

The background of the page is a light blue color with a repeating pattern of small, stylized graduation caps (mortarboards) scattered across it.

*Children's Scholarship Fund
Philadelphia*

**ON THE ROAD TO
COLLEGE**

Guide to Achieving a Higher Education



Options after High School Graduation

There are many options available after graduating High School from going to a four-year college, attending a professional school or heading right into the job market. The skills and knowledge needed to get into college are the same to get a good job.

If you are seeking a higher education there are thousands of schools and pathways available. Here are some of the most common.

1. Receiving a Bachelor of Arts (B.A.) or a Bachelor of Science (B.S.) at a four-year institution. Graduates from four-year colleges and institutions tend to be in higher demand and earn more money than non-graduates. Although tuition may be high at some of these institutions, there are scholarships and financial aid available to all students. Four-year institutions also vary size, ranging from very small colleges to large universities. There also public and state schools as well as privately endowed schools. For listings of four-year colleges and institutions visit <http://www.collegebound.net/college/>
2. Receiving an Associate of Arts (A.A.) or an Associate of Science (A.S.) from a two-year institution. These schools are typically inexpensive and are very flexible often offering night classes. After obtaining a degree from a community college, one can transfer to a four-year institution or directly enter the work force. For listings of two year institutions: <http://www.collegebound.net/college/list/career-schools.php>.
3. Professional Schools offer two or more years of training in a particular field. Popular professional schools include culinary training, music, nursing and computer science programs. For listings of professional schools visit <http://www.collegebound.net/college/list/career-schools.php>
4. ROTC: Many colleges and universities offer ROTC programs for one or more branches of the military. In addition to coursework, ROTC members participate in physical and leadership training and take classes on military science. ROTC graduates may earn a B.A. or a B.S. and the ROTC may pay for the education, but entrance into the military as an officer with a four-year active duty or eight year inactive duty commitment after college is required. For more information on joining the Army ROTC visit www.goarmy.com/rotc.html and for more information on becoming a member of the Air Force ROTC visit www.afrotc.com
5. Military Enlistment: After graduation military enlistment in the Army, Air Force, Navy, Marines, Coast Guard or Army National Guard is an option. There are general requirements to join any branch of the military such as a minimum age of 17, medical and physical requirements, be a US citizen or permanent alien, have a high school diploma, have a good moral character and take the Armed Services Vocational Aptitude Battery. For a listing of the military branches and their respective websites visit http://www.hsd401.org/studentfamily/career/collegerequirements_military.pdf

College Admissions Tests

The SAT and the ACT are the two admissions tests that are required to attend college. The SAT is considered the most common and is virtually accepted by every university and college. The ACT is less common but is also accepted by every four year institution requiring an admissions exam. It is best to check with your school guidance counselor and the school you are applying to for information on which exam would be best for you.

But why even take an admissions exam?

The SAT or ACT is required for admission into most universities and colleges. They test subject matter that you already know and test your ability to apply the skills and knowledge you acquire in school to solve problems. Most universities have a range of scores from students that are typically accepted into their institutions that you can use as a guideline to discover which schools you would fit into well. These admissions tests are not the determining factor of admission into a school. Grades, community service and extracurricular are also important. However, these exams give admissions officers a sense of how you will do in their school.

About the Tests

SAT

The SAT is an admission exam that tests your knowledge of reading, writing and math. The test consists of approximately 170 questions and 1 essay and takes about three and 45 minutes to complete with 3 short breaks between sections.

Subject	Questions	Time	Content
Reading	67 questions 48 passage-based 19 sentence completion	70 minutes (one 20-min section and two 25-minute sections)	Tests reading comprehension and vocabulary and understanding of sentence structure
Math	54 Questions 44 multiple choice 10 student-produced responses	70 minutes (one 20 minute sections and two 25-minute sections)	Test math knowledge. You are asked to choose the best and answer and provide your own answers to the questions asked.
Writing	49 questions and 1 essay 25 improving sentence errors, 18 identify sentence errors and 6 improving paragraphs	60 minutes (one 10-minute section and two 25-minute sections)	Tests your ability to recognize and correct faults in usage and sentence structure and your ability to revise errors in the context of a paragraph.

Each section of the SAT (critical reading, mathematics and writing) is scored on a 200-800 point scale for a possible total of 2400. Your essay will be scored from 2 to 12. The SAT is scored by adding points for every correct answer and subtracting a fraction of a point for every wrong answer. This produces your raw score which is then converted to the scaled score which gives you the number of 200 to 800 for each section. The scaled score makes it possible to compare your score with the scores of other students who other versions of the test.

Remember: There is a penalty for every wrong answer. Questions that you skipped don't count for or against your score and points are not taken away for wrong answers on the math questions where the student needs to provide the answer.

The SAT is offered numerous times during the year. Most students take the exam during their junior or senior year of high school.

You can create an account and register online at collegeboard.org. This website provides important information regarding the SAT and also provides study materials such as practice tests and sample questions.

ACT

The ACT, a college admission test, consists of four time multiple choice sections, English, Mathematics, Reading Comprehension and Science. The ACT Writing exam also contains a fifth section of Writing. The Act includes 215 multiple-choice questions and takes approximately 3 hours and 30 minutes to complete, including a short break (or just over four hours if you are taking the ACT Plus Writing).

Test	Number of questions	Time	Content
English	75 questions	45 minutes	Measures standard written English and rhetorical skills
Mathematics	60 questions	60 minutes	Measures mathematical skills students have acquired up to the beginning of 12 th grade
Reading	40 questions	35 minutes	Measures reading comprehension
Science	40 question	35 minutes	Measures the interpretation, analysis, reasoning and problem-solving skill needed in the natural sciences
Optional Writing Portion	1 prompt	30 minutes	Measures writing skills emphasized in high school English classes and in entry-level college composition courses

The ACT is accepted by every accredited four-year institution that requires an admissions exam

Unlike the SAT, which has a penalty for every wrong answer, the ACT score is based on the number of correct answers, with no penalty for guessing. Therefore, it is important to try and answer every question on the ACT, even if it is a guess.

The ACT is administered on six test dates-one in September, October, December, February, April and June. To register for the ACT, log onto **actstudent.org** and create a free account. This account allows you to register for the ACT online, choose the testing center and print your admission ticket. The website also provides other information regarding the ACT and study materials to prepare for the test.

The SAT II Subject Tests

Some four-year universities and colleges not only require a student to take the SAT or ACT, but the student must also take the SAT II Subject Tests. Some colleges recommend taking the SAT II to strengthen an application and some colleges use the SAT II to place students in appropriate courses. Also, based on performance a student could potentially fulfill basic requirements or receive credit for introductory level courses.

There are about 38 schools that require the SAT II. Examples of these schools are:

All of the Ivy League schools, Boston College and University, Duke University, George Washington, Rice University and Swarthmore College.

There are 20 SAT Subject Tests in five general subject areas: English, history, languages, mathematics and science. This is the only admission test where you choose the test and subject area that best showcase your achievements and interests. The exams each take about 60 minutes and the number of questions varies from test to test.

Registration for all SAT exams can be done online, by mail or by phone. For more information about the SAT II Subject tests visit **<http://sat.collegeboard.org/about-tests/sat-subject-tests>**

It is recommended that student take the SAT for the first time during the spring of their junior year and a second time during the fall of their senior year.

*Fee waivers are available for each exam. Check the website for more information.

NCAA Athlete Recruiting

Many high school student athletes wish to play college sports, which can be a good way to help pay for college. However, academics are most important for a student athlete.

Student athletes who wish to compete for college Division I and II programs must be certified academically and as an amateur by the NCAA Eligibility Center. Division III does not require certification. To participate, student athletes must have been admitted as a regularly enrolled, degree-seeking student.

Below is a calendar for student interested in becoming student-athletes in college. It is a very precise process so it is important to pay attention to all dates and make sure all the required form are sent to the NCAA clearinghouse. You must be cleared by the clearinghouse before you can start any college athletics including practices.

Grade 10	Verify with you high school guidance counselor that you are on track with your course requirements.	
Grade 11	Register with the eligibility center Begin the amateurism questionnaire	Have all your high school transcripts sent to the eligibility center after your junior year. When taking the ACT or SAT request that the scores be sent to the eligibility center Code "9999"
Grade 12	Complete amateurism questionnaire and sign the final authorization signature online. (On or after April 1st, if enrolling in college in the fall semester, or on or after October 1st if enrolling for the spring semester.)	Have the guidance counselor send a final transcript with proof of graduation to the eligibility center.

During your senior year of high school you can start talking to college coaches and going on campus visits to meet the coaches and team. There are very strict recruiting rules so be sure to know and follow them. They are described more in depth later in this section.

Information regarding NCAA eligibility and recruiting can be found online at www.ncaa.org

The website for the eligibility center is www.eligibilitycenter.org a link can also be found through the NCAA website above.

Initial Eligibility:

Academic Eligibility Requirements for Division I

Complete the 16 core-course requirement in eight semesters

4 years of English

3 years of math (Algebra 1 or higher)

2 years of natural or physical science (including one year of lab science if offered)

1 extra year of English, math or natural or physical science

2 years of social science

4 years of extra core courses (from any above category, or foreign language, philosophy or non-doctrinal religion)

*Student athlete must earn a minimum required GPA in core courses

*Earn a combined SAT or ACT sum score that matches the core GPA and test score sliding scale. This sliding scale can be found at www.ncaa.org under academics.

Academic Eligibility: Division II:

Graduate from high school

Complete these 16 core courses:

3 years of English

2 years of math (Algebra 1 or higher)

2 years of natural or physical science (including one year of lab science if offered)

3 extra year of English, math or natural or physical science

4 years of extra core courses (from any above category, or foreign language, philosophy or non-doctrinal religion)

Earn a 2.0 GPA or better in the core courses

Earn a combined SAT score of 820 or an ACT sum score of 68.

Amateurism Eligibility

All college bound student athletes must be certified as an amateur. To be certified, a student athlete must answer a questionnaire during registration. The questionnaire covers the following pre-collegiate activities:

Contracts with professional teams

Salary for participating in athletics

Prize money

Play with professionals

Try-outs, practice or competition with a professional team

Recruiting Rules:

NCAA policies govern how coaches can recruit college-bound student-athletes. The rules specify when and how coaches can contact prospects, what materials can be sent and when student-athletes can visit campus. The rules differ from sport to sport.

The NCAA Eligibility Center administers the National Letter of Intent program. The National Letter of Intent is a contract between a college or university and a prospect that requires the college-bound student-athlete to attend the college or university for one academic year and the college or university to provide athletics financial aid for one academic year. The National Letter of Intent is a legal document and should be read carefully before being signed.

A calendar of recruiting is available on-line at the NCAA website and the calendars provide periods of when coaches can contact student athletes and when there can be no communication between the two parties. It is very important to follow these rules and regulations and failing to do so may result in a student-athletes inability to participate in college athletics.

Athletes are also permitted to visit the colleges or universities that they are interested in attending. There are two types of visits official and unofficial visits.

An official visit is when a prospective student athlete's visit to a college campus is paid by the college. The college may pay for transportation to and from the campus, room and meals while visiting and entertainment expenses including admissions to home athletics. A student athlete is only permitted to take five official visits.

Unofficial visits are when a prospective student athlete pays for their own expenses when visiting a college campus, however they may receive tickets to home athletic competitions. The student athlete may take as many unofficial visits as they want, however they are unable to talk to a coach on an unofficial during a dead period.

Athletic Financial Aid:

Colleges or universities award athletic scholarships on a one-year, renewable basis. They may be renewed for a maximum of five years within a six-year period of continuous college attendance. Aid can be renewed, canceled or reduced at the end of each year for many reasons. If a student-athlete's aid will be reduced or canceled, the student is given an opportunity to appeal.

Scholarships are awarded in various amounts, ranging from full scholarships (including tuition, fees, room, board and books) to small amounts that might provide only course-required books. Such partial awards are known as "equivalencies." Some Division I sports (including Football Bowl Subdivision football and basketball) do not permit equivalencies.

All scholarships from any source in any amount must be reported to the college financial aid office. The total amount of financial aid a student-athlete can receive and the total amount of athletics aid a team can award may be limited. These limits can affect whether a student-athlete can accept aid from other sources

College Admissions Process

College applications provide colleges with a summary of what kind of student and person you are. It tells the college what you can bring to the campus and how well you will fit in. The best way to provide an accurate portrait of yourself is to take the time to fill out the applications honestly and carefully. It is also very important that you are aware of all deadlines and submit your material before then to ensure that all application material is received by the colleges you are applying to.

Application can vary from college to college, but most require some of the following components:

Application form: All colleges require some type of application form. You should check with the colleges to which you are applying to see if you need to fill out a paper application or on-line application

An application fee: Most schools require a nonrefundable application fee be sent with your application. The fees are usually in the range of \$35-50, however fee waivers are available for students from low-income families. If you need a fee waiver talk to your high school guidance counselor.

High school transcript: This is probably the most important part of the application. The transcript shows which courses a student has taken over their high school career. The school sends the transcripts directly to the colleges which are being applied to as well as a school profile to help the college interpret the transcript.

Admission test scores: Many colleges require applicants submit SAT or ACT scores as well as SAT Subject Tests. Be sure to take all the necessary exams for admissions. Scores can be sent directly from the testing organization to several colleges, but this service needs to be requested.

Letters of Recommendation: Many colleges request one or more letters of recommendation be sent from a teacher, mentor or employer. When asking people for letters of recommendation be sure they know you well. It is useful to write down all your accomplishments to help them write their letter.

Essays: The admission essay is a very crucial part of the admissions process. It allows the admissions officer to get a sense of who you really are. It is important to highlight your unique characteristics in your admissions essay to stand out from other applicants. You can do this through a different style of writing by taking on a different viewpoint or by writing about a unique topic. Make sure you have a teacher, mentor or guidance counselor review your essay prior to submission.

Interview: Some colleges may offer interviews. If you are seriously considering a particular school it would be a good idea to ask for an interview. This shows the school that you are really interested in attending and you are able to make a personal connection with someone who has a voice in the admission decision.

Auditions or portfolios: If applying for a music, art or theatre program you may have to submit a portfolio that highlights your work, submit a video or even audition on campus.

Admissions Calendar

<i>Summer before Senior Year</i>	Visit colleges that interest you. Get a campus tour and arrange an on-campus interview.	Create a resume- a list of your accomplishments, activities and work experience. This can help you write essays and complete your application.
<i>September</i>	Finalize your list of colleges (Be sure to include “safety” schools as well as “probable” and “reach” schools. Review the college applications and organize materials. If you plan to apply through early decision, get started on your applications right away. deadlines are in November.	Begin working on your application essays. Think of topics that will make you stand out from other applicants and that focus on your experiences and your personality.
<i>October</i>	Begin to ask teachers, mentors, or employers for letters of recommendation. Give them plenty of time to meet the application deadline.	If you take the SAT or ACT this month make sure your test scores are sent directly to each of the colleges you are applying to.
<i>November</i>	If choosing early application: submit it on time.	Work on completing your essays. Be sure to have someone proofread. Follow up to ensure that letters of recommendation are sent on time.
<i>December</i>	Contact the financial aid offices at the colleges on your list and see what form they require.	Send applications in as early as possible, especially to colleges with rolling admissions.

January	Have your guidance counselor send your first-semester grades to colleges that require a mid-year report	
February	Contact your colleges to confirm that they received all the necessary application materials	Register for the AP exam (if needed)
March	You may be receiving admissions decisions, be sure to read each letter carefully to confirm if more action is required of you.	
April	Make a final decision of the colleges you are accepted to and mail the enrollment form and deposit check to the college you select before May 1.	Contact the colleges that accepted you but will not be attended to notify them of your decision. Contact the admissions office of schools where you are on the waiting list to let them know you are still interested.
May	If you take an AP exam, make sure the school is sent to you college	
June	Have your counselor send your final transcript to your college.	If you are planning to compete for A division I or II school be sure a copy of your final transcript is sent to the NCAA Clearinghouse.

Beginning the College Search

Before you can begin the application process it is important to know which types of colleges you would like to apply to. Colleges vary in all types of aspects from how many years it takes to graduate, the size of the school, location, what majors are offered, Greek life, athletics and percentage of minority students. It is important that you find a school that fits your needs and interests. Explore what aspects of a school are most important to you and research what colleges offer what you want and need.

A good resource to narrow your list of colleges from the hundreds that are available is use a college search online which allows you to choose which characteristics you would like in a college and it narrows your search. A good online tool is the college search available on **collegeboard.com** (go on the website and click on the tab find a college)

*At this session it would also be good to have a discussion on school visits and how they can be helpful in determining which type of college you would like to attend.

Financial Aid

College can be very expensive and paying for college can be a serious financial struggle for many students and their families, however, there are numerous resources available to help aid students to pay for college. Grants, loans, scholarships and student work-study are all available to assist students with the financial burden of college.

Grants are scholarships that you don't have to pay back. They can be awarded as need-based through FASFA, a student can be rewarded for exceptional academic, athletic or musical talent or sometimes these grants can be offered through employment benefits. For more information on grants and FASFA visit www.fasfa.ed.gov

Loans are debt that you have to pay back. Loans such as the Perkins and Stafford loans are considered financial aid for students so they can borrow money at a lower cost than from a bank. There are numerous loans that students can take out. It is important to do your research on the various loans available to get the best deal for you. The various websites have information regarding student loans. www.saliemae.com , www.studentloans.gov , and www.ed.gov

Federal Work-Study: Eligible students join work programs on campus to earn money for tuition and other expenses. The program is need-based and helps ensure that those who qualify for the program receive jobs. To be eligible for federal work study students must file the free application for federal student aid (FASFA). Find out more about federal work study at www.ed.gov

Scholarships

Outside scholarships are also available to all students who meet the specific eligibility requirements and fill out an application. There are thousands of applications available ranging from scholarships for community service and leadership, musical or artistic talent to creating a prom dress out of duck tape. It is important to research which scholarships you are eligible for and pay attention to. It is possible to pay for most of college by receiving these outside scholarships. Some helpful resources to explore various scholarships are www.fastweb.com, www.Scholarships.com and www.studentscholarshipsearch.com and my favorite www.financialaidfinder.com/student-scholarship-search/

Some popular national scholarships are listed and described below.

Coca-Cola scholars: In order to be eligible for a Coca-Cola Scholarship, one must be a current high school or home-school senior planning to pursue a degree at an accredited U.S. post-secondary institution and carry a minimum 3.00 GPA at the end of your junior year of high school. Applicants may not be children or grandchildren of employees, officers, or owners of Coca-Cola companies.
www.coca-colascholars.org

Dr. Pepper: Dr. Pepper offers scholarships ranging from \$1,000 to \$100,000. You are asked to submit a video of yourself and how the tuition prize will impact your life. You must be 18 or older to participate. For more information visit www.drpepper.com/promotions/football

Bill Gates: The Gates Foundation believes that every student deserves the chance to go to college and provides eight college scholarship programs, including one to support low-income minority students and students planning to attend the University of Washington. To find out which scholarship programs you could be eligible for visit www.Gatesfoundation.org

Toyota: High schools nationwide may select one high school senior per year for the Toyota's Community Scholars program. This program provides 100 four-year college scholarships valued at \$10,000 or \$20,000, to recognize academic excellence, leadership and community service.
<http://www.toyota.com/about/philanthropy/education/scholarships/>

Kohl's Kids Who Care Scholarship provides ten national winners with a \$5,000 scholarship plus the retail store will donate \$1,000 to a nonprofit organization on your behalf, as well as 194 \$1,000 regional scholarships. You must be nominated on the Kohl's Kids Who Care website and you must be a junior or senior high school student, age 13-18. Candidates will be judged on their creativity, initiative, generosity, leadership and project reach.
<http://www.kohlscorporation.com/CommunityRelations/scholarship/index.asp>

Prudential Spirit of Community: Prudential Financial has been honoring young people in middle school and high school grades for outstanding volunteer service to their communities. Each year, two honorees are designated for each state, plus the District of Columbia. Honorees win a \$1,000 college scholarship plus an all-expenses paid trip to the nation's capital for a special award dinner where 10 national winners are awarded an additional scholarship. Visit spirit.prudential.com

Lowe's: Lowe's Scholarship, which grants 140 \$2,500 scholarships, is available to high school seniors with outstanding academic performance, leaderships, community involvement and/or work experience. A second scholarship is offered to high school seniors and college students who are Lowe's employees. Winners of the Carl Buchan Scholarships are selected based on academic performance, community involvement and leaderships. You must have a minimum GPA of 3.25 to be eligible.

http://careers.lowes.com/college_recruiting_scholarship.aspx

SAMMY/Body By Milk Scholarships: High school seniors planning to attend a non-vocational/technical college who have participated in a high school sport or club sport could be the next milk model ... and winner of a \$7,500 scholarship. Applicants must write a scholarship essay of no more than 250 words about "How Milk Has Helped in My Academics and/or Athletics." Winners will also be invited to attend an all-expenses paid awards weekend in Orlando, Florida. Applicants must be nominated by a faculty member or coach at their high school. www.sammyapplication.com

The Ron Brown Scholar Program – The Ron Brown Scholar Program seeks to identify African-American high school seniors who will make significant contributions to society. This award is based on academic excellence, participation in community service, leadership potential and financial need as well. The finalists have to fly to Washington, DC where they have to attend a weekend selection process. Winners are awarded a \$40,000 college scholarship. Visit www.ronbrown.org

United Negro College Fund scholarships – This scholarships programs helps out thousands of African American students every year to attend the historical black colleges and universities. Visit <http://www.uncf.org/> for more information regarding the various scholarship programs available.

The Jackie Robinson Foundation Scholarship program provides college scholarships up to \$7,500 annually to minority high school seniors. The scholarship is based on academic achievement, leadership and a commitment to community service. A minimum score of 1,000 on the SAT and 21 on the ACT is required for eligibility. www.jackierobinson.org

Thurgood Marshall Scholarship Fund: This scholarship is awarded to African American attending historical black colleges and universities. Eligibility criteria are must have 3.0 high school GPA, a minimum SAT score of 1650 or ACT score of 25 and a recommendation letter from your school. Scholarships are typically \$2,200 per semester and students re-apply annually for renewal of the scholarship. Visit <http://www.thurgoodmarshallfund.net/student/scholarshipprograms>

There are many more scholarships available. It is important to do your research, talk to your school guidance counselor and be sure to pay attention to deadlines. Scholarships are a great way to pay for college and they offer some amazing experiences and opportunities.