



# The Citi College Planning Guide



Every New York  
City student can  
go to college.



4

Tests

8

9th-Grade  
Timeline

9

10th-Grade  
Timeline

10

11th-Grade  
Timeline

12

12th-Grade  
Timeline

13

Selecting  
a College

14

Admissions

16

Financial Aid

18

Parents and  
Guardians

19

New York City  
Resources

## Dear Future College Student,

Helping young people successfully transition from high school to college and careers is a major focus of our work at the Citi Foundation. We believe that higher education is an important investment in your future and the future of our community.

Many high school students have told us that applying to college can be challenging. The Citi College Planning Guide was created to help you and your family navigate the college admissions and financial aid process.

We want to help make sure you have the tools you need to succeed personally and professionally. We hope you find this Citi College Planning Guide useful and that you find a college that fits your needs.

**Pamela P. Flaherty**  
President and CEO  
Citi Foundation

Citi Foundation



# THIS IS YOUR GUIDE

**T**he decision to go to college is one of the most important ones you can make. A college degree, whether from a two-year, four-year, technical, or vocational school, is an investment that will pay off. A college education will get you started on a career that you'll love, allow you to earn a higher salary, and meet a wide range of people.

This Citi College Planning Guide will familiarize you and your family with how to prepare, select, apply to and pay for college.

Within these pages you will find a timeline to help you start the process regardless of your current grade, useful tips on how to select and apply to college, a guide to finding and applying for financial aid, an overview of standardized tests, including the SAT, and a special section for parents and guardians.

This guide will enable you to get organized and take the right steps to join the record number of high school graduates going on to college. Get ready to join the crowd! ■

There is more College Guide on the web. Visit [www.newvisions.org/collegebound/collegepossible.asp](http://www.newvisions.org/collegebound/collegepossible.asp) for more valuable tools.



© Rinze Van Brug

This guide will refer to all postsecondary educational institutions as "colleges," even institutions that are technically universities or junior colleges.

The entire guide is available online. To download or print, visit: <http://www.newvisions.org/collegebound/collegepossible.asp>

Photographs in this guide appear courtesy of New York City College of Technology, Lehman College of the City University of New York, Pace University, the University of Vermont, and Sarah Lawrence College.

Cover photos : top left and bottom left © Phillip Greenberg, bottom right © University of Vermont

Design: Jason Mazza and Megan Rodzik

Founded in 1989, New Visions for Public Schools is New York City's leading education reform organization, dedicated to strengthening teaching and learning in our city's public schools. Our network of 76 schools, serving more than 35,000 students at all levels throughout the five boroughs, strives to prepare every student for success in college or the workplace. The New Visions Citi College Bound Program works in schools across the city to help high school students take the necessary steps to make college a part of their future.

This publication is produced by New Visions for Public Schools, which is solely responsible for the content contained herein. Neither Citi nor its subsidiaries have reviewed the content of this publication for accuracy, adequacy, or completeness. Citi and its subsidiaries hereby disclaim liability for any omissions or errors contained herein. The information contained in the publication does not constitute a solicitation or recommendation or advice by Citi or its subsidiaries.

# Start Planning for College Now

## 3 ESSENTIAL STEPS TO PREPARE FOR COLLEGE

1. GET HELP
2. GRADUATE
3. STAND OUT

It's never too early to start thinking about what you are going to do after high school. The earlier you begin preparing for college and your dream career, the easier it will be for you to achieve your goals. Resources and assistance are available at your school to help you plan and get ready to be a successful college student.

The three key steps to making college happen for you are to get help, stay on track to graduate, and stand out from the crowd by participating in extracurricular activities that develop your interests and skills.

### 1. GET HELP

#### Get support from your high school guidance counselor, teachers, and principal

Your school is full of resources: your guidance counselor, principal, and teachers have all been to college and can help you get there. Talk to them about your dream career and ask for their advice about what you need to do to achieve it. When you do apply to colleges during your senior year, they can provide the letters of recommendation that must accompany the applications.

#### Prep for the PSAT, SAT, SAT subject tests, and ACT

Your high school guidance counselor will help you figure out which standardized tests you need to take and when to take them. Preparing early for these tests can help you get a higher score. Buy or borrow a test-prep book and try working on it a little each day. Create or buy math and vocabulary flash cards to practice whenever you have time—even just a few minutes.

Most students worry about doing well on these tests, but try to keep it in perspective. Your grades and other academic experiences will always hold more weight than standardized tests.

#### Enroll in college prep and tutoring programs

Afterschool college access programs are a great way to prepare for and learn about college. These programs offer services like test preparation, college guidance, financial aid help, tutoring, college tours, college-level courses, scholarships, and more.

More information is available from the College Access Consortium of New York ([www.cacny.com](http://www.cacny.com)) and the Partnership for After School Education ([www.pasesetter.com](http://www.pasesetter.com)).

### 2. GRADUATE

#### Stay on track to graduate on time

A major part of preparing for college is making sure that you graduate from high school on time. This means more than just doing well in all of your classes; it also means

taking the correct tracks of classes and exams.

Students in New York state need to take four years of English and social studies, three years of science and math, one semester each of art and music, one year of a foreign language, and two and a half years of physical education/health.

Keep in mind that each high school's requirements may differ. With your high school guidance counselor, you can create a four-year academic plan that will keep you on track to graduating on time. Use the "Are You on Track?" chart available for download at [www.newvisions.org/collegeguide2009.asp](http://www.newvisions.org/collegeguide2009.asp).

#### Plan for the Regents exams

In addition to taking the right classes, work with your teachers and high school guidance counselor to figure out when you need to take and pass the required Regents exams. You will need to pass at least one math Regents and one science Regents, as well as Comprehensive English, Global History and Geography, and U.S. History and Government.



© Phillip Greenberg

Try to pass at least one Regents exam in 9th grade to lighten your load later.

#### Take challenging classes

Many colleges prefer students who have taken four years of math and three years of foreign language. Taking Advanced Placement classes and College Now classes, if they are available in your school, can make your college application stand out. This can also help you avoid having to take

noncredit remedial classes in college.

### 3. STAND OUT

#### Develop skills and interests outside of the classroom

The colleges you apply to will want to know how you spend your time outside of the classroom. Do you play sports or an instrument? Participate in your church youth group or do community service? Read a lot or babysit?

Your extracurricular activities develop skills and experiences that set you apart from other students who have similar grades. And they are an indication of what you think is important and how you can contribute to the world around you.

Your high school guidance counselor can help you research afterschool programs and other activities if you cannot find what you are looking for. ■



© Phillip Greenberg

# What Tests Should I Take?

**S**tandardized tests are an important part of the college admissions process. Figuring out which tests to take, how to prepare for them, and worrying about scoring high enough to get into certain colleges can strike fear into the hearts of college-bound students everywhere. But try to keep the tests in perspective. While these tests are important, they are only one part of what colleges look at to determine admission. Learning which tests you need to take and how to prepare for them can make them more manageable.

## 1. PERSPECTIVE

### You are more than your score!

Your college application, transcript, teacher recommendations, and essay describe the different classes you took, your special talents, interests and leadership qualities, your background, and your personality.

College admissions offices look at your whole application to gauge your academic potential. Also bear in mind that while most colleges require standardized tests, many do not.

## 2. FAMILIARITY

### The PSAT, SAT, and ACT are just a few! Get to

### know the tests!

Talk to your advisor or visit [www.collegeboard.com](http://www.collegeboard.com) or [www.act.org](http://www.act.org) to learn about and register for the PSAT, SAT, ACT exams, and other college admissions tests. Your advisor may also have information about where to go for free or low-cost test preparation.

### PSAT

Students can and should opt to take this test in both their sophomore and junior years. It is important to take the test in your junior year, because this is the year when your test scores determine your eligibility for National Merit Awards (money for college).

The goal of the PSAT/NMSQT is to help students

# 3 STEPS FOR TESTING

1. PERSPECTIVE
2. FAMILIARITY
3. PREPARATION

prepare for the SAT reasoning tests by providing feedback on your academic strengths and weaknesses. The PSAT tries to assess what you have learned in the classroom as well as whether you have gained the skills necessary to succeed in college. The test includes critical reading questions, sentence com-

pletion, reading passages, and third-year high school college preparatory math. There is no essay section on the PSAT/NMSQT.

### The SAT

The SAT takes three hours and forty-five minutes to complete. It has three sections: critical reading, math, and writing,

including an essay section. Scoring ranges are 200-800 points for each of the three sections.

The SAT is designed to connect what students learn in the classroom and the skills that students need to succeed in college. The SAT includes grammar and usage multiple-choice questions, reading passages, an

essay, and third-year preparatory math. The essays are scored by both high school and college teachers. Note that some schools use the writing section of the SAT as an admissions requirement. Ask the admissions departments of the colleges to which you are applying if they consider the essay when they review applications.

### ACT and optional writing section

The ACT includes four required sections—English, reading, math, and science—plus an optional section in writing. Students only need to take the writing section if the colleges

*See TESTS, page 7*

## TEST-TAKING TIPS

### • Get feedback regularly:

After you take the PSAT in the fall of your sophomore and junior years, meet with your high school guidance counselor to discuss your scores and identify the skills you need to develop before taking the SAT.

### • Plan ahead:

You must register at least six to eight weeks before a test date. Plan ahead so that you have enough time to register and prepare for the test. If you are applying to colleges this year, make sure that you take the tests in early fall so that colleges can receive your test scores in time.

### • Ask for extended time:

If you have a learning or physical disability, talk to your high school guidance

counselor about being given extra time when taking exams.

### • Relax and assemble your supplies before the test:

The night before any standardized test, lay out your No. 2 pencils, erasers, calculator, admission ticket, and photo ID. Check the address and directions to your test site. Go to bed early and get up in time to eat a good breakfast and get to the test without having to rush.

### • If at first you don't succeed:

Prepare to take the SAT in the spring of your junior year. If you are not satisfied with your score, you have enough time to study and retake the test.

**Space Reserved  
for Advertising**

**Space Reserved  
for Advertising**



© Phillip Greenberg

### TESTS, from page 4

to which they are applying require that section. The writing section is designed to gauge students' understanding of standard written English, as well as their ability to produce a directed writing sample. The ACT is intended to relate directly to what you learn in your high school English, math, and science classes.

#### SAT/ACT optional schools

If standardized tests are a major struggle for you, be sure to apply to some colleges that do not require the SAT or ACT. There are more than 280 colleges across the U.S. that do not consider SAT or ACT scores when admitting students. For a list of these schools, go to [www.fairtest.org](http://www.fairtest.org) or call 617-864-4810.

## 3. PREPARATION

### Doing well on the tests

that colleges require takes practice, practice, and more practice. Here are a few ways to help you prepare:

#### Free courses

Take advantage of free or low-cost test-prep courses at your school or local college access program. Test-prep courses will help you become well acquainted with the different test sections and their instructions. The more familiar you are, the less nervous you will be. Talk to your advisor or check [www.cacny.com](http://www.cacny.com) or [www.passetter.com](http://www.passetter.com) for a list of college access programs near you.

You can also try the following websites for online test prep:

[www.act.org](http://www.act.org)  
[www.collegeboard.com](http://www.collegeboard.com)  
[www.ets.org](http://www.ets.org)  
[www.kaplan.com](http://www.kaplan.com)  
[www.princetonreview.com](http://www.princetonreview.com)  
[www.testprep.com](http://www.testprep.com)

#### Test-prep books and practice tests

Go to your college advisor or visit a library for test-prep books and practice tests. Test-prep books contain plenty of practice problems and loads of hints and information on how to conquer the tests. The College Board website provides helpful hints on how to prepare for the PSAT and SAT exams. Create or buy math and vocabulary flash cards for more practice.

#### Study in groups

Working together allows you to cover more material. You will also gain a fresh and sometimes different perspective on solving problems and finding solutions.

#### Read widely outside of school

Reading is a great way to expand your mind, improve your reading ability, and increase your vocabulary. ■

Test	Length and Type	Purpose	Registration and Fees
<b>PSAT/NMSQT</b> Math, Verbal, Critical Reading, and Writing Skills	2 hours and 10 minutes: multiple choice	The PSAT helps you prepare for the SAT and determine your eligibility for the National Merit Scholarship.	<a href="http://www.collegeboard.com">www.collegeboard.com</a> 609-771-7070 Fee: \$13; register with your college advisor
<b>SAT</b> Math, Critical Reading, and Writing (Essay)	3 hours and 45 minutes: multiple choice and essay	The SAT is the exam required by most U.S. colleges and universities.	<a href="http://www.collegeboard.com">www.collegeboard.com</a> 609-771-7600 Fee: \$45
<b>ACT</b> English, Math, Reading, Science, and Writing (optional)	2 hours and 55 minutes: multiple choice and essay (additional 30 minutes)	The ACT is a common exam required by many U.S. colleges and universities.	<a href="http://www.act.org">www.act.org</a> 800-525-6926 Fee: \$31 (\$15 for the writing portion)
<b>SAT subject tests</b> Math, Languages, Literature, Social Studies, and Sciences	1 hour: mostly multiple choice	Some colleges require subject tests for admissions.	<a href="http://www.collegeboard.com">www.collegeboard.com</a> 609-771-7600 Fee: \$20, \$9 per test (except for language tests, which are \$20), plus additional fees
<b>AP Exams</b> (Advanced Placement) Math, Languages, Literature, Social Studies, and Sciences	3 hours: multiple choice and free response	Some colleges award course credit to students who do well in these exams.	<a href="http://www.collegeboard.com">www.collegeboard.com</a> 888-225-5427 Fee: \$86 per test
<b>TOEFL</b> (Test of English as a Foreign Language) Listening, Reading, Writing, and Speaking	Less than 3 hours	The TOEFL tests English-language proficiency in non-native speakers. Colleges often waive the TOEFL if you score 75 or above on Regents English.	<a href="http://www.ets.org/toefl">www.ets.org/toefl</a> 877-863-3546 Fee: \$150
<b>CLEP</b> (College Level Examination Program)	1 hour and 30 minutes	This CLEP allows students to "place out" of a college class depending on how well they do on the this test.	<a href="http://www.collegeboard.com">www.collegeboard.com</a> 800-257-9558 Fee: \$72 per test

# Timeline for 9th Grade



© Phillip Greenberg

## 4 Things to Do in 9th Grade

- 1 **Do well in school**
  - You should try to earn at least 11 credits in 9th grade and pass one Regents exam. See more advice for 9th graders on page 12.
- 2 **Start planning**
  - With your high school guidance counselor's help, map out a four-year plan for the classes you need to take in high school. Colleges look at all four years of your high school transcript. Plan to take at least one Regents exam by the end of 9th grade.
- 3 **Engage your mind**
  - Find a fun afterschool activity like chess, drama, band, karate, dance, volleyball, volunteering or a college access program. During the summer, get involved in a summer program or internship—ask your high school guidance counselor for some leads.
- 4 **Discuss college with your friends**
  - Talk to your classmates and friends about your college plans. Friends can be a great support system in your college planning process.

Space Reserved  
for Advertising

### FALL

- Get to know your school advisors, teachers, and principal.
- Find out how many credits and courses you need to graduate from high school.
- Meet with your high school guidance counselor to create a four-year plan that includes college preparation.
- Get involved in extracurricular activities. Colleges are interested in the way you spend your extra time.

### JANUARY AND FEBRUARY

Meet with your high school guidance counselor to:

- Review your first-semester grades.
- Learn which Regents exams you need to take in June.

### MARCH

- Take a virtual tour of or visit a college campus. New York City has dozens of colleges, all just a subway ride away.
- Research and apply for summer programs and internships. Pay attention to program deadlines so you don't miss out on valuable opportunities.

### APRIL AND MAY

- Study for your Regents and final exams.
- Check with your high school guidance counselor and teachers to see if they know of any summer jobs that suit your interests.
- Apply for working papers, with your high school guidance counselor's help.

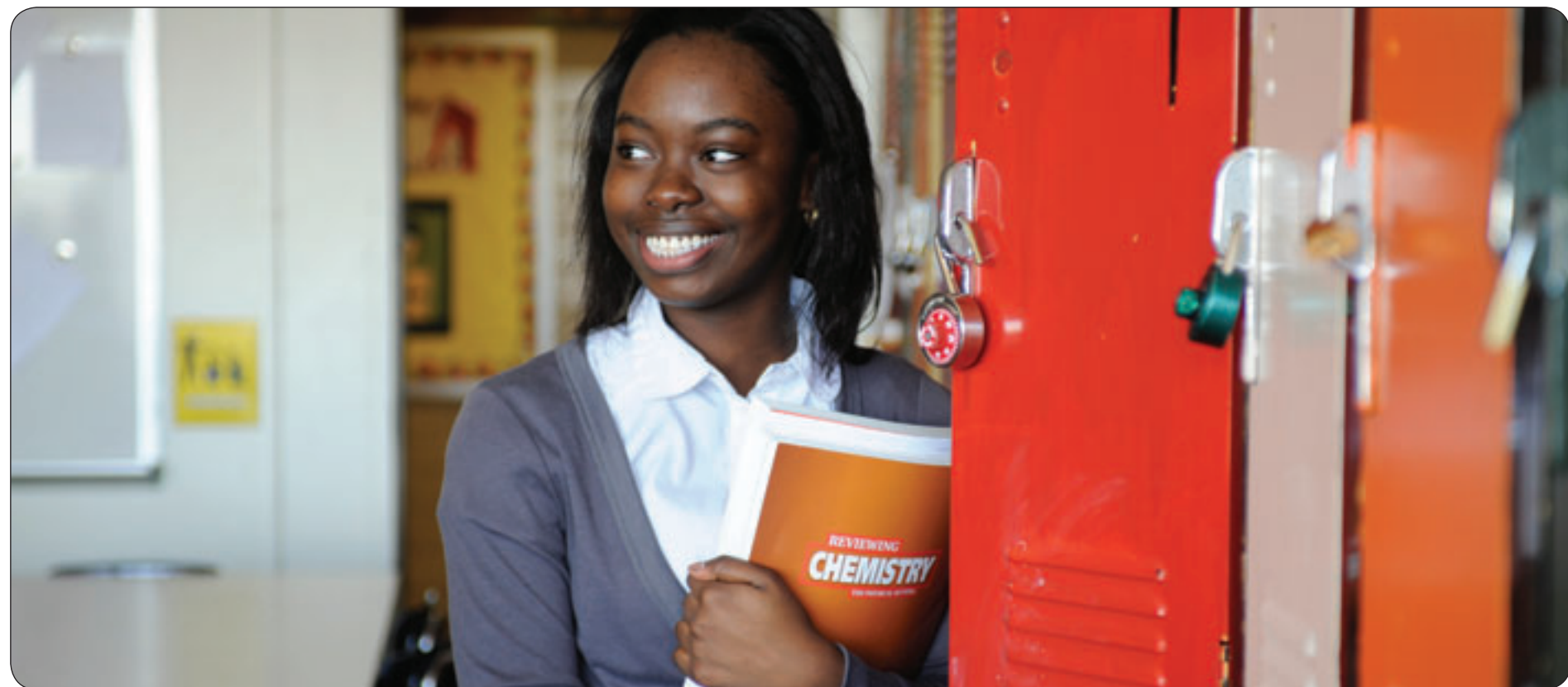
**Remember you must be 15 to work in New York City.**

- Take a practice PSAT and discuss the results with a teacher or guidance counselor.
- Meet with your high school guidance counselor to review how you did this year, how you might improve, and plan what classes you should take next year.

### JUNE

- Pass at least one Regents exam by the end of 9th grade. ■

Get tips on how to study from your high school guidance counselor and the College Board website at [www.collegeboard.com](http://www.collegeboard.com).



© Phillip Greenberg

# Timeline for 10th Grade

## SEPTEMBER AND OCTOBER

Meet with your high school guidance counselor and parents/guardians to:

- Register for the PSAT.
- Review your 9th-grade transcript and evaluate your progress with your four-year plan.
- Go to the Big Apple College Fair. See the Resources page of the guide for the schedule.
- Explore different types of colleges—private, public, professional, and arts.
- Stay involved in extracurricular activities. Try applying for a leadership position.
- Take the PSAT. Be sure you know the correct date and test location. Ask your high school guidance counselor for practice tests and other tips.

## NOVEMBER

- Continue to study hard and get good grades.

## 4 Things to Do in 10th Grade

- 1 Visit more college campuses
  - This is a fun way to learn as much as you can about college life.
- 2 Study hard
  - Get good grades so you'll graduate on time and be eligible for college scholarships. See more advice for 10th graders on page 12.
- 3 Become a leader
  - Good leaders speak well, listen, inspire, and help others. Colleges look for students who can motivate their peers.
- 4 Share with family and friends
  - They can be great sources for suggestions and answers to questions.

## JANUARY

- Meet with your high school guidance counselor to review your grades and determine which Regents exams you should take in June.

## MARCH AND APRIL

- Research and apply for summer programs and internships. Pay close attention to program deadlines.

- Visit a college campus and attend an information session.
- Register for an SAT subject test with your high school guidance counselor. Only register to take an SAT subject test in a subject in which you are doing well.

## MAY AND JUNE

- Prepare for and take Regents exams. By

the end of 10th grade, you should have taken three Regents exams: math, science and history.

- Take the May SAT or subject test if you are registered.
- Ask your high school guidance counselor and teachers if they know of any summer opportunities.
- Apply for working papers. **Remember, you must be 15 to work in New York City.**

Meet with your high school guidance counselor to:

- Discuss your academic progress.
- Review your four-year course plan and choose the classes you need to take next year.
- Discuss your summer plans.
- Ask about Advanced Placement classes.
- Find out about and register for a College Now course at a local college.
- Start preparing for the October ACT. ■

## Every Summer

Colleges want to know how you spend your time each summer.

- Find a summer program, internship, or job that you will enjoy. Remember to get working papers if you find a job.
- Read at least three books for fun.
- Visit a college campus.

## What Is College Now?

The College Now program allows students from New York City public high schools to experience college life while still in high school. Students can take college-level classes at their local City University of New York campus for free. Talk to your advisor about registering for college courses at your local CUNY campus or visit [www.collegenow.cuny.edu](http://www.collegenow.cuny.edu).

For information about summer jobs for teenagers and how to obtain working papers, go to New York City's Summer Youth Employment website: [http://www.nyc.gov/html/dycd/html/jobs/summer\\_youth\\_employment](http://www.nyc.gov/html/dycd/html/jobs/summer_youth_employment).

# Timeline for 11th Grade

## SEPTEMBER

- Continue your involvement with extracurricular and leadership activities.
- Register for Advanced Placement classes.
- Make sure that you take courses that challenge you, such as pre-calculus/Math B and chemistry.

## OCTOBER

- Meet with your advisor to discuss your 10th-grade PSAT scores and start to consider your career path.
- Attend fall college fairs.

## NOVEMBER

- Use your PSAT scores to help identify the test skills you need to develop before taking the SAT.

## DECEMBER

- Study hard for high school exams.
- Prepare for January



© Phillip Greenberg

- Regents exams.
- Find and register for an SAT prep course being held in January or February.

## JANUARY

- Take January Regents.
- Start learning about financial aid.
- Talk with your advisor about scholarships.
- Attend a Department

of Education financial aid workshop with your parents/guardians.

### Meet with your advisor and parents/guardians to:

- Review your academic progress.
- Find out which Regents exams you have to take in June.
- Register for the March SAT.
- Register for College Now classes.

## FEBRUARY

- Prepare a list of the colleges you'd like to attend. Visit those schools online, call admissions offices or go to college fairs to request free materials.
- Find out if there are special admissions requirements for performing and visual arts colleges.
- Take an SAT prep course.

## MARCH

- Register for April ACT.
- Take the March SAT if you are registered.
- English Language Learners: Find out if the colleges on your list require the Test Of English as a Foreign Language (TOEFL). If so, register for the test.
- Research and apply for a summer program, internship, or job.
- Visit some of the colleges that interest you.
- If you plan to take AP or College Level Examination Progress (CLEP) tests this spring, talk with your college advisor or teachers about how to prepare.
- Register for the May SAT or subject test. Even if you took the March SAT, many students choose to retake the test to raise their scores.

## APRIL

- Attend spring college fairs.

## 4 Things to Do in 11th Grade

### 1 Get college and financial aid information

- Visit the companion website to this guide at [www.newvisions.org/collegeguide2009.asp](http://www.newvisions.org/collegeguide2009.asp) for college and financial aid tracking forms or the "Pay for College" page at [www.studentloan.com](http://www.studentloan.com) for information on the financial aid process.

### 2 Tour colleges—in person and virtually

- Visit colleges you are interested in, both in person and virtually through [www.campus-tours.com](http://www.campus-tours.com).

### 3 Identify at least five scholarships

- Ask your advisor about scholarships that might be available from state and local foundations and civic organizations. And be sure to ask your parents/guardians and family members if their employers offer scholarships that you may apply for.

### 4 Save Money

- Your senior year will be your most expensive year. Speak with current seniors and your advisor to get an estimate of the senior dues and other relevant costs (such as the prom, senior trip, yearbook, senior ring, college application fees, postage, etc.). See more advice for 11th graders on page 12.

- Narrow your college application list to six to eight colleges.
- Register with the NCAA Clearinghouse if you are interested in playing sports in college.
- Take the April ACT if you are registered.

## MAY

- Take the May SAT or subject test if you are registered.
- Begin to prepare for your June Regents exams.

## JUNE

- Take Regents exams.

### Meet with your advisor and parents/guardians to:

- Discuss your current courses and the number of credits you have.
- Decide on the classes you will take next year.
- Review your college list.

## SUMMER

- Enjoy your summer program, internship, youth employment, or volunteer work. Tell

your teachers and/or supervisors that you will ask them for letters of recommendation in the fall.

- Register for College Now classes.
- Request catalogs, admissions applications and financial aid information from colleges you haven't already contacted.
- Identify at least five scholarships that match your interests or talents.
- Write an outline for an autobiographical essay.
- Visit college campuses.
- Create a résumé that includes all of your jobs and extracurricular activities.
- Find out if a placement test, audition, or portfolio is required for admission to a specialized program. Start preparing these items if you need them.
- Research summer deadlines for fall ACT, SAT, TOEFL and CLEP tests.
- Begin preparing for the SAT subject tests that you plan to take in the fall. ■

Space Reserved  
for Advertising



© Jason Mazza for New Visions for Public Schools

# Timeline for 12th Grade

## SEPTEMBER

- Know the dates for your SAT, ACT, CLEP, and TOEFL exams for the fall.
- Register for any SAT subject tests you plan to take in October.
- Study hard and get good grades. Colleges like to see strong grades in the first semester of the senior year.

**Meet regularly with your college advisor. This is an important year to:**

- Review your college application list.
- Make sure your list includes “dream,” “probable” and “safety” schools.
- Ask your high school guidance counselor about Early Decision or Early Action applications.
- Think of one or two teachers who could write great letters of recommendation for you. And don’t forget to ask your high school guidance counselor or employers from after school and summer activities for letters.
- Register for College Now and Advanced Placement classes.
- Write first drafts of your essays for college and scholarship applications.
- English Language Learners: Register for the TOEFL.

## OCTOBER

- Take the October SAT or SAT subject tests if you are registered.
- Finalize your list of six to eight colleges.
- Ask your high school guidance counselor if you qualify for financial aid programs like HEOP/EOP, SEEK, or

College Discovery.

- Give recommendation forms to your college advisor, teachers, employers, or others. Include addressed, stamped envelopes to make it easier for them to mail the letters.
- Meet Early Decision and Early Action deadlines. Make copies of your applications before you mail them.
- Work on your essay drafts. Get feedback from teachers or your college advisor.
- Polish your portfolio and audition presentation if you are applying to a visual or performing arts school.
- Begin to apply for scholarships.
- Attend college fairs and continue to visit college campuses.

## NOVEMBER

- Take the November SAT if you are registered.
- Begin filling out your college applications. Most regular admissions deadlines range from late December to early March.
- Attend a financial aid workshop with your parents/guardians.
- Remind teachers, college advisors, and others to mail your recommendation forms.
- Schedule college interviews or auditions, if necessary.
- If you have a learning or physical disability, contact colleges and ask about support services that are available for students with special needs.
- Revise your essays and ask for final feedback from teachers or your

guidance counselor.

- Collect information about your family’s household finances, which will be required for the FAFSA form.
- Apply for a PIN for your TAP (Tuition Assistance Programs) and FAFSA applications, which can be submitted after January 1 online or through the mail.

## DECEMBER

- Take the December SAT or ACT if you are registered.
- Give applications with mid-January deadlines to your college advisor to complete questions on class rank and academic history.
- Give your guidance counselor a list of colleges and scholarship organizations that require an official transcript.
- Finalize your essays.
- If you applied for Early Decision or Early Action, keep an eye out for decision letters.
- Prepare for January Regents.
- Send out all scholarship applications before the end of December.

## JANUARY AND FEBRUARY

- January is a very popular month for application deadlines. Make copies of your applications before you send them in.
- Ask your parents/guardians to work on their tax return estimates so you can complete the FAFSA as soon as possible after Jan. 1. and get the financial aid you need.
- Complete your TAP application using either the online or paper version.

- Complete the CSS/PROFILE and other financial aid forms.
- Attend financial aid workshops with your parents/guardians at high schools, college access programs and the Department of Education.

**Meet with your high school guidance counselor:**

- Are you on track for graduation?
- Which, if any, Regents exams do you need to take in June?
- Register for College Now classes if you haven’t already.
- Make sure your applications are complete.
- Check with your teachers, high school guidance counselors, or employers to make sure your letters of recommendation and transcripts are mailed.

## MARCH

- Mail applications to colleges that have open or rolling admissions.
- Quickly complete and return HEOP/EOP forms that you receive from colleges.
- Keep an eye on the mail for your SAR (Student Aid Report), which will have the information that you included on your FAFSA. Review your SAR carefully, and send any changes by mail.
- Contact colleges to verify that your application folder is complete.

## APRIL

- Check the mail for decision letters. Colleges are supposed to let you know their decisions this

## 4 Things to Do in 12th Grade

- 1 **Set goals, work hard, take yourself seriously**
  - Your senior year is one of the most rewarding times of your life! By the end, you will have earned a high school diploma and will be college-bound.
- 2 **Pay attention to details**
  - Deadlines are very important. Missing one can cause a lot of unneeded anxiety in your life. Follow through with all the small steps along the way and you will be ahead of the game.
- 3 **Get involved**
  - Get involved in rewarding activities, both in and out of school. Between school, homework, social activities, and the mountains of paperwork involved in college applications, you’ll be busy. Plan well and be responsible, so that your senior year can be an exciting and enriching experience.
- 4 **Keep your guidance counselor updated**
  - Since mail from colleges and financial aid sources will be sent to your home, make sure to review these materials with your high school guidance counselor. This will avoid misunderstandings that can cause delays or even loss of opportunities. See more advice for 12th graders on page 12.

month.

- Financial aid letters are sent separately by each college that accepts you, and these usually arrive later.
- If you do not apply for TAP online but have completed your FAFSA application, HESC will mail you an express TAP application (called an ETA) to review, sign, and return.

## MAY AND JUNE

- Once you have chosen the school you plan to attend, notify the college before the deadline—usually May 1.
- Review all of your financial aid forms and check off the financial aid you accept. Sign and return the form to the college financial aid office. If applicable, sign and return loan promissory notes.
- If you need more financial aid, contact the college’s financial aid office.
- Mail your tuition deposit.
- If you plan to live on campus, you will receive information on dormitories. Complete and return the questionnaire

on personal lifestyle, interests, and habits.

- Mail your room and board deposit.
- Notify all other colleges that you do not plan to accept their offers of admission.
- If you are accepted through HEOP, review information on mandatory summer orientation and class schedule.
- Students accepted for regular admission should review the orientation and registration schedule.
- If your college is away from home, begin planning transportation and the luggage you will take.

**Finish high school!**

- If you are registered, take AP test(s). Scoring well can earn you credits in college.
- Keep on top of your classes, so you do not jeopardize your high school graduation.
- Prepare for and take final exams.
- Breathe a big sigh of relief! Congratulations—you made it! ■



# COLLEGE READINESS BENCHMARKS

**R**esearch shows that the courses you take in high school and your access to information about higher education options can determine your success in college. New Visions for Public Schools recommends that high school students start planning from Day 1 of high school to become well-prepared for the rigors of college. This plan includes recommended coursework and activities to get acquainted with colleges and college life.

## 9<sup>th</sup> GRADE

### Every freshman should

- earn at least two credits in each core subject area (ELA, math, science and social studies)
- earn at least 11 total credits
- pass at least one Regents at a 65 or above (75 for math or ELA)
- have at least 92% attendance
- earn at least an 80% in all core classes
- with his or her parents, understand graduation and college readiness requirements
- go on a college visit
- take a practice PSAT and discuss results with a teacher
- participate in a career talk series or job shadow experience
- understand the various pathways available after high school.

## 10<sup>th</sup> GRADE

### Every sophomore should

- earn at least two credits in each core subject area
- earn at least 11 total credits
- pass two additional Regents at 65 or above (75 for math or ELA)
- have at least 92% attendance
- earn at least an 80% in all core classes
- complete the PSAT and discuss results with a teacher
- attend a college fair
- develop a post-secondary portfolio that includes academic achievements, a resume, certificates of participation/achievement and recommendation letters
- with his or her parents, map out a plan based on career aspirations and what steps need to be taken to make it a reality.

## 11<sup>th</sup> GRADE

### Every junior should

- earn at least two credits in each core subject area
- earn at least 11 total credits
- pass two additional Regents, and have passed all five basic Regents by the end of junior year at 65 or above (75 for math and ELA)
- have at least 92% attendance
- earn at least an 80% in all core classes
- write and receive feedback on a personal statement in his or her ELA class
- take the PSAT and SAT
- with his or her parents, attend a college finance and scholarship workshop and complete a practice FAFSA worksheet
- complete an interest, skill and career assessment and create a list of 15 post-secondary options
- participate in a summer activity aligned with career interests.

## 12<sup>th</sup> GRADE

### Every senior should

- earn at least two credits in each core subject area, including math and science
- earn at least 11 total credits
- have at least 92% attendance
- earn at least 80% in all core classes
- correctly complete the FAFSA form by February 28th
- complete his or her online CUNY application by December 25th
- apply to at least six colleges, including: a safety, a match, and a reach school
- if eligible, take a College Now course or CTE course toward industry certification.

# Selecting a College

**C**ongratulations! Your decision to apply to college is an important one. How do you get started? First you need to figure out where you would like to go and what kind of experience you would like to have. This is the fun part—think about all of the colleges you have ever heard of and all the places you think would be great to spend your college years. Have you always dreamed of being a lawyer... or an architect... or a marine biologist studying manatees in Miami? This is your time to dream. Research and choose colleges that match your interests and academic profile.

## 1. DREAM

What career are you dreaming of? What would you love to study in college?

Take the COIN Self-Assessment to help you figure out the answers.

Available at many schools, this online questionnaire discovers occupations that match your interests, preferences, and needs. This information can be useful as you search for colleges that have the programs of study you want. Ask your advisor where you can take this self-assessment.

## Create a wish list

Make a list of all the colleges that interest you. It can be as long as you like. Think about who you are. Consider the kind of academic and social environments in which you feel most comfortable. The colleges you apply to should reflect your goals, skills, interests, and personality.

## Questions to ask

- What classes do you enjoy?
- What subjects do you do well in?
- What are the things you like most about your high school?
- What do you do in your free time (reading, writing, dancing, singing, sports, computers, drawing)?
- What topics are you curious about, and what skills would you like to develop?
- Do you want to attend a small school, a large school, a liberal arts college, a technical college, a two-year college, or a university?
- How about a single-gender college, an art school, a historically black college, or a college with religious affiliations?
- Where would you like to go to school? In an urban, suburban, or rural area? Close to home or far away?

## How do these questions help you select a college?

If you attend a small high school, you might consider the close-knit community of

## 3 STEPS TO SELECTING A COLLEGE

1. DREAM
2. RESEARCH
3. NARROW

a small college. Or you might prefer a large school where the range of activities is more diverse. If you enjoy drawing, painting, photography, or acting, you may want to consider a visual or performing arts school.

Free personal college advisement is available for 11th and 12th graders from the Goddard Riverside's Options Program. For more information, visit [www.goddard.org/options.html](http://www.goddard.org/options.html).

## 2. RESEARCH

### Research each college on your wish list

Now that you've listed the colleges that interest you, how do you find out if a school is really a good match for you?

**Talk** to your college advisor. She can help you find colleges that match your academic profile, personal interests, and strengths.

**Interview** current college students. New York City 9th and 10th graders came up with these interview questions to help learn more about college:

- Do you think it is better to live on or commute to campus?
- Once you graduate, does the college help you find a job?
- What grade point average (GPA) should you have in order to get into a good college?
- When you were in high school, how did you prepare for college?
- Do you feel that your professors are helpful?
- Describe your typical day at college.
- How did you feel during your first year at college?
- Is it a good idea to join a fraternity/sorority?
- How do you know what classes to take?
- What do you think is the most difficult

## Go Online to Research Colleges

[www.collegeboard.com/csearch](http://www.collegeboard.com/csearch)  
[www.collegenet.com](http://www.collegenet.com)  
[www.embark.com](http://www.embark.com)  
[www.gocollege.com](http://www.gocollege.com)  
[www.studentedge.com](http://www.studentedge.com)



© Phillip Greenberg

part of college?  
 • What are some ways to get a scholarship?  
**Participate** in afterschool college prep programs.

**Attend** college fairs. These fairs are upcoming:

- **NACAC Performing and Visual Arts College Fair.** Tuesday, November 3, 2009, Riverside Church, 7:00–9:30 P.M.
- **Big Apple College Fair.** This October in all five boroughs. See the Resources page of this guide for the schedule.

Visit colleges that interest you. Most colleges hold daily information sessions and tours.

When visiting colleges or speaking with representatives at college fairs, the following list of questions will help you get the most out of your interactions. Answering these will help you determine which colleges are right for you.

- What size are the classes?
- Are the classes taught by professors or teaching assistants?
- How much of student need is covered by financial aid?
- Is on-campus housing available for all students?
- Do students stay on campus on weekends, or do most go home?
- What kinds of activities are available to students on weekends?
- What grades, test scores, and experiences does your college look for?
- Which tests are required? SAT, SAT subject test, ACT?
- Does the college have core requirements? English, math, science, language?
- How many students graduate on time?
- What percentage of students find jobs or go on to graduate programs upon graduating?

• How diverse and tolerant is the student population? Consider racial, ethnic, sexual orientation, socioeconomic and geographic diversity, and the support systems available for these students.

• What kind of support does the college have for students who face personal or academic challenges or students with learning or physical disabilities?

These are all good questions to ask college admissions officers, students, and professors on your college visits.

## 3. NARROW

### Narrow your list to six or eight colleges

Your list should include a combination of public and private colleges that are your “dream” schools, “probable” schools, and “safety” schools. As New York State students, you should include City University and State University schools on the list. Your list is unique; it will not look like anyone else's.

### “Dream” colleges

Include one or two colleges whose admissions requirements are a real challenge but that you are really hopeful about.

### “Probable” colleges

Include two or three colleges whose admissions requirements you mostly satisfy and where there is a good chance you will be accepted.

### “Safety” colleges

Include two or three colleges whose admissions requirements you satisfy and where you know you are likely to be accepted. ■

# Ace the College Admissions Application

**Y**our application is the most important opportunity to show a college why they should accept you. You will make a favorable impression if your application is neat, complete, and prompt. This is also the time to highlight your academic and personal achievements and state why you want to attend that particular college.

Your application will include your academic history, your relationships with teachers, your personal interests, and your goals, as well as some of the experiences you have had and challenges you have overcome. Use the application to show the college who you are and what attributes you will contribute to its campus. How do you make the best impression? Read on!

## COMPONENTS OF THE COLLEGE APPLICATION

Every college and university you apply to has its own admissions requirements based on the college's academic standards, school structure, and types of programs offered. General admissions application requirements can include the following elements to help colleges learn more about who you are:

### Application form

Carefully read and fill out the application form from the college. Do not be afraid to ask questions about anything that is unclear. A simple mistake can mean the difference between getting into a college or not.

### Essay (or other writing sample)

One of the most important parts of your application, the essay is your chance to shine. Colleges are interested in how well you express yourself in writing. Think about the impression you want to make.

Leave plenty of time to do your essays—you will probably have to write many drafts before you get one that is just right. The good news is that college essay topics tend to overlap, so chances are you will not have to write a new essay for each college. Be sure to get help from your high school guidance counselor and teachers. In some cases, you may have already written an essay for a class that can be adapted into a college essay.

### Transcript

Your transcript shows the high school(s) you attended, courses taken, and your grades, as well as your Regents exam grades, cumulative grade point average (GPA), SAT, SAT subject tests, and ACT scores, and school attendance. Colleges use this information to determine if you satisfy admissions and eligibility requirements. It is also used to determine if you met high school graduation requirements.

### School profile

If your high school has a school profile (ask your high school guidance counselor), it is a good idea to attach it to your transcript before sending it to the college. The profile paints a picture of your school for the admissions advisors and offers information about your school's environment.



© Phillip Greenberg

### Test scores

These include your scores from the SAT or ACT. Colleges vary on whether or not they also consider the SAT essay when they review applications.

### Recommendation forms

Appropriate people to ask for recommendations are teachers, high school guidance counselors, employers, or any adult who can comment (favorably and in-depth) on your skills, maturity, integrity, and personality. Give them the forms well in advance of the application deadlines.

### List of activities

This list should include all the extra-curricular activities you participated in throughout high school. The websites [www.monster.com](http://www.monster.com) or [www.nycareerzone.org](http://www.nycareerzone.org) can help you craft a professional résumé to submit with your application.

### Fee or fee waiver form

A check or money order for the application fee, or, if you are requesting a waiver, use the College Board Waiver Form or letter from your school. Some colleges may have their own forms as well.

### Optional sample of creative work

If it is required, include a creative writing sample, portfolio, or audition CD. ■

## Fee Waivers

Many colleges require an application fee, but waivers are generally given for students from low-income families.

Students who use fee waivers for the SAT and plan to enter college in Fall 2010 are eligible to receive up to four "College Board Request for Waiver of College Application Fee" forms to send to participating colleges. Ask your advisor for this form and to see the list of colleges that accept it.

In addition, institutions are often willing to consider granting fee waivers based on a letter from your school that explains your financial circumstances. Obtain this letter, on school letterhead, from your advisor and submit it with your application. You will need an original, not a photocopy, of this letter for each application.

For CUNY, a limited number of fee waivers may be available from your college advisor.

Note that some colleges may ask for additional information before granting the waiver.

## Comparing College Information

Use this form to help evaluate colleges that are of interest to you.

Name of College			
Public/Private			
City, State			
Campus Setting: Suburban/Urban			
Best Known For			
No. of Undergraduate Applications Received			
No. of Undergraduate Applications Accepted			
College Graduation Rate			
No. of Undergraduates Enrolled			
Average SAT Score			
Average ACT Score			
Tuition Cost			
Room (Housing) and Board (Food) Costs			
Website Address			
Application Deadline			

# Getting Started

## Make copies of your applications and organize them into separate folders

Use these copies to draft your application. Then revise your responses and check for spelling and grammar.

## Follow instructions exactly

Each college admissions application is different, so always pay attention to the instructions and deadlines for each application. If you have any questions, ask your college advisor. Don't be shy about calling the college admissions office directly.

## Proofread and finalize your own work

Then ask your advisor, a teacher, or a trusted adult to look over your application to double-check for typos or errors. Even one spelling mistake can make your application seem less appealing than those without mistakes. After making corrections, print out the final version of your application.

## Make copies

Photocopy your complete applications before you mail them out to the colleges. To avoid losing things, store copies in the folders you created.

## Common application

Most colleges and universities have their own application for admission. However, some colleges and universities have designed a common application that they all accept.

This means you complete one application form, copy the form and send it to any of the partici-

pating colleges. Sometimes these institutions require you to submit additional information or forms. You can download a copy of the common application and get more information at [www.commonapp.org](http://www.commonapp.org). You can also get a copy of the common

application form from your advisor.

Both the CUNY and the SUNY college and university systems have a common application of their own.

### CUNY common application

212-997-2869  
[www.cuny.edu](http://www.cuny.edu)

### SUNY common application

800-342-3811

[www.suny.edu/student](http://www.suny.edu/student)

## Applying online

Most colleges have websites so you can complete and submit your application online. The websites allow you to save drafts of your application until you are ready to submit the final version. Be sure you are confident enough with the web browsers to navigate successfully. Before you begin, try to have uninterrupted access to the computer. Remember to save your work often.

The website [www.collegenet.com](http://www.collegenet.com) lets you apply to hundreds of colleges online.

Print copies of your online application before you submit it. ■



© Phillip Greenberg

## Who Is Responsible for What?

You and your school submit different parts of the college application package. Ultimately, it is your responsibility to follow up with each college to make sure that your application is complete.

### You send:

- complete application forms
- application fee or fee waiver form
- essay
- letters of recommendation from employers
- a writing sample/portfolio/audition CD if you do any creative work

Also, be sure you have arranged for the official copy of your standardized test scores to be sent to the college.

### Your school sends:

- official copy of your transcript
- school profile (if they have one)
- letters of recommendation from your teachers

# What About Financial Aid?



© Lehman College

**W**hat is financial aid? Simply put, it is money in the form of scholarships, grants, and loans to help you pay for college. Financial aid can make it possible for you to go to college even if you and your family cannot afford the full cost of tuition, room, and board. You will need to complete one or more forms to apply for these monies.

The types of financial aid are:

- Grants and scholarships—money that you don't have to pay back.
- Federal Work-Study—money you must work to earn.
- Loans—money that you may borrow but must pay back.

Based on financial information you provide, colleges will determine how much financial aid to offer you. This may take the form of grants, scholarships, or work-study, and you may need to supplement this amount with loans. In addition, other scholarships might be available from local civic organizations, busi-



nesses, and foundations that you can apply for separately.

The federal financial aid programs described below are for citizens and U.S. residents. There are some, financial aid options, although limited, available to noncitizens. Spend time with your high school guidance counselor to discuss which colleges have scholarships and services for undocumented students, such as CUNY's Peter Valone Scholarship.

## 1. FAFSA AND SUPPLEMENTAL FORMS

**Fill out FAFSA**

## 3 ELEMENTS OF FINANCIAL AID

1. FAFSA AND SUPPLEMENTAL FORMS
2. GRANTS AND SCHOLARSHIPS
3. LOANS

To apply for any type of financial aid at any college in the U.S., you must fill out the Free Application for Federal Student Aid (FAFSA). The FAFSA is used to calculate how much your family can afford to pay for college.

This form is available from your high school guidance counselor or through [www.fafsa.ed.gov](http://www.fafsa.ed.gov). During your senior year of high school you should plan to submit your FAFSA application as soon as possible after January 1.

### Tax return information

The FAFSA asks for information from your parents' tax returns. In order for you to submit the FAFSA form

on time, your parents will need to complete their tax forms in January.

If you cannot obtain your parents' tax information, follow the special instructions in the FAFSA application.

If your parents cannot process their tax forms in January and their income has not changed significantly from the previous year, they can use the estimated tax information based on their previous year's forms.

### Determining Aid and Eligibility

Based on the information you provide in the FAFSA, the

federal government calculates your Estimated Family Contribution (EFC). The federal government then creates a Student Aid Report (SAR) and sends it to you to review for errors. Once you sign and return it, your SAR is sent to all the colleges you listed on the FAFSA as schools you are interested in attending.

Each college that receives your information will use it to create a financial aid package based on your family's financial need. However, some of the colleges on your list will



not have enough money to meet 100% of your financial need. Be sure to apply to a variety of colleges so that you can compare the financial aid packages you receive from each one.

All of the colleges to which you apply will use the SAR to determine your eligibility for the various types of federal financial aid, such as PELL grants, Federal Supplemental Education Opportunity Grants (FSEOG), Federal Work-Study (FWS), Stafford Loans, Perkins, and Plus Parent Loans. If you are interested in applying to college within New York state, the financial information you listed on your FAFSA will also be used to determine your eligibility for New York state financial aid opportunities like the Tuition Assistance Program (TAP).

### Additional forms required by some colleges

Some colleges will require more detailed information about your family's financial situation than what appears in the FAFSA. They may also have you fill out their own financial aid form and/or the College Scholarship Service (CSS) Profile form.

Read the information you receive from colleges carefully so you know what information is required. Unlike the FAFSA, you have to pay a fee for each college to which your CSS Profile is sent. Go to [www.profileonline.collegeboard.com](http://www.profileonline.collegeboard.com) for more information on which colleges require this additional financial aid form.

## 2. GRANTS AND SCHOLARSHIPS

### Grants from the Tuition Assistance Program (TAP)

If you plan to attend college within New York State, the Tuition Assistance Program (TAP) can provide grant money to help offset the cost of your college expenses. You can apply for a TAP grant using either an online or paper application. If you complete your FAFSA online, you will be able to link to an online TAP application where you can register for a PIN (personal identification number) that allows you to access your information in the future and electronically sign your applications.

If you decide to complete a paper TAP application, the Higher Education Services Corporation (HESC) will mail you an Express TAP Application (ETA) approximately three weeks after you submit the FAFSA. This application will arrive pre-printed with relevant information taken from your FAFSA. Be sure to review the ETA for errors, and then sign and submit it as quickly as possible. You will receive a TAP grant only if you submit the application. For more information, visit [www.hesc.com](http://www.hesc.com).

## Look for these books:

- *The College Board Guide to Getting Financial Aid*
- *The College Board Scholarship Handbook*
- *Sallie Mae How to Pay for College: A Practical Guide for Families*
- *Scholarships, Grants and Prizes 2009 Peterson's Guide*

### Scholarships

Privately funded scholarships are a great way to reduce the amount of tuition and fees that you and your family have to pay, as well as lower the amount of loans the college expects you to take out to help cover the cost of tuition. While all federal and state financial aid is based upon your family's financial need, private scholarships can be either need- or merit-based.

Many organizations offer scholarships to students with particular talents in areas such as academics, sports, visual and performing arts, leadership, and community service. Check with your advisor during your junior and senior years to learn about the scholarships available to students at your school. Also check with businesses in your neighborhood and ask your parents or guardians to inquire if their employers offer scholarship programs.

Also ask the financial aid offices at the colleges to which you are applying what they offer

for scholarships and student work programs.

Go online to download Citi's *Scholarships for New York City Students* [www.newvisions.org/collegebound/scholarships0809.pdf](http://www.newvisions.org/collegebound/scholarships0809.pdf)

### Combination financial aid and academic support programs

A number of state- and city-funded programs provide financial aid and academic support called Opportunity Programs to New York City students who are economically disadvantaged.

- Higher Education Opportunity Programs (HEOP), available through many private colleges
- Educational Opportunity Program (EOP), available through New York's public colleges
- College Discovery (CD) and the Search for Education, Elevation, and Knowledge (SEEK), available to students attending a CUNY school.

## 3. LOANS

### Public and private loans

Loans are available from the government and regular banks. Government loans are called Stafford, Perkins, or PLUS Parent Loans. Regular bank loans are also called private loans since they are given by private banks. Government loans differ from regular bank loans because they have lower interest rates, and government subsidies will pay the interest on Stafford loans while you are in college.

Your eligibility for loans is based on your family's financial need, determined from your FAFSA form. You will probably see one or more loans in your financial aid package, but you will receive money for any private loans only if you indicate that you really want a loan by filling out and submitting a separate loan application. ■

## What You Should Know About Loans

Student loans can be instrumental in making college education affordable, but remember that all loans must be paid back. Usually you do not have to start paying on your loans until you either graduate or leave college for an extended period of time. Before taking out a loan, make sure that you and your family understand the exact conditions.

### Subsidized Loans

The federal government pays or "subsidizes" the interest on your loans while you are in college. This reduces the amount of money you have to pay back over the life of your loan. A subsidized loan is awarded on the basis of financial need.

### Grace Period

All student loans have a six- to nine-month grace period between the time you leave college and the time you start paying back your loans. Even if you do not graduate from college, you will still be expected to repay your loans. The repayment period for parent loans begins shortly after the loan is disbursed.

### Loan Deferment

If you have an emergency that prevents you from repaying your loan, you can request a temporary loan deferment so that you do not have to pay your loans during this time. You must apply and be approved before you can qualify for a loan deferment.

## FREE MONEY FOR COLLEGE!

### 1. Find scholarships

- Do research at the Foundation Center at [www.foundationcenter.org](http://www.foundationcenter.org).
- Ask your advisor.
- Ask your parents/guardians and other family members if their employers offer scholarships.
- Look online for *Citi's Scholarships for New York City Students* at [www.newvisions.org/collegebound/scholarships0809.pdf](http://www.newvisions.org/collegebound/scholarships0809.pdf).

### 2. Get more information

- Contact the scholarship provider directly to get details and an application.
- Know the application deadline, eligibility requirements, and what you need to submit to apply.

### 3. Plan ahead

- Make a list of scholarships for which you plan to apply.
- Research the organizations giving the scholarships to see if there are aspects of their work that relate to your education and career goals, and address those in your essays.
- Collect the materials you need. Some scholarships require recommendations, transcripts, or other items.

### 4. Apply

- Ask your advisor or teachers to review your applications and materials—and allow enough time for review and revision.
- Make sure your applications are complete and submitted on time.
- Contact the scholarship providers to check if your applications were received.

# Financial Aid Recap

## Free Application for Federal Student Aid (FAFSA)

- All requests for financial aid start by completing and submitting the FAFSA, available from your advisor or through [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Submit the form as soon after January 1 as possible.
- This form requires your parents' tax information; if you cannot obtain this information, follow the instructions in the FAFSA application.

## Additional form requirements from colleges for financial aid

- Individual colleges may have their own forms, which they will send you.
- The College Scholarship Service (CSS) Profile form is required by some colleges. To check if a college requires this form, ask the admissions office or go to <http://profileonline.collegeboard.com/index.jsp>.

## Tuition Assistance Program (TAP) for grants to attend college within New York state

- If you submit your FAFSA online, you can link to an online TAP application.
- If you submit your FAFSA on paper, approximately three weeks later you will receive an Express TAP Application (ETA) sent by the Higher Education Services Corporation (HESC).

## Loans

- Loans may be included as part of your financial aid package offered by a college, but you will receive money only if you take the additional steps of completing and submitting a separate loan application.

## Scholarships

- In your junior and senior years, find out what scholarships are available. Ask your advisor and do research at [www.foundationcenter.org](http://www.foundationcenter.org); ask your parents/guardians and family members to inquire if their employers offer scholarships.
- Ask the financial aid offices at the colleges to which you are applying what they offer for scholarships and student work programs. These may include loans or grants.
- Go online to download Citi's *Scholarships for New York City Students* at <http://www.newvisions.org/collegebound/scholarships0809.pdf>

## Combination financial aid and academic support programs

- Ask your advisor about Opportunity Programs, state- and city-funded programs that provide financial aid and academic support to New York City students who are economically disadvantaged. ■

# For Parents and Guardians 8 WAYS YOU CAN HELP

Once students reach high school, they may try to talk you out of being involved. You might hear: "Don't bother, I'm fine." Or: "I don't need your help." Don't believe it. Your teenager needs you now more than ever.

## 1. KNOW YOUR CHILD'S CLASS AND REGENTS SCHEDULES

Find out which classes and Regents exams your child needs in order to prepare for college. Make sure your teenager knows that earning good grades and taking Regents exams are essential, not optional. For example, in 9th grade your child should earn 11 credits and pass one Regents exam.

## 2. MEET WITH TEACHERS

Meet regularly with your student's teachers and college advisors. Make sure you know each teacher's expectations, and discuss your teenager's academic progress and extracurricular activities. Keep an eye out for parent-teacher nights once a semester.

## 3. PROVIDE ENCOURAGEMENT

Provide encouragement and support so your teen can maintain good grades. Make sure your teen is doing homework every night. Support him or her by providing a quiet workspace and routines that allow enough time for schoolwork. Attendance is important, too, so set limits on bedtime and help your student get out the door on time each morning.

## 4. HELP WITH THE COLLEGE APPLICATION PROCESS

Help your student organize his or her admissions applications, financial aid documents, and other paperwork. Review the timelines in this guide together, and help your student keep ahead of deadlines.

## 5. VISIT COLLEGE CAMPUSES AND FAIRS

Visit college campuses and fairs with your teenager. Ask your child's advisor about opportunities to visit college campuses for free. Help your teenager create a list of college choices.

## 6. ASSIST WITH THE FINANCIAL AID PROCESS

Help your student understand his or her financial aid options. Attend parent financial aid and college workshops at your teenager's school or neighborhood organization. Have copies of your federal and state tax forms ready by the end of January of your student's senior year. These tax forms are essential for the financial aid applications your teenager will need to complete in February. Help your student with the financial aid applications. The earlier they are filed, the more money your student is likely to receive.

## Other Ways You Can Support Your Student

- Ask questions about what your student is reading and studying. Listen carefully to the answers.
- Discuss homework assignments.
- Encourage your student to read stories to younger siblings.
- Help your teen find answers to questions, both personal and academic.
- Read what your student is reading and discuss it with him or her. Don't make judgments or talk down—just discuss it.
- Encourage your student to write about thoughts, feelings, conflicts, and experiences.
- Respect your teen's privacy.
- Provide time and space at home for homework, reading, and writing.
- Find out about your student's school through homework, the school newsletter, parents' night, visits with teachers, and conversations with your student.

- Be sure that everyone in the family has a public library card and that you visit the library often with your family.
- Encourage your student to share his or her writing publicly, through a school literary magazine, a community newspaper, letters to the editor, etc.
- Provide tools for writing (computer, paper, pens, and reference materials like a dictionary, thesaurus, and quotation book).

## 7. LEARN ABOUT APPLICATION FEE WAIVERS

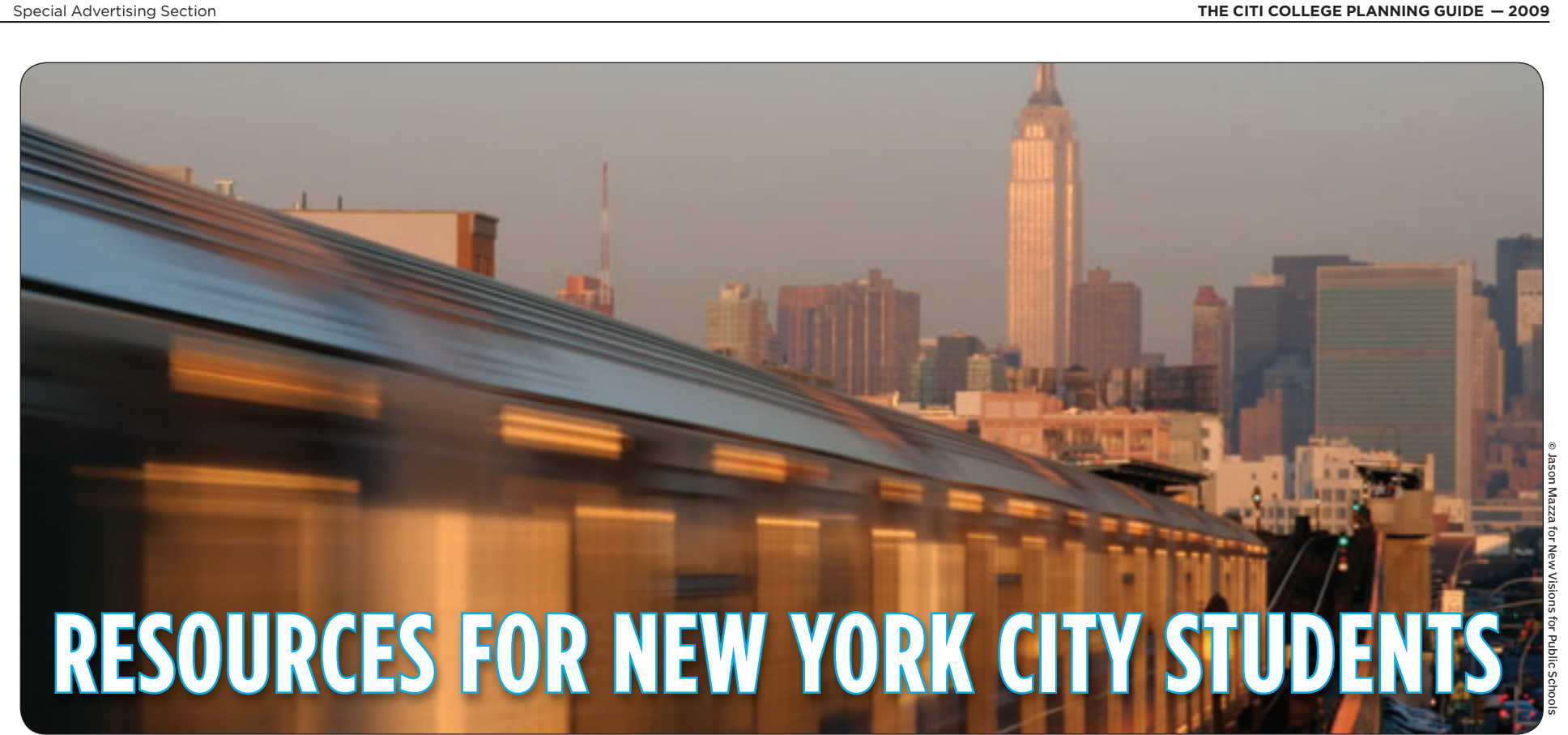
Talk to your teen's college advisor about opportunities to offset application costs and fee waivers that can help reduce the cost of applying to college.

## 8. INVESTIGATE SCHOLARSHIPS

Use Citi's *Scholarships for New York City Students* to find scholarships for which your teenager is qualified. The guide can be downloaded at [www.newvisions.org/collegebound/scholarships0809.pdf](http://www.newvisions.org/collegebound/scholarships0809.pdf). ■

### College-Visit Tips

1. Identify local colleges that are near public transportation.
2. Go to [www.campus-tours.com](http://www.campus-tours.com) and take a virtual tour with your child.
3. Contact schools' admissions offices and schedule tours.
4. Purchase an MTA Fun Pass (unlimited subway rides for a day) and visit as many college campuses in the city as you have time for.



# RESOURCES FOR NEW YORK CITY STUDENTS

© Jason Mazza for New Visions for Public Schools

## EXPLORE

College fairs are great places to learn more about the colleges that interest you, but keep an open mind when you go so that you can discover other colleges and programs that you may never have considered. Here are a few of the upcoming fairs. For a list of other college fairs, visit [www.hesc.com](http://www.hesc.com).

### New York City Big Apple College Fairs

- **Manhattan**  
October 15, 2009  
Location TBD
- **Bronx**  
October 14, 2009, 5:00–8:00 P.M.  
Herbert Lehman High School
- **Brooklyn**  
October 16, 2009, 1:00–4:00 P.M.  
Kingsborough Community College
- **Staten Island**  
October 17, 2009, 1:00–4:00 P.M.  
College of Staten Island
- **Queens**  
October 18, 2009, 1:00–4:00 P.M.  
St. John's University

### The College Expo

October 24, 2009  
9:00 A.M.–4:00 P.M.  
Jacob Javits Convention Center

### NACAC Performing and Visual Arts College Fair

Tuesday, November 3, 2009  
7:00–9:30 P.M.  
Riverside Church ([www.NACACNET.org/eventstraining/collegefairs/pva/pages/pvaschedule.aspx](http://www.NACACNET.org/eventstraining/collegefairs/pva/pages/pvaschedule.aspx))

## REGISTER

Many colleges require that you take standardized tests like the SAT, SAT subject tests, and ACT for admissions. Refer to the list of test and registration dates on this page.

## A CLOSER LOOK AT CUNY

The list of colleges that you apply to would not be complete without a few schools in the City University of New York (CUNY). The CUNY system offers a wide range of academic and financial aid opportunities for students from New York City.

Attending a CUNY school is a great option for those students who want to work or stay in the city after they graduate from high school. Many of the programs at CUNY have flexible schedules designed to meet the needs of their students. CUNY has 11 senior colleges and six community colleges, each of which attracts a wide array of students, faculty, and resources.

### To apply to CUNY:

You will need to know each CUNY school's admissions requirements, which may differ from school to school. Some of the more specialized programs also require an essay and letters of recommendation. Visit the CUNY website if you would like more information about CUNY Honors Colleges, the accelerated Sophie Davis program, or the other programs available at CUNY: [www.cuny.edu](http://www.cuny.edu).

### CUNY application tips:

You can apply to up to six programs and colleges using one application. Because of this, you send your completed application to the University Application Processing Center (UAPC) instead of to each individual school.

If you attend a New York City public school, you can get a CUNY Personalized Application, which already has your high school transcript printed on the back of the form, from your advisor's office.

If you do not attend a New York City public school, get a copy of the CUNY Freshman Booklet online or from your advisor's office.

All students who are interested in applying to a CUNY Honors College will need to fill out a separate Honors College Application and submit it to UAPC. You will be able to apply to only one of the seven Honors College programs, so ask your advisor for help with choosing the right one. The regular decision deadline is January 2.

Although CUNY has a rolling admissions policy, it is best to submit your application for all admissions by March 15, 2010. ■

## SAT AND SUBJECT TEST DATES

Test dates	Register by
October 10, 2009	September 9, 2009
November 7, 2009	October 1, 2009
December 5, 2009	October 30, 2009
January 23, 2010	December 15, 2009
March 13, 2010 (SAT Only)	February 4, 2010
May 1, 2010	March 25, 2010
June 5, 2010	April 29, 2010

See [www.collegeboard.org](http://www.collegeboard.org) for more information.

## ACT EXAM DATES

Test dates	Register by
September 12, 2009	August 7, 2009
October 24, 2009	September 18, 2009
December 12, 2009	November 6, 2009
April 10, 2010	March 5, 2010
June 12, 2010	May 7, 2010

See [www.act.org](http://www.act.org) for more information.

**76 schools**  
**35,000 students**  
**1 vision...**

## SUCCESS IN COLLEGE

All New Visions schools are committed to ensuring that students have the academic and life skills they need to succeed in college.

### BRONX

Academy for Language and Technology  
 Banana Kelly High School  
 Bronx Academy of Health Careers  
 Bronx Center for Science and Mathematics  
 Bronx Community High School  
 Bronx Engineering and Technology Academy  
 Bronx Haven High School  
 Bronx High School for Law and Community Service  
 Bronx Latin  
 Bronx Leadership Academy II High School  
 Bronx School of Law and Finance  
 Bronx Theatre High School  
 Christopher Columbus High School  
 Collegiate Institute for Math and Science  
 Eagle Academy for Young Men  
 East Bronx Academy for the Future  
 Global Enterprise High School  
 High School for Contemporary Arts  
 Jill Chaifetz Transfer High School  
 Knowledge and Power Preparatory Academy International High School  
 Leadership and Community Service  
 Marble Hill High School for International Studies  
 Morris Academy for Collaborative Studies  
 School for Community Research and Learning  
 West Bronx Academy for the Future  
 Women's Academy of Excellence

### BROOKLYN

Academy for Environmental Leadership  
 Academy of Innovative Technology  
 Agnes Y. Humphrey School for Leadership  
 Automotive High School  
 Brooklyn Academy of Global Finance  
 Brooklyn Academy of Science and the Environment  
 Brooklyn Bridge Academy  
 Brooklyn Democracy Academy  
 Brooklyn High School for Leadership and Community Service  
 Brooklyn School for Music and Theatre  
 Bushwick Community High School  
 Cypress Hills  
 East Brooklyn Community High School  
 FDNY High School for Fire and Life Safety  
 High School for Global Citizenship  
 High School for Innovation in Advertising and Media  
 High School for Youth and Community Development  
 High School of Telecommunication Arts and Technology  
 International Arts Business School  
 Khalil Gibran International Academy  
 Lyons Community School  
 Olympus Academy  
 Performing Arts and Technology High School  
 South Brooklyn Community High School  
 West Brooklyn Community High School  
 World Academy for Total Community Health High School  
 Young Women's Leadership School - Brooklyn

### MANHATTAN

21st Century Academy for Community Leadership  
 Academy for Environmental Science Secondary High School  
 Amistad Dual Language School - PS/IS 311  
 Business of Sports School  
 Community Health Academy of the Heights  
 Frederick Douglass Academy II Secondary School  
 Manhattan Bridges High School  
 Millennium High School  
 Quest to Learn School  
 Shuang Wen School - PS/MS 184  
 Thurgood Marshall Academy for Learning and Social Change  
 Thurgood Marshall Academy Lower School  
 Young Women's Leadership School, Harlem

### QUEENS

Academy for Careers in Television and Film  
 Civic Leadership Academy  
 East-West School of International Studies  
 Hillcrest High School  
 North Queens Community High School  
 Queens High School for Information, Research and Technology  
 Voyages Preparatory  
 Young Women's Leadership School, Queens

### STATEN ISLAND

New Dorp High School  
 Port Richmond High School



New Visions for Public Schools  
 320 W. 13th Street • New York, NY 10014  
 phone: 212-645-5110 • fax: 212-645-7409 • [www.newvisions.org](http://www.newvisions.org)