

Due North



**A Guide to
Postsecondary Planning**

2018



Postsecondary Planning Guide

The counselors at Naperville North High School seek to provide students and parents with the best college & Career information available, to aid in post-secondary decision making. This process is on-going throughout the student's high school years, through individual appointments, group meetings, and assessments such as the PSAT & State SAT test. Naperville North counselors provide a variety of day and evening programs for students and parents, to assist in this process. Students are always welcome to schedule an appointment with their counselor, and parents should feel free to contact their student's counselor with any questions.

Naperville North High School Student Services Department

899 N. Mill Street
Naperville, IL 60563-8998
Hours: 7:00am – 3:30pm

Student Services

<https://www.naperville203.org/NNHSDOSS>

Follow us: [@NNHSDOSS](https://twitter.com/NNHSDOSS)

College & Career Center

<https://www.naperville203.org/NNHScce>

Follow us: [@NNHScce](https://twitter.com/NNHScce)

Counselor Contact Information

Team A-F (630) 420-6505		
Ms. Cynthia Bran	<i>School Counselor</i>	cbran@naperville203.org
Mr. Chuck Koch	<i>School Counselor</i>	ckoch@naperville203.org
Mr. Ryan Hall	<i>School Counselor</i>	rlhall@naperville203.org
Team G-Mb (630) 420-6502		
Ms. Molly Murray	<i>School Counselor</i>	mmurray@naperville203.org
Ms. Laura Iverson	<i>School Counselor</i>	liverson@naperville203.org
Ms. Debbie Libert	<i>School Counselor</i>	dlibert@naperville203.org
Team Mc-Ri (630) 420-6503		
Mr. Angelo Georgacopoulos	<i>School Counselor</i>	ageorgacopoulos@naperville203.org
Ms. Jennifer Witt	<i>School Counselor</i>	jwitt@naperville203.org
Team Rj-Z (630) 420-6504		
Ms. Erin LeRoy	<i>School Counselor</i>	eleroy@naperville203.org
Mr. Ross Katsma	<i>School Counselor</i>	rkatsma@naperville203.org
Ms. Jennifer Wolf	<i>School Counselor</i>	jwolf@naperville203.org

Additional Contact Information

Mr. Brian La Porte	<i>College & Career Counselor</i>	blaporte@naperville203.org
Ms. Monica Novak	<i>College & Career Coordinator</i>	mgnovak@naperville203.org
Ms. Roseann Laraia	<i>Registrar</i>	rlaraia@naperville203.org
Ms. Lisa Johnson	<i>Secretary to Mr. Farson</i>	ljohnson1@naperville203.org
Mr. Jeff Farson	<i>Director of Student Services</i>	jfarson@naperville203.org



Table of Contents

Student Checklists.....	3
Postsecondary Opportunities.....	6
Resources: College & Career Center.....	7
College of DuPage.....	8
Trades.....	9
Military.....	10
Gap Year.....	10
Considerations When Choosing a College.....	11
Admission Selectivity Guide.....	12

The College Application Process

What’s Next After the College Research?.....	13
The College Application.....	15
Senior College Application Checklist.....	16
Definitions of Admission Options in Higher Education.....	17
Definitions of Admission Decisions.....	17
College Admission Testing.....	18
Letters of Recommendation.....	19
Campus/Alumni Interview.....	20
Sample Interview Questions.....	20
College Application FAQ’s.....	21

Unique College Considerations

Students with Special Needs.....	23
Resources for Students with Special Needs.....	24
Highly Selective Colleges & Information.....	25
College Athletics.....	26
Undocumented Students	27

Financial Aid Information

How am I Going to Pay for This?	29
Financial Aid Clarifications.....	30
20 Questions to Ask Colleges About Financial Aid.....	31

Appendix

College Terminology.....	33
Financial Aid Terminology.....	35



Student Checklists

Now is the time to ask questions about your future, visit colleges, and complete interest inventories. Make sure you have a discussion with your school counselor about your grades and course selection. And please visit the College & Career Center in the Learning Commons throughout your time at Naperville North

Note: The following is just a suggested timeline – each student is unique in their postsecondary search process. If at any point in the process you have questions, please reach out to your counselor or the College & Career Center.

Freshmen Year

- Find activities (clubs, sports) to get involved and explore your interests
 - Set academic goals for each semester
 - Make an appointment with your school counselor so they can get to know you
 - Participate in the Career Carnival (**November 2018**)
 - Review the [NNHS Program Planning Guide](#) to assist with future course selection
 - Log-in to Naviance and begin to work on:
 - Career Interest Profiler (Careers Tab)
 - Resume (About Me Tab)
-

Sophomore Year

- Look for leadership opportunities (clubs, sports) and volunteer within the community
- Complete/update your 4-Year Graduation Plan
- Use Naviance to explore careers & colleges
- Participate in the Career Carnival (**November 2018**)
- Attend college fairs and begin visiting college campuses
- 2nd Semester: Begin attending college visits in the NNHS College & Career Center



Junior Year

Fall: August – December

- Continue attending college fairs & visiting college campuses
- Add schools to your *Colleges I'm Thinking About List* on Naviance (Colleges Tab)
- Attend college visits in the NNHS College & Career Center (beginning in September)
- Attend the Junior/Parent Information Night (**Sept. 2018**)
- Participate in the Career Carnival (**November 2018**)
- Continue to make academics a priority

Winter: January – March

- Attend the College Planning Night (**Feb. 13, 2018; 7pm – NPAC**)
- Check over academic requirements if looking to attend college
- Select courses & register for senior year courses
- Register for AP Tests (if applicable)
- Attend the College Fair at North Central College (**March 19**)
- Schedule your Junior Conference with your school counselor (begins after Course Selection)

Spring: April – May

- Get ready to take the State SAT (**April 10-11**).
 - Utilize free online test prep through [Khan Academy](#)
 - Make sure to send you four (4) free scores when you register!
- Begin asking teachers for college recommendations (*Check college requirements first*)
- Complete the Recommendation & Scholarship Survey (About Me Tab) for counselor recommendations & local scholarship eligibility
- Athletes: If you have not done so already, complete the online [NCAA eligibility application](#)
- Finish Junior Year strong!

Summer: June – July

- Consider attending the [College & Career Readiness Summer Seminar](#)
- Continue visiting colleges on your list
- Review applications for essay/personal statement requirements
- Make sure that your resume (About Me Tab) in Naviance is up-to-date – this will make filling out college applications much easier
- Continue working on Recommendation & Scholarship Survey
- Send your official SAT/ACT test scores to your colleges
 - This can be done well before you ever submit an application
 - Official scores must be ordered from [SAT](#) or [ACT](#) directly. NNHS cannot send official test scores.
- REST (no, seriously!)



Postsecondary Planning Guide

Senior Year

August – September

- Turn in your [Transcript Release Authorization Form](#) as soon as possible
 - This is needed to release your transcript to colleges, scholarships, recruiters, coaches, etc.
- Narrow down your prospective college list
- Attend the Senior College Week in the College & Career Center (**September 2018**)
- Attend the Senior/Parent Information Night (**Aug./Sept. 2018**)
- Schedule your Senior Conference
- Attend college visits in the NNHS College & Career Center (beginning in September)
- Go to <https://fsaid.ed.gov/> and create an FSA ID
 - Both you **AND** your parent need to have separate FSA IDs to complete FAFSA

October – December

- FAFSA application opens October 1.** Complete the application as soon as possible
- Watch your deadlines (many colleges have November 1st/15th or December 1st application and/or scholarship deadlines)
- Participate in the Career Carnival (**November 2018**)
- Visit your top college choices (and make sure it's an official visit)
- Begin searching for outside funding or scholarships (check the Naviance scholarship list for more information)

January – April

- Continue searching for outside funding/scholarships
- Register for AP Tests (if applicable)
- Check your e-mail accounts (and mailbox) for college acceptance notifications & financial aid packages
- Compare financial aid packages offered by each college
 - Grants & scholarships are free money – loans need to be paid back. Remember this!
- Check with your college of choice about the details of signing financial aid award letters
- Make your final decision (**by May 1st**) and send in your deposit
 - Notify your other prospective schools that you will not be attending

May

- Complete the Senior Exit Survey on Naviance (About Me Tab). These surveys provide data for future NNHS students
- Turn in your Final Transcript Request Form – this lets us know when to send your final, official transcript
- Enjoy your final days at Naperville North. We will miss you when you're gone!

If at any point you have questions with the previous timeline, please contact your school counselor, the College & Career Counselor ([Mr. La Porte](#)) or the College & Career Coordinator ([Ms. Novak](#)).



Postsecondary Opportunities

Statistics have shown that the more education a student receives, the greater the lifetime earning potential.

Four- Year Colleges & Universities

Four-year colleges and universities provide students with a broad range of classes and educational experiences, along with in-depth courses specific to their major or minor. These institutions generally offer Bachelor's degrees and prepare students for a career. A degree from a four-year college may also allow students to do advanced studies to earn a Master's or Doctoral degree. Four-year colleges may be public or private, and are generally more expensive than community and technical schools.

Examples: University of Illinois, Illinois State, University of Chicago, Marquette University, etc.)

Community/Junior Colleges

Students with a high school diploma or the equivalent can go to a community or junior college. They can help students further their education, prepare for a four-year college, or focus on a particular trade for a specific job. Students can earn a certificate in a specific area of study, or earn an Associate's degree after completing a two-year program. Students may also complete required general education courses at community/junior colleges, and transfer those credits to a four-year college in order to save money and time.

Examples: College of DuPage

Vocational/Technical Schools

These schools prepare students for a specific trade, job or career.

Examples: Universal Technical Institute, Coyne College for Electrician Training, Regency Beauty Institute

Military

Every year, the Armed Services hire more than 340,000 people for military careers in 142 different occupations. If students enlist directly after high school, they will complete training in order to carry out fundamental operations of the military. The military also offers tuition support and ROTC programs for students wanting to attend college and then serve in the military.

Examples: Army, Navy, Air Force, Marines, and Coast Guard

Gap Year Programs

Some students choose to delay further education for a year to pursue "gap year" programs in travel, service, training, or religious opportunities.

Apprenticeships

Some individuals choose on-the-job and technical training programs in different trades. This could take between 1-6 years to master the practical and theoretical aspects of work required in a skilled trade. Websites and contact information are included on Page 9 of this planning guide.



Resources: College & Career Center

Contact: Brian La Porte ([@NNHScCC](#))
College & Career Counselor
(630) 548-4943 | blaporte@naperville203.org

Monica Novak
College & Career Coordinator
(630) 420-6645 | mgnovak@naperville203.org

Hours of Service

Monday	7:00am – 3:30pm
Tuesday	7:00am – 3:30pm
Wednesday	9:00am – 4:00pm
Thursday	7:00am – 3:30pm
Friday	7:00am – 3:30pm

Location: Learning Commons

<https://www.naperville203.org/NNHScCC>

Purpose: To provide current information & resources to assist in college and career planning. The College & Career Center supplements the services of your School Counselor.

Resources:

- Digital College & Career Center (available via Canvas)
- Newly designed College & Career Center website (**Coming Soon**)
- Weekly Updates in the [Huskie Howler](#)
- Mock Interview Practice
- [College & Career Readiness Summer Seminar](#)
 - Available for Rising Seniors (current Juniors) each summer in June
- College brochures & information
- Reference books
- Career & military information
- Over 200 College Rep Visits annually
- On-line career & college search & research tools:
 - [CareerCruising](#) – career interest inventories & in-depth information on careers
 - See College & Career Center for log-in information
 - [Naviance](#) – college search/matching tools, scholarship resources, resume builder, etc.
 - If you do not remember your log-in, visit the College & Career Center
- Naviance Tutorials/Guides
- Naviance Troubleshooting



College of DuPage

The College of DuPage offers both vocational certification, as well as two-year associate degrees. College of DuPage can be a way to start a career, as well as prepare for transfer to another institution.

How do I apply?

Attend one of the monthly ***Tuesdays with Rio*** programs (schedule is available on Naviance in the College Visits section). You can also apply online at College of DuPage's website (www.cod.edu).

Apply Early

Complete the online application as early as possible. A fee of \$20.00 must be paid at the time you apply. If you are on the free/reduced lunch program, a fee waiver is available – see your counselor or the College & Career Center for more information. College of DuPage also requires an official transcript as part of the application process – make sure you request this through Naviance.

Do not wait until the last minute to apply to College of DuPage. In order to [apply for scholarships](#), you need to have already submitted an application. Applying early will also allow you to register for classes during the end of May, to insure you get the courses of your choice. Make sure to have your [placement tests](#) completed, and meet with an academic advisor at College of DuPage by the end of May.

3+1 Programs

College of DuPage has partnered with prominent universities to offer high-caliber degree programs at a greatly reduced cost.

Students take three years of classes at College of DuPage, with the fourth year taught by the partner school. Partner universities are educational leaders in their respective program areas. Advanced classes are offered at significantly reduced tuition rates.

[List of 3+1 Programs](#)

2+2 Programs

Similar to the 3+1 Programs, College of DuPage also has enhanced 2+2 programs with specialized agreements with area colleges and universities.

[List of 2+2 Programs](#)

Engineering Pathways

Engineering Pathways is a program with guaranteed admission to the College of Engineering at the University of Illinois at Urbana-Champaign.

To qualify, students must complete a specified list of equivalent courses at College of DuPage, maintaining a 3.3 GPA in these courses, and a 3.2 cumulative GPA for all classes taken at College of DuPage. Student must also enroll full-time.

[Engineering Pathways Information](#)



Trades

What is an Apprenticeship?

An apprentice is an employed worker in training. Apprenticeship involves on-the-job training and technical instruction in many different trades. The goal of training is to master the practical and theoretical aspects of the work required in a skilled trade, and to graduate to journeyman status. Depending on the trade, an apprenticeship lasts from one to six years. A Certificate of Completion of Apprenticeship is issued when the apprentice completes the training. Apprenticeship is issued when the apprentice completes the training. Apprentices train in every major industry. Some occupations that require an apprenticeship include: carpenter, cook, machinist, steel metal worker, drywall finisher, and electrician. For more information, please contact:

**U.S. Department of Labor
Bureau of Apprenticeship and Training**
211 South Court Street, Room 150
Rockford, IL 61101
(815) 987-4253

Apprenticeship Local 150 Operating Engineers
19800 West Arsenal Road
Wilmington, IL 60481-8256
(815) 722-3201
<https://www.asiplocal150.org>

Chicago Roofers Joint Apprenticeship & Training
7045 Joliet Road
Indian Head Park, Illinois 60525
(708) 246-4488
<http://www.chicagoroofters.com>

Bridge, Structural & Reinforcing Iron Workers Local Union No. 1
7740 Industrial Drive
Forest Park, IL 60130
(708) 366-8181
<http://www.iwlocal1.com>

**Communications Joint Apprenticeship & TRNG Trust
*Education Center for IBEW Local Union 134**
6201 W. 115th Street
Alsip, IL 60803
(708) 371-0609
<http://www.ejatt.com>

**Chicago and Northeast Illinois District
Council of Carpenters**
12 E. Erie
Chicago, IL 60611
(312) 787-3076

**Great Lakes Area Boiler-Makers
Apprenticeship Program**
5666 West 95th Street
Oak Lawn, IL 60453
(708) 636-6656
<http://www.bnap.com>

**Chicago Area Painting & Decorating Joint
Apprenticeship and Training**
1101 N. Taft Ave.
Berkeley, IL 60163
(708) 449-5285

IBEW Local Union 134 Electrical Workers
600 West Washington Blvd.
Chicago, IL 60661
(312) 454-1340
<http://www.ibew.org>

Chicago Regional Council of Carpenters
1091 David Road
Elgin, IL 60123
(847) 931-1840
<https://www.carpentersunion.org>

Sprinkler Fitters Local Union 281
11900 South Laramie Ave.
Alsip, IL 60803
(708) 597-1800



Military

The United States Military Services provide challenges and career training opportunities for high school graduates. Military recruiters can provide complete information about the benefits and requirements involved in a military career.

The **Armed Services Vocational Aptitude Battery (A.S.V.A.B.)** Career Exploration Program is a comprehensive career planning program that includes a multiple-aptitude test battery, and interest inventory, in addition to various career planning tools. District 203 sophomores, juniors, and seniors have the opportunity each fall (October/November) to take the A.S.V.A.B. at either Naperville North or Naperville Central. Information on how to sign-up will be sent out prior to the test each fall.

In addition to full-time military service, opportunities exist in reserve units, the National Guard, University Reserve Officer Training Corps (R.O.T.C.) programs, and military academies. A variety of educational benefit programs can help finance a college education for members of the military.

Useful Military Links

[Air Force](#)

[Army](#)

[Coast Guard](#)

[Illinois Army National Guard](#)

[Marines](#)

[Navy](#)

Gap Year Programs

What is a "Gap Year"?

Students in the U.K., Australia, and Canada commonly take time off between high school and college to gain real-life experiences through travel, language immersion, community and conservation service programs, outdoor adventure, and professional internships. Now, U.S. students are catching on to the awesome advantages of a Gap Year. Below is a list of Gap Year programs/companies:

[GlobalQuest](#)

[City Year](#)

[Outward Bound](#)

[The Woolman Semester](#)

[Bridgton Academy](#)

[The Center for Interim Programs](#)

[El Casal](#)

[Center for Cultural Interchange](#)

[Magic Carpet Rides](#)

[Gap 360](#)

COST: Scholarships are sometimes available to students wishing to participate in these programs. Students must work with the program coordinator for details and specifics.

Naperville North High School does not endorse any of the companies listed above. This is just a sampling of programs that students have previously utilized. Students and families must make the best decision based on their individual situation.



Considerations When Choosing a College

Four Year Schools

Universities

Institutions made up of several colleges, where each may have different admissions and graduation requirements. Universities offer a broad range of majors and degrees.

Liberal Arts Colleges

Usually these schools require a more diverse program of study for graduation.

Specialized Colleges

Schools offering a limited number of programs, usually focused on technical education or fine arts.

Two Year Schools

Community Colleges

Offer associate degree programs. A broad offering of courses, most of which is equivalent to the first two years of a four-year school.

Vocational / Technical Schools

Specialized schools that offer specific programs and do not require study in areas outside the program of interest.

Location

City

Offer accessibility to a broad range of cultural, employment, and recreational opportunities

Suburban

Offer the best of both worlds. They are found within a well-developed town, offering students access to jobs, recreation, & facilities.

Rural

Offer a wide variety of out-of-class activities on campus. Campus is the central focus.

Admission Selectivity

Open

All high school graduates accepted, to limit of capacity

Liberal

Accepts many freshmen with ~ C+ GPA or higher

Traditional

Accepts freshmen with ~ B average GPA or higher

Selective

Majority of accepted freshmen with ~B+/A-average GPA + Honors/AP Courses

College Size

Large

10,000+ students; Large Gen Ed class sizes; More diverse curriculum, Greater variety of activities & organizations

Mid-sized

3,000 – 10,000 students; More personalized approach than large schools; More options than small schools

Small

3,000 or fewer students; Smaller class sizes throughout four years; Greater chance to participate



Admission Selectivity Guide

Not all colleges/universities are alike. They vary in size, category, cost and admission policies. The following chart is a general guideline to follow, to determine admission eligibility. Factors to consider are coursework, grades, GPA, test scores, major area, talents, school participation, special circumstances, community activities, letters of recommendation, personal essay, and related career exploration.

The following information is not an absolute rule – these are general guidelines to consider in selecting a category for your college/university search.

Admission Category	Selection Category	Test Scores / GPA	Recommended High School Courses
Most Selective	Ivy League Schools <i>Stanford, Notre Dame, Univ. of Chicago, Northwestern</i>	ACT: 31-36 SAT: 1420-1600 GPA: 4.2+	4 yrs. English 4 yrs. Advanced Math 4 yrs. Lab Science 4+ yrs. Foreign Language 4 yrs. Social Studies (Majority Honors/AP courses)
Very Selective	Big Ten (especially engineering/business) <i>Michigan, Wisconsin, Military Academies, Creighton</i>	ACT: 27-35 SAT: 1280-1580 GPA: 3.8+	4 yrs. English 4 yrs. Advanced Math 4 yrs. Lab Science 4 yrs. Foreign Language 4 yrs. Social Studies (Some Honors/AP courses)
Selective	Major State/Private Universities <i>UIU, ISU, Bradley, Iowa, Minnesota</i>	ACT: 24-28 SAT: 1160-1340 GPA: 3.0+	Same as above with possibly one year less of math / 1-2 years less Foreign Language and/or honors courses
Traditional	Many State College/Universities <i>NIU, EIU, Western Michigan, Carthage, Carroll, Lewis</i>	ACT: 20-25 SAT: 1020-1230 GPA: 2.8+	4 yrs. English 3 yrs. Math (including Alg. 2) 2-3 yrs. Lab Science 2-3 yrs. Social Studies 2 yrs. Foreign Language OR 2 yrs. Fine Art
Flexible Admission	Some Private/State <i>Ferris State, Benedictine, WIU, SIU</i>	ACT: 17-22 SAT: 900-1120 GPA: 2.4+	General college prep – same as above, but flexible
Open Admission	Community Colleges <i>College of DuPage</i>	High School Diploma	High School Graduation
Specialized	Music, Art, Theatre <i>Columbia Chicago, Trade/Technical</i>	Fine Arts: Portfolio and/or Audition Trades: Aptitude Test	High School Graduation and Varying Additional Requirements



What's Next After the College Research?

College & Career Center College Rep Visits

Demonstrate interest in colleges by attending College Rep Visits in the College & Career Center. [Click here for directions on how to sign up.](#)

College Fairs

National and local college fairs take place during the year and they are additional opportunities to gather information on colleges and demonstrate your interest in schools.

Campus Visits

There are many ways to find out about a college: websites, brochures and college fairs; but **there is no substitute for seeing the campus yourself.** *If you are being recruited by a college/university, remember you are a student first. Attend a general student tour/open house. Be sure you like the school as a whole, not just the program for which you are being recruited.*

Before you go:

- Call the Admissions Office in advance, and tell them the date/time you would like to visit.
- Inquire about attending an information session, visiting classes, or talking with the faculty.
- If you want to stay overnight in a residence hall, ask if they can assist with arrangements.
- Research the college using resources in the College & Career Center or on the school's website
- Make a list of questions you want answered

While you are on campus:

- Talk to as many students as possible
- Take a tour of the campus
- Sit in on a class
- Have a meal in the cafeteria
- Pick-up copies of the college newspaper/magazine

Questions to ask during your visit

- Are campus jobs readily available?
- Are faculty members interested in students and accessible outside of class?
- How many hours of week do you typically study?
- What do you like most about this college/university? What do you like least?
- Are the athletic facilities open to all students, or just to athletes?
- Do students typically go home on the weekends?
- What's available nearby (stores, movie theater, restaurants, etc.)?
- Ask yourself – Can I see myself here with these people?



College Application Process



The College Application

Important things to remember:

- The following list includes everything that *could* be required; however, you might not be asked to submit everything on this list to every college.
- *You*, the student, are responsible for checking the college's individual website for requirements/checklists prior to meeting with your counselor. You also need to follow the school's policy for submitting applications, including all supporting documents.

What may be included in the college application?

- Personal and educational data
- Honors and awards
- Extracurricular, personal and volunteer activities
- Employment, internships, research and summer activities
- Essays, both short answer & longer personal essays
- Disciplinary information (*we do not submit this information*)
- Application fee
- Electronic Signatures (where you type your name)
- Audition/portfolio (if applicable for certain majors)

What supporting documents might be needed to complete the application?

- Official Transcript
- ACT/SCT scores*
- Counselor Forms
- Teacher Forms
- Midyear Report/Transcript
- Letters of Recommendation (**ONLY** if required by the college/university)

* *It is the student's responsibility to have their test scores sent to the colleges which they are applying.*

When in doubt, consult your counselor or call the college/university admissions office to confirm application requirements

What is the Common Application?

The Common Application is a not-for-profit organization that serves students and colleges & universities by providing an online admission application that students may submit to over 700 colleges. This allows a student to complete one application for numerous colleges along with individual school supplements.

Some colleges accept the Common App and/or their own application, while other colleges exclusively use the Common App. For those colleges that offer a choice, you must indicate in Naviance which application you are using. For more information and a list of participating schools, visit www.commonapp.org.



Senior College Application Checklist

While many of these features are not active for students until September 1st of their senior year, it is important to know what to expect from the college application process.

GETTING STARTED

- Turn in Transcript Request Form to the College & Career Center (Learning Commons)
- Complete Recommendation/ Scholarship Survey on Naviance
- Review & Update schools in “Colleges I’m Thinking About” list
- Send your official ACT/SAT scores to colleges **ASAP**
- Schedule Senior Conference with your counselor

SIGNING UP FOR COLLEGE VISITS

- Sign-up for college visits in Naviance (College tab)
- Pick-up pass in Learning Commons or SS1, and have your teacher sign it (one day notice)
- Bring signed pass with to visit

APPLICATION PROCESS

- Move/add schools to “Colleges I’m Applying To”
- Apply to Common App colleges on Common App website (commonapp.org)
- Apply to non-Common App colleges directly on the college’s website
- For self-reporting schools – access unofficial transcript in **Infinite Campus** by clicking on Reports
- Request Transcripts on Naviance
 - Click “Request Transcripts” under “Colleges I’m Applying To”
 - Place a check next to **Add Request** corresponding to each school
 - Click **Add Request**

COMMON APPLICATION

- If applying via Common App, create an account (commonapp.org)
- Complete the **Education** section
- Add at least one college to the “My Colleges” section
- Complete **Common App FERPA Release** under “My Colleges”
 - Under “My Colleges”, click on any college on your list
 - Click the **FERPA Release Authorization** link
 - Read the **FERPA Release Authorization &** check the box to continue
 - Check the first authorization box, then **we strongly encourage you** to select “*I waive my right to review...*” (see counselor with questions)
 - Check the final box, type your name & date, and click “Save”

LINKING COMMON APP & NAVIANCE

- In Naviance, go to “Colleges I’m Applying To”
- Enter your Common App email & birthdate and click **Match**
- In Naviance: if you see “Unknown” under “Applying via Common App?” make sure you change it to **Yes**

LETTERS OF RECOMMENDATION

- Do your research: Do you even need teacher letters of rec? **One is usually enough – two at most.**
- If requesting letters of rec – **speak to teacher in-person first (at least 3 weeks in advance)**
- Follow-up with a Naviance request to teacher(s)
- Complete **Teacher Recommendation Survey**



Definitions of Admission Options in Higher Education

STUDENTS: Which College Admission Process Best Suits <i>You</i> ?				
Non-Restrictive Application Plans			Restrictive Application Plans	
Regular Decision (RD)	Rolling Admission (ROLL)	Early Action (EA) / Priority (PRI)	Early Decision (ED)	Restrictive Early Action (REA)
Students submit an application by a specified date and receive a decision in a clearly stated period of time.	Institutions review applications as they are submitted and render admission decisions throughout the admission cycle.	Students apply early and receive a decision well in advance of the institution's regular response date.	Students make a commitment to a first-choice institution where, if admitted, they definitely will enroll. The application deadline and decision deadline occur early.	Students apply to an institution of preference and receive a decision early. They may be restricted from applying ED or EA to other institutions. If offered enrollment, they have until May 1 to confirm.
<u>Commitment Non-Binding</u>	<u>Commitment Non-Binding</u>	<u>Commitment Non-Binding</u>	<u>Commitment Binding</u>	<u>Commitment Non-Binding</u>
Students are not restricted from applying to other institutions and have until May 1 to consider their options and confirm enrollment.			Students are responsible for determining and following restrictions	

Definitions of Admission Decisions

- **Accepted or Denied**
- **Deferred Decision:** The college or university determines that more information is needed to make a final decision about a candidate's application. Often the decision is delayed until seventh semester grades and/or a new test scores are received.
- **Waitlisted:** When there are too many qualified applicants for a particular institution, some students may be waitlisted (usually in April). Students may remain on the waitlist for a final decision or choose another school.
- **Deferred Admission:** This plan permits a student, once accepted, to postpone matriculation for one year in order to pursue other plans.



College Admission Testing

Most colleges **require** an official test score report as part of the application's supporting documents. You will need to request them from actstudent.org (for the ACT) and/or collegeboard.org (SAT, PSAT, AP, SAT Subject Tests).

ACT

All colleges nationally will accept either the ACT or the SAT. The ACT is usually taken during the second semester of junior year, although it can also be taken in the fall of senior year. Some schools require the writing portion of the ACT, which means to need to sign-up for that portion of the test at least once when you register.

SAT

All colleges nationally will accept either the ACT or the SAT. The SAT scoring ranges from 400-1600, and has an optional essay which is scored separately. All Naperville North juniors are given an SAT in their spring semester, but students may also take additional SAT test during the first semester of their senior year.

Advanced Placement (AP)

These exams are administered in May and are designed to test a student's knowledge in specific subject areas. Many universities grant college credit to students who score a 4 or 5 out of 5. AP exams are usually taken during the spring that a student has completed an AP course. AP scores are not used in admission decisions. Colleges have limits to the number of credits they may give to a student from AP exams. Also, AP scores are not accepted by all colleges – students should check with their school(s) of choice before taking the exams.

PSAT/NMSQT

The PSAT/National Merit Scholarship Qualifying Test (NMSQT) is a practice test used to assist students in preparing for the SAT. The PSAT is administered to all juniors at Naperville North in October. Although colleges do not see a student's PSAT/NMSQT score, a student who does well on this exam and who meets other academic performance criteria may qualify for the National Merit Scholarship Program.

SAT Subject Tests

The SAT Subject Tests are achievement tests designed to measure understanding a student has already acquired. They are offered in areas of study, including Literature, History, Math, Science, and Foreign Language. Some highly selective schools require students to take one or more SAT Subject Test when they apply for admission. Students who anticipate a need for subject tests should take these as they complete the final course in the subject area, while the subject material is still fresh in their minds.



Letters of Recommendation

Many college applications request one or more recommendations from teachers, counselors, or other adults who know you well. **If the college that you are applying to require letters of recommendation**, please use the guidelines below. Please do not request letters of recommendation until you know they are needed – check college websites first.

Who should I ask?

Colleges & universities often request letters of recommendation from an academic teacher (sometimes in a specific discipline) and/or your counselor. It is best to ask a teacher who you have had in a class for at least a full semester, if possible, and who taught you during junior or senior year. Colleges want current perspectives from someone who knows you well. Do not use a coach/club sponsor who cannot speak to your academic achievements and potential in place of an academic teacher.

When should I ask?

Make sure you give your recommendation writers at least 3 weeks before the letters are due to write and send your recommendations; however, **the earlier you ask, the better**. Many teachers like to have the summer to write recommendations, so if you know that you will be applying to a school that requires letters of recommendation, you may want to ask teachers before the end of junior year.

Teacher Recommendations

- First, talk to your recommender(s) **face-to-face**; then invite them through Naviance (this process will be activated & explained in detail during September of senior year)
- Give teachers the specific college names and corresponding deadlines
- Thank your teachers for taking the time to write you a letter of recommendation!

Counselor Recommendations

- Counselors require students to complete the **Recommendation/Scholarship Survey** in Naviance, under the “About Me” tab. This will be available in February of junior year.
- Thank your counselor for taking the time to write you a letter of recommendation!

Helpful Tips

- Don't be shy. Teachers & counselors are happy to help you, as long as you respect their time.
- Provide teachers and counselors with deadlines for each recommendation that you are requesting, especially nothing the earliest deadline.
- On the application form, waive your right to view recommendation letters. This gives more credibility to the recommendation in the eyes of the college.
- Follow-up with your recommendation writers a week or so prior to the deadline, to ensure recommendations have been submitted, or to see if they need additional information from you.
- **Write Thank You notes to your recommendation writers**, and later, tell them where you've decided to go to college



Campus/Alumni Interview

The importance of a campus or alumni interview varies from college to college. In general, highly competitive schools are more likely to offer a campus/alumni interview. Check with the college admission office to determine whether an interview is required.

The interview is an opportunity for you and the college to get to know each other better. Take the interview seriously, but don't overrate its importance. Some important college interview tips:

- Be on time for your appointment (which means 5-10 minutes early)
- Even if you're told to dress casual, wear dress pants and a shirt with a collar.
- Be well prepared. Research the college prior to your interview, and be prepared to ask questions
- Answer questions to the best of your ability – it's okay to admit you don't know something
- Be ready to talk about yourself.
- Know your test scores and latest grades.
- Avoid one-word responses
- Be relaxed. Interviews are meant to be informative for both parties.
- Turn off cellphones! Not just on vibrate/silent – turn it off or leave it in the car
- After the interview, send a 'Thank You' note to the interviewer

Sample Interview Questions

Below are some of the basic college admission interview questions. You can expect to be asked several questions from the list below, so take some time to prepare thorough and thoughtful answers.

- Why do you want to go to this college?
- What do you expect to gain from college?
- How do you make a difference in your community?
- What was your most challenging course in high school? Why?
- What would you change about your high school if you had the chance?
- What do you enjoy about school?
- How have you changed or grown through high school?
- What are your strengths?
- Which weaknesses would you like to improve?
- How do you respond to academic competition and pressure?
- What was the biggest obstacle you have faced so far in your life? How did you get through it?
- What three adjectives would your best friend use to describe you? Why?
- What do you plan to study in college? Why?
- What do you like to do for fun?
- What makes you unique?
- Why are you a good match for this college?
- Where do you see yourself in 20 years?
- Tell me about your favorite extracurricular activity



Frequently Asked Questions

On the Common App, there is a section about a student's right to view recommendations. Should I waive my rights?

You have two choices: *Yes, I waive my rights -OR- No, I do not waive my rights.* The Naperville North Student Services Department **strongly recommends that you choose "Yes, I waive my rights."** There are multiple reasons why a student should waive their rights.

- If you choose not to waive your rights, colleges view this as a 'red flag' that you do not trust your recommender
- If you choose not to waive your rights, the only way you would ever be able to see the recommendation is if you apply, are accepted, you attend the university, and they actually still have the recommendation on file. Most schools will purge all recommendations after students have been admitted. So even if you choose to not waive your rights, the chances you have to see your recommendation are slim-to-none.

How many applications are enough? What kind of schools should I be applying to?

Ideally, 3-6 applications, although this will vary from student to student. As for types of schools:

- **Reach:** Your credentials may meet or are below the published admission standards
 - *Note: All highly selective schools should be considered a reach for every student*
- **Target:** Your credentials are in the range of the published admission standards.
- **Safety**
 - **Academic:** Your credentials definitely meet or exceed the published admission standards
 - **Financial:** In addition to being an academic safety, this school meets your financial situation

Is it too late for me to take/retake the ACT or SAT my senior year?

This depends on the application deadline. Check with each individual school or ask your counselor to provide some guidance.

Should I create a professional email address?

Do not use an e-mail address that uses questionable words/language. Use your Naperville student email address, or create a new email address for college application & scholarship purposes.

What about social media? Is it okay for an admission counselor to see my page?

College admission officials make it a point of understanding social media that high school students are utilizing. It is crucial that students maintain a professional public image on social media.

The National Association of College Admission Counselors (NACAC) revealed that 25% of US colleges were searching for applicants on Facebook and/or search engines. In addition to maintaining a professional social media presence, also make sure that you understand the privacy settings within all social media that you utilize.



Unique College Considerations



Students with Special Needs

The process of researching and selecting an appropriate college is a complex one for any student and their family. For the student with special needs, the process takes on even higher levels of complexity. But there is good news! More and more colleges are providing services and developing support programs for students with special needs. The goal of this section is to provide insight to students and their families as to the additional steps they must follow to ensure that they find a college that will meet the needs of their student.

Self-Advocacy

The best gift we can give our students is to teach them the skills to advocate for themselves. Once a student leaves high school, the jurisdiction of IDEA (Individuals with Disabilities Education Act) ends – this is where the school identifies students and provides them with appropriate services. In college, the responsibility shifts to the student to obtain services and accommodations in their classes.

Earlier Planning

For students on an Individualized Education Plan (IEP) or 504 Plan, early college planning is key, particularly for students needing specific support programs or services. While most of the college planning buzz occurs for students in their junior and senior years, students with IEPs/504s can begin their college research earlier.

Understanding Independence

Choosing a college, particularly for students with disabilities, requires making judgements about one's personal level of independence. How far from home will they be comfortable while adjusting to the increased personal and academic demands of college?

Levels of Support

- **Highly Structured Programs:** These college programs provide comprehensive services for students with learning disabilities. They are more likely to have separate admissions processes and charge additional fees over and above the general tuition costs. The number of students accepted is limited to ensure ideal staff/student ratios.
- **Coordinated Services:** These services are provided to students who voluntarily identify themselves as needing academic help and/or accommodations to be successful in college. Students may submit a special application and the Director of Support Services may be involved in the admission decision. Traditionally, the onus for receiving these types of services is on the student to advocate for themselves. There are usually no additional fees for these services.
- **Basic Services:** Most colleges will provide basic services that comply with Section 504 of the Rehabilitation Act. Sometimes these services are directed by persons knowledgeable about learning disabilities, so it is valuable to determine this when researching your colleges. The degree of effectiveness of basic services varies from college to college, and is up to the student to seek out these services.



Resources for Students with Special Needs

As with all students, it is crucial for students with special needs to visit college campuses, to better understand the available services and resources on the college campus. When scheduling a campus visit, you should make arrangements to meet with Disability Support Services (this name varies by campus). Doing so establishes the student's ability to self-advocate. It will also allow you the opportunity to ask faculty about what supports & resources are available to students.

Questions to ask Colleges Regarding Special Needs Accommodations

- What are the procedures and timelines for applying for and receiving eligible services?
- What accommodations are available on campus and how are they accessed?
- Are there additional costs for services?
- Are students with similar needs being serviced at this school? If so, how many?
- Are tutorial services available? If so, who administers them – peers or professionals?
- Are policies in place to protect the confidentiality of student records?
- Is there someone who will help my student obtain the necessary services and accommodations?
- Is there a professional available who is knowledgeable about learning disabilities, who will be available to help my student?
- Are there organized support groups for students with similar needs?
- Are there courses available to help students with time management, study skills, organization, test-taking, etc?

Outside Resources to Consider

- **K&W Guide to Colleges for Students with LD/ADHD** (13th Edition) by Kravets and Wax
- [Learning Disabilities Association of American](#)
- [Association on Higher Education and Disability \(AHEAD\)](#)
- [National Center for Learning Disabilities](#)
- [CHADD: The National Resource on ADHD](#)

Choices College Fair

Choices 2018 is a regional post-secondary planning night for students with disabilities who are college bound.

Choices 2018 College Fair

Monday, October 22, 2018

6:00pm – 8:45pm

Deerfield High School

For more information, visit www.postsecondarychoices.org



Highly Selective Colleges & Information

If a college or university admits fewer than 50% of its applicant pool, the school is considered selective. If a college or university admits fewer than 30% of its applicant pool, the school is considered highly-selective.

How do I get into one of these schools?

We need to make certain that students and parents understand that **there is no 'formula' that will guarantee student admission to any college or university**. However, through conversations with representatives and former students, we have compiled a list of what colleges and universities are looking for when they review applications.

1. **High School Courses Taken:** If you want to be considered at selective/highly-selective schools, you need to take the most appropriate & rigorous coursework available at Naperville North. Colleges want to see that you've challenged yourself and put academics **first**.
2. **Grade Trends:** A grade of a "C" as a freshman will be minimized if the student has earned "A" grades when they are a junior.
3. **Test Scores:** You will need to check with your specific institution regarding testing.
4. **Extracurricular Activities:** Leadership roles and depth of involvement are key. Colleges do not merely want to see a large list of clubs and organizations.
5. **Student Essays:** At some colleges, this can count for 10-20% of the admission decision. While writing ability is important, the essay also shows institutions how you think, feel, what you value, and who creative you are. Please have your essay proofread by parents & teachers.
6. **Recommendations:** Because recommendations are an important part of the admissions process, students should take this seriously. Have conversations with your teachers and counselor. Make sure that you are providing ample time for them to write your letter.
7. **High School:** Do you come from a high school that is rich in curricular offerings, and have you taken advantage of what Naperville North has to offer?
8. **Geographic Distribution:** Some schools want students from all fifty states; another may want 80-90% to come from its home state. Understand the competition and how it can vary depending on what schools you've chosen.
9. **Demonstrated Interest:** Colleges want **you** to want **them**. How are you proving this? Attend college representative visits at Naperville North; email the college and ask for information on a specific program; and interview on campus whenever possible.



College Athletics

If you want to compete in NCAA sports at a Division I or Division II school, you need to register with the [NCAA Eligibility Center](#), to make sure you stay on track to meet initial eligibility standards.

Student interested in competing at an NAIA (National Association of Intercollegiate Athletics) school, should visit the [NAIA website](#).

College Athletics Timeline

- **Freshmen Year**
 - Look over the list of [Naperville North NCAA Approved Courses](#)

 - **Sophomore Year**
 - Register with the [NCAA Eligibility Center](#)

 - **Junior Year**
 - Check with your counselor to make sure you'll graduate on time with the required number of NCAA core courses
 - Take the ACT or SAT and submit your scores to the NCAA using code: 9999
 - At the end of the year, request your official transcript through the NCAA Eligibility Center

 - **Senior Year**
 - Finish your last NCAA core courses
 - Take the ACT or SAT again (if necessary) and submit your scores to the NCAA using code: 9999
 - Complete all academic and amateurism questions in your NCAA account
 - After you graduate, make sure to request your final official transcript is sent to the NCAA Eligibility Center
-

NCAA Eligibility Center Policy on Pass/Fail

A student must pass a course in order for the Eligibility Center to use the course in a student's evaluation; therefore, we will not use a course if the student receives an F in a course. In Pass/Fail grading situations, the Eligibility Center will assign the high schools lowest passing grade for a course that receives a Pass grade on the transcript. For most high schools, the lowest passing grade is a D, so the Eligibility Center generally assigns a D to a Pass grade.



Undocumented Students

Undocumented students face numerous hurdles when seeking postsecondary options (college, careers & the military). We hope that the resources below will help inform, educate, & assist undocumented students at Naperville North.

General Resources for Undocumented Students

- [FastWeb.com: 8 Things All Undocumented Students Should Know About Applying to College](#)
- [BestColleges.com: College Guide for Undocumented Students](#)
- [National Immigration Law Center: Education Information](#)
- [National Immigration Law Center: Basic Facts](#)
- [National Immigration Law Center: Financial Aid & Scholarships](#)
- [Federal Student Aid: Financial Aid & Undocumented Students](#)

Illinois-Specific Resources for Undocumented Students

- [IACAC: College & University Information for Undocumented Students](#)
- [IACAC: Financial Aid for Undocumented Students](#)
- [Illinois Coalition for Immigrant and Refugee Rights: Education Initiatives](#)
- [Illinois Dream Act: An Undocumented Student's Guide to College](#)
- [Illinois Coalition for Immigrant and Refugee Rights: Resource Guide for Immigrant Students](#)



Financial Aid Information



How am I Going to Pay for This?

Paying for college can be as stressful as applying. The following details will provide you with initial steps on how to better understand the financial aid process.

Free Application for Federal Student Aid (FAFSA)

Beginning in October, high school seniors & their families will be allowed to file the FAFSA using Prior-Prior Year (PPY) tax data. For example, a high school senior planning to enroll in college in Fall 2019 would use tax information from 2017 on his/her FAFSA application. The application can be located on the [FAFSA website](#). Naperville North will be hosting a **Financial Aid Night in September 2018**. If families had additional questions, you can contact the Student Aid Hotline at the U.S. Department of Education at (800) 4FED-AID.

Types of Financial Aid

- **Grants** are typically based on financial need and **do not** need to be repaid.
- **Scholarships** may be awarded based on academics, special achievements, or involvement in school or community activities. Financial need is sometimes a factor. Scholarships are known as gift aid and **does not** need to be repaid.
- **Loans** are a significant part of most aid packages. The loan must be repaid, though most often not until after graduation. Interest rates are usually lower than other types of loans. The repayment period varies from two to three years, up to thirty years.
- **Work Study** refers to part-time employment on campus. Funding is provided through the Federal Work Study Program or institutional funds.

College Board's College Scholarship Service (CSS PROFILE)

Since there is a cost for this service, students should check directly with their prospective college(s) to be sure the CSS PROFILE is required. Used by selective, private institutions, the CSS PROFILE utilizes institutional methodology which differs somewhat from the calculation performed by the federal government. The CSS PROFILE collects more specific data than the FAFSA and sends it to colleges. Families can complete this form early in the student's senior year, and should do so at www.collegeboard.org.

College Specific Financial Aid Forms

Some schools ask students to complete an individual financial aid document from their own financial aid office. Such forms are typically mailed to accepted students or may be included in the application packet.

NOTE: Make sure you work with your college's Financial Aid/Scholarship Office to pursue an optimum financial aid package.



Financial Aid Clarifications

There is a lot of information (and misinformation) regarding financial aid. The following information is being provided to assist with any confusion.

How will I get financial aid information (FAFSA) to my colleges?

When completing the FAFSA, you can list up to 10 schools that you are applying to, along with a housing plan for each. If you're applying to more than 10 schools, you can add the additional schools later (after your initial applications have been accepted by the colleges). Information from the FAFSA will be sent to the 10 colleges you list, so that each can determine how much aid to award your family. If a university has multiple campuses, each campus should be listed separately. You can find the college/university's code using the [FAFSA Federal School Code Search](#).

How do I find out my Estimated Family Contribution (EFC) is?

FAFSA will send you a report, called a Student Aid Report (SAR) by email. The SAR list the information you reported on your FAFSA. On this report will be your EFC number.

Is there a way I can find an estimate of how much I might need to pay for college?

Yes! The federal government requires all colleges to have a **Net Price Calculator** on their website. The calculator is meant to provide a reliable estimate of how much it will cost to attend a particular college, based on a family's financial circumstances. Instead of looking at college prices at the last minute after you've been accepted to a school, you can start comparison-shopping early during your college search. A comprehensive list of college Net Price Calculators can be [found here](#).

In-state public schools are the most affordable option, right?

Do not be fooled by the "in-state schools are less expensive" syndrome. This is not always true. Private schools charge the same amount for tuition for both in-state and out-of-state students. Private colleges' scholarships, however, can even the playing field when it comes to cost. Also, merit-based scholarships for out-of-state public institutions may make those schools less expensive than in-state schools as well.

Can I ask a school for more money?

When appealing or mediating a financial aid award, it is best for the family to deal directly with the college. Parents/students should contact the college if there has been a change in family circumstances, since the student's financial aid application was submitted, or if there is information that was not reported on the original application. Families may want to provide information that was not asked for on the financial aid forms, or explain why the EFC is not reasonable. Students & parents, should understand the college's appeal process policies before contacting the financial aid office for such requests.



20 Questions to Ask a College About Financial Aid

Source: Department of Education (2016) – The College Board

1. What's the average total cost of attendance (tuition and fees, books and supplies, room and board, travel, and other personal expenses? Do any of these costs vary by program?
2. What are the ranges of costs for the different housing options and meal plans?
3. By how much should I expect my costs to increase each year?
4. Does financial need affect admission decisions?
5. How is financial aid affected if I apply via Early Decision or Early Action?
6. Does the school offer merit-based scholarships, or other types of aid that are not based on financial need?
7. What forms are required to apply for financial aid?
8. What is the priority deadline to apply for financial aid?
9. When will I be notified about financial aid award decisions?
10. Will the financial aid offer take into account the full cost of attending, including books and supplies, transportation, and personal expenses?
11. What percentage of need does this college attempt to meet on average?
12. Will the financial aid office provide me with an explanation of how my financial need and award package was determined?
13. What financing options are available to help us pay our share of the costs?
14. What is the average amount of student loan debt incurred by graduates?
15. If the financial aid package isn't enough, can I appeal, or ask for a revision? Under what conditions, if any, will the aid office reconsider the offer?
16. How will the aid package change from year to year? What will happen if my enrollment status, or my family's financial situation changes?
17. What are the academic requirements or other considerations for the renewal of financial aid, including scholarships?
18. When can I expect to receive bills from the college? Is there an option to spread the yearly payment over equal monthly installments?
19. How much money will I need during the first week of school for books, supplies, and other expenses? Can these expenses be charged to my account?
20. Regarding student employment: How are jobs assigned? How many hours per week are students expected/allowed to work? How often and in what manner are they paid?



Appendix



College Terminology

- **Application Deadline:** The date by which applications, including transcripts and SAT/ACT scores, as well as letters of recommendation and supplemental portfolios are due at a college. Deadlines vary by college – **it is a student’s responsibility to research each schools’ application policy and procedures to confirm deadlines.**
- **Associate’s Degree:** Typically, a 2-year degree, that is completed at a community/junior college. When a student transfers to a four-year institution, an associate’s degree typically will fulfill the general education requirements.
- **Bachelor’s Degree:** Typically, a 4-year degree, that results in a Bachelor of Arts, Bachelor of Science, or Bachelor of Fine Arts.
- **Common Application:** A single application which is accepted by more than 700 institutions. After completing the general Common Application, students may need to complete a school-specific supplemental document. Once all required documents are completed, a student will submit the application individually to each school.
- **Consortium:** Several colleges and universities within close proximity that allow students the opportunity to use the libraries or take classes at all member institutions. Consortium members often present joint lecture programs or unusual courses.
- **Deferred Admission:** Deferred admission is a plan which permits a student, once accepted, to postpone matriculation for one year, in order to pursue other plans
- **Deferred Decision:** The college or university determines that more information is needed to make a final decision about a candidate’s application. Often the decision is delayed until additional grades and/or new test scores are received.
- **Early Action:** A plan that invites early applications, but does not require the student to attend if accepted. The application deadline is usually in early November through December.
- **Early Decision:** A plan, offered by a select number of colleges, that invites early applications, and **requires the student to attend if accepted.** The application deadline is usually in early November. If accepted through Early Decision, the student must withdraw all other applications immediately.
- **Gap Year:** A one-year program that a student completes before beginning their college education. Gap years take on many looks, from service-based to self-exploration. Students should check with colleges about deferring admission to complete a gap year before applying.



Postsecondary Planning Guide

- **Grade Point Average (GPA):** The cumulative average of all your grades. The GPA is calculated at the end of each semester.
- **Master's Degree:** A 2+ year degree program, that would occur after a student earns their Bachelor's degree.
- **Need-Blind:** The philosophical position that a college accepts a student on the basis of his or her meeting specific requirements, without regard to the student's ability to pay. The understanding is that the school's Financial Aid Office will assemble an appropriate package for the student.
- **Priority Deadline:** Rolling admission colleges that have priority deadlines information students earlier if they have been admitted, and may give priority to housing or financial aid.
- **Reach School:** A school where the student's GPA and ACT/SAT scores are at or below the average accepted scores. All highly-selective & ivy schools are reach schools for all students.
- **Regular Decision:** The last deadline a student may apply to a college. Students generally apply anytime between January 1 and early March, with notification responses received by April 1.
- **Rolling Admission:** After applying, a college will notify the applicant as soon as the application has been processed (usually 4-6 weeks) and the file is complete. It is to the student's advantage to apply as early as possible.
- **Restrictive Early Action:** A plan that invites early applications, but does not require the student to attend if accepted; however, **students may not apply Early Decision/Early Action** to any other school. The application deadline is usually in early November through December.
- **Safety School:** A school where the student's GPA and ACT/SAT are at or above the average accepted scores. Also, a school that is financially reasonable for the student/family.
- **Target School:** A school where the student's GPA and ACT/SAT are at the average accepted scores.
- **Transcript:** The student's academic record that is sent by the high school to the colleges where the student is applying. This includes courses taken, final grades, cumulative GPA, and work in progress (senior courses).
- **Waitlist:** A list maintained by selective schools, containing names of students predicted to succeed at the institution but not accepted until those initially accepted notify the school if they will attend. If space remains, the school contacts waitlisted students generally between May 1 and August 1.



Financial Aid Terminology

- **Adjusted Gross Income (AGI):** Your family's wages, salaries, interest, dividends, etc., minus certain deductions from income as reported on a federal income tax return
- **Award Amount:** Amount of aid a school expects to pay a student based on the student's current grant and loan eligibility, enrollment, Expected Family Contribution (EFC), and the school's cost of attendance
- **Award Letter:** An offer from a college that states the type and amount of financial aid the school is willing to provide if you accept admission and register to take classes at the school
- **Award Year:** School year for which financial aid is used to fund a student's education. Generally, this is the 12-month period that goes from July 1 – June 30
- **Cost of Attendance:** The total amount it will cost you to go to a school – usually stated as a yearly figure. Includes tuition and fees, room and board, and allowances for books, supplies, transportation, loan fees and dependent care.
- **Dependency Status:** The determination of a FAFSA applicant as dependent or independent
- **Direct Loan:** A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Dept. of Education at participating schools.
- **Direct PLUS Loan:** A loan made by the U.S. Dept. of Education to graduate or professional students and parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest, regardless of loan status.
- **Disbursement:** Payment of federal student aid funds to the student by the school. Students generally receive their federal student funds in two or more disbursements.
- **Emancipated Minor:** An individual (under the age of 18) who has legally been determined to be an adult by a court in his/her state of legal residence.
- **Expected Family Contribution (EFC):** The number that is used to determine your eligibility for federal student financial aid. This number results from the financial information you provide in your FAFSA application.
- **FAFSA:** *Free* Application for Federal Student Aid
- **Federal Pell Grant:** A federal grant for undergraduate students with financial need.



Postsecondary Planning Guide

- **Federal Perkins Loan:** A federal student loan, made by the recipient's school, for undergraduate and graduate students who demonstrate financial need.
- **Federal School Code:** An identifier that the U.S. Dept. of Education assigns to each college school that participates in the federal student aid programs. In order to send your FAFSA information to a school, you must list the schools' Federal School Code on your application.
- **Federal Student Aid:** Financial aid from the federal government to help you pay for education expenses at an eligible college. Grants, loans and work-study are types of federal student aid. You must complete the FAFSA to apply for this aid.
- **Federal Student Loan:** A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay, with interest.
- **Federal Work-Study:** A federal student aid program that provides part-time employment while you are enrolled in school, to help pay your education expenses.
- **Financial Need:** The difference between the cost of attendance (COA) at a school and your Expected Family Contribution (EFC). While COA varies from school to school, your EFC does not change based on the school you attend.
- **Grant:** Financial aid, often based on financial need, that does not need to be repaid (unless, for example, you withdraw from school and owe a refund).
- **Homeless:** An individual is considered homeless if he/she lacks fixed, regular and adequate housing.
- **Independent Student:** A student who is one of the following: at least 24 years old; married; a graduate or professional student; a veteran; a member of the armed forces; an orphan; a ward of the court; someone with legal dependents, other than a spouse; an emancipated minor; someone who is homeless or at risk of becoming homeless
- **Interest:** A loan expense charged for the use of borrowed money. Interest is paid by a borrower to a lender. The expense is calculated as a percentage of the unpaid principal loan amount
- **Legal Guardianship:** A relationship created by court order, through which the court appoints an individual other than a minor's parent to take care of the minor
- **Merit-based Aid:** Based on a student's skill or ability. For example: a merit-based scholarship might be awarded based on a student's grades and test scores
- **Need-based Aid:** Based on a student's financial need. For example: a need-based grant might be awarded based on a student's low income



Postsecondary Planning Guide

- **Net Price:** An estimate of the actual cost that a student and his family need to pay in a given year to cover education expenses for the student to attend a particular school
- **Net Price Calculator:** A tool that allows a current and prospective students, families, and other consumers to estimate the net price of attending a particular school.
- **PLUS Loan:** A loan available to graduate students and parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest, regardless of the loan status
- **Private Loan:** A non-federal loan made by a lender such as a bank, credit union, state agency, or school
- **Room & Board:** An allowance for the cost of housing and food while attending college
- **Scholarship:** Money awarded to students based on academic, or other achievements, to help pay for education expenses
- **Student Aid Report (SAR):** A summary of the information you submitted on your FAFSA. You receive this report via email a few days after your FAFSA has been processed, or by mail within 7-10 days if you did not provide an e-mail address. If there are no corrections or additional information needed, the SAR will contain your EFC.
- **Subsidized Loan:** A loan based on financial need for which the federal government pays the interest that accrues while the borrower is in school, grace period, or deferment status.
- **Unsubsidized Loan:** A loan for which the borrower is fully responsible for paying the interest, regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement, and continues throughout the life of the loan.