

Class of 2021

Senior Parent Night

APPLYING TO COLLEGE

Components of a College Application

There are many pieces to your college applications that allow admissions officers to gain information about you. The requirements for each college vary, but some of the most common requirements are:

- Application forms (online or paper); CommonApp; Coalition Application
- Budget for application fees (in October, many colleges waive fees – take advantage of this!)
- High School transcript
- Test scores (SAT or ACT)
- Letters of recommendation from teachers, counselors, or other adults who know you well
- Essays
- Auditions or portfolios (common for art, music, or theater programs)
- Consider asking for an interview

See attachment regarding a general timeline to follow during senior year!

SAT and/or ACT Scores

It is the student's responsibility to have official test scores sent to the colleges they are applying to. This is best done at the time of testing as you can take advantage of FREE score reports being sent to schools of your choice (there are limitations).

- If a student did not elect to send test scores to the college at the time the test was administered, you can request score reports by going to www.collegeboard.com for SAT scores and/or www.actstudent.org/scores/send for ACT scores.
 - Cost of SAT score request: \$12 (fee waiver requests are available)
 - Cost of ACT score request: \$13 (fee waiver requests are available)

Early Decision vs. Early Decision

- Early Decision: It is important to note that early decision programs are usually binding. This means that if accepted, the student MUST attend that school. If accepted, the student then promises to withdraw all other applications.
- Early Action: This is oftentimes a better option for students as they are not fully committing to choosing the school after acceptance. This allows the student to gain early notification of acceptance, but also keep their options open, allowing them to apply to and consider options from other schools. This can be especially useful in terms of financial aid offers.

NCAA/NAIA Eligibility

If your student is interested in participating in athletics for a Division I or Division II school, an application should be completed with the NCAA Clearinghouse by visiting <http://www.ncaa.org/>. This is typically done at the end of the junior year. Official transcripts must be sent to the NCAA Clearinghouse as well. Be sure to communicate this with the counseling office.

If your student is interested in participating in athletics for a Division III school, an application should be completed with the NAIA Clearinghouse by visiting <http://www.playnaia.org/>. This is typically done at the end of

the junior year. You will also need to print off a transcript release form and bring it to the counseling center to allow for official transcripts to be submitted.

Letters of Recommendation

Many colleges require a Letter of Recommendation (for example, Common App colleges). A template/form to request a Letter of Recommendation is available in the counseling office. This has also been provided to the senior class via e-mail and reviewed within a classroom presentation during their English class.

Essays

Here are a few tips from College Board:

1. **Open strong:** A strong opening paragraph that captures the readers' interest is important. You want to make the admissions officer reading your essay curious about what you say next.
2. **Show you can write:** Colleges want to see that you have a command of the basics of good writing, which is a key component to success in college.
3. **Be direct:** Admissions officers also want to see that the student can give a direct answer to the essay question.
4. **Make a point:** When writing the essay, you should have a comprehensive argument or narrative. In other words – make your point and stick to it.
5. **Stick to your style:** Your style should be comfortable for you to write in, so avoid overusing the thesaurus to sound impressive. A writing style that is natural and appropriate for the subject matter is key.
6. **Be authentic:** Don't stress trying to write what you think colleges are looking for – just focus on showcasing who you are.
7. **Proofread:** Correct grammar, punctuation, and spelling are essential, so proofread several times after you've finished. Then ask a teacher, parent, or college student to give it a quick read, too.
8. **Keep track of length:** Admissions officers value succinctness. Remember to pay attention to the recommended essay length or word count.

A few extra pointers:

- Start early
- Avoid a theme everyone is using
- Write confidently, but not arrogantly – avoid words like “sort of” or “I think”
- Be honest
- Avoid negativity

Need some help?

- Saginaw Valley State University has a community writing resource to assist with college essays. This year, it is available virtually via a face-to-face scheduled video chat session OR via e-mail review. Please visit <https://www.communitywritingcenter.com/> to schedule.

Deadlines:

- **Applications:** Many colleges begin accepting applications the summer between your student's junior and senior year. The application deadline is typically in mid-December.
 - **Suggested goal:** A good goal would be to submit all applications by Thanksgiving break. This will allow them to shift their focus to scholarship applications as many schools have an application deadline of December 1 to be eligible for scholarships.
- **MOST Early Admission Applications:** November 1.

FINANCIAL AID

Scholarships

There are many resources for scholarships. As the counseling office becomes aware of scholarship opportunities, the senior class is notified via daily announcements and/or e-mail from the counseling office. In addition, scholarship opportunities can be found on the website within the Guidance tab.

A few scholarship resources are:

- Saginaw Community Foundation
- Monsignor Forbes
- Rose Watson Scholarship
- Nouvel College Bound
- Catholic Diocese of Saginaw

Please note: There are scholarship scams to be aware of. Here are a few tips to watch out for:

1. Guarantees: Nobody representing a legitimate scholarship can or will be able to guarantee that you'll win. Some services even boast they can guarantee the actions of another organization – they can't. There are false promises and will likely result in something other than you obtaining money for school.
2. Unsolicited Scholarship Offers: If someone contacts you, via phone, mail or email, offering you a scholarship, and you never requested information from that provider, be very careful. Scholarships are awarded to you after an application process – they are not just given out to random students – no matter how special they are.
3. Fees: Applying for legitimate scholarships does not cost money -- EVER! Submitting such applications will cost you time and effort, but should never cost money, no matter how small the amount. If any scholarship offers request your funds to submit an application, become eligible, etc., kick them to the curb.
4. Limited Time Offers: Scholarships do have deadlines; however, they are usually clearly stated within the application guidelines. Legitimate providers don't pressure students into applying for their scholarships; they have enough interest on their own. They also ensure that students have ample time to work on their scholarship applications and essays. If you ever feel pressured and are observing that it's a "now or never" scenario, the scholarship is likely a scam.
5. Gathering Very Personal Information: Other than some basic information, a scholarship provider should not ask all applicants for private information, like your social security number. Some require information from winners, however, if you're just at the point of starting out in the application and they ask for such information - don't provide it because it will likely be used for something other than you intended.
6. Eligibility: Legitimate scholarships always have some sort of eligibility requirement, whether it's age, grades or school year. Any scholarship that claims to be all-encompassing with absolutely no exceptions should raise a red flag. It's helpful to view their previous winners to determine whether or not they are a legitimate resource. If the "testimonials" seem unnatural and contrived, they probably are.
7. Don't Call Us, We'll Call You: Scholarship providers will give you contact information to reach them, should you have any questions. Many scam artists out there will make a fake web site claiming to be a scholarship provider without any sort of way to contact them or getting in touch with them is difficult. Keep an eye out for this, because legitimate scholarship providers don't have anything to hide whereas the scammers do.
8. Is It Too Good to Be True?: The best rule of thumb to follow? If it seems too good to be true, it likely is! Remember, there are millions of scholarships available to students so if one doesn't seem right, move on!

Source: <https://www.fastweb.com/college-scholarships/articles/scholarship-scam-red-flags>

Free Application for Federal Student Aid (FAFSA)

What is FAFSA?

- FAFSA allows you to apply for federal grants, work-study, and/or loans. Colleges use this data to determine your federal aid eligibility. Many states and colleges also use FAFSA data to award their own student aid.
- The FAFSA application determines your Expected Family Contribution (EFC) and eligibility for need-based financial aid. Considerations include financial information, family size, number of family members currently enrolled in college, etc.

What will you need to complete the FAFSA form?

- Social Security Number or Alien registration number for student and parents (if a dependent)
- Driver's License number (if you have one)
- Federal tax information or tax returns for student and parents (if a dependent)
- Records of untaxed income for student and parents (if a dependent)
- Cash, savings, and checking account balances for student and parents (if a dependent)
- Investments other than the home in which you live for student and parents (if a dependent)

Note: You do not have to have all of this information to start. You are able to start the FAFSA application, save, and return later.

How do I apply?

- Electronic form (www.fafsa.gov)
- Mail-in application (download PDF at www.fafsa.gov OR request a printed copy by calling 800-433-3243)
- Colleges or trade schools may be able to submit the FAFSA for you.

When do I apply?

A FAFSA application needs to be submitted annually. **The submission period begins on October 1 of each year and ends on March 1 for the state of Michigan.**

Top FAFSA tips:

1. Read all instructions carefully
2. Meet deadlines
3. Check your e-mail regularly for messages from Federal Student Aid or your college

What's next?

After you submit your FAFSA form online or on the myStudentAid mobile app, you can check its status immediately. (Note: Only the student can check the status, because the FSA ID username and password are required to log in.) Here's how:

- Go to fafsa.gov or the myStudentAid mobile app and log in with your FSA ID username and password.
- The status of your application will be one of the following.
 - Processing: Your application is still processing. It typically takes three to five days, plus one additional business day to be made available to the schools you listed on the form.

- Processed Successfully: Your application was processed successfully. No further action is needed.
- Missing Signatures: Your application is missing the required signature(s).
- Action Required: Your application requires further action. Contact your school to resolve the issue.

If you submitted a paper FAFSA form, you can check its status after it has been processed (roughly 7–10 days from the date mailed).

Student Aid Report:

- After your FAFSA form has been reviewed, you will receive a Student Aid Report (SAR).
- The SAR indicates the Expected Family Contribution, an estimate of how much a family can afford to pay out of pocket, further determining financial need
- Colleges then review the SAR to create a financial aid package for the student. This can contain the following:
 - Grants
 - Work study
 - Student Loans
- From there, it is up to the student/family to decide which portions of the financial aid package to accept or decline. (Note: You are able to appeal and negotiate your offered package with the school if the offer is not adequate)

Remember, submitting an application for FAFSA is FREE. Be sure you are using the www.fafsa.gov site.

Commonly Asked Questions:

- **How many colleges should I apply to?**

Although there is not a concrete answer for this, a good rule of thumb is to create a balanced list. An example of this would be:

- 2-3 reach colleges (Reach: test score is lower than average score range of last year's freshman class)
- 3-4 matches (Match: test score is in the same score range of last year's freshman class)
- 1-2 safety school (Safety: test score is higher than average score range of last year's freshman class)

- **Should I use an online or paper application?**

Check with the college to see which is preferred. At this time, many prefer an online application as it is easier to review (and many colleges offer a discounted fee to apply online!). Regardless of your application method, make sure you maintain contact with the counseling department so we are able to send transcripts accordingly.

- **What is CommonApp?**

Common App is a "standardized application used by over 900 colleges." This allows you to complete one application for several different schools, all at the same time.

- Visit www.commonapp.org or check your college's website
- 24 Michigan colleges/universities including:

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|-------------------------------|--|
| ▪ Albion College | ▪ Kettering University |
| ▪ Alma College | ▪ Lake Superior State University |
| ▪ Aquinas College | ▪ Lawrence Technological University |
| ▪ Calvin College | ▪ Michigan State University |
| ▪ Central Michigan University | ▪ Northwood University |
| ▪ Cornerstone University | ▪ Olivet College |
| ▪ Davenport University | ▪ Spring Arbor University |
| ▪ Eastern Michigan University | ▪ University of Detroit- Mercy |
| ▪ Hillsdale College | ▪ University of MI (AA, Flint, Dearborn) |
| ▪ Hope College | ▪ Wayne State University |
| ▪ Kalamazoo College | ▪ Western Michigan University |

- **What is a Coalition Application?**

- Visit <https://www.coalitionforcollegeaccess.org/> or check your college's website
- Coalition Application schools in Michigan: U of M, Michigan State

If you complete an online application, please print off the counselor recommendation form and bring it to the counseling office.

- **Transcripts**

- Please print the "Counselor Form" to the counseling office in order for transcripts to be sent out.
- If the school does not have a counseling form, please stop by the counseling office and let Ms. Foy know where the transcripts will need to be sent.

THE FAFSA® PROCESS

We provide more than \$120 billion in grants, loans, and work-study funds each year to help pay for college or career school. To apply for this aid, you must complete the *Free Application for Federal Student Aid* (FAFSA®) form. Also, state governments and many colleges and career schools use your FAFSA information to award you their aid.

DID YOU KNOW?

Some schools won't consider you for merit scholarships (scholarships based on academic achievement or other talents or skills) until you've submitted a FAFSA, so complete one even if you think you won't qualify for federal aid.

RELAX!

The FAFSA is designed to be simple to fill out. Tips throughout the application help you understand the questions. Most people finish filling out the FAFSA in less than half an hour!

PREPARING FOR THE FAFSA®

The FAFSA process is quicker and easier when you have a username and password called an FSA ID. (If your parent is providing information on your FAFSA, he or she will need his or her own FSA ID as well.) Learn more about the FSA ID and how to create yours at StudentAid.gov/fsaid.

GATHER THIS INFORMATION

The FAFSA asks questions about you and your finances, so have the information below handy.



Social Security number



Alien registration number



Federal tax information or tax returns



Records of untaxed income



Cash, savings, and checking account balances



Investments other than the home in which you live

DON'T HAVE ALL YOUR INFO READY YET?

That's okay, you can start the FAFSA, save it, and come back later to finish it. (To find out whether you need to report info about your parents, visit StudentAid.gov/dependency.)

FILLING OUT THE FAFSA®

Each October, the FAFSA is available for the next school year. It's important to fill it out as soon as possible to meet school and state financial aid deadlines.

SUBMISSION OPTIONS



Electronic form (fill out at fafsa.gov)



Mail-in application (download PDF at fafsa.gov or request a printed PDF by calling us at 1-800-433-3243)



Electronic submission by your college or career school (ask if they can submit the FAFSA for you)

MEETING FINANCIAL AID DEADLINES

Each state and school has its own FAFSA deadline. Check a college's or career school's deadline on its website or by calling its financial aid office. Most state deadlines are at fafsa.gov/deadlines.htm.

DID YOU KNOW?

You may be able to retrieve and transfer tax information into the form automatically using the Internal Revenue Service Data Retrieval Tool (IRS DRT).

PROCESSING THE FAFSA®

After you submit your FAFSA, your information will be sent to the colleges and/or career schools you listed on the form.

PROCESS TIMELINE

You'll receive an e-mail within a few days, letting you know your FAFSA was processed.

Your college or career school might request additional information from you. Make sure you respond by any deadlines.

FIRST-TIME APPLICANTS

You'll receive an aid offer from each college or career school you applied to and listed on your FAFSA, stating the amount of aid you could receive at the school.

Review and compare your offers, and decide which school to attend based on the school's net cost and how well the school suits your needs.

RENEWAL APPLICANTS

You'll receive an aid offer from your school stating the amount of aid you could receive at the school.

RECEIVING FINANCIAL AID

Formally accept the school's aid offer - and remember, if you're offered student loans, borrow only as much as you really need.

Your school will handle your aid. Ask the financial aid office when and how your aid will be paid out, what it'll cover, and how much (if any) money will come directly to you once tuition and fees are paid.

Get free assistance and answers at fafsa.gov or 1-800-4-FED-AID (1-800-433-3243).