



Preparing for College Admission

Session 4: Testing, Financial Aid,
RHS Resources





Testing

SAT/ACT Recommended Testing Timeline

	Fall	Spring
Sophomore Year	Mock SAT/ACT Combo or PSAT	
Junior Year	Mock SAT/ACT Combo Or PSAT	SAT or ACT (1st time - early spring)
		SAT or ACT (optional 2nd time - late spring)
Senior Year		SAT Subject Tests (optional late spring)
	SAT or ACT (optional 2nd time)	
	SAT Subject Tests (optional)	

**OPTIONAL
WRITING
SECTION?**

always

SAT Writing Workshop: February 27 at 1:15 in the
RHS Library. Register here: <https://goo.gl/w8jpFj>

Registering

Practice Exams - Mock SAT/ACT Combo and PSAT
Register through RHS - instructions available when
registration opens in the fall

SAT Reasoning and SAT Subject Tests

www.collegeboard.org

ACT

www.actstudent.org

Preparing

Online Test Prep

Khan Academy:

<https://www.khanacademy.org/sat>

Kaplan:

<http://www.kaplanatschool.com/kas.aspx>



Get SAT or ACT Prep—Self-Paced for free.
Click here for your free promo code »

SAT or ACT Prep PLUS

\$800 worth of resources
for only \$450 more.

- 3 hours of one-on-one tutoring and personal coaching
- Resources for the ACT and SAT
- Math Foundations course for additional math support

Classroom Test Prep

Rocklin/Granite Bay Test Prep:

<http://granitebaytestprep.com/>

Kaplan:

<http://www.kaplanatschool.com/kas.aspx>

Tried and True Tutoring:

<http://store.triedandtruetutoring.com/>



Paying for College

How are Americans Paying for College?

- Help from Parents and Others 34%
- Grants & Scholarships 31%
- Student Loans 22%
- Student Income & Savings 13%



Sticker Price v Net Price

TCU	\$48k	\$32k
UC Davis	\$32k	\$22k
Stanford	\$58k	\$13k
Chico State	\$23k	\$22k
Claremont McKenna	\$60k	\$21k
Azusa Pacific	\$44k	\$30k
Reed College	\$58k	\$27k

Ways to reduce the cost

- Live at home or with relatives
- Attend a school closer to home to reduce travel expenses
- Opt to attend institutions in-state or look for schools that offer tuition discounts - WUE
- Look into private colleges and universities
- Attend community college then transfer
- Look for schools in which your major/program is not impacted
- Accelerating the pace of coursework
- Attend summer school at local community college
- Dual Enrollment or Academic Enrichment
- AP tests
- Consult a financial planner to discuss options

The FAFSA

Free Application for
Federal Student Aid

FAFSA Timeline

- Apply beginning in October of senior year
- Watch for institutional deadlines
- Must apply by March 2 to remain eligible for Cal Grant
- Must reapply for each year of college

Expected Family Contribution

The Expected Family Contribution (EFC) is a measure of your family's financial strength and is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are your family size and the number of family members who will attend college during the year.



PROFILE

Short for the College Scholarship Service **PROFILE** (sometimes also referred to as CSS PROFILE), is an application provided by the College Board that some private colleges and universities use to assess student financial need for distribution of institutional funds.

Sample

What does this really mean?

Total cost of attendance: **\$44,000**

Grant/scholarship money
that does not need to be
repaid: **\$17,000**

Total that your family will be
responsible for paying
(a combination of up front
and as loans): **\$27,000**

Total COA	44000
EFC	9600
Calculated Financial Need	34400

	Fall	Spring	Total
University Grant	6000	6000	12000
Departmental Scholarship	2500	2500	5000
Federal Perkins Loan	500	500	1000
Federal Direct Parent PLUS Loan	4200	4200	8400
Federal Direct Subsidized Stafford Loan	1750	1750	3500
Federal Direct Unsubsidized Loan	1000	1000	2000
Federal Work Study	1250	1250	2500
Total Award			34400

Schools that Meet 100% of Financial Need WITHOUT Loans

Amherst College, Bowdoin College, Colby College, Columbia University, Davidson College, Franklin & Marshall College, Olin College, Harvard University, Haverford College, Pomona College, Princeton University, Stanford University, Swarthmore College, University of Pennsylvania, Vanderbilt University, Washington & Lee University, Yale University

With limits:

Brown University <\$100k, Connecticut College <\$50k, Cornell University <\$75k, Dartmouth College <\$100K, Duke University <\$60k, MIT <\$75k, Rice University <\$80k, University of Chicago <\$75k, Vassar College <\$60k, Washington University in St.Louis <\$60k, Wellesley College <\$60k, Wesleyan <\$40k, Williams College <\$75k

SCHOLARSHIPS

Scholarship Fact or Fiction

Only the 4.0 gpa. students get scholarships

FICTION – Scholarships have all sorts of different criteria.

Scholarship Fact or Fiction

There is a lot of money out there going unawarded.

FICTION – Most scholarships are highly competitive and scholarship committees work hard to advertise their scholarships so that they receive plenty of applications to choose from.

Scholarship Fact or Fiction

Minorities can easily get scholarships.

FICTION – You still have to apply and even though there are many scholarships out there for ethnic minorities, they too are highly competitive and often have additional qualifying criteria.

Scholarship Fact or Fiction

I am not a minority and my parents make decent money. I'm not going to qualify for any scholarships.

FICTION – There are scholarships with all sorts of qualifying criteria. You just have to find them!

The Truth

There are scholarships out there for just about everyone. There are many students fighting for that money, so you must jump in the mix!

Here is how:

Find scholarships that you meet the criteria for.

Apply.

Find more scholarships that you meet the criteria for.

Apply for those too.

Lather, Rinse, Repeat. 😊

Military Scholarships

*ROTC

*Department of Veterans Affairs
(VA) Education Benefits/Student
Loan Benefits

*Iraq/Afghanistan Service Grant

* Check with other veterans organizations



Naviance Scholarship List

This is located under the “College”
tab in Naviance

Mostly local or regional
scholarships. New scholarships
added to the list frequently, so check
it often.

Naviance

National Scholarship Search

This is located under the “College” tab in Naviance

- **Create a profile - Spend time creating your profile so that you get the best possible matches.**
- **Search a national database for scholarships that match your requirements**

Finding Scholarships Through Family

- Employers
- Insurance Companies
- Military Service
- Disabilities
- Clubs & Organizations
- Church, Temple, etc.
- Professional Associations
- Alumni Associations

Finding Scholarships Through Universities

- Search the university's financial aid page.
- Read criteria carefully.
- Determine if the scholarship is competitive or automatic.
- Determine what is required to apply.
- Look closely at all deadlines, college app as well as financial aid.
- File the FAFSA (October) and/or CSS Profile where applicable.
- Look for departmental scholarships.

Finding Scholarships Through Assist-a-Grad

- Over \$100,000 to class of 2016 graduates
- Open to RHS students only
- Locally sponsored – Now seeking sponsors!
- Apply in February
- Uses a common application
- Sponsors of scholarships select winners
- Announced at senior awards ceremony



Look for Scams

"You're a finalist!" or "You've won!" a contest or scholarship you never entered. Be wary, especially if they ask you for a credit card or bank account number to hold your "winnings." Don't believe it. You must apply for scholarships first to receive them.

"First come, first served." While you do need to get your application in before the scholarship deadlines, the "first come, first served" rule does not apply to scholarships.

"It's guaranteed!" Scholarship searches can guarantee search results. They can't guarantee you the scholarship money.



Look for Scams

"We'll do the work for you ... for a fee." The fee may be nominal and the offer may come from someone who sounds official. So make sure you do your research before paying anyone to do a search for you.

**NEVER PAY ANYONE
TO APPLY FOR A
SCHOLARSHIP.**

Applying

- Be sure you're qualified
- Note deadlines
- Follow directions
- Secure letters of recommendation
- Order transcripts
- Edit the essay
- Stay organized and plan ahead

<http://goo.gl/TovRLc>

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RHS Resources

Naviance

- Take interest and strength assessments to determine possible careers
- See how careers match up with college majors
- Explore colleges using Super Match and college match
- Add colleges to your “colleges I’m interested in” list
- View upcoming events

RHS STAFF

Get to know your teachers and counselors. These are the people who will be writing letters of recommendation for you.

Speak regularly with Mrs. Tillery and your counselor about your future goals so that we can help keep you on track and recommend special programs that you may enjoy.



The College and Career Center Website

Schedule appointments and get information on upcoming events, Naviance, college planning, SAT/ACT, community service, summer enrichment programs, scholarships/financial aid, career exploration and work permits.