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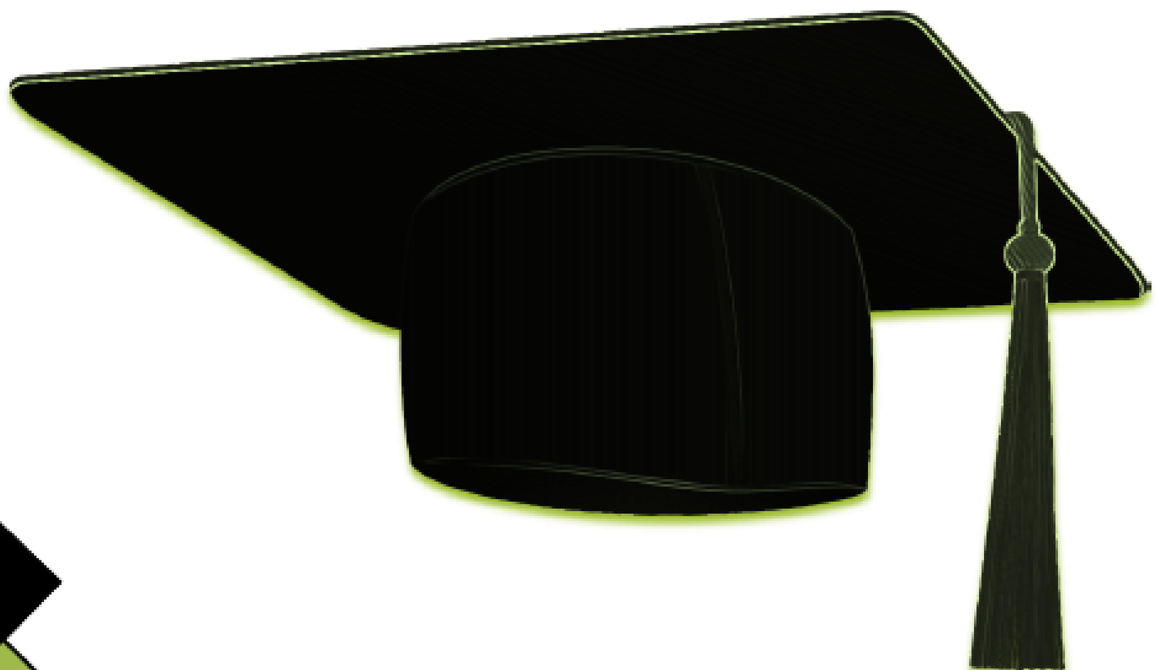

OFFICIAL COLLEGE WORKBOOK STUDENTS

Compiled & Edited by Charlie Kadupski

Helping college-bound students connect to the right college

#CollegeBound

THE SPORT SOURCE

assisting students
find the right college
for over two decades

Using True-Fit Technology, Find The Perfect College For YOU!

I ______________________________ on this ________day in_________ acknowledge and agree to take responsibility for my future and will commit the time, energy and resources necessary to find a college or university that will fit my academic, social, financial and geographic needs.

I understand that the task involved will enable me to obtain a college education and pursue my life's ultimate goals.

The Sport Source®
2425 North Central Expressway -Suite 458 – Richardson, Texas 75080
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Official Athletic College Workbook: Students

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THE SPORT SOURCE, INC.
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PREFACE

We are pleased to present the **Official al College Planning Workbook: Students**. Since our inception in 1989 we have been assisting high school students, parents, teachers and staff navigate the college maze.

The workbook can help you identify and select schools that meet a student's academic, social, financial, and geographic needs. We believe that if a student uses this workbook, it will help narrow his/her focus to "see" the right college selection.

For some the college selection process for the student can become difficult, however to make the process more manageable there are several factors' students should consider, such as academics, distance from home, scholarships, campus life, financial aid, and geographic. We believed the entire process can be streamlined so we created an interactive way that will allow the prospective student to find the right balance in all of these areas.

Within the online program you will have access to all two and four year programs in the United States and Canada offering hundreds of degrees, certificates of completion and using the search preference tools you can choose what factors are most important to you and then see the results.

Save and compare the ones you like, take a virtual campus visit, contact admission and apply. It's just that simple. The workbook and our online college center can be your resource to help navigate the college identification process and narrow your search to programs that meet your personal goals.

This way you, the student, can make an intelligent and informed decision on the continuation of your personal goals and academic career.

THE PUBLISHER

As founder of THE SPORT SOURCE, INC., Charlie Kadupski continues to annually compile, edit, and publish the Official Athletic College Guides Online in MATCHFIT®., covering over 40+ Collegiate Sports, including E-Sports. Mr. Kadupski is a former collegiate and professional Soccer player having played with the San Jose Earthquakes, Houston Hurricanes, and Ft. Lauderdale Strikers of the North American Soccer League (NASL), the Los Angeles Lazers of the Major Indoor Soccer League (MISL), and the Dallas Americans of the American Soccer League (ASL). While at Hartwick College, he was an All-American selection in 1977 – the same year his college men's team won the NCAA Division I National Championship. Mr. Kadupski has been inducted into a number of "Hall of Fames" and his college planning processes have been adopted by organizations across the United States, Australia, Canada and Spain.

Mr. Kadupski currently holds a USSF "A" License and has served on the United States Soccer Federation (USSF) National Coaching Staff and Editorial Board. He is also the full-time Director of The Sport Source Showcase & Clinic with events held across the United States.

ACKNOWLEDGMENTS

The Sport Source® would like to thank coaches, mentors and youth sports organizations at all levels for their commitment to the sport and improving the lives of those who aspire to play and become the best they can be.

Special acknowledgment to our staff, coaches, and professionals with the production of the **Official Athletic College Guides and WORKBOOKS.**

Our Mission

To provide the perfect link between a student athlete, a specialized sports program and a well-rounded college education

A Message From Our Founder

No two children are alike and their dreams are as unique as their goals. We believe together we can ensure all kids who can make it in college, makes it to college. When we give kids the tools and resources to succeed, they can pursue a college education, graduate with a meaningful degree and if they choose pursue athletics at a program where they can reach their potential.

THE SPORT SOURCE® **Chairman & CEO** Charlie Kadupski **2425 North Central Expressway -Suite 458 – Richardson, Texas 75080** **Telephone:** 972-509-5707 **Fax:** 972-984-1777 **Toll Free:** 1-866-829-2606 **Email:** Sports@TheSportSource.com **Website** https://matchfit.com/	**Board of Advisors** Richard White, ESQ David Acharya Lisa Lavelle **RESEARCH DEPARTMENT** A special thanks to Corbin Ridlehuber for impeccable research, information and editing of the Official College Workbooks. **SPORTS INFORMATION DEPARTMENT** Corbin Ridlehuber Shelby Weaver	**Web & Special Projects** **Communications Group** Lisa Lavelle **President** LDL@TheSportSource.com **Properties** MATCHFIT® College Profiler™ E-College Counselor Plan for Success College Planning Forums College Showcase & Clinic

Would like to thank the following individuals for assisting on the

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INTRODUCTION

Selecting the best college or university to meet your needs may seem like an enormous and intimidating task. The prospect of choosing one school from another may produce intense feelings of anxiety, panic, and even fear of making the wrong decision. But fear and panic are products of the unknown. There is no reason for this process to be overwhelming. By being organized and diligent, and surrounding yourself with the right resources and materials, you will be able to make an informed decision – a decision that you can truly feel good about!

Compiled by college officials, admissions counselors, professors, and administrators, the College Planning Workbook is your prime weapon against the anxiety associated with the college selection process. Every step is detailed and describes the best methods to help you select a school that is right for you. You will also learn what the colleges expect from you as a student, and what questions you should ask regarding their specific academic program.

Most people travel from the known to the unknown. The known is that you are a high school student with a certain GPA and test scores. The unknown is, "Where am I going to college?" The task is not impossible. You will simply need to identify a school that offers the academic programs that best suit your needs, and a campus environment that is compatible with your social desires. Some students might have as many as 20 schools on their initial list however it's important to only target those schools that offer your academic interest and where your test scores and required GPA are a match.

For students who don't test well and have felt "left out" due to lower test scores – the good news is – there are over 1600 accredited colleges including the Ivy Leagues who have elected to go "test optional" and we believe more colleges will join this growing trend to look at prospective students in a more wholistic approach.

When you begin your college search use the College Workbook extensively, but don't make it your only resource. Consult other reference materials. Ask questions of your parents, guidance counselors, coaches and other administrators at the colleges that interest you. Gather your information carefully; then examine your options. With regard to your own goals and academic career, this may be the single biggest decision you will make to this point in your life. While it requires careful consideration, the process itself should never be a stumbling block, but rather a fun and exciting time to share with your parents in planning for your future. It does require a focused and concerted effort; however, a lack of follow-through may create roadblocks forcing you to make unnecessary compromises in the type of school or academic program you may be seeking.

As a prospective college student, it is critical that you do your research, and begin to identify colleges as early as possible. Your high school guidance office and the internet are two of the best ways to begin your college search. Those students who make a conscious effort to evaluate college programs, and narrow those choices as they progress through their high school career, will have identified at least three solid choices by their senior year.

You must take the initiative to contact the colleges that interest you. If communicating via email create a personalized introduction and mention your academic interests, your grades, and any extracurricular activities that you participate in. In this situation, time can be very critical – you will need to be considered by elite universities earlier, because demand for admission is so high and there are only so many available class spaces. (This topic is discussed further in the section titled The Student's and Parent's Role in Choosing a College.)

Throughout the evaluation process, be advised that college admission counselors are selling their schools. They are going to tell you all the best things about their school and their academic programs. Remember also, that college admission counselors are not just promoting their school to you, but to hundreds of other students as well. It is important to make sure the information you hear is accurate. If you do your homework, you won't fool yourself and your academic ability, or underestimate the competitiveness of the academic environment for the colleges that interest you. There may also be weaknesses and shortcomings in the college or university that you will be forced to identify on your own. If you make a mistake in your quest to go to college you may end up in a situation that you are unhappy in or a situation where you cannot reach your full potential as a student and as a person. This is the reason it is so very important to take an analytical approach to this process.

As previously mentioned, one of the most critical steps in the college selection process is your direct correspondence with the colleges. Because there are often many departments that you must have communication with, it is highly recommended that you contact the college admissions department and view the website for academic and administrative departments and contacts before attempting any correspondence. Compose your communication and direct it to the department head of your choice. Be sure to include specific information about the academic program and your interest in that program. This will give you an added “edge” on the competition.

***

The first step in the identification and evaluation process is to thoroughly explore this handbook. It contains much of the information you will need to make an informed decision. Choosing the best avenue to continue your education and personal development really is not as hard as it seems. We hope the College Planning Workbook will assist you in making the right choice. We believe there is a college to fit everyone’s needs. With proper research, you will find the college that is right for you. Much success to you in the classroom and in the game of life!

Note: The following sections, **“THE COLLEGE IDENTIFICATION AND SELECTION PROCESS”** and **“THE STUDENT’S AND PARENT’S ROLE IN CHOOSING A COLLEGE”**, both have one goal; to prepare you, the prospective student, for college academically, socially, financially, and geographically. The key to finding the right university is ensuring you have made yourself known to college admissions and you show interest in the school and you have evaluated your abilities as a prospect and understand the value you can add to a university.

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Responsibility

student and the parent

the student’s and parent’s role in choosing a college

THE STUDENT AND PARENT'S ROLE IN CHOOSING A COLLEGE

Going to college can be a wonderful experience and for others, the experience can be frightening. College life is different from high school: the classes can be large or small; you might not know anyone on campus; and, you might not know who your roommate will be until just before it is time to move into the dorms. These things can cause anxiety and uncertainty. To avoid these feelings, you as a student and your parent should visit the college campus, search online for news and information about the community, read online newspapers and obtain as much information as you can about the community and campus life before you move in to the dorm and on campus.

Often, students and parents are blown away with what can happen when they live apart for the first time. Some students find themselves struggling academically – either because the classes are larger and more difficult than high school, or because it's hard for them to sit and study when no one is standing over their shoulder and making them do it. In college, you will be viewed as an adult – not a child.

Others face roommate issues, money problems or difficulties making friends; as well as those who are just too homesick to make a go of it. Meanwhile, their parents are left back home, feeling helpless and wondering how much they should or should not interfere. We have found that parents who persuade their children to ask self-evaluation questions, have found a greater degree of success in making their child adjust, on his or her own, to college life away from home.

When choosing a college or university that fits your needs, consideration should be given to the type of environment that would best fit your academic pursuits, social activities and community involvement. If there are hobbies or extra-curricular activities you enjoy, you will often find others on campus with similar interests as you. For example, if you play an instrument, you can post your search for other students on the campus bulletin board that will lead you to others who also play an instrument. If you like to play tennis, go to the athletic department and ask if you can participate and practice with the team. The same will hold true for most any sport or program offered.

Opportunities to enhance your college life should include social activities available to you through different functions and events. If your schedule permits, investigate local community theaters and campus theaters. Often play productions will need cast extras, ushers as well as partners for readings. These are just a few items a student should investigate.

Some students who have participated in sports in high school might elect to not pursue sports at the collegiate level. On the other hand, once you are on campus, and begin making friends, you might change your mind. If you do choose to participate in collegiate sports, you should check with your college athletic department and ask about walking-on to the team, and obtain a practice schedule.

THE STUDENT AND PARENT'S ROLE IN CHOOSING A COLLEGE

The diversity and abundance of opportunities for young men and women to attend college is overwhelming when considering the full range of college and universities available. This can include 4 year, 2 year, technical, and graduate schools. To date there are over 2,300+ colleges/universities in the MATCHFIT® system.

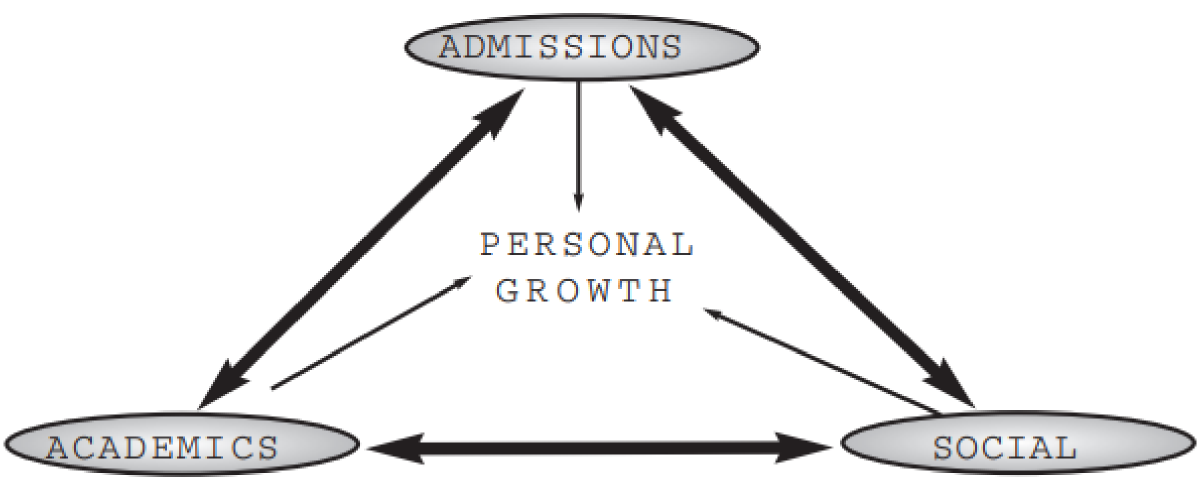
Each of these schools is unique in three key areas: academic programs, social and environmental factors, and admission standards. The obvious result of any comprehensive search is that a positive match for the prepared and well-informed student does certainly exist.

The recommended process involves a focused effort in three areas. These are simply referred to as **THE THREE P's**.

1) **BE PROACTIVE:** Take a proactive approach to gathering information beginning the freshmen year. This should involve a system for prioritizing choices and a continuous evaluation of personal and academic goals.
2) **BE PERSISTENT:** Once prioritized, be persistent in communicating your goals and personal interests to the colleges and academic program(s) of choice.
3) **BE PREPARED:** Prepare both personally and academically to meet necessary eligibility and admission requirements.

THE WELL-INFORMED STUDENT

What are the variables to consider in selecting a college? The most frequent questions and discussion topics encountered may be generally categorized as academic, social and athletic related. Essentially, the student should be attempting to set a variety of immediate and long-term goals for their own personal growth in each of these key areas. Matching a college opportunity to these goals is a vital step in achieving them.



ESSENTIAL QUESTIONS TO CONSIDER

ACADEMICALLY…Will I have the desire, support, and ability to succeed here?

SOCIALLY…Will I be comfortable with my surroundings and able to grow as a person?

ADMISSIONS-WISE…Is the school test optional or will I have the standardized test score, GPA, and/or class rank for admittance?

THE STUDENT'S AND PARENT'S ROLE IN CHOOSING A COLLEGE

The Parent's Role In Selecting A College

There is no shortage of guidance and opinions dealing with the parent's role in assisting their son or daughter make the decision of which college to attend. As a parent your roles will vary from guidance counselor, to finance manager, to even, advocate. When it comes to making contact with colleges, make sure that, whenever possible, your student makes the contact. This then gives the student the responsibility that ultimately will be required of them

The Parent's Action Plan

Start early. 83% of all parents say that the most important promise that they make to their child is the chance for a college education. It is never too early to start the college selection process.

Discuss the college selection criteria with your student. This workbook is designed to help you and your student better understand the factors in choosing a college. If you discuss these factors with your child, it will help you to give more informed advice as to which college your child should attend.

Help your student to set measurable goals. This includes both academic and financial goals. On the academic side, help your student set an academic plan that will leave several college options open. On the financial side, help your student learn the importance of budgeting and developing a plan to save money for college.

Monitor your student's academic progress on a regular basis. The amount of time that your student spends in the classroom is relatively small. It is very easy for one's grades to fluctuate dramatically over a short period of time. Therefore, take the time each day or each week to check with your student as to his/her academic progress. Also, most teachers have an "open door" policy, so don't hesitate to use it.

Make it easy for a college to "discover" your student. Students can sometimes be shy about their abilities and talents. Encourage your student to participate in extracurricular activities that will help them be noticed by colleges and universities. You would be amazed at the number of educational opportunities created for students that participate in extracurricular activities.

Be financially prudent. Helping your student pay for college takes thoughtful planning. The number of students who receive all of their college expenses paid for is minimal. Expect that you or your student will incur certain financial costs associated with going to college.

ADMISSION STEPS

STANDARDIZED TEST RESULTS: (SAT or ACT) While many colleges have elected to go "test optional" others have not and standardized tests represent common admission criteria for those institutions. It is recommended that as a student you take the preliminary (PSAT or PACT) exam as a sophomore or junior for two very important reasons. One, students have a tendency to improve their scores by repeated attempts at the exam, and secondly, the exam is a prerequisite for admission and for several merit scholarships. If you are utilizing our online college platform in conjunction with this workbook – you have unlimited FREE practice test access and much more!

PHOTOCOPIES OF UNOFFICIAL HIGH SCHOOL TRANSCRIPTS: Once you have established an open dialogue with a college, you should provide a copy of your academic history. Many admissions departments have access to qualified people who will analyze these transcripts and assess the probability of admission to the school well in advance of the official notification

THE ADMISSIONS APPLICATION: is step must be completed during the first few months of the senior year. Academic department heads are not the admissions officials – the final decision for admission lies with a college official outside of any department. In this regard, individual departments are typically delighted when notified that a student has been responsible for completing the admission process on their own

Always be aware of admission deadlines – not all college admissions calendars are the same!

COLLEGE ELGIBILITY REQUIREMENTS FOR THE STUDENT-ATHLETE

If Your Choice Is To Pursue Athletics In College…Here Are A Few Requirements

This section is categorized separately because it is, in fact, a separate issue. While the student may be "admitted" to a college, if they choose to pursue college sports it's important to know the rules!

The NCAA has established a National Eligibility Center from which all decisions regarding an athlete's initial eligibility at an institution aligned with the NCAA is determined. If the student-athlete is not registered and certified through the NCAA Eligibility Center he or she will not be able to participate in Division I or Division II sports.

To learn more about the National Collegiate Athletic Association (NCAA) Visit www.NCAA.org Choose Eligibility Center.

If you are attending one of the National Athletic Intercollegiate Association (NAIA) Schools and choose to play sports: Visit www.NAIA.org and Choose Student Athlete.

If you are attending one of the National Christian College Athletic Association (NCCAA) Schools and choose to play sports: Visit www.theNCCAA.org and Choose Athletics.

If you are attending one of the United States Collegiate Athletic Association (USCAA) Schools and choose to play sports: Visit www.theUSCAA.com and choose About.

If you are attending one of the U-Sports Schools in Canada and choose to play sports: Visit www.USports.ca

If you are attending one of the California Community College Athletic Association (CCCAA) Schools and choose to play sports: Visit Membership Services.

If you are attending one of the National Junior College Athletic Association (NJCAA) Schools and choose to play sports: Contact the Athletic Department at the school direct.

Conversely if you simply want to stay fit and get into the game – find out if your chosen college offers Club Sports and join. It's a great way to meet other sports participants.

COLLEGE LIFE & SPORTS

For those who are interested in pursuing college sports while in college remember it requires a great deal of time management, balancing of school, social and other personal factors.

If you are planning to play college sports and were not actively recruited and you have not registered or been cleared with the appropriate sports authority, contact the athletic department at the college you will be attending and ask for assistance.

College Sports participants have four (4) years of athletic eligibility and the best person to help you with questions once you have been enrolled in your chosen college is the athletic and compliance department.

Always remember you are a Student first and an Athlete second.

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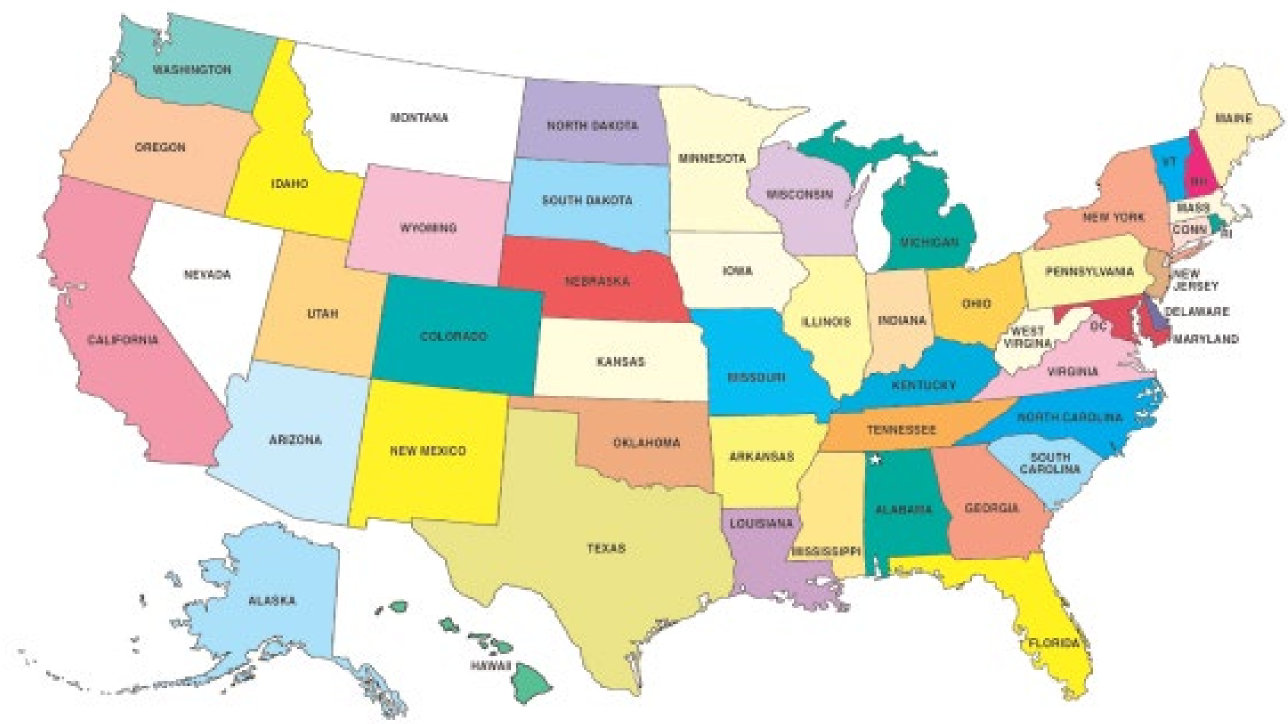

Where will your search take you?
#SeenNoticedRecruited #IAmCollegeBound @TSSCollegeBound

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Admissions

admission requirements

college admissions
SAT/ACT scores
class rank
GPA

APPLYING TO SELECTIVE COLLEGES:

The Admissions Committee

What makes applying to selective colleges and universities more of a challenge is that they are in fact selective; that is to say, they have many applicants to choose from and have therefore established selection criteria to determine worthy candidates. Students are not chosen solely on the basis of academic credentials, but also based on what the college is looking for in terms of filling academic and extracurricular programs. As a student, you will not be evaluated like other candidates; your ability, as well as the needs of the college will be taken into careful consideration. Although the department chairman will have input, he will not have the authority to make the final decision regarding your admission request.

The matching approach to college admissions requires two basic steps: getting a realistic view of what is available, and an accurate assessment of your capabilities. The number of selective colleges is small and can be defined easily by looking at any of the readily available guidebooks. Although definitions of "selective" may vary, most knowledgeable sources would say there are perhaps two hundred such institutions in the country. Of these, not all schools offer the same extracurricular programs, or the same academic programs, or merit scholarships, or have strong historical traditions. The point is that by evaluating academic admission requirements and strength of your chosen academic program, you can separate institutions into categories and place them in a simple matrix or grid. (See page 53.) The programs more suitable to your abilities will appear with the higher accumulated values.

If you are an athlete, you can, and should, undertake a similar exercise for yourself looking at your academic achievements and standardized test scores, and rank them along with your athletic abilities. As an example, assign values for your SAT scores with a ranking from a high of 1600 = 10, to 1000 = 4 or a top 20% class ranking being worth an 8. Create similar values for playing on district or state level teams, all league and MVP honors, invitational opportunities, and so on through your senior year. You can then roughly determine where you stand.

Once you have identified compatible colleges and universities, you can begin to eliminate schools from this list based on standard evaluation criteria - academic programs offered, distance from home, cost, and so on. This will further narrow your choices and give you an idea of where you might want to make initial contacts. Of course, while you are looking at colleges, colleges may be contacting you, which may continue to expand the number of colleges on your list.

Further elimination will occur by looking at particulars of your given situation - how much a college may want you to enroll, and whether your academic credentials deviate too far from their norm. In other words, are you as qualified as other applicants? If not, how far might an admissions committee be willing to compromise to get a student with a special talent?

First, try to gauge your value to the college. Keep in mind that not all institutions apply the same admission standards to students with certain talents as other students. Look at the students in the academic department you are considering, Is their level of expertise far greater than yours? If the answer is clearly yes, an admissions committee may be likely to compromise on certain requirements. However, there is a limit to how far they will go, even for you!

This "flexibility" can only be estimated, and the only truly reliable way to know is to ask the students in the department. The admissions counselor or department chairman should be willing to give you their phone numbers. If you have any questions, do not hesitate to contact them about their background and success academically on campus. Of course, be sure to ask how many hours they commit to their studies, so that you can fairly assess both their ability and willingness to work. If your credentials are well below the top students, your chances are not good; if they are the same as average students, they are good; and if they are better than average students, your chances are excellent.

This should give you a pretty clear picture of your chances allowing you to direct your inquiries accordingly. Be wary of long shots because they are just that and rarely pan out. Be aware, also, that any time you show a college promise, both in the classroom and beyond, you not only assure your chances of admission, but greatly increase your chances for a merit scholarship.

PRESENTING YOURSELF:

The Application and Interview

How can you improve your chances at any selective institution? Present yourself well. It will not always be the difference, but it does make a difference and you want as much on your side as possible. You have only one, two, and possibly three bona fide opportunities to do this. The first, and most important, is the application itself; the second is a campus interview or visit that you initiate; the third is the campus visit that may be initiated by a specific academic department, and for some selective schools, the fourth may be an interview with a review board. For all of these, the basics are the same: you want to create the most positive impression that you can without giving up spontaneity or genuineness. Fake it and you will be found out - guaranteed!

The application should be organized, neat, complete, and returned early. Admissions officers and committees will form an impression of you based on the application.

The same rules apply for personal meetings or interviews. Dress appropriately, neatly, and with good taste, including your hair, face, and fingernails. Over-dressed is always better than under-dressed, and take into account the taste in clothes for the season and region of the country you will be visiting. Make your appointment well in advance and be on time; better yet, be slightly early. If you are unavoidably detained, call and let the person know you will be late. A good rule of thumb is to prepare yourself as though your interview is with a potential employer. Do your homework on the school you are visiting and master the basic information to minimize dialogue about programs the institution does not have.

Different individuals and institutions will conduct interviews in different ways; however, most selective institutions are interested in some very basic things: What interests you? How do you invest your time? With what results? What have you gained from this? Have you pursued any outside interests in depth, and have you been recognized by others for this effort? Can you ask intelligent questions? Can you respond intelligently to intuitive questions? The outcome will be to discern excellence, dedication, motivation and enthusiasm. Or to put it another way, they are designed to find out if you are as good in the classroom as you are on the field!

Above all, spend some time collecting your thoughts before the interview. Why are you interested in this particular college or university? What is important for your own personal growth? If you need to, write down your questions. Try to word them in a way that will reveal useful information. For example, ask whether specific classes are taught by tenured senior faculty. Ask how many students graduated and were placed in jobs immediately following graduation. Be as particular and specific as possible. The more thorough you are, the more likely it is that you will be remembered in a positive way. And of course, keep in mind that although the interview will rarely get you crossed off the list; if done well, it will most certainly put you at or near the top.

Important Differences Among Selective Institutions: The Six Categories

It is worthwhile to identify the various types of colleges and universities, and to learn more about their admissions criteria. The six types of institutions are private colleges and universities (including the Ivy League), and state or public universities, the U.S. Service Academies, state and private military academies, and junior colleges. While there are clearly differences among the various members within each group, understanding the common characteristics is beneficial to understanding the admissions process. As a group, the private selective colleges including the Ivy League have the most freedom in pursuing any type of mission that they choose, and almost total freedom in choosing whatever students they wish to admit to achieve that mission. This freedom is occasionally curbed by faculty review of the admissions activities, usually by setting higher academic standards as a part of the admission policy. Although it is extremely rare for faculty to be involved in selecting candidates, it does happen in some instances, and you need to be aware of this in researching schools.

Most admissions officers are very reluctant to admit students who are significantly less qualified academically than other candidates because of the negative opinion that will be formed. Why? Colleges what students to excel academically and graduate with a meaningful degree. As a result, you will be a happy Alumni who will be glad to speak graciously about the college for years to come.

The Ivy League is an association of private colleges comprising a specific athletic conference; it is the only athletic association founded on the premise that athletes should not be given scholarships. While this may be important if you are looking for an athletic scholarship, it has even more important ramifications for admissions. As an athletic conference, each member institution is required to report the academic qualifications of recruited athletes to other member institutions such that all athletes are within certain guidelines for the general population of admitted and enrolled students.

Of all selective institutions, **state** and **public colleges** and **universities** will typically have lower academic admission standards for residents of their state; however, they often have higher standards for those out-of-state applicants. Applying to a selective university in your state always makes good sense. Applying to a public college or university out-of-state should be carefully evaluated since private schools may be more generous in terms of admissions standards and financial aid. One way to gauge this is to look at the geographic composition of the student body. If a large number of the students come from out-of-state you know that the admission committee has sufficient leeway to give you reasonable consideration; if the converse is true you may want to place your bets elsewhere. Remember, too, that the number of public selective institutions is rather small. This is due to the fact that, by their public nature, tuition and admission requirements must be affordable for residents, yet still attractive to qualified out-of-state applicants. For this reason, your residence may be as much a factor in determining your chance for admission as your credentials especially if the school has a reciprocal agreement with the state, you are a resident of.

The U.S. Service Academies differ from the other groups in several important respects, not the least of which is the fact that they are free to those students who gain appointment. While the Ivy League offers no merit scholarships, although they are very generous with those demonstrating need, the service academies offer all appointees a merit scholarship. Of course, the hitch is that applicants must be sure they want the discipline and lifestyle that these institutions offer, and also are willing to accept military service requirements after graduation. The other salient difference is that, although these institutions are selective, they conduct their admissions business very differently from all the rest. Essentially, almost everyone who is admitted attends. As a result, the number of students admitted is very small compared to other institutions where (as a general rule) fewer than half of the admitted students will choose to enroll. Since the general admission procedures are readily available, there is no need to cover them here. Be sure, however, that you understand the singular nature of these institutions, the unique environment and curriculum, and the difficulty of transferring to another college or university later if you find it's not for you.

State and Private Military Academies have the same characteristics as other state and private colleges and universities for admissions and available financial aid, but offer similar discipline and lifestyle as the U.S. Service Academies without the mandatory military service requirements after graduation.

JUNIOR COLLEGES

There are many paths to follow in your pursuit of higher education. A junior college is often a viable alternative to beginning a college education at a four-year school. A student may make a more comfortable transition to campus life in a smaller, friendlier and more familiar setting. The junior college also offers an Associate Degree and most offer Certificates of Completion for students who participated in Career Technical Education (CTE) courses during high school which is awesome for those who are seeking to gain employment after only two years of study.

Most junior colleges build a solid academic foundation for students who wish to move on to a four-year degree program and for those who have not fully applied themselves in previous settings. They allow students to acclimate themselves more slowly to the rigors of college life relieving some of the academic pressure by adding a personal touch that may not be found at larger universities. This does not mean, however, that they are less demanding than four-year institutions.

And, because building the "academic foundation" is paramount, the junior college normally excels in support services. Resource rooms, tutoring, lab's, mentor programs, and academic counseling are staples of a junior college education.

When selecting a college, money may be a primary concern. Attending a nearby community college while living at home or taking online courses for the first year or two can significantly cut the cost of a four-year degree. The junior college offers a very affordable tuition that allows students and their parents some breathing room in the first two years. Moving away from home to attend a junior college offers the advantage of lower tuition, however if the school does not offer campus housing, the cost of housing, food and miscellaneous living expenses should be part of your evaluation process.

Many junior college programs are serious about extracurricular activities, recognizing that they are valuable in the overall education of an individual. It is also widely recognized that through extracurricular activities an individual can increase his or her market value as a prospective student to a four-year school.

Many students fall through the cracks of the admissions process, while others are simply unable to make a decision about their future in education and personal goals. For some, the financial situation is appealing; for others, the need to develop academically is a priority. These are all reasons that may best describe the cross section of students found in many junior colleges. For the most part, these students continue their education and the pursuit of their chosen careers at four-year schools. Many are recruited from the junior college setting, and many receive scholarships. These are success stories that cannot be ignored or discounted.

SUMMARY

Evaluate yourself and selective institutions on two dimensions - academics and campus life, then match them as closely as possible. Apply early and take care to leave a good first impression both on the application and during interviews or visits. Understand the differences that exist among the general grouping of selective institutions, and use this information to your advantage as you attempt to choose the best match possible.

Above all, do not get caught up thinking this is a "life or death" decision, or that only one college could possibly be the "right" one for you. The fact is that if a college can provide the educational opportunities you want for your future and offer you an opportunity to grow socially, it is really hard to see how you can lose!

3

Cost

paying for college

academic/merit scholarships

family contribution

student loans

financial aid

PAYING FOR COLLEGE

GORDON PECK
FORMER ASSOCIATE DEAN OF ADMISSIONS AND FINANCIAL AID
DAVIDSON COLLEGE

As you begin the important process of selecting a college, you and your parents will probably be influenced by the stated cost of each institution. Please do not be! At least, not at first.

Too many students rule out a college that may be well suited to meet their needs because of that college's apparent high price. They assume that a student must be from a low-income family in order to qualify for financial aid. They are unaware of student employment opportunities, creative payment plans, and low interest loans. Some have not turned over enough stones in search of competitive scholarships and restricted grants. Others are simply bewildered by the perceived complexities of the financial aid application process.

In the pages that follow, we will attempt to dispel these misconceptions and to provide you with the information you need to plan the financing of the most important investment you may make in your lifetime: your college education. We will focus on three general areas of assistance:

- **Need-Based Financial Aid**
- **Non Need-Based Aid Including Merit Scholarships**
- **Family Financial Planning**

Need-based aid will receive the most attention because, as the foundation of most college financial aid programs, it provides the largest dollar volume of assistance. Before we guide you through the analysis, it is important that you accurately interpret the college price tag.

COLLEGE COSTS

No matter where you enroll, your expenses will include direct educational costs and living expenses. Financial aid assistance is generally determined by your school year budget using five categories:

- Tuition And Fees
- Room And Board
- Books And Supplies
- Personal Expenses (Clothing, Laundry, Medical, etc.)
- Transportation

Typically, the first category represents fixed costs payable directly to the college.

Room and board will be set by the college in the case of resident (on campus) students, but expenses may vary greatly for students living off campus.

Books, supplies, and personal expenses will vary with the student's academic program and personal spending habits.

Transportation costs for resident students are generally estimated on the basis of two round-trips home during the academic year while commuting students must estimate gasoline, parking and other related costs.

To be certain that you are comparing oranges with oranges when determining estimated college costs, we suggest that you use a chart similar to X1 (on the next page) to record actual and estimated costs in each category for each college you are considering. Be sure you are comparing costs for the same academic year. For example, College A may be publishing 2019-2020 costs while College B may be listing 2020-2021 costs.

While some families are hesitant to complete the Free Application for Federal Student Aid (FAFSA), in order for a university to prepare an offer, the FAFSA must be completed.

X1 - ESTIMATING COLLEGE COSTS

Items of Expense	College A	College B	College C	College D
Tuition	_______	_______	_______	_______
Fees	_______	_______	_______	_______
Books/supplies	_______	_______	_______	_______
Room	_______	_______	_______	_______
Board	_______	_______	_______	_______
Personal expenses	_______	_______	_______	_______
Transportation	_______	_______	_______	_______
Other	_______	_______	_______	_______
TOTAL	_______	_______	_______	_______

Most colleges will provide estimates of costs in each category based on annual student surveys. Insist that the colleges you are considering provide these figures in updated form.

YOUR FAMILY CONTRIBUTION

Now that you have determined the estimated annual costs of your top choice of colleges, let us take a close look at how colleges determine your family's contribution toward college costs. Remember: do not rule out any college until you have analyzed all the possible means of reducing the real costs.

All colleges and government agencies expect you to pay something toward college expenses according to your family's financial strength. Most college financial aid offices will determine your family's ability to pay based on a standard financial aid "need analysis" system called Congressional Methodology. The analysis will examine your parents' income and assets as well as your own savings and summer earnings potential to determine an expected parent and student contribution toward annual college costs.

Historically, families have provided financial information to colleges on a Financial Aid Form (FAF), Free Application for Federal Student Aid (FAFSA), the Student Aid Application for California (SAAC) or the Family Financial Statement (FFS). Federal Student Aid, a part of the U.S. Department of Education, is the largest provider of student financial aid in the nation. Federal Student Aid is responsible for managing the student financial assistance programs authorized under Title IV of the Higher Education Act of 1965. These programs provide grants, loans, and work-study funds to students attending college or career school. To learn more about Federal Student Aid, visit: http://studentaid.ed.gov/about

During the process, each financial section of questions includes an analysis of your entire family is taken into account much more than your parents' annual income. You may assume that families with higher incomes will be expected to contribute more to college expenses, but the methodology also considers family assets (home equity, investments, savings) and family expenses. A family with six dependents and unusual medical expenses will be expected to contribute less than a family of three even though their annual income is similar.

To the extent that each family's situation is unique, financial aid officers invite you to provide documentation which may substantiate unusual expenses or circumstances which cannot be adequately demonstrated on the FAF. Usually, high consumer debt may not be a legitimate basis for adjusting the results of the standard formula, but many other uncontrollable drains on income may be worth sharing with each aid office.

TABLE X2 — ESTIMATED PARENTS CONTRIBUTION

This chart of typical expected family contributions derives from Financial Aid Form (FAF)

Net assets	$20000				$40000				$60000				$80000			
Family Size:	**3**	**4**	**5**	**6**	**3**	**4**	**5**	**6**	**3**	**4**	**5**	**6**	**3**	**4**	**5**	**6**
INCOME Before Taxes																
$8,000	0	0	0	0	0	0	0	0	0	0	0	0	314	0	0	0
12000	0	0	0	0	0	0	0	0	417	0	0	0	999	493	0	0
16000	266	0	0	0	562	72	0	0	1090	600	139	0	1618	1128	1284	130
20000	916	398	0	0	1176	687	228	0	1706	1215	756	236	2316	1750	916	784
24000	1567	1049	563	13	1804	1302	843	323	2430	1848	1371	851	3183	2481	1927	1379
28000	2296	1700	1214	663	2544	1947	1458	937	3317	2585	2025	1456	4265	3376	2686	2034
32000	3216	2471	1888	1314	3451	2709	2124	1552	4451	3517	2801	2133	5579	4533	3643	2813
36000	4388	3420	2688	2001	4636	3674	2935	2231	5764	4718	3800	2947	6892	5846	4866	3814
40000	5546	4616	3711	2824	5784	4864	3958	3061	6922	5992	5051	3972	8050	7120	6179	5068
44000	6621	5691	4276	3852	6869	5939	5076	4091	7997	7067	6204	5208	9125	8195	7332	6336
48000	7834	6895	6031	5035	8072	7143	6278	5283	9200	8271	7407	6411	10328	9399	8535	7539
52000	9027	8098	7234	6238	9276	8346	7482	6487	10404	9474	8610	7615	11532	10602	9738	8743
56000	10180	9301	8437	7442	10428	9549	8685	7690	11556	10677	9813	8818	12684	11805	10941	9946
60000	11252	10384	9583	8645	11500	10633	9831	8893	12620	11761	10959	10021	13756	12889	12087	11149

Figures on the chart are based on the following assumptions:

- **One Child In College**
- **Only One Parent Working**
- **No Unusual Financial Circumstances**

Your actual circumstances could lead to an increase or decrease. Please use these figures as a general guide only.

Add a minimum student contribution of $700-$1000 to the parent contribution you derived from the table and you will have a rough estimate of the total family contribution you may be expected to pay at each of the colleges where you are accepted. Remember that the parents' contribution, as derived through the need analysis system, is a measure of the family's capacity to pay over time; it is not an amount that is expected to come solely from current income. While a few families may be able to provide the entire parent contribution from current income, most families use some combination of savings and borrowing to satisfy their share of the annual college costs. Supplemental loan programs, financing, and other options will be discussed later.

College Cost – Family Contribution = Financial Aid Eligibility

Once your estimated family contribution has been determined, it should be subtracted from the total costs of the various colleges you are considering (remember, we are talking about need-based aid; "merit" aid is another matter). Because the majority of colleges will base their analysis on the same methodology, the expected family contribution will be about the same at each college.

Knowing the total college costs at the schools you are considering (Table X1) and knowing your estimated parents' contribution (Table X2), you are now able to begin the comparison of net costs of the colleges you are considering. For purposes of illustration, let us say that your family of six is supported on an income of $52,000 and that net assets are valued at $40,000. Using Table X2, you estimate that your parents' contribution would be $6,187. You then subtract that $6,187 and $1,000 (student contribution), a total family contribution of $7,187 from the total costs at colleges A, B, C and D as follows:

	COLLEGE A	COLLEGE B	COLLEGE C	COLLEGE D
Total Costs	$ 8,000	$12,000	$16,000	$20,000
Family Contribution	$7,487	$7,487	$7,487	$7,487
Aid Eligibility	$513	$4,513	$8,513	$12,813

As the various college financial aid offices use the standardized need analysis formula, family's annual contribution to your college costs should remain constant while your "need" or financial aid eligibility will vary with college costs. College D at $20,000 will be no less affordable than College A at $8,000 for the family used in this illustration. Knowing that the family contribution will be the same at Colleges A, B, C and D, this family can concentrate on important non-financial considerations in choosing the most appropriate college.

PACKAGING

After your financial aid eligibility is determined, the next task for the financial aid office is to determine which financial aid resources should be combined to form your financial aid "package". Packages may contain grants, scholarships, student loans, and campus employment. Sources of these may include federal and state funds, independent agencies, and college itself. Not all colleges are able to offer you a package that meets all of your financial need, and among those schools that do meet 100% of financial need, aid packages may vary greatly. To illustrate, look at three possible packages that might be offered to meet the $12,813 need of a student attending College D in the previous illustration.

	SHORTFALL PACKAGE	HIGH SELF-HELP	LOW SELF-HELP
Loan	$2,500	$3,000	$2,000
Job	$1,500	$1,500	$800
State Grant	$1,000	$1,000	$1,000
College Grant	$1,000	$7,313	$9,013
Total	$6,000	$12,813	$12,813

The **"shortfall package"** provides $6,000 of financial aid but that amount falls $6,813 short of the calculated need. Most colleges will not offer you a package that falls so far short of your need unless your application materials arrive late or the institution simply has inadequate funds to provide full need for all its students. The "high self-help" package starts with a combination of loan and job (self-help) which totals $4,500 or 35% of the package. The "low self-help" package includes a total of $2,800 in self-help or 22% of the package, a more favorable package because the student's repayment and employment responsibilities are reduced. Both of these $12,813 packages meet 100% of the student's calculated need while holding the family contribution at $7,187.

You will be informed about your calculated need and the resulting financial aid package by way of an "award letter." Each college where you have been accepted for admission, applied for aid, and provided on-time financial aid application forms, will send you an "award letter" informing you of the amount and type of aid you will receive. This letter should reach you well before the deadline date for making your admissions deposit so that you will have time to compare packages and ask questions about your package.

NON-NEED BASED ASSISTANCE

In spite of our encouragement and your family's best efforts, the need analysis system may determine that you are not eligible for need-based financial aid, or perhaps your parents feel they cannot come up with all of the family contribution calculated by your top choice colleges. What then? There may still be hope in the form of grants-in-aid, merit scholarships, payment plans, alternative loan programs, and other creative financing options. Consult the financial aid department of each college.

Grants and merit scholarships--As discussed earlier, many need-based financial aid packages will include grants or scholarships. Many colleges also offer gift aid (grants and scholarships) without regard to financial need to recognize outstanding accomplishments and potential in academics, performing arts, athletics, and other special talents. These special awards may be offered to no more than ten percent of the students at a particular college and may range in value from a hundred dollars to full cost.

Competition for these college-sponsored scholarships is keen and frequently requires a separate application. You should ask each college you are considering about the requirements and procedures that apply to merit scholarships at that institution. You should explore the possibility of scholarships and grants from private organizations. Your parents' employers, professional organizations, service organizations, churches, local PTA groups, veterans' organizations, charitable societies, and many other groups frequently provide aid for college-bound students. Again, you might turn to individual college financial aid offices about outside sources of scholarships that have been used by their students in the past.

Alternative loan program--The loans referred to in our earlier discussion of packaging are subsidized student loans, available only to students who demonstrate need. These need-based loans are provided through the Perkins or Stafford loan programs, and they are generally included within a student's need-based package. In this section, we want to make you aware of educational loan options available to parents and students who may not qualify for need- based aid or who may need assistance meeting the family contribution expected by the financial aid office.

At the federal level, Congress has authorized two programs: Parent Loans for Undergraduate Students (PLUS) and Supplemental Loans for Students (SLS). PLUS loans are available for parents of dependent students, and SLS loans are for independent students. Unlike the Perkins and Stafford loan programs, there is no in-school interest subsidy and very limited opportunity to postpone payments until after college. However, the programs offer interest rates and repayment advantages over most consumer
loans.

Tuition payment plans--Some colleges, plus a number of private financial institutions provide payment plans which allow families to spread the cost of attending college over the entire school year. Such plans provide a budget-wise option to the traditional lump sum payment at the beginning of each semester. Generally, the only charge for such programs is an application fee, unless the program is combined with an educational loan.

Other options—A number of other creative options are being developed to help families better plan and manage the costs of higher education. Federal agencies, state governments, colleges, financial institutions, and various consortia are involved in the creation of savings plans, prepayment plans, tuition guarantee plans, and other alternatives too numerous to mention here. Our advice is to gather all the facts you can through your guidance office from publications such as "The College Cost Book" published by The College Board and Peterson's, "The College Money Handbook," and especially from the financial aid offices at the colleges you are considering.

PAYING FOR COLLEGE

SCHEDULE FOR FINANCIAL AID APPLICANTS

Junior Year

As you investigate colleges, check each college's literature for financial aid application requirements, deadlines, and any special programs for which you may be eligible. When planning your college visits, try to set an appointment to see a financial aid officer. Be prepared with specific questions about application requirements, competitive scholarship programs, packaging policies, alternative loan programs, and other questions important to your family.

Senior Year

September - get a copy of "Meeting College Costs," a publication of the College Scholarship Service, available in most guidance offices. Use the charts in this handy guide to estimate your family contribution and financial needs.

December - get the FAFSA (Financial Aid Form), the SAAC (Student Aid Application for California) or the FFS (Family Financial Statement) from the guidance office. The form may not be submitted before January 1, but you should familiarize yourself with requested information and begin to gather the financial records you will need to complete the form.

January / February - complete and submit the FAFSA (or SAAC or FFS). Make a copy for your records before sending them. Complete other financial aid application materials and send them to the colleges to which you are applying. Make one last check for forms you may also need to submit to be considered for private scholarship programs or other outside aid. If you anticipate that you may not be eligible or receive enough need-based aid, you should complete your investigation of alternative loan programs and other sources of non-need based aid. Be sure to include college financial aid officers as you seek advice on these matters.

April/May - carefully compare the bottom line costs to your family from each of the colleges offering you financial aid. As you inform your first choice of colleges of your decision to attend, respond also to school's offer of financial aid. Be sure to let the other colleges know of your decision to attend the first choice college.

May/June - by now your family should have submitted copies of its federal tax returns, promissory notes for student loans and other required documents to the appropriate financial aid office. If suggested by your college, the Stafford loan application should be submitted at that time.

WHOM CAN I TRUST

While your high school counselor may be very helpful and eager to assist you in the college search, it is important that you and your family maintain direct contact with the college financial aid offices. Too many lost documents, missed deadlines, and misinterpreted financial aid packages have been attributed to well-meaning but unnecessary intercession by high school guidance officers.

While some high school officers may not have as much time or good information as you would like, they are still the best place to start when seeking financial aid advice. At a minimum, they can put valuable material into your hands and guide you to other people who can help. Financial aid officers at the college you are considering are probably in the best position to analyze your circumstances and lead you to the best sources of need-based and non-need-based financial assistance.

Editor's Note: Always use the Net Price Calculator found on every college website. It will be a great resource for your family to utilize when it comes to finding out how much money the college will give you or reduce the tuition cost based on your grades.

FOREIGN STUDENTS

We have learned over the year many students outside of the U.S. are using this College Workbook and our online college connection platform to navigate the college maze and find their college fit. Because of this, we continue to include a brief outline of the steps necessary for international students to apply to schools in the U.S.

As an international applicant it is important to begin the process as early as possible. You should apply no later than 6 months prior to the semester in which you wish to begin your studies. You will need the extra time to obtain your official school records, arrange for the required examinations, forward bank verification of your financial resources, for your application to be reviewed, and to obtain your visa.

It is important to note that many U.S. colleges and universities require international students applying for undergraduate studies (bachelor's degree) to pay all expenses themselves. Many universities do not give scholarships or financial aid to international students seeking undergraduate studies.

Requirements

International students usually are required to be proficient in the English language, and good students in their own countries before they will be considered for admission into a college in the U.S. Students usually should have 12 years of study in their own country, beginning at age six. The last four or five years should include the study of English, history, mathematics and science. Although each university may be different, this is a basic overview of what many universities require for application from international students:

An Application Form: Answer every question. Your principal or headmaster may also be asked to answer questions on the form. There may or may not be an application fee.
Financial Certification: The student or his/her parents must often submit proof that the family or sponsor can pay for the schooling. This amount can range anywhere from $14,000-$40,000 per year, including tuition, room, food, books, and other miscellaneous expenses. The university needs an official statement from a bank, employer, sponsor, or other official affidavit of support.
School Records: These are transcripts or certificates of satisfactory study. Records should include an English translation of the subjects the student has studied and grades the student has made in each subject. It is very important to explain the grading system of each school attended.
Test of English as a Foreign Language (TOEFL): This is usually required for all international students except those whose native language is English. Information about this test can be found at U.S. Embassies, Consulates, offices of the United States Information Services, or at schools in your home country.
Aptitude Tests (SAT/ACT): These tests, such as the Scholastic Aptitude Test (SAT) or American College Testing's (ACT) Assessment Program which measure verbal and mathematical ability are required for both international students and American students.

Visa

After you have been admitted and have submitted the financial certification information with bank statements, the university will send you a visa qualifying document. In most cases, you will be sent an I-20 Form which is used to get an F-l student visa. To get the visa, you will need to go to your nearest American Embassy or Consulate and show the following three items:

- **Your Passport**
- **Your I-20**
- **Your Current Financial Certification**

Because you may be asked to prove your financial resources, you should retain certified copies of the original financial information that you are sending to U. S. colleges when applying.

If you already are in the United States, you will not need to get a new visa; you will receive a transfer, which will extend your time to the dates of the appropriate academic program. An I-20 will be sent for you to do your transfer.

PAYING FOR COLLEGE

IF YOU HAVE MORE TIME

If college is still several years away for you, your family has the advantage of planning and saving for your college education. Remember, colleges will consider the student and their family as the first and primary source of funds for education, and the bulk of financial aid awards will continue to be given on the basis of financial need. Therefore, it is important that you do all you can in advance to painlessly provide the calculated family contribution when the time comes.

Educational financial planning can be complicated, but it is not as cumbersome as paying for college when there has been no planning at all. Start your savings plans knowing that college choices will be more numerous for those who have planned.

Government Organizations and web sites that may be helpful in the search for financial aid:

1. **Federal Student Aid Information Center**

   Federal Student Aid Information Center (FSAIC): 1-800-4-FED-AID (1-800-433-3243
   Web: https://studentaid.ed.gov/contact
   The Student Guide (free publication) www.ed.gov

2. **U.S. Department of Education, Office of Student Financial Assistance**

   400 Maryland Avenue, SW Washington, DC 20202, 1-800-USA-LEARN (1-800-872-5327)
   http://www2.ed.gov/about/offices/list/fsa/index.html

Additional Helpful Resources:

U.S. Scholarship Guide
http://www.usscholarshipguide.org/
College Board
http://www.collegeboard.org/

Did you know ...

Over the years the number of colleges who pledge to help students pay off student load debt has grown. When you are researching college options and opportunities make this a priority in your research. Some colleges guarantee you will graduate in four (4) years or they will pay for the fifth (5th) year.

Others colleges like the US Merchant Marine Academy offers free tuition and they will actually pay you while attending college.

So before you say no and believe you can't afford to earn a degree do some research and you might be surprised.

Where

where do you belong?

4

the college identification and selection process

THE COLLEGE IDENTIFACTION AND SELECTION PROCESS

This chapter provides information on how to make the selection process more manageable. There are many possible options, but if you are methodical, organized, and willing to spend the necessary time reviewing the available data, you will soon find that only a handful of schools offer exactly what you want. Your first task is to determine the type of college you wish to attend. If you follow the guidelines outlined in this chapter, you should be able to eliminate a great number of choices. In many cases, this process will allow you to better define your own wants, needs, and goals.

COLLEGE ACADEMIC LIFE

Being a college-bound student, the most important factors that you use to choose a college are going to be different from several other college-bound students and maybe even from your parents and teachers. Regardless of what is important to you, it is crucial that you identify the factors that are going to give you the most potential for success. With this in mind, your search for the right university should revolve around **education first, and everything else, second**. While you may have a special talent or a certain campus life preference, an education and the degree that seals it can open the door to new opportunities continuously

Perhaps the most important aspect of university selection is flexibility. If you are reasonably sure you know what you want to study (engineering, for example), thoroughly research those institutions that offer the best programs. Compile a list of colleges maintaining quality engineering departments and compare their strong and weak points. Remember, however, that most students change majors at least once; some change many times before finding the right field. So be mindful not to lock yourself into a system that inhibits your ability to change and grow.

There are many different types of programs. Some, for example, stress traditional curriculum, basing studies on a liberal arts foundation. Others are better equipped to train students in particular trades, offering courses of study as diverse as finance and horticulture. To decide which is right for you, ask yourself a series of questions:

- **What are your main interests?** In systematic fashion, list those subjects that interest you most. If you have many varied interests, look for schools with a comprehensive selection of programs. This will allow you to change majors freely without having to transfer to different colleges or universities.
- **Do you have one specific interest or skill?** If so, look for schools specializing in that area, but keep in mind that if you do change majors, you might be forced to transfer.
- **Do you prefer a faculty that is dedicated to teaching undergraduate courses?** Institutions with large graduate populations are sometimes more committed to research than to teaching. Professors at those institutions generally have less time to spend on undergraduate activities outside the classroom. On the other hand, the ideas they do bring to the classroom represent current research.
- **Do you prefer more innovative programs?** These programs offer unique opportunities such as overseas studies, cooperative work/study programs, and individually created majors stressing independent study.
- **Do you prefer a more structured traditional program**? These programs are generally built around certain university core requirements which must be satisfied before a student embarks on a single major

UNIVERSITY SIZE

You can eliminate many colleges and universities by determining the environment in which you feel most comfortable. In other words, do you prosper in larger classes or in a smaller, more personal atmosphere? To pick a school based primarily on its size, you will undoubtedly have to make some trade-offs. Large institutions generally have large classes. This often means that instruction is less personal and interaction among students and professors is limited. On the other hand, larger institutions usually offer more extracurricular activities and broader educational possibilities. Conversely, at small universities, classes tend to be smaller allowing students to more readily exchange ideas with professors and other students during class discussions. There are potential drawbacks though. Because the enrollment is small, the student population may be less diverse than at a larger college or university.

Additionally, small schools do not have the resources necessary to offer a wide array of career options; therefore, the curriculum is usually more focused. If you do not know what you want to study, a small school might not be right for you. Ask yourself the following questions when determining the university size most appropriate for you:

- What kind of environment exists at your high school? Are you more comfortable in large or small classes? Do you want to experience a different kind of environment or do you prefer to stick to what you already know?

- Do you want to meet and interact with many of your classmates personally? This is more likely at a small school.

- Is a wide range of activities outside the classroom important? If you answer yes, then a larger university may better suit your needs.

- Would you like an academic program which offers specialized training in many fields, or one that focuses on a limited curriculum? Large universities obviously offer a wider range of courses. That, however, does not automatically ensure a better institution. Small universities can sometimes compensate for the lack of fields with more one-on-one instruction and better access to resources.

- Are you concerned with the expertise of the faculty? Though the size of an institution does not determine faculty qualifications, there are some things you should research and consider. For example, at large universities, graduate students sometimes teach lower level courses. Though generally well-qualified, they do not have the experience or knowledge most professors possess.

UNIVERSITY LOCATION

Another way to narrow your prospective list of schools is to determine geographically where you may want to spend the next four years. Some questions you should try to answer include:

- Do you want to stay close to home or do you want the challenge of living far from your family in a distant environment?

- Would you rather experience a rural or an urban campus? If you grew up in a small town, it may be beneficial for you to experience life in a big city for several years. On the contrary, if you are from a large city, can you see yourself adapting to a rural environment?

- Do you prefer a particular climate? If you dislike cold weather, you might eliminate universities in the North and Northeast. On the other hand, you might want to consider those areas if you also enjoy winter recreational sports.

UNIVERSITY ENVIROMENT

Each university or college offers a unique environment. Though hard to grasp from brochures and handbooks, each institution has distinct social, religious, and political attitudes. In order to better assess the information provided in printed materials, be sure to ask specific questions when speaking with college representatives.

- Do you want to attend an institution with a particular religious affiliation?

- Are you more comfortable in a conservative or liberal environment? You can gather insights about predominant political trends by reading campus newspapers, talking to university representatives, finding documentation written by faculty members, and asking questions of students when making campus visits.

- Do you want to attend a university that considers fraternities and sororities important aspects of social life? Many people find that dorm life is sufficient for their social needs.

- Do you prefer a coed or single gender institution?

- Would you like to attend a private school or a public institution? Though private schools are generally more expensive, cost alone should not deter you from pursuing the university of your choice. Financial aid is available for many qualified applicants.

As you research your options and opportunities it is important to identify alumni and when possible, contact them and ask them about their experiences.

The alumni of your chosen school will be a great resource to get to know now and in the future!

THE COLLEGE IDENTIFICATION AND SELECTION PROCESS

It is important to remember that your final selection of a college or university should be based primarily on your educational needs.

While it might seem fun to follow your best friend or significant other to a particular college/university it is critical you follow your dreams and goals

Using the online platform, you will can identify college and universities based on factors you consider important. With this information you can begin to narrow the college search to those that fit your academic, social, financial and geographic needs.

Discuss your college options with your family, guidance

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