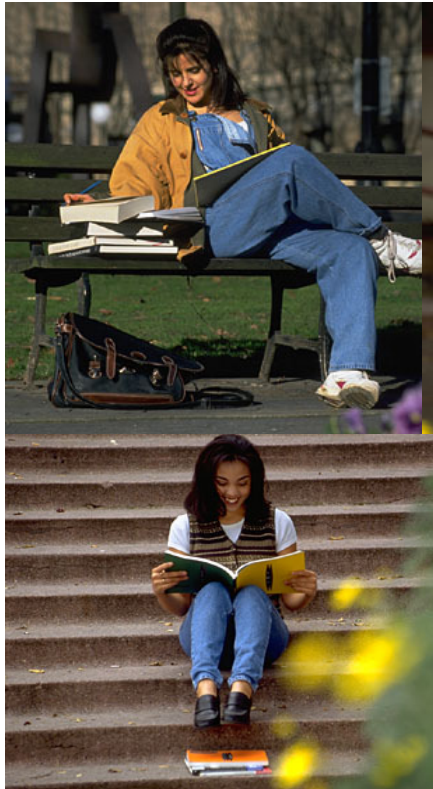
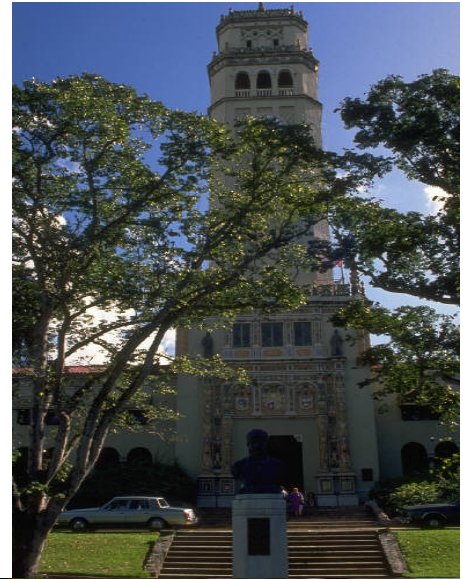


Introduction



Thank you for taking the time to read this College Planning Guide. We know this can be a challenging time for parents and students, so we hope this guide can answer some of your questions. We would like to credit Jesuit High School in Portland, Oregon, for compiling much of this information in a similar publication.

Our primary tool for keeping you updated is the Counseling Newsletter found on the Bishop Kelly web site under the “academics” drop down menu. To find us, go to www.bk.org and find our newsletter under “counseling center”. This site is filled with dates for college/military visitations, scholarship opportunities, direct Internet links, and announcements on a variety of topics intended to help you with planning for the future. Please know that the counselors are available to assist you in this process, and we are happy to meet with you to answer additional questions. We would also love to hear from you once you have decided what to do after graduation, so please fill us in on your plans.



Let's Get Started!



Getting Started

What Admission Officers Consider

Before preparing your application, it might help you to have a clearer understanding of what colleges are looking for when admitting students. While colleges are very different, they all basically use the same approach in selecting a freshman class from a bright and motivated applicant pool. Standards of admission may vary slightly, but the basic yardsticks are almost always the same.

Most colleges and universities have a system to evaluate their applicants academically and non-academically. It is from this combined rating that the ultimate decision is made. The academic evaluation is almost always the more important of the two. This rating is then brought to a committee, where a decision is made by a number of the admission staff who consider the applicant as a whole, as well as the rating. There are usually six important parts to every applicant's file:

1. your transcript
2. your test scores
3. your application
4. teacher recommendation(s)
5. school counselor recommendation
6. assorted bits and pieces, including:
 - ~ personal interview notes
 - ~ outside recommendations
 - ~ coach's rating
 - ~ special talents and other considerations

The academic criteria are examined in something like the following fashion:

1. **DEMONSTRATED ACADEMIC ACHIEVEMENT** matters most. The admission decision is one made to admit you to an academic community. Can you do the work necessary to succeed in that community? Thus, your transcript is the single most important document in the file. What courses have you taken, and how well have you done? Have you taken the most suitably challenging courses offered by Bishop Kelly? College admission officers spend a great deal of time getting to know high schools, so they can fairly judge the differences among them. They take these differences into account when judging the courses you have taken and the grades you have earned.
2. **TEST SCORES** are often a part of the college applicant's file. Some colleges pay more attention to SAT and ACT scores than do other colleges. Accordingly, colleges use various formulae when considering test score in relationship to GPA and class rank. Be prepared to do your best on these standardized tests – but don't let them get the best of you. They are, at most, one part of your application, and not the most important. It is highly unlikely that you will be denied admission to a college based solely on a low test score.

3. **THE APPLICATION** itself tells a college admission officer a great deal about your academic strengths and weaknesses. The application essay is a particularly valuable tool in that respect. While it gives you the opportunity to talk about the things that are important to you, it is also a measure of how well you write and how clearly you think. A strongly written essay can make a big difference, as it is evidence of your intellect, imagination, and character.
4. **TEACHER RECOMMENDATIONS** speak to your academic strengths and weaknesses. When requested, they are very important. Teachers have direct daily contact with you as a student. They can address your intellectual ability, curiosity, motivation, dedication, effort, and so on. Because of this, you should choose teachers who know you best, and know you at your best, to write for you.
5. **THE SCHOOL COUNSELOR RECOMMENDATION** also addresses your academic accomplishments, only in a much broader frame of reference. Your college counselor will send a letter of recommendation to each college for which you request one. He/she will discuss your academic credentials, non-academic interests, goals, and personality.

The non-academic criteria are always more difficult to discuss because these measures are usually very subjective. It is hard to assign a number to leadership ability, school spirit, or artistic talent. The assorted bits and pieces mentioned above usually contribute to this area of the evaluation.

6. **ACTIVITIES AND INTERESTS** are important, and usually are listed by you on the application. Frequently they will also be mentioned in interview reports and various letters of recommendation.
7. **EVIDENCE OF LEADERSHIP** in activities is also significant, and again is clearly evident on your application, in recommendations, and in the interview reports. An outside recommendation can be helpful, but only if the author knows you well and can relate information that is not provided by another source. Letters from powerful people and important alumni who do not know you personally are often of little or no assistance as they tend to confuse, rather than help you in the admission process.
8. **SPECIAL TALENTS** can make a great deal of difference and you should document them clearly. Admission committees are always looking for the strongest points in your admissions folder, things which set you apart from other candidates. Colleges are also looking for interesting students as well as students who will perpetuate activities that already exist on campus. If you are one of these, that may produce a favorable decision for you. These special talents are not limited to athletics, although sports are the most visible of these categories. Outstanding musicians, writers, actors, poets, editors, and photographers are essential to a community. People with a strong social conscience, people with odd and interesting hobbies, or people with interesting backgrounds are also

considered vital to the environment. Most colleges seek a well-rounded class, not a group of well-rounded individuals. As you might imagine, the distinction is significant. If you have a special talent, it helps to meet or write to someone on the college campus who is in a position to evaluate that talent. If admitted, you will likely end up spending time with that person, be it a coach, theatre director, or an activity advisor. Also, that individual can put in a good word for you at the admission office, and that is always helpful.

THE APPLICATION PROCESS – STEP BY STEP

Here is a nine-step process of selecting and applying to colleges. This process will be explained in greater depth by a member of the counseling staff.

JUNIOR YEAR

1. Students should use Internet college search programs available in the library or in the counseling center. These programs allow students to explore careers, colleges, and scholarships.
2. Students and parents should attend the College Information and Financial Aid Night offered by the counseling department.

SPRING OF JUNIOR YEAR

3. With the assistance of the counseling department, each student should identify a list of prospective colleges that they will investigate. The student should leave in June with a To-Do list.
4. Students should plan to take the SAT Reasoning Test and/or the ACT.

SUMMER BEFORE SENIOR YEAR

5. Each student should have completed a list of prospective colleges to be reviewed by their college counselor.

BY FALL OF SENIOR YEAR

6. Obtain applications to all the schools on the prospective college list. Read, read, read those applications.
7. Re-take the SAT Reasoning and/or the ACT if necessary. Be sure you take them in time to meet application deadlines. Take the SAT Subject area tests if the institutions you are applying to require them.

BY OCTOBER OF SENIOR YEAR

8. Begin working on the applications as soon as possible, giving priority to essays. Rough drafts should be reviewed by your college counselor or English teacher **FOUR TO SIX WEEKS BEFORE THE APPLICATION DEADLINE**. At this time, early decision and early action applications will be processed.
9. Students should do their best to minimize the number of schools they apply to. With the help of a college counselor, each student's college application list should include at least one suitable college to which the student is assured of being admitted.

PREPARATION OF APPLICATIONS

At the time that you apply to college, there are many factors in your record which have already been determined. You cannot change your past grades, test scores, and so on. The application, however, is something over which you have complete control. Do not underestimate its importance!! The essay section is particularly critical. There are many things to keep in mind as you begin working on your applications. Remember that you are trying to impress someone with your credentials. Neatness is very much in your best interest, and legibility is crucial. College admission officers go through as many as seventy-five applications a day during the decision-making period. You can imagine the reaction to an application that is sloppily done and difficult to read. Typing is generally your choice, but it is highly recommended. If you are a poor typist, then do the application by hand, or find someone to type it for you. Using a word processor is fine too, but the final product ought to be perfect. After all, it is easy to rework drafts and correct mistakes. Several drafts of major essays would be a good idea. Remember that you will be judged on what you say as well as how you say it.

Some questions on the application require more than simple answers. When a college application asks for outside interests and activities, be realistic and complete. Record and describe all meaningful activities and interests, and make sure that your answers are specific. You should not distort your activities. Most college admission officers can easily spot facades. A long list of activities would clearly indicate that you attended many organizational meetings merely to sign up. Don't feel obligated to stay within the space provided on the application. If you have more to say than the space permits, then say it on extra sheets of paper. Clearly label both the application and the extra sheet and use the same size paper as the application itself. Write your name on the additional pieces of paper and attach them firmly to the application.

THE COMMON APPLICATION: This application form can be used at over 200 colleges. You can fill it out once, and make a sufficient number of duplicate copies. If

you decide to use the Common Application, contact the colleges to discover if supplementary materials are required.

THE APPLICATION: Deadlines vary from college to college, and it is your responsibility to remain informed of specific dates.

EARLY DECISION: Early Decision deadlines vary also, but generally they fall in early November. Early Decision applications can be submitted to only one college. The admission office will evaluate your credentials through the end of your junior year and make a decision, notifying you by mid-December. While you may continue to apply to other colleges, if you are accepted under an Early Decision plan, you are committed to attend that college and must withdraw all other applications. If you are not admitted you will generally be deferred and reconsidered in April. Early Decision is a nice option for those who have decided by mid-October that they want to attend a particular college. There are disadvantages to applying Early Decision. You are not allowed the luxury of second thoughts, and you won't be able to compare financial aid offers. Some applicants are rejected altogether by mid-December, thus lowering the chance to submit better test scores or higher grades earned during the senior year. If you are considering this option, be sure to consult your college counselor in September.

EARLY ACTION: These deadlines are generally in early November. This is a different plan than Early Decision, and is offered by a growing number of colleges. Under this plan, the college will inform you of its decision by mid-December, but you are not committed to attend. Again, consult your college counselor in September if interested in this option.

ROLLING DECISION: These plans indicate that an application will be evaluated as soon as it is possible. Usually, a response is received within two weeks after submitting the application. Generally, the applicant has until May 1 to make a commitment.

REGULAR DECISION: These plans are the normal route. Deadlines vary, but the most common date is February 1. Please note that most Ivy League colleges have an earlier deadline of January 1.

PERSONAL ESSAY

Many colleges require a writing sample as part of their application. Many schools will give you a specific prompt to address while others allow you to speak on an open topic. Your essay should be approximately 500 words long. Do not write a book; also do not write a sentence.

A personal essay asks you to tell about yourself. It is a very vague request. Use this to your advantage. Tell them important things about your life. Consider the following questions as a guide:

1. What are your greatest character traits and how did you develop them?
2. What was the single most important event in your life to this point? How did this affect you then, now, and how will this affect you in the future?
3. Do you have any heroes? Explain why they mean something to you.
4. What are your life goals? What will it take to reach those goals? What traits, talents, or abilities do you have that will make you able to reach those goals? What weakness will you have to overcome to be successful?
5. Who are the people who have had the greatest impact on your life? In what ways were they influential?

HINTS:

1. You are writing about yourself. *In this case*, it is appropriate to use the first person singular.
2. This is not a list of activities and awards; there are other places on the application for you to list those honors. This is a chance to explain your character.
3. Use brief stories to clarify and explain your character.
4. Do not be modest; do not exaggerate (do not use superlatives excessively).
5. Be open and honest. Tell important things about yourself. It is risky, but we are planning your future – take the risk.

RESOURCES:

Your college counselor and English teachers are more than willing to help you with your college application essays. There are also many books on this topic.

A word of caution: the college essay will work best if it is your story – about you and by you. You would not be proud of anything less. Be true to yourself; you deserve it. Also, college admission officers are very good at recognizing less than authentic work.

CAMPUS VISIT

If at all possible, you should go to the college or university for a visit. This visit is one of the most important parts of the college selection process, as it will likely have the greatest impact on your choice of a college. Except where a visit is impossible for some valid reason, no student should choose to attend a college without first spending some time on campus. ***Please make sure you pick up a college visitation form from the attendance office.***

All colleges welcome visitors. Write or call the admission office of the college you plan to visit well in advance of that day. With advance notice, it is possible to:

1. have a guided tour of the campus
2. meet with specific people in admissions, financial aid, academic departments, etc.
3. sit in on specific classes
4. be invited to spend the weekend
5. use free time to walk around the campus
6. imagine yourself as a student

QUESTIONS TO ASK TOUR GUIDE

When planning a college tour, do not make the mistake of trying to visit too many colleges on one trip or in one day. They will soon begin to blend together. To look carefully at a college you should, at best, schedule two in a day (excluding travel time). When you visit a college, whether or not you have an interview appointment, arrange to have a campus tour. These are given by real, live, current students, and may be one of your best sources of candid information about the college. The following are a selection of interesting and challenging questions you may want to ask of the guide:

1. Where else did you apply? Why did you choose to come here?
2. How large are your classes? What are the best departments?
3. Who teaches your classes, full professors or graduate students?
4. What are the lab sections like? Who teaches them?
5. What do students think of the library? What are the hours of the library? Where do you study?
6. Do you know who grades your exams?
7. Do the students seem to work primarily for grades here?
8. Are professors accessible? Have you been to any faculty homes? How often?
9. Can you tell me anything first-hand about the department where I wish to major?
10. What is the hottest issue in local campus politics?
11. What do you think is the greatest shortcoming of this college?
12. What has been the most distinctive aspect of your education here?
13. If you could attend another college, where would you go? Why?
14. How is freshman English taught?

VISITATION GUIDE

Name of college/university _____

Name of representative _____

Location _____ State _____

Nearest city _____

Population of city _____ Distance from campus _____

Admissions: (Rank in importance from 1 to 8, 1 being the most important)

_____ GPA	_____ Mean SAT verbal
_____ Math	_____ Essay
_____ Course Selection	_____ SAT Subject Matter
_____ Interview	_____ Recommendations

Do you require SAT Subject Tests _____

Which SAT Subject Tests are preferred? _____

Number of applicants last year? _____

Number accepted last year? _____

Number enrolled last year? _____

What special talents are you looking for? _____

Does the fact that BK is college-prep have any weight in the application process? _____

Instruction of freshmen:

Do graduate students teach? _____

Do graduate students grade papers? _____

Most popular departments in number of students are: _____

Strongest departments (In regional, professional, or national reputation): _____

Unusual programs or special strengths: _____

What features separate your school from your competition? _____

Athletics:

Is there anything you would care to mention about this department? (NCAA, NAIA, club, Intramural) _____

Financial Aid:

Percentage of freshmen receiving aid: _____

Grant assistance: _____

Merit scholarships: _____

Other special scholarships (type, amount, criteria): _____

Housing:

Do freshmen live in separate housing from upper-class students? _____

Percentage of housing that is single sex: _____

Types of alternative housing: _____

Social Life:

Fraternities/Sororities: _____

Membership: _____

Percentage of students that leave campus on weekends: _____

Social life is generally found:

in town _____

on campus _____

both _____

What types of social and cultural stimulation are available? _____

THE INTERVIEW

Another reason for going to visit a campus is to have an admission interview. This serves two purposes. First and most important, an interview is an excellent way for you to learn more about the college. You will have a chance to talk with an official of the school, a person paid to know all about the college.

The second purpose of an interview is to give someone in the admission office a chance to learn more about you. Because not everyone can be granted a personal interview, an interview is usually not required. Nevertheless, this personal contact can be very important. An admission officer is more likely to remember a student with whom he or she has had a positive interview when it is time for the admission committee decisions. The ability to attach a name with a face and personality can make a very big difference.

For this reason, you should not approach an interview lightly. The best way to prepare for an interview is to consider the interview as an opportunity for you to learn about the college from someone who works for the college. Thus, the interview is a conversation, an opportunity for you to learn. The more you know about the school, the more and

better questions you have-the more you will learn and the better student you will be. Be prepared for your interview by knowing particular things about the college. Have some questions in mind that specifically pertain to your interest in that college. Also, be prepared to talk about who you are, your strengths, weaknesses, interests, and so on. Remember that interviews are two-way exchanges. Keep in mind the following six points:

1. Call ahead for an appointment. Popular schools are often booked weeks in advance. If you cannot arrange for a personal interview, try to attend the group information sessions offered by most colleges. At least you will have the chance to hear about the place and ask questions. If the college suggests a local alumni interview, treat it as though you were interviewed on campus.
2. Admission office interviews can and should be enjoyable. The interviewer should try to put you at ease. He or she may ask you an open-ended question to give you the opportunity to talk about yourself. Help the interviewer find out who you are. Open up and be yourself. Talk about your many positive points; don't be afraid to address your weaker points either.
3. Your approach matters a lot. College officials seek good students. What makes a good student? Curiosity, passion, questions, knowledge, etc. Therefore, know about the school before you visit and be prepared with good questions.
4. Take time to listen to the questions. Answer them directly. Don't worry about silence—use it to collect your thoughts. Ask your questions freely. If you have studied material from the college, you should have a sense of additional things you want to know.
5. While first impressions are never final ones, they are important. Dress comfortably and neatly. Arrive on time, make eye contact, shake hands firmly, and be yourself.
6. Write thank-you notes to those with whom you had appointments. This is a nice touch and opens the way for future contact.

Some of the following questions are often asked during the interview. While you might not be asked any of these specifically, they are representative of those open-ended questions that can be difficult to answer.

1. If I visited your school for a few days, what would I find is your role in the school community? What would your teachers say were your greatest strengths as a person? As a student? Likewise, what about your shortcomings?
2. What kind of development do you hope to see in yourself over the next four years?

3. What is the most significant contribution you've made to your school?
4. Where and when do you find yourself most stimulated intellectually?
5. What is your reason for participating in athletics, drama, art, journalism, debate, etc.? What are the satisfactions?
6. How and in what ways do you expect, plan, hope to transfer your secondary school contributions, achievements, activities to the college level?
7. Are you satisfied with your accomplishments, growth, etc., to date? Comment.
8. What events would you deem crucial in your life thus far? What people?
9. Describe some things that you have really become indignant over in the past year.
10. What are you proudest of?
11. What do you feel sets you apart as an individual in your school?
12. Have you ever thought of not going to college? What would you do?
13. Describe your home environment as compared to that of your best friend.
14. What will be the good life for you twenty years from now?
15. Do you have any contemporary heroes? Historical heroes?
16. If our roles were reversed, what would you like to know about me so that you could make an intelligent and fair decision on my application for admission?
17. Is your academic record an accurate representation of your ability? Why or why not?
18. Are your SAT Reasoning and SAT Subject test scores an accurate representation of your ability? Why or why not?
19. What books have made a lasting impression on your way of thinking? Have you read deeply into any one author or field?
20. What are your reactions to particular current events?

Points to Remember:

1. Have three good reasons why you are interested in any particular college. Good examples might include:
 - a. size (either similar or not similar to Bishop Kelly High School)
 - b. competitiveness (either similar or not similar to Bishop Kelly High School)
 - c. specific academic programs (*mention that your college counselor recommended this specific program at this specific college to you.*)
 - d. location
 - e. recommendation of others who know the college.
2. Tell your story. You should be able to put your strengths and weaknesses into perspective. Emphasize your many strengths (academic, personal, the arts, athletics, etc.). Discuss your goals, hopes, dreams, and career interests. Your opportunity to tell your story may well come in response to one or more of these questions.
3. Have questions for the interviewer. Review the material from the college and refer to it often, i.e., "According to your catalogue . . ." This indicates knowledge and interest in the college. Useful questions might be:
 - a. type and degree of guidance for those interested in careers or graduate schools
 - b. advising system; how are advisors selected?
 - c. housing arrangements for freshman
 - d. availability of campus jobs for all students
 - e. ask the question, "What do you feel is special about this college?"
 - f. popular issues on this campus
4. It is essential that you review the material from each college before you arrive for your interview. Make notes of possible questions if necessary.
5. Review the Campus Visit section of this handbook.
6. Thank you notes should be sent immediately.
7. Obtain application for later use.

ACADEMIES

Procedure and Timeline for Military Service Academy Applications

JUNIOR YEAR

January

1. Meet with your college counselor to have the process explained.
2. Write to each Service Academy that you are interested in attending for a Pre-Candidate Questionnaire:

Director of Admissions
U.S. Military Academy
600 Thayer Road
West Point, NY 10996-9902

Dean of Admissions
U.S. Naval Academy
117 Decatur Road
Annapolis, MD 21402-9977

Admissions Office
HQ USAFA/RRS
U.S.A.F. Academy, CO 80840-5025
(800) 443-2266

Admissions Office
Merchant Marine Academy
Steamboat Road
King Point, NY 10024-1699

[NOTE: The Coast Guard has an admissions procedure similar to other highly competitive colleges. However, there is no nomination process involved. Write directly for an application.]

Director of Admissions
15 Mohegan Avenue
U.S. Coast Guard Academy
New London, CT 06320-4195

3. Write to current Senators and Representatives for a nomination request.

February

1. Mail in Pre-Candidate Questionnaire.
2. Bring all information from the senators and congresspersons to your college counselor to set up a timeline and explain requirements.

March

1. Finish first draft of the essay.
2. Complete the nomination request forms.
3. Ask three teachers for letters of recommendation.
4. Ask one employer/adult for a letter of recommendation.

5. Begin preparation for the SAT Subject tests in May. The registration deadline is in late March.

April

1. Turn in all letters of recommendation.
2. Turn in the final draft of your essay.
3. Continue preparation for the SAT Reasoning Test.
4. Register for the June SAT Subject tests. The deadline is in early May.
5. Bring your academy applications to your college counselor.

May

1. Take the May SAT Subject tests
2. Prepare for your final exams.
3. Turn in completed academy applications.

June

1. Review SAT scores. If they are high enough, we will send in all the forms. If not, you will spend the summer preparing for the next SAT and send in the information in the fall.
2. Take the June SAT Subject tests.

SENIOR YEAR

In the fall of the senior year, all candidates should plan to set up a meeting with their college counselor to review their progress to date.

THOUGHTS FROM THE SERVICE ACADEMIES

1. We recommend that you take these high school classes:
 - a. four years of English
 - b. four years of college-prep math
 - c. four years of lab science
 - d. three years of social studies
 - e. two years of foreign language
 - f. one year of computer applications
2. You will receive special consideration if you are an honors student or are enrolled in advanced classes.
3. You can be more competitive with educational experiences gained from exchange programs, summer computer classes, and science programs.

4. The key factors the academies consider in their evaluation of your academic achievements are your high school grades, class rank, and SAT and ACT scores (with an emphasis on math).
5. In evaluating your leadership potential, the academies will consider your participation in student government, clubs, your community, scouting, and after-school employment.
6. The candidate who excels in a few select activities ranks higher in the academies' evaluation than the candidate who takes part in many activities, but excels in none. You will improve your selection chances if you participate in activities in which you can excel without overextending yourself.

FINANCIAL AID

Paying for college can be a forbidding prospect. While paying for college is primarily an issue for your parents, there are some things applicants must do.

There are basically two types of aid presently available for financing higher education. The most common is that which is based on financial need. Simply put, how much money does your family need to help pay for college? The second type of aid is based solely on merit, regardless of family financial circumstances. The most visible of this type of aid is athletic scholarship. Other types of merit scholarships might reward outstanding journalistic ability or even simple academic or intellectual accomplishment. While these scholarships are proliferating, they are not universal. Review college catalogues and financial aid information from each college. The college counseling center does not have any way to monitor all the various new scholarships because these merit awards change from year to year. There is, however, a national database of scholarships on the website: www.fastweb.com.

The bulk of most aid, however, is awarded on the basis of need. Family income and assets, as well as student income and assets, are evaluated to determine the amount of money available to supply towards college. It is important to note that an application for financial aid can be separate from an application. The two take entirely different paths. Also, remember that the standards depend in part on the size of the financial aid budget. The basic parameters of financial aid remain the same, however, and you and your family are encouraged to thoroughly investigate the possibility of obtaining financial assistance. If in doubt, apply anyway. You might be in store for a pleasant surprise.

Make sure you have received all the forms:

1. **THE FREE APPLICATION FOR FEDERAL STUDENT AID**, or, **FAFSA**, is the most important form. This form, which is required by almost every college, can be obtained from your college counselor or is available on-line. The application must be completed by both student and parents and may be either mailed or submitted on-line. Both student and parent will need a PIN to complete this application. For more information go to www.fafsa.ed.gov. While this form is available in late November, it cannot be submitted until after January 1st. The sooner the form is forwarded after that date, the better. Contact your counselor for more information.
2. **The CSS Profile**, required by some private colleges. Colleges requiring this form will make this clear in their printed and on-line information. The Registration Guide is available in the counseling office and is the first of a two-step process:
 - a. You submit registration information online or by telephone (along with a fee) to the College Scholarship Service.
 - b. Within seven to ten workdays, you will receive your Profile application which you will complete and mail back to CSS for processing and reporting to your colleges. Note: Colleges which require the Profile are listed in the Profile Registration Guide.

College offers of aid always come in a package (i.e., a combination of money, including a grant, a loan, and a work-study opportunity.) A **grant** (scholarship) is free. This is money that does not have to be paid back. A **loan** needs to be repaid and can come from any one of several sources. These are generally low-interest and are usually payable after graduation in long-term, low-installment plans. **Work-study** money usually means a job on campus involving a limited number of hours, so that your study time will not be impaired. The money can come from federal sources, state sources, local banks, or the college itself. Again, details are available in many standard reference books and publications.

FINANCIAL AID

1. Know the main sources of aid.
2. Know the basic theory behind financial aid; parents and the student are primarily responsible for financing college.
3. Know the kinds of aid available:
 - a. **LOANS**: the largest form of aid. There are many varieties with varying interest rates.
 - b. **GRANTS**: mostly need-based money. There are several varieties and are non-repayable.
 - c. **SCHOLARSHIP** and **TALENT AWARDS**: private and college-based money given to students with demonstrated achievement.

- d. WORK-STUDY: need-based federal money administered by colleges. Students are paid while working on campus.
4. Develop a strategy; go for the big pieces first:
 - a. Apply for federal aid through the FAFSA.
 - b. Research each of your college's financial aid processes. Ask whether there are scholarships you need to apply for separately from the Federal form. Get your answers from the colleges' brochures and admission representatives.
 - c. Ask your parents if their employers offer scholarships.
 - d. Research private scholarships using these resources in the counseling center:
 - i. The private scholarship list, which describes mostly local scholarships. Files of this information are maintained in the career center as well as in the counselors' offices and also kept in the newsletter.
 - ii. Internet sites, especially www.fastweb.com, for college information. A list of Internet sites is included at the end of this handbook.
 - iii. The www.bk.org counseling newsletter available under the counseling department drop down menu under "academics".
NOTE: *Beware* of individuals and firms which claim to be able to uncover hidden riches available for you to use for college. If you are wondering about whether or not to take advantage of such services, speak with your counselor.
 5. Learn more about financial aid.
 6. Know that college is valuable; college can make your life more meaningful, productive, and fun.

COLLEGE TERMINOLOGY

This is a list of some widely-used college terms and abbreviations:

Open Door Admission

Any student having a high school diploma or its equivalent is admitted; there are no other requirements.

Rolling Admission

Applicants are accepted for admission in the order in which their applications are received. A response is usually received in two to four weeks.

Early Decision

Students apply to one college (their first choice) in the fall of their senior year and are notified by Christmas of their acceptance. If a student applies for early decision, there is an agreement that if the college accepts the student, they will attend that school. If they

are placed on a deferred decision list, or are refused admission, then they may apply to other colleges.

Early Action

Students apply early, are notified early, and do not need to respond until May 1.

CEEB (College Entrance Examination Board)

This association has a testing program which includes:

PSAT, Preliminary Scholastic Aptitude Test, is given to sophomores and juniors

SAT Reasoning Test, Scholastic Aptitude, is used in college admissions

SAT Subject Tests, are used by some colleges for admissions; primarily for placement in classes

ACT, American College Testing, another program which administers a test for college admissions

AP, the CollegeBoard program whereby students take courses in high school and secure eligibility for college credit or advanced placement through testing. Each college determines if credit is given for certain test scores.

CLEP, College Level Examination Program, is a program through which college credit is granted by many colleges to students who achieve certain scores on the CLEP examinations.

FAFSA (The Free Application for Federal Student Aid)

This form is required by colleges for students who apply for financial aid.

CSS Profile

This service assesses the FAFSA.

Scholarship or Grant

A gift awarded by college, government, and private sources. This is money is used for college and need not be repaid.

Pell Grant

Federal grant awarded on the basis of need. This may be used at any approved college and does not need to be repaid.

Perkins Loan

A five percent federal loan available to students who are enrolled at least half time. Repayment with interest begins nine months after the student has graduated or discontinued college. Cancellation benefits are available for students entering certain professions or for those doing certain kinds of service work.

Stafford Loan

An eight and a quarter percent federal loan available from banks and savings and loans. Both subsidized and unsubsidized loans are available. Interest and repayment begin six months after the student has finished school.

PLUS (Parent Loan for Undergraduate Students)

Amount borrowed may be up to the full cost of attendance, minus any financial aid granted the student. Annual interest is nine percent and repayment begins sixty days after the loan is taken out.

CWS (College Work Study)

A federal financial aid award based on need. Funds are paid to the student for working, usually on campus.

FINANCIAL AID PACKAGE

Based on the need indicated by the FAFSA report, a college will offer a student a financial aid package which includes one or more of the following: grant, work-study, and/or loan.

TYPES OF DEGREES

A.A., A.S., A.B.A.

Two-year college Associate of Arts degrees

B.A., B.S., B.M., B.F.A.

Four-year Bachelor degrees of Arts, Sciences, Music, or Fine Arts

M.A., M.S., M.A.T.

Master of Arts, Sciences, and Arts in Teaching are completed one or two years beyond a Bachelor's degree

M.Ed, MA.L.A.

Master of Education and Master of Arts degree in Library Science are completed one or two years beyond a Bachelor's degree

M.B.A.

Master in Business Administration is completed one or two years beyond a Bachelor's degree

RESOURCES

Resource Materials

Publications

The College Handbook: The College Board publishes this, one of the most comprehensive reference books available. This volume is arranged by state, and thus it is easy to look up colleges in a given area. Because it is published annually, it is the most accurate of all guides.

Index of Majors: The College Board publishes this volume, which lists colleges by the majors they offer. Thus, if you are interested in a particular course of study, you can discern what colleges offer courses in this area.

The College Cost Book: A listing of the costs of all colleges, produced by the College Board.

Peterson's Annual Guide to Undergraduate Study: Peterson's Guides publishes this work annually; a reliable reference.

Lovejoy's Guide: by Clarence and Lovejoy. Published annually by Simon and Schuster, this is another reliable reference.

Comparative Guide to American College: by Cass and Birnbaum. Published by Harper and Row (11th edition), this guide is one of the most interesting college guides available. The authors attempt to draw some subjective conclusions about colleges. While it has long been a favorite of counselors, it isn't published annually and is a bit dated.

Barron's Guide to American Colleges: Published annually by Barron's Education Series, Inc., this is a very good text.

The Fiske Guide to Colleges: by Edward Fiske. This book received considerable notoriety when published, as it rated colleges using a star system. While it is subjective and sometimes inaccurate, it is worth consulting. Published by New York Times Publishing.

Playing the Private College Admissions Game: by Richard Moll. Published by Penguin Books, this humorous text describes college admissions and offers many useful tips to consider during the application process.

Getting In: by de Olliveria and Cohen. Written by two former members of the Brown University Admission Office (who are now both in advertising), this book is full of excellent advice. The final section of case studies is fascinating. Published by Workman Publishing.

Handbook for College Admissions: by Thomas Hayden and published by Atheneum. Written by the college counselor at Phillips Exeter Academy, this book is a comprehensive guide to the college admissions process.

Insider's Guide to the Colleges: published by The Yale Daily News. A subjective, yet widely-read book.

The Public Ivies: by Richard Moll. Published by Harper and Row, this book is a comprehensive look at the top public universities.

College Catalogues

Many college catalogues are available in the counseling center. Overnight checkout is available. Most colleges now have their catalogues available on their websites.

INTERNET SITES FOR COLLEGE INFORMATION

Due to the ever changing nature of the internet, some of these sites may no longer be available.

COLLEGE SEARCHES ON THE WEB

College Board Online

www.collegeboard.org/csearch.html.chOO.html

The college search software ExPan is available online for free.

College Edge

www.collegeedge.com

Search for colleges that match your goals and interests; find useful advice and information on researching, applying and going to college; search alphabetically for any college on the Web; get your college application essays reviewed by an ex-Harvard professor.

College Guides and Aid Home Page

www.sourcepath.com

This site offers ranking and evaluations of college admission and financial aid resources; both paper-based and an Internet sort of U.S. News ranking of college admission resources.

College Net

www.collegenet.com

The Internet guide to colleges and universities. This is a searchable database of colleges, scholarship opportunities, and academic resources. It offers a comprehensive college/university index with good graphics and some interesting resources for financial aid and scholarships. They have recently begun offering online application processing (for featured schools only).

College Town

www.ctown.com

Uses a campus quad metaphor to provide space for an admission office, financial aid office, etc. This site provides links to many colleges and offers multimedia portfolios for member institutions. Many of the services promised are still under development.

College View

www.collegeview.com

By combining a database of 3,300 two-and four-year colleges with engaging multimedia tour, College View gives students and parents a general overview of a college, plus a direct e-mail option for requesting additional information.

College Xpress

www.collegeexpress.com

Search colleges by state, major, and a host of other factors. Take virtual tours of some colleges and ask experts questions about the college admission process.

FishNet

www.jayi.com/javi

Get information on colleges via their college search page; create a profile of yourself to send to colleges; ask questions of their admission expert; get information about paying for college; read a collection of articles about college and the admission process.

Peterson's Education Center

www.petersons.com

Peterson's college database is available, as is other educational and career information.

The Princeton Review

www.review.com/undergr.best_schools_form.html

You may search the Princeton Review's site by the school's name, region, state, size, and cost. Princeton review also provides you with its rating of hundreds of colleges. See Princeton Review's Best 310 Colleges.

Internet College Exchange

www.usmall.com/college/index.html

With a searchable Home Page, forums, and discussion groups regarding college life, this site mirrors other on this list. In the future, mailing list enrollment and expanded college information will be available. This has received considerable "hot site" recognition from various Web rating organizations.

Historically Black Colleges and Universities

www.smart.net/~pope/hbcu/hbculist.html

Ivy League Universities

www.artsci.wrstl.edu/~jrdorkin/ivy.html

Jesuit Colleges and Universities

www.ajcunet.edu

This service will help you search, link to, and request an application from Jesuit colleges and universities in the U.S.

Liberal Arts Colleges

www.aavc.vassar.edu/libarts.colleges.html

A list of academic institutions classified by the Carnegie Foundation for the Advancement of Teaching as national liberal arts colleges.

FINANCIAL AID INFORMATION: NOT-FOR-PROFIT ORGANIZATIONS

College Board's Savings Advisor

www.collegeboard.org/css/html/save.html

Enables you to calculate an estimate of the amount of money you would have at the time your child enters college if you begin saving now and add these additional savings to your current savings and investments. The analysis is free, instantaneous, and claims to be completely secure and confidential.

College Funding Company

www.collegefundingco.com

The College Funding Company is a coalition of four-not-for-profit organizations dedicated to helping families learn about and fund higher education. Site includes general information on financial aid (loans and grants) and a financial aid calculator.

The Federal Government

www.ed.gov/offices/OPE/index.html
www.ed.gov/prog_info/SFA/StudentGuide
<http://easi.ed.gov/index.html>

The largest provider of financial aid, the federal government has a great deal of information on student financial aid on its Web sites. Here are three good sites to start with and link around.

National Association of Student Financial Aid Administrators

www.finaid.org

This nationally-recognized, award-winning site provides the best links to sources of information about student financial aid on the Internet. It is maintained by Mark Kantrowitz, a graduate student at Carnegie-Mellon University. Probably can't find a more reliable site than this.

UCLA Financial Aid Page

www.gse.ucla.edu/mm/cc/links/aid.html

Information and links to other aid sites, such as ROTC scholarships, Scholarship Search Services, fellowships available for minority students, and student loan information from banks.

FINANCIAL AID INFORMATION

Peterson's Education Center

www.petersons.com/resources/finance.html

Here you will find links to organizations (mostly banks) that provide you with information on how to pay for your education and advise you on juggling family finances while any family member is attending college.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid

www.herome.signet.com/collegemoney/tocl.html

by Robert and Anna Leider, 20th edition. One of the better resources for financial aid on the market. Twenty-five very informative and easy-to-read chapters, all very helpful. Also available in print for only about \$8.

The College Guides and Financial Aid Home Page

www.sourcepath.com/caid/default/html

Like their information on admission, this site attempts to take all the Web sites on financial aid and offer a one-stop-and-shop search.

College Money PLANNER

www.collegeboard.org/css.html/planform.html

The College Board makes it easy to plan for your financial needs by using the College Money PLANNER.

PRIVATE SCHOLARSHIPS

Fastweb

www.studentservices.com/fastweb

A database of more than 180,000 scholarships, grants, fellowships, and loans representing billions of dollars in private-sector funding for college students living in the United States.

College Board's Fund Finder

www.collegeboard.org

Similar to fastweb.

MINORITY SCHOLARSHIPS

Black Excel: The College Help Network www.cnet.com/home/ijblack/BlackExcel.html

A college admission and scholarship service for African Americans. Black Excel services have expanded over the years to include an updates 350+ Scholarship List, a personalized college help package, a quarterly newsletter, and a reference guide to 143 historically black colleges.

Hispanic Educational Foundation (HEF) www.nmt.edu/larranag/heb/hef.html

The HEF offers scholarships at a local level and, currently, only for the states of Arizona, California, Colorado, Illinois, Kansas, Michigan, Nebraska, New Mexico, Oklahoma, Texas, Utah, Washington, and Washington, D.C.

YAHOO SITES

College Board Online

National association of schools and colleges offering services and programs in the areas of assessment, guidance, admission, placement, financial aid, curriculum, and research.

College Edge

What students need to explore, choose, apply to, finance, and move to college. Includes college search tool, expert advice, and guidance. Online applications, including the Common Application.

U.S. News Online: Colleges and Careers

Find a college or grad school; see the national rankings; apply online; find a scholarship; and discover what the best jobs are.

College Choice

Guidance for preparing for college; selecting a school; application process; and financial aid.

College Choice and Admissions

College choice and admissions provides a rated directory of information resources on college choice and admissions.

College Guide

A comprehensive database containing overviews and college admission info for a number of college and universities throughout the United States.

College Guide by Pioneer Plant

A collection of resources for students looking for a college or university. Focuses on colleges and universities in Minnesota, Wisconsin, and Iowa.

College Planning

Provides students, families, and education professionals with information on college selection, admission, financial aid, and scholarships.

CollegeNET

2500 colleges listed with admissions information. Includes scholarship search and online applications for colleges in the U.S. and abroad.

College Town

Offering information on over 10,000 institutions of higher education and over 8,000 scholarships and grants.

College View

Makes it easy to search for a college. College View gives students and parents a complete picture of what college life is like.

Counselor-O-Matic

Calculates an admissions rating for you that gives you an estimate of what your chances of admission are at most colleges.

GoCollege

Allows college-bound students a quick and easy way to match their test results and other variables to find the appropriate schools.

Hobsons Global Careers and Education

Includes international recruitment services; international MBA search; UK undergraduate and post-graduate programs; and immediate career opportunities for graduates.

International Education Service

Placement service to help students worldwide find the right college, university, or English language program in the U.S.

Internet College Exchange

Guidance and discussion related to undergraduate and graduate school admissions. Search for your ideal school by comparing your description against all the colleges in the U.S.

Liberal Arts Colleges

Gateway to information about liberal arts colleges. Links to colleges' home pages and other information sites.

Mapping Your Future

Information on planning your career, selecting a school, and paying for your education.

Massachusetts Colleges and Universities

Represents 55 independent colleges and universities in Massachusetts, ranging from small, specialized two- and four-year colleges to traditional liberal arts colleges and research universities.

Princeton Review: The Best Colleges

Search amongst 1200 or more four-year colleges and universities by any criteria. Comprehensive information and statistics for each school.

Student Guide Site

by Thom Hanford. Designed to help students' options for careers and post-high school education.

Writing Central for Law, Medical, Business, and Grad School Applicants

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HODGE PODGE FOR SENIORS

NAME _____

Father's name _____ Mother's name _____

Occupation _____ Occupation _____

College(s) _____ College(s) _____

Phone(s) _____ Phone(s) _____

Is either parent deceased, divorced, or remarried? _____

Siblings:

Names _____

Ages _____

School _____

Are there any family circumstances or special relations which may either affect your choice of college(s) or enhance your chances of gaining admission to a particular college(s)? Please explain.

Is your secondary school record an accurate reflection of your ability? If not, why?

Are there any special factors or unusual situations that a college should be aware of in assessing your secondary school career?

What extra-curricular activities might you participate in while in college?

What would you describe as the most important aspect of your Bishop Kelly High School experience? If you prefer, name two or three aspects.

What do you consider your greatest personal strengths? Please explain.

What do you consider the areas you want to improve upon? Please explain.

As your college counselor, how can I be of greatest assistance to you?

BACKGROUND INFORMATION

NAME _____
Last First Middle

Address _____

City _____ State _____ ZIP _____

Phone (____) _____

GPA at the end of: (5) semesters _____ (6) semesters _____

SAT scores: CR _____ Math _____ Writing _____ Total _____

Work Experiences:

Please list and explain all of your work experiences to date. Indicate the dates of your employment and your reason for leaving.

1. _____

2. _____

3. _____

4. _____

Activities and Awards:

Please list and explain all of your extra-curricular activities, the awards won in those activities, and the number of years you participated in each activity.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

Hobbies:

Please list all the hobbies that you pursue on a regular basis. Indicate the number of years you have been involved with each.

1. _____
2. _____
3. _____

References:

Please list two teachers (of academic subjects) from your junior year that you would like to ask for recommendations: (NOTE: You may also ask senior year teachers.)

1. _____
2. _____

PARENTAL OBSERVATIONS

NAME of your student _____

What colleges are you most interested in, at the present time, for your student? Briefly list your reason after each college.

COLLEGE	REASON

If you do not have a specific college in mind, what characteristics would you like to see in a college?

What might he/she select as a major?

What career might he/she pursue?

Do you have any preference regarding the size or location of the college? If so, what is the preference?

- Approximate size of the student body _____
- Location of the college _____

Please list three adjectives that describe your student and tell why you have chosen each.

1. _____ because _____
2. _____ because _____
3. _____ because _____

Please recall a brief story about your student in which his/her thought and deed were quintessentially his/her own. Please attach an additional sheet if necessary.

Is there anything else you can tell me about your student that might help me know him/her better? I would particularly welcome any comments you care to make about strengths, weaknesses, family situations, medical or developmental history, or unusual achievements that you feel are important. Feel free to attach additional pages to this sheet.

As your student's college counselor, how can I be of greatest assistance to you?

PLEASE COMPLETE AND RETURN THESE FORMS TO YOUR COLLEGE COUNSELOR AT YOUR EARLIEST CONVENIENCE. THANK YOU FOR YOUR ASSISTANCE.