

# Supporting Interns' Aspirations: The School-to-College/Career Journey

## CIN Member Resource Handbook



**With special thanks to  
Torch for its College Resource Guide and CIN members, whose contributions have been integrated  
throughout.**

Compiled April 2006

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# SECTION

## I

# College-Related Resources

## College Timeline and Checklist for JUNIORS

### *September /October*

**Get off to a GREAT start**

- This is a CRITICAL year. Get or keep those grades up and make sure your class schedule is on track to meet BOTH your high school's graduation requirements and the admission requirements of your prospective colleges – they may be different!

**Register for the October PSAT**

- PSAT/NMSQT stands for Preliminary SAT/National Merit Scholarship Qualifying Test. It's a standardized test that provides firsthand practice for the SAT Reasoning Test™. It also gives you **a chance to enter National Merit Scholarship Corporation (NMSC) scholarship programs.** The PSAT/NMSQT measures critical reading skills, math problem-solving skills and writing skills.

**PSAT ALERT!**

- Take Test: Wednesday October 12 or Saturday October 15

### *November*

**Think about it**

- What type of college would be best for you? Big or small? City, suburban, or rural? In state or out-of-state? Private or public? Residential (most students live in dorms) or commuter (most students live at home)? Co-ed or single sex? Diverse or servicing a particular community? Liberal Arts focused or offering more specialized programs?

**Talk about it**

- Discuss college plans with your family, your friends, counselors at school, and the folks at TORCH.
- Make an appointment to meet with the TORCH social work intern. They can help you get organized.

**Look around**

- Start going to college fairs and touring nearby schools. Find out if there are any organizations that run trips to visit colleges out-of-state or team up with a classmate and go on a road trip!

**Research**

- Look through reference books to learn about colleges of interest.
- Use the web to get more details about your potential colleges.
- Request information from colleges you are interested in.
- Familiarize yourself with the financial aid process.

**Familiarize yourself with the resources at your school**

- Find the College office.
- Introduce yourself to College Advisor.
- Check the college bulletin board.

## *December*

- Investigate**
  - Talk to some college students who are home from school, especially if they are attending a school that you are interested in.
  
- Get ready to take the SAT!**
  - Purchase or borrow a prep book. Read books and newspapers to increase your vocabulary. **Familiarity with the test and its subject matter is the key to doing well.** Think about a test preparation class. For example, The Door ([www.door.org](http://www.door.org)) has free test prep. Ask TORCH for more resources.
  
- SAT ALERT!**
  - Register: By **December 22** for January 28 Test (SAT I & II)

## *January*

HAPPY NEW YEAR!!!

- Organize your college materials**
  - Before you know it all of the information you sent away for will come pouring in.
  
- Make a List**
  - With all of the research you have done, begin to compile a list of schools complete with the application deadlines and requirements.
  
- Continue to study for the SAT's**
  - If you are not taking a prep course, make sure to set aside time each week to review tests and materials
  
- SAT ALERT!**
  - Late Register: By **January 4** for January 28 Test (SAT I & II)
  - **Take Test: January 28 (SAT I & II)**

## *February*

- SAT II**
  - Find out whether your prospective college requires or prefers SAT II subject test scores. Talk to your college counselor/teacher/TORCH about which ones you should take.
  
- Use your winter break wisely!**
  - Take the time off to catch up on your schoolwork, SAT studies, vocabulary reading, or even to visit schools on your list.
  
- SAT ALERT!**
  - Register: By **Feb 24** for April 1 Test (SAT I only)

## *March*

- Start planning a productive summer**
  - Begin looking for jobs/internships to further your interests and beef up your resume.
  - Research opportunities for summer school programs at colleges for high school students.
  
- Registration for senior year**
  - Think about taking AP courses and/or strong college preparatory courses – some schools prefer a B in a hard class to an A in an easy one.
  - When thinking about classes for next year take into account the requirements for the colleges to which you are applying.
  - Speak to your guidance counselor or a teacher who can help you to plan
  
- Think critically about your college preparation**
  - What majors are you looking for? Do the schools on your list have a strong program in your area of interest?
  - Look at the admissions requirements for the schools and programs you are interested in. Do you meet the minimum requirements?
  - What steps can you take to meet the requirements?
  
- SAT ALERT!**
  - Late Register: By **March 8** for April 1 Test (SAT I only)

## *April*

- College Fairs**
  - Many college fairs take place at this time. It is a good idea to go to 1 or 2 of them to meet representatives from the schools you are interested in and find more schools to add to your list. See page 15 for college fair tips.
  
- Request information**
  - From schools that you are interested in applying to
  
- SAT ALERT!**
  - *Take Test: April 1 (SAT I only)*
  - Register: By **April 3** for May 6 Test (Sat I & II)
  - Late Register: By **April 12** for May 6 Test (Sat I & II)
  - Register: By **April 28** for June 3 Test (Sat I & II)

## *May*

- SAT ALERT!**
  - *Take Test: May 6 (SAT I & II)*
  - Late Register: **May 10** for June 3 Test (SAT I & II)

## *June*

- Study!**
  - For Finals, Regents, and AP tests
  
- Plan college visits for the summer**
  - Schedule campus visits and tours with prospective schools for the summer.
  - Set up interviews with admissions counselors.
  
- SAT ALERT!**
  - *Take Test: June 3 (SAT I & II)*

## *July–August*

- Stay Productive!**
  - Summer is a great break, but DO NOT get lazy! Work, study, intern, volunteer, travel – just use your time wisely. Colleges want to see that you continuously stay active and explore your interests.
  
- TALES FROM THE CAMPUS**
  - Find out when TORCH'S awesome college exploration night is taking place.
  
- Attend the college appointments and tours that you have set up**
  
- Start researching scholarships**
  - There is tons of free money out there and you probably qualify for a lot of it. The Foundation Center at 79 5th Ave/15th Street has an excellent library of scholarship search books and databases that is free to use. Also, your ticket to college could be next door – don't overlook scholarships that may be available from your religious center or local businesses. Look at our scholarship list and web links for more information on pages 22-28.
  
- Study for Fall SAT Dates**
  - You should have gotten your first set of scores by now. If you are not happy, you can take it again in the fall. To improve your score sign up for a test prep class, get a study guide, and read, read, read!
  
- Narrow your list of prospective colleges down to 6-8 schools**
  - Rank them in order of preference
  - For your first choice school, look into early admission/action programs

**Enjoy your summer!!!**

# College Timeline and Checklist for SENIORS

## *September/October*

### **Learn the Lingo!**

- As you get ready to apply for colleges you'll need to know some admissions and financial aid vocabulary: early admission, early action, rolling admission, FAFSA, grant, work-study etc. See the glossary on pp.29-33 for some need-to-know definitions.

### **Make a list and check it twice!**

- Compile a list of all of the schools you are interested in with their application deadlines and requirements. Note if they accept the *Common Application* (see appendix).
- Make another list of all the scholarships you are qualified to apply for and note those deadlines as well. Many of the applications will be due before you know which college you are attending and some before you even finish applying. Remember: No amount is too small!

### **Brainstorm!**

- Outline several ideas for your college essays. Think about the key events and people in your life and how they have affected you.

### **SAT ALERT!**

- Register: By **September 7** for October 8 Test (SAT I & II)
- Late Register: By **September 14** for October 8 Test (SAT I & II)
- Register: By **September 30** for November 5 Test (SAT I & II)
- **Take Test: October 8 (SAT I & II)**
- Late Register: By **October 12** deadline for November 5 Test (SAT I & II)
- Register: By **October 28** for December 3 Test (SAT I & II)

## *November*

### **Solidify your list**

Finalize the list of schools you will be applying to. There should be about 6-8 schools ranging from "safe" schools to which you are confident you will be admitted to "goal" schools you are fairly sure about to "reach" schools that might be a stretch, but are still worth trying for. Use the chart on p.17 to organize your choices.

### **Applications**

Organize your applications and begin filling them out. Type them whenever possible.

### **Recommendations**

Recommendations should come from people who know you well and can write lots of positive things. Colleges will definitely want one from a teacher. They should have taught you in a subject considered "rigorous" so while you might get along well with the gym coach, reach out to your math, English, science, or history teachers first. TORCH staff, guidance counselors, work supervisors, and religious leaders can give you additional recommendations. Provide any necessary forms as well as a resume and work samples, if available. Give your recommenders as much time as possible to write your letter!

### **SAT ALERT!**

**Take Test: November 5 Test (SAT I & II)**

Late Register: By **November 9** for December 3 Test (SAT I & II)



## *December*

- Compile and complete your applications.**
  - Double check that you have provided everything the application asked for before mailing it or turning it into the college office. Keep copies of everything for your records. If you filled out an online application print the completed application and any confirmation notices.
  - Use the application checklist on p.18 to keep track of all of the applications you are sending.
  
- Scholarships**
  - Continue searching and applying for scholarships. Look at our scholarship list and web links for more information on p.22-28.
  - Look on your school's college board and speak to the counselor for scholarship opportunities.
  
- SAT ALERT!**
  - **Take Test: December 3 Test (SAT I & II)**
  - Late Register: By **November 9** for December 3 Test (SAT I & II)

## *January*

- Financial Aid Paperwork**
  - FAFSA: You may submit your FAFSA beginning January 1, 2006 (do NOT submit before this date). March 1 is the final deadline, but the earlier the better!
  - Find out if your college requests the financial aid Profile of the CSS (College Scholarship Service). Some colleges and universities (particularly private ones) use this to disperse their scholarship funds.
  
- Continue sending out college and scholarship applications**
  - Don't miss those January deadlines!
  
- SAT ALERT!**
  - Late Register: By **January 4** for January 28 Test (SAT I & II)
  - **Take Test: January 28 Test (SAT I & II)**

## *February/March*

- Look for your Student Aid Report (SAR) in the mail**
  - You should receive your SAR (Student Aid Report) from your FAFSA detailing your financial records. It will also have your Estimated Family Contribution (EFC) – the amount your family will be expected to pay towards your college costs for that school year.
  
- Complete your FAFSA if you have not already done so!**
  
- Continue sending out college and scholarship applications**
  - Don't miss those February and March deadlines!
  
- Fight Senioritis!**
  - Colleges can *reverse* their decision if they don't like your final transcript!

*April*

**College Decisions**

- You will hear from the majority of your college at this time. Review your financial aid packages before making any decisions.

**Compare Financial Aid Packages**

- Work with your parents to do a side-by-side comparison and decide which school has given you the best overall package.

**Reply Yes or No**

- Do not send in any responses LATE!!!

<b>School Name</b>	<b>Reply Deadline</b>
1	
2	
3	
4	
5	
6	

**Waitlist information**

- If you are waitlisted to a school that you are still interested in, call the admissions office to reiterate your interest.

**Enrollment form and deposit**

- Send your enrollment form and deposit to the school of your choice. Notify the other schools you were accepted to that you will not be attending.
- Notify your College Advisor of your decision.

*May*

**Thank-you Notes**

- Send thank-you notes to teachers and other people who wrote you recommendations.

*June*

**Send your final transcript**

- Make sure that your final transcript is sent to your college.

**More thank-you notes**

- To scholarship programs that have given you aid.

**GRADUATION!**

## *July/August*

**Stay in Touch**

- Tell your new college's financial aid office about any scholarships you have been offered.
- Return any paperwork about registration, housing, roommates, majors, etc. **PROMPTLY.**

**Start packing if you are going away!**

We are here for you throughout this entire year of applications, essay writing, scholarship searching and all of the other details that go along with finding a college. If you have questions or need assistance with any aspect of the college process we are always available and willing to help.

## **Where Do You Want To Go?**

### **College Self-Assessment Questions**

1. Do you want to attend a two-or four-year institution?
2. Co-ed or single sex?
3. Public or private?
4. What size school do you want to attend? Small, midsized or HUGE?
5. Do you want to go away for school? If yes, How far from home do you want to go? A bus ride? A train? A plane?
6. Do you want to attend a school in an urban, suburban or rural environment?
7. What programs of study are you considering?
8. Do you wish to participate in any specific extra-curricular activities or athletics?
9. Do you require any special services (i.e. tutoring, note takers, readers, TDD or interpreters)?

### **Tips to help with the college search...**

- Discuss your college plans with your guidance counselor at school. Speak with your family, teachers and friends.
- Research your colleges of interest on the Internet and in your guidance office/library.

## CONSIDER THIS!

### College Characteristics

How can you find colleges that match your needs? First you should identify your priorities. Next, you should carefully research the characteristics of a range of schools. Finally, match the two. Here are some college characteristics to consider:

#### Size 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 your child will receive
- \_ number of books in the library

In considering size, be very sure to look beyond the raw number of students attending. For example, perhaps you are considering a small department within a large school. You should investigate not just the number of faculty, but also how accessible faculty members are to students.

#### Location

Does you want to visit home frequently, or do you see this as a time to experience a new part of the country? Perhaps you would like an urban environment with access to museums, ethnic food, or major league ball games. Or maybe you hope for easy access to the outdoors or the serenity of a small town.

#### Academic Programs

If you know what you want to study, you can research reputations of academic departments by talking to people in the fields that interest you. If you are undecided, **as many students are**, you may want to relax and pick an academically balanced institution that offers a range of majors and programs. **Students normally don't pick a major until their sophomore year, and those students that know their major before they go to college are very likely to change their mind.** Most colleges offer counseling to help students find a focus.

In considering academic programs, your child should look for special opportunities and pick a school that offers many possibilities.

#### Campus Life

You should consider what college life will be like beyond the classroom. It is important for students to maintain a balance between academics, activities, and social life. Before choosing a college, you should 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?
- \_ Are students welcomed by the community?
- \_ Is there an ethnic or religious group in which to take part?
- \_ How do fraternities and sororities influence campus life?
- \_ Is housing guaranteed?
- \_ How are dorms assigned?

**Cost**

*In considering cost, look beyond the price tag.* Today's college price tag makes cost an important consideration for most students. At the same time, virtually all colleges work to ensure that academically qualified students from every economic circumstance can find financial aid that allows them to attend. **Note:** Did you know that some private colleges offer so much financial aid, they can be cheaper to attend than your local public university? Don't let cost prevent you from at least applying to a school you are very interested in!

**Diversity**

You should explore what she might gain from a diverse student body. The geographic, ethnic, racial, and religious diversity of the students can be a means of learning more about the world. Investigate what kinds of student organizations or other groups with ethnic or religious foundations are active and visible on campus.

**Retention and Graduation Rates**

One of the best ways to measure a school's quality and the satisfaction of its students is to learn the percentage of students who return after the first year and the percentage of entering students who remain to graduate. Comparatively good retention and graduation rates are indicators that responsible academic, social, and financial support systems exist for most students.

From [www.collegeboard.com](http://www.collegeboard.com)

# **The Torch Program**

## **Questions to Ask a College**

### **Admissions and Financial Aid**

- What is your deadline for applying?
- How do you weigh your applications? What is the most important factor?
- What is the typical SAT score?
- When should I show you my portfolio?
- Are interviews required for admission?
- What percent of applicants receive financial aid and how much do they typically receive?
- Do you offer merit and/or need based scholarships?
- Do you have a HEOP (Higher Education Opportunity Program)? How do I get in contact with them? How do I apply to the program?
- Is there a separate application for school-sponsored scholarships?

### **Campus living**

- Do most of the students live on campus?
- Do your students stay on campus on the weekends?
- Are freshman guaranteed housing? Is housing guaranteed for all four years?
- What are my dorm and meal options and what is the selection process?
- What is the off-campus housing situation like?
- What kind of support do you provide students with if they are having problems?
- Is there a health center? What services do they provide?
- What types of clubs and organizations are available to join?
- Are sororities and fraternities big on campus?
- What sports are available? What are my options for participation (division, club, intramural)?
- What are other sources of on campus social activities?
- What do students do for fun off campus?
- Who makes up the student population (male to female ratios, ethnic and religious breakdowns etc.)?
- What sources of support are there for the various groups on campus?

### **Academics**

- What is the size of the school?
- How big is the typical class size?
- Do the professors know their students well? What is the student/faculty ratio?
- Do you have the major that I am interested in? (If you already know what your major is going to be)
- What options do students have for choosing a major? Can they design their own programs of study?
- Do your students engage in undergraduate research with professors? Do they present their research at national conferences?
- Do you have an internship program?
- What services does your career development center provide for students?
- What can a student do with a degree from your school?
- Do you have study abroad opportunities?

# **Campus-Visit Checklist**

## **How to Make the Most of the Trip**

Here are things you should not miss while visiting a college. Take a look at this list before planning campus trips to make sure that you allow enough time on each campus to really get a sense of what the school -- and the life of the students there -- is really like.

- Take a campus tour.
- Have an interview with admission officer.
- Get business cards and names of people you meet, for future contacts.
- Pick up financial aid forms.
- Participate in a group information session at the admission office.
- Sit in on a class of a subject that interests you.
- Talk to a professor in your chosen major or in a subject that interests you.
- Talk to a coach in your chosen sport.
- Talk to a student or counselor in the career center.
- Spend the night in the dorm.
- Read the student newspaper.
- Scan bulletin boards to see what day-to-day student life is like.
- Eat in the cafeteria.
- Ask a student why he/she chose this college.
- Wander around the campus by yourself.
- Read for a little while in the library and see what it's like.
- Read the bulletin boards around the campus.
- Ask a student what he/she hates about the college.
- Ask a student what he/she loves about the college.
- Walk or drive around the community surrounding the campus.
- Ask a student what he/she does on weekends.
- Try to see a dorm that you didn't see on the tour.
- Imagine yourself attending this college for four years.



**Brooklyn Children's Museum**  
**College Interview Tips**

- Call the Admission Office to schedule an appointment. Remember that you may also be able to schedule an appointment with a graduate of the college/university.
- Allow enough time for a campus tour and an information session. If possible schedule these before your interview to better educate yourself about the college/university.
- Be prepared to discuss your high school courses and take a copy of your transcript and/or résumé.
- If there is anything special about your record or background that you feel is important for your interviewer to know, be sure to mention it.
- Arrive a bit early to compose yourself.
- Shake hands with your interviewer; smile and look pleasant.
- Answer questions fully and candidly. It is acceptable to ask for a moment to reflect on the question. Remember to relax.
- Know what questions you want answered and make sure to ask them. It may be your only opportunity.
- Bid your interviewer good-bye with a smile and a friendly handshake.
- If it is necessary for you to cancel or reschedule your appointment, do so ahead of time.
- Write a thank you card to your interviewer. Ask any additional questions you may have.

## MY COLLEGE PLANNING LIST

SCHOOL	APPLICATION DEADLINE	APPLICATION REQUIREMENTS	FINAN. AID REQUIREMENTS	COMMENTS
<b>GOAL 1:</b>				
<b>GOAL 2:</b>				
<b>GOAL 3:</b>				
<b>REACH 1:</b>				
<b>REACH 2:</b>				
<b>SAFETY 1:</b>				
<b>SAFETY 2:</b>				

# Make Sure Your Application Is Complete!

**School:** \_\_\_\_\_

**Application Form** \_\_\_\_\_

**Essay(s)** \_\_\_\_\_

**Letter(s) of Recommendation**

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

**SAT scores sent** \_\_\_\_\_

**Certified Transcript sent** \_\_\_\_\_

**FAFSA filed** \_\_\_\_\_

**CSS Profile (If school requires it only)** \_\_\_\_\_

**School Financial Aid Application** \_\_\_\_\_

*This section can be used for any additional materials you need to send out to the college such as portfolios, ACT scores, etc.*

**Other:**

**Other:**

**Other:**

*Confirmation from school that your application was received*

**Date** \_\_\_\_\_

*Decision received* **Date** \_\_\_\_\_

## Inside View College-Cost Worksheet<sup>1</sup>

Institution/School Name \_\_\_\_\_

### EXPENSES

Costs (per year):

Tuition	\$ _____	
Books	\$ _____	
Housing/Food	\$ _____	
Materials/Lab Fees	\$ _____	
Travel/Commute	\$ _____	(Public Transit, Train or Plane, Gas)
Miscellaneous	\$ _____	(phone, computer, meals)

Total cost per year \$ \_\_\_\_\_ x total # years \_\_\_\_\_ =

**Total Expenses for All Yrs \$ \_\_\_\_\_**

### FINANCES

Self .....Savings	\$ _____
.....Job	\$ _____
Financial Aid	\$ _____
Scholarships	\$ _____
Work-Study	\$ _____
Bank/Government Loans	\$ _____
Other _____	\$ _____

**Total Finances for all Yrs \$ \_\_\_\_\_**

*minus (—)*

**Total Expenses for all Yrs \$ \_\_\_\_\_**

**GRAND TOTAL COST COLLEGE DEGREE \$ \_\_\_\_\_**

<sup>1</sup> Adapted from The Torch worksheet

## College Budget Planner

*Creating a realistic budget can be difficult. Utilize the worksheet below to calculate what you'll need for college loans or just to cover everyday expenses.*

*Only fill in the fields that apply to you.*

<b>Expense</b>	<b>Amount</b>	<b>Source for Payment i.e., self, parents, scholarship</b>
<i>Tuition</i>	\$	
<i>Fees</i>	\$	
<i>Books</i>	\$	
<i>Supplies</i>	\$	
<i>Dorm/Rent</i>	\$	
<i>Utilities (i.e. electric/gas bill)</i>	\$	
<i>Telephone</i>	\$	
<i>Cell Phone</i>	\$	
<i>Furnishings</i>	\$	
<i>Food/Board</i>	\$	
<i>Snacks</i>	\$	
<i>Restaurants</i>	\$	
<i>Clothing</i>	\$	
<i>Laundry/Cleaning</i>	\$	
<i>Commuting</i>	\$	
<i>Trips Home</i>	\$	
<i>Car Payments</i>	\$	
<i>Gas/Maintenance</i>	\$	
<i>Car Insurance</i>	\$	
<i>Parking Fees</i>	\$	
<i>Entertainment</i>	\$	
<i>Tapes/CD's</i>	\$	
<i>Sports/Fitness</i>	\$	
<i>Medical/Dental</i>	\$	
<i>Prescriptions</i>	\$	
<i>Miscellaneous</i>	\$	
<i>Emergencies</i>	\$	
<i>Gifts</i>	\$	
<b>TOTAL:</b>	\$	

## Comparing Financial Aid Award Packages

This article will explain financial aid award packages and give you an idea of what your students should look for when they're comparing different packages.

An important factor in determining financial aid is the **Expected Family Contribution (EFC)**. The EFC is what students and their families can afford to pay for their higher education. The EFC stays the same no matter how much the school costs. The EFC was listed on the **Student Aid Report** that was sent to students after they filed their **FAFSA**.

Colleges subtract the EFC from the total cost of attendance, and the difference is the student's financial need. This is where things can get a little confusing. Remember, there are four types of financial aid: grants, scholarships, work-study, and loans. Your students' financial aid packages will probably contain at least one of these types of aid-and maybe even all four.

Here is an example of a hypothetical financial aid package:

Maria has been accepted to State University. The cost is \$8,000 per year. Maria and her family's EFC is \$3,000. Thus, Maria's financial need is \$5,000.

State University is offering three different types of aid:

**Federal Pell Grant** \$1,500

**Federal Stafford Loan** \$2,500

**Work-Study** \$1,000

### Here are a few tips to help compare award packages:

\* **Ratio of grants to loans:** In general, packages with a higher proportion of grant aid are more appealing because students will have less debt when they graduate. This ratio may also give them a clue as to how much the school wants them, since colleges tend to award higher proportions of grant aid to the most desirable students in the accepted group.

\* **Ratio of self-help to grants:** Take a look at the big picture beyond just grants vs. loans. How much of the total cost of attendance are your students expected to cover through loans, their EFC, and student employment? They'll need to be realistic about whether they can meet the earnings expectation.

\* **Loan terms:** Compare the types of loans they are expected to take on. Are interest and repayment terms favorable? Student loans with low interest rates and no repayment until after college are preferable to private or unsubsidized loans.

\* **Gapping:** Some colleges award aid that is less than the difference between students' EFC and the cost of attendance. That's called "gapping." If you find students have been gapped in an award, only they can determine if they will be able to, or want to, come up with the additional money.

\* **Future packages:** They'll want to find out if all or part of their financial aid award is renewable from year to year.

\* **Outside scholarships:** If students are applying for or will qualify for outside scholarships, they should be sure to find out whether this money will affect their financial aid award package. At some colleges, an outside scholarship directly reduces an institutional grant by the same amount. Other colleges allow a scholarship to reduce the amount of suggested student loans.

*If you have any further questions, please contact the financial aid office at the college/university that has offered you the package. Adapted from collegeview.com*

## **Six Ways to Tell That a Scholarship May Be a Scam**

When you're searching for scholarships, watch out for the scams. Here are some things to look out for.

**1. "The scholarship is guaranteed or your money back."**

No one can guarantee that they'll get you a grant or scholarship. Refund guarantees often have conditions or strings attached. Get refund policies in writing - before you pay.

**2. "You can't get this information anywhere else."**

There are many free lists of scholarships. Check with your high school or library before you decide to pay someone to do the work for you.

**3. "May I have your credit card or bank account number to hold this scholarship?"**

Don't give out your credit card or bank account number on the phone without getting information in writing first. It may be a set-up for an unauthorized withdrawal.

**4. "We'll do all the work."**

Don't be fooled. There's no way around it. You must apply for scholarships or grants yourself.

**5. "The scholarship will cost some money."**

Don't pay anyone who claims to be holding a scholarship or grant for you. Free money shouldn't cost a thing!

**6. "You've been selected by a 'national foundation' to receive a scholarship, or 'You're a finalist' in a contest you never entered."**

Make sure the foundation or program is legitimate. You can check the validity of this scholarship by going to the foundation center library and using their index: Foundation Grants for individuals. (See someone at TORCH for more information) Also check general scholarship websites such as [www.fastweb.com](http://www.fastweb.com) or [www.petersons.com](http://www.petersons.com) (click on financial aid/scholarship search) to see if the foundation is legitimate. Also search Google for any information about the foundation.

*Information provided by College Board.*

## **SCHOLARSHIP/FINANCIAL AID SOURCES**

### **\*Comprehensive Scholarship Guide\***

The New Visions School developed a downloadable pdf file available at

[www.newvisions.org/teaching\\_learning/downloads/schoarshipguide06.pdf](http://www.newvisions.org/teaching_learning/downloads/schoarshipguide06.pdf)

### **U.S. Department of Education FREE Application for Federal Student Aid**

(FAFSA) [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Site Map Page with Links <http://www.fafsa.ed.gov/>

Before Beginning a FAFSA

Filling out a FAFSA

FAFSA Follow-Up

FAFSA Help

FAFSA FAQs

Additional information at <http://www.ed.gov/students/landing.jhtml?src=fp>

*Portal for Student Aid*

*Publications on Student Aid*

*Career Colleges and Technical Schools*

### **Education Is Freedom Opens College Scholarship**

<http://www.educationisfreedom.com/Scholarships/scholarships.asp>

Education is Freedom (EIF) (<http://www.educationisfreedom.org/>), a national education foundation, seeks to remove the economic obstacles to higher education by providing college scholarships for hard-working young people who want to attend college but who do not qualify for traditional scholarships. EIF scholarships are designed for students who are not quite at the top of their class - that is, students with a 3.0 to 3.5 GPA - and who need financial help to pay for college. Complete selection criteria include GPA, financial need, community service, and leadership. Students can apply for \$2,000 scholarships to cover the cost of tuition, books, and fees for the school year.

### **The Posse Foundation**

<http://www.possefoundation.org/main/learn/index.cfm>

The Posse Foundation identifies, recruits and trains student leaders from public high schools to form multicultural teams called "Posses." These teams are then prepared, through an intensive eight-month Pre-Collegiate Training Program, for enrollment at top-tier universities nationwide to pursue their academics and to help promote cross-cultural communication on campus. The Posse Program has exhibited great success over the past 14 years placing 1,228 students into colleges and universities. These students have won over \$112 million in scholarships from Posse partner universities and are persisting and graduating at 90 percent—a rate higher than the national averages at institutions of higher education.

The Posse Foundation

14 Wall Street, Suite # 8A-60

New York, NY 10005

212/405.1691 (phone)

212/405.1698 (fax)

[newyork@possefoundation.org](mailto:newyork@possefoundation.org)



### **Elks National Foundation to Award College Scholarships**

The Elks National Foundation, the charitable arm of the Benevolent and Protective Order of Elks, is accepting applications for its Most Valuable Student scholarship contest. Applicants compete for two \$60,000 scholarships, two \$40,000 scholarships, and two \$20,000 scholarships, to be awarded over four years, with 494 runners-up receiving \$4,000 scholarships. Any high school senior who is a citizen of the U.S is eligible. Applicants, who need not be related to a member of the Elks, are judged on the basis of scholarship, leadership, and financial needs. For the purposes of this competition, males and females compete in separate categories. Applicants must advance through local, district, and state competitions to qualify for the national contest. Guidelines and application forms for the 2005 program can be downloaded at the Elks National Foundation Web site.

Contact: <http://www.elks.org/enf/scholars/mvs.cfm>

### **Frank O'Neill Memorial Scholarship**

The 2005 Frank O' Neill Memorial Scholarship is open to anyone aspiring to attend a university, college, trade school, technical institute, vocational training or other post-secondary education program in the 2006-2007 academic year. In addition, eligible students may not have already been receiving or awarded a full-tuition scholarship or waiver from another source. International students are welcome to apply.

Contact: [http://www.easyaid.com/scholarship\\_form.html](http://www.easyaid.com/scholarship_form.html)

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### **First in My Family Scholarship**

The First in My Family campaign, geared to raise awareness among the Hispanic-American community of higher education opportunities, was developed in partnership with the Hispanic College Fund, The Latino Education Achievement Project (LEAP), and the Self-Reliance Foundation, a non-profit that works with the Hispanic Radio Network.

Please visit [www.hispanicfund.org](http://www.hispanicfund.org) to download the application.

### **Ronald McDonald House Charities (RMHC) Scholarship Program**

Scholarship Information and Eligibility

To apply for a RMHC/ASIA/HACER/AFRICAN AMERICAN scholarship, students must:

- Have at least one parent of Asian-Pacific origin (any major Asian-American, Southeast Asian, South Asian or Pacific-Islander group)/ Hispanic heritage/ African American heritage
- Be eligible to enroll in and attend a two-year or four-year accredited college with a full course of study;
- Attend college in the U.S.; and,
- Reside in a participating local Chapter's geographic area.

Scholarships are generally a minimum of \$1,000 and are designated for graduating high school seniors, although some local programs may award different scholarship amounts.

Contact: <http://www.rmhc.org/mission/scholarships/>

### **USA Funds Accepting Applications for College Scholarships**

Education-loan guarantor USA Funds is accepting applications for two scholarship programs to assist college students who demonstrate financial need. USA Funds will award up to \$2.85 million in renewable USA Funds Access to Education Scholarships to qualified students nationwide. To mark its 25th year of service as the designated guarantor of federal education loans for the state of Hawaii, USA Funds also will award up to \$300,000 in USA Funds Hawaii Silver Anniversary Scholarships to help residents of Hawaii pursue their postsecondary studies. Both programs offer \$1,500 scholarships to qualified full-time undergraduate and graduate students and \$750 scholarships to qualified half-time undergraduates.

Contact: [http://www.usafunds.org/borrowers/access\\_to\\_education\\_scholarship.html](http://www.usafunds.org/borrowers/access_to_education_scholarship.html)

### **Calgon Campus TMA Scholarship**

One -- First Prize of \$7,000. (Approximate value \$7,000)

One -- Second Prize of \$3,500 (approximate value \$3,500)

One -- Third Prize of \$2,000 (approximate value \$2,000)

Five -- Runner-up prizes of \$1,000 (approximate value \$5,000)

All finalists will receive selections from **CALGON** product lines.

Entrants must be a female, 18 years of age or older as of June 23, 2006, a legal resident of the United States (excluding US Territories) and officially enrolled and matriculating at a four-year accredited undergraduate college or university program at a U.S. college or university. In addition, entrants' most recent GPA (high school or college) must be at least 3.0 on a 4.0 scale or the equivalent in the case of another averaging system. Applicants must remain enrolled in the same accredited four-year college or university for at least one year after accepting scholarship funds to be eligible for the full award. Winners who will complete their undergraduate degrees in less than one year will be awarded a pro-rated amount based on the amount of time remaining between award of the scholarship and their graduation.

For more information and to apply: <http://www.takemeaway.com/apps/scholarship/index.jsp>

TORCH College Resource Guide © 2005

**Web Links to Scholarship Information**

- 1) Bell Labs Fellowships For Underrepresented Minorities  
<http://www.belllabs.com/fellowships/CRFP/info.html>  
<http://www.belllabs.com/fellowships/CRFP/info.html>
- 2) Student Inventors Scholarships  
<http://www.invent.org/collegiate/>  
<http://www.invent.org/collegiate/>
- 3) Student Video Scholarships  
<http://www.christophers.org/vidcon2k.html>  
<http://www.christophers.org/vidcon2k.html>
- 4) Coca-Cola Two Year College Scholarships  
[file:///http://www.cocacola.com/scholars.org/programs.html](http://www.cocacola.com/scholars.org/programs.html)
- 5) Holocaust Remembrance Scholarships  
<http://holocaust.hklaw.com/>
- 6) Ayn Rand Essay Scholarships  
<http://www.aynrand.org/contests/>
- 7) Brand Essay Competition  
<http://www.instituteforbrandleadership.org/>
- 8) Gates Millennium Scholarships (major)  
<http://www.gmsp.org/nominationmaterials/read.dbm?ID=12>
- 9) Xerox Scholarships for Students  
[http://www2.xerox.com/go/xrx/about\\_xerox/about\\_xerox\\_detail.jsp](http://www2.xerox.com/go/xrx/about_xerox/about_xerox_detail.jsp)
- 10) Sports Scholarships and Internships  
<http://www.ncaa.org/about/scholarships.html>
- 11) National Assoc. of Black Journalists Scholarships (NABJ)  
<http://www.nabj.org/html/studentsvcs.html>
- 12) Saul T. Wilson Scholarships (Veterinary)  
<http://www.aphis.usda.gov/mb/mrphr/jobs/stw.html>
- 13) Thurgood Marshall Scholarship Fund  
[http://www.thurgoodmarshallfund.org/sk\\_v6.cfm](http://www.thurgoodmarshallfund.org/sk_v6.cfm)
- 14) FinAid: The Smart Students Guide to Financial Aid (scholarships)  
<http://www.finaid.org/>
- 15) Presidential Freedom Scholarships  
<http://www.nationalservice.org/scholarships/>
- 16) Microsoft Scholarship Program  
<http://www.microsoft.com/college/scholarships/minority.asp>
- 17) Wired Scholar Free Scholarship Search  
[http://www.wiredscholar.com/paying/scholarship\\_search/pay\\_scholarship\\_search](http://www.wiredscholar.com/paying/scholarship_search/pay_scholarship_search)
- 18) Hope Scholarships & Lifetime Credits  
<http://www.ed.gov/inits/hope/>
- 19) William Randolph Hearst Endowed Scholarship for Minority Students  
<http://www.apsanet.org/PS/grants/aspen3.cfm>
- 20) Multiple List of Minority Scholarships  
<http://gehon.ir.miami.edu/financialassistance/Scholarship/black.html>
- 21) Guaranteed Scholarships  
<http://www.guaranteed-scholarships.com/>
- 22) Boeing scholarships (some HBCU connects)  
<http://www.boeing.com/companyoffices/educationrelations/scholarships/>
- 23) ROTC Military Scholarships (Navy, Army, Marines, Air force)  
[http://www.todaysmilitary.com/chart\\_mil\\_rotc.html](http://www.todaysmilitary.com/chart_mil_rotc.html)
- 24) Easley National Scholarship Program  
<http://www.naas.org/senior.htm>
- 25) Maryland Artists Scholarships  
<http://www.maef.org>
- 26) Jacki Tuckfield Memorial Graduate Business Scholarship (for AA students In South Florida)  
<http://www.jackituckfield.org/>
- 27) Historically Black College & University Scholarships  
<http://www.iesabroad.org/info/hbcu.htm>
- 28) Actuarial Scholarships for Minority Students  
<http://www.beanactuary.org/minority/scholarships.htm>
- 29) International Students Scholarships & Aid Help  
<http://www.iefaf.org/>

- 30) College Board Scholarship Search  
<http://cbweb10p.collegeboard.org/fundfinder/html/fundfind01.html>
- 31) Burger King Scholarship Program  
<http://www.bkscholars.csfa.org/>
- 32) Siemens Westinghouse Competition  
<http://www.siemens-foundation.org/>
- 33) GE and LuLac Scholarship Funds  
<http://www.lulac.org/Programs/Scholar.html>
- 34) CollegeNet's Scholarship Database  
<http://mach25.collegenet.com/cgi-bin/M25/index>
- 35) Union Sponsored Scholarships and Aid  
<http://www.afcio.org/scholarships/scholar.htm>
- 36) 25 Scholarship Gateways from Black Excel  
<http://www.blackexcel.org/25scholarships.htm>
- 37) Scholarship & Financial Aid Help  
<http://www.blackexcel.org/fin-sch.htm>>
- 38) Scholarship Links (Ed Finance Group)  
[http://www.efg.net/link\\_scholarship.htm](http://www.efg.net/link_scholarship.htm)
- 39) Aid & Resources For Re-Entry Students  
<http://www.back2college.com/>>
- 40) Scholarships and Fellowships  
<http://www.osc.cuny.edu/sep/links.html>
- 41) Scholarships for Study in Paralegal Studies  
<http://www.paralegals.org/Choice/2000west.htm>
- 42) HBCU "Packard" Sit Abroad Scholarships (for study around the world)  
[http://www.sit.edu/studyabroad/packard\\_nomination.Html](http://www.sit.edu/studyabroad/packard_nomination.Html)
- 43) Scholarship and Fellowship Opportunities  
<http://ccmi.uchicago.edu/schl1.html>>
- 44) INROADS internships  
<http://www.inroads.org/>
- 45) ACT-SO Scholarships  
<http://www.naacp.org/work/actso/act-so.shtml>
- 46) Black Alliance for Educational Options Scholarships  
<http://www.baeo.org/options/privatelyfinanced.jsp>
- 47) ScienceNet Scholarship Listing  
<http://www.sciencenet.emory.edu/undergrad/scholarships.html>
- 48) Graduate Fellowships For Minorities Nationwide  
<http://cuinfo.cornell.edu/Student/GRFN/list.phtml?category=MINORITIES>
- 49) ODES SCHOLARSHIPS AT OXFORD  
<http://www.rhodesscholar.org/info.html>
- 52) The Roothbert Scholarship Fund  
<http://www.roothbertfund.org/scholarships>
- 53) Verizon Foundation scholarship links  
<http://foundation.verizon.com/06010.shtml>
- 54) The Foundation Center:  
[http://fdncenter.org/focus/youth/kids\\_teens/youth\\_scholarships.html](http://fdncenter.org/focus/youth/kids_teens/youth_scholarships.html)
- 55) Peterson's  
<http://www.petersons.com/>

## Credit Card Tips

### **Are You Ready For a Credit Card?**

([http://www.nelliemae.com/managingmoney/cc\\_tips.html](http://www.nelliemae.com/managingmoney/cc_tips.html))

You may already have a credit card, but if you don't, you can be sure there will be many opportunities to get one once you arrive on campus.

Many credit companies set up tables in the common areas of college campuses to encourage students to sign up for credit cards. Often, they give away trinkets such as T-shirts, water bottles, frisbees, coffee mugs, etc. in exchange for having you fill out an application. Sound easy? It is, but think twice before you do it.

Unfortunately, many of the credit cards offered on campus may not be a good value for students. According to a study conducted by the U.S. Public Interest Research Group (PIRG), students who obtain credit cards at campus tables have higher unpaid balances than those who do not. Carrying high, unpaid balances is one of the quickest ways to incur too much debt and fall behind in payments.

### **Why Do Credit Card Companies Target Students?**

Surprisingly, students are a good credit risk, despite the fact that they often do not have jobs and are also borrowing student loans. Research has shown that student borrowers are valuable customers because they tend to stay loyal to their first card, continuing to make purchases for many years to come.

### **The Advantages of Credit Cards**

Like loans, using credit cards can help you build a positive credit history. This can enhance your ability to receive a private student loan, buy a car, rent an apartment, get a job, and eventually, try to buy a house. Of course, there are other advantages to having a credit card including:

- Security in emergencies;
- Reduced need to carry cash or checks; and
- Enhanced personal responsibility and independence.

However, only one national card like a "Visa" or a "MasterCard" is necessary to receive these benefits.

### **How Credit Cards are Billed**

Unlike repayment on a traditional loan, such as a student or car loan, credit cards do not allow you to spread the amount you owe over a fixed period of time. Instead, you are required to make a minimum monthly payment, which is the smallest amount you can pay and still meet your cardholder agreement (the terms you agree to when signing up for the card).

The minimum payment is usually 2 percent of your outstanding balance. Unfortunately, by paying only the minimum each month instead of paying off your entire balance, your debt will continue to grow. Many credit card companies also charge late fees (usually 2 percent of the outstanding balance), and higher interest rates on cash advances.

## **So, Are You Ready for a Credit Card?**

As a student, you will have to decide for yourself if you can handle the responsibility of a credit card. They are easy to get but not so easy to manage, especially if you end up with a high, unpaid balance on which interest is accruing, but payments are not being made. According to the PIRG study, of the 79 percent of surveyed students who use credit cards for multiple purposes, only 13 percent reported limiting credit card use to emergencies.

When making your decision about a credit card, ask yourself the following:

Do I need a credit card?

Can I afford a credit card?

Will I be able to pay off my balance each month?

1. If you decide to apply for a credit card, be a smart consumer and shop around. Look for a company that offers the following:
2. Low interest rates or finance charges (combined, they are called APR)
3. Low or no annual fees
4. A grace period (time during which no payments are due) before finance charges are posted
5. Other benefits including purchase warranties, free gas, airline miles, etc.

## **Helpful Hints on Using Credit Cards**

Credit cards can be helpful in emergencies or if you are able to pay off the balance each month, but be wary! Credit cards can also get you into trouble. Here are some helpful hints on using credit cards:

### **Fees**

- Watch out for carrying balances. Some cards charge 20% or more in interest. (Interest is usually called "Finance Charges" on your statements.)
- Look at your statement carefully and call the company right away if you have any questions.
- There is usually a large finance charge for cash advances and interest begins accruing as soon as you take the money out, not after the next statement closing.
- Be aware of annual fees. Many times you are charged \$50 or more just to have the card.
- Watch out for introductory offers! When you receive a credit card offer in the mail with a low rate, it may expire in three or six months. Note when and by how much the rate increases after the "introductory offer" expires. You may not remember when it expires, but the card company will.
- Think about your purchases. If you are not able to afford the purchase now, chances are you won't be able to afford it in a month when the credit card bill comes in!
- If you get behind
- Cut your recreational expenses.
- Call your credit card company. They may be willing to work out a repayment schedule with you.
- Develop a budget and stick with it! Everyone makes mistakes, but don't prolong yours. Bad credit will follow you and hurt your chances for mortgages or loans down the road.
- Look into credit counseling services. Many offer educational programs or individual counseling sessions to help you get back on track.

# Outside Organizations Specializing in School-to-College/Work Transition

## 1) GOVERNMENT

### ED.gov US Department of Education

[Http://www.ed.gov/students/prep/college/consumerinfo/index.html](http://www.ed.gov/students/prep/college/consumerinfo/index.html)

- **Career Colleges and Technical Schools** *Thinking about going to a career, college or technical school?*

Questions to Ask

Finding Schools || Choosing a School

Paying for Your Education || Special Considerations

Useful Publications & Resources

Career Colleges and Technical Schools

- **Career Colleges and Technical Schools - Paying for Your Education**

<http://www.ed.gov/students/prep/college/consumerinfo/paying.html>

- **Career Colleges and Technical Schools - Useful Publications & Resources**

<http://www.ed.gov/students/prep/college/consumerinfo/pubsresources.html>

#### **Educational Options**

- "College is Possible" is a resource guide for parents, students, and education professionals.
- "Think College" is a U.S. Department of Education Web page that helps students get started thinking about college.
- The Department of Education's Federal Student Aid Web page provides a wide range of information for students thinking about education beyond high school, including preparing, choosing, applying, funding, attending, and repaying.
- Collegeboard.com provides students with helpful information about finding a college, planning for college, getting into college, and paying for college.
- FIRSTGOV provides resources for education, online learning, schools, and financial aid. It also includes information on employment, job search tips, and volunteer opportunities.

#### **Finding a School**

The Department of Education has a searchable database of post-secondary educational institutions and programs accredited by accrediting agencies and state approval agencies recognized by the U.S. Secretary of Education.

## 2) GENERAL

[www.Bigapplecollegefair.com](http://www.Bigapplecollegefair.com)

[www.Collegeboard.com](http://www.Collegeboard.com)

[www.Collegeview.com](http://www.Collegeview.com)

[www.HESL.com](http://www.HESL.com)

[www.NACAC.com](http://www.NACAC.com)

[www.Staffordloan.com](http://www.Staffordloan.com)

### 3. INDEPENDENT ORGANIZATIONS

#### Options: Center for Educational & Career Choice

<http://www.goddard.org/options/index.htm>

OPTIONS makes college more accessible to students through these free services:

- Early Awareness programming for middle and high school students, including our REACH mentoring and tutoring program
- One-on-one educational counseling for 11th and 12th graders
- SAT preparation
- Assistance with admissions and financial aid applications, essays, portfolios, and scholarship and internship opportunities
- A resource center with up-to-date materials and internet access
- Visits to college campuses and contact with OPTIONS alumni on campus
- Workshops on the transition from high school to college
- Short-term mental health counseling to students, parents and families by a licensed professional on staff at OPTIONS

Jane Heaphy, Director  
OPTIONS Center for Educational & Career Choice  
Goddard Riverside Community Center  
593 Columbus Avenue  
New York, NY 10024  
Phone: 212.873.6600  
Email: [options@goddard.org](mailto:options@goddard.org)

Options works with the below college-access organizations in a network, sharing resources with one another:

Goddard Riverside Community Center  
**OPTIONS Center for Educational and Career Choice**  
593 Columbus Avenue, NY, NY 10024  
Phone: 212-873-6600; Fax: 212-595-6498  
Jane Heaphy, Director, ext 325     [jheaphy@goddard.org](mailto:jheaphy@goddard.org)

Chinese-American Planning Council  
**Project Gateway**  
150 Elizabeth Street, NY, NY, 10012  
Phone: (212) 941-0920; Fax: (212) 966-8581  
Jacob Lin, Director, ext 148

Cypress Hill Local Development Corporation  
**College S.T.E.P.S.**  
619 Glenmore Avenue, Brooklyn, NY 11207  
Phone: (718) 235-8837; Fax (718) 235-8840  
Meghan Gray, Director     [mgray@cypresshills.org](mailto:mgray@cypresshills.org)

New Settlement Apartments  
**College Access Center**  
1563 Walton Avenue, Bronx, NY 10452  
Phone: (718) 294-3870; Fax: (718) 294-5083  
Allison Palmer, Director, ext 102     [a.palmer@newsettlement.org](mailto:a.palmer@newsettlement.org)



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## **The Door** ([www.door.org](http://www.door.org))

The Door offers primary health care, prenatal care and health education, mental health counseling, legal services, GED, ESL, computer classes, tutoring and homework help, college preparation and computer classes, career development services and training, job placement, daily meals, arts, sports and recreational activities.

### Door College Services ([http://www.door.org/programs\\_college.html](http://www.door.org/programs_college.html))

College advisement is available to a wide range of students in several languages. In addition, the Door's Learning Center provides tutoring services to students preparing for SATs, Regent's Exams and general subject proficiency. The Door's College advisement program includes Talent Search, a joint Door and University Settlement initiative.

### Career Pathways (Program of The Door) (<http://www.door.org/careerpathways.html>)

Career Pathways is a dynamic new program for Door members who are serious about getting a GED and a good job. If you are between the ages of 17-22, and are not in school, Career Pathways can offer the kind of one-on-one support, training and guidance that can help you make a fresh start and get you on the path to success.

Career Pathways Trainees spend 15-30 hours a week at The Door, taking classes and working with our career development specialists. Career Pathways Trainees will:

- Complete the GED
- Explore all options, including college
- Receive computer training
- Participate in intensive employment and customer relations training
- Be eligible for unpaid / paid internships, as well as job training & placement

Pursuing a college degree, Career Pathways can include SAT preparation and assistance with college selection, applications and financial aid. Information: (212) 941-9090 Ext. 3239

The Door holds a career & college fair. Contact: 212-941-9090

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## **Sponsors for Educational Opportunity (SEO)**

<http://www.seo-usa.org/main11.php?which=4>

SEO Executive Offices  
23 Gramercy Park South  
New York, NY 10003  
(212) 979-2040  
(Career Program General Information [careerprogram@seo-usa.org](mailto:careerprogram@seo-usa.org))

**SEO** is a nonprofit organization that was founded in 1963 as one of New York City's first mentoring programs for high school students of color. SEO provides services through three major programs the Career Program, the SEO Scholars Program, and Alumni & Philanthropy Programs. **The SEO Career Program** recruits, trains and places outstanding college students of color in substantive internships designed to lead to full-time jobs in some of the most exciting and competitive fields worldwide. **The SEO Scholars Program** prepares motivated New York City public high school students of color to earn

admission to, and succeed at, the nation's most selective colleges and universities. The program offers a comprehensive Road Map to selective college admissions and career success.

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### **THE HARLEM CENTER OF EDUCATION**

**1 East 104th Street, Room 382, Manhattan 10029**

**Telephone: 212.348.9200**

A community-based, nonprofit organization geared to helping young adults further their post-secondary education. Offers college admissions and financial aid application assistance as well as career counseling. Small group sessions and workshops are conducted on such topics as: college survival skills, college application essay writing, SAT preparation, and financial aid and scholarship sources. When necessary, applicants are referred to appropriate job training. Offers tutoring and college campus visits throughout the year. Documentation is required. For more information, call Mon.–Fri. 10–6. Spanish also spoken.

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### **YOUTH DARES**

**2857 West 8th Street, Brooklyn 11224**

**Telephone: 718.996.5551**

Services include an alternative high school program, evening GED classes, free computer training classes, court advocacy, college and career counseling, and job development. Ages 15 through 20. Call Mon.–Fri. 9–5.

# SECTION

## II

# Job-Related Materials

## **The TORCH Program**

### **RESUMÉ-WRITING TIPS**

This reference sheet provides you with tips for each section of your resume: Address, Personal Statement, Education, Work Experience, Skills, and Activities/Additional Information. Please see attached example resume and ask us questions if you need to!

#### **Name/Address**

- Be sure to include your full name (no nicknames) and to make it bold and bigger than the rest of your address
- Put your complete address, include any apartment numbers and the zip code
- Make sure that the voice mail for the phone number you put on your resume sounds professional (e.g., - no music in the background, slang language, etc....)
- Use a professional email address. Any person who sees an email from you should be able to figure out whom it is from with out opening it. Do not use any nicknames or slang words in your professional use email address.

#### **Personal Statement**

- Give them a sense of yourself in a short sentence
- Make it clear and concise
- Do not make it too specific
- Example: "I am a unique young man, eager to expand my mind."

#### **Education**

- Put your high school name and any honors classes/relevant coursework that you may have taken
- Put your school name in all caps so it stand out
- Omit your GPA unless it is exceptionally high
- If you have graduated with honors (cum laude, magna cum laude, etc...) put it on there

#### **Work Experience**

- Here they are looking to see how responsible you are, so put every job you've done down, even if it was for a short period of time (they will realize that school is your primary job)
- In most cases you will not have applicable work experience so describe what you've done that has been applicable (e.g., - for a finance position, point out that you handled money when you worked at McDonald's)
- Volunteer Work and Internships can also fall under Work Experience
- Make sure you start each bullet with an action verb

#### **Skills**

- Show at least 3 skills (but be honest with your level of ability - don't say that you're an expert at Power Point if you've only used it once) that are related to the job
- Rather than using bullet points, use commas to shorten this section

#### **Activities/Additional Information**

- This is your final chance to market yourself with non-work accomplishments (awards, recognitions, activities, interests, etc...)
- Use your judgment, do not put information that is too personal

## The TORCH Program

### **JOB-APPLICATION COVER LETTERS**

A cover letter is a letter you send with your resume to a prospective employer to request their consideration and an interview. The objective of the cover letter is to present a brief overview of yourself to the employer. By presenting your personal information in a coherent format, your objective is to convince the employer that your skills are valuable to the employer. Below are some tips to aid you in preparing a concise cover letter.

Avoid lengthy letters exceeding 1 page. Most cover letters consist of 3 paragraphs:

- Paragraph 1: Brief self-introduction including a description of your career objective.
- Paragraph 2: A short description of your education, skills and other relevant information.
- Paragraph 3: A closing paragraph indicating how you can be contacted and thanking them for their consideration.

### **SAMPLE COVER LETTER**

Date

Your address

Mr./Ms. First Name Last Name

Work Title

Company Name

Address

City, State Zip

Dear Mr./Ms. Last Name,

My name is Mickey Mouse and I am a sophomore at Disney High School. Currently, I am involved in the TORCH Program due to my interest in xxxx I would very much like a summer internship position that would further expose me to xxxx.

In addition to the TORCH program, I am involved in xxxx. I also participate in xxxx. My past job/volunteer experiences have prepared me for future employment by xxxx.

I look forward to speaking with you further about an internship opportunity at xxxx. I can be reached at xxx-xxx-xxxx or by e-mail at xxxx.com.

Thank you for your consideration.

Regards,

*Mickey Mouse*

## The TORCH Program

### Job-Interview Tips

#### **Know Yourself**

1. Know what it is that you want from this experience: why you are a member of TORCH and what are you looking for from an internship experience.
2. Make sure that you are fully aware of what your resume says and be ready to elaborate on your past experience and skills.
3. Be able to state clearly what your strengths and weaknesses are, interviewers love to ask these questions.

#### **Know the Organization/Business/Position**

1. Research the organization! Talk to people in the field or people who know about the position or organization.
2. Become familiar with what skills are necessary for the job you are interviewing for.
3. Check out websites if available and look through guidebooks that may contain information about the job or ones that are similar

#### **Know the Interviewing Process**

1. Think of the interview as a conversation. Remember these are people who were once in your shoes, they want you to feel comfortable while you are speaking with them.
2. Dress for the part (see How to Dress for an Interview).
3. Prepare a list of questions. Interviewers always ask if you have any questions at the end...ALWAYS ask questions.

#### **Helpful Hints for the Big Day**

1. Take a couple of clean neat resumes with you.
2. Make sure you know where you are going and **arrive ten to fifteen minutes early**. The extra time will give you a chance to relax, catch your breath, and get ready. If you have the time, do a dry run a couple days before the interview to guarantee you know how to get there.
3. Look around the office, take notice of employees and environment...this could lead to a question or give you something to ask the person interviewing you about later.
4. Try and relax as much as possible, speak slowly and clearly, and maintain eye contact.
5. If you do not understand something, ask for clarification.
6. Do not chew gum.
7. Turn off your cell phone.
8. Be positive about yourself and your abilities!!!
9. Collect business cards and send a thank you note immediately to each person you interviewed with.

# The TORCH Program

## Sample Interview Questions and Tips

### Tell Me About Yourself

- Keep it short and sweet. Do not tell your life story.
- Emphasize your skills, accomplishments, and goals, and how those fit in with the position.
- Where do you see yourself in 5 years?
- Talk about what you see yourself doing in a job and/or school. Discuss your goals and opportunities you would like to take advantage of.
- What are your strengths/weaknesses?
- Use specifics when describing your strengths and make sure to emphasize ones that are relevant to the position.
- When talking about your weaknesses, include how you are trying to fix them - and
- Don't say that you don't have any!
- Tell me about your favorite project/class. What was it? What were you responsible for?
- Choose something related to the career you are interested in or that will show you are well rounded.
- Describe a specific time when you had to handle many projects at once. How did you prioritize?
  - Make sure you use a specific example from work/school/volunteer experiences.
  - How do you handle tasks that are boring or you don't like?
  - Explain that you know most jobs require you to do routine tasks, but you consider them just as important to the job as the fun things. They also help you enjoy the tasks where you get to be creative even more.
  - Describe a project that you worked on where something went wrong. What did you do?
  - Show that you were proactive, not panicky.
  - Stay objective when telling the story - do not get into your feelings.
- Describe a difficult person that you've had to deal with.
  - Make sure to use specific examples.
  - Use this as a chance to show your good qualities (a good compromiser, a team leader, a mediator, level-headed) as opposed to talking about how bad the other person was.

### Other Questions To Expect

- What do you know about our company?
- Why do you want to work for us?
- Why should we hire you?
- What are you looking for in a job?
- What skills and qualifications are essential for success in this position?
- How does this assignment fit into your overall career plan?
- How would the people you work with describe you?
- How would your boss describe you?
- How would you describe yourself?
- What is your most significant accomplishment so far?
- Can you work well under deadlines or pressure?
- Are you detail-oriented?
- What are your school/career goals?
- Tell me about a time you had to work on a team.
- Do you have any questions for me? **THIS ANSWER IS ALWAYS YES!!!**

## The TORCH Program

### What to Wear: For the Interview, First Day, and Beyond

When you hear you have gotten an interview one of your first thoughts will probably be “what am I going to wear?”

In today’s changing work environment, many people no longer wear suits and instead follow a business casual or casual dress code. This is especially true for companies in the interactive and marketing world. This may be the case for the particular placement that you are going to, but it is important that you dress professionally for your interview. This may mean that you are more dressed than the other people in the office, but it is important to look neat and well put together for the interview. All the people walking around in casual clothes were most likely dressed professionally when they came for their interview.

During your interview you should inquire about the dress code for the office. A good time to do this would be when the person interviewing you asks if you have any questions. When you inquire about the dress code, make sure that you truly understand what they mean; some businesses differ on what they consider casual or business casual.

For your interview I suggest wearing a nice pair of pants with a button down tucked in or a nice shirt. Everything should be clean and neat. Women can wear a dress or a skirt; just remember that it should look professional and not be too tight or too short.

If your employer tells you that the dress code is casual, make sure that you still look neat and put together everyday when you go to work. No ripped jeans or jean shorts, appropriate logos on all clothing, and if you think it looks too sloppy, it probably does, so change!



## Career & Job-Related Websites

### **www.jobsearch.org/NY**

This site offers a New York Job Bank.

### **www.jobhuntersbible.com/**

An online job hunting resource. Look here under Jobs for a Net Guide to job seeking on the Internet, and an extensive library of articles.

### **www.nycareerzone.org**

The New York State Department of Labor's new online CareerZone. Click on "Assess Yourself," answer a few simple questions, and you will be taken to a list of occupations that seem most fitting for you. Included are job descriptions, with the skills and education needed, typical wages, and job outlook. Click on "Resources" and you will find help in writing resumes and cover letters and a valuable guide to employment opportunities and job resources on the Internet. Click on "Your Winning Edge" for a complete job search guide to prepare you from self-assessment to resume to interview.

### **Vault**

([http://www.vault.com/cb/careerlib/careerlib\\_main.jsp?parrefer=751](http://www.vault.com/cb/careerlib/careerlib_main.jsp?parrefer=751))

Online database of over 1,000 articles to maximize your career

### **www.ajb.dni.us**

Private sector and government jobs nationwide. Has links to New York State Employment Services, including information on Apprenticeships, Veterans' Services, and Unemployment Insurance. Also provides access to The Occupational Outlook Handbook.

### **www.nyc.gov**

Click on "Online Forms," and then on "Working for NYC," and then on "NYC Job Opportunities" to find information on how to go about getting a job working for the city. Worker Career Center locations, which offer job-placement assistance and referrals to retraining programs, information on current job opportunities, and other helpful resources are listed on this website as well.

### **www.careerbuilder.com**

Search jobs nationwide by job category, company, or in Spanish.

### **www.damngood.com/introjobseeker.html**

Website for "The Damn Good Resume." Includes a large amount of practical information, such as resume writing tips, examples of resumes and follow-up letters, and answers to a wide range of questions, such as "How do you explain having been fired," "What if I have practically NO work experience at all," "How do I include my salary history if the company asks for it," etc.

### **www.gaywork.com**

Help in finding a job with a gay-friendly employer. Includes business profiles, job postings, and an events calendar.

# SECTION

## III

### Miscellaneous

## Inside View

### Stress & Time-Management Resources

#### Assorted Web Sites That Offer Help

Virtually a day doesn't go by where we all have too much on our plate. We've tried to devise a way to help yourself out during your busy life. An past intern was kind enough to go searching through the web, and from a teenager's point of view gather some web sites he thought might help out in terms of time-management skills and how to lower the level of stress. Please let us know right away if any of the sites are not good and/or no longer up. Likewise please send along the address of any other web sites come across that you find useful, in turn helping out future interns manage their lives in a healthy way.

Please fell free to come to us if you want personal assistance about anything whether it's about stress/time-management or other factors you're grappling with. We're here for you. All you have to do is ask.

<http://stress.about.com/cs/timemanagement/a/aa041601.htm>

<http://www.mindtools.com/stress/UnderstandStress/StressManagement.htm>

<http://ub-counseling.buffalo.edu/stresstime.shtml>

<http://www.pywww.com/mtsite/page5.html>

<http://www.support4learning.org.uk/health/stress.htm#general>

[http://www.holistic-online.com/stress/stress\\_time-management.htm](http://www.holistic-online.com/stress/stress_time-management.htm)

<http://www.csbsju.edu/healthadvocate/stressandtimemgmt.htm>

<http://www.womensbusinesscenter.org/resources/qa/stress.html>

[http://www.managementhelp.org/prsn\\_prd/basics.htm](http://www.managementhelp.org/prsn_prd/basics.htm)

<http://www.pamf.org/teen/life/stress/timemanage.html>

<http://www.stress.org/>

<http://www.stress-counselling.co.uk/sunflower/VISIONS/TIME.HTM>

<http://www.utexas.edu/student/cmhc/booklets/stress/stress.html>

<http://health.discovery.com/centers/stress/stress.html>

<http://www.cyberpsych.com/stress.html>

**New York Public Library  
Branch and Internet Resources  
College Application Process, Job Search, Literacy Programs**

The New York Public Library offers a wide number of resources for helping students make the transition from school to college and/or career. There are four main categories:

A. **Programs at your local library branch** that you can arrange to any desired topic. Just visit your local library and ask to speak to the young adults librarian.

B. **Monthly Programs for Youth Held at the Donnell Library**

Mid-Manhattan Library, 455 Fifth Avenue (40th Street), Manhattan 10016 Telephone: 212.340.0836

For "events" information:

1. Go to the library's home page [WWW.NYPL.org](http://WWW.NYPL.org)
2. Click on Events just under the red NYPL banner (3<sup>rd</sup> from the right)
3. On the Events page go to the areas labeled:
  - "location" and scroll down to "Donnell Library"
  - "for" then scroll down to "young adults"
4. Then click on "show events"  
(<http://www.nypl.org/events/branchevents.cfm?start=1>)  
You'll see a long list of all the programs the Donnell Library offers for youth, including those such as
  - "SAT Secrets 101" (run by Kaplan)
  - "College Admissions 101."
  - Essay writing

C. **NYPL Websites for Youth Regarding Jobs**

**The New York Public Library, Job Information Center**

Job Information Center Job Search website

([www.nypl.org/branch/central/mml/jic/index.html](http://www.nypl.org/branch/central/mml/jic/index.html)) coping skills related to job hunting.

**Jobs For Teens** (<http://teenlink.nypl.org/jobs.html>)

**How to Get Your Working Papers**

[http://www.labor.state.ny.us/labor\\_market/LMI\\_youth/LMI\\_youth.html](http://www.labor.state.ny.us/labor_market/LMI_youth/LMI_youth.html)

**How to Start Your Own Business**

<http://somedaysoon.brooklynpubliclibrary.org/>

**Teen Job Sites**

<http://jobsearch.about.com/od/teenstudentgrad/a/teenjobsites.htm>

**In-School Youth Employment Program**

<http://www.nyc.gov/html/dycd/html/services-employment-isy.html> for New York City students from 14-18 years old.

**Finding A Job** (<http://www.nypl.org/branch/services/connections/findingajob.html>)

The city's public libraries not only have trained personnel to help you with job counseling, but have centers where current job listings, Civil Service information, books on how to write resumes, and much else can be found. Employment agencies, which may or may not charge fees, offer job placement, as do placement services, which do not charge fees, and are usually attached to a city, state, or federal agency, or to a school, college, or job-training program.

*Aside from the special job counseling services most neighborhood branches have collections of materials and Internet accessibility to aid you in job hunting. Check with the branch closest to you.*

**Out Of School Youth Employment Program For New York City Youth**

(<http://www.nyc.gov/html/dycd/html/services-employment-osy.html>) from 16-21 years old who are not attending school.

**D. NYPL Services Regarding Education**

**NYPL Internet Resources**

An excellent Internet Guide to Education Resources can be found on The New York Public Library's website at [www.nypl.org/branch/](http://www.nypl.org/branch/). Click on "Best of the Web," and then scroll down and click on "Education." Here one can find information on colleges and universities, financial aid, minority resources, and much more.

**The New York Public Library, Learners Advisory Service**

(<http://www.nypl.org/branch/services/connections/education.html>)

Agencies offering a wide variety of services, such as Adult Basic Education (ABE), High School Equivalency (GED) preparation, English as a Second Language, Vocational Training, and Literacy. Likewise, most neighborhood branches have collections of materials that can help you in choosing an educational program. They often include college directories, information on scholarships and loans, and study manual for the GED.

## College Glossary of Terms

### **ACT**

Test battery of ACT, Inc., formerly known as the American College Testing Program. Virtually all colleges and universities in the U.S., including all of the Ivy League schools, now accept ACT Assessment. The ACT Assessment tests are curriculum based. The ACT Assessment is not an aptitude or an IQ test. Instead, the questions on the ACT are directly related to what you have learned in your high school courses in English, mathematics, and science. This test is not taken widely on the east coast.

### **Advanced Placement Program (AP)**

A program of the College Board's that provides high schools with course descriptions of college subjects and Advanced Placement Examinations in those subjects. The AP Program offers 35 exams in 19 subject areas. High schools offer the courses and administer the examinations to interested students, who are then eligible for advanced placement, college credit, or both, on the basis of satisfactory grades. Most colleges and universities in the U.S. accept qualifying AP exam grades for credit, advanced standing, or both.

### **Application form**

Form that must be filled out and sent to college for admission consideration. There is a fee that you must send in with the application.

### **Bachelor of Arts Degree/Bachelor of Science Degree**

A degree received after the satisfactory completion of a four-year, full-time program of study at a college or university. The bachelor of arts (B.A.) and bachelor of science (B.S.) are the most common baccalaureates. There is no absolute difference between the degrees, and policies concerning their award vary from college to college.

### **Bachelor of Fine Arts Degree**

A degree received after completing a four-year program specializing in the arts. This differs from a BA/BS degree because a large portion of the credits received are in studio work.

### **College Fair**

College fairs are typically free and open to the public, the fairs allow students to interact with admissions representatives from a wide range of schools to discuss course offerings, admission and financial aid requirements, college life in general, and other information pertinent to the college selection process.

### **College List**

This list should comprise of at least 6 schools. 2 should be "safety schools" 2 should be "moderate schools" and 2 should be "stretch schools."

### **Common Application**

The standard application form that many private colleges and universities accept. Many non-subscribing colleges also accept the common application. For more information and to download this application please visit [www.commonapp.org](http://www.commonapp.org).

## **CSS PROFILE**

A form and service offered by the College Board and used by some colleges, universities, and private scholarship programs to award their own private financial aid funds. Students pay a fee to register for PROFILE and send reports to institutions and programs that use it.

## **Early Action**

Permits students to apply to a college or university of your choice and receive a decision early in the senior year, well in advance of the normal spring response dates. Though you will hear early regarding your admission, you are not committed to attend and you may apply to other colleges. When applying for financial aid, you will follow the aid application deadlines set by the institution. You are not required to make a commitment before May 1, but you are encouraged to do so as soon as a final choice is made.

## **Early Decision**

Requires you to commit to a college or university at the time of application that, if admitted, you will enroll. You should apply under an Early Decision plan only if you know that you can make a well reasoned, first choice decision. Upon admission the institution will require a nonrefundable deposit well before May 1.

## **Enrollment Form**

The form that is filled out when committing to a school. It is sent with a deposit, the amount varies depending on the school.

## **Essay**

Part of the application, usually a personal statement of no more than 500 words. There may be more than one essay depending on the school. This is typically sent in with the application form.

## **Estimated Family Contribution (EFC)**

The total amount the federal government expects students and their families to pay toward college costs from their income and assets.

## **Federal Parent Loan for Undergraduate Students (PLUS)**

The federal PLUS loan program permits parents of undergraduate students to borrow up to the full cost of education less any other financial aid the student may have received. The interest rate is variable.

## **Federal Pell Grant Program**

A federally sponsored and administered program that provides grants based on need to undergraduate students. Congress annually sets the dollar range.

## **Federal Perkins Loan Program**

A federally funded program based on need, administered by colleges, that provides low-interest (5 percent) loans of up to \$3,000 per year during undergraduate study and up to \$15,000 for the total undergraduate program.

## **Federal Stafford Loans**

This is a federal program based on need that allows students to borrow money for educational expenses directly from banks and other lending institutions (sometimes from the colleges themselves). The amount that may be borrowed depends on the student's year in school.

### ***Subsidized Stafford Loans\****

- If you are a dependent undergraduate student or independent undergraduate student, you can borrow up to:
- \$2,625 first-year student (Freshman)
- \$3,500 if you have completed your first year of study (Sophomore)
- \$5,500 if you have completed two years of study (Junior, Senior, 5th year)
- Students may not always qualify for the maximum - check with your financial aid office!
- The total debt you can have outstanding in subsidized Stafford loans is **\$23,000**
- You will not be charged any interest for a subsidized loan before you begin repayment and during the authorized period of deferment.

### ***Unsubsidized Stafford Loans\****

- If you are an independent undergraduate student or a dependent student whose parents are unable to get a PLUS loan, you can borrow up to:
- \$6,625 if you are a first-year student enrolled in a program of study that is at least a full academic year (if you combine subsidized and unsubsidized loans, no more than \$2,625 may be in subsidized loans).
- \$7,500 if you have completed your first year of study and the remainder of your program is at least a full academic year (if you combine subsidized and unsubsidized loans, no more than \$3,500 may be in subsidized loans).
- \$10,500 if you have completed two years of study and the remainder of your program is at least a full academic year (if you combine subsidized and unsubsidized loans, no more than \$5,500 may be in subsidized loans).
- As an independent undergraduate student, you can have a total outstanding debt of \$46,000 (with no more than \$23,000 in subsidized loans). Check with your financial aid office to determine eligibility.
- The interest rate on your loan could change each year of repayment but by law, it will never be more than 8.25 percent.
- You will be charged interest from the day the loan is disbursed until it is repaid in full.

*\*These figures are as of 2004*

### **Federal Work Study Program**

An arrangement where a student combines employment and college study. The number of hours a student can work is limited. The amount you earn cannot exceed your total Federal Work-Study award.

### **Fee Waiver**

Permits eligible students to submit college applications or test registration forms without the fee. A limited number are available through guidance counselors and educational agencies for students who qualify.

### **Financial Aid Application**

Some schools will have a separate form to fill out regarding you and your family's finances; others will simply have you check a box if you will be seeking financial aid.

### **Financial Aid Package**

A financial aid package is a combination of scholarships, grants, loans, and work-study funds. A college/university awards a package as a means of meeting the financial need of each student in the most effective way possible.



**FAFSA- Free Application for Federal Student Aid (FAFSA)**

A form completed by all applicants for federal student aid. In many states, completion of the FAFSA is also sufficient to establish eligibility for state-sponsored aid programs. There is no charge to students for completing the FAFSA. Forms are widely available in high schools and colleges, and may be filed any time after January 1 of the year for which one is seeking aid (e.g., after January 1, 2002, for academic year 2002-2003 assistance). For more information go to [www.fafsa.org](http://www.fafsa.org).

**Grants**

Grants are financial aid awards that do not need to be repaid. They can be federal (as in Pell Grant), state (as in TAP) or departmental grants, which are awarded from the college/university's endowment.

**Letters of Recommendation**

Part of the application process, usually three are required from a teacher or counselor that knows you well and can speak to your strengths and attributes that will make you an asset to the colleges that you are applying to.

**Merit Based Financial Aid**

Merit based is any aid not based on financial need, but based instead on special talent or ability. Awards based on contests, competitions, and scholarship awards are a few examples of merit-based aid.

**Need Based Financial Aid**

Financial aid resources such as scholarships, grants, loans or work-study opportunities that are given to students who have demonstrated financial need, calculated by subtracting the student's expected family contribution from a college's total costs. The expected family contribution is calculated through the FAFSA and if necessary, the CSS Profile form.

**Portfolio**

Typically used when students are applying for a fine arts degree, could be a visual art or creative writing; will include your best work.

**Private College/University**

A college/university or college that is 100% funded from private sources. There is a single tuition for all residents. Private universities have endowments from which they give scholarships and loans.

**Public College/University**

A university or college that is at least partially funded by the state in which it is located. For example, The State University of New York or Rutgers University is public. These schools have two tuition structures: one for in-state residents and one for out-of-state residents. The in state tuition is the less expensive option.

**Reply Date**

May 1st.: All colleges/universities have the same date when you must commit to a school by sending in an enrollment form and deposit.

**Rolling Admission**

An admission procedure by which the college considers each student's application as soon as all the required credentials, such as school record and test scores, have been received. The college usually notifies an applicant of its decision without delay. At many colleges, rolling admission allows for early notification and works much like non-binding early action programs.

### **SAT (Scholastic Aptitude Test) I**

The College Board's test of developed verbal and mathematical reasoning abilities, given on specified dates throughout the year. The SAT I is required by many colleges and sponsors of financial aid programs.

### **SAT (Scholastic Aptitude Test) II**

College Board tests in specific subjects, given on specified dates throughout the year. Used by colleges not only to help with decisions about admission but also in course placement and exemption of enrolled freshmen.

### **Scholarships**

Funds awarded to students that are not repaid, given on the basis of demonstrated need or merit. There is always an application process including an essay.

### **Student Aid Report (SAR)**

A report produced by the U.S. Department of Education and sent to students in response to their having filed the Free Application for Federal Student Aid (FAFSA). The SAR contains information the student provided on the FAFSA as well as the federally calculated result, which the financial aid office will use in determining the student's eligibility for a Federal Pell Grant and other federal student aid programs.

### **Transcript**

A copy of a student's official academic record listing all courses taken and grades received. Must be sent to colleges when applying to a school, and also upon graduation to the college/university that you will be attending in the fall.

### **Tuition Assistance Program (TAP)**

The New York State Tuition Assistance Program (TAP) helps eligible New York residents pay tuition at approved schools in New York State. Depending on the academic year in which the student begins study, an annual TAP award can be up to \$5,000. Because TAP is a grant, it does not have to be paid back. For more information please visit [www.hesc.com](http://www.hesc.com).

### **Wait list**

A process in which colleges/universities may initially delay offering or denying admission, but rather extend the possibility of admission in the future. Colleges offer admission to wait list candidates if insufficient numbers of regularly admitted candidates accept their offers of admission.

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This handbook was compiled with the help from the following resources:

[www.Bigapplecollegefair.com](http://www.Bigapplecollegefair.com)

[www.Collegeboard.com](http://www.Collegeboard.com)

[www.Collegeview.com](http://www.Collegeview.com)

[www.HESL.com](http://www.HESL.com)

[www.NACAC.com](http://www.NACAC.com)

[www.Staffordloan.com](http://www.Staffordloan.com)

**Thanks to these websites for their wealth of information**