TIPS FOR COLLEGE

FINANCIAL AID

Don't assume you won't qualify for financial aid. Many private sources don't base their awards on financial need, and most families pay less than full price. Check with your high school guidance office for assistance. To learn more about college costs and financial aid, also visit **www.collegeboard.com** and **www.fafsa.ed.gov**.

- At four-year U.S. public colleges and universities, more than 60% of full-time students receive some type of financial aid.
- At four-year U.S. private colleges and universities, more than 75% of students receive some form of financial aid.
- Aid is available from your local government, federal government, directly from colleges, and private sources, such as corporations.

Loans are borrowed monies you must repay once you complete your college education. Some loans are based on need, while others are not.

Grants are financial aid you don't have to pay back. Grants are awarded on the basis of need.

Scholarships are private aid awarded on a local, state, or national level based on academic achievement, artistic or musical talent, athletic ability, membership in an organization, or other achievements.

ARE ACT & SAT SCORES IMPORTANT?

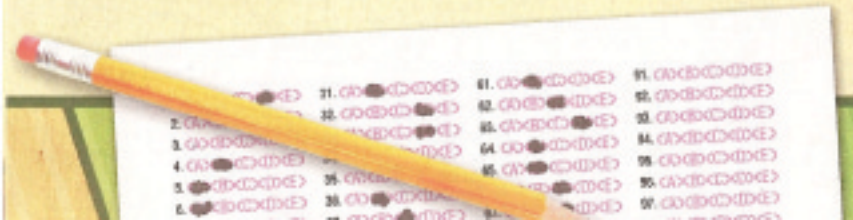
ACT and SAT scores are important in determining your admission to U.S. colleges and awarding of scholarships. Many scholarships are based on class rank, grade point average, and ACT or SAT scores. Tests are conducted up to seven times per year.

ACT – covers four areas: English, math, reading, and science. The format is multiple choice. Some schools may require the Writing Test.

If you have taken the ACT more than once, a **separate** record is maintained for each test date. If you have a report sent to a college, **only** the record(s) from the test date(s) you designate will be released. Visit **www.act.org** for more info.

SAT – assesses writing, critical reading, and math skills. SAT subject tests measure knowledge of a subject and the ability to apply that knowledge.

A cumulative report of all scores is sent to the colleges of your choice. You cannot select your latest or highest scores or separate scores for verbal, math, SAT Reasoning, or SAT Subject Tests. Visit **www.collegeboard.com** for more info.





MAKING THE TRANSITION TO COLLEGE

Getting ready for your college freshman year can be daunting because it may be the first time you've lived away from home. Managing your time will be key – from studying to doing your own laundry. Here are tips to make the transition easier.

CONQUER COLLEGE COURSES

- **Keep up with studies** – College courses are more challenging and move at a faster pace. Work on assignments early and stay on task. Begin long-term assignments right away and use time in-between classes. Conquer procrastination!
- **Take notes** – As your professors review material, summarize it in your own words so you understand the content. This will make it easier to recall information for exams.
- **Always go to class** – It may be tempting to skip and sleep in, but going to class ensures you won't miss any important information. Remember, college is critical in building a future career.
- **Find a good study place** – The chaos of dorm life, roommates, etc., may only distract you. Find a quiet, well-lit study area where you can do your best work.
- **Use available resources** – If you are struggling with a class, talk with your professor or find a good tutor. Good relationships with your professors give you a huge advantage during class and later on, when you need a letter of recommendation.

BECOME YOUR OWN PERSON

- **Learn about the campus** – Most colleges offer organized campus visits for high school seniors. Once you know the college you will be attending, study a campus map to figure out where everything is located. The same applies if you're in an unfamiliar city. Eliminate the frustration and have fun getting to know your new campus/city.
- **Read campus rules and regulations** – This includes dorm rules and those in other campus facilities. Knowing the rules will help you act appropriately and keep you safe.
- **Be positive** – One minute you love your independence, the next you're homesick. Join school clubs and activities to make new friends and create a sense of community. It's good to get out of your comfort zone with new situations and surroundings. Have a good attitude to learn, live, and mature!
- **Budget your money** – How you manage your money may set the tone for the rest of your life. Accumulating a large credit card balance will only cost you later. It's best to stick with cash. Necessities (food, class supplies, etc.) come first. Luxuries (eating out, road trips, etc.) come last. Never use grant/loan money for luxuries.