can take (Honors, College Prep, etc.), and the way GPA is determined

How does a college use your transcript?

• Colleges look at the rigor of the classes you took to help determine fit
• Colleges may choose to recalculate your GPA based on your core classes (science, math, English, history, and foreign language)
Clarify Your Interests, Values, Aptitudes and Skills.

Before flipping through college viewbooks or logging onto campus websites, students need to begin the process of selecting colleges by examining themselves. Think about the factors that have nurtured your talents and interests. What are the common threads? Small classes? Time with teachers? Straight lecture style? Self-designed curriculum? Independent study and research? Do you flourish with presentations and group projects or do you prefer more structured and defined curriculum? Know thyself – it is the key to the college search!

<table>
<thead>
<tr>
<th>Type of institution:</th>
<th>Is the school a college or a university, public or private, two-year, four-year, religious, military or technical? Does the campus focus on pre-professional programs, cooperatives or liberal arts?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Size:</td>
<td>How many students are full-time? How many commute? Are there resident graduate students? What is the average undergraduate class size?</td>
</tr>
<tr>
<td>Demographics:</td>
<td>What percentage of students are from New England? Is diversity embraced at the campus? What is the male/female ratio? Do students have a particular religious affiliation?</td>
</tr>
<tr>
<td>Location:</td>
<td>Think about how access to a city could impact your experience. Is the campus urban, rural or somewhere in between with access to both? How far is the nearest internship, clinical affiliation or volunteer site?</td>
</tr>
<tr>
<td>Curriculum:</td>
<td>Are there a variety of majors to choose from? Even if you’ve selected a major, will there be an opportunity to experience different types of elective courses?</td>
</tr>
<tr>
<td>Proximity to home:</td>
<td>Do you want to stay close to your family and friends or would you be comfortable coming home only twice a year? If you get involved with campus activities, would it be important to you to have family close by for support? How will the distance impact the cost of attendance?</td>
</tr>
<tr>
<td>Activities:</td>
<td>Does the campus offer sports, fine arts or other extracurricular activities that are important to you? Is there easy access to off-campus programs?</td>
</tr>
<tr>
<td>Outcomes:</td>
<td>What is the college’s graduation rate? How many students with your intended major are employed within six months of graduation? What percentage of students successfully repay student loans? Visit nces.ed.gov/collegenavigator for answers to some of these questions.</td>
</tr>
<tr>
<td>Costs:</td>
<td>What are the billable costs (tuition, fees, room and board) as well as the indirect costs (books, transportation, supplies, etc.)? How could financial aid help me manage these costs?</td>
</tr>
<tr>
<td>Admissions policy:</td>
<td>Is the school “need-blind” or “need-sensitive”? If a school is “need-blind” then it will make an admissions decision without regard to the family’s ability to pay. If the school is “need-sensitive”, the family’s ability to pay is taken into consideration as part of the admissions process.</td>
</tr>
</tbody>
</table>
Special Campus Programs To Consider

Co-op:
This program allows students to alternate between semesters of learning in the classroom and semesters of learning in the workplace. While the co-op experience is connected to the student’s major and is almost always paid, often it increases the length of a bachelor’s degree program.

Cross-registration:
An articulation agreement that enables students enrolled at one college to enroll in courses at another institution without formally applying for admission to the second institution. The classes taken all contribute towards the student’s credits needed to graduate.

Internship:
This program gives students the chance to gain on-the-job experience while earning academic credit. Internships can last from one semester to one year and are often unpaid. Internships can lead to rewarding job opportunities after graduation from college.

Study Abroad:
Students continue their college education in another country through this program. Students have the opportunity to study for a semester or a full-year with foreign faculty, learning another language and understanding another culture. Students may also have the option to study abroad with the Semester at Sea Program that enables students to live, study and work aboard a ship at sea, usually a research vessel. Get information on more than 90 study abroad programs in 30 countries at ccisabroad.org.

Honors Program:
Honors program participants are those who seek academic challenges, enjoy close company of fellow classmates and who are invigorated by the pursuit of knowledge. Students in these programs are given a heavier workload and are faced with greater demands on their time. However, the educational benefits to this program are great – smaller, accelerated classes, independent study and research opportunities.

Early Graduation Programs:
Students are increasingly seeking ways to graduate from college early. Many colleges offer 3-year degree options in a variety of studies. In order to complete their core requirements within three years, students typically do not take elective courses. Benefits to these programs include paying a year’s less tuition compared to the 4-year degree, allowing the student to complete their master’s degree within five years and entering the workforce a year earlier. Research these programs at each college to determine eligibility and fit.

Services for Students with Disabilities:
Intended to assist undergraduate students with learning differences, ADD/ADHD, physical, medical, emotional or psychiatric disabilities in achieving their academic potential and maximizing their educational experience.

Academic support services are available at most colleges for students with learning differences, as well as other students. These services vary and may include ongoing individualized learning skills instruction in topics such as time management, note-taking, and test-taking to drop-in tutoring and private studying areas.

Tips:
- Visit the Disabilities Office at every college before you apply to that college
- Determine if additional testing or re-testing is needed
- Know what accommodations are allowed at the college for the student’s specific situation.

For more information visit ncld.org.

Through the New England Regional Student Program (NERSP), New England students pay a significantly reduced out-of-state tuition rate at New England public campuses when they enroll in certain academic programs not available at public colleges and universities in their home states. For more information, check out The New England Board of Higher Education online at nebhe.org.
What are the SAT Subject Tests or SAT IIs?

Some colleges require two or three SAT Subject Tests for admission. The subject tests fall into five general areas: English, history, mathematics, sciences and languages. They help colleges compare academic achievements of students from different schools where course preparation and academic backgrounds may vary. For more information on subjects offered, test make-up, and prep visit collegeboard.org.

Q&A on Standardized Admission Tests

Q – How do colleges use standardized admission tests?

A - In Recruitment: Some colleges publish an average score range they like to see in a student applicant. Others post scores of previously admitted students. Both types of information can help to inform and guide future applicants in assessing whether a college might be a ‘good fit’ for them.

In Admission Decisions: While colleges report using a combination of factors in determining admission including grades, course rigor and recommendations, many colleges use SAT or ACT scores to help in the admissions process. Some ways they may use scores are:

- To compare students from different high schools.
- To evaluate a student’s strengths and readiness for college level work.

In Awarding Scholarships: Some colleges use SAT or ACT test scores in combination with GPA and other factors to award their institutional merit aid. Some colleges may even automatically award merit aid if an applicant scored a certain SAT or ACT score. Search a college’s website to understand how they choose to use SAT or ACT scores in awarding scholarships.

Q – What does “Superscoring” mean?

A – “Superscoring” is the process some colleges use to consider SAT or ACT scores. They take the highest section scores across all the dates you took the SAT or ACT and add them together to give you the highest possible combined total score. Check each college to learn their score policy.

Q – Do colleges have a preference of SAT vs. ACT? How do they compare scores from the two tests?

A – Colleges have no preference: Every college that accepts the SAT accepts the ACT and both tests are viewed equally. To compare the scores from the two tests, so students can be compared fairly, colleges use a concordance table. Doing so allows a college to see what a particular score on the SAT is equal to, on the ACT. To convert your test score, go to either collegeboard.org or act.org to use the conversion tools.

Q – What does it mean if a college says they are “test optional”?

A – “Test optional” is just that, YOUR option: There are about 850 test-optional colleges in the U.S., and the trend is slowly growing. For a full list, visit fairtest.org.

So if they are not “required”, but “optional”, do I send my scores or not?

In their words: “It’s simple. If you think your scores are an accurate representation of your ability, feel free to submit them. If you feel they are not, don’t. You won’t be penalized.” - Wake Forest University

“This policy allows applicants to decide for themselves whether or not their test results accurately reflect their academic ability and potential. For candidates electing to submit them, test scores will be reviewed along with other indicators of academic ability.” - Bowdoin College
Preventing For Standardized Tests

Factors to Consider When Selecting Which Test to Take:
- Does one test suit my abilities better than the other?
- Is there a possibility of a scholarship at my college(s) of choice based on my score?
- What does my college(s) of choice want in a score for admission?

Students can choose to take one or both tests.

**SAT**
- 3 hours, 50 minutes with optional essay
- Tests: 2 required subject areas
  » Evidence-Based Reading and Writing
  » Math
- 1 optional area:
  » Essay
- Students score 200-800 points per section, maximum score is 1600
- You do not lose points for wrong answers OR for leaving an answer blank

**ACT**
- 3 hours, 40 minutes with optional writing
- Tests: 4 required subject areas
  » Math
  » Science Reasoning
  » Reading
  » English (grammar only)
- 1 optional area:
  » Writing
- Students score 1-36
- You do not lose points for wrong answers OR for leaving an answer blank

**Study Guides**

**SAT**
- collegeboard.org
  - Sample questions - Free
  - Phone App: “Daily Practice for the New SAT” - Free
  - Online prep at Khan Academy®
    - khanacademy.org - Free
  - “The Official SAT Study Guide” (Redesigned SAT)*
- *available for purchase through website

**ACT**
- act.org
  - Sample questions - Free
  - Downloadable study guide - Free
  - Test prep live streaming events - Free
  - ACT online prep*
  - “The Official ACT Prep Guide”**
- *available for purchase through website

Studying for the SAT makes a difference. A 2016 study by The College Board found that studying for the SAT for 20 hours through Khan Academy is associated with an average score gain of 115 points, nearly double the gain for students who do not use Khan Academy.
With over 900 majors to choose from, choosing a college major can seem daunting. While it is estimated that up to 50% of college students change their major at least once, it is still important to have an idea of how your interests and talents translate into various programs of study. Here are a few steps to help you research and choose a college major:

1. **Identify your favorite subjects from high school.**
2. **Make a list of your favorite classes.** Focus on the most enjoyable courses in which you excelled. Make a list of your least favorite subjects. This can help rule out subjects you dislike.
3. **Consider your personality, values and motivations.** Are you outgoing or reserved? Do you like working on abstract problems that require analytical thinking or do you prefer activities which allow you to lead, control or persuade other people? Do you prefer structured environments where you know precisely what is expected of you? Do you like to train or teach people? Do you enjoy helping others solve personal problems? Do you value humanitarian pursuits or are you more salary-driven? Do you like working independently or as part of a team? The answers to some of these questions will help you to narrow the programs to those that suit you best.
4. **Examine and compare course requirements for different majors from different colleges.** Most college websites thoroughly illustrate programs of study. Many include curriculum and course requirements, career outcomes and statistics, and possible internship opportunities. This information can help one possible major or college stand out.

See page 3 for a list of FREE college search engines and career & major inventories.
The college résumé can be very important to your application for several reasons. It not only provides the admission counselor with your one-page personal profile, but also acts as another sample of your ability to write, organize and present yourself. The college résumé focuses on your academic achievements, extracurricular activities, and personal interests. This is your chance to neatly list everything you have accomplished throughout your high school career. Keep in mind that while this résumé can supplement your application, you should still fill in everything that’s required on the application itself, unless directed otherwise.

Joe College
100 High School Lane
New Hampshire 03000
(603) 225-6612
joecollege@nhheaf.org

PROFILE
Energetic, hard-working student skilled in computer software and art. Specific interest and knowledge in graphic design.

ACADEMICS
Any High School, Town, New Hampshire  
High School Diploma, expected June 2018  
• Top 20% of class  
• GPA: 3.2 (out of 4.0)  
• SAT: EBRW: 530, Math: 610  
• National Honor Society, 2017 - present

ACTIVITIES & ACCOMPLISHMENTS
• Varsity Baseball Team, 2014 – present  
  Team Captain, 2017  
  2015 State Championship Team Member  
• Robotics Club, 2014 - present  
  President, 2016 - 2017  
  Coordinated 3rd Annual “Learn About Careers in Robotics” conference  
• Student Council  
  President, 2017 - 2018  
  Coordinated Community Service Day

CAREER DEVELOPMENT
• Apple Store, Town, NH 2016 – present  
  Genius at Genius Bar  
• Greater Chamber of Commerce, Town, NH - 2017 - present  
  Graphic Design Intern  
  Creator, Online Graphics Library  
• Animal Haven Town, NH - 2015 – present  
  Volunteer and annual Cleanup Day organizer  
  Lead, Website Redesign Committee

GURU TIPS

Dozens of colleges across the Northeast were surveyed and they all agreed was most effective.

Briefly describe yourself and any scholastic distinctions or honors that you have received.

List your extracurricular, volunteer, and community activities. Include specific events and accomplishments such as leadership positions held, varsity letters, etc.

Highlight experiences that relate to your intended major or reveal consistent work experience.
Types Of Admission

Applying to college has always combined elements of adventure and worry, triumph and frustration, anxiety and discovery. In today’s fast-moving admissions marketplace, some parts of the process are changing. Today there are many options and many steps to complete the application process.

<table>
<thead>
<tr>
<th>Early Decision:</th>
<th>Early Action:</th>
<th>Regular Decision:</th>
<th>Rolling Admission:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Apply early (usually between October 1 and December 1)</td>
<td>• Apply early and find out admission status early</td>
<td>• Standard deadline</td>
<td>• Applications reviewed on a first-come, first-served basis</td>
</tr>
<tr>
<td>• If accepted, student is OBLIGATED TO ATTEND</td>
<td>• Does NOT commit the student to the college</td>
<td>• Meet deadline; be considered for admission</td>
<td>• Applications accepted until class has been filled</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Colleges and certain majors may have priority deadlines</td>
</tr>
</tbody>
</table>

2-2-2 Approach

PUTTING YOUR COLLEGE LIST TOGETHER

When students are choosing their list of schools, we recommend that they select a diverse group of schools in an effort to have a balanced approach to their process. Typically we recommend applying to between 6 and 8 colleges. In our office, we talk about the 2-2-2 approach. In this approach, we separate the schools into three different categories: probable, target and reach and suggest finding two schools in each category.

Probable: Student’s cumulative GPA and standardized test scores are higher than the average student admitted

Target: Student’s cumulative GPA and standardized test scores are on par with the average student admitted

Reach: Student’s cumulative GPA and/or standardized test scores are slightly below the average student admitted, but not so much lower that they do not think they could be accepted

Important: You should apply to at least one college that is financially affordable for your family in case the financial aid awards from other colleges do not provide enough aid to make it possible for your family to afford those schools. This college, known as a “financial safety” school should be one that you like and would want to attend.

Relax! Don’t feel pressure to apply early if you are not ready. Colleges like to see fall SAT/ACT scores and fall term grades. You want to apply with the strongest application you can.

Evaluating Applications

In the review of applicants, primary emphasis is most always placed on your academic record as demonstrated by the quality and level of college preparatory coursework and achievement. While each college may have its own set of admissions criteria, the following is a list of other potential qualifying information:

- Class rank
- College essay
- Extracurricular activities
- Major
- Personal interview
- Special talents
- Standardized tests
Audition Tips:
The process of applying to an art, drama, music or dance program is often more extensive than for other academic programs. Remember that revealing your potential is often more important than your present state of technical expertise. Keep an open mind about any criticism received. Constructive criticism provides an opportunity for improvement. Be certain to ask your high school teachers or professional instructors for additional guidance.

Portfolio Presentation Tips:
- Include as many different styles and mediums as possible.
- Any cumbersome pieces should be placed in digital or slide format.
- Label every slide with your name, date, and type of work.
- Indicate the top of your work on every slide or photograph to ensure your work is viewed correctly.
- Include an inventory of your work with the portfolio.

Questions to Ask During Recruitment:
- What positions will I play on your team? Understand that the coaching staff may decide to utilize your talents in a new position. What is the roster’s depth chart at your possible positions?
- What are my scholarship opportunities? Are athletic scholarships available? Where do you stand on the recruiting list? Are you eligible for partial or full scholarships? Are there other financial aid options available for student-athletes?
- When does the head coach’s contract end? If the head coach left, would you still be interested in playing for this team? What is the level of interest from the coach? Is the coach’s position on campus full-time?
- Who currently plays in my position? If there is a former All-American in the position, you may want to take that into consideration. When will he/she graduate? Will you realistically have the opportunity to play on this campus?

Other Factors to Consider in Your Decision:
- What are my responsibilities off the field? Am I required to maintain a certain weight? Do I have to attend study hours? Will I participate in off-season training?
- What are my personal goals? Would I choose this campus if I were not playing a sport? Does the team have a successful history? Is the team well supported by the college and community?
- Will college coaches notice me? Why wait for them to find you; be pro-active! Create a recruiting packet. Remember to fill out a student athlete information form on the college’s athletic website, where offered.
- What should I send to college coaches?
  - High school transcript
  - Athletic resume
  - Game or practice video (upon request)
  - Season schedule

Email us for a FREE copy of our Student Athlete Guide at collegeplanning@nhheaf.org.
The CommonApp

What is the CommonApp?
An online application that is accepted by over 700 colleges and universities. Participating schools accept the Common Application in place of their own institutional application, penalty-free. Students complete one form, and send it to all of their chosen participating colleges. Using this form is time-saving and simplifies the application process. The Common Application and a list of participating schools can be found at commonapp.org.

Although the online format may save students time, students still want to make a conscious effort to provide accurate information and an error-free essay. Rules concerning grammar and punctuation must still be followed. It is very important for students to notify their school counselors when applying online. School counselors will assist you in forwarding your transcript and the necessary materials to the college as part of your online application. Most colleges will not consider your application complete until all pieces have been received.

The College Essay

How important is the college essay? As with most of the college application process, there is no absolute answer. Colleges may weigh aspects of the application package differently, but in very few cases will a student be accepted or rejected based solely on the essay. Typically, the essay becomes most important for marginal candidates. While a fantastic essay cannot make up for poor high school grades, it can be a factor when an admission decision could go either way.

Do I choose the topic? While most colleges present students with a choice of topics, some will allow you to choose your own topic. What you choose to write about will reveal your creativity, personality and value system to the admissions committee. Your essay should not be flat and boring, but rather reflect the energy and enthusiasm that you have about your subject. You will want to stand out from other students. Write about something of interest to you, and always have someone close to you read the essay. Does this reflect your level of enthusiasm? Your personality? Is the essay interesting to read?

ESSAY TIPS

DO:

Engage the Reader: Capture interest with a strong intro or unique perspective on an everyday topic or event.

Own It: Be authentic, let your voice shine through.

Answer the Question: The school asked these particular questions and would like you to challenge yourself to answer one. Show you can follow directions.

Tell a Story: Rather than ‘list’ all your accomplishments, tell a story that illustrates one or two positive character traits or accomplishments.

Proofread: Give yourself time to ‘step away’ and come back and read it with fresh eyes.

DON’T:

Rely on a Thesaurus: It is okay to demonstrate your use of language, but don’t just ‘soup’ up words to impress if everyday language would sound more authentic.

Focus on the Three D’s: Death, Divorce and Depression. If you do choose one of these topics, focus on how the events changed you or helped you grow.

Blame Others: Don’t fault others for your situation (ex. my science teacher didn’t like me.) Stay positive and own your mistakes and faults especially if you have learned or grown from them.

Use Clichés or Slang: Watch out for sayings like “no pain, no gain”, “don’t judge a book by its cover” or “every cloud has a silver lining”. Do not use ‘text’ language (ex. LOL, BTW).

Offend the Reader: It is okay to share your opinions, just be sure to show how they have helped shape or inspire. Don’t judge or disparage those who don’t share your opinions.
Applying For Scholarships

It is estimated that $3.3 billion in scholarships is available each year. Remember, every dollar you earn through scholarships is a dollar you do not have to borrow!

Local and Regional Sources:
• Your high school’s school counseling office or website
• New Hampshire Charitable Foundation (nhcf.org) – Awards over $5.5 million in scholarships each year to N.H. students

National Sources:
• Fastweb (fastweb.com) – Database of over 1.5 million national scholarships
• Big Future by The College Board (collegeboard.org) – National scholarship search engine

Tips for Scholarship Searching:
Plan Ahead – Start looking early. Maintain a list of scholarships and keep a spreadsheet including the scholarship name, website, and year due date.

Know Your Audience – Different scholarship reviewers can perceive the same information differently. Customize your approach based on who the audience of your application will be and answer the specific questions asked on the application.

Be You, Be Unique – There’s no shortage of applicants who will also be in the National Honor Society, experienced years of community service, and participated in school-related activities. But not everyone has had a flat tire on the way to a job interview and had to battle the conflict of exuding confidence while feeling complete stress. These are the unique struggles, experiences, desires, etc. that these committees will want to hear about.

For scholarship alerts and other college planning tips, follow The NHHEAF Network Organizations on Facebook and Twitter!
## College Application Checklist

<table>
<thead>
<tr>
<th>ADMISSIONS</th>
<th>College 1</th>
<th>College 2</th>
<th>College 3</th>
<th>College 4</th>
<th>College 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of school</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does the college use CommonApp, or their own app?</td>
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<tr>
<td>Do they require SAT or ACT scores?</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Admission application deadline</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Application fee</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FINANCIAL AID FORMS</th>
<th>College 1</th>
<th>College 2</th>
<th>College 3</th>
<th>College 4</th>
<th>College 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free Application for Federal Student Aid (FAFSA) Deadline</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CSS Profile needed? Deadline</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscellaneous</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**GURU TIPS**

There are **TWO major deadlines for each college**. The admission deadline is for submitting your application to the college. The financial aid deadline is for submitting required financial aid forms. These two deadlines can be the same or different depending on the college. So always check both!

**How important are deadlines?** Deadlines are critical. Keep an organized and accurate list of “dates to remember.”
The financial aid process may seem complicated, but in its simplest form it comes down to understanding five steps:

1. You must complete the Free Application for Federal Student Aid (FAFSA) after October 1 for the next academic year. Check with each of the colleges to which you apply for specific deadlines. Be certain to ask if any other supplemental forms (such as the CSS PROFILE® Application) are required in addition to the FAFSA.

2. After completing the FAFSA, your information is submitted to the U.S. Department of Education. The Department calculates, based on a complex methodology, your ability to pay for the cost of attendance. Your ability to pay is called the EXPECTED FAMILY CONTRIBUTION (EFC). The factors used in determining the EFC include: parent and student annual income and assets, family size, number of family members attending college, taxes paid, and more.

3. The Department of Education sends the FAFSA information, including the EFC, to every school you listed on the FAFSA. The financial aid officers subtract your EFC from the COST OF ATTENDANCE to determine your eligibility for financial aid.

4. The financial aid officer calculates, based on the campus’ available resources, the amount of financial aid the institution is able to offer the family. BE AWARE: Because a student is eligible for a certain amount of financial aid does not mean the student is guaranteed to receive that amount. The unmet need is called the GAP.

5. The financial aid officer sends the student an AWARD LETTER that details the amount of financial aid the college is able to offer the student. The aid is broken into categories of loans, grants, scholarships, and work-study.

### GAP + EFC = the amount to be paid by the family in order to cover college expenses

<table>
<thead>
<tr>
<th>Example A</th>
<th>Example B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Attendance</td>
<td>$45,000</td>
</tr>
<tr>
<td>- EFC</td>
<td>$15,000</td>
</tr>
<tr>
<td>= Eligibility for Aid</td>
<td>$30,000</td>
</tr>
<tr>
<td>- Aid Offered*</td>
<td>$19,500</td>
</tr>
<tr>
<td>= GAP</td>
<td>$10,500</td>
</tr>
</tbody>
</table>

* aid often includes federal student loans

Estimate your Expected Family Contribution (EFC) at [nhheal.org/calcs.asp](http://nhheal.org/calcs.asp).
**College Costs**

Have you begun to explore the cost of higher education? Do you know how much a two-year public institution, a four-year private institution or an in-state public institution costs? Listed are the average tuition costs for a year of public and private higher education in New England. It is important to keep in mind that the room, board, supplies, and transportation expenses will add more to the overall cost of attendance for students.

### Average Tuition Costs for Higher Education in New England*

<table>
<thead>
<tr>
<th>Institution Type</th>
<th>Tuition and Fees</th>
<th>Room and Board</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Community College (two-year program)</td>
<td>$5,210 per year</td>
<td>$8,320 per year</td>
</tr>
<tr>
<td>Public University (four-year program)</td>
<td>$12,460 per year</td>
<td>$11,660 per year</td>
</tr>
<tr>
<td>Private University (four-year program)</td>
<td>$42,260 per year</td>
<td>$14,070 per year</td>
</tr>
</tbody>
</table>

*In-state tuition and fees for the most recent academic year (2016-2017) available according to the College Board. Supplies, books and transportation expenses will add more to the overall cost of attendance.

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**Ways To Reduce College Costs**

**BEFORE YOU GO**

1. Consider your return on investment. Research the average salary for your desired profession and then look at the amount of debt you will be incurring at the schools you have chosen. Is there one school that will allow you a more comfortable loan repayment considering you future earning potential? To explore future career earnings go to [careeronestop.org](http://careeronestop.org).

2. Consider starting at a community college and transferring your credits earned to a participating 4-year college to decrease the costs of your general education classes. Check out [nhtransfer.org](http://nhtransfer.org) or [dualinh.com](http://dualinh.com) for more information and options.

3. Apply for scholarships (see page 13).

4. Check the bill from your college to eliminate any unnecessary costs like health insurance if not needed. Many colleges will waive this cost if proof of outside insurance is provided.

**ONCE ON CAMPUS**

1. Rent or borrow textbooks. [chegg.com](http://chegg.com), [amazon.com](http://amazon.com), and [half.com](http://half.com) are great sites to check out. Also consider renting your textbook as an e-book.

2. Do not borrow more money than you have to. If there are extra funds from a dispersed loan, ask your school’s bursar to send the money back to the lender. This will save you money in accrued interest over the term of the loan.

3. Apply to become a resident advisor/assistant (RA). This is a student who is responsible for supervising and assisting other, typically younger, students who live in a residence hall. Many RA’s are compensated with discounted or even free room and board.

4. Leave your car at home. Paying for a parking permit, buying gas, and general car maintenance quickly adds up. If you do need your car, combine errands to minimize your costs.

5. Share the cost of large ticket items (such as a mini-fridge, TV and other electronics) with your roommate(s).

**NHHEAF CALCULATORS (nhheaf.org/calcs.asp)**

- College Cost
- College Savings
- Expected Family Contribution
- Borrower Benefits
- Consolidation Calculator
- College Loan Repayment
- FICO Score Estimator

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Applying to college can be costly, but having a good understanding of what money you will need and when in the process you will need it can give you time to budget and save. Below is a list of different expenses associated with the college application process and when you may experience them.

**STANDARDIZED TESTING EXPENSES** *(Fall and/or spring junior year and fall senior year of high school)*
Both the SAT and the ACT have fees attached to registering and taking the test as well as sending scores to individual colleges:

- **SAT**
  - $45, with essay $57 (per test)
  - $12 per each score report sent to a college

- **ACT**
  - $42.50, with essay $58.50 (per test)
  - $12 per each score report sent to a college

(Some fee waivers available for students whose families qualify for the Free & Reduced Priced Lunch Program. Inquire with your school counselor if you think you may qualify.)

**COLLEGE APPLICATION FEES** *(Late fall or winter senior year of high school)*
Application fees are the fees that each college charges to process a student’s application with their institution. These fees can range from **$25 – $100 per school**, with the national average being $42.00 per school *(US News 2016)*.

Some colleges will offer fee waivers to students for using an institutional online application or for having attended a tour or admissions event so, ask with at each college to see if a fee waiver is available.

(Some fee waivers available for students whose families qualify for the Free & Reduced Priced Lunch Program. Inquire with your school counselor if you think you may qualify.)

**FINANCIAL AID APPLICATION FEES** *(Winter senior year of high school)*
First, let us remind you that the federal financial aid form (FAFSA) is always FREE. However, over 420 colleges in the country require an EXTRA financial aid form called the CSS Profile®. This CSS Profile form is not free. To see a full list of schools requiring this form go to profileonline.collegeboard.org.

- **CSS PROFILE** - $25 for first school, $16 for each additional school

(Some fee waivers available for students whose families qualify for the Free & Reduced Priced Lunch Program. Inquire with your school counselor if you think you may qualify.)

**ADMISSION DEPOSIT** *(Spring senior year of high school)*
Once you have decided what college you will be attending, you must pay a deposit to confirm your attendance and ‘save’ your space at the school; this is called an Admission Deposit. The admission deposit can range anywhere from **$100 to upwards of $500**. This fee amount is set by each institution and is due by May 1st *(traditionally known as National Candidate Reply Day)* for four-year colleges.

(If you think securing your admission deposit will be difficult, contact the school’s admissions and/or financial aid department immediately to see what they advise.)

**HOUSING DEPOSIT** *(Spring senior year of high school)*
If you are going to be living on campus at your college of choice then you will need to pay a deposit to ‘save’ your space with the housing department. **This fee is in addition to the admission deposit.** This fee is set by the school itself and can range from **$100 – $400**.
There is no doubt that the use of the internet has revolutionized the college application process. But with so many options, how can parents and students find the most appropriate information? The college counselors at The NHHEAF Network Organizations’ Center for College Planning have created a “Best of the Web” list to help guide families. Here you’ll find many helpful sites with FREE resources.

COLLEGE SAVINGS, FINANCIAL AID & SCHOLARSHIPS

Financial Aid
fafsa.gov - File the FAFSA (Free Application for Federal Student Aid) required by all colleges and universities that offer federal student aid.
profileonline.collegeboard.org
File the CSS Profile financial aid form required by certain private postsecondary schools and scholarship programs.
studentloans.gov - Learn about Federal Direct Loan programs available to students and parents. Complete the master promissory note and entrance counseling.
nslds.ed.gov - View your federal loan and grant records through the National Student Loan Database.
irs.gov/individuals/students
View information about federal tax benefits for higher education.
nhheaf.org/pdfs/handouts/Possible_Private_Loan_Programs.pdf - While it is recommended that you maximize federal loans first, this list provides current private loan lenders and contact information.

Scholarships & Grants
nhcf.org - NH Charitable Foundation annually awards over $5 million in private scholarship funds to NH students.

• Statewide Student Aid Program - Students between the ages of 17 and 23 entering a four-year degree program or graduate students of any age.
• Career Aid for Technical Students - Students between the ages of 17 and 23 attending a two-year program or other short-term training program.
• The Medallion Fund - Students pursuing short-term vocational or technical studies.

fastweb.com - Free national scholarship database which contains information about 1.3 million scholarships worth over $3 billion.
iefa.org - Scholarship opportunities for international students.
collegeboard.com/pay
Helps you locate scholarships, internships and grants that match your education level, talents, and background.

College Savings
savingforcollege.com
Provides comprehensive and objective information about Section 529 plans, Coverdell education savings plans, and other college investing strategies.
communityloanfund.org
Individual Development Accounts (IDAs) are special, matched savings accounts that help people with limited incomes save to buy a home, or to pay for college or technical school.

Budgeting & Saving
nhjumpstart.org - Statewide organization which offers resources and special events to encourage personal financial literacy for young adults in the Granite State.
feedthepig.org - Helpful tools, articles, tips and other resources to help on the path to financial stability. Information includes spending and saving habits and ways to start saving.

Calculators
nhheaf.org/calcs.asp - Compare financial aid awards, college costs and loan payments with NHHEAF’s calculators.
fafsa.gov - Scroll to the “Thinking About College” section to complete the FAFSA4caster. Provide basic information and the Department of Education will estimate your eligibility for federal student aid.
When starting the college and scholarship search process, create a simple, clean e-mail address such as samantha.smith@example.com. This way, your personal or family e-mail will not receive college spam for years to come.
Need help with your financial aid paperwork? We’re here for you! Contact us to schedule a free appointment to file your FAFSA with support from one of our college counselors.

800.525.2577, ext. 119 • collegeplanning@nhheaf.org
The NHHEAF Network Organizations’ Center for College Planning is Proud to Bring New Hampshire Free College Planning Programming and Events

- Workshops and College Planning Presentations
- Special Events Including Destination College℠ & Discover U
- College Planning Lending Library
- Assistance with FAFSA Filing
- Monthly College Planning e-Newsletters
- Toll-Free College Planning Hotline
- Early College Awareness Programs Featuring our College Planning Bear Mascot

888.7.GRADUATE x119 • nhheaf.org