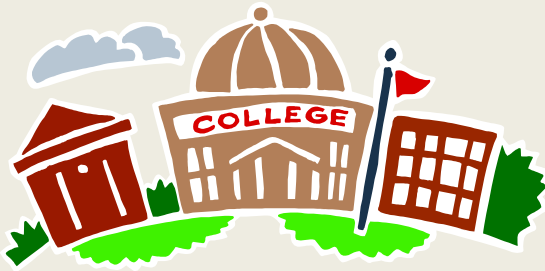


2024-2025

Postsecondary Planning Guide



EARLY
COLLEGE
ALLIANCE

Name: _____

CORE Advisor: _____

Completing Semester and Year: _____

College Planning Meeting Date: _____

School Counselor: Kimbrea Squirewell



Hello Soon-to-be-Completer!

This Postsecondary Planning Guide will include information from many sources and has been created with your possible future goals in mind, including college, military, and career options. It is designed to provide you with the most accurate and up to date information available. This guide is an important tool which can assist you with your future exploration and decision making process.

One of the most significant parts of planning your future is meeting regularly with your School Counselor (Ms. Squirewell). Your Counselor will be your greatest resource and can provide you with information and ideas when thinking about what is in store for you after completing the ECA. I also encourage you to take full advantage of our college and career research tool on Xello and EMU's University Academic Advising Center (UACDC). Additionally, I will send announcements via CANVAS for virtual and in-person fall and spring college fairs, as well as individual visits by admissions representatives from various colleges and universities throughout the fall semester.

Although the future planning process may seem overwhelming at times, it is an inspiring time full of adventure and possibilities. There are many challenges you may face along the way, so it is important to stay organized, communicate regularly, and not be afraid to ask questions.

During the start of the fall semester, you will have the opportunity to sign up for a "Postsecondary Planning" meeting. After attending a small group postsecondary meeting, you can schedule an individual meeting and I will answer any additional questions you may have. I'm looking forward to assisting you with planning your next chapter!

Sincerely,

Ms. Squirewell
School Counselor
squirewell@earlycollegealliance.info

- **What are my education options after high school?**

A wide range of college degrees, programs, and training opportunities are available to prepare you for your career goals and interests.

- **Community Colleges and Trade/Certification Programs**

Earn an associate's degree in two years with an option to transfer to a four-year college. Or earn a license or certificate for a career in 1-2 years.

- **Four-Year Colleges**

Earn a bachelor's degree and pursue opportunities in a wide spectrum of jobs and/or graduate programs.

- **Apprenticeships**

Receive training in skilled trades through coursework and work on-the-job.

- **Gap Year Programs**

Spend a year of work and/or enrichment between high school and college.

A Gap Year is taken by a student who wants to grow and explore more before entering college. It is encouraged that students still apply to college during their Senior Year and once accepted, defer admission for a year. This allows the student to not have to worry about the admission and decision process during their Gap Year experience.

- **Military**

The U.S. military has six branches of service: the Army, Navy, Air Force, Coast Guard and Marine Corps, The requirements to join are similar for all six. The main differences are in age limits, test scores, and fitness levels. Men and women meet different fitness standards.





PREPARING FOR COLLEGE: JUNIOR/SENIOR CHECK LIST

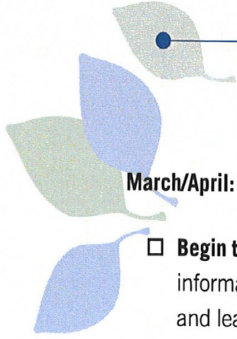
JUNIORS

Fall:

- Start your year off right by **talking with your school counselor about the year ahead**. Confirm that your courses will put you on the right track for college admission. Be sure to ask about test dates for the PLAN, PSAT, ACT, and SAT. You'll need to register up to six weeks ahead of time.
- Starting developing a résumé**—a record of your accomplishments, activities and work experiences. This will be an important part of your college application.
- If you haven't participated in many activities outside of class, now is the time to sign up**. Consider clubs at schools, team sports, leadership roles, or involvement in your religious or civic community group.
- Take the PSAT**. Taking the test as a junior will qualify you for some scholarship consideration and identify you to colleges as a potential applicant. When you receive the results (usually in December), review them to learn more about your strengths and weaknesses. Discuss the results with your family and school counselor.
- Begin to prepare for the ACT or SAT**. Free test preparation may be available at your school, your local community colleges, and community-based programs; in addition, there are many free resources on the Internet. If you can't find the best websites, ask your counselor. You should plan to take at least one of these tests in the spring and again next fall during your senior year. **Ask your counselor if you qualify for a fee waiver**.

January/February:

- Meet with your school counselor again to develop your senior schedule**. Make sure that you will be enrolled in the most challenging courses for which you are qualified.
- Register for a spring offering of the SAT and/or ACT**. Ask your counselor if you should take an SAT Subject Test this spring.
- Ask your counselor about summer opportunities on college campuses**. These can be a great way to find out what college life is all about and make you a more attractive candidate for admission to colleges.



March/April:

- Begin taking a more serious look at colleges and universities.** Make a file for each college and gather information about academics, financial aid, and campus life. Go to college fairs and open houses and learn as much as you can about the colleges online.
- Begin planning college visits.** Spring break is a good time to visit. Try to visit colleges near you and include a large, medium size, and small campus.
- Develop a preliminary list of colleges that interest you.** Write or email to request a viewbook and additional information.
- Think about lining up a summer job, internship or co-op.**

May:

- Take a look at some college applications** and consider all of the different pieces of information you will need to compile.
- Make a list of teachers, counselors, employers, and other adults you might ask to write letters of recommendation** for your college applications.

Summer:

- Continue investigating colleges.**
- Begin thinking about your applications. Generally, colleges will have their applications online by the beginning of August. Work on the essay before you return to school.**

SAT Dates and Deadlines

2024-2025



SAT Test Date*	Registration Deadline	Deadline for Changes, Regular Cancellation, and Late Registration**
Aug 24, 2024	Aug 9, 2024 Register	Aug 13, 2024
Oct 5, 2024	Sept 20, 2024 Register	Sept 24, 2024
Nov 2, 2024	Oct 18, 2024 Register	Oct 22, 2024
Dec 7, 2024	Nov 22, 2024 Register	Nov 26, 2024
Mar 8, 2025	Feb 21, 2025 Register	Feb 25, 2025
May 3, 2025	Apr 18, 2025 Register	April 22, 2025
June 7, 2025	May 22, 2025 Register	May 27, 2025

*Students [who need to borrow a device from College Board](#) will need to register and request their device earlier than the registration deadline—at least 30 days before test day.

**Late registration is available worldwide. [Additional fees apply.](#)



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Technical/Vocational Education

These schools offer programs for specific certificates or trades/vocations. A Vocational/Technical school may offer programs such as Automotive Technology, Culinary Arts, HVAC or Electrical, Cosmetology, etc. There are even programs to prepare a student to enter the medical field as a technician for radiology or sonography, for example. These programs would prepare a student to enter into a specific trade, specific job, or earn a license through an apprenticeship program. There may be options to earn a certificate in one or two years.

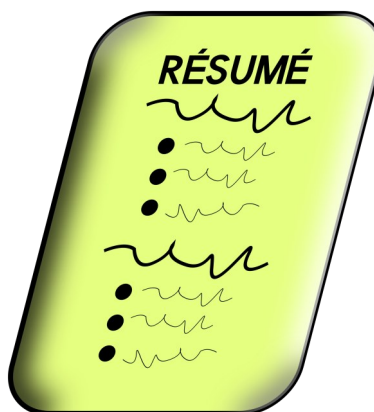


Employment/Apprenticeship

Employment Opportunities: Local businesses, Chamber of Commerce, and regional career fairs can offer students the opportunity to seek employment. Job Corps is a resource for a free education and training program that helps young people learn job skills and secure a job: <http://www.jobcorps.gov/home.aspx>.

Apprenticeship Training Programs: These programs tend to be run by trade unions or private companies/industries. On-the job training is combined with instruction in order to give a student the qualifications and experience to pursue a specific career. There are over a hundred recognized apprenticeship trades including Machinist, Carpenter, Electrician, etc.

Internships: Students looking for further experience and the development of their career skills may consider seeking internships. Internships are a good option for the student who is not yet fully qualified, but looking to build their experience and resume. Although some internships may offer pay, most internships are not paid experiences, but can still be of great value in exploring a career field or landing a future job. Contact local businesses and/or civic organizations to seek out prospective options for internship opportunities. You can also try indeed.com. Getting an internship is often similar to getting a new job, requiring an application and interview.



High School Code/CEEB# 233841

*If you receive free or reduced lunch, you are eligible for 2 fee waivers and 4 college application fee waivers.

*Athletes please use the code 9999 to send your scores to the NCAA.

2024-2025 (National)ACT Dates (Anticipated)

www.act.org



Test Date	Deadline	Late Deadline	Online Score Release*
Sept 7, 2024	Aug 2, 2023	Aug 16, 2024	Sept 17; Nov 1, 2024
Oct 26, 2024	Sept 20, 2024	Oct 4, 2024	Nov 12; Dec 13, 2024
Dec 7, 2024	Nov 1, 2024	Nov 15, 2024	Dec 17, 2024; Jan 31, 2025
Feb 7, 2025	Jan 3, 2025	Jan 17, 2025	Feb 18; Apr 4, 2025
April 11, 2025	March 7, 2025	Mar 21, 2025	April 22; June 6, 2025
June 7, 2025	May 2, 2025	May 16, 2025	June 17; Aug 1, 2025
July 12, 2025	June 6, 2025	June 20, 2025	July 22; Sept 5, 2025

REQUESTING YOUR TRANSCRIPTS

For All Transcripts Make Sure To:

Submit a request at least 3-4 weeks before the deadlines to allow for processing time.

Send transcripts directly to each college or university!

Colleges/Universities require that applicants submit courses and grades from ALL high schools attended. *
ECA Integrated Transcript

ECA Integrated Transcript

Follow the Parchment.com Instructions below.

EMU Transcript

Log on to your my.emich.edu account

Click on Student Services or visit <https://www.emich.edu/registrar/transcripts/index.php>

Click on National Student Clearinghouse

Follow the instructions for requesting your transcript

There may be a \$5.00 fee

Parchment.com Instructions

Go to www.parchment.com

In the upper left hand corner, select create an account.

Follow the instructions for creating your account.

Armed Forces/Military Academy

Enlisting

The military can offer many options to interested students including job and future career training as well as educational options. If you are interested don't be afraid to reach out to local recruiters of the different military branches for additional information.

ROTC

Founded in 1916, ROTC stands for Reserve Officer Training Corps. It's a college program offered at more than 1,000 colleges and universities across the United States that prepares young adults to become officers in the U.S. Military. In exchange for a paid college education and a guaranteed post-college career, cadets commit to serve in the military after graduation. Each service branch has its own take on ROTC. Please refer to this link for more details on each of the branches and their offerings: <http://todaysmilitary.com/training/rotc>

Military Academy

Pursuing an education at one of the four United States military academies can be very challenging and requires several important steps. In order to qualify as an applicant to a military academy, a student must seek congressional nomination as step one. Once a student secures a nomination from a congressperson, the application process closely follows the college application process. These academies offer a high level of education as well as specialized training to enter the military as an officer upon graduation. Many of the academies host summer programs that offer high school students opportunities to experience academy life.

United States Naval Academy: <http://www.usna.edu/Admissions/Go-Navy.php>

United States Military Academy: <http://www.usma.edu/admissions/SitePages/Home.aspx>

United States Coast Guard Academy: <http://www.cga.edu/apply/> United States Merchant Marine Academy: <http://www.usmma.edu/admissions>





There are many important steps in the College Search and Application Process. Communication and discussion with your family is of utmost importance, as the ultimate choice of where you will attend college is typically a family decision. Your school counselor is a valuable resource as you progress through high school and begin planning your future. You will need to evaluate the factors that colleges consider when accepting applicants and how these compare with the factors you should consider when choosing a college. Once you have reviewed, evaluated and narrowed your list of schools it will be time to begin the Application Process.



Gathering Information:

Helpful Links:

- www.pathfinder.mitalent.org
- www.gocollege.com
- www.micollegeaccess.org
- <http://www.pro-up.co/>

College Search Tools:

www.collegeresults.org

[http://bigfuture.collegeboard.org/
college-search](http://bigfuture.collegeboard.org/college-search)

<https://www.collegeraptor.com/>

College Application Tools:

Parchment: www.parchment.com

Common Application: www.commonapp.org



What type of college am I looking for?

TYPES OF SCHOOLS

Community Colleges & Junior Colleges:

These schools provide the option to earn credits toward an Associate's degree, certificate, and training in technical and/or vocational fields. It may also be a good starting point for a student who wishes to eventually transfer to a 4-year college. A student who is unsure and interested in exploring multiple degree options, or planning on improving academic performance before entering a College or University could benefit from starting at a Community College both academically and financially.

Business Schools:

These schools offer training in skills and career specific to the office environment. Certificates are often earned after 9 to 12 months of training.

Nursing Schools:

These schools are often affiliated with a college or university and allow students to operate in conjunction with hospitals to earn two-year (A.S.) or four-year (B.S.N.) nursing degrees.

Fine Arts Colleges & Conservatories:

Portfolios and or auditions are often required during the admission process to these schools. They offer specific degrees in everything from music, to theater, art, and dance.

Colleges and Universities:

These schools will offer Bachelor's degrees as well as the opportunity to prepare for higher degrees such as a Master's or Doctorate degree.

Public vs. Private :

Public schools are funded predominately by their local state education system. This generally means lower cost to in-state students. Public schools often tend to be much larger than private schools and offer a wider variety of areas of study. This also means class sizes tend to be much larger at the big public universities. Private schools can come with a hefty price tag, but often offer a more personalized experience for students. Because private schools rely heavily on endowments and private funds, they tend to offer a greater amount of financial aid to their smaller student bodies than the typical public school aid package does.

Historical Black Colleges (HBCU):

HBCUs are a source of accomplishment and great pride for the African American community as well as the entire nation. The Higher Education Act of 1965, as amended, defines an HBCU as: "...any historically black college or university that was established prior to 1964, whose principal mission was, and is, the education of black Americans, and that is accredited by a nationally recognized accrediting agency or association determined by the Secretary [of Education] to be a reliable authority as to the quality of training offered or is, according to such an agency or association, making reasonable progress toward accreditation." HBCUs offer all students, regardless of race, an opportunity to develop their skills and talents. These institutions train young people who go on to serve domestically and internationally in the professions as entrepreneurs and in the public and private sectors.

Common Black College Application

<https://commonblackcollegeapp.com>

What you should consider when applying to colleges/universities:

Size and Diversity of the Student Body:

Size will affect many of your opportunities and experiences, including:

- Range of academic majors offered ☐ Extracurricular possibilities
- Amount of personal attention
- Number of books in the library When considering the student body, be sure to think about factors such as the geographic, ethnic, racial, and religious diversity of the student body. Explore what kind of student organizations, or other groups with ethnic or religious foundations, are active and visible on campus.

Location/Distance :

Do you want to visit home frequently, or do you see this as a time to experience a new part of the country? Perhaps you like an urban environment with access to museums, ethnic food or well-known sports teams. Or maybe you want easy access to the outdoors or the community feel of a small town.

Academic Programs :

If you know what you want to study, research the reputations of academic departments by talking to people in the fields that interest you. If you're undecided, relax and pick an academically balanced institution that offers a range of majors and programs.

Campus Life: Consider what your college life will be like beyond the classroom. Aim for a balance between academics, activities and social life. Before choosing a college, learn the answers to these questions: ☐ What extracurricular activities, athletics and special interest groups are available? ☐ Does the community around the college offer interesting outlets for students? ☐ How do fraternities and sororities influence campus life? ☐ Is housing guaranteed? ☐ How are dorms assigned?

Retention and Graduation Rates: One of the best ways to measure a school's quality and the satisfaction of its students is to find out what percentage of students return after their first year and the percentage of students who actually graduate. A college with good retention and graduation rates often indicates that responsible academic, social and financial support systems exist for most students.

Financial Aid and Scholarships: Today's college price tag makes cost an important consideration for most students. However, virtually all colleges work to ensure that academically qualified students from every economic circumstance can find financial aid. 32 Sports or Special Programs Students who wish to participate in athletics, study abroad programs, internships, job placement programs, etc., may want to inquire about those options at each college.

Early Decision/Early Action: Early Decision means you have decided that this is your first choice school. You can only apply to ONE school Early Decision. If accepted, you are bound by contract to enroll in that school and withdraw all other applications. Early Action means you apply early and get an admission response early, but you are not bound by contract. You can still wait to hear from all of your schools before making a final enrollment choice.

How to apply to college:

TO APPLY TO EMU → SEE MR. COOPER!

Do not send your ACT/SAT test scores, transcripts, or apply online. See Cooper for instructions!

TO APPLY TO OTHER COLLEGES/UNIVERSITIES → SEE MS. SQUIREWELL

When you apply to other colleges/universities you will need to submit the following:

Completed Application - Set up an account through the college/university and fill in the necessary information. For the Common Application, set up an account on commonapp.org, fill in the necessary information, and select Ms. Squirewell as your School Counselor (squirewell@earlycollegealliance.info).

Official Transcripts - Submit transcripts to each college that you are applying to. See “Transcript Request Form” if you were home schooled, you must submit a transcript showing your academic coursework.

ACT/SAT Test Scores - Your test scores are automatically sent to the schools you indicated on the ACT/MME. To send your scores to additional schools, you must submit a request directly through ACT/SAT at www.actstudent.org OR www.collegeboard.org.

Counselor /Teacher Recommendation Letters – Some schools require counselor and/or teacher recommendations. Fill out the “Brag Sheet” and set up a meeting with your recommender. **If you would like a personalized letter of recommendation from Ms. Squirewell you MUST submit your brag sheet by October 1st.** Some online application systems such as the Common Application require you to submit your recommendations electronically. Once you supply your recommender’s email address, the system will send your counselor/teacher an email to upload your letter. Make sure you thank the recommender once they submit your letter of recommendation!

Essays – Some schools require one or more essays. Be sure to answer the question! Utilize your English professors, CORE Advisor, and Ms. Squirewell for editing. Be authentic - Colleges want to get to know YOU!

FREQUENTLY ASKED QUESTIONS:

- Apply to all colleges/universities as a **FRESHMAN** applicant, not as a transfer student
- Use your weighted ECA GPA for your reported GPA –
- We do not provide class rank at the ECA
- CEEB Code: 233841

It’s okay to apply to “reach” (competitive) schools but make sure you also apply to at least one “safety” (back-up) school and match .



QUESTIONS??? BE SURE TO CHECK THE FAQs!!



Should You Apply Early Action vs Early Decision?

*** If you need a Counselor Recommendation, you must inform Ms. Squirewell by October 1st.**

Early Action vs Early Decision

Most schools allow you to apply early in one of two ways: early decision or early action.

Early decision

Early decision is binding. This means if you are accepted through early decision, you are committed to attending that school, and will withdraw any applications you may have submitted for the regular deadlines at other schools. You may not apply to more than one college under early decision. If you are not accepted, you will either be rejected or deferred. Rejected applicants may not apply again that year. Deferred applicants will be reconsidered during the regular admission period, and are free to apply to other schools.

Early decision deadlines are often in November, and students are typically notified of the decision in December.

Early action

Early action is non-binding. This means you are not bound to attend if you are accepted. You may also apply early action to multiple colleges. Early action deadlines usually fall at the same time as early decision.

The obvious advantage of early action over early decision is the opportunity it gives you to apply to, and ultimately compare financial aid packages from several schools. If you are accepted early decision, you risk missing the admission deadlines of other schools while you wait for your award package to arrive. If that award is lackluster, your options are fewer.

Our Advice

If you're sure that you've found your best-fit school, you know it's one you want to attend, you're a strong candidate for admission, and you know that you can afford the tuition, go ahead and apply early decision.

That is a whole lot of research and comparison to have done by fall of your senior year, though, and if you're uncertain about any of those factors, you're not alone! Keep your options open by applying early action, or by the regular deadline.

**Excerpt from www.princetonreview.com/collegeadvice*

ECA Friendly Reminders

JUNE

Request your Letter of Recommendation by June 1st

JULY

Tour colleges if possible.

AUGUST

You can start applying to colleges.

OCTOBER

College Application Month(2 college apps, Complete the FAFSA & 2 Scholarships)

FAFSA opens October 1st

If applying for Early Action decision, you must send your request to Ms. Squirewell by October 1st

NOVEMBER

11/1 Early Action deadline for most colleges/universities

DECEMBER

Final CANVAS CLICK Assignments are due for FALL Completers only (You must pass CLICK in order for your exit paperwork to be processed)!

JANUARY/FEBRUARY

Submit mid-year transcripts and request mid year reports if needed

Apply for scholarships

Order cap and gown

MARCH/APRIL

FAFSA deadline is March 1st

CANVAS CLICK Assignments are due (Winter & Summer Completers) (You must pass CLICK in order for your exit paperwork to be processed)!

MAY

NATIONAL DECISION DAY-May 1st

Enrollment deposit due by May 1st for most colleges/universities

Attend ECA's Prom (Optional)

Attend Mandatory Exit Seminar

JUNE

Attend ECA's Graduation (Optional)

***You must meet with Ms. Squirewell at least once a semester.**

Sample Personal Statement (Autobiography)

Many applications will ask you to attach a personal statement of your education and career goals (including reasons for your choice of college and career goal). You will need to provide information about yourself that you feel will be helpful in determining your eligibility to receive a scholarship. See the following for ideas on writing your personal statement. Your personal statement should not be longer than 1-½ pages in length.

Tips on Writing a Personal Statement

1st Paragraph

Start by introducing yourself. Share information about you, your family/home life, special influences and work experiences. If you have not had any work experiences, it may be helpful to explain why.

2nd Paragraph

School performance: Discuss your involvement in Academic studies, those areas you especially excel in; your grades and reasons for low grades, if any. List all extracurricular, leadership, community service, and/or outside community activities that you have participated in, particularly those that have influenced you the most. Include leadership programs such as (Camp Royal, Girls/Goys State, Migrant Education Leadership, TRIO, AVID, etc...)

3rd Paragraph

College or Vocational Training plans: Discuss your reason for pursuing higher education after high school; identify what you plan to study in college or at a vocational school (major/training program) and why you are selecting this field of study; you may also want to tell why you selected the college(s)/vocational school(s) that you have interest in applying to.

4th Paragraph

Career plans, after completing your college education. Describe your plans, i.e., jobs you plan to seek, where you plan to live, community/civic involvements, etc.

5TH Paragraph

Closing statement: Add anything else that you think would be important for one to know about you, or state reasons why you think you are a worthy candidate for the scholarship (or job, etc) that you are applying to.



Writing a Personal Statement

Pre-Writing Worksheet

Your Personal Background

Who are you? What are your traits, skills, interests, and habits? What meaningful experiences have shaped you into the person you are today? Who or what has had the most impact on your personal development?

Challenges Overcome or Problems Solved

What significant challenges have you faced and overcome?

Community Service and Leadership Experience

What *meaningful* community service and leadership experiences have you participated in?

Future Educational and Career Goals

What educational path are you on? What do you plan to study and where? What are your career ambitions? Where do you see yourself 5 or 10 years from now?

TWENTY FIVE QUESTIONS TO ASK COLLEGE ADMISSIONS REPRESENTATIVE

1. What are the college's academic specialties? What programs are particularly strong or competitive?
2. What makes your college distinctive?
3. What are the academic credentials of the typically admitted student? (ACT/SAT/class rank, GPA)
4. Are extracurricular activities considered when making admission decisions?
5. Do you offer career planning and placement at graduation?
6. Is residence housing guaranteed? Is living in the residence halls required? What percentage of students live on-campus?
7. What do students do when they are not in class or studying? - Clubs, fraternities, sororities, etc.
8. What percentage of classes are taught by professors, and what percentage by teaching assistants?
9. What are the deadlines for application and for financial aid?
10. When are notifications of acceptance sent?
11. Is there specific job placement data available for recent graduates in your field of interest?
12. What percentage of the freshman class return for their sophomore year?
13. What is the student to faculty ratio?
14. What honors programs are available? Is there honors housing?
15. What percentage of students leave campus on the weekend?
16. What percentage of students receive financial aid?
17. What type of scholarship opportunities are available?
18. Is the college on the quarter or semester system?
19. Does the college have a monthly payment plan for payment of fees?
20. Are freshman permitted to have cars on campus?
21. Who takes care of students that are sick?
22. What kinds of academic assistance are available?
23. What security measures have been taken to assure the student's safety?
24. How are roommates assigned?
25. Should students bring their own computers?

Early/Middle College Recommendations

College-bound students are encouraged to meet the following academic recommendations to be strongly considered for admission at the University of Michigan.

CORE COURSE RECOMMENDATION

English

Two rigorous writing courses (at least one with revision/editing requirements)



2 years

Math

Algebra I, Algebra II, Geometry, Pre-Calculus/Trigonometry, Calculus



2 years

Science

Earth Science, Biology, Chemistry, Physics (at least one year of lab)



2 years

Social Science

US History, World History, American History, Economics, Government, Psychology



2 years

Foreign Language

(same language if available)



2 years

Additional Courses

Math, Science, Social Studies, Foreign Language, English, Computer Science



4 years

+ COLLEGE COURSEWORK

Students should complete at least...

English



2 semesters

Math



1 semester

(additional semester recommended if interested in STEM fields)

Natural & Biological Sciences



2 semesters

Foreign Language



2 semesters

(only if 2 years were not completed in high school)

Social Sciences



2 semesters

Competitive Student

- Complete 19 core courses
 - 10 of the 19 core classes should be completed before the seventh semester (senior year) of high school
 - 8 of the 10 core courses should be in English, Math, and Science
- Earn core course grades of mostly As with few Bs
- Sit for the ACT/SAT
- Maximize curriculum rigor at high school in areas where you do your best work at a more challenging level
- Senior schedule should include at least 4 core courses
- High school courses completed in middle school are used to enhance the high school curriculum in subjects elected

Note: The information provided is a **recommendation** but does not guarantee admission.

From: www.fastWeb.com. Visit the site to search over \$3.4 billion in scholarships!

Student Bulletin

Visit www.fastweb.com to search over 1.5 million scholarships!

Jan/Feb 2012 High School Edition

Quick Guide to Financial Aid Terms

A few weeks after filing the Free Application for Federal Student Aid (FAFSA), you will receive a copy of your Student Aid Report (SAR) with your Expected Family Contribution (EFC). The prospective college(s) will receive your FAFSA information as well. Each school you applied to will send you a Financial Aid Award Letter, breaking down the college costs and summarizing your eligibility for each type of financial aid. The aid offered in the letter will be based on your demonstrated financial need, which is equal to the Cost of Attendance (COA) minus your EFC. To understand the financial aid process better, here are the key terms you need to know:

Free Application for Federal Student Aid (FAFSA): The FAFSA is a form used to apply for student financial aid from the federal and state government, as well as most colleges and universities. The government uses the information from your FAFSA to determine your expected family contribution (EFC). You can file the FAFSA at www.fafsa.ed.gov.

Personal Identification Number (PIN). A PIN is a 4-digit number used to electronically sign the online version of the FAFSA. The student and parent must each obtain their own PIN at www.pin.ed.gov. The PIN also gives you access to personal records on the US Department of Education web site. Do not share your PIN with anybody.

Student Aid Report (SAR): The SAR is the official notification sent to you about a week after filing the FAFSA online. This document includes your Expected Family Contribution (EFC). The SAR also provides information about the colleges you are considering, such as the graduation rates.

Expected Family Contribution (EFC): The EFC is a measure of your family's financial strength. It is based on the information you submitted on the FAFSA, including income, assets, family size and the number of children in college. Your EFC represents the amount of money the federal government believes your family can contribute toward one academic year of college. It is a harsh assessment of ability to pay, since it does not consider many types of consumer debt, such as credit card debt, student loan debt and auto loans. The actual amount your family ends up paying could be higher or lower than the EFC figure, depending on the sources of aid available to you. There are two main formulas for calculating an EFC, the federal methodology (FM) and the institutional methodology (IM). The two formulas differ in the types of assets that are

included (e.g., family home, assets of siblings), the assumption of a minimum student contribution, the treatment of paper losses, regional differences in cost of living, allowances for educational savings and emergency funds, the treatment of children of divorced parents and adjustments for more than one child in college at the same time. The FM EFC is used for determining eligibility for federal and state aid and financial aid at most colleges. About 250 colleges use the IM EFC for awarding their own financial aid funds.

Financial Aid Package: The financial aid package is a combination of multiple types and sources of financial aid available to you to help pay for college costs. It may include money from the federal government, state government, the college itself and private sources. It can include scholarships, grants, work-study and loans. The financial aid offered by each college may vary. The financial aid packages are typically summarized in financial aid award letters sent to you by your prospective colleges.

Financial Aid Award Letter: The financial aid award letter is the list of all the aid from multiple sources that you are eligible to receive through your prospective college, including terms and conditions. You are not required to accept every type of aid found in the letter. For example, you could turn down loans. Turning down loans, however, will not increase the amount of grants and/or scholarships you may receive.

Cost of Attendance (COA): The cost of attendance includes the total price of tuition, fees, room, board, textbooks, supplies, transportation and personal expenses for one year of college. This is also known at some colleges as the “Student Budget.” There may be separate student budgets for students who live on campus, off campus or with their parents. Some colleges will adjust the cost of attendance to include the cost of a computer, student health insurance and dependent care.

Net Price: The net price or out-of-pocket cost is the bottom line cost of college. It is the difference between the cost of attendance and grants. It is the amount of money you must pay from savings, income and loans to cover college costs.

Student Bulletin

Visit www.fastweb.com to search over 1.5 million scholarships!

Jan/Feb 2012 High School Edition

Types of Aid

There are many different types of financial aid available from federal and state government, college and private sources. The major types of financial aid include:

Grants are awards typically based on financial need that do not need to be repaid. An example is the Federal Pell Grant. Eligibility often depends on your EFC and/or financial need. For example, the Federal Pell Grant is based on your EFC.

Scholarships are awards usually based on achievement or talent that also do not need to be paid back. You can search for scholarships for free at www.fastweb.com. Fastweb adds and updates scholarships every single day, and will send you email notification when there's a new scholarship that matches your personal background profile. Also, your prospective college(s) may offer scholarships based on academic merit and/or financial need. Call the financial aid office to find out which scholarships are available to you and how you can apply.

Federal Work-Study (FWS) provides part-time jobs for students with financial need. The jobs are usually available on or near campus. A list of available jobs can be found at the college's financial aid office or student employment office. Students who don't qualify for a work-study job may still be able to find student employment to help pay for college bills or get a little spending money.

Loans are funds that must be paid back, usually with interest. There are federal student loans, federal parent loans, and private or alternative loans. The good news is that interest rates for education loans are currently at historic lows. However, you must demonstrate financial need for some loans, like the Federal Perkins Loan or the Federal subsidized Stafford Loan. Other loans, such as the Federal unsubsidized Stafford loan and the Federal Parent PLUS loan, do not depend on financial need. Private student loans may depend on your credit history. To find out more about loans, visit www.finaid.org/loans.

Education Tax Benefits are available to you and your parents when you file your federal income tax returns based on amounts you paid for college. The most popular education tax benefits are the Hope Scholarship tax credit, Lifetime Learning tax credit and the student loan interest deduction.

American Opportunity Tax Credit is a temporary enhancement of the Hope Scholarship tax credit. It will expire at the end of 2012 unless extended by Congress. The full \$2,500 credit is available to individuals with modified adjusted gross income of \$80,000 or less and to married couples filing a joint return with modified AGI of \$160,000 or less. For more information about the Hope Scholarship tax credit and other education tax benefits, visit www.finaid.org/taxbenefits.

Public Service Loan Forgiveness (PSLF). Students who work full-time in a public service job for 10 years may qualify to have their remaining debt forgiven. Public service loan forgiveness works in conjunction with income-based repayment. Public service jobs include public school teachers, police, fire, EMT, members of the military, public defenders, prosecutors and others who work for the city, state and federal government, as well as people working for 501(c)(3) tax-exempt charitable organizations. Public service loan forgiveness is available only for federal student loans. Private student loans and Federal Parent PLUS loans are not eligible. To find out more about public service loan forgiveness, visit www.finaid.org/p

Websites Focused on College Exploration

College Information

Center for Student Opportunity: www.imfirst.org

Coalition Application:
www.coalitionforcollegeaccess.org

College Navigator: <http://nces.ed.gov/collegenavigator>

College Board: www.collegeboard.org

Colleges That Change Lives: www.ctcl.org

Hobsons' CollegeView: www.collegeview.com

KnowHow2Go: www.knowhow2go.org

Peterson's: www.petersons.com

The Common Application: www.commonapp.org

Undocumented Students:
www.nacacnet.org/UndocumentedStudents

Universal College Application:
www.universalcollegeapp.com

Financial Aid and Scholarship information

College ScoreCard: <https://collegescorecard.ed.gov>

CSS/Financial Aid Profile:
<https://profileonline.collegeboard.org>

FAFSA4caster: www.fafsa4caster.ed.gov

Fastweb: www.fastweb.com

Federal Student Aid: <http://studentaid.ed.gov>

FindTuition: www.findtuition.com

Free Application for Federal Student Aid (FAFSA):
www.fafsa.gov

Sallie Mae: www.salliemae.com

The Smart Student Guide to Financial Aid:
www.finaid.org

Testing

ACT Fee Waiver: www.actstudent.org/faq/feewaiver.html

ACT: www.act.org

Test Prep from Number2.com: www.number2.com

Kaplan Test Prep: www.kaptest.com

PSAT 10 and PSAT/NMSQT: www.psat.org

SAT Fee Waiver: www.sat.org/fee-waivers

SAT Prep from Khan Academy: www.satpractice.org

SAT: www.sat.org

The Princeton Review: www.princetonreview.com

Non-Profit Organizations

First In The Family: www.firstinthefamily.org/highschool

Hispanic Association of Colleges and Universities:
www.hacu.net

National Association for College Admission
Counseling: www.nacacnet.org

National Association for Equal Opportunity in Higher
Education: www.nafeonation.org

United Negro College Fund (UNCF): www.uncf.org

Athletics

Athletic Aid: www.athleticaid.com

National Association of Intercollegiate Athletics:
<http://naia.org>

NCAA Eligibility Center:
www.ncaa.org/eligibility-center

Careers

The Occupational Outlook Handbook:
www.bls.gov/ooh

Roadmap to Careers:
<https://collegeboard.roadtripnation.com>



SENIOR YEAR TIMELINE

August/September

- Register for the SAT and/or ACT** if you didn't take it as a junior, or if you aren't satisfied with your score and want to take it again. (Your counselor can help you with fee waivers).
- Take a look at some college applications** and consider all of the different pieces of information you will need to compile.
- The SAT test date most popular with high school seniors is this month.**
- Visit with your school counselor to make sure you are on track to graduate** and fulfill college admission requirements. If you're ahead of schedule, consider taking courses at a local university or community college to get a jumpstart on college credit.
- Take every opportunity to get to know colleges:** meeting with college representatives who visit your high schools during the fall, attending local college fairs, visiting campuses (if possible). Ask your counselor if they know of special campus visitation programs.
- Narrow down your list of colleges** and begin to consider "safe," "reach," and "realistic" schools. Make sure you have the application and financial aid information for each school. Find out if you qualify for any scholarships at these schools.
- Create a checklist and calendar** to chart:
 - Standardized test dates, registration deadlines, and fees
 - College application due dates
 - Financial aid application forms and deadlines
 - Other materials you'll need for college applications (recommendations, transcripts, essays, etc.)
 - Your high school's application processing deadlines
- Some schools require the CSS/Financial Aid Profile.** Ask the colleges to which you are applying for their deadlines. Register as early as September. See your school counselor about fee waivers.



October

- Some colleges will have deadlines as early as this month.** These would include Rolling Admission, Early Decision and Early Action deadlines.
- If you cannot afford the application fees that many colleges charge, **ask your counselor to help you request a fee waiver.**
- Finalize your college essay.** Many schools will require that you submit at least one essay with your application.
- Request personal recommendations from teachers, school counselors or employers.** Follow the process required by your high school or provide a stamped, addressed envelope, the appropriate college forms, and an outline of your academic record and extracurricular activities to each person writing you a recommendation.
- Research possibilities of scholarships.** Ask your counselor, colleges and religious and civic groups about scholarship opportunities. There are also some good scholarship websites, including FastWeb (www.fastweb.com) and The College Board (<http://bigfuture.collegeboard.org/scholarship-search>). You should NEVER pay for scholarship information.

November

- Finalize and send any early decision or early action applications due this month.** Have a parent, teacher, counselor, or other adult review the application before it is submitted.
- Every college will require a copy of your transcript from your high school.** Follow your school's procedure for sending transcripts.
- Make sure testing companies (ACT or SAT) have sent your scores directly to the colleges to which you are applying.**
- The FAFSA (Free Application for Federal Student Aid) will be available this month,** but cannot be completed before January 1. Visit www.fafsa.gov to complete this form.

December

- Begin to organize regular decision applications** and financial aid forms, which will be due in January and/or February.
- Register for the January SAT (if needed). It is the last one colleges will be able to consider for a senior.**



January

- Many popular and selective colleges will have application deadlines as early as January 1.** Others have deadlines later in January and February. Keep track of and observe deadlines for sending in all required fees and paperwork.
- If necessary, register for the February ACT (some colleges will be able consider it).**
- Ask your guidance office in January to send first semester transcripts to schools where you applied.** At the end of the school year, they will need to send final transcripts to the college you will attend.
- It is time to file the FAFSA (no later than Feb 1).** The sooner you complete it, the sooner you will have an idea of your financial aid options. Watch the mail for your Student Aid Report (SAR)—it should arrive four weeks after the FAFSA is filed or watch your email if you filed electronically.

February/March/April

- While most of your applications are complete and you are waiting to receive admission decisions, **don't slack in the classroom.** The college that you do attend will want to see your second semester transcript. No Senioritis!
- Acceptance letters and financial aid offers will start to arrive.** Review your acceptances, compare financial aid packages, and visit your final choices, especially if you haven't already.

May

- May 1 is the date when the college you plan to attend requires a commitment and deposit.** When you've made your college decision, notify your counselor and the colleges. Send in your deposit by the postmark date of May 1. If you've been offered financial aid, accept the offer and follow the instructions given. Also notify schools you will not attend of your decision.
- Make sure that you have requested that your final transcript be sent to the school you will be attending.**
- If you are "wait listed" by a college you really want to attend, visit, call and write** the admission office to make your interest clear. Ask how you can strengthen your application.

FYI.....

Factors considered in admissions decisions:

- Rigorous academic curriculum
- Leadership qualities
- Exceptional talent
- Community impact
- Extracurricular involvement
- Overcoming adversity & other compelling factors
- Recommendation letters
- Essays

5 Core Academic Requirements:

- 4 years English/Language Arts
- 4 years Mathematics
- 4 years Science
- 3 years Social Science
- 2-3 years World Language

Note: 1 semester of an EMU class is the equivalent to 1 year in high school

2024-2025 Post-ECA College Planning

Ms. SQUIREWELL | SCHOOL COUNSELOR |

squirewell@earlycollegealliance.info (734)487-3127



College Application Week: October 2024

All completers are encouraged to apply to at least 2 colleges and 2 scholarship and complete the FAFSA.

Financial Aid Night TBD October 2024 | 6:00-7:30pm

Recommended for all students/parents before completing the ECA. EMU's Office of Financial Aid will present valuable financial aid information relevant to students planning to stay at EMU or attend college elsewhere.

College & Career Planning Drop-In Hours | King Hall, Room 322 By appointment ONLY

Scholarship Opportunities (just to get you started)

<https://lendedu.com/blog/scholarships/>

<https://www.tmcf.org/our-scholarships/current-scholarships/tmcf-ford-blue-oval-scholarship/8288>

<https://www.aaacf.org/Impact-Initiatives/Community-Scholarship-Program>

www.jlvcollegecounseling.com

www.enactyourfuture.com

www.raise.me

www.goingmerry.com

