

Roger Bacon High School



College Information Handbook

A Resource for Students and Parents
Class of 2012



Roger Bacon High School Guidance Department
Revised, January, 2011

Welcome parents and students of the class of 2012 to the beginning of the college search and application process. Although this process can seem complex, we have tried to simplify these steps in this *College Information Handbook*. Many resources are available in the Roger Bacon Guidance office and on our Roger Bacon Guidance web pages. We are eager to assist you with this process. We encourage you to be thorough in your investigation and pursuit of college information. The more you know about this process, the more secure you will be in making the educational choices that lie ahead. The college search and admissions process can seem overwhelming but if you start early and are persistent, you will be successful. We look forward to working with you.

Angela Harger and Pam Rosfeld , Guidance Counselors

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Six Steps to Simplify College Planning

For many students, choosing a college isn't easy. College is a great investment, and an expensive one. You want to make sure you match your college choice to your personality and your academic and career goals. Consider the following steps when making your decision and plan for a smooth transition into college life.

1. Know yourself and your reasons for attending college

What do you expect out of college? Do your interests match your skills? Think about your career plans, whether you need someone to motivate you, whether you like being part of a crowd, and how comfortable you are with academic challenge. How important is it to you to be close to home and family? These questions and others about school environment and your academic preparation can help you figure out why you're going to college and what type of college experience would be best for you.

2. Consider college characteristics

Do you know your needs and wishes well enough to match them to specific college characteristics? Look at the colleges that offer the academic program you're interested in. Then rank other important factors. Some of these factors could be location; type of school; admission policy; cost and financial aid opportunities; size of enrollment; student composition; support services; type of community; reputation in a particular field; and whether a school is public or private.

3. List, compare, and visit colleges

Use college catalogs, the Internet - check the Roger Bacon Guidance page at <http://www.rogerbacon.org>, the college planning section of your ACT or SAT score report, college representatives, parents, friends and alumni to find out about colleges that interest you. Visit campuses, attend a class and visit a faculty member in your field of study. Talk to students and try to get an idea what it's like to attend the college. Check out the college's admissions criteria and compare that to your academic record and test results.

4. Apply for admission and observe deadlines

Narrow your choices to colleges that interest you the most. If possible, include at least one that's a "sure thing" for you in terms of admissions standards and costs. There are

many internet resources where you can search U.S. colleges and universities based on criteria important to you, including size, cost, location and majors.

Don't rule out a college just because you think it's too expensive. Financial aid programs are set up to help students who may qualify for admission but are unable to pay the full cost. But apply to at least one college that's within your financial resources since you typically won't find out about your financial aid package until the spring of your senior year. If you don't get the financial aid you hoped for, it may be too late to apply to other colleges.

Know the process and meet the deadlines. Each school will have its own application deadlines and fees. Apply as early as possible and keep a copy of your application for your records. Let your school guidance counselor know well ahead of time if you need transcripts, records, or test scores sent to the colleges you are considering. Some colleges require interviews, essays and personal references. If that is the case at the colleges you're interested in, ask your guidance counselor for help.

5. Develop a plan to finance your education

Determine what it will cost at the college of your choice, both fixed fees such as tuition and room and board and variable costs such as books, clothes, laundry, etc. Add these costs for total expenses. Then estimate what funds you have available: your savings, possible income, and parents' financial resources. Check our financial aid links on our web site. There are many quality sites that offer such tools as a financial aid need estimator to estimate what federal financial aid for which you may be eligible.

6. Review and complete your plans

You are making plans for your future, so show initiative and be assertive. If you know what you want and why, go after it. Follow up with the colleges you've applied to. If you still aren't sure where to go, talk it over with your parents and high school counselor. Accept the offer from the college of your choice and let the others know you won't be attending so they can offer the spot to another deserving student. Getting into college might seem like a lot of work, but once you set foot on campus and begin your freshman year, you'll know it was well worth the effort.

JUNIOR - SENIOR YEAR PLANNING CALENDAR

Grade 11

September

- Sign up for extra-curricular activities
- Think about goals, reasons for attending college and career plans
- Attend College Fairs
- Work on academic success

October

- Take the PSAT
- Meet with college reps who visit Roger Bacon High School
- Work on academic success

November/December

- Begin to compare important factors in choosing a college
- Two/four year, location, cost, atmosphere, majors available
- Work on academic success

January

- Review your grade point average after 5 semesters
- Work on academic success

February

- Attend Roger Bacon College Information night for Juniors and parents
- Search college web-sites
- Plan some college visits
- Register for SAT/ACT

March

- Schedule classes for next year; Continue to select challenging classes.
- Continue to work on academic success

April

- College Search - College Visits
- Take ACT and/or SAT
- Be active in **community service**
- Attend spring college fairs

May

- Get ready for final exams!
- Take ACT and/or SAT
- Using a "Comparative Chart", list and examine the information you are gathering from schools

June

- Study! Take final exams!
- Take ACT and/or SAT
- Visit colleges
- Athletes: Register with the NCAA Clearinghouse <http://www.ncaaclearinghouse.net/> (Notify your counselor and request a transcript be sent)

July/August

- Do community service
- Read!
- Work
- Visit Colleges
- Prepare to re-take the ACT or SAT

September

- Register to retake the ACT and/or SAT
- Know college and financial aid deadlines
- Meet with college representatives who visit Roger Bacon HS (posted on the guidance web page)
- Attend the National College Fair
- Choose the colleges to which you will actually apply and fill out applications
- Work on academic success all year. This is essential.

October

- Apply for Admission (paper form or on-line)
- Meet with college reps who visit RBHS
- Attend the National College Fair, October 2, 2011 Duke Energy Center
- Participate in Job Shadow Day
- Retake ACT/SAT
- Pay attention to application deadlines

November

- Visit the Colleges on your list
- GOAL: TURN IN APPLICATIONS BEFORE THANKSGIVING
- Check Scholarships posted on the Guidance web page. This is updated frequently.

December

- Visit the FAFSA website and become familiar with the FAFSA on-line worksheet (FAFSA -Free Application for Federal Student Aid) <http://www.fafsa.ed.gov/>

January

- Attend Financial Aid Information Night
- Complete the FAFSA
- Parents fill out and file on-line <http://www.fafsa.ed.gov/> or mail in FAFSA
- Continue to review scholarships posted on the Guidance web page.

February

- Review SAR Report (Student Aid Report)
- Review all financial aid information from colleges
- Review loan programs
- Continue to review scholarships posted on the Guidance web page.

March

- Review the financial aid packages sent from the colleges
- Finish your senior year on a positive academic footing!
- Continue to review scholarships posted on the Guidance web page.

April

- Continue to work on academic success
- Have you done your best this year?
- Continue to review scholarships posted on the Guidance web page.

May

- Decision Time!
- Respond to Colleges
- Notify Guidance Office of your choice of college
- Continue to review scholarships posted on the Guidance web page.

June

- GRADUATION Congratulations!
- Final high school transcript is sent to college choice
- Final high school transcript is sent to NCAA Clearinghouse for student-athletes

RBHS Guidance:

ACT/SAT Tests and Score Reports

All registration materials for the ACT and SAT are available in the Guidance Office. It is also available on-line. The test dates and regular registration deadlines are noted on page 11, posted on the Guidance webpage, and on Bulletin Boards at RBHS. Test registration materials are mailed by the student to the testing company. The ACT/SAT school code for Roger Bacon is **361-080**. Score reports will be mailed to school, and distributed as soon as we receive them.

Students should register for the **ACT Assessment** and/or the **SAT Reasoning test**. Colleges will accept results from either test. A comparison chart is available on page 12. You should take the ACT Plus Writing test first; after that you do not need to retake the writing portion of the ACT.

For more information about the **ACT Assessment®**, visit www.act.org

For more information about the **SAT Reasoning Test®**, the **PSAT®**, and **AP®** courses, visit www.collegeboard.com

Colleges are requesting that official scores be sent to them by the testing company. When you register for the test be sure to indicate the proper code for the college or agency where you want your scores to be sent. For example, the code for the NCAA Clearinghouse is 9999. If you are applying to a military academy you will also need to have scores reported to your congressman. Check the test registration materials for a complete list of codes. Scores will also be listed on your official Roger Bacon transcript. Most colleges begin awarding scholarships in January, so you will want to have your best score by then. Both tests may be taken as often as they are offered. Colleges are only looking for your best score; therefore you have nothing to lose by taking it more than once.

APPLYING TO COLLEGE

Most colleges now prefer on-line applications. Some printed college applications are still available in the Guidance Office and printable applications may be downloaded from college website, or requested online. Seniors are responsible for completing the application and turning it in to the Guidance Office to be processed. The completed application should include the application fee (payable to the college or university), any requested essays, resumes of activities, and letters of recommendation if requested. The Guidance Office will complete the school portion of the application, and attach an official school transcript. The application packet will then be mailed from Roger Bacon. There is a \$2 transcript fee for each official transcript. Postage and envelopes are provided as well as a self-addressed postcard which the college returns to us to verify receipt of your application. If there is a deadline for an application, we request that it be turned in to the Guidance Office **TWO WEEKS** before that deadline, to allow ample time for it to be processed and mailed. Begun in 2007, most transcripts are now transmitted to colleges electronically via secure network.

On-Line Applications

If a student applies online to a college, the Guidance Office must receive a **written request** to send the official transcript to that school. Applications cannot be processed by an admissions office without the student's official school transcript. **We will not know if you have applied on-line unless you tell us!** A sample transcript request form is available in this booklet and in the guidance office. **We will only accept requests from the student.**

COLLEGE VISITS

In addition to the National College Fair in the fall and regional college fairs, there are many college representatives who visit Roger Bacon High School. These admissions representatives are available during the lunch period. They will be set up in the front hall outside the cafeteria, and are here during both lunches, unless otherwise announced. All students are encouraged to talk with these admissions representatives and pick up additional information they may provide. During the fall, there is a link to the calendar of visitors on the Guidance web page.

Juniors are allowed one college visit day, and Seniors are allowed two college visit days during the school year. Prior approval from the main office is required. A sample of the **college visit permission form**, as well as tips for students when making a college visit, is included on page 13 of this *College Information Handbook*. These days are considered excused absences, and should not be taken at the beginning of a new term or at the very end to avoid conflicts with tests or exams.

SERVICE HOURS

All seniors are required to have completed 20 hours of volunteer community service before they may receive their diploma and participate in graduation. Service hours must be documented and turned in to the Community Outreach Office by the end of third quarter. Specific questions about service hours and the required paperwork should be addressed to Mr. Nolan in the Outreach Office.

LETTERS OF RECOMMENDATION

Seniors are responsible for requesting letters of recommendation that may be required with admissions and scholarship applications. It is not necessary to submit letters unless the college requests it. The purpose of the recommendation letter is to supplement the information already included in the application (courses taken, grades, activities, work experience, etc.) and address personal qualities of the student. Please request your letters a few weeks in advance and be sure to thank the person who recommends you.

Some teachers prefer to give the recommendation letters they write directly to the student's counselor, while others will return them to the student. Counselors may keep a file of recommendation letters for students in their office for future use.

RESUMES

A resume of honors and activities may be sent with admissions and scholarship applications, rather than writing the same information over each time. The resume should include all honors, extracurricular activities (both in and out of school,) volunteer service, and work experience since ninth grade. The "*Senior Questionnaire*" should be completed first and turned in to your counselor. (Teachers will request to see this when they are asked to write letters of recommendation.) This is used as a worksheet to help with the resume. The final resume should be typed and include the student's name.

STUDENT ATHLETES

Student athletes who will be accepting an athletic scholarship from a Division I or II College must register with the NCAA Clearinghouse after their junior year. The NCAA prefers that this registration be done on-line at their website at www.ncaaclearinghouse.net. Be sure to print out the "*Guide for the College-Bound Student Athlete*", which contains detailed information about



eligibility for Divisions I, II, and III. Students complete the eligibility form on-line and print out two release forms which are given to your counselor. The first release form is mailed with the end-of-junior year transcript. The official transcript is used by the Clearinghouse to open a file for that student-athlete. College coaches can then access information about that student's academic record, to determine their potential for qualifying for an athletic scholarship. The second release is mailed to the NCAA with your final transcript from the Guidance Office after graduation. The NCAA will not classify you as eligible until you have met all requirements and have received your diploma.

To determine if a student-athlete is eligible to receive an athletic scholarship, the NCAA Clearinghouse uses the student's core grade point average and ACT or SAT scores. The core GPA includes only English, Math, Science, and Social Studies, and other approved electives (foreign language and other academic electives.) Religion, Home Economics, Physical Education, and Fine Arts courses cannot be used in determining the student's core GPA. The "*Guide for the College-Bound Student Athlete*" provides details about how to calculate the core GPA and determine eligibility.

SCHOLARSHIPS / FINANCIAL AID

One of our primary resources in communicating information to students is on our website at <http://www.rogerbacon.org>. It will contain all the information we receive in the Guidance Office pertaining to college open houses, special programs, job opportunities, and scholarships. This information is also posted on the bulletin board outside the Guidance Office. By mid-year there is an extensive list of scholarships posted for college bound seniors. Seniors should refer to this often as it is updated frequently.

Applications for all scholarships that are posted are kept in the Guidance Office where all students have access to them. Criteria for the scholarships and instructions for applying are also included. Since these bulletins and web updates are the primary way for the Guidance Office to communicate the same information to every senior, it is important that they be read by every senior. If the scholarship requires an official school transcript, they should be turned in to the Guidance Office to be processed and mailed, just like a college application.

Scholarships may be available from colleges, local community groups, the military, employers, or national organizations. Keep your eyes and ears open for any scholarship opportunity. There are books available from the library and websites on the internet that also offer scholarship listings. Scholarship search services will do the looking for you, usually at a significant cost. Be wary of them. We receive warnings of scholarship scams each year. They do not usually guarantee that you will receive a scholarship, only that they will inform you of scholarships. You usually have access to the same information at no cost. Check financial aid and scholarship links on our RBHS Guidance web page.

The financial aid process begins with the completion of the Free Application for Federal Student Aid (FAFSA.) This Federal financial aid form cannot be sent in until after January 1st. They require income and tax information for the previous year for both the student and parent. You will receive information in December, inviting you to our Financial Aid Night in January, where the financial aid process and the FAFSA are explained in detail by a college financial aid administrator.

Important Dates for 2011-12

ACT TEST	
Test Date	Registration Deadline
April 9, 2011 <i>Offered at Roger Bacon</i>	March 4, 2011
June 11, 2011 <i>Offered at Roger Bacon</i>	May 6, 2011
2011-2012	
September 10, 2011	Registration deadlines available March, 2011 at www.act.org
October 22, 2011	
December 10, 2011	
February 11, 2012	
April 14, 2012	
June 9, 2012	

SAT TEST	
Test Date	Registration Deadline
March 12, 2011	February 11, 2011
May 7, 2011	April 8, 2011
June 4, 2011	May 6, 2011
2011-2012	
October 1, 2011	
November 5, 2011	
December 3, 2011	
January 28, 2012	
March 10, 2012	
May 5, 2012	
June 2, 2012	

Late Registration for both ACT and SAT require an additional fee.

- ▶ **Annual Spring College Fair**
April 10, 2011 12:00 PM - 2:00 PM
 Cintas Center (Xavier University)

- ▶ **Cincinnati National College Fair**
October 2, 2011 1:00 P.M. – 4:00 P.M.
 Duke Energy Center

- ▶ Financial Aid Night at Roger Bacon – Date TBA (Second week in January, 2012)

- ▶ FAFSA (Free application for Federal Student Aid) www.fafsa.ed.gov

- ▶ **Some additional Resources for ACT/SAT Test Preparation:**

Gary Bohnlein
 Townsend Learning Center
 1375 Kemper Meadow Rd.
 742-5510

Barbara DeSalvo
 800 Compton Rd.
 729-2111

Marian Powers
 3343 Edwards Rd.
 871-2579



SAT vs. ACT: How do the Tests Compare?

What is the difference between the SAT and ACT? They're both standardized tests and they both factor into the college admissions process. To learn about the differences between the two tests and how they compare, take a look at the chart below. Visit <http://www.princetonreview.com> for more information.

	SAT	ACT
When is it administered?	Seven times per year	Seven times per year
What is the test structure?	Ten-section exam: Three Critical Reading, three Math, three Writing, and one Experimental. The Experimental section is masked to look like a regular section.	Four-section exam: English, Math, Reading, and Science Reasoning. An Experimental section is added to tests on certain dates only, and is clearly experimental.
What is the test content?	Math: up to 9th grade basic geometry and Algebra II. Science: none. Reading: sentence completions, short and long critical reading passages, reading comprehension. Writing: an essay, and questions testing grammar, usage, and word choice.	Math: up to trigonometry. Science: charts, experiments. Reading: four passages, one each of Prose Fiction, Social Science, Humanities, and Natural Science. English: stresses grammar.
Is there a penalty for wrong answers?	Yes	No
How is the test scored?	200-800 per section, added together for a combined score. A 2400 is the highest possible combined score.	1-36 for each subject, averaged for a composite score. A 36 is the highest possible composite score.
Are all scores sent to schools?	Yes. If a student requests a score report be sent to specific colleges, the report will include the scores the student received on every SAT taken.	No. There is a "Score Choice" option. Students can choose which schools will receive their scores AND which scores the schools will see.
Are there other uses for the exams?	Scholarship purposes.	Scholarship purposes. Certain statewide testing programs.
Best time to register?	At least six weeks before the test date	At least four weeks before the test date
Need more information?	Educational Testing Service (ETS) (609) 771-7600 www.ets.org The College Board www.collegeboard.com	ACT, Inc.: (319) 337-1000 www.ACT.org

Questions to ask during a campus visit:

- What activities and services are available to help students get settled (academically and socially) during their first year?
- How big are the classes?
- How easy is it to meet with faculty?
- (Ask students) Are you able to register for the classes you want?
- What is the total cost of attending the college?
- Are all freshmen assigned an academic counselor?
- Where do most freshmen live?
- Can I take a tour?
- What types of financial aid does the college offer and how do I apply?
- What activities are available for students?
- Who teaches the courses for first-year students?
- How successful are the college's graduates in finding jobs?
- What are some of the services (such as bus service and shopping) available locally?

College Visit Day Form

- Each senior is permitted to take TWO (2) college visiting days and each junior is permitted to take ONE (1) college visiting day during the school year. The proper procedure is as follows:
 - Complete the Teacher Acknowledgement Form shown below.
 - Bring a note from your parents which states the day, date and destination of your visit.
 - Take both this form and the note from your parents to the Principal for his approval **at least one week in advance** of your planned visit.
- DO NOT ASSUME that your request will automatically be approved. College days are generally not permitted during four-day weeks, or at the end of the quarter.

PLEASE NOTE THAT THIS DAY IS CONSIDERED AN ABSENCE FROM SCHOOL!

- The student MUST obtain a written statement from the admissions office of the college visited, and present it to the attendance office upon return to Roger Bacon.
- BE SURE TO CALL the college admission office to make appointments for interviews, campus tours, and a schedule of classes you can attend. Most colleges will treat you very well if you give them advanced notice of your visit.

TEACHER ACKNOWLEDGEMENT FORM

I, _____, will miss classes on

_____, for the following reason:
(day, date and time)

Please sign this form to indicate that I have informed you of my absence in advance. I am aware that it is my full responsibility to make arrangements to make up all work I may miss on the day I am absent.

(Student's signature)

(Date)

TEACHER AND SUBJECTS:

1. _____

5. _____

2. _____

6. _____

3. _____

7. _____

4. _____

I hereby verify that my son/daughter will be absent from school for an official College day.

(Parent's signature)

(Date)

Transcript Request Form

(please print all information)

Name: _____ HR _____

Date of Request : _____

Name of College(s), institution, scholarship program, or agency to receive your transcript: _____

Date Needed: _____ (two weeks notice required)

Please attach application materials if available. There is a \$2 transcript fee for each request)

Student Signature _____

Transcript requests will only be accepted from the student. Forms are available in the guidance office and should be submitted to Mrs. Ariss.

Recommended Sites: Check **Links** on the Roger Bacon Guidance Page

http://www.act.org	Prepare for the ACT college admissions test, sample test questions, and college search and career planning.
http://www.collegeboard.com	Prepare for the SAT college admissions test, sample test questions, and college search and career planning
http://www.ncaaclearinghouse.net	Information about initial-eligibility at NCAA Division I and Division II member colleges and universities
http://www.studentaid.ed.gov	Lots of information about Financial Aid and college preparation. Find out what you need to do to prepare for life beyond high school.
http://www.number2.com	Free test preparation for ACT, SAT, and GRE. Includes vocabulary builder and financial aid information.
http://www.finaid.org	Student Guide to Financial Aid and Scholarships
http://www.fastweb.com	Free scholarship search and college directory
http://www.fafsa.ed.gov	Free Application for Federal Student Aid
http://www.princetonreview.com	Understanding standardized tests and the college admissions process
http://www.petersons.com	College search, career information, test prep, and financial aid
http://www.collegeview.com	Information on career planning, college search, and scholarship search.
http://www.collegenet.com	U.S. and Canadian Colleges and Universities
http://www.nacac.com	National Association for College Admission Counseling; Lots of good resources here.

Some Local College Sites:

Bowling Green State University www.bgsu.edu	Ohio University www.ohio.edu
Cincinnati State Community and Technical College www.cinstate.cc.oh.us	Raymond Walters College www.rwc.uc.edu
Eastern Kentucky University www.eku.edu	Thomas More College www.thomasmore.edu
Eastern Michigan University www.emich.edu	University of Cincinnati www.uc.edu
Miami University www.muohio.edu	University of Dayton www.udayton.edu
Miami University -- Hamilton www.ham.muohio.edu	University of Kentucky www.uky.edu
Morehead State University www.morehead.edu	University of Toledo www.toledo.edu
College of Mount Saint Joseph www.msj.edu	Wilmington College www.wilmington.edu
Northern Kentucky University www.nku.edu	Wright State University www.wright.edu
The Ohio State University www.osu.edu	Xavier University www.xu.edu
<p>Complete list of historically Black Colleges and Universities http://fastweb.monster.com/fastweb/content/focus/story/2482.ptml?ID=</p> <p>An alphabetical list of all U.S. Colleges and Universities https://www.utexas.edu/world/univ/alpha/</p>	

Resources for Students with Special Needs

<p>American Association of University Affiliated Programs for Persons with Developmental Disabilities www.aauap.org</p> <p>American Council of the Blind www.acb.org</p> <p>Association on Higher Education and Disability www.ahead.org</p> <p>Children and Adults with Attention Deficit Disorder www.chadd.org</p> <p>Disabilities Studies and Services Center www.dssc.org</p> <p>ERIC Clearinghouse on Disabilities and Gifted Education ericec.org</p> <p>Exceptional Nurse www.ExceptionalNurse.com</p> <p>Learning Disabilities Online www.ldonline.org</p> <p>Learning Disabilities Association of America www.ldanatl.org</p>	<p>National Research Center on the Gifted and Talented http://www.gifted.uconn.edu/nrcgt.html</p> <p>National Center on Secondary Education and Transition Opportunities for youth with disabilities http://www.ncset.org</p> <p>School Psychology Resources www.schoolpsychology.net</p> <p>U.S. Dept. of Justice: Americans with Disabilities Act www.usdoj.gov/crt/ada/adahom1.htm</p> <p>National Attention Deficit Disorder Association www.add.org</p> <p>Federation for Children with Special Needs www.fcsn.org</p> <p>Internet Resources for Special Children www.irsc.org</p> <p>National Parent Network on Disabilities www.npnd.org</p>
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Federal Student Aid at a Glance

WHAT is federal student aid?

It's financial help for an eligible student to pay for educational expenses at a postsecondary school (e.g., college, vocational school, graduate school). There are three categories of federal student aid: grants, work-study and loans. Check with your school to find out which programs your school participates in. Federal aid covers expenses such as tuition and fees, room and board, books and supplies, and transportation. Aid also can help pay for a computer and for dependent care.

WHO gets federal student aid?

Our most basic eligibility requirements are that you must

- demonstrate financial need,
- be a U.S. citizen or an eligible noncitizen,
- have a valid Social Security number, and
- show you're qualified to obtain a postsecondary education by
 - ▶ having a high school diploma or General Educational Development (GED) certificate;
 - ▶ passing an approved ability-to-benefit test (if you don't have a diploma or GED, a school can administer a test to determine whether you can benefit from the education offered at that school);
 - ▶ meeting other federally approved standards your state establishes; or
 - ▶ completing a high school education in a home school setting approved under state law.

HOW do you apply for federal student aid?

1. Complete the *Free Application for Federal Student Aid* (FAFSA)—the online version (*FAFSA on the Web*) or the paper FAFSA.

For *FAFSA on the Web*, go to www.fafsa.ed.gov. Using *FAFSA on the Web* is faster and easier than using paper.

If you don't have Internet access, you can get a paper FAFSA from

- our Web site at www.FederalStudentAid.ed.gov/pubs (download a PDF) or
- our Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

You can apply beginning January 1, 2008; you have until June 30, 2009, to submit your FAFSA. But you need to apply early! Schools and states often use FAFSA information to award nonfederal aid. Their deadlines are usually early in the year. You can find state deadlines at *FAFSA on the Web* or on the paper FAFSA. Check with the schools you're interested in for their deadlines.

2. Review your *Student Aid Report* (SAR).

After you apply, you'll receive a *Student Aid Report*, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC, a measure of your family's financial strength, is used to determine your eligibility for federal student aid. Review your SAR information and make any corrections or changes, if necessary. The school(s) you list on your FAFSA will get your SAR data electronically.

3. Contact the school(s) you might attend.

Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's aid administrator will send you an award letter outlining the amount and types of aid (from all sources) the school will offer you. You can compare award letters from the schools to which you applied and see what aid you can receive from each school.

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs



START HERE
GO FURTHER
FEDERAL STUDENT AID

Federal Student Aid at a Glance (continued)

FEDERAL STUDENT AID PROGRAMS

Program	Type of Aid	Program Details	Annual Amount
Federal Pell Grant	Grant: does not have to be repaid	Available almost exclusively to undergraduates	2007–08: \$400–\$4,310
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school	\$100–\$4,000
Academic Competitiveness Grant (ACG)	Grant: does not have to be repaid	For Pell Grant recipients who are U.S. citizens enrolled full-time in 1st or 2nd academic year of study	
		1st academic year: must have completed rigorous secondary school program of study; graduated from high school after Jan. 1, 2006; not have been previously enrolled in an undergraduate program	1st academic year: \$750
		2nd academic year: must have completed rigorous secondary school program of study; graduated from high school after Jan. 1, 2005; have at least 3.0 cumulative GPA at end of 1st year postsecondary study	2nd academic year: \$1,300
National Science and Mathematics Access to Retain Talent Grant (National SMART Grant)	Grant: does not have to be repaid	For Pell Grant recipients who are U.S. citizens enrolled full-time in 3rd or 4th academic year majoring in certain physical, life, or computer sciences, engineering, technology, mathematics, or critical foreign languages and who have at least a 3.0 cumulative GPA	3rd and 4th academic years: \$4,000 a year
Federal Work-Study	Money earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least federal minimum wage	No annual minimum or maximum amounts
Federal Perkins Loan	Loan: must be repaid	For undergraduate and graduate students; must be repaid to school that made the loan; interest 5 percent	Undergraduate students: up to \$4,000; graduate and professional students: up to \$6,000
Subsidized Direct* or FFEL** Stafford Loan	Loan: must be repaid	Subsidized: U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods; student must be at least half-time and have financial need	\$3,500–\$8,500, depending on grade level
Unsubsidized Direct* or FFEL** Stafford Loan	Loan: must be repaid	Unsubsidized: Borrower responsible for all interest; student must be at least half-time; financial need not required	\$3,500–\$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status
Direct* or FFEL** PLUS Loan	Loan: must be repaid	For parents of dependent undergraduate students who are enrolled at least half-time and for graduate and professional students. Financial need not required. Unsubsidized: Borrower responsible for all interest.	Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount

* This type of loan is from the William D. Ford Federal Direct Loan Program. The loan is known as a Federal Direct Stafford (or PLUS) Loan.

** This type of loan is from the Federal Family Education Loan (FFEL) Program. The loan is known as a FFEL (or Federal) Stafford (or PLUS) Loan.

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs



Looking for Student Aid

Federal, State, and
Other Sources of Information



- **Should I pay someone to help me find or apply for student financial aid?**

The quick answer is no. Free help is available, whether you're looking for sources of student aid or completing the *Free Application for Federal Student Aid* (FAFSA). If there's a fee involved, be sure you know what you're paying for. It's "buyer beware" so it's a good idea to check the Better Business Bureau. www.bbb.org

- **Where can I get free information about Student aid?**

The following sources usually have information about aid from the federal government and your state government; most can tell you about funds from your local community and private sources as well.

- **A college or career school financial aid office.** Talk to the financial aid administrator at the school you plan to attend. Be sure to ask about "institutional aid" – money the school itself awards students. The school's catalog or Web site is also a good source of information about aid available at the school.
- **A local or college library.** Relevant materials are usually listed under "student aid" or "financial aid." If you need help, ask the reference librarian.
- **The Internet.** Search using the key words "student aid" or "financial aid." Remember that many scams operate over the Internet, so if an Internet service charges a fee, research it carefully. Better yet, use one of the many free Internet search services or aid information sites such as ours at www.studentaid.ed.gov
- **High school Guidance Office.** Many counselors have a large selection of materials, know what recent graduates have received, and can guide you to free online information. Check your Roger Bacon Guidance web page at:
<http://www.rogerbacon.org/rbnew/guidance/roger-bacon-guidance>

- **What if I want more detailed information about Federal Student Aid?**

The major source of student financial aid is the U.S. Department of Education. Nearly 70% of the student aid that is awarded each year comes from the U.S. Department of Education's programs (approximately \$61 billion in 2000-01). The Department's aid includes grants, loans, and work-study.

The most comprehensive source of free information on federal student aid is the Department's Web site, where you can learn about – and apply for – our programs. The site is at www.studentaid.ed.gov

Free materials available in the financial aid office at your college or career school or the guidance office at your high school include the *Free Application for Federal Student Aid* (FAFSA) as well as *The Student Guide* and *Funding Your Education* (two booklets that provide detailed information about the U.S. Department of Education's programs). You also may request copies of the FAFSA or either of the two booklets by calling the Federal Student Aid Information Center (FSAIC) toll free

at the number shown below. The FSAIC's operators can answer your questions about federal student aid and the application process.

**Federal Student Aid Information Center (FSAIC):
1-800-4-FED-AID (1-800-433-3243)
(TTY 1-800-730-8913)**

Most federal student aid is awarded based on financial need rather than scholastic achievement. For instance, most grants are targeted to low-income students. However, you do not have to show financial need to receive certain federal student loans.

You may apply for federal student aid at no cost by filing a paper FAFSA or applying electronically with *FAFSA on the Web*, the online application for federal student aid. All you need for *FAFSA on the Web* is a computer that supports a Department-approved browser. *FAFSA on the Web* is at **www.fafsa.ed.gov**

- **Who Offers Free Help Completing My FAFSA?**

There are Web sites at which students can get help filing the FAFSA for a fee. These sites are not affiliated with or endorsed by the U.S. Department of Education. We urge you not to pay these sites for assistance that is provided for free elsewhere. You can get free help from the FSAIC, from the financial aid administrator at your college, from *FAFSA on the Web*'s online help, or from a U.S. Department of Education online guide called *Completing the FAFSA* at **www.studentaid.ed.gov/completedefafsa**

- **What about Aid from Other Government Agencies?**

Student aid is also available from other federal agencies, such as the U.S. Department of Health & Human Services and the U.S. Department of Veterans Affairs. For links to such information, visit **www.students.gov**

- **Who can give me detailed information about state student aid?**

Contact your state education agency (usually located in your state capital). Call the FSAIC or visit the Web site listed below to get the telephone number for your state agency; this site also has links to state agencies' Web sites: www.ed.gov/Programs/bastmp/SHEA.htm
The Ohio Board of Regents has information on state aid in Ohio at <http://regents.ohio.gov/>

- **Who else awards aid to students?**

Student aid may also be available from foundations, community organizations, and organizations related to your field of interest (for example, the American Medical Association or American Bar Association). Contact the organizations directly for detailed information. Check with your parents' employers to see whether they award scholarships or have tuition payment plans. Although funds from these sources make up a small percentage of the total aid awarded each year, it's worth doing the research – you never know what you might find.

THIS PAGE CAN BE FOUND ON-LINE AT:

[HTTP://STUDENTAID.ED.GOV/STUDENTS/ATTACHMENTS/SITERESOURCES/LSA.DOC](http://STUDENTAID.ED.GOV/STUDENTS/ATTACHMENTS/SITERESOURCES/LSA.DOC)

CHECKLIST OF FREE SOURCES OF STUDENT FINANCIAL AID INFORMATION

Check with all of these sources before considering paying for a scholarship search or other financial aid service.

- The financial aid office at your college or career school
- A high school counselor
- The U.S. Department of Education
- Other federal agencies (including the military, if appropriate)
- Your state education agency
- The reference section of your school or public library
- The Internet (Check the Roger Bacon Guidance Page)
- Foundations, religious organizations, community organizations, local businesses, and civic groups
- Organizations (including professional associations) related to your field of interest
- Ethnicity-based organizations
- Your employer or your parents' employers
- Free scholarship search services

What are some questionable tactics I should watch out for?

- **Some services will tell you that millions of dollars in student aid go unclaimed every year.** The large figures you may hear or read about usually represent an estimated national total of employee benefits or member benefits. Usually, such benefits are available only to the employees (and their families) of a specific company, or to the members of a specific union or other organization.
- **Some claim that you can't get the same information anywhere else.** Many services make you pay to get information you could have received for free from a college financial aid office, state education agency, local library, the U.S. Department of Education, or the Internet. Remember that you can find out about student aid without paying a fee to a search service.
- **Others request your credit card or bank account number to hold student financial aid for you.** Search services do not, in most cases, provide any awards directly to applicants, apply on behalf of applicants, or act as a disbursing agent for financial aid providers. You should never give out a credit card or bank account number unless you know the company or organization you are giving it to is legitimate.

- **Others try to get you to send them money by claiming that you are a finalist in a scholarship contest.** Most sources of financial aid have application deadlines and eligibility criteria; they do not, generally, operate like a sweepstakes.
- **Scholarship seminars frequently end with one-on-one meetings in which a salesperson pressures the student to “buy now or lose out on this opportunity.”** Legitimate services don’t use such pressure tactics.

Each year, the U.S. Department of Education receives numerous complaints from students and parents who did not receive the information they expected from a search service. The Department does not evaluate private scholarship search services. If you decide to use one of these services, you should check its reputation by contacting the Better Business Bureau (www.bbb.com), a school guidance counselor, or a state attorney general’s office. Additionally, investigate the organization yourself before making a commitment:

- Ask for names of three or four local families who have used its services recently.
- Ask how many students have used the service and how many of them received scholarships as a result.
- Find out about the service’s refund policy.
- Get everything in writing.
- Read all the fine print before signing anything.

The Scholarship Fraud Prevention Act created a fraud-awareness partnership between the U.S. Department of Education and the Federal Trade Commission (FTC). For more information about scholarship scams or to report a scam, call the FTC toll free at 1-877-FTC-HELP (1-877-382-4357) or go to www.ftc.gov/scholarshipscams

Most of the information private scholarship search services provide can be obtained for free elsewhere. Before you pay any company or organization to find student financial aid for you, make sure you’re not paying for free information. Also make sure you know what you’re getting for your money. Searching for student aid on your own can prevent you from wasting your money. You just need to know where to look.

Myths About Financial Aid

"I'm not going to bother filling out the *Free Application for Federal Student Aid* because ..."

"...my parents make too much money, so I won't qualify for aid."

Reality: There is no income cut-off to qualify for federal student aid. Many factors besides income—from the size of your family to the age of your older parent—are taken into account. Your eligibility is determined by a mathematical formula, not by your parents' income alone. And remember: when you fill out the *Free Application for Federal Student Aid* (FAFSA), you're also automatically applying for funds from your state, and possibly from your school as well. Don't make assumptions about what you'll get—fill out the application and find out.

"...only students with good grades get financial aid."

Reality: While a high grade point average will help a student get into a good school and may help with academic scholarships, most of the federal student aid programs do not take a student's grades into consideration. Provided a student maintains satisfactory academic progress in his or her program of study, federal student aid will help a student with an average academic record complete his or her education.

"...you have to be a minority to get financial aid."

Reality: Funds from federal student aid programs are awarded on the basis of financial need, **not** on the basis of race. The FAFSA doesn't even collect this kind of information about an applicant.

"...the form is too hard to fill out."

Reality: The FAFSA is easier than ever, especially if you fill it out online at www.fafsa.ed.gov. There are detailed instructions for every question, and the form walks you through step by step, asking only the questions that apply to you. If you need help, you can access real-time, private online chat with a customer service representative. If you're filling out the paper FAFSA, you can get help from a high school counselor, from the financial aid office at the school you plan to attend, or from our toll-free number: **1-800-4-FED-AID**. And remember, the FAFSA and all these sources of advice are FREE.

For more information about federal student aid, see www.FederalStudentAid.ed.gov or call the Federal Student Aid Information Center:

1-800-4-FED-AID (1-800-433-3243)

TTY: 1-800-730-8913

For inquirers without access to the toll-free number:
319-337-5665

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs



START HERE
GO FURTHER
FEDERAL STUDENT AID

Federal Student Aid Web Sites

What are you going to do with your life? And how are you going to get there? Our Web sites can help you decide on a career, find a school to prepare you for that career, and get funding to pay for that school.

Student Aid on the Web:

www.FederalStudentAid.ed.gov

Information about **federal student aid** and **preparing for college:**

- Fill out a questionnaire to find out what careers might be right for you
- Input your preferences (size of school, location, etc.) to search for the **college or career school that fits your needs**
- **Look for scholarships** using a free search service
- Learn about the **SAT** and the **ACT Assessment**
- Estimate your federal student aid eligibility with **FAFSA4caster**
- **Calculate** student loan repayments
- Find out about the **Hope and Lifetime Learning education tax credits**

PIN Web site:

www.pin.ed.gov

Apply for a Federal Student Aid PIN to help your financial aid application move faster.

FAFSA on the Web:

www.fafsa.ed.gov

Fill out the *Free Application for Federal Student Aid* (FAFSA) and look up **federal school codes**. **This is a FREE site! If you're asked for bank account or credit card information, you're not dealing with the U.S. Department of Education.**

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs



Military Scholarships

These scholarships are awarded on the basis of merit rather than financial need.

Army Reserve Officer Training Corps

Army Reserve Officer Training Corps (ROTC) scholarships are offered at hundreds of colleges. Application packets, information about eligibility, and the telephone number of an ROTC advisor in your area are available from

College Army ROTC

Telephone: 1-800-USA-ROTC (1-800-872-7682)

Web site: www.goarmy.com/rotc

Air Force Reserve Officer Training Corps

The Air Force Reserve Officer Training Corps (AFROTC) college scholarship program targets students pursuing certain foreign language and technical degrees, although students entering a wide variety of majors may be accepted. Information about AFROTC scholarships is available from

College Scholarship Section

Telephone: 1-866-423-7682

Web site: www.afrotc.com

Naval Reserve Officers Training Corps

The Naval Reserve Officers Training Corps (NROTC) offers both two-year and four-year scholarships. For information and applications, contact

Naval Service Training Command

Telephone: 1-800-NAV-ROTC (1-800-628-7682)

Web site: <https://www.nrotc.navy.mil>

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs



Thinking about Drinking and Drugs when Considering College?

How will drinking and other drug use on campus affect your expectations?

A 2005 study of college freshmen found that the most important feature students considered in choosing a college were its reputation and the job opportunities its graduates received. So, among other considerations, students may want to consider how a reputation for being a “party school” might be viewed by future employers.

In the same study, the students also reported believing that the educational experiences available on U.S. campuses today are among the best in the world.

However, students’ college experiences may be affected by the choices they and their peers make about the use of alcohol and other drugs. Study after study reveals that drug use impairs the brain’s ability to absorb and process information, and that students who drink heavily earn lower grades.

Students also report the negative effects that other people’s drinking and other drug use have on their lives, including aggressive behavior, property damage, and even the annoyance of having to baby-sit intoxicated roommates.

College is not all work – students look forward to the fun and lively social atmosphere that a vibrant, diverse campus brings, and for many students alcohol and other drugs aren’t part of that social atmosphere; in fact, the majority of college students don’t drink much alcohol and some don’t drink at all.

What are colleges doing to help?

Many campuses make special efforts to ensure that college will be the exciting, enriching experience their students expect and deserve. More and more campuses follow the experts’ advice for creating comprehensive programs and policies to prevent the high-risk alcohol and other drug use that could detract from the students’ experiences. For instance, many campuses:

- ❖ Ensure that the social scene doesn’t revolve around drinking: If students decide not to drink, there are many alcohol-free things to do and places to go when looking for alternatives.
- ❖ Restrict alcohol advertising and promotions on campus, to make sure that a false sense of “everybody does it” doesn’t dominate the campus atmosphere.
- ❖ Create and follow fair, clear policies that support students who abstain or drink legally and moderately, and discourage high-risk alcohol and other drug use.
- ❖ Provide support and resources for those students who want to address and control their own drinking and drug use.

Glossary

Key terms used in the college planning process:

Accreditation—Recognition of a college or university by any of the regional or national accrediting bodies, indicating that the institution as a whole has been judged to be meeting its objectives.

ACT Assessment® or “ACT Test”—A group of tests administered by ACT and required or recommended by many colleges as part of the admission process. The tests measure educational development in English, mathematics, reading, and science reasoning and are given at specified test centers throughout the year.

Advanced Placement or AP®— Granting of credit and/or assignment to an advanced course on the basis of evidence that a student has mastered the equivalent of an introductory course.

Aid Package — A combination of aid (possibly including a scholarship, grant, loan, and work) determined by a college financial aid office.

Candidates Reply Date — A policy among subscribing institutions that permits students to wait until May 1 to choose, without penalty, among offers of admission/financial aid.

Class Rank — is a rating that compares your cumulative grade point average to other members of your class. Class rank is often used as a college admissions and scholarship standard. This is sometimes referred to as RIC or Rank in Class.

College Calendar — The system by which a college divides its year into periods of time for instruction and awarding credit. Common systems include the traditional semester (two per year); the early semester (two per year with the first ending before Christmas); the quarter (three terms of approximately 12 weeks each); the trimester (three semesters per year, the third semester replacing summer school); and 4-1-4 (two equal terms of about 16 weeks each, with a 4-week interim term).

College Transfer Courses — Courses intended for transfer of college credit to bachelor's degree programs elsewhere.

Cooperative Work-Study Education — A program in which a student alternates between full-time college study and full-time paid employment related to the area of study. Under this plan, a bachelor's degree often requires five years to complete. However, students have valuable work experience and often get higher starting salaries when they finish college.

Credit by Examination — A program through which many colleges grant course credit based on results of the Advanced Placement Tests (AP®), the CEEB College-Level Examination Program (CLEP®), Regents College Examinations (RCE), DANTES Subject Standardized Tests (DSST), or another examination developed by colleges.

Credit Hour — A unit of academic credit that often represents one hour of class time per week for a period of study (semester, quarter, etc.).

Deferred Admission — The practice of some colleges of allowing an accepted student to postpone enrollment for one year.

Early Action — An application process that permits students to make application to an institution of preference and receive a decision during the senior year, well in advance of the normal response dates in the spring. The candidate is not committed to enroll at that particular institution.

Early Admission — Admitting students of superior ability into college courses and programs before they have completed the standard high school program.

Early Decision — An application process in which a commitment is made by a student to the institution that, if admitted, the student will enroll. Only a student who can make a deliberate and well-reasoned first choice decision should apply under an Early Decision plan because the institution will usually require a nonrefundable deposit well before May 1.

Elective — is a course students may select to meet total graduation requirements. (Example: You may enroll in an art, history, or sociology class.)

Expected Family Contribution (EFC) — The number used in determining eligibility for federal student aid.

Federal Direct Loans — Loans made by the federal government directly to qualifying students and parents through participating colleges. Stafford and PLUS loans are available under the Direct Loan program.

Federal Pell Grant — Financial assistance awarded by the federal government on the basis of need and designed to provide the “floor” of an aid package for post-secondary education. The grant may be used toward tuition, room and board, books, or other educational costs and requires no repayment.

Federal Perkins Loan Program — Loans funded by the federal government and awarded by the institution. These loans feature low interest rates and are repayable over an extended period of time.

Federal PLUS Program — Provides low-interest federal loans to credit-approved parents of eligible undergraduate students. Repayment begins 60 days after loan funds are paid to you. Loans are available from participating banks, lending institutions, and participating, Direct Lending schools.

Federal Stafford Loan Program — Provides low-interest federal loans to eligible students through banks, lending institutions, and participating, Direct Lending schools. The federal government pays the interest for qualifying students while they are enrolled at least half time. Students who do not qualify for these interest allowances are responsible for the interest while they are enrolled. Repayment begins after the student leaves school.

Federal Work-Study — A government-supported financial aid program coordinated through financial aid offices in which an eligible student (based on need) may work part time while attending class at least half time, generally in career-related jobs.

Free Application for Federal Student Aid (FAFSA) — The FAFSA is the application required for students to be considered for federal student financial aid. The FAFSA is processed free of charge, and it is used by most state agencies and colleges. It must be filed on-line at www.fafsa.ed.gov

Grade Point Average (GPA) — An indicator of a student's overall scholastic performance. The GPA is computed by multiplying the number of grade points earned in each course (generally, A=4, B=3, C=2, D=1, F=0) times the number of course hours/credit hours, then dividing the sum by the total number of course hours/credit hours taken.

Graduation Requirements — are established by your local school district and must include state standards.

Grants — Awards based on financial need that do not require repayment. Grants are available through the federal government, state agencies, and educational institutions.

Honors Program — Any program offering opportunity for superior students to enrich their educational experience through independent, advanced, or accelerated study.

Independent Study — An arrangement that allows a student to earn college credit through individual study, usually planned with and supervised by a faculty adviser.

Major— The subject of study in which a student chooses to specialize; a series of related courses, taken primarily in the junior and senior years.

NCAA Initial-Eligibility Certification — In order to participate in intercollegiate sports at NCAA Division I and Division II colleges, student-athletes must submit their high school transcript, the Clearinghouse “Student Release Form,” and ACT/SAT scores to the NCAA Initial-Eligibility Clearinghouse. When registering for either test, students should enter “9999” as one of the college choices to have test scores sent to the Clearinghouse.

Open Admissions — The policy of some colleges of admitting virtually all high school graduates, regardless of academic qualifications such as high school grades and admission test scores.

Prerequisite — Is a course that must be taken before enrollment in another related course. (Example: French 1 is a prerequisite for French 2.)

Required Elective — is a course students may select to meet a graduation requirement. (Example: You may choose to enroll in Geometry or Calculus to meet math requirements.)

Rolling Admission — An admission procedure by which the college considers each application as soon as all required materials have been received. The college then notifies each applicant of acceptance or rejection as soon as possible.

Student Aid Report (SAR) — Information received approximately 3–6 weeks after your FAFSA has been processed. It reports the information from student applications and, if there are no questions or problems with an application, the SAR reports the Expected Family Contribution (EFC).

SAT Reasoning Test® — A test of verbal and mathematical abilities given by the College Entrance Examination Board (CEEB) throughout the year at specified test centers. Check <http://www.collegeboard.org>

SAT Subject Tests® -- Previously the SAT II, some colleges may use the Subject Tests for admissions, for course placement, and to advise students about course selection.

Scholarships — Awards to students based on merit or merit plus need, which do not need to be repaid.

Special Term Study — A program of concentrated study on a single topic offered by some colleges for short periods such as one month. Special speakers, resources, or field experiences are often made available.

Transcript — The official record of high school or college courses and grades, required as part of the college application. Your Roger Bacon transcript also has results of your ACT/SAT tests.

Wait List — A term used by institutions to describe a process by which they may initially delay offering or denying admission. Instead, the institution extends the possibility of admission in the future. Colleges offer admission to wait list candidates if insufficient numbers of regularly admitted candidates accept their offers of admission.